

STATISTIK PERBANKAN INDONESIA

INDONESIA BANKING STATISTICS



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KATA PENGANTAR FOREWARD

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

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

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

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

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

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

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

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

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

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

Jakarta, November 2021
Jakarta, November 2021

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

HALAMAN KETERANGAN PAGE OF REFERANCE

Jadwal Publikasi Kedepan

Edisi Oktober 2021 akan diterbitkan pada minggu ke III bulan Desember 2021.

Tanda-tanda, simbol dan Sumber Data

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

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

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

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

1. Data yang digunakan dalam Publikasi SPI bersumber dari Laporan Bulanan Bank Umum (LBU), dan Laporan Berkala Bank Perkreditan Rakyat (LBBPR) kecuali dinyatakan lain.
2. Proses *download* data; Data Laporan Bulanan Bank Umum (LBU) yang disampaikan dari bank pelapor kepada Bank Indonesia diolah melalui Sistem Informasi Perbankan (SIP). Perbedaan waktu *download* data LBU melalui SIP dapat menyebabkan perbedaan pada data yang dipublikasikan ini dengan data publikasi yang lain. Oleh sebab itu, pembaca dihimbau untuk memperhatikan waktu *download* data. Misalnya pemrosesan data bulan laporan Oktober 2015 untuk Publikasi Statistik Perbankan Indonesia penerbitan periode ini dilakukan dari tanggal 10 Desember s/d tanggal 15 Desember 2015.

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

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Advance Release Calender (ARC)

October 2021 edition will be released on the 3rd week of December 2021.

Notes, Symbols and Sources of Data

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

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

Commas in the numbers please read as point and vice versa, please read the point as a comma

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

1. The data used in the Indonesian Banking Statistics is derive from Commercial Bank Monthly Reports, and Rural Bank Monthly Reports.
2. Data from the Commercial Bank Monthly Reports, which submitted by the reporting banks to Bank Indonesia, is processed using the Bank Indonesia Banking Information System. The time taken to download data from Banking Information System can result in variations of the data that is published in this book, compared to other published data. Therefore, readers are recommended to pay attention to the download time of data. The processing of the October 2015 monthly reports for this periode of the Indonesian Banking Statistics was done from 10 December until 15 December 2015.

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

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**DAFTAR SINGKATAN
LIST OF ABBREVIATION**

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

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Data Perbankan

Sumber Data:

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

Keterangan symbol/tanda pada tabel:

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

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

Indikator / Indicator	2018	2019	2020				2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Penyaluran Dana / Distribution of Funds															
Bank Umum / Commercial Banks	7.809.987	8.280.812	9.019.441	9.004.638	9.018.532	9.098.135	8.971.759	9.102.217	9.279.980	9.203.792	9.274.089	9.439.644	9.427.147	9.537.635	9.755.519
Bank Perkreditan Rakyat / Rural Banks	130.523	144.107	143.612	144.806	146.738	148.709	148.696	149.628	150.664	149.599	151.035	152.752	153.318	154.608	155.800
SBI dan SBIS ¹⁾	39.441	68.974	14.779	18.579	20.351	18.785	15.754	17.279	20.453	20.160	19.350	27.353	24.386	11.668	10.611
Sumber Dana / Source of Funds															
Bank Umum / Commercial Banks	6.475.110	6.839.563	7.332.718	7.298.218	7.282.936	7.406.325	7.221.609	7.321.274	7.477.813	7.456.467	7.495.142	7.611.880	7.593.091	7.676.748	7.778.785
Bank Perkreditan Rakyat / Rural Banks	111.712	123.603	123.041	123.957	125.609	127.522	127.619	128.459	129.430	128.876	130.548	132.029	132.513	133.411	134.330
Jumlah Aset / Total Assets															
Bank Umum / Commercial Banks	8.068.346	8.562.974	9.061.864	9.074.478	9.053.446	9.177.894	9.006.974	9.121.696	9.276.449	9.223.025	9.273.954	9.411.164	9.412.187	9.522.658	9.735.389
Bank Perkreditan Rakyat / Rural Banks	135.570	149.872	149.814	151.064	153.315	155.075	154.967	155.784	156.905	156.020	157.399	159.113	159.876	161.197	162.374
Jumlah Bank / Total Banks															
Bank Umum / Commercial Banks	115	110	110	110	110	109	109	107	107	107	107	107	107	107	107
Bank Perkreditan Rakyat / Rural Banks	1.593	1.542	1.512	1.511	1.509	1.506	1.503	1.500	1.498	1.497	1.496	1.492	1.487	1.484	1.481
Jumlah Kantor / Total Bank Offices															
Bank Umum / Commercial Banks	31.609	31.127	30.763	30.691	30.755	30.733	30.176	29.999	29.926	29.817	29.726	29.699	29.713	29.683	29.588
Bank Perkreditan Rakyat / Rural Banks	6.014	5.964	5.933	5.935	5.933	5.913	5.885	5.894	5.880	5.880	5.877	5.869	5.872	5.867	5.850

Data Bank Umum Berdasarkan Kegiatan Usaha (BUKU)

Sumber Data:

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

Tambahan Informasi:

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

Keterangan symbol/tanda pada tabel:

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

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

Keterangan	2018	2019	2020					2021							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Penyaluran Dana / Distribution of Funds															
a. Kredit Yang Diberikan / Credit	5.358.012	5.683.757	5.602.034	5.553.639	5.516.904	5.547.618	5.460.998	5.482.054	5.556.955	5.543.358	5.575.627	5.644.857	5.623.380	5.644.525	5.707.484
- Kepada Pihak Ketiga / To Third Party	5.294.882	5.616.992	5.530.594	5.480.271	5.447.491	5.481.560	5.397.123	5.419.145	5.496.419	5.482.170	5.514.402	5.581.789	5.563.700	5.586.024	5.652.839
Rupiah	4.494.416	4.830.794	4.703.844	4.689.055	4.690.509	4.723.761	4.651.994	4.662.996	4.713.270	4.716.259	4.743.370	4.792.325	4.775.272	4.798.499	4.855.590
Valas / Foreign Exchange	800.466	786.198	826.750	791.217	756.982	757.798	745.129	756.149	783.149	771.032	789.464	788.428	787.525	797.249	
- Kepada Bank Lain / Inter Bank Credit	63.130	66.766	71.440	73.368	69.414	66.058	63.875	62.909	60.535	61.187	61.225	63.068	59.680	58.501	54.646
Rupiah	41.291	47.969	55.580	56.277	55.266	52.401	51.470	50.078	49.462	48.832	48.880	49.126	47.448	46.968	43.641
Valas / Foreign Exchange	21.839	18.797	15.860	17.090	14.148	13.657	12.406	12.831	11.073	12.356	12.345	13.942	12.232	11.533	11.005
b. Penempatan pada Bank Lain / Interbank Placement	220.990	245.271	218.718	243.431	215.159	252.800	227.473	241.157	245.945	245.290	255.139	247.953	237.355	262.050	248.258
- Giro / Demand Deposit	86.232	86.079	111.579	140.760	118.711	123.338	123.590	116.272	127.973	112.119	122.505	118.098	113.846	134.328	145.501
- Inter Bank Call Money / Inter Bank Call Money	85.313	110.322	74.625	75.131	78.143	99.266	77.424	97.255	88.107	96.364	95.684	89.261	80.743	89.033	87.015
- Deposito Berjangka / Time Deposits	22.270	27.882	23.607	19.154	12.029	22.754	20.892	22.902	24.911	28.361	23.207	22.814	19.752	14.820	12.265
- Lainnya / Others	27.176	20.988	8.907	8.387	6.276	7.442	5.567	4.727	4.954	8.447	13.742	17.780	23.014	23.868	3.477
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	767.134	766.781	886.346	719.714	761.342	775.395	682.601	736.629	787.078	770.259	814.435	981.295	1.022.368	968.385	1.028.063
- Giro / Demand Deposit	417.888	407.076	260.753	231.919	239.203	305.171	242.117	259.965	266.755	248.776	320.692	319.453	340.919	337.632	374.552
- Fine Tune Operation (FTO)	212.031	174.529	434.216	353.108	339.786	288.370	316.004	331.817	380.822	408.043	372.140	437.533	491.786	437.794	471.414
- Fasbi	132.528	119.960	168.197	119.960	168.197	166.856	111.456	129.716	124.324	100.512	107.964	198.023	177.987	178.117	163.190
- Lainnya / Others	4.687	5.811	14.168	14.726	14.157	14.998	13.024	15.132	15.177	12.928	13.639	26.287	11.676	14.842	18.907
d. Surat Berharga / Securities	941.936	1.012.695	1.377.859	1.442.615	1.465.624	1.466.904	1.515.811	1.575.724	1.589.155	1.627.141	1.592.122	1.674.902	1.666.853	1.718.885	1.799.183
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	39.441	68.974	14.779	18.579	20.351	18.785	15.754	17.279	20.453	20.160	19.350	27.353	24.386	11.668	10.611
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	61.172	38.212	44.664	50.330	55.033	55.922	56.025	62.488	57.806	58.433	58.240	62.322	59.458	57.806	58.342
- Obligasi / Bonds	616.058	712.173	1.152.118	1.190.108	1.217.822	1.209.094	1.266.835	1.317.744	1.333.662	1.374.924	1.332.086	1.384.037	1.374.938	1.434.837	1.509.777
- Lainnya / Others	225.264	193.336	166.297	183.597	172.418	183.104	177.197	178.213	177.233	173.624	182.446	201.189	208.072	214.573	220.454
e. Penyertaan / Equity Investment	43.534	50.772	52.370	52.637	54.177	54.982	55.096	62.265	60.495	60.632	60.826	60.639	60.858	61.095	118.522
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	162.594	170.652	297.512	303.794	310.240	313.016	319.790	325.044	330.507	334.787	342.364	345.878	348.276	350.658	348.613
- Kredit yang diberikan / Credit	156.781	164.654	288.022	293.717	301.266	304.167	311.064	317.439	321.710	326.024	334.032	336.626	339.465	341.960	339.430
- Surat Berharga / Securities	988	823	4.456	4.253	3.474	2.793	2.517	2.041	2.401	2.062	2.158	2.681	2.439	2.358	2.451
- Lainnya / Others	4.825	5.175	5.034	5.824	5.499	6.056	6.209	5.564	6.396	6.701	6.174	6.571	6.339	6.339	6.732
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	22.390	20.952	20.713	21.874	31.480	30.961	27.178	23.265	20.556	17.557	20.102	16.720	15.643	22.061	17.992
h. Tagihan Lainnya / Other claims	293.397	329.931	563.889	666.935	663.606	656.458	682.811	656.080	689.289	604.769	613.474	467.399	452.412	509.977	487.402
Sumber Dana / Source of Funds															
a. Dana Pihak Ketiga / Third Party Funds	5.630.448	5.998.648	6.650.876	6.619.881	6.634.998	6.665.390	6.569.684	6.645.911	6.804.564	6.798.491	6.836.964	6.966.349	6.965.828	7.059.543	7.162.288
Rupiah	4.825.128	5.164.773	5.690.082	5.678.246	5.708.953	5.756.007	5.664.340	5.710.693	5.809.704	5.835.431	5.886.868	5.988.904	5.999.221	6.068.870	6.125.079
Giro / Demand Deposit	997.007	1.100.040	1.337.243	1.288.250	1.297.512	1.262.734	1.228.151	1.285.845	1.340.717	1.296.338	1.312.055	1.366.270	1.356.164	1.381.910	1.439.235
Tabungan / Saving	1.690.086	1.813.949	1.893.628	1.894.621	1.939.041	2.014.663	1.967.830	1.954.673	1.971.773	2.025.603	2.052.172	2.085.775	2.089.833	2.112.743	2.125.970
Simpanan Berjangka / Time Deposits	2.138.035	2.250.784	2.459.211	2.495.376	2.472.400	2.478.610	2.468.360	2.470.175	2.497.214	2.513.490	2.522.642	2.536.858	2.553.224	2.574.216	2.559.874
Valas / Foreign Exchange	805.320	833.875	960.794	941.634	926.045	909.383	905.344	935.218	994.860	963.060	950.096	977.445	966.607	990.673	1.037.209
Giro / Demand Deposit	318.027	365.808	438.025	413.040	432.028	424.401	431.855	463.349	509.286	494.075	470.325	498.742	495.854	518.636	543.056
Tabungan / Saving	135.173	131.236	157.347	156.851	159.695	158.837	153.583	156.258	160.590	152.373	154.816	156.339	159.196	160.006	168.744
Simpanan Berjangka / Time Deposits	352.120	336.831	365.422	371.743	334.322	326.145	319.905	315.610	324.984	316.612	324.955	322.364	311.558	312.032	325.409
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	2.797	2.147	2.964	3.267	6.082	6.011	5.605	6.021	6.689	5.817	5.768	4.836	5.704	5.480	5.871
c. Kewajiban kepada Bank lain / Interbank Liabilities	192.555	197.517	148.712	148.742	135.995	176.681	150.534	164.727	166.312	161.927	172.414	164.155	160.884	155.215	161.478
d. Surat Berharga yang diterbitkan / Issued Securities	115.129	135.029	127.327	126.648	125.973	125.079	122.449	119.711	121.418	125.339	122.966	118.942	118.176	115.473	117.491
e. Pinjaman yang Diterima / Loans received	296.746	299.055	284.050	286.871	268.574	270.036	258.508	256.238	253.698	248.963	252.247	247.865	235.032	230.512	228.346
Rupiah	48.525	62.710	73.172	74.155	73.577	71.871	70.454	68.335	67.988	68.194	69.915	71.298	69.462	68.340	65.056
Valas / Foreign Exchange	248.221	236.345	210.878	212.715	194.997	198.165	188.054	187.903	185.710	180.769	182.332	176.567	165.570	162.172	163.289
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	26.396	15.606	21.178	19.006	24.534	23.795	20.571	19.495	19.167	13.976	13.899	13.088	11.654	15.084	12.704
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	206.480	187.404	93.536	90.000	82.944	134.966	90.133	105.195	102.633	98.515	87.499	92.822	91.120	91.184	85.820
h. Setoran Jaminan / Guarantee Deposits	4.559	4.157	4.074	3.805	3.837	4.367	4.125	3.976	3.333	3.438	3.385	3.822	4.694	4.256	4.788
Beberapa komponen modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	209.321	211.758	224.738	224.766	225.054	229.563	231.316	243.543	244.260	244.574	244.929	244.346	247.309	248.464	252.850
b. Cadangan / Reserves	68.266	75.055	74.412	74.412	74.423	73.652	74.792	72.342	76.699	75.525	76.346	80.995	81.217	81.493	81.585
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	542.899	615.094	612.332	611.601	613.075	612.598	718.770	704.277	662.604	659.582	657.296	652.102	650.601	649.317	648.470
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	150.058	156.487	85.123	92.645	98.914	104.718	12.500	23.078	33.015	44.119	53.702	67.527	78.173	92.002	104.614
e. Tambahan modal disetor / Additional Paid In Capital	114.482	144.050	171.682	177.662	188.593	192.236	185.947	182.018	181.006	186.758	190.004	191.006	191.985	193.998	286.926
f. Modal Pinjaman / Loan Capital	49.222	43.489	49.778	49.425	49.422	56.206	55.438	55.891	63.740	63.822	60.913	60.047	59.371	58.985	65.714

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

Keterangan	2018	2019	2020				2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Penyaluran Dana / Distribution of Funds															
a. Kredit Yang Diberikan / Credit	525.714	569.146	564.913	562.991	564.638	539.011	545.154	515.978	519.085	519.480	520.648	526.126	526.313	529.987	532.818
- Kepada Pihak Ketiga / To Third Party	517.132	561.326	560.426	558.560	562.500	536.810	542.971	513.815	517.949	518.361	519.361	524.834	525.081	528.715	531.443
Rupiah	447.652	490.321	498.780	499.365	508.230	497.000	502.996	485.324	488.230	489.639	490.424	495.216	496.143	499.859	500.664
Valas / Foreign Exchange	69.480	71.004	61.646	59.195	54.270	39.811	39.975	28.490	29.720	28.723	28.938	29.618	28.938	28.856	30.779
- Kepada Bank Lain / Inter Bank Credit	8.582	7.820	4.487	4.431	2.138	2.200	2.183	2.163	1.135	1.119	1.287	1.292	1.232	1.272	1.375
Rupiah	1.065	841	832	771	924	992	977	939	978	960	1.130	1.129	1.066	1.095	1.078
Valas / Foreign Exchange	7.517	6.979	3.655	3.660	1.214	1.208	1.205	1.224	157	159	157	163	166	177	297
b. Penempatan pada Bank Lain / Interbank Placement	49.163	47.510	32.316	31.500	30.654	38.279	32.557	35.620	37.190	37.501	33.808	37.517	31.529	30.225	29.272
- Giro / Demand Deposit	13.103	9.841	7.713	11.613	14.240	10.117	11.719	11.815	13.901	11.472	11.958	12.124	12.549	13.326	13.849
- Inter Bank Call Money / Inter Bank Call Money	24.559	20.220	8.437	6.602	7.664	11.768	5.916	6.601	6.517	7.042	6.875	8.792	6.433	5.586	8.978
- Deposito Berjangka / Time Deposits	9.291	15.029	14.726	11.770	7.482	15.182	13.516	15.880	15.994	18.036	13.618	14.951	11.227	7.584	4.566
- Lainnya / Others	2.210	2.419	1.441	1.514	1.267	1.212	1.407	1.324	778	951	1.357	1.650	1.320	3.729	1.880
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	100.772	97.903	127.961	113.694	118.324	79.670	88.215	89.559	88.266	81.946	93.858	120.855	125.153	124.150	146.930
- Giro / Demand Deposit	44.939	48.783	27.518	25.789	31.069	30.173	25.529	26.903	26.903	35.947	37.028	39.039	40.255	41.005	41.005
- Fine Tune Operation (FTO)	36.273	29.675	71.053	60.971	53.162	28.418	37.993	40.094	34.219	37.795	35.802	47.253	60.624	48.199	72.386
- Fasbi	19.093	19.374	29.389	26.757	33.965	21.078	24.192	24.075	17.765	17.238	22.088	36.497	24.932	33.958	31.947
- Lainnya / Others	468	71	0	177	128	1	769	862	14	10	21	77	58	1.738	1.592
d. Surat Berharga / Securities	78.504	100.031	101.413	109.258	108.870	112.650	117.940	122.470	125.123	134.291	132.671	136.156	136.827	133.352	142.909
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	8.363	19.695	2.570	4.970	3.134	3.301	2.233	3.891	3.871	3.936	4.661	3.729	2.191	1.130	2.045
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	5.120	5.275	7.897	5.843	5.532	4.906	6.676	7.717	7.414	7.816	7.251	7.708	6.754	6.304	6.765
- Obligasi / Bonds	41.617	54.868	77.217	83.298	87.351	90.930	94.575	95.954	98.543	108.440	105.321	109.038	112.103	109.558	117.203
- Lainnya / Others	23.403	20.192	13.729	15.148	12.853	13.513	14.456	14.909	15.295	14.099	15.437	15.681	15.780	16.359	16.897
e. Penyertaan / Equity Investment	382	990	904	905	906	857	859	860	862	864	881	883	884	885	885
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	14.179	15.326	24.249	24.260	24.426	18.914	19.709	19.439	19.789	20.144	20.464	20.924	23.164	23.653	21.111
- Kredit yang diberikan / Credit	13.097	14.346	23.255	23.240	23.365	18.093	18.844	18.594	18.867	19.191	19.454	19.908	22.165	22.641	20.034
- Surat Berharga / Securities	256	174	233	241	237	228	221	223	225	207	206	206	205	205	214
- Lainnya / Others	826	806	760	780	824	593	643	622	696	745	804	811	794	807	863
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	1.028	1.599	1.114	1.275	2.066	2.169	1.873	1.539	1.310	1.067	1.165	958	908	1.342	1.072
h. Tagihan Lainnya / Other claims	24.804	38.787	67.349	94.751	90.843	66.979	73.672	78.924	84.784	91.876	86.053	69.197	56.546	68.406	66.050
Sumber Dana / Source of Funds															
a. Dana Pihak Ketiga / Third Party Funds	549.986	621.089	685.575	700.579	702.620	648.871	675.166	675.454	683.759	694.148	695.041	711.284	698.953	706.461	735.843
Rupiah	483.431	551.830	632.255	649.629	650.613	605.441	628.952	633.197	641.335	654.904	654.873	669.009	656.769	661.197	670.086
Giro / Demand Deposit	87.037	109.549	157.247	160.666	159.095	109.985	120.682	138.187	145.290	150.020	142.821	151.717	137.837	141.676	148.076
Tabungan / Saving	119.402	135.093	131.115	131.425	136.782	146.614	138.527	134.318	134.946	139.835	143.686	148.066	149.682	149.704	150.042
Simpanan Berjangka / Time Deposits	276.992	307.189	343.893	357.538	354.736	348.843	369.743	360.692	361.099	365.049	368.366	369.226	369.251	369.817	371.968
Valas / Foreign Exchange	66.555	69.258	53.320	50.949	52.007	43.430	46.215	42.256	42.424	39.244	40.168	42.275	42.184	45.263	65.757
Giro / Demand Deposit	34.281	39.817	24.967	23.172	24.751	19.634	21.973	20.659	22.556	19.126	18.080	20.859	21.400	24.052	42.682
Tabungan / Saving	4.478	5.106	5.618	5.647	5.472	5.182	4.873	4.303	3.840	3.868	3.736	3.975	3.661	3.668	3.919
Simpanan Berjangka / Time Deposits	27.797	24.336	22.735	22.131	21.785	18.614	19.368	17.294	16.028	16.249	18.351	17.441	17.123	17.544	19.155
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	1	98	1	1	1	1	1	1	1	1	1	1	1	1	1
c. Kewajiban kepada Bank lain / Interbank Liabilities	39.017	37.024	17.484	20.444	22.776	30.766	22.848	23.039	23.467	24.774	21.757	25.020	23.714	25.467	26.778
d. Surat Berharga yang diterbitkan / Issued Securities	9.397	10.088	7.240	7.211	9.066	8.969	8.076	8.097	8.079	10.103	9.895	9.881	9.267	9.283	10.184
e. Pinjaman yang Diterima / Loans received	15.177	17.928	24.896	23.360	21.961	24.281	23.891	13.067	13.562	13.411	14.516	13.691	13.375	12.833	11.124
Rupiah	4.960	6.238	12.101	12.002	11.414	12.380	12.288	9.407	9.849	9.923	10.170	9.198	9.261	9.271	7.554
Valas / Foreign Exchange	10.218	11.690	12.795	11.358	10.547	11.901	11.603	3.660	3.714	3.487	4.346	4.493	4.114	3.562	3.570
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	3.168	1.092	1.382	994	1.274	1.334	1.175	1.175	1.186	706	709	630	630	902	660
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	10.320	9.061	6.206	6.218	5.343	6.054	6.110	6.100	6.423	5.466	5.352	5.670	5.542	4.796	6.570
h. Setoran Jaminan / Guarantee Deposits	547	555	340	327	325	337	286	237	244	220	261	240	264	270	298
Beberapa komponen modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	71.321	75.247	79.129	80.215	80.940	81.620	86.572	86.536	86.749	86.866	87.175	86.590	88.528	89.195	92.267
b. Cadangan / Reserves	14.598	15.965	16.186	16.195	16.966	16.258	16.419	16.431	17.139	17.449	17.514	18.650	18.800	19.045	19.045
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	6.324	4.989	(1.834)	(2.474)	(2.446)	(1.512)	5.519	754	(2.236)	(3.808)	(4.316)	(4.520)	(5.525)	(6.020)	(6.198)
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	9.225	9.001	6.483	6.483	7.886	8.403	600	1.317	2.156	2.488	2.937	3.448	2.509	3.137	3.857
e. Tambahan modal disetor / Additional Paid In Capital	16.344	19.468	23.306	25.599	26.432	24.150	24.312	19.884	26.630	27.226	28.754	30.441	30.098	29.947	29.704
f. Modal Pinjaman / Loan Capital	4.642	4.864	3.722	3.702	3.861	2.939	2.938	2.963	2.977	2.974	2.966	3.043	2.961	3.052	2.954

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

Keterangan	2018	2019	2020					2021							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Penyaluran Dana / Distribution of Funds															
a. Kredit Yang Diberikan / Credit	1.851.141	1.756.342	1.619.453	1.595.703	1.575.368	1.582.336	1.437.597	1.467.236	1.474.219	1.469.163	1.481.152	1.490.188	1.479.865	1.482.408	1.503.625
- Kepada Pihak Ketiga / To Third Party	1.828.712	1.734.182	1.599.194	1.574.259	1.554.829	1.563.092	1.422.464	1.452.317	1.459.423	1.454.596	1.466.793	1.474.805	1.466.582	1.469.265	1.490.561
Rupiah	1.460.113	1.397.100	1.227.638	1.229.039	1.222.663	1.233.978	1.124.626	1.140.227	1.139.098	1.140.943	1.148.782	1.154.890	1.149.749	1.158.236	1.176.772
Valas / Foreign Exchange	368.599	337.081	371.556	345.220	332.167	329.113	297.838	312.091	320.325	313.652	318.010	319.915	316.833	311.030	313.789
- Kepada Bank Lain / Inter Bank Credit	22.429	22.160	20.259	21.445	20.539	19.244	15.133	14.918	14.796	14.568	14.360	15.383	13.283	13.143	13.065
Rupiah	11.890	15.359	14.416	14.729	14.164	12.971	10.778	10.526	10.259	9.981	9.818	9.284	8.891	8.851	8.816
Valas / Foreign Exchange	10.539	6.802	5.843	6.716	6.374	6.273	4.355	4.392	4.537	4.587	4.541	6.099	4.392	4.292	4.248
b. Penempatan pada Bank Lain / Interbank Placement	73.333	92.469	90.816	89.914	88.988	95.986	86.407	92.355	89.807	91.534	95.321	76.375	76.721	85.953	77.363
- Giro / Demand Deposit	23.509	23.263	31.627	33.016	30.754	34.135	31.592	29.423	30.331	31.534	39.285	30.150	30.073	35.121	31.122
- Inter Bank Call Money / Inter Bank Call Money	40.225	54.826	51.755	51.086	54.518	56.615	49.947	57.532	52.005	50.699	49.429	41.498	41.354	46.088	44.100
- Deposito Berjangka / Time Deposits	5.672	5.926	2.366	1.749	853	3.054	3.951	3.951	5.996	7.821	5.345	4.040	4.687	4.219	1.349
- Lainnya / Others	3.927	8.455	5.068	4.064	2.862	2.181	1.816	1.449	1.475	1.480	1.262	687	606	525	792
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	281.859	228.570	273.983	234.657	250.178	273.398	227.728	238.353	264.417	240.994	259.862	317.937	313.374	322.634	334.530
- Giro / Demand Deposit	144.207	127.947	73.627	67.144	72.207	97.077	82.909	92.871	89.673	90.740	112.612	114.871	112.678	111.406	119.852
- Fine Tune Operation (FTO)	69.755	41.977	142.366	126.787	127.237	116.584	112.814	105.802	123.975	124.262	101.475	128.279	145.767	143.263	149.396
- Fasbi	65.212	57.132	51.591	34.438	45.507	54.017	29.352	37.055	45.413	23.536	40.948	53.521	50.033	60.446	53.290
- Lainnya / Others	2.685	1.513	6.398	6.289	5.227	5.719	2.652	2.652	5.356	2.456	4.827	21.266	4.895	7.519	11.992
d. Surat Berharga / Securities	288.868	281.706	358.235	373.035	383.853	387.254	378.951	411.368	407.834	431.739	416.620	435.192	415.370	421.240	425.085
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	16.781	24.346	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	19.093	11.512	14.199	18.956	23.219	22.165	17.891	20.434	21.744	22.853	22.566	26.426	21.841	21.911	21.879
- Obligasi / Bonds	191.701	203.294	303.287	312.615	317.684	317.110	317.281	347.329	342.512	368.237	355.655	367.560	345.204	354.571	361.695
- Lainnya / Others	61.294	42.555	40.749	41.464	42.949	47.978	43.779	43.605	43.578	40.649	38.399	41.207	48.324	44.758	41.511
e. Penyertaan / Equity Investment	16.884	14.608	4.852	4.851	4.848	5.185	5.011	5.025	5.022	5.021	5.014	5.050	5.103	5.103	5.104
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	41.907	39.402	56.348	56.444	56.854	61.192	53.733	54.495	55.847	56.342	56.923	57.141	57.271	57.414	57.095
- Kredit yang diberikan / Credit	41.390	38.770	55.895	56.012	56.357	60.375	53.020	53.677	54.653	55.135	55.818	55.756	56.040	56.251	55.872
- Surat Berharga / Securities	222	215	110	102	129	169	138	136	152	146	132	223	184	193	247
- Lainnya / Others	295	417	343	330	367	648	575	681	1.042	1.061	973	1.162	1.047	970	977
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	16.156	14.284	15.257	14.827	20.540	20.300	17.833	15.898	14.587	12.010	12.995	11.814	10.813	13.854	11.428
h. Tagihan Lainnya / Other claims	105.360	119.626	167.085	223.814	209.421	200.648	212.730	194.906	225.365	177.612	172.005	129.478	125.998	134.685	129.602
Sumber Dana / Source of Funds															
a. Dana Pihak Ketiga / Third Party Funds	1.769.026	1.672.217	1.757.983	1.774.148	1.779.632	1.783.049	1.644.050	1.684.714	1.736.288	1.713.710	1.712.704	1.750.123	1.717.808	1.765.608	1.779.692
Rupiah	1.449.683	1.385.590	1.412.187	1.441.992	1.445.694	1.456.778	1.343.542	1.376.260	1.404.134	1.401.652	1.397.446	1.424.456	1.405.084	1.441.836	1.447.929
Giro / Demand Deposit	295.261	302.536	340.611	339.376	347.610	346.273	312.131	330.100	349.904	329.522	338.360	345.514	336.176	354.366	359.164
Tabungan / Saving	301.384	291.165	243.447	240.333	244.078	256.125	216.324	217.545	221.712	227.364	231.632	238.163	236.131	244.510	243.598
Simpanan Berjangka / Time Deposits	853.038	791.889	828.128	862.283	854.005	854.380	815.087	828.615	832.518	844.766	827.454	840.779	832.776	842.959	845.167
Valas / Foreign Exchange	319.343	286.627	345.797	332.155	333.938	326.271	300.508	308.454	332.153	312.058	315.258	325.667	312.724	323.772	331.762
Giro / Demand Deposit	116.238	115.563	156.971	143.729	150.199	148.765	139.909	144.108	165.966	151.406	150.020	155.363	150.061	153.311	156.243
Tabungan / Saving	62.049	59.151	68.931	67.958	69.946	68.328	60.639	63.854	67.726	62.453	63.535	63.943	66.914	67.567	71.471
Simpanan Berjangka / Time Deposits	141.056	111.913	119.894	120.468	113.793	109.178	99.960	100.493	98.460	98.199	101.702	106.362	95.749	102.893	104.048
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	0	25	308	193	0	0	0	0	0	26	0	0	0	0	0
c. Kewajiban kepada Bank lain / Interbank Liabilities	96.436	99.213	80.848	74.908	68.071	79.303	73.682	75.918	80.793	72.688	89.545	75.639	78.451	69.564	78.602
d. Surat Berharga yang diterbitkan / Issued Securities	45.154	38.588	27.821	26.773	26.775	25.766	25.417	25.419	25.421	24.887	24.085	21.786	21.446	19.292	19.551
e. Pinjaman yang Diterima / Loans received	146.979	147.387	139.448	135.334	130.343	124.464	117.144	123.550	121.115	117.144	118.348	115.468	113.208	109.669	109.612
Rupiah	40.310	51.773	58.927	59.828	55.831	54.536	55.831	54.525	54.761	56.158	58.315	56.492	55.163	53.513	53.513
Valas / Foreign Exchange	106.669	95.614	81.671	76.407	70.515	68.633	62.608	68.343	66.591	62.383	62.190	57.152	56.715	54.504	56.099
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	20.362	12.300	14.771	14.353	19.476	19.083	16.190	13.845	13.058	9.986	10.516	8.932	8.599	11.834	9.943
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	68.676	69.116	40.417	39.050	35.660	39.179	34.406	37.904	42.785	40.362	37.247	35.428	31.580	31.453	31.250
h. Setoran Jaminan / Guarantee Deposits	1.806	1.579	1.970	1.734	1.740	1.782	1.657	2.048	1.418	1.310	1.369	1.485	1.456	1.895	1.922
Beberapa komponen modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	81.598	77.773	78.394	78.394	78.394	82.186	78.348	81.108	81.108	81.303	81.303	81.303	81.303	81.803	81.803
b. Cadangan / Reserves	37.682	19.809	18.156	18.156	18.164	18.167	18.957	17.506	20.222	18.555	19.311	19.532	19.533	19.564	19.564
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	133.579	148.138	127.668	127.455	129.032	129.066	154.117	153.558	148.322	149.533	147.885	146.151	145.973	145.155	144.487
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	38.329	34.478	21.250	22.760	24.512	24.489	2.666	4.256	6.374	8.361	10.557	13.552	15.913	18.057	19.751
e. Tambahan modal disetor / Additional Paid In Capital	54.610	67.768	72.110	73.595	75.341	85.573	57.386	55.864	52.238	53.296	53.973	53.934	55.314	55.497	55.444
f. Modal Pinjaman / Loan Capital	39.908	30.110	37.685	37.355	37.198	46.505	35.945	36.225	36.607	36.501	33.783	32.577	32.025	31.767	29.956

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

Keterangan	2018	2019	2020					2021							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Penyaluran Dana / Distribution of Funds															
a. Kredit Yang Diberikan / Credit	2.731.459	3.094.668	3.152.150	3.128.070	3.116.653	3.166.835	3.231.775	3.252.544	3.315.100	3.303.909	3.322.700	3.374.911	3.364.325	3.379.301	3.413.940
- Kepada Pihak Ketiga / To Third Party	2.699.854	3.058.379	3.105.953	3.081.042	3.070.383	3.122.678	3.185.600	3.207.086	3.270.866	3.258.760	3.277.425	3.328.819	3.319.404	3.335.448	3.373.962
Rupiah	2.344.017	2.685.738	2.718.476	2.700.219	2.705.555	2.739.805	2.784.400	2.797.565	2.843.828	2.841.390	2.859.936	2.895.395	2.883.048	2.893.925	2.927.697
Valas / Foreign Exchange	355.837	372.641	387.477	380.823	364.828	382.873	401.201	409.522	427.038	417.370	417.489	433.424	436.356	441.523	446.265
- Kepada Bank Lain / Inter Bank Credit	31.604	36.289	46.197	47.028	46.270	44.157	46.175	45.458	44.234	45.149	45.275	46.092	44.921	43.853	39.978
Rupiah	27.822	31.273	39.835	40.313	39.711	37.981	39.330	38.242	37.856	37.539	37.628	38.413	37.247	36.788	33.519
Valas / Foreign Exchange	3.783	5.016	6.362	6.715	6.559	6.176	6.845	7.216	6.379	7.610	7.647	7.680	7.674	7.064	6.460
b. Penempatan pada Bank Lain / Interbank Placement	89.646	96.986	85.487	111.718	89.622	108.429	103.186	110.457	114.606	111.940	121.865	128.687	125.361	143.081	138.835
- Giro / Demand Deposit	45.904	49.597	65.426	88.834	68.762	69.777	80.111	65.206	67.754	70.930	67.995	70.930	67.995	83.612	98.307
- Inter Bank Call Money / Inter Bank Call Money	19.128	33.761	14.418	17.302	15.960	30.868	21.561	33.122	29.585	38.622	39.380	38.972	32.955	37.359	33.937
- Deposito Berjangka / Time Deposits	3.671	3.568	2.867	2.867	2.867	3.768	3.627	2.669	2.619	2.102	3.643	3.371	3.326	2.505	5.789
- Lainnya / Others	20.943	10.060	2.379	2.775	2.036	4.016	2.341	1.951	2.291	6.010	11.089	15.415	21.085	19.605	802
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	337.215	394.014	434.325	329.304	346.424	385.414	327.026	370.164	399.315	409.075	421.084	507.877	545.941	485.480	513.359
- Giro / Demand Deposit	211.347	212.815	126.100	147.374	125.304	167.337	123.899	130.721	118.058	118.058	156.939	153.358	170.672	167.143	195.711
- Fine Tune Operation (FTO)	99.635	95.453	211.435	154.752	148.703	133.078	154.402	174.216	211.799	235.973	225.998	255.422	280.381	242.318	246.872
- Fasbi	26.118	85.291	74.981	48.445	70.410	83.138	46.542	61.382	54.533	52.797	35.930	96.846	92.860	73.588	68.050
- Lainnya / Others	115	455	536	8	2.008	1.860	2.183	2.216	2.262	2.247	2.217	2.252	2.029	2.432	2.726
d. Surat Berharga / Securities	516.076	562.190	849.540	880.361	895.823	878.906	933.480	951.800	967.137	972.783	952.009	1.002.974	1.010.848	1.058.604	1.122.747
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	13.362	24.113	12.161	13.553	17.132	15.483	13.522	13.389	16.582	16.224	14.689	23.624	22.195	10.539	8.565
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	32.471	19.024	19.907	22.913	23.687	26.468	28.828	31.540	25.968	25.073	26.035	25.189	28.043	26.527	25.868
- Obligasi / Bonds	336.920	407.503	726.075	742.688	758.520	745.142	798.173	816.454	831.026	835.600	813.621	845.407	853.945	907.028	966.931
- Lainnya / Others	133.323	111.550	91.397	101.206	96.483	91.813	92.957	90.418	93.661	95.887	97.664	108.754	106.666	114.510	121.383
e. Penyertaan / Equity Investment	26.185	34.704	46.203	46.469	48.011	48.528	48.813	55.969	54.201	54.336	54.520	54.295	54.660	54.696	112.122
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	99.869	109.484	208.259	214.336	220.182	223.863	237.370	241.839	245.596	248.456	255.086	257.818	257.797	259.624	260.563
- Kredit yang diberikan / Credit	96.123	105.347	200.436	205.936	212.978	216.892	230.409	236.093	239.109	242.049	249.078	251.182	251.412	253.350	253.923
- Surat Berharga / Securities	424	336	4.029	3.822	3.018	2.323	2.082	1.597	1.947	1.629	1.742	2.177	1.975	1.884	1.920
- Lainnya / Others	3.322	3.800	3.795	4.577	4.187	4.649	4.880	4.540	4.778	4.267	4.459	4.410	4.390	4.720	
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	5.203	5.064	4.307	5.764	8.856	8.468	7.452	5.806	4.648	4.473	5.935	3.939	3.901	6.855	5.483
h. Tagihan Lainnya / Other claims	158.611	167.113	325.835	344.555	361.787	387.073	395.984	381.793	378.646	334.715	354.910	268.229	269.449	306.533	291.485
Sumber Dana / Source of Funds															
a. Dana Pihak Ketiga / Third Party Funds	3.003.015	3.373.744	3.864.390	3.800.092	3.821.521	3.897.941	3.929.168	3.964.323	4.065.190	4.064.636	4.099.477	4.167.042	4.208.159	4.247.266	4.305.418
Rupiah	2.594.845	2.906.326	3.318.892	3.257.067	3.296.061	3.377.428	3.385.818	3.394.636	3.458.062	3.464.881	3.517.147	3.569.103	3.606.709	3.635.508	3.675.919
Giro / Demand Deposit	581.628	641.664	782.455	730.833	744.166	765.174	757.482	776.329	803.273	775.040	790.879	827.019	839.963	843.344	888.496
Tabungan / Saving	1.171.739	1.279.486	1.403.669	1.407.222	1.441.838	1.490.402	1.495.222	1.486.196	1.499.135	1.540.195	1.556.629	1.578.331	1.581.421	1.595.197	1.607.516
Simpanan Berjangka / Time Deposits	841.478	985.176	1.132.769	1.119.012	1.110.057	1.121.852	1.133.114	1.132.111	1.155.654	1.149.646	1.169.639	1.163.753	1.185.325	1.196.966	1.179.907
Valas / Foreign Exchange	408.170	467.418	545.498	543.025	525.460	520.513	543.350	569.686	607.128	599.755	582.330	597.938	601.450	611.758	629.499
Giro / Demand Deposit	164.709	205.772	247.509	238.920	250.165	245.552	263.206	292.689	316.165	320.092	298.354	319.347	321.045	338.250	340.918
Tabungan / Saving	68.407	66.483	82.338	82.750	83.803	84.852	87.581	87.599	88.549	85.573	87.078	87.942	88.229	88.367	92.923
Simpanan Berjangka / Time Deposits	175.054	195.163	215.651	221.356	191.492	190.109	192.563	189.398	202.413	194.090	196.898	190.649	192.176	185.141	195.657
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	1.239	530	534	531	502	538	526	550	999	1.014	977	1.288	1.313	1.736	
c. Kewajiban kepada Bank lain / Interbank Liabilities	47.486	53.564	45.239	48.228	40.773	61.827	49.825	61.881	58.619	61.286	57.511	59.780	54.958	56.439	52.301
d. Surat Berharga yang diterbitkan / Issued Securities	53.316	82.647	88.490	87.934	85.423	85.006	84.975	82.630	83.223	85.578	84.471	83.035	82.945	82.453	81.337
e. Pinjaman yang Diterima / Loans received	132.544	130.726	117.510	126.063	115.060	118.806	114.993	117.145	116.644	116.152	116.994	116.263	105.997	105.064	105.064
Rupiah	1.210	1.713	1.098	1.114	1.125	1.175	1.150	1.245	1.238	1.253	1.199	1.341	1.257	1.402	1.444
Valas / Foreign Exchange	131.335	129.013	116.412	124.950	113.934	117.631	113.843	115.901	115.406	114.899	115.795	114.922	104.740	104.106	103.621
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	2.864	2.210	4.994	3.654	3.769	3.357	3.188	4.319	4.915	3.216	2.672	3.442	2.408	2.343	2.096
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	125.956	107.615	46.180	44.023	41.033	88.364	49.296	60.841	53.039	52.229	44.500	51.337	53.675	54.677	47.832
h. Setoran Jaminan / Guarantee Deposits	2.070	1.906	1.708	1.685	1.714	2.185	2.128	1.639	1.617	1.854	1.697	2.043	2.919	2.054	2.530
Beberapa komponen modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	27.373	30.095	36.454	36.454	36.454	36.454	40.292	40.293	40.297	40.299	40.299	40.299	41.302	41.290	42.599
b. Cadangan / Reserves	10.183	33.455	34.632	34.632	34.632	34.632	35.006	35.048	35.982	36.142	36.142	39.218	39.222	39.222	39.314
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	400.463	457.905	481.102	481.102	481.146	478.738	547.340	547.243	513.807	511.375	511.375	508.300	508.317	508.317	508.316
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit /Loss) 2)	98.998	108.356	55.848	60.570	63.772	68.110	8.820	16.629	23.122	31.450	37.931	47.754	56.554	67.148	76.897
e. Tambahan modal disetor / Additional Paid In Capital	40.736	53.044	72.828	74.606	79.903	77.549	100.616	102.200	98.640	102.643	103.673	103.080	103.014	104.963	198.402
f. Modal Pinjaman / Loan Capital	3.028	6.871	6.896	6.893	6.889	5.288	15.081	15.227	22.681	22.597	22.414	22.678	22.634	22.416	31.055

Tabel 1.5.
Kegiatan Usaha Bank Umum Syariah - BUKU 2
(Commercial Sharia Banks - Group of Business Activities 2)
Miliar Rp (Billion Rp)

Keterangan	2018	2019	2020				2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Penyaluran Dana / Distribution of Funds															
a. Pembiayaan Yang Diberikan / Financing	125.053	138.911	109.257	109.512	68.986	75.891	80.148	80.796	81.500	81.529	81.436	82.540	82.534	82.494	84.050
- Kepada Pihak Ketiga / To Third Party	124.766	138.602	109.007	109.275	68.823	75.728	79.992	80.647	81.348	81.385	81.324	82.431	82.431	82.394	83.951
Rupiah	121.498	135.798	106.070	106.395	66.051	72.877	77.153	77.776	78.460	78.581	78.595	79.686	79.701	79.681	80.922
Valas / Foreign Exchange	2.269	2.805	2.938	2.880	2.772	2.851	2.839	2.871	2.888	2.803	2.729	2.746	2.730	2.713	3.029
- Kepada Bank Lain / Inter Bank Financing	287	308	249	237	162	162	156	149	151	145	112	109	103	100	99
Rupiah	287	308	249	237	162	162	156	149	151	145	112	109	103	100	99
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b. Penempatan pada Bank Lain / Interbank Placement	1.785	1.124	2.107	3.009	642	1.061	1.295	843	873	1.105	1.210	1.037	1.228	1.088	1.174
- Giro / Demand Deposit	1.407	971	2.105	2.713	330	588	595	438	569	701	605	583	713	573	611
- Inter Bank Call Money / Inter Bank Call Money	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Deposito Berjangka / Time Deposits	376	100	0	294	310	472	697	402	302	402	602	452	512	512	561
- Lainnya / Others	2	52	2	2	2	2	2	2	2	2	2	2	2	2	2
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	26.034	27.086	16.690	14.214	13.926	10.444	11.679	11.216	10.398	13.383	13.072	13.367	13.717	13.853	12.771
- Giro / Demand Deposit	8.930	9.024	4.429	5.350	3.184	3.830	3.471	3.590	3.558	3.504	4.610	5.370	6.234	6.337	6.123
- Fine Tune Operation (FTO)	3.460	5.985	513	743	453	603	628	638	506	506	469	165	165	165	60
- Fasbi	13.240	10.529	9.209	4.332	8.160	3.792	5.562	4.464	3.147	4.045	4.418	5.431	4.643	5.055	5.350
- Lainnya / Others	404	1.548	2.539	3.789	2.127	2.219	2.017	2.523	3.187	5.327	3.575	2.402	2.675	2.296	1.238
d. Surat Berharga / Securities	37.084	40.382	32.346	38.469	28.047	33.176	34.330	36.824	38.025	36.443	35.982	37.810	37.124	37.627	39.361
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	3.197	2.101	2.379	2.568	2.553	2.363	2.558	2.625	2.509	2.418	2.113	2.705	2.626	2.746	3.513
- Obligasi / Bonds	30.884	31.840	24.981	30.070	21.068	22.573	24.916	25.518	26.946	26.808	26.548	26.528	26.904	27.041	26.788
- Lainnya / Others	3.003	6.441	4.986	5.831	4.425	8.240	6.856	8.682	8.570	7.217	7.321	8.576	7.595	7.839	9.060
e. Penyertaan / Equity Investment	32	471	412	412	412	412	412	411	411	411	411	411	411	411	411
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	2.992	3.307	2.622	2.640	1.347	1.526	1.802	1.782	1.742	2.027	2.048	2.041	2.075	2.041	2.116
- Pembiayaan yang diberikan / Financing	2.926	3.235	2.565	2.584	1.291	1.470	1.670	1.650	1.605	1.888	1.904	1.897	1.930	1.836	1.908
- Surat Berharga / Securities	53	63	54	51	51	47	48	47	52	51	51	52	52	52	52
- Lainnya / Others	12	9	3	5	5	9	83	85	85	88	92	92	94	153	155
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	3	5	34	7	18	24	21	22	11	7	8	10	21	9	9
h. Tagihan Lainnya / Other claims	1.227	417	192	193	118	102	111	148	157	179	167	170	131	107	122
Sumber Dana / Source of Funds															
a. Dana Pihak Ketiga / Third Party Funds	158.917	176.763	140.966	143.297	92.846	99.469	102.475	104.979	104.962	108.032	106.764	110.901	109.905	110.739	111.514
Rupiah	153.371	172.586	136.405	138.845	89.326	95.862	99.148	101.551	101.684	104.728	103.485	107.248	106.290	106.916	107.496
Giro / Demand Deposit	16.355	26.031	26.664	26.445	15.639	13.566	14.288	16.579	15.203	16.800	14.852	15.676	15.306	15.166	15.223
Tabungan / Saving	51.117	58.669	39.392	39.485	25.566	29.291	28.185	27.998	27.956	27.931	29.033	29.615	30.180	30.491	30.948
Simpanan Berjangka / Time Deposits	85.898	87.887	70.349	72.915	48.121	53.005	56.675	56.974	58.525	59.997	59.601	61.957	60.804	61.259	61.325
Valas / Foreign Exchange	5.547	4.177	4.561	4.452	3.520	3.607	3.327	3.428	3.278	3.304	3.278	3.653	3.615	3.823	4.018
Giro / Demand Deposit	904	750	1.451	1.343	429	475	464	478	414	455	460	507	483	458	574
Tabungan / Saving	240	467	209	218	207	204	217	226	219	213	207	229	232	248	262
Simpanan Berjangka / Time Deposits	4.403	2.960	2.901	2.891	2.884	2.928	2.646	2.724	2.646	2.636	2.611	2.918	2.900	3.117	3.183
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	1.556	1.352	2.009	2.431	5.442	5.344	5.078	5.471	5.690	4.777	4.776	3.858	4.415	4.166	4.133
c. Kewajiban kepada Bank lain / Interbank Liabilities	2.483	2.559	1.965	2.133	2.055	2.580	2.833	2.621	2.388	2.203	2.344	2.314	2.443	2.445	2.488
d. Surat Berharga yang diterbitkan / Issued Securities	5.559	2.795	2.593	3.675	4.021	3.597	3.981	3.565	4.696	4.771	4.516	4.240	4.518	4.445	6.419
e. Pinjaman yang Diterima / Loans received	1.272	496	1.523	1.438	566	2.110	2.481	2.475	2.376	2.256	2.389	2.443	2.452	2.503	2.545
Rupiah	1.272	468	1.523	1.438	566	2.110	2.481	2.475	2.376	2.256	2.389	2.443	2.452	2.503	2.545
Valas / Foreign Exchange	-	28	-	-	-	-	-	-	-	-	-	-	-	-	-
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	3	4	32	5	15	21	18	19	8	4	4	6	17	5	5
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	274	269	89	92	15	4	7	41	49	71	60	61	34	11	23
h. Setoran Jaminan / Guarantee Deposits	58	46	2	2	1	4	17	17	17	16	16	16	16	16	16
Beberapa komponen modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	15.258	16.292	13.341	13.358	8.500	12.090	14.320	14.320	14.820	14.820	14.820	14.820	14.841	14.841	14.847
b. Cadangan / Reserves	3.247	3.706	3.248	3.248	3.169	3.203	3.214	3.214	3.214	3.216	3.216	3.250	3.316	3.316	3.316
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	873	2.229	(1.169)	(1.229)	(1.373)	(2.131)	(1.709)	(1.827)	(1.838)	(1.792)	(1.922)	(1.922)	(2.256)	(2.228)	(2.228)
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit /Loss) 2)	2.222	2.793	635	702	558	681	60	154	265	328	402	522	582	672	755
e. Tambahan modal disetor / Additional Paid In Capital	2.291	2.364	1.585	1.882	3.586	2.280	2.745	2.454	1.845	1.941	1.946	1.895	1.895	1.929	1.717
f. Modal Pinjaman / Loan Capital	1.100	1.100	1.100	1.100	100	100	100	100	100	375	375	375	375	375	375

Tabel 1.6.
Kegiatan Usaha Bank Umum Syariah - BUKU 3
(Commercial Sharia Banks - Group of Business Activities 3)
Miliar Rp (Billion Rp)

Keterangan	2018	2019	2020				2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Penyaluran Dana / Distribution of Funds															
a. Pembiayaan Yang Diberikan / Financing	67.503	75.289	120.445	122.188	165.786	165.807	166.324	165.501	167.051	169.276	169.691	171.091	170.343	170.335	173.050
- Kepada Pihak Ketiga / To Third Party	67.326	75.138	120.248	121.997	165.516	165.545	166.095	165.279	166.833	169.069	169.499	170.900	170.202	170.202	172.922
Rupiah	64.050	72.471	117.115	118.898	162.572	162.394	162.818	162.104	163.654	165.706	165.634	167.138	166.631	166.798	169.535
Valas / Foreign Exchange	3.275	2.667	3.134	3.098	2.944	3.150	3.277	3.175	3.178	3.363	3.866	3.762	3.571	3.403	3.386
- Kepada Bank Lain / Inter Bank Financing	177	151	196	191	270	262	229	222	218	207	191	191	141	134	129
Rupiah	177	151	196	191	270	262	229	222	218	207	191	191	141	134	129
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b. Penempatan pada Bank Lain / Interbank Placement	1.552	2.263	4.050	3.980	4.433	8.688	4.028	1.882	3.468	3.209	2.935	4.337	2.518	1.702	1.614
- Giro / Demand Deposit	1.551	2.261	4.033	3.948	4.324	8.657	4.026	1.881	3.061	3.206	2.902	4.311	2.516	1.696	1.612
- Inter Bank Call Money / Inter Bank Call Money	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Deposito Berjangka / Time Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / Others	1	1	17	32	109	31	1	2	407	3	33	26	2	7	2
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	9.658	11.011	27.721	22.640	29.482	24.507	27.953	27.337	24.682	24.861	26.558	21.259	24.183	22.268	20.473
- Giro / Demand Deposit	3.985	4.358	6.571	6.265	6.410	6.114	6.578	6.625	6.535	9.570	10.584	8.826	12.295	12.492	11.862
- Fine Tune Operation (FTO)	-	850	6.835	8.691	9.691	9.431	10.166	11.066	10.324	9.507	8.396	6.414	4.850	3.850	2.700
- Fasbi	4.667	3.582	3.223	3.223	8.721	3.763	5.808	2.740	3.466	2.895	4.580	5.728	5.519	5.070	4.552
- Lainnya / Others	1.007	2.221	4.687	4.461	4.660	5.199	5.402	6.906	4.358	2.889	2.999	290	1.519	856	1.360
d. Surat Berharga / Securities	16.262	21.121	32.264	37.197	45.096	52.020	51.111	53.262	51.036	51.884	54.840	62.770	66.684	68.062	69.081
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	1.176	300	251	20	20	71	172	272	272	273	274	294	195	317	318
- Obligasi / Bonds	12.466	9.663	17.566	18.492	30.220	31.136	31.889	32.490	34.635	35.839	30.941	35.505	36.782	36.638	37.160
- Lainnya / Others	2.620	11.158	14.448	18.685	14.855	20.864	19.150	20.600	16.129	15.772	23.625	26.972	29.707	31.106	31.603
e. Penyertaan / Equity Investment	50	-	-	-	-	-	-	-	-	-	-	-	-	-	-
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	2.253	1.988	5.115	5.223	6.678	6.973	7.176	7.489	7.533	7.818	7.843	7.953	7.969	7.927	7.728
- Pembiayaan yang diberikan / Financing	2.196	1.951	5.046	5.149	6.614	6.878	7.120	7.425	7.476	7.761	7.778	7.884	7.917	7.884	7.693
- Surat Berharga / Securities	28	33	27	33	36	25	28	37	25	28	27	23	23	24	17
- Lainnya / Others	29	4	42	40	28	70	28	27	33	28	38	46	28	19	17
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	-	-	0	-	0	-	0	0	0	0	0	0	0	1	-
h. Tagihan Lainnya / Other claims	1.490	236	142	116	221	220	315	309	337	387	339	326	289	247	144
Sumber Dana / Source of Funds															
a. Dana Pihak Ketiga / Third Party Funds	87.472	99.810	161.010	161.557	213.583	219.687	218.824	216.442	214.365	217.965	222.979	226.999	231.003	229.470	229.821
Rupiah	81.774	93.414	149.392	150.504	202.464	204.126	206.880	205.049	204.488	209.266	213.917	219.087	224.369	223.413	223.648
Giro / Demand Deposit	7.496	10.573	17.560	18.210	27.703	26.248	23.569	24.649	27.046	24.955	25.144	26.344	26.881	27.358	28.275
Tabungan / Saving	35.070	39.770	69.622	70.044	87.012	89.768	89.571	88.617	88.024	90.279	91.192	91.600	92.419	92.841	93.866
Simpanan Berjangka / Time Deposits	39.208	43.071	62.209	62.249	87.749	88.110	93.740	91.782	89.419	94.032	97.581	101.144	105.069	103.214	101.506
Valas / Foreign Exchange	5.698	6.395	11.618	11.053	11.120	15.561	11.943	11.393	9.877	8.699	9.062	7.911	6.634	6.058	6.173
Giro / Demand Deposit	1.891	3.907	7.127	5.877	6.484	9.974	6.303	5.415	4.184	2.995	3.410	2.667	2.865	2.564	2.638
Tabungan / Saving	-	30	251	278	267	272	272	277	256	266	259	250	159	156	169
Simpanan Berjangka / Time Deposits	3.807	2.459	4.241	4.898	4.368	5.316	5.368	5.701	5.437	5.437	5.392	4.995	3.610	3.337	3.366
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Kewajiban kepada Bank Lain / Interbank Liabilities	556	568	935	1.194	1.151	1.222	1.346	1.268	1.044	976	1.258	1.403	1.317	1.301	1.309
d. Surat Berharga yang diterbitkan / Issued Securities	-	-	200	-	200	855	-	-	-	-	-	-	-	-	-
e. Pinjaman yang Diterima / Loans received	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	249	236	142	116	221	220	315	309	337	387	339	326	289	247	144
h. Setoran Jaminan / Guarantee Deposits	21	23	37	38	39	43	37	36	37	39	41	38	38	22	20
Beberapa komponen modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	2.989	2.989	6.680	6.680	11.783	11.784	11.784	21.286	21.286	21.286	21.333	21.335	21.335	21.335	21.335
b. Cadangan / Reserves	598	598	1.117	1.117	1.195	1.195	1.195	143	143	163	163	345	345	345	345
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	3.335	3.940	10.088	10.088	10.233	10.233	13.503	4.548	4.548	4.274	4.093	4.093	4.093	4.093	
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	604	1.276	1.963	2.207	2.663	3.045	354	722	1.099	1.493	1.875	2.250	2.615	2.988	3.354
e. Tambahan modal disetor / Additional Paid In Capital	116	45	910	1.070	939	894	887	1.615	1.653	1.652	1.658	1.656	1.656	1.664	1.659
f. Modal Pinjaman / Loan Capital	375	375	375	375	1.375	1.375	1.375	1.375	1.375	1.375	1.375	1.375	1.375	1.375	1.375

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

Keterangan	2018	2019	2020				2021									
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																
1. Pendapatan bunga / Interest Income	742.327	828.197	596.355	660.802	725.282	794.091	72.385	133.073	201.760	263.229	327.248	391.272	453.980	518.227	581.642	
a. Dari Bank Indonesia / From Bank Indonesia Placement	6.205	7.353	6.433	7.403	8.159	8.902	700	1.312	1.974	2.576	3.163	3.965	5.000	5.832	6.695	
b. Dari Penempatan pada bank lain / From interbank placement	8.863	10.205	4.518	4.799	4.978	5.392	307	542	805	1.007	1.269	1.479	1.689	1.896	2.074	
c. Dari surat berharga / From securities	61.380	64.336	54.326	61.210	68.057	75.630	6.723	13.330	20.858	28.118	35.781	42.668	49.711	56.820	64.165	
d. Dari Kredit yang diberikan / From credit	511.575	552.425	385.590	425.863	466.057	508.294	46.342	84.662	127.016	166.427	206.414	247.088	286.279	326.055	365.711	
- kepada pihak ketiga bukan bank / To Third Party non Bank	508.391	548.591	382.372	422.292	462.173	504.082	46.010	84.064	126.236	165.416	205.165	245.612	284.635	324.172	363.687	
- kepada bank lain / To other Bank	3.184	3.834	3.219	3.572	3.884	4.212	332	598	779	1.011	1.249	1.476	1.644	1.883	2.025	
e. Lainnya / Others	154.304	193.878	145.489	161.527	178.031	195.873	18.313	33.228	51.108	65.102	80.621	96.072	111.301	127.623	142.997	
2. Beban Bunga / Interest Expenses	365.077	439.201	315.493	347.448	379.160	412.189	38.220	65.832	96.918	124.458	152.824	180.691	208.553	237.102	264.436	
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	63	450	330	347	352	368	4	7	13	17	18	95	107	120	25	
b. Kewajiban pada Bank lain / Interbank Liabilities	9.789	11.570	6.601	7.079	7.568	8.085	538	1.008	1.540	2.011	2.615	3.060	3.464	3.869	4.280	
c. Kepada pihak ketiga bukan bank / Third Party non Bank	179.623	210.401	146.910	162.173	176.408	190.658	13.474	25.328	38.092	50.116	62.125	73.719	85.476	97.169	108.219	
- Giro / Demand Deposit	20.397	24.188	20.435	22.821	25.006	27.192	2.178	4.048	6.168	8.161	10.085	12.024	14.019	16.006	17.957	
- Tabungan / Saving	23.929	24.998	16.710	18.364	19.973	21.655	1.550	3.036	4.588	6.055	7.511	8.925	10.369	11.925	13.275	
- Simpanan Berjangka / Time deposits	135.298	161.215	109.765	120.988	131.429	141.811	9.746	18.244	27.336	35.900	44.529	52.769	61.088	69.238	76.987	
d. Surat Berharga / Securities	11.314	11.987	8.206	9.059	9.999	10.961	831	1.636	2.490	3.380	4.292	5.054	5.847	6.626	7.506	
e. Pinjaman yang diterima / Loans received	11.572	13.655	8.300	9.142	9.761	10.340	2.378	2.129	2.625	2.980	3.361	3.766	4.180	4.724	5.129	
f. Lainnya / Others	150.931	189.109	141.326	155.686	171.087	187.804	15.364	30.087	45.491	59.974	74.583	89.309	103.956	119.380	134.058	
g. Koreksi atas pendapatan bunga / Corrections	1.784	2.029	3.820	3.984	3.984	3.972	5.631	5.638	6.667	5.979	5.829	5.688	5.523	5.213	5.218	
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	377.250	388.997	280.862	313.354	346.122	381.902	34.165	67.241	103.404	138.771	174.424	210.581	245.427	281.125	317.206	
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses																
1. Pendapatan Operasional Selain Bunga / Other Operating Income	261.214	318.252	311.071	343.700	361.728	407.621	46.904	90.793	140.363	180.460	220.304	249.090	277.816	319.710	361.697	
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	8.442	12.839	15.821	17.365	19.768	22.342	2.874	4.550	5.726	7.169	8.720	11.492	12.474	14.640	16.349	
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	19	38	1	1	119	1	0	0	-	-	-	-	-	1	-	
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	31	59	148	149	150	239	2	70	163	151	9	27	29	38	55	
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	123.588	144.697	165.093	182.358	188.247	203.924	22.755	45.810	74.175	97.341	120.424	121.817	132.626	148.237	176.580	
e. Dividen, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	76.090	82.320	57.209	63.365	69.298	77.002	6.304	12.418	19.377	26.747	33.862	41.307	48.413	55.318	64.128	
f. Lainnya / Others	53.043	78.298	72.799	80.462	84.146	104.114	14.969	27.945	40.923	49.051	57.289	74.448	84.274	101.478	104.585	
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	453.025	510.775	485.640	540.056	579.575	652.690	65.010	129.209	202.993	263.424	325.959	374.218	423.938	483.355	545.855	
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	3.506	1.678	1.617	1.508	1.365	1.595	544	1.264	1.270	1.087	1.064	1.247	1.027	903	1.422	
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	152	417	107	113	117	170	0	0	278	278	345	345	454	454	454	
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	177	46	128	125	132	184	20	29	114	113	120	120	147	144	144	
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	113.865	130.660	153.394	167.735	169.276	183.116	21.341	44.203	72.255	93.003	113.582	115.196	123.980	137.283	164.821	
e. Penyusutan/Amortisasi / Depreciation/Amortizations	102.680	130.473	151.883	170.891	186.264	220.212	23.770	45.441	67.637	84.654	104.758	131.203	149.263	173.913	184.948	
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	4.756	5.637	3.278	3.795	3.993	4.508	342	690	1.043	1.410	1.797	2.109	2.474	2.827	3.184	
g. Lainnya / Others	227.889	241.863	175.233	195.889	218.427	242.905	18.992	37.583	60.397	82.879	104.292	123.999	146.593	167.831	190.882	
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	185.439	196.474	106.293	116.998	128.275	136.833	16.059	28.825	42.212	55.806	68.768	85.454	99.304	117.480	133.048	
E. Pendapatan non-operasional / Non Operational Income	24.927	27.176	24.471	24.368	24.361	26.831	2.155	4.465	7.213	8.468	8.861	11.512	12.555	13.013	14.857	
F. Beban non-operasional / Non Operational Expenses	19.647	23.136	17.456	18.704	21.619	24.048	2.064	3.617	5.249	7.628	8.734	10.267	11.708	13.079	14.616	
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	5.280	4.041	7.016	5.665	2.742	2.782	91	848	1.964	840	127	1.245	847	(66)	241	
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	190.719	200.514	113.308	122.662	131.017	139.616	16.151	29.673	42.738	56.646	68.895	86.698	100.151	117.414	133.289	
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	95.580	105.391	(56)	(65)	(64)	67.531	(5)	(20)	(53)	(65)	(83)	(99)	(112)	(128)	(146)	
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	95.682	105.669	331	334	340	67.820	(5)	(97)	(152)	(164)	(182)	(198)	(211)	(227)	(244)	
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	150.013	156.487	85.123	92.645	98.914	104.718	12.500	23.078	33.026	44.119	53.702	67.527	78.173	92.002	104.614	

Tabel 1.8.
Laporan Laba / Rugi Bank Umum Konvensional - BUKU 2
(Commercial Conventional Banks Income Statements - Group of Business Activities 2)
Miliar Rp (Billion Rp)

Keterangan	2018	2019	2020						2021							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																
1. Pendapatan bunga / Interest Income	102.783	118.622	91.447	102.078	113.659	107.712	8.922	16.782	25.668	34.338	43.049	51.866	60.712	70.394	79.357	
a. Dari Bank Indonesia / From Bank Indonesia Placement	1.106	1.414	1.035	1.229	1.393	1.464	109	198	296	393	492	633	806	945	1.092	
b. Dari Penempatan pada bank lain / From interbank placement	1.780	2.328	957	1.027	1.172	1.240	70	134	230	304	380	446	505	561	618	
c. Dari surat berharga / From securities	6.517	7.383	5.683	6.427	7.202	7.882	721	1.409	2.152	2.951	3.764	4.535	5.314	6.090	6.852	
d. Dari Kredit yang diberikan / From credit	55.914	60.566	44.023	48.908	54.683	58.475	4.752	8.868	13.537	17.936	22.493	27.093	31.721	36.337	40.961	
- kepada pihak ketiga bukan bank / To Third Party non Bank	55.438	60.071	43.744	48.612	54.370	58.147	4.743	8.852	13.515	17.909	22.459	27.054	31.677	36.288	40.908	
- kepada bank lain / To other Bank	476	495	280	296	313	328	8	15	22	28	34	39	44	49	53	
e. Lainnya / Others	37.466	46.931	39.749	44.487	49.208	38.652	3.271	6.173	9.452	12.753	15.921	19.159	22.366	26.460	29.833	
2. Beban Bunga / Interest Expenses	64.251	78.581	62.350	69.651	77.201	68.413	5.690	10.642	16.194	21.593	26.905	32.188	37.451	43.551	48.811	
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	19	16	2	2	2	2	-	-	0	0	1	2	3	5	6	
b. Kewajiban pada Bank lain / Interbank Liabilities	1.672	2.307	1.140	1.212	1.321	1.387	95	127	198	246	305	360	411	462	516	
c. Kepada pihak ketiga bukan bank / Third Party non Bank	23.945	28.039	20.539	22.983	25.685	27.373	2.273	4.229	6.392	8.413	10.450	12.391	14.335	16.222	18.012	
- Giro / Demand Deposit	2.177	2.504	2.068	2.233	2.423	2.593	188	373	609	833	1.047	1.257	1.469	1.667	1.861	
- Tabungan / Saving	2.452	2.638	1.986	2.211	2.459	2.672	221	417	630	835	1.049	1.255	1.463	1.672	1.866	
- Simpanan Berjangka / Time deposits	19.317	22.897	16.739	18.704	20.804	22.108	1.864	3.438	5.153	6.745	8.354	9.879	11.402	12.883	14.285	
d. Surat Berharga / Securities	1.043	1.171	818	896	1.030	1.123	90	177	264	354	453	551	647	741	837	
e. Pinjaman yang diterima / Loans received	363	482	309	344	376	394	38	68	99	130	158	189	214	239	261	
f. Lainnya / Others	37.207	46.562	39.525	44.197	48.771	38.118	3.190	6.039	9.235	12.447	15.536	18.693	21.840	25.864	29.162	
g. Koreksi atas pendapatan bunga / Corrections	2	5	17	17	17	17	4	2	7	3	3	2	1	17	17	
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	38.532	40.040	29.097	32.427	36.458	39.299	3.233	6.140	9.473	12.745	16.144	19.678	23.261	26.843	30.546	
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses																
1. Pendapatan Operasional Selain Bunga / Other Operating Income	21.822	23.339	48.039	51.504	56.460	63.159	1.973	4.562	8.636	10.924	12.829	15.865	17.545	21.610	24.984	
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	1.693	1.321	1.372	1.506	1.756	2.105	108	196	268	385	451	550	664	958	1.064	
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	3	36	1	1	1	1	0	0	-	-	-	-	-	-	-	
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	30	38	126	127	127	127	1	6	6	6	6	7	7	7	22	
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	11.244	11.278	36.700	39.295	43.066	44.414	835	2.057	4.949	5.966	6.729	8.332	9.015	11.755	13.716	
e. Dividen, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	3.453	3.865	2.366	2.639	3.030	3.357	261	551	840	1.127	1.381	1.666	1.978	2.265	2.577	
f. Lainnya / Others	5.399	6.800	7.473	7.937	8.481	13.155	768	1.752	2.573	3.440	4.262	5.311	5.880	6.625	7.606	
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	48.262	52.186	69.545	75.195	82.418	91.427	4.371	9.056	15.440	20.477	25.053	30.865	37.053	43.851	49.715	
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	1.348	545	407	406	441	493	82	175	196	185	184	217	215	230	286	
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	138	136	107	113	117	117	-	-	-	-	-	-	-	-	-	
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	3	31	99	100	103	154	2	-	1	2	3	4	4	4	4	
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	10.591	10.763	35.749	38.291	41.918	43.189	827	1.994	4.909	5.890	6.530	8.123	8.807	11.477	13.340	
e. Penyusutan/Amortisasi / Depreciation/Amortizations	10.515	12.443	12.499	13.155	13.766	18.444	1.364	2.595	3.595	5.049	6.527	8.005	11.012	12.593	13.806	
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	389	512	273	298	323	349	27	57	83	110	136	163	191	219	254	
g. Lainnya / Others	25.279	27.756	20.412	22.831	25.750	28.680	2.068	4.235	6.655	9.240	11.673	14.353	16.824	19.328	22.025	
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/Loss (A1+C1) - (A2+C2)	12.092	11.194	7.591	8.736	10.499	11.031	834	1.646	2.670	3.193	3.920	4.678	3.753	4.601	5.814	
E. Pendapatan non-operasional / Non Operational Income	3.053	4.039	1.459	1.395	5.510	6.338	461	944	1.458	1.847	2.149	2.752	3.190	3.548	4.087	
F. Beban non-operasional / Non Operational Expenses	2.906	2.807	859	900	5.022	5.548	455	929	1.416	1.846	2.190	2.793	3.266	3.653	4.209	
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	147	1.232	601	496	489	790	6	15	42	1	(42)	(41)	(76)	(105)	(123)	
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year Profit	12.239	12.426	8.192	9.231	10.988	11.821	840	1.661	2.712	3.194	3.878	4.638	3.677	4.496	5.691	
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	4.805	4.285	-	-	-	4.476	-	-	-	-	-	-	-	-	-	
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	4.908	4.562	387	399	404	4.764	-	(77)	(99)	(99)	(99)	(99)	(99)	(99)	(99)	
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	9.180	9.001	5.639	6.483	7.886	8.403	600	1.317	2.156	2.488	2.937	3.448	2.509	3.137	3.857	

Tabel 1.9.
Laporan Laba / Rugi Bank Umum Konvensional - BUKU 3
(Commercial Conventional Banks Income Statements - Group of Business Activities 3)
Miliar Rp (Billion Rp)

Keterangan	2018	2019	2020				2021									
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																
1. Pendapatan bunga / Interest Income	280.147	294.074	187.159	206.685	226.291	263.834	20.226	39.819	60.566	80.537	100.074	119.396	138.891	158.024	176.890	
a. Dari Bank Indonesia / From Bank Indonesia Placement	2.827	2.989	2.769	3.201	3.578	4.001	373	703	1.050	1.352	1.597	1.920	2.310	2.692	3.082	
b. Dari Penempatan pada bank lain / From interbank placement	3.328	3.442	1.430	1.491	1.459	1.636	87	143	208	270	356	425	497	547	589	
c. Dari surat berharga / From securities	20.730	20.663	14.598	16.514	18.484	20.533	1.869	3.705	5.849	7.896	9.926	11.846	13.784	15.654	17.578	
d. Dari Kredit yang diberikan / From credit	166.041	163.281	101.759	112.208	122.309	134.757	9.509	18.900	28.528	37.808	47.400	56.270	65.521	74.549	83.422	
- kepada pihak ketiga bukan bank / To Third Party non Bank	165.117	162.139	101.051	111.415	121.447	133.817	9.464	18.814	28.399	37.640	46.828	56.020	65.230	74.199	83.033	
- kepada bank lain / To other Bank	924	1.142	707	792	862	941	45	85	129	168	211	250	291	349	388	
e. Lainnya / Others	87.221	103.699	66.603	73.270	80.460	102.907	8.388	16.368	24.931	33.221	41.156	48.936	56.779	64.582	72.219	
2. Beban Bunga / Interest Expenses	172.765	195.619	122.238	134.817	147.589	176.526	13.432	26.056	39.359	52.208	64.644	76.743	88.909	100.935	112.706	
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	7	6	2	2	2	2	-	-	-	-	-	0	0	0	0	
b. Kewajiban pada Bank lain / Interbank Liabilities	3.554	3.896	1.704	1.836	1.955	2.088	108	240	360	472	589	696	798	890	985	
c. Kepada pihak ketiga bukan bank / Third Party non Bank	71.171	77.393	46.645	51.841	56.759	62.544	4.357	8.264	12.365	16.252	20.091	23.774	27.427	31.038	34.521	
- Giro / Demand Deposit	6.873	7.196	5.381	6.012	6.222	7.288	574	1.037	1.579	2.067	2.534	2.991	3.439	3.896	4.346	
- Tabungan / Saving	8.317	8.160	4.444	4.870	5.738	6.587	339	640	957	1.266	1.570	1.858	2.154	2.471	2.773	
- Simpanan Berjangka / Time deposits	55.981	62.037	36.820	40.959	44.855	49.518	3.444	6.587	9.829	12.918	15.987	18.925	21.834	24.672	27.402	
d. Surat Berharga / Securities	6.469	5.162	3.751	4.121	4.503	4.883	335	662	1.030	1.393	1.725	2.055	2.339	2.607	2.883	
e. Pinjaman yang diterima / Loans received	5.594	7.212	4.685	5.174	5.840	6.097	427	857	1.242	1.638	2.036	2.412	2.792	3.152	3.500	
f. Lainnya / Others	85.968	101.912	65.390	71.781	78.662	100.837	8.198	15.980	24.346	32.400	40.144	47.764	55.505	63.193	70.757	
g. Koreksi atas pendapatan bunga / Corrections	2	37	60	64	69	76	6	53	15	54	59	42	48	54	60	
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	107.383	98.455	64.921	71.868	78.701	87.308	6.794	13.762	21.207	28.329	35.430	42.653	49.982	57.089	64.184	
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses																
1. Pendapatan Operasional Selain Bunga / Other Operating Income	133.190	132.098	128.362	133.430	147.063	165.298	21.123	40.313	68.315	79.902	96.300	97.960	109.874	125.830	152.691	
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	3.027	5.842	6.218	6.687	7.532	8.839	627	1.063	1.353	1.682	2.157	3.089	3.048	3.499	4.027	
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	16	2	-	-	119	-	-	-	-	-	-	-	-	1	-	
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	-	0	-	-	-	89	1	64	157	145	2	20	22	30	33	
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	95.260	90.577	100.974	102.646	115.476	128.851	17.604	34.050	57.273	66.222	80.338	77.134	87.269	101.079	125.354	
e. Dividen, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	20.966	20.679	11.305	12.566	13.762	15.230	1.188	2.327	3.626	5.023	6.116	7.511	8.727	9.985	11.505	
f. Lainnya / Others	13.921	14.998	9.865	11.531	10.174	12.289	1.704	2.810	5.906	6.830	7.687	10.206	10.808	11.235	11.773	
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	194.186	189.558	167.509	177.353	194.978	221.468	24.882	48.937	81.510	97.007	117.795	123.060	139.310	159.833	192.123	
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	1.514	764	741	661	482	687	287	647	615	589	611	602	549	438	719	
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	11	42	-	-	-	53	0	0	278	278	345	345	345	345	345	
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	173	15	22	18	23	23	18	29	113	110	117	116	143	140	140	
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	90.200	84.118	93.446	94.253	105.498	118.117	17.168	33.323	55.971	63.476	76.737	73.699	82.773	96.079	120.078	
e. Penyusutan/Amortisasi / Depreciation/Amortizations	28.415	32.693	25.364	29.160	30.194	36.625	2.533	5.061	9.366	11.669	13.884	16.952	18.841	20.990	23.597	
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	3.195	3.721	1.996	2.297	2.390	2.614	195	379	588	812	991	1.180	1.394	1.579	1.806	
g. Lainnya / Others	70.678	68.205	45.940	50.964	56.392	63.349	4.681	9.498	14.579	20.073	25.110	30.165	35.264	40.262	45.437	
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/Loss (A1+C1) - (A2+C2)	46.387	40.994	25.773	27.944	30.786	31.139	3.035	5.138	8.011	11.223	13.935	17.554	20.547	23.087	24.752	
E. Pendapatan non-operasional / Non Operational Income	14.533	18.790	13.520	13.686	14.286	15.772	1.528	2.660	3.731	4.756	5.380	6.362	7.048	7.862	8.995	
F. Beban non-operasional / Non Operational Expenses	12.720	15.370	11.512	11.934	13.289	14.658	1.347	2.450	3.402	5.218	5.876	6.650	7.340	8.001	8.792	
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	1.814	3.420	2.008	1.752	996	1.115	181	210	329	(461)	(496)	(288)	(292)	(139)	203	
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year Profit	48.200	44.415	27.781	29.696	31.782	32.253	3.216	5.348	8.341	10.762	13.439	17.266	20.254	22.948	24.955	
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	7.528	9.285	(56)	(65)	(64)	7.419	(5)	(20)	(53)	(65)	(83)	(99)	(112)	(128)	(146)	
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	7.528	9.285	(56)	(65)	(64)	7.419	(5)	(20)	(53)	(65)	(83)	(99)	(112)	(128)	(146)	
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	38.329	34.478	21.250	22.760	24.512	24.489	2.666	4.256	6.374	8.361	10.557	13.552	15.913	18.057	19.751	

Tabel 1.10.
Laporan Laba / Rugi Bank Umum Konvensional - BUKU 4
(Commercial Conventional Banks Income Statements - Group of Business Activities 4)
Miliar Rp (Billion Rp)

Keterangan	2018	2019	2020					2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																
1. Pendapatan bunga / Interest Income	313.316	368.651	284.708	315.325	346.223	379.822	39.721	69.610	105.205	134.707	167.121	199.384	230.556	262.542	294.800	
a. Dari Bank Indonesia / From Bank Indonesia Placement	1.359	1.873	2.051	2.329	2.498	2.693	173	322	490	653	844	1.138	1.574	1.848	2.139	
b. Dari Penempatan pada bank lain / From interbank placement	3.467	4.160	2.026	2.166	2.319	2.498	148	260	361	427	526	600	677	778	855	
c. Dari surat berharga / From securities	31.075	32.649	31.398	35.378	39.166	43.628	3.767	7.510	11.757	15.813	20.261	24.091	28.019	32.082	36.339	
d. Dari Kredit yang diberikan / From credit	260.158	298.590	218.489	240.983	264.000	287.654	29.859	52.471	78.265	101.795	125.748	150.084	173.269	197.165	221.206	
- kepada pihak ketiga bukan bank / To Third Party non Bank	258.456	296.443	216.303	238.540	261.332	284.754	29.583	51.980	77.645	100.992	124.757	148.912	171.976	195.697	219.636	
- kepada bank lain / To other Bank	1.702	2.147	2.186	2.443	2.668	2.899	276	492	621	803	991	1.172	1.292	1.468	1.570	
e. Lainnya / Others	17.258	31.379	30.744	34.469	38.240	43.348	5.774	9.047	14.332	16.019	19.743	23.471	27.017	30.669	34.262	
2. Beban Bunga / Interest Expenses	102.562	139.710	113.686	123.893	133.947	145.076	17.393	25.972	36.657	44.514	53.706	62.797	71.884	80.789	89.622	
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	32	414	267	277	277	285	0	0	3	4	5	5	5	5	6	
b. Kewajiban pada bank lain / Interbank Liabilities	4.301	5.083	3.624	3.888	4.165	4.480	327	626	960	1.265	1.686	1.963	2.207	2.464	2.725	
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	72.122	92.016	71.376	78.099	84.216	90.235	6.089	11.410	17.167	22.604	28.041	33.337	38.809	44.341	49.461	
- Giro / Demand Deposit	10.573	13.548	12.413	13.822	15.080	16.379	1.367	2.548	3.847	5.085	6.290	7.526	8.821	10.115	11.377	
- Tabungan / Saving	11.988	12.984	9.414	10.328	11.212	12.134	907	1.820	2.766	3.642	4.504	5.343	6.206	7.160	7.935	
- Simpanan Berjangka / Time deposits	49.562	65.484	49.549	53.950	57.924	61.723	3.815	7.042	10.553	13.877	17.247	20.468	23.781	27.066	30.149	
d. Surat Berharga / Securities	3.405	5.341	3.411	3.790	4.233	4.585	372	727	1.096	1.494	1.935	2.315	2.704	3.039	3.420	
e. Pinjaman yang diterima / Loans received	5.559	5.930	3.272	3.582	3.699	3.820	1.904	1.190	1.262	1.183	1.131	1.122	1.121	1.273	1.300	
f. Lainnya / Others	15.419	28.992	28.190	30.607	33.699	38.062	3.121	6.478	9.588	12.112	15.220	18.487	21.637	24.598	27.667	
g. Koreksi atas pendapatan bunga / Corrections	1.723	1.935	3.547	3.651	3.658	3.609	5.580	5.471	6.581	5.852	5.689	5.568	5.402	5.070	5.043	
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	210.754	228.941	171.021	191.432	212.277	234.746	22.328	43.638	67.110	90.193	113.415	136.587	158.672	181.753	205.178	
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses																
1. Pendapatan Operasional Selain Bunga / Other Operating Income	97.170	155.324	130.391	154.123	153.104	173.474	22.425	44.104	61.055	86.722	107.267	129.597	143.254	164.133	178.792	
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	3.641	5.547	8.060	8.995	10.269	11.231	2.135	3.276	4.087	5.064	6.068	7.801	8.699	10.105	11.172	
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	2	21	22	23	23	23	-	-	-	-	-	-	-	-	-	
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	16.996	42.755	27.352	40.348	29.630	30.585	4.313	9.695	11.939	25.133	33.333	36.322	36.310	35.365	37.468	
e. Dividen, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	49.844	55.785	42.024	46.460	50.680	56.331	4.708	9.258	14.441	19.963	25.558	31.150	36.559	41.755	48.554	
f. Lainnya / Others	26.688	51.215	52.933	58.297	62.502	75.305	11.270	21.875	30.589	36.561	42.309	54.323	61.686	76.908	81.598	
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	185.709	246.281	231.857	269.169	282.275	318.620	33.146	66.901	99.916	137.970	172.801	206.647	231.206	260.874	286.847	
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	626	369	404	375	377	409	175	440	456	311	268	426	262	233	414	
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	4	233	-	-	-	-	-	-	-	-	-	-	108	108	108	
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	1	0	7	7	7	7	-	0	-	-	-	-	-	-	-	
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	13.068	35.777	24.183	35.175	21.844	21.805	3.347	8.886	11.375	23.638	30.315	33.373	32.400	29.727	31.403	
e. Penyusutan/Amortisasi / Depreciation/Amortizations	53.809	77.632	107.534	121.575	134.631	157.369	18.287	35.482	51.690	64.227	79.646	95.561	111.062	130.678	140.561	
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	1.104	1.326	948	1.132	1.205	1.465	113	240	351	459	633	720	833	965	1.046	
g. Lainnya / Others	117.097	130.944	98.782	110.905	124.210	137.565	11.225	21.853	36.043	49.336	61.939	72.567	86.541	99.163	113.314	
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/Loss (A1+C1) - (A2+C2)	122.214	137.983	69.555	76.386	83.105	89.600	11.607	20.842	29.687	38.945	47.881	59.537	70.721	85.013	97.123	
E. Pendapatan non-operasional / Non Operational Income	4.001	1.187	5.914	5.299	4.364	4.524	141	818	1.926	1.752	1.202	2.233	2.131	1.314	1.482	
F. Beban non-operasional / Non Operational Expenses	730	1.780	1.545	1.909	3.113	3.597	244	202	322	418	511	677	925	1.245	1.474	
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	3.270	(594)	4.369	3.391	1.251	927	(102)	617	1.604	1.334	691	1.556	1.206	70	7	
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year Profit	125.485	137.390	73.924	79.776	84.356	90.527	11.504	21.459	29.853	40.279	48.573	61.093	71.927	85.082	97.130	
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	81.004	88.773	-	-	-	53.553	-	-	-	-	-	-	-	-	-	
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	81.004	88.774	-	-	-	53.553	-	-	-	-	-	-	-	-	-	
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	98.998	108.356	55.848	60.570	63.772	68.110	8.820	16.629	23.122	31.450	37.931	47.754	56.554	67.148	76.897	

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

Keterangan	2018	2019	2020					2021							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	25.998	27.802	13.954	15.563	12.341	15.091	1.372	2.660	4.045	5.335	6.608	7.911	9.188	10.581	11.907
a. Dari Bank Indonesia / From Bank Indonesia Placement	462	665	184	208	169	201	12	23	34	43	55	65	74	85	93
b. Dari Penempatan pada bank lain / From interbank placement	10	13	2	2	4	7	2	5	5	6	7	8	9	10	11
c. Dari surat berharga / From securities	1.792	2.280	910	1.002	714	880	135	256	403	539	677	814	954	1.094	1.239
d. Dari Kredit yang diberikan / From credit	15.206	16.635	7.368	8.262	5.547	6.743	569	1.112	1.719	2.279	2.838	3.416	3.997	4.641	5.265
- kepada pihak ketiga bukan bank / To Third Party non Bank	15.146	16.602	7.343	8.243	5.531	6.725	568	1.110	1.715	2.275	2.832	3.409	3.990	4.633	5.256
- kepada bank lain / To other Bank	60	33	24	19	16	18	1	2	3	4	5	6	7	8	8
e. Lainnya / Others	8.528	8.210	5.490	6.089	5.907	7.261	653	1.265	1.884	2.467	3.033	3.609	4.155	4.751	5.299
2. Beban Bunga / Interest Expenses	15.044	15.173	9.529	10.610	9.286	11.351	1.001	1.918	2.874	3.767	4.633	5.500	6.338	7.276	8.105
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	5	10	55	61	67	74	4	6	10	12	13	88	99	110	13
b. Kewajiban pada Bank lain / Interbank Liabilities	98	81	35	38	41	49	6	11	17	23	27	32	37	42	46
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	6.078	6.753	3.697	4.128	3.277	3.866	324	616	926	1.210	1.493	1.767	2.042	2.309	2.574
- Giro / Demand Deposit	301	444	394	438	199	229	22	45	69	90	110	129	147	165	184
- Tabungan / Saving	438	505	337	367	364	418	33	59	85	110	134	161	186	212	240
- Simpanan Berjangka / Time deposits	5.338	5.805	2.966	3.322	2.714	3.219	269	512	772	1.009	1.249	1.477	1.708	1.932	2.151
d. Surat Berharga / Securities	233	181	136	153	76	207	22	44	67	93	120	67	79	147	266
e. Pinjaman yang diterima / Loans received	1	5	12	20	24	28	7	14	22	29	36	44	53	61	68
f. Lainnya / Others	8.630	8.143	5.407	5.994	5.800	7.128	634	1.225	1.828	2.395	2.943	3.500	4.027	4.607	5.137
g. Koreksi atas pendapatan bunga / Corrections	-	-	187	216	-	-	2	1	3	5	2	2	2	2	1
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	10.954	12.629	4.425	4.953	3.055	3.740	371	742	1.171	1.568	1.975	2.412	2.850	3.305	3.802
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	3.268	3.712	2.151	2.367	2.103	2.636	525	779	1.000	1.249	1.463	1.574	1.723	1.596	1.711
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain	-	-	-	-	-	-	-	11	3	19	21	23	26	27	28
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	21	5	2	2	2	3	2	3	7	9	10	12	13	15	19
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	748	812	686	780	655	812	50	97	176	239	315	380	450	513	570
f. Lainnya / Others	2.456	2.814	1.367	1.485	1.444	1.814	473	668	814	983	1.117	1.159	1.235	1.042	1.095
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	11.244	12.571	5.651	6.301	4.402	5.457	814	1.337	1.884	2.455	2.996	3.419	3.938	4.158	4.652
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	0	0	60	59	-	-	0	0	1	1	1	1	1	2	2
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	0	1	1	1	1	0	0	0	0	0	0	0	0	0	0
e. Penyusutan/Amortisasi / Depreciation/Amortizations	3.071	4.089	2.083	2.290	1.364	1.602	502	713	877	1.089	1.258	1.330	1.465	1.307	1.437
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	37	43	27	29	31	32	2	4	6	8	10	12	14	15	17
g. Lainnya / Others	8.135	8.439	3.481	3.922	3.007	3.822	310	620	1.000	1.358	1.728	2.076	2.459	2.834	3.195
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/Loss (A1+C1) - (A2+C2)	2.978	3.770	925	1.019	755	919	81	184	288	363	442	567	635	742	861
E. Pendapatan non - operasional / Non Operational Income	132	140	42	44	27	50	6	31	65	81	101	134	154	177	179
F. Beban non - operasional / Non Operational Expenses	131	155	76	82	36	61	3	6	9	13	16	19	21	29	34
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	1	(14)	(35)	(38)	(10)	(11)	3	25	55	69	85	115	132	147	144
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year Profit	2.979	3.756	890	981	746	908	84	208	343	431	526	682	767	889	1.005
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	2.243	3.048	-	-	-	106	-	-	-	-	-	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	2.243	3.048	-	-	-	106	-	-	-	-	-	-	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	2.222	2.793	635	702	558	681	60	154	265	328	402	522	582	672	755

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

Keterangan	2018	2019	2020					2021							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	8.764	9.870	13.884	15.470	21.998	24.259	2.144	4.202	6.276	8.312	10.395	12.713	14.632	16.686	18.689
a. Dari Bank Indonesia / From Bank Indonesia Placement	214	266	320	355	455	497	34	66	103	134	176	209	237	262	289
b. Dari Penempatan pada bank lain / From interbank placement	0	0	-	-	0	0	-	-	0	0	0	0	0	0	0
c. Dari surat berharga / From securities	841	1.000	1.522	1.683	2.293	2.528	231	450	697	928	1.155	1.382	1.640	1.899	2.157
d. Dari Kredit yang diberikan / From credit	6.904	7.554	11.034	12.311	17.180	18.943	1.653	3.311	4.967	6.608	8.295	10.225	11.771	13.363	14.858
- kepada pihak ketiga bukan bank / To Third Party non Bank	6.885	7.544	11.020	12.295	17.159	18.920	1.651	3.308	4.962	6.601	8.288	10.216	11.762	13.354	14.853
- kepada bank lain / To other Bank	19	10	14	15	21	23	1	3	5	7	8	8	9	9	5
e. Lainnya / Others	805	1.050	1.008	1.121	2.070	2.291	227	375	510	641	769	897	985	1.161	1.384
2. Beban Bunga / Interest Expenses	3.549	4.196	4.183	4.626	7.491	8.198	704	1.244	1.834	2.376	2.935	3.463	3.971	4.551	5.191
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	-	-	1	1	1	1	-	-	-	-	-	-	-	-	-
b. Kewajiban pada Bank lain / Interbank Liabilities	9	6	10	11	13	15	2	3	4	6	8	10	11	12	10
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	2.715	3.069	3.152	3.476	5.063	5.513	430	810	1.242	1.639	2.051	2.449	2.865	3.258	3.650
- Giro / Demand Deposit	139	140	259	281	584	617	27	46	65	86	104	122	142	163	189
- Tabungan / Saving	501	530	451	504	596	654	50	100	149	202	254	307	360	410	462
- Simpanan Berjangka / Time deposits	2.076	2.400	2.442	2.691	3.883	4.242	353	664	1.029	1.351	1.693	2.019	2.362	2.685	3.000
d. Surat Berharga / Securities	38	49	32	36	146	155	13	25	34	46	59	66	79	92	99
e. Pinjaman yang diterima / Loans received	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
f. Lainnya / Others	731	1.019	977	1.086	2.027	2.243	221	364	494	620	742	865	947	1.118	1.335
g. Koreksi atas pendapatan bunga / Corrections	57	52	10	16	240	270	38	42	60	65	76	73	70	71	98
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	5.215	5.675	9.701	10.844	14.508	16.061	1.440	2.959	4.442	5.935	7.460	9.250	10.661	12.135	13.497
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	4.582	2.238	1.482	1.595	2.385	2.540	859	1.036	1.358	1.662	2.445	4.095	5.419	6.541	3.518
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	22	26	73	76	206	159	3	5	14	18	23	29	36	51	59
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	58	81	57	59	67	70	2	5	8	12	15	17	19	23	24
e. Dividen, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	733	870	656	727	1.014	1.136	98	187	293	395	493	601	699	799	922
f. Lainnya / Others	3.770	1.261	696	733	1.098	1.174	755	840	1.042	1.237	1.914	3.448	4.665	5.668	2.514
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	8.981	6.147	8.539	9.476	13.219	14.372	1.797	2.978	4.244	5.515	7.314	10.228	12.431	14.638	12.518
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	0	0	5	5	63	5	0	2	1	0	0	1	0	0	1
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
e. Penyusutan/Amortisasi / Depreciation/Amortizations	5.570	2.294	3.617	3.903	5.442	5.791	1.083	1.590	2.108	2.621	3.443	5.354	6.884	8.345	5.546
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	26	34	31	36	41	47	5	9	15	21	28	34	42	50	60
g. Lainnya / Others	3.384	3.818	4.885	5.531	7.673	8.529	709	1.377	2.120	2.872	3.842	4.838	5.505	6.243	6.910
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/Loss (A1+C1) - (A2+C2)	816	1.766	2.644	2.963	3.674	4.229	502	1.016	1.556	2.083	2.590	3.117	3.649	4.037	4.498
E. Pendapatan non-operasional / Non Operational Income	38	19	31	29	46	58	19	12	33	31	29	31	32	112	116
F. Beban non-operasional / Non Operational Expenses	42	69	42	47	109	163	15	30	100	133	140	128	156	151	106
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	(3)	(50)	(11)	(18)	(63)	(106)	4	(18)	(67)	(102)	(111)	(97)	(124)	(39)	10
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	813	1.716	2.633	2.946	3.611	4.123	506	998	1.489	1.980	2.479	3.020	3.525	3.998	4.508
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	-	-	-	-	-	1.978	-	-	-	-	-	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	-	-	-	-	-	1.978	-	-	-	-	-	-	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	604	1.276	1.963	2.207	2.663	3.045	354	722	1.109	1.493	1.875	2.250	2.615	2.988	3.354

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

Indikator / Indicator	2018	2019	2020					2021							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Tagihan Komitmen / Committed Claims	1.063.037	904.442	1.136.999	1.077.130	1.081.939	1.037.780	1.124.472	1.220.609	1.296.175	1.208.206	1.200.137	1.252.305	1.263.153	1.276.082	1.228.983
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	17.310	14.277	33.817	43.276	42.933	42.308	43.126	42.513	44.210	45.246	44.306	49.473	48.910	49.485	47.632
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	1.040.333	883.237	1.094.163	1.024.075	1.028.536	987.245	1.070.146	1.165.418	1.241.773	1.151.534	1.145.252	1.191.077	1.201.990	1.211.549	1.165.679
- Lainnya / <i>Others</i>	5.395	6.927	9.202	9.780	10.469	8.227	11.200	12.678	10.192	11.427	10.579	11.755	12.253	15.048	15.672
Kewajiban Komitmen / Committed Liabilities	2.724.780	2.659.102	2.913.442	2.891.211	2.877.217	2.820.197	2.917.183	2.996.599	3.054.254	3.015.429	2.997.813	2.985.258	3.090.381	3.131.557	3.103.137
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan facilities to debtors</i>	1.545.055	1.603.199	1.655.809	1.693.574	1.681.806	1.643.288	1.686.508	1.674.074	1.669.746	1.679.136	1.671.240	1.605.192	1.680.479	1.703.404	1.702.875
- <i>Committed</i>	367.108	371.281	408.119	411.083	415.988	405.603	417.078	411.394	401.785	417.360	414.804	411.945	429.797	439.207	433.384
- <i>Uncommitted</i>	1.177.948	1.231.918	1.247.690	1.282.491	1.265.818	1.237.685	1.269.430	1.262.680	1.267.960	1.261.777	1.256.437	1.193.247	1.250.682	1.264.196	1.269.491
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan facilities to other banks</i>	10.181	16.622	16.966	16.550	18.627	19.402	18.994	20.795	23.791	21.428	22.904	22.099	22.908	23.712	21.356
- <i>Committed</i>	1.897	5.138	4.506	3.824	4.173	4.843	3.653	4.077	5.776	4.257	4.121	4.296	4.228	4.306	3.172
- <i>Uncommitted</i>	8.284	11.484	12.460	12.726	14.454	14.559	15.342	16.719	18.015	17.171	18.783	17.802	18.680	19.406	18.184
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	88.144	67.522	60.179	63.486	64.516	68.511	70.374	74.512	77.260	76.716	74.706	79.074	77.752	78.901	83.562
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	1.075.275	961.666	1.171.407	1.107.896	1.102.929	1.080.952	1.130.728	1.214.851	1.273.707	1.226.789	1.215.902	1.268.098	1.295.276	1.308.774	1.281.320
- Lainnya / <i>Others</i>	6.126	10.093	9.081	9.706	9.340	8.044	10.578	12.366	9.750	11.360	13.061	10.796	13.967	16.767	14.024
Tagihan Kontinjensi / Contingent Claims	286.136	273.864	276.620	272.298	274.419	275.006	244.805	274.391	284.509	277.665	274.099	269.010	272.231	270.579	290.067
- Garansi yang diterima / <i>Received guarantees</i>	248.740	226.961	224.395	218.591	221.226	222.265	190.769	219.075	226.010	220.155	215.460	209.539	211.391	208.365	225.508
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	32.405	40.966	44.576	45.880	45.128	44.416	45.537	46.620	47.749	47.723	48.871	49.586	50.789	52.031	54.095
- Lainnya / <i>Others</i>	4.991	5.936	7.649	7.827	8.065	8.325	8.500	8.696	10.749	9.787	9.768	9.884	10.051	10.183	10.465
Kewajiban Kontinjensi / Contingent Liabilities	366.334	365.644	341.020	339.723	333.639	341.684	317.613	319.943	321.928	317.597	312.040	317.225	320.444	314.892	321.762
- Garansi yang diberikan / <i>Issued guarantees</i>	364.514	363.078	338.236	336.810	330.632	338.920	314.636	317.198	319.160	314.844	309.209	314.573	317.793	312.265	319.302
- Lainnya / <i>Others</i>	1.820	2.566	2.784	2.913	3.006	2.764	2.978	2.745	2.769	2.753	2.830	2.652	2.651	2.628	2.460
Lainnya / Others	445.955	491.618	536.904	546.791	548.338	566.622	568.289	572.017	578.823	584.081	585.688	595.768	600.228	603.289	607.736
- Penerusan Kredit / <i>Channelling</i>	12.072	14.246	12.980	12.982	12.960	12.966	12.942	12.843	12.714	12.642	12.207	12.197	12.088	12.083	12.052
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	392.081	430.741	474.350	483.831	485.071	500.846	501.055	504.631	512.285	515.446	516.446	526.679	530.202	533.650	541.502
- Kredit yang diberikan / <i>Credit disbursed</i>	383.718	421.711	464.235	473.621	474.790	490.473	490.717	494.270	501.898	504.862	505.886	516.064	519.582	523.025	530.885
- Lainnya / <i>Others</i>	8.363	9.030	10.115	10.210	10.281	10.373	10.338	10.361	10.386	10.584	10.560	10.616	10.621	10.624	10.617
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	41.802	46.632	49.575	49.978	50.307	52.809	54.292	54.543	53.824	55.993	57.035	56.892	57.937	57.557	54.182
- Kredit yang diberikan / <i>Credit disbursed</i>	34.238	39.304	42.233	42.613	42.976	45.429	46.911	47.160	46.437	48.607	49.651	49.505	50.551	50.174	46.776
- Lainnya / <i>Others</i>	7.564	7.328	7.342	7.364	7.331	7.380	7.380	7.383	7.387	7.386	7.384	7.387	7.386	7.384	7.405

Tabel 1.14.
Rekening Administratif Bank Umum Konvensional - BUKU 2
(Commercial Conventional Off-Balance Sheet - Group of Business Activities 2)
Miliar Rp (Billion Rp)

Indikator / Indicator	2018	2019	2020					2021							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Tagihan Komitmen / Committed Claims	44.036	38.627	35.646	30.383	34.834	34.602	36.255	40.747	41.638	36.146	34.865	36.431	36.417	41.494	37.577
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	3.301	3.185	4.643	4.576	4.770	4.750	2.231	2.254	2.285	4.090	3.509	3.715	2.978	3.444	3.596
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	40.102	33.598	29.905	24.593	28.621	29.365	32.505	36.897	37.971	30.540	30.274	31.600	32.104	36.860	32.834
- Lainnya / <i>Others</i>	633	1.845	1.099	1.215	1.444	488	1.518	1.595	1.382	1.517	1.082	1.117	1.336	1.190	1.146
Kewajiban Komitmen / Committed Liabilities	121.255	125.066	115.363	109.930	111.152	99.375	107.169	108.831	106.347	99.905	99.967	99.053	107.346	110.627	110.123
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan facilities to debtors</i>	77.849	86.107	84.221	83.675	79.990	70.022	72.247	69.784	65.975	67.860	67.027	66.962	70.394	69.847	71.055
- <i>Committed</i>	31.541	35.988	29.605	29.841	27.831	19.380	20.526	20.452	20.551	20.747	20.743	21.413	23.046	24.176	22.718
- <i>Uncommitted</i>	46.308	50.119	54.616	53.834	52.159	50.643	51.721	49.332	45.424	47.113	46.284	45.549	47.348	45.670	48.337
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan facilities to other banks</i>	142	72	138	179	165	143	189	174	140	174	235	190	238	222	223
- <i>Committed</i>	79	32	95	106	113	92	123	123	105	111	108	66	62	56	55
- <i>Uncommitted</i>	63	40	43	73	52	51	66	51	36	63	127	124	177	166	168
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	2.741	2.386	1.922	1.916	1.632	1.295	1.465	1.276	1.323	1.248	1.359	1.550	1.465	1.597	2.267
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	39.764	32.610	27.146	22.542	27.620	26.800	30.832	35.334	36.819	28.729	28.798	28.605	31.749	34.907	33.268
- Lainnya / <i>Others</i>	759	3.891	1.936	1.618	1.745	1.115	2.437	2.262	2.090	1.894	2.549	1.745	3.499	4.054	3.311
Tagihan Kontinjensi / Contingent Claims	35.613	31.218	16.080	15.355	15.025	11.588	13.412	13.443	13.657	13.702	13.400	13.515	13.637	13.700	24.886
- Garansi yang diterima / <i>Received guarantees</i>	31.051	21.926	10.325	9.532	9.189	5.814	6.274	6.301	6.388	6.310	5.895	5.955	5.965	5.947	17.083
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	4.280	8.916	5.171	5.221	5.217	5.100	6.099	6.089	6.200	6.297	6.398	6.453	6.549	6.596	6.572
- Lainnya / <i>Others</i>	281	376	584	602	618	674	1.039	1.054	1.069	1.095	1.107	1.107	1.123	1.157	1.231
Kewajiban Kontinjensi / Contingent Liabilities	23.885	21.276	8.494	8.578	8.933	7.671	6.993	6.827	6.638	6.864	7.010	7.633	8.925	8.941	8.365
- Garansi yang diberikan / <i>Issued guarantees</i>	23.451	20.897	8.120	8.196	8.558	7.298	6.487	6.337	6.155	6.386	6.297	7.184	8.445	8.445	7.994
- Lainnya / <i>Others</i>	434	379	374	383	375	373	506	490	483	477	713	449	479	496	371
Lainnya / Others	28.582	31.073	37.174	37.716	37.341	39.381	40.429	40.100	41.144	41.331	41.350	41.623	41.863	41.794	45.139
- Penerusan Kredit / <i>Channelling</i>	2.985	5.144	4.548	4.556	4.552	4.550	4.548	4.455	4.301	4.253	3.970	3.974	3.919	3.918	3.906
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	22.730	23.830	30.145	30.563	30.198	32.117	33.157	32.820	33.990	34.195	34.306	34.496	34.749	34.648	37.971
- Kredit yang diberikan / <i>Credit disbursed</i>	22.349	23.430	29.750	30.168	29.803	31.695	32.765	32.548	33.719	33.909	34.032	34.221	34.473	34.372	37.672
- Lainnya / <i>Others</i>	381	400	395	395	395	422	392	271	271	286	274	276	276	276	299
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	2.867	2.099	2.481	2.597	2.590	2.714	2.724	2.825	2.853	2.883	3.074	3.153	3.195	3.229	3.261
- Kredit yang diberikan / <i>Credit disbursed</i>	2.636	2.099	2.481	2.571	2.590	2.714	2.724	2.825	2.853	2.883	3.074	3.153	3.195	3.229	3.261
- Lainnya / <i>Others</i>	231	0	0	26	0	0	0	0	-	-	-	-	-	-	-

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

Indikator / Indicator	2018	2019	2020					2021							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Tagihan Komitmen / Committed Claims	622.617	621.178	807.888	762.506	760.901	730.359	768.581	845.191	899.249	835.966	817.913	876.553	889.401	877.710	858.872
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	14.009	11.092	28.430	38.334	36.328	37.559	39.895	40.045	40.824	40.605	40.797	45.758	45.932	45.328	42.605
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	604.424	605.182	771.925	717.371	717.159	685.359	721.225	796.429	850.055	786.513	769.763	822.695	834.940	822.278	806.987
- Lainnya / <i>Others</i>	4.184	4.903	7.533	6.800	7.414	7.442	7.460	8.717	8.370	8.848	7.353	8.100	8.529	10.104	9.280
Kewajiban Komitmen / Committed Liabilities	1.486.720	1.450.575	1.569.196	1.548.182	1.547.274	1.525.368	1.496.215	1.562.426	1.602.912	1.541.959	1.518.587	1.559.228	1.582.007	1.587.711	1.581.765
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan facilities to debtors</i>	849.546	812.605	804.334	816.806	808.420	823.985	770.374	783.742	784.917	760.998	746.210	749.519	758.275	757.117	762.667
- <i>Committed</i>	133.719	97.021	109.654	109.136	115.927	121.359	111.184	110.373	108.197	107.974	100.806	100.948	109.715	104.594	99.685
- <i>Uncommitted</i>	715.828	715.584	694.679	707.670	692.493	702.626	659.190	673.369	676.720	653.024	645.404	648.571	648.559	652.523	662.982
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan facilities to other banks</i>	6.584	8.314	9.938	8.694	10.113	10.140	10.267	12.246	11.740	9.479	11.590	10.314	10.808	11.326	10.360
- <i>Committed</i>	506	368	1.518	327	327	279	293	262	262	262	263	168	173	171	172
- <i>Uncommitted</i>	6.077	7.946	8.419	8.367	9.787	9.861	9.975	11.984	11.479	9.217	11.328	10.146	10.635	11.155	10.188
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	30.288	19.154	14.084	14.651	16.634	18.530	17.377	17.994	18.057	16.899	17.971	17.818	16.580	17.637	17.947
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	596.207	605.815	735.209	703.050	707.070	667.335	692.624	742.362	782.138	747.532	736.298	774.794	789.448	793.343	783.122
- Lainnya / <i>Others</i>	4.095	4.687	5.632	4.981	5.036	5.378	5.573	6.082	6.060	7.051	6.517	6.784	6.897	8.287	7.668
Tagihan Kontinjensi / Contingent Claims	197.807	181.443	183.799	180.543	184.821	187.111	157.265	186.427	191.576	186.279	183.335	177.626	179.718	180.381	188.460
- Garansi yang diterima / <i>Received guarantees</i>	180.763	161.443	160.463	157.286	161.907	164.320	134.568	163.144	165.586	161.159	157.694	151.405	153.038	153.183	159.426
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	13.125	15.253	17.697	17.528	17.077	16.871	16.664	17.142	17.874	18.087	18.655	19.143	19.487	19.899	21.536
- Lainnya / <i>Others</i>	3.919	4.747	5.639	5.729	5.836	5.920	6.033	6.141	8.116	7.033	6.986	7.078	7.193	7.299	7.497
Kewajiban Kontinjensi / Contingent Liabilities	112.882	100.576	92.955	89.279	84.952	85.882	76.298	74.330	73.847	71.649	69.970	68.320	65.505	64.450	64.208
- Garansi yang diberikan / <i>Issued guarantees</i>	112.442	100.293	92.651	89.033	84.716	85.669	76.142	74.159	73.669	71.445	69.908	68.184	65.419	64.398	64.186
- Lainnya / <i>Others</i>	440	283	304	246	235	213	156	171	178	204	61	136	86	53	22
Lainnya / Others	144.019	156.992	125.538	133.323	134.885	138.388	111.764	113.636	114.442	115.116	115.533	116.674	117.474	118.407	115.586
- Penerusan Kredit / <i>Channelling</i>	3.906	3.883	3.526	3.525	3.525	3.531	3.529	3.528	3.579	3.578	3.575	3.575	3.573	3.572	3.571
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	104.579	114.212	96.782	104.427	105.774	107.057	91.393	93.194	93.785	94.166	94.597	95.423	96.124	97.035	98.288
- Kredit yang diberikan / <i>Credit disbursed</i>	100.375	109.607	91.366	98.904	100.159	101.377	85.727	87.394	87.969	88.203	88.639	89.419	90.114	91.025	92.278
- Lainnya / <i>Others</i>	4.204	4.605	5.416	5.523	5.615	5.680	5.666	5.800	5.816	5.963	5.958	6.004	6.010	6.010	6.010
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	35.534	38.897	25.230	25.370	25.585	27.800	16.841	16.914	17.077	17.373	17.361	17.676	17.777	17.801	13.727
- Kredit yang diberikan / <i>Credit disbursed</i>	28.201	31.775	19.004	19.143	19.359	21.523	16.791	16.864	17.027	17.322	17.310	17.625	17.726	17.751	13.677
- Lainnya / <i>Others</i>	7.333	7.122	6.227	6.227	6.227	6.277	50	51	51	51	51	51	51	51	51

Tabel 1.16.
Rekening Administratif Bank Umum Konvensional - BUKU 4
(Commercial Conventional Banks Off-Balance Sheet - Group of Business Activities 4)
Miliar Rp (Billion Rp)

Indikator / Indicator	2018	2019	2020					2021							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Tagihan Komitmen / Committed Claims	395.192	243.326	291.954	282.707	284.702	271.236	318.062	333.086	353.802	334.678	345.904	337.695	335.728	355.178	330.825
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	744	366	1.836	-	1.000	214	1.100	550	-	-	-	713	1.431
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	394.616	243.149	290.823	280.578	281.257	270.940	314.841	330.506	352.262	333.065	343.760	335.157	333.339	350.711	324.148
- Lainnya / <i>Others</i>	576	178	387	1.763	1.610	296	2.221	2.367	440	1.063	2.144	2.538	2.389	3.754	5.246
Kewajiban Komitmen / Committed Liabilities	1.108.474	1.074.680	1.220.660	1.224.855	1.210.523	1.187.029	1.305.493	1.316.908	1.337.583	1.365.321	1.371.107	1.318.504	1.392.458	1.424.211	1.402.357
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan facilities to debtors</i>	612.318	698.827	762.280	788.182	788.375	744.291	839.117	815.574	814.726	845.423	853.098	783.693	846.843	871.208	864.105
- <i>Committed</i>	200.277	235.554	267.379	270.582	270.742	263.606	284.040	279.061	272.096	286.901	291.836	288.100	295.945	309.303	309.901
- <i>Uncommitted</i>	412.041	463.273	494.901	517.600	517.633	480.685	555.077	536.514	542.631	558.522	561.262	495.593	550.897	561.904	554.205
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan facilities to other banks</i>	3.319	8.138	6.795	7.582	8.253	9.023	8.444	8.371	11.907	11.771	11.075	11.591	11.859	12.160	10.769
- <i>Committed</i>	1.280	4.736	2.892	3.391	3.733	4.472	3.237	3.692	5.409	3.884	3.750	4.063	3.993	4.079	2.945
- <i>Uncommitted</i>	2.039	3.402	3.902	4.191	4.519	4.552	5.207	4.679	6.498	7.888	7.325	7.528	7.865	8.081	7.824
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	54.708	45.781	44.075	46.811	46.190	48.583	51.342	55.018	57.702	58.484	55.298	59.634	59.640	59.414	63.105
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	438.025	321.791	407.505	380.703	366.686	385.127	405.578	435.492	453.242	448.864	449.312	463.041	472.283	478.845	463.238
- Lainnya / <i>Others</i>	104	143	5	1.578	1.019	4	1.012	2.452	5	779	2.324	546	1.833	2.584	1.139
Tagihan Kontinjensi / Contingent Claims	50.401	58.964	74.500	74.144	72.351	74.089	73.153	73.531	78.265	76.661	76.448	76.917	77.911	75.614	75.873
- Garansi yang diterima / <i>Received guarantees</i>	36.714	43.581	53.388	51.546	49.907	51.906	49.717	49.418	53.821	52.471	51.658	51.961	52.169	49.019	48.793
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	13.466	15.127	20.079	21.497	21.227	20.848	22.024	22.629	22.897	22.548	23.133	23.275	24.023	24.885	25.361
- Lainnya / <i>Others</i>	221	256	1.033	1.101	1.217	1.335	1.412	1.485	1.547	1.641	1.658	1.681	1.718	1.710	1.719
Kewajiban Kontinjensi / Contingent Liabilities	225.065	239.146	235.152	237.313	235.219	243.596	230.429	235.202	237.643	235.298	231.265	237.263	241.939	237.260	244.933
- Garansi yang diberikan / <i>Issued guarantees</i>	224.249	237.517	233.292	235.288	233.234	241.644	228.417	233.245	235.662	233.350	229.333	235.320	239.976	235.303	242.867
- Lainnya / <i>Others</i>	817	1.628	1.859	2.025	1.985	1.952	2.012	1.957	1.981	1.948	1.932	1.943	1.963	1.957	2.067
Lainnya / Others	252.621	280.400	350.255	351.773	353.433	364.846	393.297	395.398	400.170	404.411	405.380	413.806	417.144	418.833	422.187
- Penerusan Kredit / <i>Channelling</i>	5.114	5.159	4.850	4.846	4.835	4.838	4.818	4.814	4.788	4.765	4.616	4.602	4.550	4.547	4.529
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	244.106	269.653	323.543	324.917	326.467	337.712	353.753	355.780	361.488	363.909	364.164	373.141	375.629	377.758	380.465
- Kredit yang diberikan / <i>Credit disbursed</i>	240.500	265.857	319.466	320.853	322.424	333.670	349.701	351.719	357.418	359.802	360.065	369.034	371.523	373.647	376.350
- Lainnya / <i>Others</i>	3.605	3.796	4.076	4.064	4.043	4.042	4.052	4.061	4.071	4.106	4.099	4.107	4.106	4.110	4.115
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	3.401	5.588	21.863	22.011	22.131	22.296	34.726	34.804	33.894	35.737	36.600	36.063	36.965	36.528	37.194
- Kredit yang diberikan / <i>Credit disbursed</i>	3.401	5.382	20.748	20.899	21.027	21.193	27.396	27.471	26.557	28.402	29.267	28.727	29.629	29.195	29.839
- Lainnya / <i>Others</i>	-	206	1.115	1.111	1.104	1.103	7.330	7.333	7.337	7.336	7.333	7.336	7.336	7.333	7.355

Tabel 1.17.
Rekening Administratif Bank Umum Syariah - BUKU 2
(Commercial Sharia Banks Off-Balance Sheet - Group of Business Activities 2)
Miliar Rp (Billion Rp)

Indikator / Indicator	2018	2019	2020					2021							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Tagihan Komitmen / Committed Claims	1.146	1.309	1.510	1.533	1.499	1.582	1.575	1.585	1.485	1.415	1.455	1.626	1.607	1.650	1.709
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	1.146	1.309	1.510	1.533	1.499	1.582	1.575	1.585	1.485	1.415	1.455	1.626	1.607	1.650	1.709
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kewajiban Komitmen / Committed Liabilities	4.807	6.886	4.808	4.895	4.438	4.827	5.065	5.113	4.856	5.198	5.189	5.491	5.463	5.749	5.656
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan facilities to debtors</i>	1.991	3.801	3.177	3.224	2.811	3.011	3.247	3.515	3.345	3.609	3.720	3.849	3.825	4.053	3.965
- <i>Committed</i>	504	1.984	1.094	1.118	560	481	628	834	780	1.088	1.016	1.099	1.090	1.134	1.081
- <i>Uncommitted</i>	1.487	1.817	2.084	2.107	2.251	2.530	2.619	2.681	2.565	2.522	2.704	2.750	2.735	2.920	2.884
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan facilities to other banks</i>	94	93	93	93	93	94	94	4	4	4	4	4	3	3	3
- <i>Committed</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- <i>Uncommitted</i>	94	93	93	93	93	94	94	4	4	4	4	4	3	3	3
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	331	170	25	34	14	60	55	18	24	8	14	9	13	19	14
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding</i>	1.235	1.451	1.513	1.543	1.520	1.663	1.669	1.576	1.483	1.577	1.452	1.629	1.621	1.674	1.674
- Lainnya / <i>Others</i>	1.156	1.371	-	-	-	-	-	-	-	-	-	-	-	-	-
Tagihan Kontinjensi / Contingent Claims	344	450	459	447	298	335	418	419	421	412	308	315	319	330	337
- Garansi yang diterima / <i>Received guarantees</i>	5	11	0	0	0	0	-	0	0	0	1	3	3	4	3
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	330	422	451	439	290	327	410	411	413	404	299	303	308	319	326
- Lainnya / <i>Others</i>	9	17	8	8	8	8	8	8	8	8	8	8	8	8	8
Kewajiban Kontinjensi / Contingent Liabilities	989	1.327	1.036	1.105	694	1.004	1.696	1.627	1.753	1.855	1.988	2.079	2.147	2.329	2.496
- Garansi yang diberikan / <i>Issued guarantees</i>	951	1.244	907	966	694	1.004	1.696	1.627	1.753	1.855	1.988	2.079	2.147	2.329	2.496
- Lainnya / <i>Others</i>	39	83	129	139	-	-	-	-	-	-	-	-	-	-	-
Lainnya / Others	7.913	8.777	5.762	5.854	3.884	5.082	5.297	5.291	5.353	5.360	5.338	5.364	5.369	5.396	5.389
- Penerusan Pembiayaan / <i>Channelling</i>	-	-	-	-	-	46	46	46	46	46	46	46	46	46	46
- Aset produktif yang dihapusbukkan / <i>Written off earning assets</i>	7.913	8.777	5.762	5.854	3.884	5.036	5.251	5.245	5.307	5.314	5.291	5.317	5.323	5.349	5.343
- Pembiayaan yang diberikan / <i>Financing disbursed</i>	7.878	8.739	5.761	5.852	3.883	5.035	5.249	5.243	5.306	5.313	5.290	5.316	5.321	5.348	5.342
- Lainnya / <i>Others</i>	35	38	1	1	1	1	1	1	1	1	1	1	1	1	1
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
- Pembiayaan yang diberikan / <i>Financing disbursed</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Tabel 1.18.
Rekening Administratif Bank Umum Syariah - BUKU 3
(Commercial Sharia Banks Off-Balance Sheet - Group of Business Activities 3)
Miliar Rp (Billion Rp)

Indikator / Indicator	2018	2019	2020					2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Tagihan Komitmen / Committed Claims	45	-	-	-	-	-	-	-	-	-	-	-	-	-	50	-
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	45	-	-	-	-	-	-	-	-	-	-	-	-	-	50	-
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kewajiban Komitmen / Committed Liabilities	739	451	2.202	2.326	2.869	3.060	3.240	3.321	2.556	3.047	2.962	2.983	3.107	3.260	3.235	
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan facilities to debtors</i>	619	420	586	668	1.251	1.442	1.523	1.458	782	1.246	1.186	1.169	1.142	1.179	1.083	
- <i>Committed</i>	-	-	-	-	593	618	701	675	162	650	403	385	-	-	-	
- <i>Uncommitted</i>	619	420	586	668	657	824	823	783	620	596	783	784	1.142	1.179	1.083	
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan facilities to other banks</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- <i>Committed</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- <i>Uncommitted</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	75	31	74	74	46	44	136	206	154	78	65	63	53	234	228	
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	45	-	34	57	32	27	25	87	25	87	41	30	175	5	18	
- Lainnya / <i>Others</i>	-	-	1.509	1.528	1.540	1.547	1.556	1.569	1.595	1.636	1.671	1.721	1.737	1.841	1.906	
Tagihan Kontinjensi / Contingent Claims	523	259	389	409	570	557	557	389	590	611	607	637	646	553	512	
- Garansi yang diterima / <i>Received guarantees</i>	207	-	219	227	223	225	208	211	215	215	212	215	215	212	203	
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	317	259	160	173	338	325	340	350	366	388	385	412	421	332	300	
- Lainnya / <i>Others</i>	-	-	9	9	9	8	8	9	9	9	10	10	9	9	9	
Kewajiban Kontinjensi / Contingent Liabilities	1.163	1.595	1.866	1.862	2.454	2.139	2.197	1.957	2.048	1.932	1.807	1.931	1.928	1.913	1.760	
- Garansi yang diberikan / <i>Issued guarantees</i>	1.163	1.595	1.866	1.862	2.161	2.013	1.893	1.829	1.921	1.808	1.683	1.806	1.806	1.790	1.760	
- Lainnya / <i>Others</i>	-	-	-	-	294	126	304	127	127	124	124	124	122	122	-	
Lainnya / Others	9.133	10.864	15.084	15.133	16.018	17.435	17.502	17.592	17.714	17.863	18.088	18.301	18.379	18.860	19.435	
- Penerusan Pembiayaan / <i>Channelling</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Aset produktif yang dihapusbukkan / <i>Written off earning assets</i>	9.133	10.817	15.084	15.133	16.018	17.435	17.502	17.592	17.714	17.863	18.088	18.301	18.378	18.860	19.435	
- Pembiayaan yang diberikan / <i>Financing disbursed</i>	8.996	10.627	14.857	14.906	15.791	17.208	17.275	17.365	17.487	17.636	17.860	18.074	18.151	18.633	19.242	
- Lainnya / <i>Others</i>	137	190	227	227	227	227	227	227	227	227	227	227	227	227	192	
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	-	47	0	0	0	0	0	0	0	0	0	0	0	0	0	
- Pembiayaan yang diberikan / <i>Financing disbursed</i>	-	47	0	0	0	0	0	0	0	0	0	0	0	0	0	
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Tabel 1.19.
Kinerja Bank Umum Konvensional
(Commercial Banks Performance)
Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)

Indikator / Indicator	2018	2019	2020					2021							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	22,97	23,40	23,52	23,83	24,25	23,89	24,50	24,53	24,04	24,21	24,27	24,30	24,58	24,37	25,18
- Modal / Capital	1.269.616	1.377.558	1.355.177	1.368.315	1.377.782	1.360.376	1.382.814	1.390.028	1.366.971	1.375.479	1.382.507	1.400.516	1.414.295	1.410.737	1.466.639
- ATMR / Risk Weighted Assets	5.526.581	5.886.069	5.760.782	5.743.068	5.682.504	5.693.416	5.643.586	5.667.388	5.687.065	5.682.070	5.696.139	5.762.557	5.753.363	5.787.950	5.824.021
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	21,29	21,86	21,83	22,06	22,48	22,24	22,85	22,85	22,24	22,43	22,55	22,54	22,83	22,75	23,59
- Modal Inti (Tier I) / Core Capital (Tier I)	1.176.700	1.286.968	1.257.632	1.267.029	1.277.284	1.266.316	1.289.360	1.294.822	1.264.765	1.274.290	1.284.448	1.298.775	1.313.616	1.316.582	1.373.756
- ATMR / Risk Weighted Assets	5.526.581	5.886.069	5.760.782	5.743.068	5.682.504	5.693.416	5.643.586	5.667.388	5.687.065	5.682.070	5.696.139	5.762.557	5.753.363	5.787.950	5.824.021
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,55	2,47	1,76	1,70	1,64	1,59	2,17	1,97	1,87	1,86	1,80	1,88	1,86	1,90	1,91
- Laba sebelum pajak / Profit	186.912	194.916	146.649	142.368	138.082	134.529	186.723	170.801	163.622	162.703	158.137	165.993	164.329	168.790	170.368
- Rata-rata total aset / Average total assets	7.329.250	7.880.981	8.350.416	8.384.637	8.410.213	8.440.183	8.611.498	8.669.166	8.740.538	8.761.188	8.782.870	8.819.009	8.844.450	8.877.484	8.926.277
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	77,86	79,39	86,15	86,27	86,04	86,58	84,55	85,24	86,44	85,61	85,61	84,59	84,26	83,69	83,68
- Biaya Operasional / Operating Expenses	638.990	735.429	640.844	709.898	763.058	849.954	84.673	159.602	248.187	317.345	390.956	448.780	508.686	578.291	654.742
- Pendapatan Operasional / Operating Income	820.646	926.303	743.833	822.880	886.882	981.650	100.149	187.227	287.117	370.706	456.693	530.550	603.706	690.992	782.431
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	5,14	4,91	4,41	4,41	4,41	4,45	4,66	4,55	4,62	4,64	4,66	4,66	4,64	4,63	4,62
- Pendapatan bunga bersih / Interest income net	360.412	370.095	355.126	356.551	357.911	361.932	388.250	381.243	391.160	393.802	395.974	397.839	397.570	398.528	399.877
- Rata-rata total aset produktif / Average total earning assets	7.016.192	7.538.955	8.046.171	8.080.307	8.108.233	8.136.641	8.326.281	8.387.937	8.465.132	8.482.892	8.504.956	8.545.378	8.572.071	8.605.977	8.655.560
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	94,78	94,43	83,46	83,07	82,33	82,54	82,44	81,80	80,93	80,83	80,89	80,39	80,17	79,37	79,11
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	5.092.584	5.391.846	5.290.086	5.237.755	5.201.894	5.235.027	5.151.035	5.173.219	5.248.238	5.231.717	5.263.579	5.328.457	5.311.066	5.333.428	5.395.966
- Total Dana Pihak Ketiga / Total Third Party Funds	5.372.841	5.709.670	6.338.774	6.305.140	6.318.538	6.342.538	6.248.385	6.324.490	6.485.237	6.472.494	6.507.221	6.628.449	6.624.920	6.719.334	6.820.953
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	14,96	15,51	19,45	18,69	18,89	18,91	18,64	19,51	19,76	20,53	19,67	21,67	21,29	20,86	21,07
- Aset Likuid Primer / Primary Liquid Asset	899.937	902.889	1.062.867	986.758	980.630	1.009.045	942.998	1.008.211	1.069.942	1.093.931	1.062.914	1.234.363	1.187.030	1.148.169	1.184.186
- Aset Likuid Sekunder / Secondary Liquid assets	259.472	370.524	626.541	638.319	656.787	651.176	662.402	694.026	685.806	717.215	682.047	716.101	728.016	751.764	779.209
- Total Aset / Total Assets	7.751.621	8.212.586	8.686.707	8.692.631	8.665.964	8.780.681	8.611.498	8.726.834	8.883.280	8.823.139	8.869.600	8.999.703	8.997.032	9.108.720	9.316.623

Tabel 1.20.
Kinerja Bank Umum Konvensional - BUKU 2
(Performance of Commercial Conventional Banks - Group of Business Activities 2)
 Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)

Indikator / Indicator	2018	2019	2020					2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	26,28	25,44	26,27	26,62	27,21	24,57	25,05	25,06	26,04	25,80	26,66	26,60	26,79	26,78	27,38	
- Modal / Capital	147.821	152.816	153.087	155.508	159.118	136.889	141.471	135.376	140.296	139.824	141.851	143.925	143.742	144.115	148.287	
- ATMR / Risk Weighted Assets	562.563	600.659	582.834	584.254	584.725	557.108	564.693	540.252	538.683	541.916	532.026	540.978	536.553	538.120	541.605	
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	24,66	23,97	24,92	25,27	25,86	23,25	23,75	23,73	24,70	24,47	25,31	25,27	25,48	25,57	26,13	
- Modal Inti (Tier I) / Core Capital (Tier I)	138.725	143.997	145.214	147.635	151.238	129.555	134.104	128.177	133.060	132.628	134.674	136.689	136.717	137.606	141.534	
- ATMR / Risk Weighted Assets	562.563	600.659	582.834	584.254	584.725	557.108	564.693	540.252	538.683	541.916	532.026	540.978	536.553	538.120	541.605	
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,54	1,42	1,26	1,23	1,30	1,31	1,10	1,12	1,21	1,06	1,03	1,02	0,69	0,74	0,82	
- Laba sebelum pajak / Profit	12.239	12.426	11.316	11.077	11.987	11.821	10.079	9.963	10.848	9.581	9.308	9.275	6.304	6.744	7.588	
- Rata-rata total aset / Average total assets	797.174	874.411	895.210	903.046	922.915	903.129	915.511	886.097	893.560	900.334	904.539	911.229	913.880	917.070	923.372	
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	86,21	88,32	92,16	92,04	91,37	91,71	89,21	89,29	89,38	90,30	90,31	90,49	93,37	93,07	92,29	
- Biaya Operasional / Operating Expenses	75.624	84.682	92.728	100.949	111.177	122.079	6.894	13.714	22.477	29.725	36.552	44.511	52.856	61.758	69.606	
- Pendapatan Operasional / Operating Income	87.716	95.876	100.614	109.685	121.677	133.110	7.729	15.360	25.147	32.918	40.473	49.189	56.609	66.359	75.420	
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	5,08	4,81	4,54	4,52	4,52	4,57	4,51	4,41	4,50	4,51	4,54	4,58	4,62	4,65	4,67	
- Pendapatan bunga bersih / Interest income net	38.532	40.040	38.796	38.912	39.772	39.299	38.793	36.839	37.893	38.236	38.745	39.357	39.876	40.264	40.727	
- Rata-rata total aset produktif / Average total earning assets	758.958	832.151	853.767	861.118	880.321	860.354	860.932	834.969	842.367	848.707	852.938	859.517	862.283	865.621	871.569	
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	94,03	90,38	81,75	79,73	80,06	82,73	80,42	76,07	75,75	74,68	74,72	73,79	75,12	74,84	72,22	
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	517.132	561.326	560.426	558.560	562.500	536.810	542.971	513.815	517.949	518.361	519.361	524.834	525.081	528.715	531.443	
- Total Dana Pihak Ketiga / Total Third Party Funds	549.986	621.089	685.575	700.579	702.620	648.871	675.166	675.454	683.759	694.148	695.041	711.284	698.953	706.461	735.843	
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	18,92	17,61	20,26	19,03	18,98	17,65	17,93	19,22	17,62	18,66	18,10	20,70	20,34	19,27	21,61	
- Aset Likuid Primer / Primary Liquid Asset	138.530	134.144	149.400	139.944	136.470	111.721	114.714	121.320	108.282	113.019	111.759	139.881	134.194	127.669	151.809	
- Aset Likuid Sekunder / Secondary Liquid assets	17.326	25.245	40.841	42.634	45.884	46.597	49.412	50.974	51.819	58.788	55.012	55.630	54.932	53.382	58.646	
- Total Aset / Total Assets	823.832	905.190	938.777	959.393	960.853	897.206	915.511	896.343	908.486	920.654	921.358	944.680	929.721	939.399	973.794	

Tabel 1.21.
Kinerja Bank Umum Konvensional - BUKU 3
(Performance of Commercial Conventional Banks - Group of Business Activities 3)
Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)

Indikator / Indicator	2018	2019	2020					2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	25,07	25,34	27,78	28,50	28,58	29,60	30,16	29,76	29,63	29,66	29,39	29,85	29,96	29,56	29,28	
- Modal / Capital	477.227	462.892	468.621	474.802	473.389	493.120	458.325	462.640	457.757	457.307	455.341	461.697	464.567	458.672	458.194	
- ATMR / Risk Weighted Assets	1.903.629	1.826.680	1.686.632	1.665.939	1.656.416	1.666.185	1.519.578	1.554.477	1.545.001	1.541.675	1.549.388	1.546.762	1.550.544	1.551.896	1.564.733	
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	22,42	23,05	24,98	25,44	25,51	26,83	27,20	26,80	26,65	26,74	26,68	26,95	27,13	27,04	26,86	
- Modal Inti (Tier I) / Core Capital (Tier I)	426.769	420.993	421.383	423.756	422.613	447.006	413.356	416.620	411.762	412.185	413.451	416.862	420.649	419.665	420.283	
- ATMR / Risk Weighted Assets	1.903.629	1.826.680	1.686.632	1.665.939	1.656.416	1.666.185	1.519.578	1.554.477	1.545.001	1.541.675	1.549.388	1.546.762	1.550.544	1.551.896	1.564.733	
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,82	1,72	1,45	1,39	1,35	1,24	1,55	1,27	1,31	1,27	1,26	1,35	1,36	1,35	1,30	
- Laba sebelum pajak / Profit	48.200	44.415	37.041	35.635	34.671	32.253	38.594	32.086	33.363	32.286	32.254	34.532	34.722	34.422	33.273	
- Rata-rata total aset / Average total assets	2.644.252	2.577.891	2.555.234	2.565.614	2.573.628	2.602.712	2.485.863	2.534.363	2.553.007	2.551.306	2.552.255	2.555.831	2.553.637	2.557.266	2.561.717	
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	85,88	87,40	89,73	89,62	89,57	90,53	90,85	92,00	92,34	91,24	91,09	89,66	89,38	89,54	90,44	
- Biaya Operasional / Operating Expenses	282.031	284.354	225.085	241.179	264.487	297.760	30.153	59.054	96.586	116.897	142.393	152.153	172.844	197.722	234.292	
- Pendapatan Operasional / Operating Income	328.418	325.349	250.858	269.123	295.273	328.898	33.188	64.192	104.597	128.121	156.328	169.707	193.391	220.809	259.044	
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	4,22	3,98	3,54	3,51	3,49	3,51	3,44	3,41	3,48	3,49	3,48	3,49	3,51	3,50	3,49	
- Pendapatan bunga bersih / Interest income net	107.383	98.455	86.561	86.241	85.856	87.308	81.527	82.575	84.828	84.986	85.033	85.307	85.684	85.634	85.579	
- Rata-rata total aset produktif / Average total earning assets	2.543.395	2.474.863	2.445.467	2.455.285	2.462.922	2.490.432	2.370.300	2.418.213	2.440.301	2.438.139	2.440.226	2.445.547	2.443.842	2.447.414	2.451.831	
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	103,37	103,71	90,97	88,73	87,37	87,66	86,52	86,21	84,05	84,88	85,64	84,27	85,38	83,22	83,75	
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	1.828.712	1.734.182	1.599.194	1.574.259	1.554.829	1.563.092	1.422.464	1.452.317	1.459.423	1.454.596	1.466.793	1.474.805	1.466.582	1.469.265	1.490.561	
- Total Dana Pihak Ketiga / Total Third Party Funds	1.769.026	1.672.217	1.757.983	1.774.148	1.779.632	1.783.049	1.644.050	1.684.714	1.736.288	1.713.710	1.712.704	1.750.123	1.717.808	1.765.608	1.779.692	
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	15,73	15,35	21,03	20,09	20,74	20,93	20,56	21,38	21,97	22,58	21,82	23,66	22,71	23,13	22,91	
- Aset Likuid Primer / Primary Liquid Asset	331.476	277.743	371.888	343.323	353.882	364.009	327.827	341.565	376.725	360.125	365.574	405.872	374.221	387.898	385.710	
- Aset Likuid Sekunder / Secondary Liquid assets	99.705	124.022	184.375	190.751	196.602	197.727	183.330	202.240	192.374	214.747	192.056	203.051	202.613	209.523	209.238	
- Total Aset / Total Assets	2.741.951	2.616.734	2.645.656	2.659.030	2.653.770	2.684.467	2.485.863	2.543.202	2.590.295	2.546.203	2.556.049	2.573.716	2.540.468	2.582.672	2.597.326	

Tabel 1.22.
Kinerja Bank Umum Konvensional - BUKU 4
(Performance of Commercial Conventional Banks - Group of Business Activities 4)
 Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)

Indikator / Indicator	2018	2019	2020					2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	21,05	22,00	20,98	21,13	21,63	21,02	22,00	22,17	21,34	21,63	21,73	21,63	21,98	21,85	23,14	
- Modal / Capital	635.431	754.263	727.556	733.267	741.158	727.048	783.018	792.011	768.917	778.348	785.315	794.893	805.987	807.949	860.158	
- ATMR / Risk Weighted Assets	3.019.255	3.428.536	3.468.007	3.470.615	3.427.117	3.459.277	3.559.314	3.572.660	3.603.381	3.598.479	3.614.725	3.674.818	3.666.266	3.697.934	3.717.683	
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	19,96	20,85	19,76	19,91	20,41	19,85	20,84	20,99	19,98	20,27	20,37	20,28	20,63	20,53	21,84	
- Modal Inti (Tier I) / Core Capital (Tier I)	602.527	714.741	685.307	691.059	699.419	686.522	741.900	750.025	719.942	729.477	736.323	745.224	756.250	759.311	811.940	
- ATMR / Risk Weighted Assets	3.019.255	3.428.536	3.468.007	3.470.615	3.427.117	3.459.277	3.559.314	3.572.660	3.603.381	3.598.479	3.614.725	3.674.818	3.666.266	3.697.934	3.717.683	
Return On Assets Ratio (%) / Return On Assets Ratio (%)	3,29	3,14	2,03	1,96	1,88	1,84	2,65	2,45	2,26	2,28	2,19	2,28	2,29	2,36	2,38	
- Laba sebelum pajak / Profit	125.485	137.390	98.566	95.731	92.025	90.527	138.050	128.751	119.412	120.836	116.574	122.186	123.304	127.623	129.507	
- Rata-rata total aset / Average total assets	3.816.950	4.370.083	4.859.647	4.877.093	4.890.912	4.914.948	5.210.123	5.248.707	5.293.971	5.309.548	5.326.077	5.351.949	5.376.934	5.403.148	5.441.188	
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	69,18	72,31	82,13	82,67	82,24	82,69	80,40	80,64	82,05	81,43	81,58	80,90	80,01	78,95	78,32	
- Biaya Operasional / Operating Expenses	274.338	360.362	319.779	364.436	384.777	428.159	47.626	86.834	129.124	170.723	212.010	252.117	282.985	318.812	350.844	
- Pendapatan Operasional / Operating Income	396.553	498.345	389.334	440.821	467.882	517.759	59.232	107.675	157.373	209.667	259.892	311.654	353.706	403.824	447.966	
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	5,78	5,48	4,84	4,86	4,88	4,92	5,26	5,10	5,18	5,21	5,22	5,21	5,17	5,15	5,13	
- Pendapatan bunga bersih / Interest income net	210.754	228.941	228.028	229.718	231.574	234.746	267.931	261.830	268.439	270.579	272.196	273.175	272.010	272.630	273.571	
- Rata-rata total aset produktif / Average total earning assets	3.647.034	4.177.323	4.709.825	4.728.054	4.744.757	4.768.717	5.095.049	5.134.755	5.182.465	5.196.046	5.211.792	5.240.314	5.265.946	5.292.942	5.332.159	
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	89,90	90,65	80,37	81,08	80,34	80,11	81,08	80,90	80,46	80,17	79,95	79,88	78,88	78,53	78,37	
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2.699.854	3.058.379	3.105.953	3.081.042	3.070.383	3.122.678	3.185.600	3.207.086	3.270.866	3.258.760	3.277.425	3.328.819	3.319.404	3.335.448	3.373.962	
- Total Dana Pihak Ketiga / Total Third Party Funds	3.003.015	3.373.744	3.864.390	3.800.092	3.821.521	3.897.941	3.929.168	3.964.323	4.065.190	4.064.636	4.099.477	4.167.042	4.208.159	4.247.266	4.305.418	
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	13,58	15,19	18,47	17,90	17,94	18,12	17,85	18,65	19,06	19,87	18,93	20,91	20,79	20,07	20,15	
- Aset Likuid Primer / Primary Liquid Asset	416.928	482.066	533.729	496.399	488.046	532.020	500.458	545.327	584.935	620.787	585.582	688.610	678.614	632.602	646.666	
- Aset Likuid Sekunder / Secondary Liquid assets	141.821	221.208	401.177	404.818	414.043	406.616	429.660	440.813	441.613	443.680	434.978	457.421	470.470	488.858	511.326	
- Total Aset / Total Assets	4.114.558	4.628.888	5.060.452	5.034.103	5.029.103	5.179.999	5.210.123	5.287.290	5.384.499	5.356.282	5.392.193	5.481.306	5.526.843	5.586.649	5.745.503	

Tabel 1.23.
Kinerja Bank Umum Syariah - BUKU 2
(Performance of Commercial Sharia Banks - Group of Business Activities 2)
 Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)

Indikator / Indicator	2018	2019	2020					2021							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Capital Adequacy Ratio (%)	22,12	22,65	19,13	19,07	21,03	21,52	23,00	24,25	22,61	22,78	22,68	22,53	24,84	22,59	22,99
- Modal / Capital	25.827	28.751	18.986	19.207	14.542	16.266	18.633	18.657	18.444	18.626	18.564	18.689	23.618	18.728	18.564
- ATMR / Risk Weighted Assets	116.740	126.932	99.234	100.698	69.142	75.585	80.997	76.935	81.581	81.748	81.836	82.937	95.094	82.894	80.733
Kualitas Aktiva Produktif / Earning Asset Quality															
APYD terhadap Aktiva Produktif (%) / Classified Earning assets to Earning assets (%)	3,19	3,35	4,06	3,90	3,88	3,79	4,28	3,81	4,03	4,34	4,56	4,23	4,22	5,03	4,90
- APYD / Classified Earning Assets	5.872	6.821	6.425	6.300	4.326	4.540	5.475	4.803	5.296	5.790	6.008	5.671	6.230	6.718	6.668
- Total Aktiva Produktif / Total Earning assets	183.961	203.487	158.196	161.543	111.464	119.944	127.991	125.930	131.363	133.345	131.660	134.048	147.738	133.538	136.209
Rentabilitas / Profitability															
Net Operating Margin (%)	1,78	2,05	0,82	0,81	0,80	0,83	0,79	0,93	0,92	0,86	0,84	0,89	0,86	0,87	0,90
- Pendapatan / Net Operations Income	2.978	3.770	1.233	1.223	824	919	975	1.128	1.150	1.088	1.060	1.133	1.088	1.113	1.148
- Rata-rata Aktiva / Average Earning Assets	167.046	184.206	149.818	150.614	102.371	110.181	123.726	121.635	125.599	126.362	126.474	126.927	127.083	127.257	127.669
Return On Assets Ratio (%)	1,58	1,83	0,75	0,74	0,73	0,75	0,72	0,94	0,97	0,91	0,88	0,95	0,91	0,92	0,92
- Laba / Profit	2.979	3.756	1.187	1.177	813	908	1.013	1.283	1.372	1.294	1.263	1.363	1.316	1.334	1.340
- Rata-Rata total aset / Average Assets	188.885	205.778	157.591	159.553	111.977	120.717	139.850	137.043	141.536	142.425	142.722	143.394	143.869	144.280	144.907
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses to Operations Revenue (%)	85,67	83,92	91,22	91,33	91,30	91,36	93,57	91,36	91,07	91,35	91,40	90,54	90,79	90,21	89,86
- Biaya Operasional / Operations Expenses	17.807	19.682	9.614	10.734	7.925	9.721	1.182	1.987	2.934	3.831	4.692	5.425	6.257	6.835	7.630
- Pendapatan / Operations Income	20.785	23.452	10.539	11.753	8.680	10.640	1.263	2.175	3.222	4.194	5.134	5.992	6.892	7.577	8.491
Likuiditas / Liquidity															
Short Term Mismatch (%)	28,32	29,04	23,53	24,80	27,91	30,78	31,15	33,79	30,35	31,77	30,71	32,60	32,13	33,97	33,97
- Aktiva Jangka Pendek / Short-Term Assets	38.999	42.924	34.240	37.351	26.732	31.661	32.752	35.136	32.845	35.267	33.935	36.679	39.207	37.884	37.884
- Kewajiban Jangka Pendek / Short-Term Liabilities	137.713	147.805	145.493	150.591	95.766	102.849	105.146	103.993	108.239	110.992	110.490	112.508	122.027	111.535	111.535
Finance to Deposit Ratio (%)	78,51	78,41	77,33	76,26	74,13	76,13	78,06	74,58	77,50	75,33	76,17	74,33	75,00	74,40	75,28
- Pembiayaan / Financing	124.766	138.602	109.007	109.275	68.823	75.728	79.992	76.718	81.348	81.385	81.324	82.431	82.431	82.394	83.951
- Dana Pihak Ketiga / Third Party Funds	158.917	176.763	140.966	143.297	92.846	99.469	102.475	102.870	104.962	108.032	106.764	110.901	109.905	110.739	111.514

Tabel 1.24.
Kinerja Bank Umum Syariah - BUKU 3
(Performance of Commercial Sharia Banks - Group of Business Activities 3)
 Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)

Indikator / Indicator	2018	2019	2020					2021							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Capital Adequacy Ratio (%)	16,24	16,17	21,45	21,49	21,12	21,23	21,22	25,37	25,77	25,57	25,67	25,45	25,70	26,09	26,31
- Modal / Capital	8.580	9.612	21.386	21.774	28.466	28.665	29.419	29.083	29.330	29.456	29.774	30.334	30.616	31.235	31.154
- ATMR / Risk Weighted Assets	52.824	59.448	99.707	101.310	134.785	135.030	138.649	114.622	113.803	115.209	115.977	119.169	119.126	119.731	118.415
Kualitas Aktiva Produktif / Earning Asset Quality															
APYD terhadap Aktiva Produktif (%) / Classified Earning assets to Earning assets (%)	2,50	1,46	1,84	1,84	2,07	1,94	2,07	2,21	2,11	2,27	2,20	2,23	2,18	2,16	2,04
- APYD / Classified Earning Assets	2.307	1.532	3.240	3.282	4.908	4.638	5.019	5.361	5.055	5.439	5.360	5.561	5.479	5.415	5.158
- Total Aktiva Produktif / Total Earning assets	92.389	105.115	176.306	178.169	237.326	239.471	242.208	242.867	239.167	239.731	243.350	249.161	251.349	250.725	253.174
Rentabilitas / Profitability															
Net Operating Margin (%)	0,97	1,88	1,92	1,94	1,72	1,82	2,52	3,28	3,07	2,95	2,86	2,80	2,76	2,64	2,59
- Pendapatan / Net Operations Income	816	1.766	3.525	3.556	4.008	4.229	6.026	6.097	6.225	6.249	6.216	6.234	6.255	6.056	5.997
- Rata-rata Aktiva / Average Earning Assets	84.348	94.204	184.078	183.286	232.365	232.728	239.402	186.146	203.048	211.566	217.476	222.381	226.253	229.059	231.517
Return On Assets Ratio (%)	0,88	1,69	1,95	1,95	1,70	1,77	2,38	3,05	2,78	2,65	2,56	2,54	2,50	2,45	2,43
- Laba / Profit	813	1.716	3.511	3.535	3.939	4.123	6.075	5.989	5.958	5.941	5.949	6.040	6.044	5.997	6.010
- Rata-Rata total aset / Average Assets	92.771	101.461	180.193	181.038	231.410	233.461	255.626	196.426	214.400	224.499	231.963	237.420	241.851	244.967	247.620
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses to Operations Revenue (%)	93,50	84,00	81,61	81,44	83,39	82,59	81,70	78,97	78,02	77,58	78,45	80,36	80,83	81,68	78,35
- Biaya Operasional / Operations Expenses	11.743	9.272	11.734	13.001	18.442	20.057	2.242	3.816	5.524	7.207	9.432	12.753	15.386	18.001	16.277
- Pendapatan / Operations Income	12.559	11.038	14.378	15.964	22.116	24.286	2.744	4.832	7.080	9.290	12.022	15.870	19.035	22.038	20.775
Likuiditas / Liquidity															
Short Term Mismatch (%)	25,05	31,71	26,38	30,13	20,74	27,39	24,40	30,83	28,23	26,22	27,81	25,88	24,03	24,44	24,44
- Aktiva Jangka Pendek / Short-Term Assets	21.180	29.334	30.749	34.646	36.133	49.717	44.020	3.066	2.929	47.675	50.116	54.252	52.597	52.071	52.071
- Kewajiban Jangka Pendek / Short-Term Liabilities	84.559	92.516	116.559	114.970	174.230	181.525	180.401	9.943	10.373	181.824	180.198	209.654	218.886	213.063	213.063
Finance to Deposit Ratio (%)	76,97	75,28	74,68	75,51	77,49	75,35	75,90	76,36	77,83	77,57	76,02	75,29	73,68	74,17	75,24
- Pembiayaan / Financing	67.326	75.138	120.248	121.997	165.516	165.545	166.095	165.279	166.833	169.069	169.499	170.900	170.202	170.202	172.922
- Dana Pihak Ketiga / Third Party Funds	87.472	99.810	161.010	161.557	213.583	219.687	218.824	216.442	214.365	217.965	222.979	226.999	231.003	229.470	229.821

Tabel 1.25.
Perkembangan Aset Bank Umum Konvensional dan Bank Umum Syariah Berdasarkan Kegiatan Usaha
(Growth of Commercial Banks Assets based on Group of Business Activities)
Miliar (Billion)

Kelompok Bank / Group of Bank	2018	2019	2020				2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
- BUKU 1	71.280	61.798	41.822	40.106	22.237	19.009	-	-	-	-	-	-	-	-	-
- BUKU 2	823.832	905.190	938.777	959.393	960.853	897.206	915.511	896.343	908.486	920.654	921.358	944.680	929.721	939.399	973.794
- BUKU 3	2.741.984	2.616.734	2.645.656	2.659.030	2.653.770	2.684.606	2.485.863	2.543.202	2.590.295	2.546.203	2.556.049	2.573.716	2.540.468	2.582.672	2.597.326
- BUKU 4	4.114.559	4.628.888	5.060.452	5.034.103	5.029.103	5.179.999	5.210.123	5.287.290	5.384.499	5.356.282	5.392.193	5.481.306	5.526.843	5.586.649	5.745.503
- BUKU 1 SYARIAH / BUKU 1 SHARIA	15.896	17.479	16.019	15.995	16.130	8.241	-	-	-	-	-	-	-	-	-
- BUKU 2 SYARIAH / BUKU 2 SHARIA	202.212	220.588	171.849	177.209	122.570	132.812	139.850	141.939	142.819	145.092	143.909	146.754	146.722	147.157	149.917
- BUKU 3 SYARIAH / BUKU 3 SHARIA	98.583	112.297	187.288	188.642	248.782	256.019	255.626	252.923	250.349	254.794	260.444	264.707	268.433	266.780	268.849
Total	7.997.067	8.501.176	9.020.042	9.034.372	9.031.209	9.158.885	9.006.974	9.121.696	9.276.449	9.223.025	9.273.954	9.411.164	9.412.187	9.522.658	9.735.389

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

Kelompok Bank / Group of Bank	Desember 2018				Desember 2019				September 2020				Desember 2020				September 2021				
	< Rp. 1	Rp. 1	Rp. 10	> Rp. 50	< Rp. 1	Rp. 1	Rp. 10	> Rp. 50	< Rp. 1	Rp. 1	Rp. 10	> Rp. 50	< Rp. 1	Rp. 1	Rp. 10	> Rp. 50	< Rp. 1	Rp. 1	Rp. 10	> Rp. 50	
	Triliun	s.d 10 Triliun	s.d 50 Triliun	Triliun	Triliun	s.d 10 Triliun	s.d 50 Triliun	Triliun	Triliun	Triliun	s.d 10 Triliun	s.d 50 Triliun	Triliun	Triliun	s.d 10 Triliun	s.d 50 Triliun	Triliun	Triliun	s.d 10 Triliun	s.d 50 Triliun	Triliun
BUKU 1	3	15	-	-	1	11	1	-	1	9	-	-	-	4	-	-	-	-	-	-	-
BUKU 2	-	14	37	-	-	15	37	-	-	16	38	-	-	20	38	-	-	-	20	41	-
BUKU 3	-	-	4	23	-	-	4	21	-	-	4	21	-	-	6	20	-	-	-	6	20
BUKU 4	-	-	-	5	-	-	-	6	-	-	-	7	-	-	-	7	-	-	-	-	8
BUKU 1 SYARIAH / BUKU 1 SHARIA	1	3	-	-	1	3	-	-	1	3	-	-	1	2	-	-	-	-	-	-	-
BUKU 2 SYARIAH / BUKU 2 SHARIA	-	4	4	1	-	3	5	1	-	2	4	1	-	2	4	1	-	5	4	1	1
BUKU 3 SYARIAH / BUKU 3 SHARIA	-	-	-	1	-	-	-	1	-	-	1	2	-	-	1	3	-	-	-	1	1
Total	1	21	45	30	1	21	46	29	1	21	47	31	1	24	49	31	-	25	52	30	

Tabel 1.27.
Aset Produktif Bank Umum Konvensional & Syariah dan
Kualitas Kredit Bank Umum Konvensional & Syariah kepada Bank Lain
(Earning Assets of Commercial Banks and Credit Quality of Commercial Banks to Other Bank)
Miliar Rp (Billion Rp)

Indikator / Indicator	2018	2019	2020					2021							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Aset Produktif Neraca / Earning Assets	6.954.091	7.426.309	7.915.328	8.053.647	8.028.047	8.081.035	8.046.439	8.116.746	8.231.425	8.169.922	8.192.237	8.176.912	8.125.267	8.288.230	8.439.553
a. Lancar / Current	6.583.893	6.990.890	7.465.300	7.602.519	7.582.398	7.660.496	7.574.974	7.632.021	7.776.736	7.681.278	7.690.060	7.683.084	7.620.932	7.782.736	7.958.053
b. Dalam Perhatian Khusus / Special Mention	238.955	287.507	270.712	273.331	267.819	247.751	295.592	306.371	275.864	307.407	311.682	307.084	312.725	312.399	294.395
c. Kurang Lancar / Sub-Standard	22.832	24.828	20.012	18.347	22.260	29.561	29.367	28.004	26.250	29.257	34.005	27.071	31.652	29.045	26.886
d. Diragukan / Doubtful	16.704	29.052	24.039	19.955	17.794	14.503	16.900	21.391	23.701	22.348	27.056	35.197	30.951	27.553	26.419
e. Macet / Loss	91.708	94.032	135.265	139.495	137.777	128.724	129.607	128.958	128.875	129.633	129.434	124.477	129.008	136.497	133.801
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	2.005.429	2.046.734	2.068.175	2.107.295	2.092.335	2.066.674	2.445.064	2.083.111	2.086.767	2.089.004	2.074.563	2.017.399	2.095.050	2.114.180	2.123.124
a. Lancar / Current	1.975.960	2.017.643	2.029.702	2.073.469	2.056.422	2.034.344	2.408.615	2.045.278	2.054.185	2.055.333	2.037.716	1.984.556	2.061.717	2.064.547	2.089.995
b. Dalam Perhatian Khusus / Special Mention	26.383	25.974	35.009	30.328	31.833	27.934	33.423	34.860	28.907	29.952	32.705	28.582	28.834	45.327	28.751
c. Kurang Lancar / Sub-Standard	1.257	1.300	1.139	1.221	1.867	1.988	1.044	857	995	999	1.478	1.823	1.630	1.408	1.292
d. Diragukan / Doubtful	282	454	397	263	336	228	255	303	990	962	961	197	680	680	329
e. Macet / Loss	1.547	1.365	1.928	2.014	1.877	2.179	1.728	1.813	1.690	1.757	1.701	2.242	2.190	2.218	2.757
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	134.328	151.029	182.780	181.294	181.911	177.183	178.900	181.327	182.500	184.956	194.636	191.006	196.110	197.401	191.484
Kredit kepada Bank Lain / Interbank Loans	63.130	66.766	71.440	73.368	69.414	66.058	63.875	62.909	60.535	61.187	61.225	63.147	59.680	58.501	54.646
a. Lancar / Current	63.029	66.697	71.349	73.276	69.324	65.963	63.764	62.734	60.448	61.152	61.192	63.088	59.620	58.451	54.616
b. Dalam Perhatian Khusus / Special Mention	9	6	35	36	31	35	42	105	23	19	21	46	48	39	17
c. Kurang Lancar / Sub-Standard	1	0	-	-	4	-	11	11	-	-	1	1	-	0	-
d. Diragukan / Doubtful	-	0	0	0	-	-	-	-	-	-	-	0	0	-	0
e. Macet / Loss	91	63	56	55	54	59	58	59	65	16	12	12	12	12	12
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	92	63	56	56	58	59	69	70	65	16	13	13	12	12	12

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

Indikator / Indicator	2018	2019	2020					2021							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Aset Produktif Neraca / Earning Assets	679.820	758.375	768.713	801.501	798.710	760.527	772.717	756.083	768.895	785.781	776.005	771.555	753.726	764.836	772.227
a. Lancar / Current	633.974	714.099	719.638	750.082	750.773	718.928	716.796	705.694	722.704	738.595	728.688	725.696	706.051	717.633	728.658
b. Dalam Perhatian Khusus / Special Mention	28.471	24.525	27.176	30.324	27.160	23.741	37.242	32.278	28.281	28.695	27.671	25.957	27.273	25.782	24.863
c. Kurang Lancar / Sub-Standard	1.664	2.211	1.850	1.277	1.130	1.248	2.002	1.856	1.394	2.256	3.503	2.108	2.641	2.273	1.950
d. Diragukan / Doubtful	1.481	3.474	2.783	2.232	2.088	1.374	1.310	1.468	1.677	1.535	1.559	3.776	2.692	2.644	1.629
e. Macet / Loss	14.229	14.066	17.267	17.587	17.559	15.236	15.367	14.787	14.840	14.702	14.583	14.019	15.069	16.505	15.128
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	104.184	109.462	94.401	93.965	90.345	78.758	80.388	77.572	73.593	75.669	74.917	75.887	80.542	80.111	81.539
a. Lancar / Current	102.998	108.781	93.480	92.843	89.311	77.598	79.379	76.842	72.761	74.878	74.028	75.076	79.794	79.182	80.937
b. Dalam Perhatian Khusus / Special Mention	901	487	625	805	740	736	751	584	690	633	721	663	653	801	476
c. Kurang Lancar / Sub-Standard	8	12	2	4	0	3	2	2	1	20	20	14	15	24	2
d. Diragukan / Doubtful	5	2	6	1	3	2	0	2	2	0	10	16	7	13	47
e. Macet / Loss	272	181	287	311	290	420	256	141	139	137	137	118	74	91	78
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	17.659	19.945	22.195	21.413	21.070	18.283	18.937	18.256	18.053	18.650	19.812	20.050	20.498	21.550	18.833
Kredit kepada Bank Lain / Interbank Loans	8.582	7.820	4.487	4.431	2.138	2.200	2.183	2.163	1.135	1.119	1.287	1.292	1.232	1.272	1.375
a. Lancar / Current	8.581	7.815	4.482	4.425	2.132	2.195	2.177	2.158	1.130	1.100	1.281	1.273	1.213	1.253	1.369
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	0	-	-	13	-	13	13	13	-
c. Kurang Lancar / Sub-Standard	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	-	6	6	6	6	6	6	6	6	6	6	6	6	6	6
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	1	6	6	6	6	6	6	6	6	6	6	6	6	6	6

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

Indikator / Indicator	2018	2019	2020					2021							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Aset Produktif Neraca / Earning Assets	2.358.948	2.287.670	2.261.602	2.308.989	2.289.116	2.297.698	2.142.573	2.190.278	2.220.061	2.190.658	2.188.710	2.154.219	2.120.235	2.149.784	2.152.637
a. Lancar / Current	2.215.904	2.114.570	2.120.860	2.170.235	2.153.799	2.163.889	2.013.558	2.054.608	2.094.087	2.056.899	2.052.890	2.013.147	1.979.772	2.011.739	2.020.725
b. Dalam Perhatian Khusus / Special Mention	100.352	126.529	91.720	90.696	87.068	87.843	85.750	91.469	80.773	88.234	87.865	92.840	90.344	87.290	82.892
c. Kurang Lancar / Sub-Standard	5.284	6.528	4.302	4.481	6.116	5.926	4.944	4.813	4.382	4.231	6.720	5.887	7.188	5.951	5.374
d. Diragukan / Doubtful	5.113	9.100	6.426	4.986	4.183	3.112	3.596	3.961	3.724	3.450	3.881	4.804	4.526	6.257	5.108
e. Macet / Loss	32.296	30.943	38.294	38.592	37.950	36.927	34.724	35.427	37.094	37.844	37.353	37.541	38.406	38.548	38.538
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	998.860	940.366	921.006	929.164	919.883	938.324	1.232.249	888.142	888.384	858.821	845.680	845.834	851.081	850.478	855.160
a. Lancar / Current	978.081	921.160	901.989	908.964	900.108	917.997	1.210.614	865.895	869.593	839.681	826.845	827.271	832.445	831.749	838.524
b. Dalam Perhatian Khusus / Special Mention	18.913	16.892	17.175	18.331	18.014	18.443	19.883	20.464	17.005	17.339	17.092	16.556	16.618	16.821	14.699
c. Kurang Lancar / Sub-Standard	856	1.176	963	990	988	1.040	915	720	875	838	835	1.083	1.081	968	931
d. Diragukan / Doubtful	122	283	110	84	76	71	100	107	81	78	79	56	60	59	80
e. Macet / Loss	890	855	768	794	697	773	736	957	829	884	830	869	877	881	925
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	44.559	48.886	50.864	49.928	50.010	47.849	45.016	45.984	46.986	47.326	49.698	50.240	52.138	52.664	50.956
Kredit kepada Bank Lain / Interbank Loans	22.429	22.160	20.259	21.445	20.539	19.244	15.133	14.918	14.796	14.568	14.360	15.383	13.283	13.143	13.065
a. Lancar / Current	22.414	22.159	20.246	21.432	20.526	19.217	15.120	14.905	14.781	14.564	14.357	15.381	13.281	13.141	13.063
b. Dalam Perhatian Khusus / Special Mention	0	-	13	13	13	27	2	2	15	3	-	-	0	0	-
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	11	11	-	-	1	1	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	15	2	0	0	0	0	0	0	0	2	2	2	2	2	2
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	15	2	0	0	0	0	11	11	0	2	3	3	2	2	2

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

Indikator / Indicator	2018	2019	2020					2021							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Aset Produktif Neraca / Earning Assets	3.572.773	4.011.686	4.508.151	4.562.808	4.565.363	4.646.859	4.768.023	4.804.298	4.878.569	4.827.714	4.853.695	4.875.044	4.873.800	4.996.434	5.132.537
a. Lancar / Current	3.415.924	3.817.012	4.274.602	4.328.164	4.327.420	4.424.501	4.504.512	4.528.794	4.617.892	4.545.048	4.560.662	4.592.909	4.583.678	4.704.785	4.854.190
b. Dalam Perhatian Khusus / Special Mention	94.037	121.468	133.715	134.403	137.651	121.593	157.469	167.317	153.012	173.720	178.417	171.782	177.226	179.365	167.586
c. Kurang Lancar / Sub-Standard	14.068	13.607	11.947	10.742	13.013	20.525	20.542	19.638	18.579	20.779	21.790	17.073	19.824	18.263	17.049
d. Diragukan / Doubtful	9.010	15.754	13.661	11.720	10.541	9.089	10.865	14.964	17.311	16.220	20.555	25.577	22.700	17.630	18.305
e. Macet / Loss	39.733	43.846	74.225	77.779	76.737	71.150	74.634	73.584	71.776	71.948	72.271	67.703	70.372	76.391	75.406
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	894.593	990.210	1.046.426	1.077.846	1.076.036	1.043.541	1.127.319	1.112.208	1.119.997	1.149.028	1.148.797	1.090.237	1.158.317	1.178.085	1.180.846
a. Lancar / Current	887.230	981.132	1.027.952	1.065.400	1.061.000	1.032.762	1.113.568	1.097.542	1.107.109	1.135.347	1.131.757	1.076.948	1.144.535	1.148.158	1.165.003
b. Dalam Perhatian Khusus / Special Mention	6.556	8.539	17.197	11.179	13.059	8.748	12.779	13.665	11.184	11.969	14.866	11.349	11.557	27.701	13.571
c. Kurang Lancar / Sub-Standard	390	106	166	222	871	926	119	130	114	136	619	608	414	412	357
d. Diragukan / Doubtful	154	165	280	176	252	155	153	194	905	882	871	124	612	608	202
e. Macet / Loss	263	268	831	868	855	951	700	677	686	695	683	1.208	1.199	1.206	1.713
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	63.619	73.745	101.110	101.508	102.268	102.795	107.012	109.187	109.370	110.660	116.789	112.293	115.121	114.509	113.032
Kredit kepada Bank Lain / Interbank Loans	31.604	36.289	46.197	47.028	46.270	44.157	46.175	45.458	44.234	45.149	45.275	46.092	44.921	43.853	39.978
a. Lancar / Current	31.519	36.228	46.125	46.957	46.200	44.100	46.089	45.306	44.172	45.141	45.254	46.059	44.888	43.829	39.961
b. Dalam Perhatian Khusus / Special Mention	9	6	22	22	17	3	33	98	3	3	16	29	29	19	13
c. Kurang Lancar / Sub-Standard	-	0	-	-	4	-	-	-	-	-	0	-	-	0	-
d. Diragukan / Doubtful	-	0	0	0	-	-	-	-	-	-	-	0	0	-	0
e. Macet / Loss	76	54	50	50	48	53	53	53	59	4	4	4	4	4	4
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	76	54	50	50	52	53	53	53	59	4	4	4	4	4	4

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

Indikator / Indicator	2018	2019	2020					2021							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Aset Produktif Neraca / Earning Assets	180.891	198.374	154.708	157.775	108.655	116.704	123.726	126.025	127.047	128.649	126.923	129.191	128.019	128.476	130.966
a. Lancar / Current	167.302	183.242	139.659	142.786	98.326	106.167	110.325	112.926	114.230	113.896	111.521	115.034	112.486	110.664	113.387
b. Dalam Perhatian Khusus / Special Mention	9.679	10.194	11.113	11.221	7.902	7.852	10.323	10.238	9.856	11.768	12.383	11.159	12.558	14.390	14.174
c. Kurang Lancar / Sub-Standard	854	1.244	436	419	117	206	239	212	254	193	204	216	180	612	541
d. Diragukan / Doubtful	378	413	439	395	198	145	397	205	172	319	230	210	158	153	214
e. Macet / Loss	2.677	3.280	3.062	2.953	2.112	2.334	2.441	2.444	2.536	2.472	2.584	2.572	2.636	2.657	2.650
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	1.786	3.358	2.025	2.118	1.268	1.545	2.379	2.479	2.557	2.951	3.018	3.187	3.251	3.481	3.591
a. Lancar / Current	1.718	3.292	1.978	2.077	1.229	1.511	2.338	2.436	2.510	2.907	2.948	3.140	3.202	3.435	3.544
b. Dalam Perhatian Khusus / Special Mention	3	4	7	5	7	1	5	4	6	2	19	2	5	2	3
c. Kurang Lancar / Sub-Standard	3	4	8	5	2	4	2	2	4	4	4	3	4	3	3
d. Diragukan / Doubtful	1	4	1	0	0	0	2	0	1	1	2	0	1	0	0
e. Macet / Loss	61	55	32	31	28	29	32	36	36	37	45	41	40	41	41
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	3.975	4.999	3.977	3.804	2.459	2.718	3.114	2.900	3.002	3.026	3.070	3.042	3.019	3.466	3.449
Pembiayaan kepada Bank Lain / Interbank Financing	287	308	249	237	162	162	156	149	151	145	112	109	103	100	99
a. Lancar / Current	287	308	249	236	161	157	151	144	147	140	108	104	97	94	94
b. Dalam Perhatian Khusus / Special Mention	-	-	-	1	1	5	4	4	4	-	4	4	6	6	5
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	0	-	-	-	-	-	-	-	-	4	-	-	-	-	-
Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Financing (Nominal)	0	-	-	-	-	-	-	-	-	4	-	-	-	-	-

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

Indikator / Indicator	2018	2019	2020					2021							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Aset Produktif Neraca / Earning Assets	91.150	103.490	174.292	176.158	234.448	236.718	239.402	240.063	236.853	237.119	246.903	246.903	249.486	248.699	251.186
a. Lancar / Current	86.912	100.594	168.096	170.054	225.146	228.290	229.782	229.999	227.824	226.840	236.298	236.298	238.946	237.915	241.093
b. Dalam Perhatian Khusus / Special Mention	1.971	1.057	2.811	2.706	4.542	3.736	4.807	5.068	3.942	4.989	5.346	5.346	5.322	5.573	4.880
c. Kurang Lancar / Sub-Standard	715	1.090	1.399	1.312	1.658	1.649	1.640	1.485	1.642	1.798	1.787	1.787	1.818	1.947	1.971
d. Diragukan / Doubtful	385	108	593	548	667	716	731	794	817	824	830	830	875	868	1.163
e. Macet / Loss	1.167	641	1.393	1.538	2.435	2.328	2.441	2.717	2.629	2.667	2.642	2.642	2.525	2.396	2.079
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	1.239	1.626	1.940	1.936	2.800	2.675	2.730	2.710	2.237	2.535	2.151	2.254	1.859	2.025	1.988
a. Lancar / Current	1.236	1.623	1.940	1.936	2.781	2.648	2.716	2.563	2.212	2.521	2.139	2.122	1.741	2.022	1.986
b. Dalam Perhatian Khusus / Special Mention	3	-	-	-	10	6	5	142	23	8	6	11	2	3	2
c. Kurang Lancar / Sub-Standard	-	2	-	-	5	16	5	2	1	1	1	115	116	1	-
d. Diragukan / Doubtful	-	-	-	-	0	0	0	0	1	2	0	0	-	0	0
e. Macet / Loss	-	0	-	-	3	5	4	3	-	3	5	6	-	-	0
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	2.267	1.841	3.385	3.398	4.769	4.714	4.821	5.001	5.090	5.295	5.266	5.380	5.334	5.212	5.214
Pembiayaan kepada Bank Lain / Interbank Financing	177	151	196	191	270	262	229	222	218	207	191	191	141	134	129
a. Lancar / Current	177	151	196	191	270	262	226	222	218	207	191	191	141	134	129
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	3	-	-	-	-	-	-	-	-
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Financing (Nominal)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Keterangan / Items	Desember 2018		Desember 2019		September 2020		Desember 2020		September 2021	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	1.315.034	23,36	1.465.848	24,52	1.775.268	26,69	1.687.135	25,31	1.982.291	27,68
Rupiah	997.007	17,71	1.100.040	18,72	1.337.243	20,11	1.262.734	18,94	1.439.235	20,09
Valas / Foreign Exchange	318.027	5,65	365.808	5,79	438.025	6,59	424.401	6,37	543.056	7,58
Tabungan / Saving	1.825.259	32,42	1.945.185	31,38	2.050.975	30,84	2.173.501	32,61	2.294.714	32,04
Rupiah	1.690.086	30,02	1.813.949	29,16	1.893.628	28,47	2.014.663	30,23	2.125.970	29,68
Valas / Foreign Exchange	135.173	2,40	131.236	2,22	157.347	2,37	158.837	2,38	168.744	2,36
Simpanan Berjangka / Time Deposits	2.490.155	44,23	2.587.615	44,10	2.824.633	42,47	2.804.755	42,08	2.885.283	40,28
Rupiah	2.138.035	37,97	2.250.784	38,34	2.459.211	36,98	2.478.610	37,19	2.559.874	35,74
Valas / Foreign Exchange	352.120	6,25	336.831	5,76	365.422	5,49	326.145	4,89	325.409	4,54
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	1.032.674	18,34	989.554	16,94	1.112.955	16,73	1.147.144	17,21	1.144.593	15,98
Valas / Foreign Exchange	169.841	3,02	163.018	2,77	190.360	2,86	157.535	2,36	163.773	2,29
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	715.403	12,71	762.015	12,85	847.755	12,75	820.131	12,30	754.655	10,54
Valas / Foreign Exchange	79.879	1,42	82.261	1,34	77.918	1,17	69.582	1,04	58.292	0,81
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	210.895	3,75	247.039	4,43	269.553	4,05	275.986	4,14	335.035	4,68
Valas / Foreign Exchange	57.066	1,01	43.932	0,75	53.339	0,80	59.675	0,90	64.487	0,90
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	179.064	3,18	252.177	4,12	228.949	3,44	235.349	3,53	325.591	4,55
Valas / Foreign Exchange	45.334	0,81	47.620	0,90	43.804	0,66	39.353	0,59	38.857	0,54
Total DPK / Total Third Party Funds	5.630.448	100,00	5.998.648	100,00	6.650.876	100,00	6.665.390	100,00	7.162.288	100,00
Rupiah	4.825.128	85,70	5.164.773	86,22	5.690.082	85,55	5.756.007	86,36	6.125.079	85,52
Valas / Foreign Exchange	805.320	14,30	833.875	13,78	960.794	14,45	909.383	13,64	1.037.209	14,48

Tabel 1.34.
Komposisi Dana Pihak Ketiga Bank Umum Konvensional - BUKU 2
(Composition of Third Party Funds of Commercial Conventional Banks - Group of Business Activities 2)
Nilai Nominal dalam Miliar Rp (Billion Rp)

Keterangan / Items	Desember 2018		Desember 2019		September 2020		Desember 2020		September 2021	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	121.318	22,06	149.365	24,05	182.214	26,58	129.619	19,98	190.759	25,92
Rupiah	87.037	15,83	109.549	17,64	157.247	22,94	109.985	16,95	148.076	20,12
Valas / Foreign Exchange	34.281	6,23	39.817	6,41	24.967	3,64	19.634	3,03	42.682	5,80
Tabungan / Saving	123.880	22,52	140.198	22,57	136.733	19,94	151.796	23,39	153.961	20,92
Rupiah	119.402	21,71	135.093	21,75	131.115	19,12	146.614	22,60	150.042	20,39
Valas / Foreign Exchange	4.478	0,81	5.106	0,82	5.618	0,82	5.182	0,80	3.919	0,53
Simpanan Berjangka / Time Deposits	304.788	55,42	331.525	53,38	366.628	53,48	367.457	56,63	391.123	53,15
Rupiah	276.992	50,36	307.189	49,46	343.893	50,16	348.843	53,76	371.968	50,55
Valas / Foreign Exchange	27.797	5,05	24.336	3,92	22.735	3,32	18.614	2,87	19.155	2,60
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	126.661	23,03	121.230	19,52	151.851	22,15	141.280	21,77	151.570	20,60
Valas / Foreign Exchange	15.770	2,87	10.903	1,76	10.792	1,57	8.544	1,32	8.786	1,19
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	75.207	13,67	78.172	12,59	91.360	13,33	95.817	14,77	95.494	12,98
Valas / Foreign Exchange	5.960	1,08	7.101	1,14	4.316	0,63	3.855	0,59	5.525	0,75
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	36.689	6,67	53.197	8,57	50.932	7,43	58.069	8,95	52.909	7,19
Valas / Foreign Exchange	1.913	0,35	1.873	0,30	3.653	0,53	3.001	0,46	2.178	0,30
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	38.434	6,99	54.589	8,79	49.750	7,26	53.677	8,27	71.995	9,78
Valas / Foreign Exchange	4.155	0,76	4.459	0,72	3.973	0,58	3.214	0,50	2.666	0,36
Total DPK / Total Third Party Funds	549.986	100,00	621.089	100,00	685.575	100,00	648.871	100,00	735.843	100,00
Rupiah	483.431	87,90	551.830	88,85	632.255	92,22	605.441	93,31	670.086	91,06
Valas / Foreign Exchange	66.555	12,10	69.258	11,15	53.320	7,78	43.430	6,69	65.757	8,94

Tabel 1.35.
Komposisi Dana Pihak Ketiga Bank Umum Konvensional - BUKU 3
(Composition of Third Party Funds of Commercial Conventional Banks - Group of Business Activities 3)
Nilai Nominal dalam Miliar Rp (Billion Rp)

Keterangan / Items	Desember 2018		Desember 2019		September 2020		Desember 2020		September 2021	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	411.499	23,26	418.100	25,00	497.583	28,30	495.038	27,76	515.408	28,96
Rupiah	295.261	16,69	302.536	18,09	340.611	19,38	346.273	19,42	359.164	20,18
Valas / Foreign Exchange	116.238	6,57	115.563	6,91	156.971	8,93	148.765	8,34	156.243	8,78
Tabungan / Saving	363.433	20,54	350.317	20,95	312.378	17,77	324.453	18,20	315.069	17,70
Rupiah	301.384	17,04	291.165	17,41	243.447	13,85	256.125	14,36	243.598	13,69
Valas / Foreign Exchange	62.049	3,51	59.151	3,54	68.931	3,92	68.328	3,83	71.471	4,02
Simpanan Berjangka / Time Deposits	994.094	56,19	903.801	54,05	948.023	53,93	963.558	54,04	949.215	53,34
Rupiah	853.038	48,22	791.889	47,36	828.128	47,11	854.380	47,92	845.167	47,49
Valas / Foreign Exchange	141.056	7,97	111.913	6,69	119.894	6,82	109.178	6,12	104.048	5,85
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	437.842	24,75	384.802	23,01	425.186	24,19	431.280	24,19	362.419	20,36
Valas / Foreign Exchange	70.199	3,97	61.359	3,67	61.012	3,47	59.611	3,34	58.896	3,31
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	248.418	14,04	238.631	14,27	234.292	13,33	236.431	13,26	233.008	13,09
Valas / Foreign Exchange	33.720	1,91	29.836	1,78	33.046	1,88	24.942	1,40	22.263	1,25
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	108.174	6,11	98.552	5,89	100.731	5,73	112.129	6,29	131.866	7,41
Valas / Foreign Exchange	21.418	1,21	10.765	0,64	19.813	1,13	18.057	1,01	13.506	0,76
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	58.603	3,31	69.904	4,18	67.919	3,86	74.539	4,18	117.875	6,62
Valas / Foreign Exchange	15.719	0,89	9.953	0,60	6.023	0,34	6.569	0,37	9.383	0,53
Total DPK / Total Third Party Funds	1.769.026	100,00	1.672.217	100,00	1.757.983	100,00	1.783.049	100,00	1.779.692	100,00
Rupiah	1.449.683	81,95	1.385.590	82,86	1.412.187	80,33	1.456.778	81,70	1.447.929	81,36
Valas / Foreign Exchange	319.343	18,05	286.627	17,14	345.797	19,67	326.271	18,30	331.762	18,64

Tabel 1.36.
Komposisi Dana Pihak Ketiga Bank Umum Konvensional - BUKU 4
(Composition of Third Party Funds of Commercial Conventional Banks - Group of Business Activities 4)
Nilai Nominal dalam Miliar Rp (Billion Rp)

Keterangan / Items	Desember 2018		Desember 2019		September 2020		Desember 2020		September 2021	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	746.337	24,85	847.436	25,12	1.029.963	26,65	1.010.726	25,93	1.229.414	28,56
Rupiah	581.628	19,37	641.664	19,02	782.455	20,25	765.174	19,63	888.496	20,64
Valas / Foreign Exchange	164.709	5,48	205.772	6,10	247.509	6,40	245.552	6,30	340.918	7,92
Tabungan / Saving	1.240.146	41,30	1.345.969	39,90	1.486.007	38,45	1.575.254	40,41	1.700.439	39,50
Rupiah	1.171.739	39,02	1.279.486	37,92	1.403.669	36,32	1.490.402	38,24	1.607.516	37,34
Valas / Foreign Exchange	68.407	2,28	66.483	1,97	82.338	2,13	84.852	2,18	92.923	2,16
Simpanan Berjangka / Time Deposits	1.016.532	33,85	1.180.339	34,99	1.348.420	34,89	1.311.962	33,66	1.375.564	31,95
Rupiah	841.478	28,02	985.176	29,20	1.132.769	29,31	1.121.852	28,78	1.179.907	27,41
Valas / Foreign Exchange	175.054	5,83	195.163	5,78	215.651	5,58	190.109	4,88	195.657	4,54
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	388.637	12,94	399.872	11,85	471.284	12,20	516.133	13,24	551.226	12,80
Valas / Foreign Exchange	78.921	2,63	87.545	2,59	114.534	2,96	84.354	2,16	91.972	2,14
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	361.459	12,04	413.138	12,25	490.868	12,70	454.510	11,66	393.314	9,14
Valas / Foreign Exchange	39.502	1,32	44.672	1,32	39.229	1,02	40.178	1,03	30.390	0,71
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	49.310	1,64	74.815	2,22	88.952	2,30	75.143	1,93	132.029	3,07
Valas / Foreign Exchange	32.272	1,07	30.956	0,92	29.129	0,75	36.834	0,94	48.081	1,12
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	42.073	1,40	97.350	2,89	81.665	2,11	76.066	1,95	103.338	2,40
Valas / Foreign Exchange	24.358	0,81	31.990	0,95	32.760	0,85	28.743	0,74	25.215	0,59
Total DPK / Total Third Party Funds	3.003.015	100,00	3.373.744	100,00	3.864.390	100,00	3.897.941	100,00	4.305.418	100,00
Rupiah	2.594.845	86,41	2.906.326	86,15	3.318.892	85,88	3.377.428	86,65	3.675.919	85,38
Valas / Foreign Exchange	408.170	13,59	467.418	13,85	545.498	14,12	520.513	13,35	629.499	14,62

Tabel 1.37.
Komposisi Dana Pihak Ketiga Bank Umum Syariah - BUKU 2
(Composition of Third Party Funds of Commercial Sharia Banks - Group of Business Activities 2)
Nilai Nominal dalam Miliar Rp (Billion Rp)

Keterangan / Items	Desember 2018		Desember 2019		September 2020		Desember 2020		September 2021	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	17.259	10,86	26.781	15,15	28.115	19,94	14.042	14,12	15.797	14,17
Rupiah	16.355	10,29	26.031	14,73	26.664	18,92	13.566	13,64	15.223	13,65
Valas / Foreign Exchange	904	0,57	750	0,42	1.451	1,03	475	0,48	574	0,51
Tabungan / Saving	51.357	32,32	59.136	33,45	39.601	28,09	29.495	29,65	31.209	27,99
Rupiah	51.117	32,17	58.669	33,19	39.392	27,94	29.291	29,45	30.948	27,75
Valas / Foreign Exchange	240	0,15	467	0,26	209	0,15	204	0,21	262	0,23
Simpanan Berjangka / Time Deposits	90.301	56,82	90.847	51,39	73.249	51,96	55.933	56,23	64.508	57,85
Rupiah	85.898	54,05	87.887	49,72	70.349	49,90	53.005	53,29	61.325	54,99
Valas / Foreign Exchange	4.403	2,77	2.960	1,67	2.901	2,06	2.928	2,94	3.183	2,85
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	27.479	17,29	33.742	19,09	16.963	12,03	11.745	11,81	16.984	15,23
Valas / Foreign Exchange	1.545	0,97	1.589	0,90	507	0,36	717	0,72	1.183	1,06
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	15.061	9,48	16.718	9,46	15.077	10,70	11.461	11,52	13.568	12,17
Valas / Foreign Exchange	501	0,32	260	0,15	1.200	0,85	129	0,13	22	0,02
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	10.219	6,43	12.909	7,30	21.399	15,18	16.205	16,29	9.413	8,44
Valas / Foreign Exchange	1.415	0,89	271	0,15	621	0,44	1.640	1,65	596	0,53
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	33.140	20,85	24.517	13,87	16.909	12,00	13.594	13,67	21.361	19,15
Valas / Foreign Exchange	942	0,59	840	0,48	573	0,41	443	0,45	1.382	1,24
Total DPK / Total Third Party Funds	158.917	100,00	176.763	100,00	140.966	100,00	99.469	100,00	111.514	100,00
Rupiah	153.371	96,51	172.586	97,64	136.405	96,76	95.862	96,37	107.496	96,40
Valas / Foreign Exchange	5.547	3,49	4.177	2,36	4.561	3,24	3.607	3,63	4.018	3,60

Tabel 1.38.
Komposisi Dana Pihak Ketiga Bank Umum Syariah - BUKU 3
(Composition of Third Party Funds of Commercial Sharia Banks - Group of Business Activities 3)
Nilai Nominal dalam Miliar Rp (Billion Rp)

Keterangan / Items	Desember 2018		Desember 2019		September 2020		Desember 2020		September 2021	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	9.386	10,73	14.480	14,51	24.687	15,33	36.221	16,49	30.913	13,45
Rupiah	7.496	8,57	10.573	10,59	17.560	10,91	26.248	11,95	28.275	12,30
Valas / Foreign Exchange	1.891	2,16	3.907	3,91	7.127	4,43	9.974	4,54	2.638	1,15
Tabungan / Saving	35.070	40,09	39.800	39,88	69.873	43,40	90.040	40,99	94.035	40,92
Rupiah	35.070	40,09	39.770	39,85	69.622	43,24	89.768	40,86	93.866	40,84
Valas / Foreign Exchange	-	-	30	0,03	251	0,16	272	0,12	169	0,07
Simpanan Berjangka / Time Deposits	43.015	49,18	45.529	45,62	66.450	41,27	93.425	42,53	104.873	45,63
Rupiah	39.208	44,82	43.071	43,15	62.209	38,64	88.110	40,11	101.506	44,17
Valas / Foreign Exchange	3.807	4,35	2.459	2,46	4.241	2,63	5.316	2,42	3.366	1,46
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	30.094	34,40	30.550	30,61	35.458	22,02	38.756	17,64	62.395	27,15
Valas / Foreign Exchange	3.404	3,89	1.623	1,63	3.516	2,18	4.310	1,96	2.936	1,28
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	4.633	5,30	7.010	7,02	10.348	6,43	20.065	9,13	19.271	8,39
Valas / Foreign Exchange	195	0,22	391	0,39	127	0,08	478	0,22	93	0,04
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	1.641	1,88	1.920	1,92	5.237	3,25	12.930	5,89	8.819	3,84
Valas / Foreign Exchange	48	0,05	67	0,07	123	0,08	143	0,07	126	0,05
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	2.840	3,25	3.590	3,60	11.167	6,94	16.359	7,45	11.022	4,80
Valas / Foreign Exchange	160	0,18	377	0,38	475	0,29	384	0,17	211	0,09
Total DPK / Total Third Party Funds	87.472	100,00	99.810	100,00	161.010	100,00	219.687	100,00	229.821	100,00
Rupiah	81.774	93,49	93.414	93,59	149.392	92,78	204.126	92,92	223.648	97,31
Valas / Foreign Exchange	5.698	6,51	6.395	6,41	11.618	7,22	15.561	7,08	6.173	2,69

Tabel 1.39.
Suku Bunga Rata-rata DPK Bank Umum
(Average of Interest Rate of Third Party Funds of Commercial Banks)
Persen (Percent)

Keterangan / Items	2018	2019	2020				2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Giro / Demand Deposits															
Rupiah	2,20	2,27	2,07	2,00	1,97	1,91	1,92	1,89	1,85	1,80	1,82	1,79	1,75	1,75	1,73
Valas / Foreign Exchange	0,50	0,78	0,57	0,50	0,44	0,42	0,39	0,38	0,35	0,35	0,33	0,31	0,29	0,28	0,27
Tabungan / Saving															
Rupiah	1,31	1,17	0,95	0,90	0,87	0,86	0,84	0,83	0,83	0,80	0,80	0,81	0,75	0,76	0,73
Valas / Foreign Exchange	0,45	0,43	0,36	0,30	0,28	0,28	0,26	0,26	0,23	0,22	0,21	0,21	0,19	0,19	0,19
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	6,92	6,02	4,90	4,66	4,45	4,22	4,05	3,88	3,74	3,68	3,55	3,47	3,39	3,31	3,24
Valas / Foreign Exchange	2,11	2,09	1,26	0,93	0,80	0,72	0,67	0,63	0,62	0,59	0,55	0,52	0,50	0,50	0,45
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	6,84	6,32	5,14	4,79	4,57	4,39	4,34	4,25	3,96	3,81	3,76	3,64	3,56	3,51	3,43
Valas / Foreign Exchange	2,61	2,44	1,61	1,35	1,17	1,00	0,91	0,73	0,65	0,63	0,68	0,68	0,63	0,57	0,56
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	7,00	6,79	5,57	5,41	5,31	5,12	4,92	4,82	4,55	4,41	4,30	4,09	3,96	3,86	3,77
Valas / Foreign Exchange	2,26	2,37	1,93	1,72	1,60	1,38	1,22	1,20	1,10	1,02	0,98	0,90	0,90	0,83	0,76
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	6,65	6,92	6,23	6,15	5,98	5,80	5,64	5,50	5,22	5,05	4,92	4,77	4,71	4,65	4,44
Valas / Foreign Exchange	1,75	2,17	1,81	1,72	1,59	1,44	1,34	1,27	1,21	1,18	1,13	0,95	0,87	0,82	0,79

Tabel 1.40.
Suku Bunga Rata-rata DPK Bank Umum Konvensional - BUKU 2
(Average of Interest Rate of Third Party Funds of Commercial Conventional Banks - Group of Business Activities 2)
Persen (Percent)

Keterangan / Items	2018	2019	2020				2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Giro / Demand Deposits															
Rupiah	2,25	2,15	2,09	2,09	2,13	2,11	2,12	2,06	2,05	2,04	2,03	2,03	1,91	1,76	1,94
Valas / Foreign Exchange	0,48	0,65	0,40	0,43	0,45	0,39	0,34	0,34	0,28	0,32	0,27	0,21	0,19	0,17	0,17
Tabungan / Saving															
Rupiah	2,00	2,01	1,77	1,78	1,74	1,71	1,71	1,73	1,72	1,68	1,64	1,65	1,52	1,39	1,55
Valas / Foreign Exchange	0,24	0,30	0,34	0,40	0,32	0,27	0,27	0,31	0,23	0,24	0,16	0,19	0,14	0,18	0,16
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	7,31	6,63	6,03	5,86	5,69	5,50	5,36	5,16	4,95	4,78	4,49	4,31	4,18	3,53	4,12
Valas / Foreign Exchange	2,29	1,87	1,39	1,27	1,27	1,10	0,98	0,93	0,85	0,77	0,69	0,69	0,65	0,56	0,58
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	7,77	7,32	6,85	6,73	6,58	6,40	6,28	6,07	5,37	5,14	5,08	4,86	4,77	3,80	4,48
Valas / Foreign Exchange	2,56	2,40	1,59	1,56	1,57	1,46	1,40	1,31	1,28	1,24	1,12	1,14	0,99	0,56	0,92
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	7,87	7,62	6,73	6,42	6,34	6,15	5,98	5,89	5,65	5,55	5,37	5,16	4,99	3,99	4,70
Valas / Foreign Exchange	2,33	2,39	2,25	2,15	2,12	2,11	1,99	1,82	1,34	1,27	1,21	1,18	1,13	0,86	1,13
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	7,40	7,51	6,97	6,86	6,74	6,65	6,53	6,42	6,15	6,01	5,85	5,69	5,61	4,79	5,26
Valas / Foreign Exchange	2,15	2,44	2,08	2,04	1,93	1,72	1,63	1,31	1,32	1,29	1,23	1,19	1,03	0,90	0,92

Tabel 1.41.
Suku Bunga Rata-rata DPK Bank Umum Konvensional - BUKU 3
(Average of Interest Rate of Third Party Funds of Commercial Conventional Banks - Group of Business Activities 3)
Persen (Percent)

Keterangan / Items	2018	2019	2020					2021							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Giro / Demand Deposits															
Rupiah	2,37	2,34	2,21	2,15	2,13	2,08	2,00	1,96	1,98	1,87	1,89	1,79	1,75	1,73	1,73
Valas / Foreign Exchange	0,66	0,92	0,50	0,45	0,44	0,42	0,33	0,28	0,26	0,22	0,20	0,18	0,19	0,33	0,19
Tabungan / Saving															
Rupiah	2,02	1,94	1,58	1,57	1,55	1,52	1,43	1,40	1,43	1,39	1,36	1,35	1,32	0,59	1,40
Valas / Foreign Exchange	0,51	0,52	0,39	0,35	0,31	0,30	0,25	0,24	0,22	0,20	0,19	0,19	0,19	0,20	0,18
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	7,24	6,34	5,37	5,14	4,89	4,61	4,42	4,22	4,06	3,97	3,85	3,70	3,58	2,90	3,43
Valas / Foreign Exchange	2,17	1,89	1,00	0,90	0,88	0,85	0,77	0,66	0,61	0,58	0,57	0,52	0,53	0,44	0,53
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	7,37	6,64	5,58	5,36	5,22	4,99	4,84	4,64	4,29	4,11	4,12	3,99	3,87	3,03	3,73
Valas / Foreign Exchange	2,39	1,96	1,55	1,28	1,16	0,92	0,87	0,73	0,66	0,64	0,71	0,70	0,64	0,50	0,57
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	7,21	6,93	5,46	5,37	5,31	5,16	4,95	4,99	4,76	4,59	4,51	4,21	4,09	3,35	3,93
Valas / Foreign Exchange	2,22	1,92	1,81	1,73	1,67	1,59	1,34	1,34	1,15	1,01	0,95	0,91	0,91	0,80	0,73
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	7,02	7,21	6,56	6,45	6,19	5,93	5,79	5,70	5,42	5,28	5,22	5,05	4,98	3,93	4,58
Valas / Foreign Exchange	1,46	2,22	1,66	1,59	1,52	1,49	1,47	1,43	1,28	1,24	1,21	1,06	1,00	0,78	0,86

Tabel 1.42.
Suku Bunga Rata-rata DPK Bank Umum Konvensional - BUKU 4
(Average of Interest Rate of Third Party Funds of Commercial Conventional Banks - Group of Business Activities 4)
Persen (Percent)

Keterangan / Items	2018	2019	2020					2021							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Giro / Demand Deposits															
Rupiah	2,13	2,26	2,04	1,96	1,91	1,86	1,89	1,87	1,80	1,76	1,77	1,76	1,73	1,73	1,70
Valas / Foreign Exchange	0,41	0,75	0,64	0,53	0,44	0,44	0,42	0,42	0,40	0,39	0,38	0,36	0,33	0,33	0,30
Tabungan / Saving															
Rupiah	1,04	0,91	0,76	0,70	0,66	0,66	0,67	0,66	0,65	0,63	0,64	0,65	0,60	0,59	0,54
Valas / Foreign Exchange	0,41	0,38	0,35	0,27	0,27	0,28	0,26	0,26	0,23	0,22	0,22	0,22	0,20	0,20	0,19
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	6,45	5,51	4,14	3,76	3,62	3,46	3,39	3,27	3,19	3,14	3,05	3,04	3,01	2,90	2,83
Valas / Foreign Exchange	2,03	2,25	1,32	0,91	0,68	0,58	0,59	0,57	0,60	0,58	0,52	0,50	0,47	0,44	0,38
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	6,27	5,92	4,86	4,07	3,77	3,61	3,60	3,52	3,37	3,23	3,19	3,12	3,07	3,03	2,96
Valas / Foreign Exchange	2,81	2,77	1,66	1,38	1,13	1,01	0,89	0,65	0,57	0,55	0,60	0,59	0,56	0,50	0,48
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	6,07	6,10	5,08	4,83	4,63	4,33	4,12	3,89	3,59	3,51	3,45	3,39	3,40	3,35	3,28
Valas / Foreign Exchange	2,29	2,53	1,98	1,69	1,53	1,23	1,09	1,08	1,07	0,97	0,96	0,89	0,85	0,80	0,74
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	6,25	6,75	5,98	5,91	5,70	5,49	5,30	5,03	4,61	4,42	4,22	4,08	4,03	3,93	3,88
Valas / Foreign Exchange	1,90	2,14	1,82	1,73	1,58	1,41	1,29	1,23	1,19	1,16	1,10	0,89	0,80	0,78	0,74

Tabel 1.43.
Bagi Hasil Rata-rata DPK Bank Umum Syariah - BUKU 2
(Average of Profit Sharing Rate of Third Party Funds of Commercial Sharia Banks - Group of Business Activities 2)
Persen (Percent)

Keterangan / Items	2018	2019	2020					2021							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Giro / Demand Deposits															
Rupiah	1,62	2,20	1,16	1,11	1,22	1,16	1,26	1,35	1,32	1,32	1,23	1,21	1,20	1,17	1,18
Valas / Foreign Exchange	0,64	0,51	0,99	0,99	0,43	0,59	0,33	0,36	0,33	0,44	0,22	0,22	0,19	0,17	0,10
Tabungan / Saving															
Rupiah	1,59	1,30	0,95	0,89	1,16	1,32	1,31	1,05	1,09	0,94	0,89	0,82	0,82	0,82	0,83
Valas / Foreign Exchange	0,21	0,22	0,24	0,24	0,25	0,25	0,26	0,23	0,25	0,25	0,25	0,25	0,25	0,25	0,24
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	6,49	6,04	5,51	5,14	4,27	4,76	4,28	4,32	3,93	4,06	3,71	3,48	3,57	3,79	3,92
Valas / Foreign Exchange	1,82	3,01	0,99	1,52	1,44	1,29	1,26	1,21	1,03	1,09	0,94	0,44	0,93	1,05	0,80
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	6,70	6,59	6,46	5,97	5,41	4,88	5,04	5,26	3,99	4,61	4,43	3,94	3,78	4,06	4,17
Valas / Foreign Exchange	2,58	0,71	1,01	1,13	1,19	1,44	1,24	1,17	1,01	1,43	1,82	1,25	1,01	0,80	0,62
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	6,19	6,13	5,78	5,39	5,66	4,85	5,13	4,73	4,61	4,70	4,57	4,06	3,95	3,91	3,85
Valas / Foreign Exchange	2,14	0,68	1,23	1,10	1,12	1,23	1,27	1,24	0,99	1,17	3,96	1,41	2,11	2,07	1,99
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	5,65	5,45	5,02	4,98	5,01	4,67	4,97	4,73	4,67	4,53	4,52	4,26	4,13	5,41	4,07
Valas / Foreign Exchange	0,98	0,71	0,49	0,42	0,99	0,98	1,29	0,99	0,99	1,27	1,18	1,14	1,09	1,01	1,08

Tabel 1.44.
Bagi Hasil Rata-rata DPK Bank Umum Syariah - BUKU 3
(Average of Profit Sharing Rate of Third Party Funds of Commercial Sharia Banks - Group of Business Activities 3)
Persen (Percent)

Keterangan / Items	2018	2019	2020					2021							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Giro / Demand Deposits															
Rupiah	0,70	1,70	1,26	1,57	1,36	0,86	0,88	0,77	0,72	0,86	1,45	1,44	1,35	2,07	1,98
Valas / Foreign Exchange	0,44	0,35	0,13	0,14	0,28	0,13	0,16	0,16	0,18	0,23	0,30	0,34	0,40	0,30	0,29
Tabungan / Saving															
Rupiah	1,90	1,42	1,31	1,29	1,16	1,19	0,96	1,09	1,21	1,09	1,09	1,08	1,08	1,08	1,09
Valas / Foreign Exchange	-	-	0,04	0,06	0,05	0,05	0,05	0,29	0,28	0,29	0,29	0,29	0,29	0,28	0,28
Simpanan Berjangka / Time Deposits															
<i>- Simpanan Berjangka 1 bln / 1 Month Time Deposits</i>															
Rupiah	6,39	5,81	5,03	4,85	4,88	4,80	4,42	4,39	4,22	4,20	4,14	4,00	3,87	3,75	3,54
Valas / Foreign Exchange	2,06	1,61	1,01	0,85	0,86	0,79	0,68	0,87	0,76	0,79	0,81	0,74	0,71	0,71	0,68
<i>- Simpanan Berjangka 3 bln / 3 Month Time Deposits</i>															
Rupiah	5,96	5,94	5,14	4,99	5,25	5,25	4,82	4,82	4,47	4,34	4,22	4,13	3,91	3,74	3,62
Valas / Foreign Exchange	1,54	2,38	0,53	0,45	0,46	0,48	0,45	0,44	0,79	0,83	0,74	0,31	0,29	0,28	0,28
<i>- Simpanan Berjangka 6 bln / 6 Month Time Deposits</i>															
Rupiah	5,02	4,78	3,90	4,08	4,75	4,68	4,62	4,32	4,58	3,98	3,94	3,81	3,48	3,42	3,27
Valas / Foreign Exchange	0,88	1,24	0,50	0,45	0,42	0,39	0,38	0,61	0,87	0,90	0,57	0,74	0,31	0,30	0,30
<i>- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits</i>															
Rupiah	5,08	5,08	4,08	3,91	4,26	4,43	4,02	4,29	4,48	4,42	4,32	4,22	3,90	3,77	3,67
Valas / Foreign Exchange	0,99	2,11	1,73	0,62	0,48	0,46	0,46	0,53	0,70	0,69	0,64	0,58	0,36	0,36	0,35

Tabel 1.45.
Perkembangan Jumlah Bank Umum dan Kantor Bank Umum berdasarkan BUKU
(Growth of Total Commercial Banks and Bank Offices based on Group of Business Activities)

Kelompok Bank / Group of Bank	2018	2019	2020				2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
BUKU 1															
Jumlah Bank / Total Banks	18	13	10	9	7	4	-	-	-	-	-	-	-	-	-
Jumlah Kantor / Total Bank Offices	495	392	264	261	164	144	-	-	-	-	-	-	-	-	-
BUKU 2															
Jumlah Bank / Total Banks	51	52	54	55	57	58	62	62	62	62	61	61	61	61	61
Jumlah Kantor / Total Bank Offices	4.033	4.107	4.165	4.178	4.286	4.227	4.245	4.245	4.090	4.078	4.075	4.070	4.107	4.121	4.128
BUKU 3															
Jumlah Bank / Total Banks	27	25	25	25	25	26	25	25	25	25	26	26	26	26	26
Jumlah Kantor / Total Bank Offices	9.498	8.666	8.016	7.967	7.941	8.030	7.724	7.721	7.855	7.817	7.769	7.772	7.766	7.751	7.723
BUKU 4															
Jumlah Bank / Total Banks	5	6	7	7	7	7	8	8	8	8	8	8	8	8	8
Jumlah Kantor / Total Bank Offices	15.717	16.053	16.389	16.341	16.336	16.312	16.186	16.011	15.955	15.897	15.831	15.827	15.812	15.780	15.721
BUKU 1 SYARIAH / BUKU 1 SHARIA															
Jumlah Bank / Total Banks	4	4	4	4	4	3	-	-	-	-	-	-	-	-	-
Jumlah Kantor / Total Bank Offices	99	99	96	94	94	30	-	-	-	-	-	-	-	-	-
BUKU 2 SYARIAH / BUKU 2 SHARIA															
Jumlah Bank / Total Banks	9	9	7	7	6	7	10	10	10	10	10	10	10	10	10
Jumlah Kantor / Total Bank Offices	1.157	1.197	916	912	599	653	670	664	664	663	665	664	664	665	665
BUKU 3 SYARIAH / BUKU 3 SHARIA															
Jumlah Bank / Total Banks	1	1	3	3	4	4	4	2	2	2	2	2	2	2	2
Jumlah Kantor / Total Bank Offices	605	609	917	938	1.335	1.337	1.351	1.358	1.362	1.362	1.366	1.366	1.364	1.366	1.351
Total															
Jumlah Bank / Total Banks	115	110	110	110	110	109	109	107	107	107	107	107	107	107	107
Jumlah Kantor / Total Bank Offices	31.604	31.123	30.763	30.691	30.755	30.733	30.128	29.949	29.889	29.780	29.689	29.661	29.713	29.683	29.588

Data Bank Umum Berdasarkan Kelompok Bank

Sumber Data:

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

Keterangan symbol/tanda pada tabel:

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

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

Keterangan / Items	2018	2019	2020					2021									
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep		
Penyaluran Dana / Distribution of Funds																	
a. Kredit Yang Diberikan / Credit	5.358.012	5.683.757	5.602.034	5.553.639	5.516.904	5.547.618	5.460.998	5.482.054	5.556.955	5.543.358	5.575.627	5.644.857	5.623.380	5.644.525	5.644.525	5.644.525	5.707.484
- Kepada Pihak Ketiga / To Third Party	5.294.882	5.616.992	5.530.594	5.480.271	5.447.491	5.481.560	5.397.123	5.419.145	5.496.419	5.482.170	5.514.402	5.581.789	5.563.700	5.586.024	5.586.024	5.586.024	5.652.839
Rupiah	4.494.416	4.830.794	4.703.844	4.689.055	4.690.509	4.723.761	4.651.994	4.662.996	4.713.270	4.716.259	4.743.370	4.792.325	4.775.272	4.798.499	4.798.499	4.798.499	4.855.590
Valas / Foreign Exchange	800.466	786.198	826.750	791.217	756.982	757.798	745.129	756.149	783.149	765.911	771.032	789.464	788.428	787.525	787.525	787.525	797.249
- Kepada Bank Lain / Inter Bank Credit	63.130	66.766	71.440	73.368	69.414	66.058	63.875	62.909	60.535	61.187	61.225	63.068	59.680	58.501	58.501	58.501	54.646
Rupiah	41.291	47.969	55.580	56.277	52.401	52.401	51.470	50.078	48.532	48.880	49.126	47.448	46.968	46.968	46.968	43.641	43.641
Valas / Foreign Exchange	21.839	18.797	15.860	17.090	14.148	13.657	12.406	12.831	11.073	12.356	12.100	13.942	12.232	11.533	11.533	11.005	11.005
b. Penempatan pada Bank Lain / Interbank Placement	220.990	245.271	218.718	243.431	215.159	252.800	227.473	241.157	245.945	245.290	255.139	247.953	237.355	262.050	262.050	248.258	248.258
- Giro / Demand Deposit	86.232	86.079	111.579	140.760	118.711	123.338	123.590	116.272	127.973	112.119	122.505	116.098	113.846	134.328	134.328	145.501	145.501
- Inter Bank Call Money / Inter Bank Call Money	85.313	110.322	74.625	75.131	78.143	98.266	77.424	97.255	88.107	96.364	95.684	83.261	80.743	89.033	89.033	87.015	87.015
- Deposito Berjangka / Time Deposits	22.270	27.882	23.607	19.154	12.029	22.902	20.882	22.902	24.911	28.361	23.207	22.814	19.752	14.820	14.820	12.265	12.265
- Lainnya / Others	27.176	20.988	8.907	8.387	6.276	7.442	5.567	4.727	4.954	8.447	13.742	17.780	23.014	23.868	23.868	3.477	3.477
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	767.134	766.781	886.346	719.714	761.342	775.395	682.601	736.629	787.078	770.259	814.435	981.295	1.022.368	968.385	968.385	1.028.063	1.028.063
- Giro / Demand Deposit	417.888	407.076	260.753	231.919	239.203	305.171	242.117	259.965	266.755	248.776	320.692	319.453	340.919	337.632	337.632	374.552	374.552
- Fine Tune Operation (FTO)	212.031	174.529	434.216	353.108	339.786	288.370	316.004	380.822	408.043	372.140	437.533	491.786	437.794	471.414	471.414	471.414	471.414
- Fasbi	132.528	179.365	177.209	119.960	168.197	166.856	111.456	129.716	124.324	100.512	107.964	198.023	177.987	178.117	178.117	163.190	163.190
- Lainnya / Others	4.687	5.811	14.168	14.157	14.157	14.998	13.024	15.132	15.177	12.928	13.639	28.287	11.676	14.842	14.842	18.907	18.907
d. Surat Berharga / Securities	941.936	1.012.695	1.377.859	1.442.615	1.465.624	1.466.904	1.515.811	1.575.724	1.589.155	1.627.141	1.592.122	1.674.902	1.666.853	1.718.885	1.718.885	1.799.183	1.799.183
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	39.441	68.974	14.779	18.579	20.351	18.785	15.754	17.279	20.453	20.160	19.350	27.353	24.386	24.386	24.386	10.611	10.611
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	61.172	38.212	44.664	50.330	55.033	55.922	56.025	62.488	57.806	58.240	62.322	59.458	57.806	57.806	58.342	58.342	58.342
- Obligasi / Bonds	616.058	712.173	1.152.118	1.190.108	1.217.822	1.209.094	1.266.835	1.317.744	1.333.662	1.374.924	1.332.086	1.384.037	1.374.938	1.434.837	1.434.837	1.509.777	1.509.777
- Lainnya / Others	225.264	193.336	166.297	183.597	172.418	183.104	177.197	178.213	177.233	173.624	182.446	201.189	208.072	214.573	214.573	220.454	220.454
e. Penyerahan / Equity Investment	43.534	50.772	52.370	52.637	54.177	54.982	55.096	62.265	60.495	60.632	60.826	60.639	60.858	61.095	61.095	118.522	118.522
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	162.594	170.652	297.512	303.794	310.240	313.016	319.790	325.044	330.507	334.787	342.364	345.878	348.276	350.658	350.658	348.613	348.613
- Kredit yang diberikan / Credit	156.781	164.654	288.022	293.717	301.266	304.167	311.064	317.439	321.710	326.024	334.032	336.626	339.465	341.960	341.960	339.430	339.430
- Surat Berharga / Securities	988	823	4.456	4.253	3.474	2.793	2.517	2.041	2.062	2.158	2.052	2.681	2.439	2.358	2.358	2.451	2.451
- Lainnya / Others	4.825	5.175	5.034	5.824	5.499	6.056	6.209	5.564	6.396	6.701	6.174	6.571	6.372	6.339	6.339	6.732	6.732
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	22.390	20.952	20.713	21.874	31.480	30.961	27.178	23.265	20.556	17.557	20.102	16.720	15.643	22.061	22.061	17.992	17.992
h. Tagihan Lainnya / Other claims	293.397	329.931	563.889	666.935	663.606	656.458	682.811	656.080	689.289	604.769	613.474	467.399	452.412	509.977	509.977	487.402	487.402
Sumber Dana / Source of Funds																	
a. Dana Pihak Ketiga / Third Party Funds	5.630.448	5.998.648	6.650.876	6.619.881	6.634.998	6.665.300	6.569.684	6.645.911	6.804.564	6.798.491	6.836.964	6.966.349	6.965.828	7.059.543	7.059.543	7.162.288	7.162.288
Rupiah	4.825.128	5.164.773	5.690.082	5.678.246	5.708.953	5.756.007	5.664.340	5.710.693	5.809.704	5.835.431	5.886.868	5.988.904	5.999.221	6.068.870	6.068.870	6.125.079	6.125.079
Giro / Demand Deposit	997.007	1.100.040	1.337.243	1.288.250	1.297.512	1.262.734	1.228.151	1.285.845	1.340.717	1.296.338	1.312.055	1.366.270	1.356.164	1.381.910	1.381.910	1.439.235	1.439.235
Tabungan / Saving	1.690.086	1.813.949	1.893.628	1.894.621	1.939.041	2.014.663	1.967.830	1.954.673	1.971.773	2.025.603	2.052.172	2.089.833	2.089.833	2.112.743	2.112.743	2.125.970	2.125.970
Simpanan Berjangka / Time Deposits	2.138.035	2.250.784	2.459.211	2.495.376	2.472.400	2.478.610	2.468.360	2.470.175	2.497.214	2.513.490	2.522.642	2.536.858	2.553.224	2.574.216	2.574.216	2.559.874	2.559.874
Valas / Foreign Exchange	805.320	833.875	960.794	941.634	926.045	909.383	905.344	935.218	994.860	963.060	977.445	966.607	990.673	1.037.209	1.037.209	1.037.209	1.037.209
Giro / Demand Deposit	318.027	365.808	438.025	413.040	432.028	424.401	431.855	463.349	509.286	494.075	470.325	498.724	495.854	518.636	518.636	543.056	543.056
Tabungan / Saving	135.173	131.236	157.347	156.851	159.695	158.837	153.583	156.258	160.590	152.373	154.816	156.339	159.196	160.006	160.006	168.744	168.744
Simpanan Berjangka / Time Deposits	352.120	336.831	365.422	371.743	334.322	326.145	319.905	315.610	324.984	316.612	324.955	322.364	311.558	312.032	312.032	325.409	325.409
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	2.797	2.147	2.964	3.267	6.011	5.605	6.021	6.689	5.817	5.768	4.836	5.704	5.480	5.480	5.480	5.871	5.871
c. Kewajiban kepada Bank lain / Interbank Liabilities	192.555	197.517	148.712	148.742	135.995	176.681	150.534	164.727	166.312	161.927	172.414	164.155	160.884	155.215	155.215	161.478	161.478
d. Surat Berharga yang diterbitkan / Issued Securities	115.129	135.029	126.648	126.648	125.973	125.079	122.449	119.711	121.418	125.339	118.942	118.176	118.176	115.473	115.473	117.491	117.491
e. Pinjaman yang Diterima / Loans received	296.746	299.055	284.050	286.871	268.574	270.036	258.508	256.238	253.698	248.963	252.247	247.865	235.032	230.512	230.512	228.346	228.346
Rupiah	48.525	62.710	73.172	74.155	73.577	71.871	70.454	68.335	67.988	68.194	69.915	71.298	68.340	65.056	65.056	65.056	65.056
Valas / Foreign Exchange	248.221	236.345	210.878	212.715	194.997	198.165	188.054	187.903	185.710	180.769	182.332	176.567	165.570	162.172	162.172	163.289	163.289
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	26.396	15.606	21.178	19.006	24.534	23.795	20.571	19.495	19.167	13.976	13.899	13.088	11.654	15.084	15.084	12.704	12.704
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	206.480	187.404	93.536	90.000	82.944	134.966	90.133	105.195	102.633	98.515	87.499	92.822	91.120	91.184	91.184	85.820	85.820
h. Setoran Jaminan / Guarantee Deposits	4.559	4.157	4.074	3.805	3.837	4.367	4.125	3.976	3.333	3.438	3.385	3.822	4.694	4.256	4.256	4.788	4.788
Beberapa komponen modal / Several Components of Capital																	
a. Modal Disetor / Paid In Capital	209.321	211.758	224.738	224.766	225.054	229.563	231.316	243.543	244.260	244.574	244.929	244.346	247.309	248.464	248.464	252.850	252.850
b. Cadangan / Reserves	68.266	75.0															

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

Keterangan / Items	2018	2019	2020					2021									
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep		
Penyaluran Dana / Distribution of Funds																	
a. Kredit Yang Diberikan / Credit	2.244.788	2.438.272	2.432.242	2.420.669	2.414.355	2.456.205	2.424.321	2.444.391	2.495.056	2.487.738	2.504.367	2.552.232	2.544.398	2.558.879	2.579.760		
- Kepada Pihak Ketiga / To Third Party	2.239.600	2.430.773	2.422.918	2.410.943	2.404.904	2.445.965	2.414.649	2.433.898	2.484.520	2.477.562	2.494.032	2.541.755	2.534.955	2.549.958	2.572.263		
Rupiah	1.937.593	2.118.483	2.105.842	2.101.568	2.106.887	2.130.279	2.104.041	2.117.726	2.154.990	2.155.668	2.171.357	2.203.439	2.194.574	2.203.969	2.218.276		
Valas / Foreign Exchange	302.007	312.289	317.076	309.375	298.018	315.686	310.608	316.172	329.529	321.894	322.675	338.316	340.381	345.989	353.987		
- Kepada Bank Lain / Inter Bank Credit	5.188	7.499	9.324	9.726	9.451	10.240	9.672	10.493	10.536	10.175	10.335	10.477	9.443	8.921	7.497		
Rupiah	4.332	4.737	5.532	5.537	5.105	6.266	6.207	6.149	6.206	6.125	6.206	6.370	5.317	5.358	4.550		
Valas / Foreign Exchange	856	2.762	3.792	4.189	4.346	3.974	3.465	3.786	4.387	4.051	4.129	4.107	4.126	3.563	2.948		
b. Penempatan pada Bank Lain / Interbank Placement	69.959	76.408	64.940	91.550	69.021	79.290	77.819	83.483	88.660	86.305	95.041	91.445	91.445	105.494	93.967		
- Giro / Demand Deposit	35.926	36.957	52.510	76.710	56.240	56.276	61.135	58.435	68.474	54.665	56.681	54.452	50.903	65.414	76.451		
- Inter Bank Call Money / Inter Bank Call Money	11.137	27.051	6.196	10.633	8.792	16.143	11.682	21.808	16.672	24.813	24.608	24.557	17.122	18.831	13.214		
- Deposito Berjangka / Time Deposits	3.671	3.568	3.264	2.807	2.863	3.768	3.627	1.957	1.893	1.379	2.929	2.646	2.603	1.792	3.929		
- Lainnya / Others	19.126	8.831	970	1.400	1.126	3.102	1.376	1.283	1.620	5.447	10.824	15.149	20.817	19.457	374		
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	295.771	315.897	378.290	268.852	282.167	320.000	238.754	288.151	322.333	328.363	298.240	346.377	354.158	330.088	338.388		
- Giro / Demand Deposit	173.047	160.700	115.118	102.249	89.212	140.604	91.588	106.460	96.406	82.803	97.720	93.501	104.845	99.129	116.306		
- Fine Tune Operation (FTO)	94.935	70.898	188.746	130.739	128.768	97.477	103.463	126.644	175.888	197.439	168.269	172.080	172.651	171.677	164.044		
- Fasbi	27.674	84.270	74.394	35.864	64.186	81.918	43.701	55.043	50.035	48.117	32.247	80.792	76.657	59.276	58.031		
- Lainnya / Others	115	29	32	1	1	1	1	4	4	4	4	4	4	6	6		
d. Surat Berharga / Securities	376.256	394.525	592.532	616.467	630.058	615.448	633.300	651.261	657.176	653.555	638.622	668.256	674.018	707.867	770.186		
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	15.834	20.406	12.161	13.553	17.132	15.483	13.522	13.389	16.582	14.689	23.624	23.624	22.195	10.539	8.565		
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	28.742	19.151	27.751	35.340	39.743	40.225	38.497	42.539	38.993	38.202	38.616	40.327	36.413	35.949	37.192		
- Obligasi / Bonds	241.308	297.188	491.349	509.626	509.626	499.825	520.611	537.368	543.077	541.555	528.135	544.156	556.361	595.926	653.392		
- Lainnya / Others	90.372	57.781	61.271	67.250	63.557	59.915	60.671	57.966	58.255	57.574	57.181	60.149	59.049	65.453	71.036		
e. Penyertaan / Equity Investment	21.360	25.139	25.595	25.745	25.940	26.197	26.219	33.307	31.557	31.624	31.833	31.914	31.914	32.030	36.647		
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	82.445	90.486	172.913	178.476	182.948	186.006	190.660	193.771	194.887	196.792	201.508	205.788	205.593	207.294	208.451		
- Kredit yang diberikan / Credit	79.540	87.056	165.859	170.847	176.528	180.143	185.035	189.586	190.330	192.305	197.055	200.460	200.459	201.889	202.985		
- Surat Berharga / Securities	399	323	3.888	3.678	2.876	2.176	1.436	1.676	1.763	2.876	1.547	1.962	1.962	1.904	1.947		
- Lainnya / Others	2.506	3.106	3.166	3.952	3.545	3.687	3.712	2.748	2.794	2.940	2.778	3.109	3.172	3.501	3.519		
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	2.858	2.117	2.867	3.894	6.143	5.696	4.542	3.181	2.594	2.422	3.514	2.232	2.232	4.334	3.196		
h. Tagihan Lainnya / Other claims	134.143	119.239	167.982	180.781	162.380	186.428	147.442	129.796	145.917	99.583	111.499	91.975	99.200	104.253	117.265		
Sumber Dana / Source of Funds																	
a. Dana Pihak Ketiga / Third Party Funds	2.412.453	2.581.349	2.890.488	2.826.349	2.814.055	2.873.149	2.756.021	2.804.144	2.915.664	2.885.529	2.876.176	2.949.618	2.965.131	3.002.261	3.045.015		
Rupiah	2.088.035	2.208.733	2.445.065	2.382.984	2.391.570	2.459.829	2.345.311	2.371.667	2.447.699	2.428.032	2.436.985	2.500.467	2.516.583	2.557.741	2.585.120		
Giro / Demand Deposit	459.295	487.231	585.722	533.746	536.586	555.777	511.930	530.783	552.821	531.545	531.540	565.332	569.110	571.818	615.057		
Tabungan / Saving	864.259	910.783	941.693	938.848	968.592	1.005.489	972.587	961.106	978.103	997.155	1.003.087	1.021.389	1.021.888	1.036.953	1.046.429		
Simpanan Berjangka / Time Deposits	764.481	810.719	917.650	910.391	887.392	898.563	860.795	879.779	916.775	899.331	902.358	913.746	925.585	948.970	923.633		
Valas / Foreign Exchange	324.418	372.615	445.423	443.365	422.485	413.319	410.710	432.476	467.965	457.497	439.191	449.151	448.549	444.520	459.895		
Giro / Demand Deposit	132.385	168.535	204.041	195.781	208.595	204.899	210.355	238.506	259.752	261.998	243.560	256.795	260.268	261.644	270.161		
Tabungan / Saving	47.087	37.406	43.261	43.644	44.536	46.356	44.664	43.740	45.388	42.646	44.207	44.186	44.305	44.445	47.178		
Simpanan Berjangka / Time Deposits	144.946	166.674	198.121	203.940	169.353	162.065	155.690	150.230	162.825	152.853	151.424	148.171	148.171	138.430	142.556		
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	1.051	529	534	530	537	537	525	549	998	1.013	991	976	976	1.313	1.736		
c. Kewajiban kepada Bank Lain / Interbank Liabilities	44.303	46.482	35.860	33.333	26.034	44.899	34.332	45.754	41.852	39.618	45.229	41.313	41.313	41.724	38.471		
d. Surat Berharga yang diterbitkan / Issued Securities	64.983	85.334	86.502	85.794	83.939	83.796	83.764	81.419	82.011	86.188	85.079	84.343	84.252	81.603	80.624		
e. Pinjaman yang Diterima / Loans received	146.342	153.693	145.649	153.382	140.592	141.994	137.532	139.679	138.915	138.571	140.485	141.844	129.701	128.118	127.013		
Rupiah	15.277	25.447	27.751	26.972	26.922	24.982	23.696	23.778	23.510	23.673	24.757	26.944	24.961	24.023	23.393		
Valas / Foreign Exchange	131.065	128.246	117.898	126.410	113.670	117.013	113.836	115.900	114.898	115.405	115.728	114.901	104.740	104.095	103.620		
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	1.794	1.400	2.885	2.267	2.475	2.345	1.986	2.828	3.245	2.063	1.680	2.496	1.704	1.550	1.432		
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	105.406	82.019	32.298	31.279	30.195	66.728	37.161	41.040	36.514	38.207	30.668	35.251	38.033	37.006	31.899		
h. Setoran Jaminan / Guarantee Deposits	1.698	1.227	909	911	914	1.383	1.381	1.027	846	902	924	1.349	2.176	1.380	1.820		
Beberapa komponen modal / Several Components of Capital																	
a. Modal Disetor / Paid In Capital	29.765	30.078	30.446	30.446	30.446	30.446	30.446	30.447	30.451	30.451	30.451	30.451	30.451	30.425	31.734		
b. Cadangan / Reserves	11.994	11.994	11.994	11.994	11.994	11.994	11.994	11.994	13.596	13.596	13.596	13.596	13.596	13.596	13.688		
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	276.332	317.719	299.096	299.097	300.640	300.631	337.442	337.510	313.511	312.691	312.690	312.691	312.692	312.707	312.707		
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	74.134	74.699	32.079	32.850	34.833	37.301	4.881	10.127	14.649	29.657	24.019	34.729	41.519	47.054			
e. Tambahan modal disetor / Additional Paid In Capital	33.407	39.838	47.941	48.439	52.057	49.834	46.988	49.855	47.417	50.344	51.173	50.379	50.046	51.589	144.550		
f. Modal Pinjaman / Loan Capital	3.785	3.764	11.201	11.122	10.967	10.945	10.932	10.997	18.343	18.279	16.646	15.324	15.286	15.129	23.744		

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

Keterangan / Items	2018	2019	2020				2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Penyaluran Dana / Distribution of Funds															
a. Kredit Yang Diberikan / Credit	426.051	469.530	482.342	484.982	491.358	493.422	488.494	490.438	494.685	497.270	499.523	502.927	502.352	505.291	511.721
- Kepada Pihak Ketiga / To Third Party	421.655	464.434	477.090	479.691	486.006	488.666	483.974	486.097	490.541	493.206	495.456	499.032	498.635	501.581	507.846
Rupiah	421.089	464.099	476.785	479.392	485.718	488.402	483.711	485.830	489.261	491.933	494.195	497.778	497.384	500.347	506.632
Valas / Foreign Exchange	565	335	305	299	289	264	263	267	1.281	1.274	1.254	1.251	1.251	1.234	1.214
- Kepada Bank Lain / Inter Bank Credit	4.396	5.096	5.252	5.291	5.352	4.756	4.521	4.341	4.144	4.064	4.067	3.895	3.718	3.710	3.875
Rupiah	4.396	5.096	5.252	5.291	5.352	4.756	4.521	4.341	4.144	4.064	4.067	3.895	3.718	3.710	3.875
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b. Penempatan pada Bank Lain / Interbank Placement	34.438	40.436	28.290	23.000	16.520	28.601	22.795	34.791	28.907	35.227	26.402	28.688	21.607	19.391	19.958
- Giro / Demand Deposit	2.864	2.071	2.456	3.162	2.861	2.585	3.434	5.251	2.966	4.784	4.609	3.271	3.258	4.687	5.159
- Inter Bank Call Money / Inter Bank Call Money	15.508	18.497	8.534	5.970	6.434	9.126	4.762	11.843	6.196	6.604	4.705	9.101	4.676	4.087	9.581
- Deposito Berjangka / Time Deposits	14.597	18.505	16.686	12.949	6.260	16.052	13.828	17.059	19.225	23.238	16.102	15.787	12.872	8.814	3.565
- Lainnya / Others	1.469	1.364	613	919	966	838	770	639	520	602	626	529	800	1.804	1.653
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	80.487	71.441	110.619	77.440	89.869	71.953	55.237	58.718	58.623	55.286	65.685	88.964	91.254	89.913	107.515
- Giro / Demand Deposit	40.667	43.659	24.980	19.995	26.710	29.527	20.161	22.357	25.006	22.871	30.896	31.751	35.202	34.511	35.639
- Fine Tune Operation (FTO)	7.790	4.389	59.082	37.594	40.782	16.912	18.860	19.108	19.677	19.050	19.677	25.480	33.512	27.102	45.830
- Fasbi	31.782	22.219	24.466	16.123	20.757	23.928	14.054	14.403	11.315	8.398	11.895	28.833	20.300	26.503	25.311
- Lainnya / Others	248	1.173	2.091	3.728	1.620	1.587	2.161	2.850	2.967	1.900	3.217	1.900	2.240	1.796	736
d. Surat Berharga / Securities	59.567	67.915	91.116	98.672	88.874	80.760	84.223	95.420	102.037	109.955	111.751	116.131	114.167	116.834	123.993
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	8.661	11.894	2.368	4.970	3.134	3.110	2.007	3.608	3.595	3.703	4.271	3.416	2.014	977	1.928
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	4.271	4.184	7.264	7.306	6.815	5.666	7.782	9.032	9.258	9.960	9.537	10.098	8.218	7.152	7.946
- Obligasi / Bonds	28.405	35.306	63.115	65.354	63.168	51.886	57.232	63.988	69.781	76.513	77.650	80.142	82.142	85.580	89.515
- Lainnya / Others	18.229	16.531	18.368	21.042	15.756	20.098	17.202	18.792	19.403	19.779	20.294	22.475	21.793	23.125	24.604
e. Penyertaan / Equity Investment	1.610	1.610	1.610	1.610	1.610	1.945	1.945	1.945	1.953	1.955	1.955	1.955	1.955	1.955	1.955
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	8.402	9.317	14.956	14.997	15.483	14.290	14.840	15.097	15.418	15.691	15.876	15.824	16.219	16.628	16.255
- Kredit yang diberikan / Credit	7.950	8.874	14.395	14.437	14.923	13.730	14.275	14.528	14.848	15.135	15.323	15.273	15.673	16.082	15.696
- Surat Berharga / Securities	178	240	236	230	226	226	230	228	230	228	227	230	232	232	232
- Lainnya / Others	274	276	321	324	330	333	335	341	340	328	327	321	314	315	326
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	0	-	4	16	30	11	24	8	8	50	28	5	9	39	21
h. Tagihan Lainnya / Other claims	16.990	26.602	57.563	114.196	93.475	47.769	66.505	61.250	70.868	76.525	66.129	52.137	40.134	42.090	42.406
Sumber Dana / Source of Funds															
a. Dana Pihak Ketiga / Third Party Funds	477.473	532.258	650.938	675.932	653.319	590.602	594.574	615.054	632.353	655.378	648.381	663.663	646.055	646.847	673.688
Rupiah	475.485	529.822	648.461	672.515	649.959	589.463	593.030	612.364	628.694	652.028	645.860	660.654	643.492	642.572	668.282
Giro / Demand Deposit	116.439	141.049	206.860	205.519	189.072	131.204	141.406	161.775	175.585	173.250	157.927	176.834	155.074	159.779	176.299
Tabungan / Saving	165.748	181.965	168.738	167.878	170.181	188.112	168.359	163.027	164.080	167.165	177.419	181.962	183.988	181.330	179.759
Simpanan Berjangka / Time Deposits	193.298	206.808	272.862	299.119	290.706	270.147	283.265	287.562	289.029	311.614	310.514	301.858	304.430	301.462	312.224
Valas / Foreign Exchange	1.988	2.436	2.477	3.417	3.360	1.139	1.544	2.690	3.659	3.350	2.521	3.009	2.564	4.275	5.407
Giro / Demand Deposit	375	339	139	137	137	136	145	183	713	721	686	651	668	656	669
Tabungan / Saving	80	66	76	79	101	110	108	108	108	108	113	108	108	103	102
Simpanan Berjangka / Time Deposits	1.533	2.032	2.262	3.201	3.122	892	1.291	2.399	2.838	2.521	1.717	1.717	2.246	1.788	4.635
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	1	98	1	1	1	1	1	1	1	1	1	1	1	1	1
c. Kewajiban kepada Bank Lain / Interbank Liabilities	31.409	31.967	12.079	12.690	13.085	23.092	10.579	13.078	13.018	12.366	13.056	14.620	13.498	14.559	18.589
d. Surat Berharga yang diterbitkan / Issued Securities	13.214	11.224	8.863	8.834	9.634	9.537	8.143	8.163	8.144	8.174	7.965	7.150	6.536	6.551	7.672
e. Pinjaman yang Diterima / Loans received	14.249	16.255	19.226	19.113	18.412	18.301	18.249	18.213	18.500	18.701	18.923	18.397	18.533	18.796	18.184
Rupiah	13.889	16.255	19.226	19.113	18.412	18.301	18.249	18.213	18.500	18.701	18.923	18.397	18.533	18.796	18.184
Valas / Foreign Exchange	359	-	-	-	-	-	-	-	-	-	-	-	-	-	-
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	0	2	5	2	7	2	17	41	15	15	4	13	2	5	11
g. Kewajiban Lainnya (mencaup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	12.227	11.345	686	689	639	1.501	600	435	1.023	424	455	2.173	646	351	421
h. Setoran Jaminan / Guarantee Deposits	483	443	178	204	197	323	222	190	189	181	168	156	177	196	213
Beberapa komponen modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	39.513	42.047	43.466	43.493	43.537	44.615	46.389	46.578	46.773	47.085	47.145	46.485	46.509	46.510	46.555
b. Cadangan / Reserves	22.423	25.160	24.205	24.205	24.205	23.424	23.733	23.903	24.608	24.918	25.733	27.024	27.235	27.474	27.475
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	2.783	2.899	3.450	3.040	3.046	2.909	15.656	13.912	10.330	7.999	5.839	4.448	4.175	3.917	3.738
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	13.135	12.307	9.422	10.686	11.489	13.002	1.108	2.105	3.620	4.352	5.475	7.019	8.025	9.160	10.432
e. Tambahan modal disetor / Additional Paid In Capital	921	1.831	1.592	2.189	4.362	4.269	2.532	1.761	1.522	1.674	1.772	1.604	2.020	2.292	2.067
f. Modal Pinjaman / Loan Capital	2.161	1.937	2.435	2.435	2.934	2.934	2.934	2.934	2.934	2.934	2.934	2.934	3.931	3.931	3.930

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

Keterangan / Items	2018	2019	2020					2021									
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep		
Penyaluran Dana / Distribution of Funds																	
a. Kredit Yang Diberikan / Credit	2.428.580	2.534.506	2.450.193	2.421.442	2.402.485	2.415.930	2.375.907	2.372.386	2.388.796	2.384.416	2.396.005	2.412.935	2.402.048	2.411.653	2.441.703		
- Kepada Pihak Ketiga / To Third Party	2.388.632	2.491.518	2.399.705	2.352.198	2.369.671	2.352.198	2.369.008	2.329.722	2.345.474	2.339.988	2.351.675	2.368.221	2.358.416	2.368.638	2.401.288		
Rupiah	2.016.455	2.135.017	2.021.223	2.007.547	2.003.378	2.019.257	1.983.762	1.977.195	1.984.993	1.984.252	1.993.135	2.008.109	1.999.868	2.011.461	2.044.679		
Valas / Foreign Exchange	372.178	356.501	378.482	362.124	348.820	349.751	345.961	350.669	360.481	355.736	358.540	360.112	358.548	357.176	356.609		
- Kepada Bank Lain / Inter Bank Credit	39.947	42.987	50.488	51.771	50.287	46.923	46.185	44.523	43.322	44.428	44.330	44.714	43.633	43.015	40.415		
Rupiah	32.563	38.078	44.796	45.449	44.810	41.379	40.742	39.029	39.170	38.644	38.606	38.813	37.901	35.216			
Valas / Foreign Exchange	7.385	4.909	5.692	6.322	5.477	5.544	5.443	5.493	4.153	5.785	5.724	5.853	5.219	5.114	5.199		
b. Penempatan pada Bank Lain / Interbank Placement	93.748	96.924	80.383	88.367	84.367	108.478	84.731	83.270	90.177	85.251	94.585	89.237	87.701	95.826	96.481		
- Giro / Demand Deposit	40.144	43.410	52.569	58.853	51.386	61.068	53.046	48.729	53.027	49.520	55.325	55.524	55.598	60.853	61.850		
- Inter Bank Call Money / Inter Bank Call Money	43.022	36.937	17.068	22.318	26.043	41.296	25.917	28.956	31.238	30.372	33.946	26.716	27.344	30.621	28.985		
- Deposito Berjangka / Time Deposits	4.001	5.809	3.657	3.397	2.906	2.935	2.937	3.387	3.244	3.244	3.676	3.882	3.777	3.715	4.272		
- Lainnya / Others	6.580	10.768	7.089	5.996	4.033	3.180	2.831	2.198	2.619	2.115	1.638	1.114	982	637	1.374		
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	337.095	317.094	306.986	293.367	303.191	307.063	293.723	291.816	293.547	286.374	341.354	437.102	464.477	438.359	457.863		
- Giro / Demand Deposit	185.660	184.662	106.812	96.135	105.809	101.980	100.311	99.036	110.333	104.879	147.600	150.829	156.911	162.898	179.962		
- Fine Tune Operation (FTO)	92.013	73.491	131.653	131.278	126.616	148.664	149.164	146.156	129.658	140.955	140.180	194.161	238.084	193.883	204.169		
- Fasbi	55.137	54.332	56.475	54.958	58.374	43.600	33.654	34.551	41.554	32.582	43.985	70.588	60.814	70.131	57.034		
- Lainnya / Others	4.285	4.608	10.996	12.392	12.819	10.593	12.073	10.996	12.002	7.959	9.589	21.523	11.448	11.448	16.698		
d. Surat Berharga / Securities	444.790	483.621	621.703	652.072	665.238	686.753	721.822	748.885	755.343	784.208	765.093	809.446	803.382	814.563	826.319		
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	13.990	34.038	48	56	84	191	226	282	276	233	390	313	177	153	117		
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	18.664	7.903	4.969	5.416	6.199	7.533	7.970	8.986	8.212	8.730	8.542	9.559	12.443	12.236	10.823		
- Obligasi / Bonds	300.499	327.107	534.523	555.630	570.585	580.288	617.689	642.152	651.008	682.208	654.417	684.876	667.300	678.791	693.021		
- Lainnya / Others	111.637	114.574	82.163	90.969	88.369	98.740	95.937	97.464	95.847	93.036	101.744	114.698	123.462	123.382	122.357		
e. Penyertaan / Equity Investment	20.470	23.951	25.092	25.209	25.209	26.768	26.859	26.913	26.913	27.071	27.071	26.979	26.917	27.038	29.847		
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	65.473	64.780	99.321	100.181	102.173	106.672	108.393	110.253	113.933	115.769	118.368	117.593	119.819	120.219	118.006		
- Kredit yang diberikan / Credit	63.208	62.925	97.755	98.614	100.543	104.562	106.159	107.707	110.361	112.146	115.133	114.356	116.824	117.600	114.979		
- Surat Berharga / Securities	403	325	304	312	345	379	364	366	249	274	248	238	216	265			
- Lainnya / Others	1.862	1.529	1.262	1.255	1.286	1.731	1.871	2.179	3.177	3.348	2.985	3.010	2.757	2.402	2.763		
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	11.264	10.628	10.112	10.244	14.239	14.258	12.761	11.257	9.424	8.298	9.097	7.536	7.232	9.504	8.069		
h. Tagihan Lainnya / Other claims	115.225	162.186	316.876	351.450	385.800	400.487	441.490	434.753	446.529	407.504	414.589	304.913	293.506	340.171	310.914		
Sumber Dana / Source of Funds																	
a. Dana Pihak Ketiga / Third Party Funds	2.564.260	2.702.953	2.901.343	2.923.778	2.966.779	3.016.126	3.021.206	3.020.621	3.044.343	3.055.330	3.106.633	3.145.638	3.150.680	3.198.614	3.220.883		
Rupiah	2.166.406	2.326.941	2.486.097	2.512.329	2.551.150	2.596.157	2.607.048	2.602.654	2.613.009	2.639.628	2.683.979	2.711.602	2.720.406	2.747.237	2.754.507		
Giro / Demand Deposit	370.394	411.752	478.261	481.929	501.303	507.027	501.068	511.967	536.817	517.359	542.197	548.234	552.366	569.914	571.111		
Tabungan / Saving	655.060	716.016	777.811	782.350	814.929	814.929	820.544	824.110	823.469	854.938	865.246	877.442	887.241	892.542			
Simpanan Berjangka / Time Deposits	1.140.952	1.199.174	1.230.026	1.248.050	1.255.719	1.274.202	1.285.436	1.266.577	1.252.723	1.267.331	1.276.537	1.287.551	1.290.598	1.290.082	1.290.854		
Valas / Foreign Exchange	397.854	376.012	415.246	411.449	415.629	419.969	414.158	417.967	431.334	415.702	422.654	434.036	430.273	451.377	466.375		
Giro / Demand Deposit	128.888	133.464	155.597	153.351	157.701	161.502	159.700	159.290	172.657	160.223	155.915	165.150	163.714	180.077	181.100		
Tabungan / Saving	80.699	85.950	104.711	103.356	105.380	103.092	99.789	103.734	106.851	101.637	102.764	104.100	106.792	107.528	113.405		
Simpanan Berjangka / Time Deposits	188.267	156.598	154.938	154.743	152.548	155.375	154.668	154.943	151.826	153.842	163.975	164.786	159.767	163.772	171.871		
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	1.745	1.495	2.121	2.543	5.579	5.473	5.078	5.477	5.690	4.777	3.859	4.415	4.415	4.134	4.134		
c. Kewajiban kepada Bank Lain / Interbank Liabilities	90.648	96.530	76.743	83.186	75.304	83.186	86.483	86.149	90.704	85.141	93.766	85.844	84.723	79.441	83.765		
d. Surat Berharga yang diterbitkan / Issued Securities	36.932	38.471	31.961	32.020	32.400	31.745	30.543	30.128	31.263	30.877	29.923	27.449	27.388	27.319	29.195		
e. Pinjaman yang Diterima / Loans received	136.156	127.107	116.110	111.322	106.539	106.689	99.692	96.292	94.243	90.621	91.769	86.555	85.729	82.531	82.083		
Rupiah	19.359	19.008	24.195	26.071	26.243	26.588	26.510	25.343	24.978	24.820	25.235	24.957	24.968	24.521	22.480		
Valas / Foreign Exchange	116.797	108.099	91.915	85.251	80.296	80.101	73.182	70.949	69.265	65.802	66.534	61.597	60.761	58.010	59.603		
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	11.087	7.776	12.230	10.829	13.293	13.021	11.948	11.160	10.741	7.460	7.194	6.662	6.089	7.426	6.383		
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	81.639	87.659	58.079	55.718	49.582	63.128	49.000	59.892	62.958	57.900	54.576	53.699	51.157	52.703	52.357		
h. Setoran Jaminan / Guarantee Deposits	2.293	2.393	2.702	2.403	2.345	2.405	2.251	2.343	2.096	2.136	2.029	2.081	1.972	2.119	2.149		
Beberapa komponen modal / Several Components of Capital																	
a. Modal Disetor / Paid In Capital	132.703	132.321	143.513	143.513	143.758	147.188	147.168	159.206	159.723	159.725	160.021	160.097	163.051	164.217	167.248		
b. Cadangan / Reserves	33.849	37.901	38.214	38.223	38.223	39.065	36.445	38.496	38.223	37.012	37.017	40.374	40.385	40.422	40.423		
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	233.575	262.105	274.990	274.669	274.594	273.869	323.080	310.884	296.755	296.766	296.633	292.450	292.220	292.001	291.954		
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	54.171	58.964	36.451	41.473	46.927	5.826	46.927	9.815	13.662	18.880	22.550	28.915	33.012	38.357	44.044		
e. Tambahan modal disetor / Additional Paid In Capital	80.427	101.550	121.438	126.222	131.256	137.429	135.872	129.919	131.789	134.397	136.637	138.556	139.339	139.534	139.827		
f. Modal Pinjaman / Loan Capital	43.276	37.788	36.142	35.867	35.522	42.327	41.573	41.961	42.463	42.609	41.333	41.789	40.154	39.924	38.040		

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

Keterangan / Items	2018	2019	2020					2021									
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep		
Penyaluran Dana / Distribution of Funds																	
a. Kredit Yang Diberikan / Credit	258.593	241.450	237.258	226.546	208.707	182.060	172.275	174.838	178.418	173.934	175.732	176.762	174.582	168.702	174.300		
- Kepada Pihak Ketiga / To Third Party	244.994	230.266	230.881	219.966	204.382	177.922	168.778	171.286	175.885	171.413	173.239	172.781	171.694	165.847	171.442		
Rupiah	119.278	113.194	99.994	100.548	94.526	85.824	80.480	82.245	84.026	84.406	84.684	82.998	83.446	82.721	86.003		
Valas / Foreign Exchange	125.716	117.072	130.888	119.418	109.856	92.098	88.298	89.041	91.859	87.007	88.556	88.248	83.126	85.439	85.439		
- Kepada Bank Lain / Inter Bank Credit	13.598	11.184	6.376	6.580	4.325	4.139	3.498	3.552	2.534	2.520	2.492	3.982	2.887	2.855	2.858		
Rupiah	1	58	-	-	-	-	-	-	-	-	-	-	-	-	-		
Valas / Foreign Exchange	13.598	11.125	6.376	6.580	4.325	4.139	3.498	3.552	2.534	2.520	2.492	3.982	2.887	2.855	2.858		
b. Penempatan pada Bank Lain / Interbank Placement	22.944	31.504	45.106	40.515	45.250	36.432	42.128	39.613	38.201	38.508	39.470	34.226	36.602	41.339	37.853		
- Giro / Demand Deposit	7.298	3.641	4.044	4.233	8.224	3.409	5.975	3.857	3.505	3.150	5.889	3.851	4.087	3.374	2.042		
- Inter Bank Call Money / Inter Bank Call Money	15.646	27.838	40.827	36.210	36.875	32.701	35.063	34.648	34.002	34.574	32.426	28.888	31.601	35.494	35.235		
- Deposito Berjangka / Time Deposits	-	-	-	-	-	-	500	500	500	500	500	500	500	500	500		
- Lainnya / Others	1	25	235	72	152	322	591	607	194	283	655	988	415	1.971	76		
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	53.781	62.349	90.450	80.054	86.116	76.379	94.888	97.945	112.575	100.235	109.156	108.852	112.480	110.025	124.296		
- Giro / Demand Deposit	18.514	18.054	13.842	13.540	17.472	33.061	30.057	32.111	35.009	38.223	44.476	43.372	43.962	41.095	42.645		
- Fine Tune Operation (FTO)	17.293	25.751	54.734	53.480	43.620	25.316	44.516	39.909	55.941	50.598	44.014	45.813	47.538	45.133	57.371		
- Fasbi	17.935	18.543	21.873	13.015	24.879	17.410	20.047	25.719	21.420	11.414	19.837	16.808	20.215	22.207	22.813		
- Lainnya / Others	39	1	0	0	144	591	268	205	204	0	829	2.859	764	1.591	1.467		
d. Surat Berharga / Securities	61.323	66.633	72.507	75.404	81.455	83.944	76.467	80.158	74.598	79.423	76.656	81.068	75.286	79.621	78.686		
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	957	2.637	202	-	-	-	-	-	-	-	-	-	-	-	-		
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	9.494	6.974	4.680	2.268	2.275	2.498	1.776	1.931	1.343	1.541	1.545	2.338	2.384	2.469	2.381		
- Obligasi / Bonds	45.846	52.572	63.131	68.800	74.443	77.095	71.304	74.236	69.797	71.884	74.683	69.134	74.540	73.849	73.849		
- Lainnya / Others	5.026	4.451	4.994	4.336	4.736	4.350	3.387	3.991	3.459	3.234	3.226	3.867	3.768	2.612	2.456		
e. Penyertaan / Equity Investment	94	72	73	73	73	73	73	73	73	73	73	73	73	73	73		
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	6.274	6.070	10.321	10.139	9.635	6.048	5.897	5.924	6.270	6.535	6.612	6.673	6.645	6.517	5.901		
- Kredit yang diberikan / Credit	6.083	5.798	10.013	9.819	9.273	5.732	5.595	5.617	6.171	6.438	6.521	6.537	6.509	6.389	5.770		
- Surat Berharga / Securities	8	24	27	24	24	12	11	13	13	13	6	6	6	6	7		
- Lainnya / Others	183	263	284	293	339	305	291	86	86	85	85	130	130	122	123		
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	8.267	8.206	7.730	7.719	11.069	10.996	9.851	8.818	8.531	6.786	7.463	6.988	6.169	8.184	6.707		
h. Tagihan Lainnya / Other claims	27.039	21.903	21.468	20.508	21.951	21.775	27.374	30.280	25.974	21.156	21.257	18.373	19.573	23.463	16.818		
Sumber Dana / Source of Funds																	
a. Dana Pihak Ketiga / Third Party Funds	176.261	182.088	208.106	193.821	200.845	185.513	197.882	206.092	212.205	202.254	205.774	207.429	203.961	211.821	222.702		
Rupiah	95.202	99.276	110.459	110.418	116.274	110.557	118.951	124.008	120.303	115.743	120.044	116.180	118.740	121.319	117.170		
Giro / Demand Deposit	50.880	60.009	66.400	67.056	71.550	68.725	73.746	81.320	75.494	74.184	80.391	75.870	79.613	80.398	76.768		
Tabungan / Saving	5.019	5.184	5.386	5.546	6.140	6.134	6.340	6.420	6.122	6.346	6.420	6.607	6.516	7.220	7.241		
Simpanan Berjangka / Time Deposits	39.304	34.084	38.673	37.817	38.584	35.698	38.865	36.257	38.687	35.214	33.233	33.704	32.611	33.702	33.162		
Valas / Foreign Exchange	81.059	82.812	97.647	83.403	84.571	74.956	78.932	82.085	91.902	86.511	85.730	91.249	85.222	90.502	105.532		
Giro / Demand Deposit	56.378	63.471	78.248	63.771	65.595	57.864	61.654	65.370	76.164	71.133	70.164	76.147	71.204	76.258	91.126		
Tabungan / Saving	7.308	7.815	9.299	9.772	9.678	9.279	9.022	8.677	8.243	7.983	7.727	7.940	7.991	7.930	8.059		
Simpanan Berjangka / Time Deposits	17.374	11.527	10.100	9.860	9.299	7.813	8.256	8.038	7.495	7.395	7.839	7.162	6.027	6.313	6.346		
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
c. Kewajiban kepada Bank lain / Interbank Liabilities	26.194	22.538	24.031	19.533	21.572	19.906	19.140	19.747	20.738	19.896	25.974	18.462	21.350	19.490	20.653		
d. Surat Berharga yang diterbitkan / Issued Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
e. Pinjaman yang Diterima / Loans received	-	2.000	3.065	3.054	3.031	3.051	3.036	2.054	2.039	1.070	1.070	1.069	1.069	1.068	1.066		
Rupiah	-	2.000	2.000	2.000	2.000	2.000	2.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Valas / Foreign Exchange	-	-	1.065	1.054	1.031	1.051	1.036	1.054	1.039	70	70	69	69	68	66		
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	13.515	6.427	6.058	5.908	8.760	8.428	6.621	5.466	5.165	4.438	5.020	3.917	3.859	6.103	4.878		
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	7.207	6.381	2.474	2.314	2.528	3.608	3.372	3.828	2.138	1.984	1.800	1.699	1.284	1.124	1.143		
h. Setoran Jaminan / Guarantee Deposits	85	94	285	287	382	256	271	416	202	219	264	237	369	561	606		
Beberapa komponen modal / Several Components of Capital																	
a. Modal Disetor / Paid In Capital	7.340	7.312	7.312	7.312	7.312	7.312	7.312	7.312	7.312	7.312	7.312	7.312	7.312	7.312	7.312		
b. Cadangan / Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	30.209	32.371	34.796	34.796	34.796	35.190	42.591	41.971	42.008	42.127	42.133	41.513	41.513	40.692	40.072		
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	8.618	10.517	7.172	7.637	8.477	7.488	685	1.031	1.085	1.177	1.657	1.936	2.407	2.966	3.084		
e. Tambahan modal disetor / Additional Paid In Capital	(273)	389	711	813	918	704	555	484	278	343	421	466	579	583	482		
f. Modal Pinjaman / Loan Capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

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

Keterangan / Items	2018	2019	2020				2021										
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep		
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																	
1. Pendapatan bunga / Interest Income	742.327	828.197	596.355	660.802	725.282	794.091	72.385	133.073	201.760	263.229	327.248	391.272	453.980	518.227	581.642		
a. Dari Bank Indonesia / From Bank Indonesia Placement	6.205	7.353	6.433	7.403	8.159	8.902	700	1.312	1.974	2.576	3.163	3.965	5.000	5.832	6.695		
b. Dari Penempatan pada bank lain / From interbank placement	8.863	10.205	4.518	4.799	4.978	5.392	307	542	805	1.007	1.269	1.479	1.689	1.896	2.074		
c. Dari surat berharga / From securities	61.380	64.336	54.326	61.210	68.057	75.630	6.723	13.330	20.858	28.118	35.781	42.668	49.711	56.820	64.165		
d. Dari Kredit yang diberikan / From credit	511.575	552.425	385.590	425.863	466.057	508.294	46.342	84.662	127.016	166.427	206.414	247.088	286.279	326.055	365.711		
- kepada pihak ketiga bukan bank / To Third Party non Bank	508.391	548.591	382.372	422.292	462.173	504.082	46.010	84.064	126.236	165.416	205.165	245.612	284.635	324.172	363.687		
- kepada bank lain / To other Bank	3.184	3.834	3.219	3.572	3.884	4.212	332	598	779	1.011	1.249	1.476	1.644	1.883	2.025		
e. Lainnya / Others	154.304	193.878	145.489	161.527	178.031	195.873	18.313	33.228	51.108	65.102	80.621	96.072	111.301	127.623	142.997		
2. Beban Bunga / Interest Expenses	365.077	439.201	315.493	347.448	379.160	412.189	38.220	65.832	96.918	124.458	152.824	180.691	208.553	237.102	264.436		
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	63	450	330	347	352	368	4	7	13	17	18	95	107	120	25		
b. Kewajiban pada Bank lain / Interbank Liabilities	9.789	11.570	6.601	7.079	7.568	8.085	538	1.008	1.540	2.011	2.615	3.060	3.464	3.869	4.280		
c. Kepada pihak ketiga bukan bank / Third Party non Bank	179.623	210.401	146.910	162.173	176.408	190.658	13.474	25.328	38.092	50.116	62.125	73.719	85.476	97.169	108.219		
- Giro / Demand Deposit	20.397	24.188	20.435	22.821	25.006	27.192	2.178	4.048	6.168	8.161	10.085	12.024	14.019	16.006	17.957		
- Tabungan / Saving	23.929	24.998	16.710	18.364	19.973	21.655	1.550	3.036	4.588	6.055	7.511	8.925	10.369	11.925	13.275		
- Simpanan Berjangka / Time deposits	135.298	161.215	109.765	120.988	131.429	141.811	9.746	18.244	27.336	35.900	44.529	52.769	61.088	69.238	76.987		
d. Surat Berharga / Securities	11.314	11.987	8.206	9.059	9.999	10.961	831	1.636	2.490	3.380	4.292	5.054	5.847	6.626	7.506		
e. Pinjaman yang diterima / Loans received	11.572	13.655	8.300	9.142	9.761	10.340	2.378	2.129	2.625	2.980	3.361	3.766	4.180	4.724	5.129		
f. Lainnya / Others	150.931	189.109	141.326	155.686	171.087	187.804	15.364	30.087	45.491	59.974	74.583	89.309	103.956	119.380	134.058		
g. Koreksi atas pendapatan bunga / Corrections	1.784	2.029	3.820	3.963	3.984	3.972	5.631	5.638	6.667	5.979	5.829	5.688	5.523	5.213	5.218		
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	377.250	388.997	280.862	313.354	346.122	381.902	34.165	67.241	103.404	138.771	174.424	210.581	245.427	281.125	317.206		
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and																	
1. Pendapatan Operasional Selain Bunga / Other Operating Income	261.214	318.252	311.071	343.700	361.728	407.621	46.904	90.793	140.363	180.460	220.304	249.090	277.816	319.710	361.697		
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	8.442	12.839	15.821	17.365	19.768	22.342	2.874	4.550	5.726	7.169	8.720	11.492	12.474	14.640	16.349		
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	19	38	1	1	1	1	0	0	-	-	-	-	-	1	-		
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	31	59	148	149	150	239	2	70	163	151	9	27	29	38	55		
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	123.588	144.697	165.093	182.358	188.247	203.924	22.755	45.810	74.175	97.341	120.424	121.817	132.626	148.237	176.580		
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	76.090	82.320	57.209	63.365	69.298	77.002	6.304	12.418	19.377	26.747	33.862	41.307	48.413	55.318	64.128		
f. Lainnya / Others	53.043	78.298	72.799	80.462	84.146	104.114	14.969	27.945	40.923	49.051	57.289	74.448	84.274	101.478	104.585		
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	453.025	510.775	485.640	540.056	579.575	652.690	65.010	129.209	202.993	263.424	325.959	374.218	423.938	483.355	545.855		
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	3.506	1.678	1.617	1.508	1.365	1.595	544	1.264	1.270	1.087	1.064	1.247	1.027	903	1.422		
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	152	417	107	113	117	170	0	0	278	278	345	345	454	454	454		
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	177	46	128	125	132	184	20	29	114	113	120	120	147	144	144		
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	113.865	130.660	153.394	167.735	169.276	183.116	21.341	44.203	72.255	93.003	113.582	115.196	123.980	137.283	164.821		
e. Penyusutan/Amortisasi / Depreciation/Amortizations	102.680	130.473	151.883	170.891	186.264	220.212	23.770	45.441	67.637	84.654	104.758	131.203	149.263	173.913	184.948		
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	4.756	5.637	3.278	3.795	3.993	4.508	342	690	1.043	1.410	1.797	2.109	2.474	2.827	3.184		
g. Lainnya / Others	227.889	241.863	175.233	195.889	218.427	242.905	18.992	37.583	60.397	82.879	104.292	123.999	146.593	167.831	190.882		
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	185.439	196.474	106.293	116.998	128.275	136.833	16.059	28.825	42.212	55.806	68.768	85.454	99.304	117.480	133.048		
E. Pendapatan non-operasional / Non Operational Income	24.927	27.176	24.471	24.368	24.361	26.831	2.155	4.465	7.213	8.468	8.861	11.512	12.555	13.013	14.857		
F. Beban non-operasional / Non Operational Expenses	19.647	23.136	17.456	18.704	21.619	24.048	2.064	3.617	5.249	7.628	8.734	10.267	11.708	13.079	14.616		
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	5.280	4.041	7.016	5.665	2.742	2.782	91	848	1.964	840	127	1.245	847	(66)	241		
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	190.719	200.514	113.308	122.662	131.017	139.616	16.151	29.673	42.738	56.646	68.895	86.698	100.151	117.414	133.289		
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	95.580	105.391	(56)	(65)	(64)	67.531	(5)	(20)	(53)	(65)	(83)	(99)	(112)	(128)	(146)		
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	95.682	105.669	331	334	340	67.820	(5)	(97)	(152)	(164)	(182)	(198)	(211)	(227)	(244)		
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	150.013	156.487	85.123	92.645	98.914	104.718	12.500	23.078	33.026	44.119	53.702	67.527	78.173	92.002	104.614		

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

Keterangan / Items	2018	2019	2020				2021										
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep		
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																	
1. Pendapatan bunga / Interest Income	266.868	289.368	207.954	230.195	253.078	277.235	30.157	51.451	77.667	97.979	121.067	143.912	165.783	188.478	211.696		
a. Dari Bank Indonesia / From Bank Indonesia Placement	872	1.150	1.456	1.665	1.822	1.963	108	194	309	423	526	653	820	970	1.160		
b. Dari Penempatan pada bank lain / From interbank placement	2.855	3.354	1.789	1.915	2.049	2.210	124	222	305	357	461	548	612	715	780		
c. Dari surat berharga / From securities	22.313	22.511	19.288	21.802	24.291	27.102	2.168	4.406	6.988	9.400	12.176	14.376	16.668	19.079	21.674		
d. Dari Kredit yang diberikan / From credit	221.679	242.146	171.423	189.034	207.388	226.686	24.293	42.127	62.460	80.727	99.450	118.530	136.518	155.151	174.125		
- kepada pihak ketiga bukan bank / To Third Party non Bank	221.449	242.018	170.733	188.271	206.577	225.811	24.191	41.964	62.333	80.576	99.274	118.327	136.352	154.963	173.981		
- kepada bank lain / To other Bank	230	128	690	763	811	874	102	163	127	151	176	203	166	187	144		
e. Lainnya / Others	19.150	20.207	13.998	15.780	17.529	19.276	3.464	4.502	7.605	7.072	8.453	9.804	11.164	12.563	13.957		
2. Beban Bunga / Interest Expenses	100.552	119.880	89.908	97.951	105.879	113.490	14.752	20.957	29.241	34.722	41.253	47.610	53.958	60.230	66.427		
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	32	414	267	277	277	285	0	0	3	3	3	4	4	4	4		
b. Kewajiban pada Bank lain / Interbank Liabilities	4.586	5.361	3.586	3.840	4.104	4.406	302	581	894	1.178	1.585	1.846	2.077	2.319	2.563		
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	64.743	79.400	60.432	66.250	71.507	76.575	4.871	9.167	13.891	18.316	22.631	26.838	31.148	35.589	39.695		
- Giro / Demand Deposit	9.035	11.576	10.125	11.278	12.296	13.332	1.078	1.980	2.986	3.933	4.843	5.778	6.757	7.733	8.690		
- Tabungan / Saving	9.888	10.652	7.476	8.205	8.907	9.647	697	1.409	2.164	2.838	3.482	4.116	4.766	5.538	6.135		
- Simpanan Berjangka / Time deposits	45.820	57.173	42.832	46.767	50.303	53.597	3.096	5.778	8.741	11.544	14.306	16.945	19.625	22.318	24.870		
d. Surat Berharga / Securities	4.369	4.780	2.992	3.309	3.710	4.018	314	616	920	1.274	1.677	2.027	2.386	2.682	2.999		
e. Pinjaman yang diterima / Loans received	6.306	7.340	5.000	5.528	5.853	6.168	2.094	1.604	1.857	1.973	2.119	2.293	2.474	2.798	2.987		
f. Lainnya / Others	18.793	20.651	14.084	15.097	16.770	18.430	1.591	3.406	5.096	6.126	7.550	9.035	10.468	11.770	13.137		
g. Koreksi atas pendapatan bunga / Corrections	1.723	1.935	3.547	3.651	3.658	3.609	5.580	5.583	6.581	5.852	5.688	5.567	5.401	5.070	5.043		
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	166.316	169.488	118.046	132.243	147.199	163.746	15.405	30.494	46.988	63.257	79.814	96.302	111.824	128.248	145.269		
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and																	
1. Pendapatan Operasional Selain Bunga / Other Operating Income	75.120	129.470	98.865	120.393	117.152	134.785	17.802	36.125	49.007	71.439	89.469	108.125	118.715	136.923	147.231		
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	2.969	4.603	4.856	5.580	6.482	7.199	1.688	2.627	3.322	4.083	4.909	6.326	6.878	8.008	8.600		
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative	11.971	37.677	16.388	29.233	17.940	18.348	3.018	7.331	8.061	21.101	29.017	31.508	31.345	30.301	32.152		
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	35.904	39.652	28.395	31.473	34.465	38.267	3.188	6.199	9.767	13.260	17.235	20.829	24.425	27.950	31.591		
f. Lainnya / Others	24.276	47.537	49.227	54.107	58.265	70.970	9.908	19.968	27.856	32.994	38.308	49.462	56.067	70.663	74.888		
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	148.001	204.182	173.138	207.203	215.255	245.562	26.606	53.584	77.373	109.574	138.353	166.326	186.067	211.758	231.827		
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	330	247	334	315	304	323	56	173	134	156	153	242	182	157	254		
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-		
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	8.073	34.034	11.786	23.697	11.101	10.982	2.512	6.762	7.682	20.141	27.159	29.432	28.616	26.619	28.010		
e. Penyusutan/Amortisasi / Depreciation/Amortizations	45.830	69.472	88.165	100.541	110.972	130.834	15.751	30.691	42.504	52.123	63.958	81.988	91.482	109.560	117.119		
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	722	893	505	614	619	810	55	142	197	246	380	414	477	569	600		
g. Lainnya / Others	93.047	99.535	72.348	82.035	92.258	102.614	8.230	15.816	26.856	36.908	46.704	54.251	65.310	74.854	85.845		
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	93.435	94.776	43.774	45.434	49.096	52.968	6.601	13.034	20.060	25.122	30.930	38.101	44.472	53.412	60.674		
E. Pendapatan non-operasional / Non Operational Income	1.168	485	785	548	612	846	36	347	793	691	412	855	803	395	562		
F. Beban non-operasional / Non Operational Expenses	500	772	727	686	1.581	1.840	53	47	97	135	164	327	393	484	666		
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	668	(287)	58	(138)	(969)	(993)	(17)	300	697	556	249	528	410	(89)	(104)		
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	94.103	94.489	43.832	45.296	48.127	51.975	6.584	13.334	19.319	25.678	31.178	38.628	44.882	53.322	60.570		
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	49.213	51.349	-	-	-	19.973	-	-	-	-	-	-	-	-	-		
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	49.213	51.349	-	-	-	19.973	-	-	-	-	-	-	-	-	-		
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	74.134	74.699	32.079	32.850	34.833	37.301	4.881	10.127	14.649	19.711	24.019	29.657	34.729	41.519	47.054		

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

Keterangan / Items	2018	2019	2020					2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																
1. Pendapatan bunga / Interest Income	81.890	97.447	74.871	83.773	92.563	101.078	8.303	16.207	24.848	33.281	41.681	50.232	58.672	67.027	75.356	
a. Dari Bank Indonesia / From Bank Indonesia Placement	766	696	711	914	1.040	1.166	93	158	236	312	383	487	614	705	806	
b. Dari Penempatan pada bank lain / From interbank placement	2.177	2.753	1.122	1.190	1.232	1.284	63	136	248	327	408	474	536	590	645	
c. Dari surat berharga / From securities	4.897	5.603	4.350	4.967	5.588	6.155	461	957	1.511	2.109	2.706	3.279	3.865	4.427	5.014	
d. Dari Kredit yang diberikan / From credit	52.115	54.701	41.489	46.181	50.852	55.543	4.604	8.996	13.757	18.347	22.970	27.765	32.495	37.152	41.833	
- kepada pihak ketiga bukan bank / To Third Party non Bank	52.039	54.512	41.365	46.042	50.698	55.377	4.593	8.976	13.725	18.308	22.921	27.706	32.427	37.057	41.728	
- kepada bank lain / To other Bank	76	189	124	139	154	166	11	21	31	39	50	59	67	95	105	
e. Lainnya / Others	21.934	33.695	27.199	30.521	33.850	36.930	3.084	5.959	9.096	12.186	15.213	18.227	21.163	24.153	27.058	
2. Beban Bunga / Interest Expenses	43.254	57.593	44.651	50.062	55.310	60.267	4.895	9.462	14.397	19.201	23.955	28.582	33.137	37.696	42.125	
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	1	4	2	2	2	2	-	-	-	-	-	-	0	0	0	
b. Kewajiban pada Bank lain / Interbank Liabilities	898	1.024	648	682	725	756	41	73	120	142	173	204	233	264	299	
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	19.177	21.999	15.804	17.846	19.762	21.595	1.730	3.302	4.978	6.617	8.262	9.815	11.356	12.843	14.273	
- Giro / Demand Deposit	2.683	2.949	1.987	2.290	2.547	2.764	203	393	630	860	1.069	1.274	1.490	1.687	1.881	
- Tabungan / Saving	2.213	2.401	1.733	1.919	2.099	2.325	181	336	502	665	831	992	1.157	1.325	1.476	
- Simpanan Berjangka / Time deposits	14.281	16.650	12.084	13.637	15.116	16.506	1.346	2.573	3.847	5.092	6.361	7.548	8.709	9.831	10.917	
d. Surat Berharga / Securities	1.177	1.266	855	948	1.044	1.147	92	189	285	382	477	573	663	738	828	
e. Pinjaman yang diterima / Loans received	760	851	665	753	831	913	82	159	239	316	394	466	537	608	675	
f. Lainnya / Others	21.236	32.412	26.617	29.767	32.877	35.778	2.941	5.727	8.753	11.718	14.618	17.481	20.301	23.188	25.988	
g. Koreksi atas pendapatan bunga / Corrections	5	38	60	64	69	76	9	11	22	26	31	43	49	55	61	
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	38.636	39.854	30.220	33.711	37.253	40.811	3.408	6.745	10.452	14.080	17.726	21.650	25.534	29.331	33.231	
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and																
1. Pendapatan Operasional Selain Bunga / Other Operating Income	8.163	9.028	8.516	9.212	10.056	12.166	980	1.944	3.051	4.190	5.205	6.729	7.697	8.448	9.580	
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	703	455	473	518	580	900	21	50	87	122	163	240	297	395	481	
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	0	-	1	1	0	1	0	0	-	-	-	-	-	-	-	
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	144	161	687	725	804	843	107	217	290	405	521	584	645	737	844	
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	1.951	2.159	2.050	2.268	2.584	2.920	237	489	781	1.035	1.283	1.564	1.846	2.108	2.501	
f. Lainnya / Others	5.366	6.253	5.305	5.700	6.087	7.502	615	1.187	1.893	2.628	3.238	4.340	4.909	5.208	5.754	
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	31.601	33.786	27.436	30.117	33.526	37.977	3.080	6.170	9.160	13.041	16.304	19.866	23.456	26.615	30.065	
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	403	137	108	107	107	108	12	35	52	40	37	44	41	48	52	
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	124	144	625	657	730	757	108	215	288	392	492	556	614	694	781	
e. Penyusutan/Amortisasi / Depreciation/Amortizations	6.106	7.155	7.157	7.538	8.593	9.569	1.087	1.942	2.539	3.639	4.474	5.515	6.550	7.291	8.210	
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	73	85	47	51	56	62	7	10	13	18	23	28	33	38	43	
g. Lainnya / Others	24.895	26.265	19.499	21.764	24.041	27.480	1.866	3.968	6.268	8.952	11.278	13.723	16.218	18.545	20.978	
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	15.198	15.097	11.300	12.806	13.783	15.001	1.308	2.520	4.342	5.229	6.627	8.514	9.776	11.163	12.746	
E. Pendapatan non - operasional / Non Operational Income	5.488	5.263	3.853	4.275	4.680	5.200	433	858	1.232	1.646	2.043	2.500	2.947	3.401	3.866	
F. Beban non - operasional / Non Operational Expenses	5.529	5.325	3.818	4.260	4.676	5.164	426	847	1.232	1.664	2.094	2.565	3.043	3.517	4.009	
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	(41)	(63)	35	15	4	36	7	11	1	(19)	(50)	(65)	(96)	(117)	(143)	
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	15.157	15.034	11.335	12.821	13.787	15.037	1.315	2.530	4.342	5.211	6.576	8.449	9.680	11.046	12.603	
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	4.097	4.016	-	-	-	4.242	-	-	-	-	-	-	-	-	-	
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	4.000	3.961	-	-	-	4.076	-	-	-	-	-	-	-	-	-	
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	13.090	12.307	9.422	10.686	11.489	13.002	1.108	2.105	3.620	4.352	5.475	7.019	8.025	9.160	10.432	

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

Keterangan / Items	2018	2019	2020				2021										
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep		
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																	
1. Pendapatan bunga / Interest Income	372.258	417.368	299.352	331.363	363.024	397.993	32.794	63.290	96.007	127.725	159.241	190.918	222.355	254.660	285.541		
a. Dari Bank Indonesia / From Bank Indonesia Placement	3.647	4.097	3.243	3.720	4.136	4.546	400	741	1.086	1.388	1.713	2.210	2.859	3.353	3.844		
b. Dari Penempatan pada bank lain / From interbank placement	2.672	3.185	1.280	1.358	1.440	1.529	81	137	196	256	313	364	412	456	505		
c. Dari surat berharga / From securities	30.214	31.893	27.909	31.364	34.763	38.774	3.783	7.374	11.420	15.399	19.377	23.199	27.110	31.005	34.867		
d. Dari Kredit yang diberikan / From credit	222.810	238.681	162.926	180.028	196.404	213.903	16.779	32.299	48.943	64.909	80.960	97.193	113.100	129.053	144.510		
- kepada pihak ketiga bukan bank / To Third Party non Bank	220.465	235.716	160.784	177.631	193.762	211.020	16.564	31.892	48.331	64.101	79.953	95.996	111.710	127.473	142.757		
- kepada bank lain / To other Bank	2.344	2.966	2.142	2.397	2.642	2.883	215	407	611	808	1.008	1.197	1.391	1.579	1.753		
e. Lainnya / Others	112.915	139.511	103.993	114.893	126.281	139.241	11.751	22.739	34.362	45.773	56.878	67.952	78.874	90.793	101.814		
2. Beban Bunga / Interest Expenses	215.825	255.469	177.304	195.489	213.727	233.876	18.312	34.929	52.571	69.618	86.502	103.192	119.967	137.505	153.988		
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	25	30	61	68	74	82	4	6	10	14	15	91	103	116	21		
b. Kewajiban pada Bank lain / Interbank Liabilities	3.420	3.956	1.725	1.875	2.025	2.178	171	314	471	623	772	911	1.044	1.168	1.287		
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	92.186	104.955	68.242	75.416	82.257	89.387	6.662	12.452	18.610	24.389	30.262	35.922	41.664	47.264	52.622		
- Giro / Demand Deposit	7.829	8.507	7.487	8.339	9.171	10.017	812	1.511	2.301	3.042	3.773	4.489	5.220	5.960	6.694		
- Tabungan / Saving	11.721	11.867	7.435	8.167	8.887	9.595	664	1.275	1.898	2.520	3.158	3.770	4.391	4.996	5.589		
- Simpanan Berjangka / Time deposits	72.636	84.581	53.321	58.910	64.199	69.775	5.185	9.666	14.410	18.826	23.331	27.662	32.053	36.308	40.340		
d. Surat Berharga / Securities	5.743	5.938	4.334	4.776	5.219	5.771	420	825	1.286	1.724	2.138	2.455	2.799	3.207	3.679		
e. Pinjaman yang diterima / Loans received	4.397	5.328	2.541	2.757	2.964	3.138	188	346	506	663	817	972	1.131	1.276	1.419		
f. Lainnya / Others	109.997	135.205	100.186	110.348	120.931	133.033	10.827	20.942	31.625	42.106	52.389	62.765	73.155	84.385	94.844		
g. Koreksi atas pendapatan bunga / Corrections	57	56	214	248	257	287	42	43	64	101	109	77	73	89	115		
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	156.433	161.899	122.048	135.874	149.298	164.117	14.482	28.361	43.435	58.107	72.739	87.725	102.388	117.155	131.553		
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and																	
1. Pendapatan Operasional Selain Bunga / Other Operating Income	103.815	116.408	92.360	99.375	106.694	119.025	13.913	22.792	33.380	42.736	50.269	62.423	69.811	77.939	77.923		
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	2.615	5.452	8.472	9.177	10.480	11.873	915	1.396	1.721	2.281	2.901	4.180	4.419	5.254	6.233		
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	16	38	0	0	0	0	-	-	-	-	-	-	-	-	-		
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	2	21	22	23	23	23	0	3	2	2	2	20	22	30	33		
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	45.352	50.513	42.319	43.851	48.437	50.141	6.262	9.702	14.230	16.679	18.657	21.707	23.372	25.565	21.531		
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/comissions/provisions	33.863	36.378	24.209	26.796	29.137	32.382	2.595	5.197	8.020	11.348	14.020	17.302	20.263	23.131	27.623		
f. Lainnya / Others	21.967	24.006	17.338	19.528	18.616	24.605	4.141	6.495	9.406	12.425	14.688	19.214	21.736	23.958	22.503		
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	194.464	205.787	172.260	186.182	201.564	224.577	21.051	39.066	60.180	76.483	93.336	113.173	129.520	145.322	153.127		
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	1.289	524	682	594	543	544	249	665	706	512	479	569	387	343	690		
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	15	281	3	3	3	52	-	-	-	-	-	-	108	108	108		
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	1	6	15	17	18	68	2	0	0	0	1	1	1	1	1		
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	41.966	43.246	39.022	38.901	41.187	42.138	5.607	9.025	13.257	13.991	15.001	18.659	19.301	20.539	16.405		
e. Penyusutan/Amortisasi / Depreciation/Amortizations	46.810	50.700	53.798	59.644	63.436	75.389	6.759	12.516	20.494	27.068	34.232	41.258	48.477	54.244	56.856		
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	3.149	3.928	2.219	2.563	2.684	2.949	232	443	672	916	1.122	1.332	1.577	1.781	2.042		
g. Lainnya / Others	101.235	107.102	76.519	84.461	93.694	103.437	8.203	16.417	25.051	33.997	42.502	51.355	59.669	68.306	77.024		
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	65.784	72.520	42.148	49.066	54.427	58.565	7.344	12.087	16.635	24.360	29.671	36.975	42.679	49.772	56.349		
E. Pendapatan non-operasional / Non Operational Income	17.310	20.491	18.477	18.215	17.935	19.459	1.612	3.119	4.943	5.622	5.885	7.521	8.086	8.516	9.649		
F. Beban non-operasional / Non Operational Expenses	13.473	17.008	12.898	13.747	15.351	17.017	1.564	2.721	3.917	5.825	6.474	7.372	8.270	9.069	9.933		
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	3.838	3.483	5.579	4.467	2.584	2.443	48	397	1.026	(204)	(589)	149	(183)	(554)	(284)		
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	69.622	76.002	47.727	53.533	57.011	61.008	7.392	12.484	17.661	24.156	29.082	37.124	42.496	49.219	56.065		
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	42.218	50.110	-	-	-	43.405	-	-	-	-	-	-	-	-	-		
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	42.218	50.110	-	-	-	43.405	-	-	-	-	-	-	-	-	-		
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	54.171	58.964	36.451	41.473	44.115	46.927	5.826	9.815	13.672	18.880	22.550	28.915	33.012	38.357	44.044		

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

Keterangan / Items	2018	2019	2020					2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																
1. Pendapatan bunga / Interest Income	21.311	24.014	14.179	15.471	16.617	17.785	1.131	2.126	3.238	4.244	5.259	6.210	7.170	8.062	9.049	
a. Dari Bank Indonesia / From Bank Indonesia Placement	919	1.410	1.023	1.104	1.162	1.227	99	218	342	453	541	615	707	804	886	
b. Dari Penempatan pada bank lain / From interbank placement	1.159	913	327	336	256	369	39	47	56	66	86	93	129	135	143	
c. Dari surat berharga / From securities	3.956	4.329	2.779	3.077	3.415	3.599	311	593	938	1.210	1.523	1.814	2.068	2.308	2.609	
d. Dari Kredit yang diberikan / From credit	14.971	16.897	9.752	10.621	11.413	12.163	666	1.239	1.857	2.443	3.033	3.600	4.166	4.700	5.244	
- kepada pihak ketiga bukan bank / To Third Party non Bank	14.437	16.346	9.491	10.348	11.136	11.874	662	1.232	1.847	2.431	3.018	3.583	4.146	4.678	5.221	
- kepada bank lain / To other Bank	534	551	261	273	277	289	4	7	10	13	16	18	20	22	23	
e. Lainnya / Others	305	466	298	333	371	427	15	28	45	71	76	88	100	115	168	
2. Beban Bunga / Interest Expenses	5.446	6.259	3.631	3.946	4.245	4.557	260	485	709	917	1.113	1.307	1.490	1.671	1.895	
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	6	3	0	0	0	0	-	-	-	-	-	0	0	0	0	
b. Kewajiban pada Bank lain / Interbank Liabilities	886	1.229	641	682	714	745	24	40	55	70	84	99	110	119	131	
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	3.517	4.047	2.431	2.660	2.882	3.101	211	408	613	795	970	1.144	1.309	1.473	1.628	
- Giro / Demand Deposit	849	1.158	837	913	992	1.079	85	165	251	325	400	483	552	625	693	
- Tabungan / Saving	107	79	66	72	79	88	8	16	24	31	39	47	56	65	76	
- Simpanan Berjangka / Time deposits	2.561	2.810	1.529	1.675	1.811	1.934	118	227	338	439	532	614	701	782	860	
d. Surat Berharga / Securities	24	3	25	25	25	25	5	5	-	-	-	0	0	0	0	
e. Pinjaman yang diterima / Loans received	109	136	94	104	113	122	14	20	24	28	32	35	39	43	48	
f. Lainnya / Others	904	841	439	474	509	563	6	11	17	24	27	28	32	36	88	
g. Koreksi atas pendapatan bunga / Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	15.864	17.756	10.548	11.525	12.372	13.228	870	1.641	2.529	3.327	4.145	4.904	5.680	6.391	7.153	
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and																
1. Pendapatan Operasional Selain Bunga / Other Operating Income	74.116	63.346	111.329	114.721	127.826	141.646	14.209	29.933	54.925	62.095	75.361	71.814	81.593	96.401	126.963	
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	2.156	2.329	2.020	2.091	2.225	2.370	251	478	595	683	747	746	880	982	1.035	
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	3	-	-	-	-	-	-	-	-	-	-	-	-	1	-	
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	30	38	126	127	127	215	2	68	160	149	6	7	7	7	22	
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	66.122	56.347	105.698	108.548	121.066	134.591	13.368	28.560	51.594	59.156	72.229	68.018	77.265	91.633	122.053	
e. Dividen, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/comissions/provisions	4.371	4.131	2.556	2.828	3.112	3.432	284	534	808	1.103	1.323	1.612	1.879	2.129	2.413	
f. Lainnya / Others	1.435	502	928	1.127	1.177	1.038	304	294	1.768	1.004	1.055	1.431	1.562	1.649	1.440	
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	78.958	67.020	112.806	116.554	129.229	144.575	14.273	30.389	56.280	64.327	77.965	74.853	84.895	99.659	130.837	
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	1.484	770	493	492	411	621	226	390	379	380	396	392	417	355	426	
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	138	136	104	110	114	118	0	0	278	278	345	345	345	345	345	
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	176	40	112	108	115	117	18	28	114	112	120	119	146	143	143	
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative	63.702	53.236	101.961	104.479	116.259	129.238	13.114	28.202	51.027	58.478	70.930	66.549	75.450	89.431	119.625	
e. Penyusutan/Amortisasi / Depreciation/Amortizations	3.934	3.147	2.762	3.168	3.262	4.421	173	292	2.100	1.825	2.095	2.442	2.753	2.818	2.763	
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	812	730	506	567	634	686	48	94	159	231	272	335	387	440	499	
g. Lainnya / Others	8.712	8.962	6.867	7.630	8.434	9.374	693	1.383	2.222	3.023	3.808	4.670	5.397	6.127	7.035	
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	11.022	14.082	9.070	9.692	10.969	10.299	806	1.185	1.174	1.095	1.541	1.865	2.378	3.133	3.279	
E. Pendapatan non-operasional / Non Operational Income	960	938	1.356	1.331	1.134	1.325	74	141	244	510	520	635	719	702	781	
F. Beban non-operasional / Non Operational Expenses	146	30	13	10	10	28	21	1	3	3	2	2	3	8	8	
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	815	908	1.343	1.321	1.123	1.297	53	140	241	507	518	633	716	694	772	
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year Profit	11.837	14.989	10.414	11.012	12.092	11.596	859	1.325	1.415	1.601	2.058	2.497	3.094	3.827	4.052	
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	52	(84)	(56)	(65)	(64)	(89)	(5)	(20)	(53)	(65)	(83)	(99)	(112)	(128)	(146)	
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	252	248	331	334	340	365	(5)	(97)	(152)	(164)	(182)	(198)	(211)	(227)	(244)	
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	8.618	10.517	7.172	7.637	8.477	7.488	685	1.031	1.085	1.177	1.657	1.936	2.407	2.966	3.084	

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

Indikator / Indicator	2018	2019	2020					2021							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep
Tagihan Komitmen / Committed Claims	1.063.037	904.442	1.136.999	1.077.130	1.081.939	1.037.780	1.124.472	1.220.609	1.296.175	1.208.206	1.200.137	1.252.305	1.263.153	1.276.082	1.228.983
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	17.310	14.277	33.817	43.276	42.933	42.308	43.126	42.513	44.210	45.246	44.306	49.473	48.910	49.485	47.632
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	1.040.333	883.237	1.094.163	1.024.075	1.028.536	987.245	1.070.146	1.165.418	1.241.773	1.151.534	1.145.252	1.191.077	1.201.990	1.211.549	1.165.679
- Lainnya / <i>Others</i>	5.395	6.927	9.020	9.780	10.469	8.227	11.200	12.678	10.192	11.427	10.579	11.755	12.253	15.048	15.672
Kewajiban Komitmen / Committed Liabilities	2.724.780	2.659.102	2.913.442	2.891.211	2.877.217	2.820.197	2.917.183	2.996.599	3.054.254	3.015.429	2.997.813	2.985.258	3.090.381	3.131.557	3.103.137
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan facilities to debtors</i>	1.545.055	1.603.199	1.655.809	1.693.574	1.681.806	1.643.288	1.674.074	1.669.746	1.679.136	1.671.240	1.605.192	1.680.479	1.703.404	1.702.875	
- <i>Committed</i>	367.108	371.281	408.119	411.083	415.988	405.603	417.078	411.394	401.785	417.360	414.804	411.945	429.797	439.207	433.384
- <i>Uncommitted</i>	1.177.948	1.231.918	1.247.690	1.282.491	1.265.818	1.237.685	1.269.430	1.262.680	1.267.960	1.261.777	1.256.437	1.193.247	1.250.682	1.264.196	1.269.491
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan facilities to other banks</i>	10.181	16.622	16.966	16.550	18.627	19.402	18.994	20.795	23.791	21.428	22.904	22.099	22.908	23.712	21.356
- <i>Committed</i>	1.897	5.138	4.506	3.824	4.173	4.843	3.653	4.077	5.776	4.257	4.121	4.296	4.228	4.306	3.172
- <i>Uncommitted</i>	8.284	11.484	12.460	12.726	14.454	14.559	15.342	16.719	18.015	17.171	18.783	17.802	18.680	19.406	18.184
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	88.144	67.522	60.179	63.486	64.516	68.511	70.374	74.512	77.260	76.716	74.706	79.074	77.752	78.901	83.562
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	1.075.275	961.666	1.171.407	1.107.896	1.102.929	1.080.952	1.130.728	1.214.851	1.273.707	1.226.789	1.215.902	1.268.098	1.295.276	1.308.774	1.281.320
- Lainnya / <i>Others</i>	6.126	10.093	9.081	9.706	9.340	8.044	10.578	12.366	9.750	11.360	13.061	10.796	13.967	16.767	14.024
Tagihan Kontinjensi / Contingent Claims	286.136	273.864	276.620	272.298	274.419	275.006	244.805	274.391	284.509	277.665	274.099	269.010	272.231	270.579	290.067
- Garansi yang diterima / <i>Received guarantees</i>	248.740	226.961	224.395	218.591	221.226	222.265	190.769	219.075	226.010	220.155	215.460	209.539	211.391	208.365	225.508
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	32.405	40.966	44.576	45.880	45.128	44.416	45.537	46.620	47.749	47.723	48.871	49.586	50.789	52.031	54.095
- Lainnya / <i>Others</i>	4.991	5.936	7.649	7.827	8.065	8.325	8.500	8.696	10.749	9.787	9.768	9.884	10.051	10.183	10.465
Kewajiban Kontinjensi / Contingent Liabilities	366.334	365.644	341.020	339.723	333.639	341.684	317.613	319.943	321.928	317.597	312.040	317.225	320.444	314.892	321.762
- Garansi yang diberikan / <i>Issued guarantees</i>	364.514	363.078	338.236	336.810	330.632	338.920	314.636	317.198	319.160	314.844	309.209	314.573	317.793	312.265	319.302
- Lainnya / <i>Others</i>	1.820	2.566	2.784	2.913	3.006	2.764	2.978	2.745	2.769	2.753	2.830	2.652	2.651	2.628	2.460
Lainnya / Others	445.955	491.618	536.904	546.791	548.338	566.622	568.289	572.017	578.823	584.081	585.688	595.768	600.228	603.289	607.736
- Penerusan Kredit / <i>Channelling</i>	12.072	14.246	12.980	12.982	12.960	12.966	12.942	12.843	12.714	12.642	12.207	12.197	12.088	12.083	12.052
- Aset produktif yang dihapusbukan / <i>Written off earning assets</i>	392.081	430.741	474.350	483.831	485.071	500.846	501.055	504.631	512.285	515.446	516.446	526.679	530.202	533.650	541.502
- Kredit yang diberikan / <i>Credit disbursed</i>	383.718	421.711	464.235	473.621	474.790	490.473	490.717	494.270	501.898	504.862	505.886	516.064	519.582	523.025	530.885
- Lainnya / <i>Others</i>	8.363	9.030	10.115	10.210	10.281	10.373	10.338	10.361	10.386	10.584	10.560	10.616	10.621	10.624	10.617
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	41.802	46.632	49.575	49.978	50.307	52.809	54.292	54.543	53.824	55.993	57.035	56.892	57.937	57.557	54.182
- Kredit yang diberikan / <i>Credit disbursed</i>	34.238	39.304	42.233	42.613	42.976	45.429	46.911	47.160	46.437	48.607	49.651	49.505	50.551	50.174	46.776
- Lainnya / <i>Others</i>	7.564	7.328	7.342	7.364	7.331	7.380	7.380	7.383	7.387	7.386	7.384	7.387	7.386	7.384	7.405

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

Indikator / Indicator	2018	2019	2020					2021							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Tagihan Komitmen / Committed Claims	348.931	178.892	229.763	222.230	214.743	212.808	225.882	236.841	261.241	245.999	253.214	255.753	248.351	258.400	240.026
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot</i>	348.421	178.714	229.376	221.867	214.452	212.512	225.560	236.493	260.801	245.638	252.856	255.418	248.028	258.079	239.661
- Lainnya / <i>Others</i>	510	178	387	363	291	296	322	347	440	361	358	334	323	321	365
Kewajiban Komitmen / Committed Liabilities	760.781	630.918	680.354	682.519	673.592	653.065	668.256	680.551	719.874	717.671	716.257	680.749	738.654	750.009	734.298
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan</i>	363.852	384.510	361.713	379.689	381.935	350.189	367.250	359.070	364.080	371.952	374.079	312.064	367.338	378.784	380.589
- <i>Committed</i>	38.083	37.746	42.859	43.388	42.112	40.703	42.633	41.703	40.587	50.658	52.619	50.522	54.254	64.046	65.188
- <i>Uncommitted</i>	325.769	346.764	318.854	336.301	339.824	309.486	324.617	317.367	323.494	321.295	321.459	261.542	313.084	314.738	315.402
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan</i>	220	4.358	4.032	4.005	4.345	4.251	4.205	3.671	4.105	4.067	4.044	4.343	4.268	4.249	2.721
- <i>Committed</i>	-	2.262	1.965	1.933	2.281	2.231	2.181	1.647	2.081	2.043	2.025	2.024	1.949	1.930	502
- <i>Uncommitted</i>	220	2.097	2.068	2.072	2.064	2.020	2.024	2.024	2.024	2.019	2.019	2.319	2.319	2.319	2.219
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	40.819	34.403	32.607	34.065	33.867	34.576	35.407	38.755	41.043	41.240	38.089	40.790	42.438	41.680	46.234
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	355.888	207.633	281.988	264.749	253.432	264.037	261.383	279.044	310.634	300.400	300.033	323.540	324.598	325.284	304.741
- Lainnya / <i>Others</i>	2	14	13	12	12	12	12	12	12	12	12	12	12	12	12
Tagihan Kontinjensi / Contingent Claims	59.370	67.408	84.212	84.246	82.661	84.460	83.042	83.729	90.041	87.205	87.352	88.184	88.736	86.614	88.543
- Garansi yang diterima / <i>Received guarantees</i>	39.077	44.596	53.267	51.447	49.912	51.866	49.571	49.425	53.799	52.341	51.507	51.819	51.364	48.245	48.006
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	16.189	17.846	25.035	26.793	26.627	26.379	27.140	27.861	28.300	28.168	29.020	29.399	30.261	31.156	33.219
- Lainnya / <i>Others</i>	4.105	4.966	5.909	6.006	6.122	6.215	6.331	6.443	7.941	6.696	6.825	6.966	7.111	7.214	7.318
Kewajiban Kontinjensi / Contingent Liabilities	209.293	219.994	211.842	213.599	211.438	218.809	201.718	205.956	208.209	205.460	200.967	206.518	207.218	205.872	213.290
- Garansi yang diberikan / <i>Issued guarantees</i>	208.451	218.787	210.396	212.127	209.966	217.325	200.229	204.453	206.702	203.951	199.456	205.000	205.693	204.333	211.753
- Lainnya / <i>Others</i>	842	1.207	1.446	1.472	1.473	1.484	1.489	1.503	1.506	1.509	1.511	1.518	1.525	1.538	1.537
Lainnya / Others	232.267	253.628	276.090	277.489	278.958	284.230	284.352	286.123	290.656	293.926	293.263	300.331	302.177	304.298	305.707
- Penerusan Kredit / <i>Channelling</i>	5.115	5.160	4.500	4.495	4.485	4.488	4.468	4.464	4.438	4.415	4.266	4.252	4.200	4.197	4.178
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	227.010	248.332	271.445	272.851	274.333	279.604	279.748	281.522	286.078	289.371	288.858	295.938	297.837	299.961	301.389
- Kredit yang diberikan / <i>Credit disbursed</i>	224.154	245.610	268.700	270.112	271.603	276.873	277.019	278.788	283.341	286.585	286.075	293.152	295.052	297.167	298.591
- Lainnya / <i>Others</i>	2.857	2.722	2.745	2.739	2.730	2.731	2.730	2.734	2.736	2.786	2.783	2.785	2.785	2.794	2.798
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	142	136	145	143	139	139	136	138	141	141	139	141	141	139	140
- Kredit yang diberikan / <i>Credit disbursed</i>	142	136	145	143	139	139	136	138	141	141	139	141	141	139	140
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / Indicator	2018	2019	2020					2021							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Tagihan Komitmen / Committed Claims	5.262	5.439	8.668	8.937	11.240	7.324	14.780	14.594	11.570	16.752	11.719	10.112	12.312	13.587	15.003
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	0	138	138	138	108	108	108	108	108	108	108	108	108	108	108
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot</i>	988	365	2.038	2.082	4.078	885	7.155	6.440	3.934	9.087	4.600	2.633	4.349	5.536	6.499
- Lainnya / <i>Others</i>	4.273	4.936	6.491	6.717	7.054	6.330	7.516	8.046	7.528	7.557	7.012	7.372	7.855	7.943	8.396
Kewajiban Komitmen / Committed Liabilities	26.074	31.921	31.007	30.369	32.491	28.035	37.568	36.148	33.616	37.979	33.275	31.127	34.660	36.048	37.680
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan</i>	20.832	26.403	23.262	22.223	21.940	21.200	23.066	22.944	22.605	20.913	20.565	20.781	21.320	20.162	20.593
- <i>Committed</i>	7.549	8.648	5.609	5.358	5.339	4.826	4.878	4.776	4.642	4.585	4.594	4.898	5.399	5.505	5.738
- <i>Uncommitted</i>	13.283	17.755	17.652	16.865	16.600	16.374	18.187	18.169	17.962	16.328	15.971	15.883	15.921	14.657	14.855
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan</i>	317	299	642	705	918	826	874	889	888	896	873	745	696	779	899
- <i>Committed</i>	53	25	151	160	166	117	142	145	132	137	135	87	93	84	89
- <i>Uncommitted</i>	264	274	491	544	752	709	732	744	756	759	738	657	603	696	810
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	321	98	127	114	134	116	74	124	106	123	79	126	188	200	262
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	106	157	1.282	1.746	3.830	651	6.881	5.666	3.585	8.700	4.179	2.278	3.474	5.195	6.279
- Lainnya / <i>Others</i>	4.498	4.964	5.695	5.582	5.670	5.242	6.673	6.525	6.432	7.348	7.579	7.198	8.982	9.712	9.647
Tagihan Kontinjensi / Contingent Claims	6.846	7.671	8.450	8.519	8.483	8.406	8.468	8.620	8.807	8.832	8.921	8.958	9.071	9.114	9.107
- Garansi yang diterima / <i>Received guarantees</i>	1.801	1.779	1.824	1.818	1.786	1.807	1.780	1.790	1.820	1.814	1.806	1.820	1.837	1.833	1.844
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	4.287	5.063	5.692	5.756	5.743	5.607	5.693	5.825	5.969	5.983	6.074	6.092	6.172	6.188	6.155
- Lainnya / <i>Others</i>	759	829	934	946	955	992	995	1.005	1.018	1.035	1.041	1.046	1.061	1.093	1.108
Kewajiban Kontinjensi / Contingent Liabilities	10.938	9.375	5.722	5.930	5.983	6.066	4.429	4.180	4.114	4.390	4.708	4.667	5.249	6.084	6.523
- Garansi yang diberikan / <i>Issued guarantees</i>	10.936	9.254	5.610	5.818	5.873	5.960	4.323	4.073	4.010	4.283	4.357	4.563	5.145	5.983	6.509
- Lainnya / <i>Others</i>	3	121	112	112	110	107	106	107	105	106	351	104	104	102	14
Lainnya / Others	22.919	24.980	26.649	26.693	26.814	27.679	27.608	27.801	28.885	28.991	29.045	29.114	29.286	24.759	25.321
- Penerusan Kredit / <i>Channelling</i>	1.914	1.841	1.815	1.821	1.810	1.815	1.812	1.809	1.807	1.816	1.806	1.810	1.809	1.806	1.794
- Aset produktif yang dihapusbukan / <i>Written off earning assets</i>	20.843	22.977	24.673	24.709	24.842	25.702	25.706	25.830	26.917	27.010	27.073	27.139	27.312	22.788	23.362
- Kredit yang diberikan / <i>Credit disbursed</i>	20.211	22.227	23.936	23.973	24.105	24.965	24.970	25.095	26.181	26.275	26.337	26.403	26.576	22.053	22.620
- Lainnya / <i>Others</i>	632	750	736	736	736	737	736	736	736	735	735	736	736	735	742
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	162	162	162	162	162	161	91	162	162	165	165	165	165	165	165
- Kredit yang diberikan / <i>Credit disbursed</i>	162	162	162	162	162	161	91	162	162	165	165	165	165	165	165
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-

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

Indikator / Indicator	2018	2019	2020				2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep
Tagihan Komitmen / Committed Claims	383.527	372.476	442.493	438.655	455.132	422.255	456.037	491.455	500.685	485.344	478.446	470.221	477.008	501.490	480.557
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	17.310	14.139	33.679	43.138	42.825	42.200	43.018	42.405	44.102	45.138	44.198	49.365	48.802	49.377	47.524
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot</i>	365.623	356.524	406.672	392.817	409.182	378.455	409.658	444.765	454.360	436.698	431.039	416.807	424.131	445.329	426.122
- Lainnya / <i>Others</i>	594	1.813	2.142	2.700	3.125	1.600	3.361	4.285	2.224	3.509	3.210	4.049	4.075	6.784	6.911
Kewajiban Komitmen / Committed Liabilities	1.347.495	1.356.751	1.510.621	1.512.653	1.502.328	1.480.366	1.519.095	1.544.058	1.544.790	1.550.575	1.539.824	1.523.171	1.542.117	1.581.777	1.588.646
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan</i>	895.509	907.865	987.216	1.001.629	995.244	990.205	1.011.540	1.004.175	1.006.036	1.007.846	1.005.656	997.171	1.015.880	1.027.623	1.032.852
- <i>Committed</i>	261.417	264.313	298.365	301.289	309.509	306.028	315.307	309.493	300.748	305.044	304.396	301.907	316.124	316.595	313.153
- <i>Uncommitted</i>	634.092	643.552	688.851	700.340	685.734	684.176	696.234	694.682	705.288	702.801	701.259	695.264	699.756	711.029	719.699
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan</i>	8.944	9.125	7.008	7.083	8.444	9.616	9.083	9.471	12.626	12.593	12.024	12.188	12.555	13.411	13.664
- <i>Committed</i>	1.762	2.852	2.019	1.730	1.726	2.495	1.330	2.285	3.563	2.076	1.961	2.185	2.186	2.293	2.581
- <i>Uncommitted</i>	7.183	6.273	4.989	5.353	6.718	7.122	7.754	7.187	9.063	10.517	10.063	10.004	10.370	11.118	11.083
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	40.902	30.167	24.532	26.472	27.725	31.550	31.719	31.898	32.982	32.448	31.918	34.292	32.278	33.485	33.580
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	400.542	404.490	488.491	473.356	467.262	446.205	462.858	492.684	490.146	493.688	484.757	476.184	476.581	500.415	504.186
- Lainnya / <i>Others</i>	1.597	5.104	3.373	4.112	3.653	2.790	3.894	5.829	3.001	4.000	5.470	3.336	4.822	6.842	4.364
Tagihan Kontinjensi / Contingent Claims	177.132	166.396	159.897	156.742	153.670	153.744	125.290	153.745	157.114	152.956	153.038	146.931	151.284	151.987	157.550
- Garansi yang diterima / <i>Received guarantees</i>	165.746	148.732	145.968	143.198	140.574	140.667	111.890	140.054	142.339	137.803	137.872	131.508	135.622	136.016	141.345
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	11.274	17.540	13.143	12.686	12.122	11.971	12.238	12.454	12.995	13.106	13.273	13.560	13.793	14.103	14.175
- Lainnya / <i>Others</i>	112	124	786	858	973	1.106	1.162	1.237	1.780	2.047	1.893	1.862	1.869	1.867	2.029
Kewajiban Kontinjensi / Contingent Liabilities	111.557	103.901	92.578	91.056	88.876	89.493	85.548	86.034	85.370	83.790	82.788	82.096	85.852	81.371	80.663
- Garansi yang diberikan / <i>Issued guarantees</i>	110.581	102.663	91.352	89.728	87.452	88.320	84.166	84.898	84.212	82.652	81.820	81.066	84.830	80.383	79.754
- Lainnya / <i>Others</i>	976	1.238	1.226	1.329	1.423	1.173	1.382	1.136	1.157	1.138	968	1.030	1.022	988	909
Lainnya / Others	174.882	197.442	217.338	225.597	225.301	236.336	237.887	239.565	240.681	242.495	244.623	247.528	249.870	255.404	257.204
- Penerusan Kredit / <i>Channelling</i>	5.043	7.245	6.665	6.665	6.664	6.663	6.662	6.570	6.469	6.412	6.135	6.135	6.080	6.080	6.080
- Aset produktif yang dihapusbukan / <i>Written off earning assets</i>	132.216	146.669	164.252	172.105	171.709	181.268	181.265	182.875	184.833	184.538	185.894	188.960	190.313	196.216	201.398
- Kredit yang diberikan / <i>Credit disbursed</i>	127.493	141.263	157.769	165.522	165.046	174.514	174.544	176.135	178.070	177.626	179.004	182.017	183.364	189.272	194.472
- Lainnya / <i>Others</i>	4.724	5.407	6.483	6.583	6.664	6.754	6.722	6.740	6.763	6.912	6.890	6.943	6.949	6.944	6.926
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	37.623	43.528	46.422	46.827	46.928	48.406	49.960	50.121	49.379	51.545	52.594	52.433	53.477	53.108	49.726
- Kredit yang diberikan / <i>Credit disbursed</i>	30.151	36.200	39.080	39.463	39.597	41.076	42.630	42.788	42.042	44.210	45.261	45.097	46.142	45.775	42.371
- Lainnya / <i>Others</i>	7.472	7.328	7.342	7.364	7.331	7.330	7.330	7.333	7.337	7.336	7.333	7.336	7.336	7.333	7.355

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

Indikator / Indicator	2018	2019	2020					2021							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep
Tagihan Komitmen / Committed Claims	325.317	347.635	456.076	407.309	400.825	395.393	427.773	477.720	522.679	460.111	456.757	516.220	525.483	502.605	493.396
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot</i>	325.300	347.635	456.076	407.309	400.825	395.393	427.773	477.720	522.679	460.111	456.757	516.220	525.483	502.605	493.396
- Lainnya / <i>Others</i>	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kewajiban Komitmen / Committed Liabilities	590.431	639.512	691.460	665.670	668.806	658.731	692.264	735.841	755.974	709.205	708.456	750.210	774.950	763.723	742.513
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan</i>	264.862	284.421	283.618	290.033	282.687	281.694	284.653	287.884	277.025	278.425	270.941	275.177	275.940	276.834	268.842
- <i>Committed</i>	60.058	60.574	61.286	61.048	59.028	54.046	54.260	55.422	55.808	57.073	53.194	54.618	54.019	53.062	49.306
- <i>Uncommitted</i>	204.804	223.847	222.332	228.985	223.659	227.649	230.392	232.462	221.217	221.353	217.747	220.559	221.921	223.772	219.536
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan</i>	701	2.840	5.284	4.757	4.919	4.708	4.832	6.764	6.173	3.872	5.963	4.822	5.388	5.273	4.072
- <i>Committed</i>	83	-	372	-	-	-	-	-	-	-	-	-	-	-	-
- <i>Uncommitted</i>	618	2.840	4.912	4.757	4.919	4.708	4.832	6.764	6.173	3.872	5.963	4.822	5.388	5.273	4.072
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	6.102	2.855	2.913	2.835	2.789	2.269	3.174	3.735	3.128	2.906	4.620	3.866	2.847	3.537	3.485
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	318.739	349.386	399.646	368.045	378.405	370.059	399.606	437.458	469.343	424.001	426.932	466.095	490.624	477.879	466.114
- Lainnya / <i>Others</i>	28	10	-	-	5	-	-	-	306	-	-	250	150	200	-
Tagihan Kontinjensi / Contingent Claims	42.788	32.390	24.061	22.791	29.605	28.396	28.005	28.297	28.547	28.672	24.789	24.938	23.140	22.864	34.868
- Garansi yang diterima / <i>Received guarantees</i>	42.117	31.854	23.336	22.129	28.954	27.925	27.528	27.806	28.052	28.196	24.275	24.393	22.568	22.271	34.313
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	656	518	705	644	636	459	466	480	485	466	504	536	563	583	546
- Lainnya / <i>Others</i>	16	17	20	17	15	13	12	11	10	10	10	9	9	10	9
Kewajiban Kontinjensi / Contingent Liabilities	34.546	32.374	30.878	29.137	27.342	27.316	25.918	23.773	24.235	23.958	23.576	23.943	22.125	21.565	21.287
- Garansi yang diberikan / <i>Issued guarantees</i>	34.546	32.374	30.878	29.137	27.342	27.316	25.918	23.773	24.235	23.958	23.576	23.943	22.125	21.565	21.287
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lainnya / Others	15.887	15.568	16.827	17.012	17.265	18.376	18.441	18.526	18.600	18.669	18.757	18.795	18.894	18.829	19.504
- Penerusan Kredit / <i>Channelling</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Aset produktif yang dihapusbukan / <i>Written off earning assets</i>	12.012	12.762	13.981	14.165	14.186	14.273	14.336	14.404	14.457	14.527	14.621	14.643	14.741	14.684	15.354
- Kredit yang diberikan / <i>Credit disbursed</i>	11.860	12.611	13.829	14.014	14.035	14.122	14.185	14.253	14.306	14.376	14.470	14.492	14.590	14.533	15.202
- Lainnya / <i>Others</i>	151	151	151	151	151	151	151	151	151	151	151	151	151	151	151
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	3.875	2.806	2.846	2.846	3.079	4.103	4.105	4.123	4.143	4.142	4.136	4.152	4.154	4.145	4.151
- Kredit yang diberikan / <i>Credit disbursed</i>	3.783	2.806	2.846	2.846	3.079	4.053	4.055	4.072	4.092	4.091	4.085	4.101	4.103	4.094	4.100
- Lainnya / <i>Others</i>	92	-	-	-	-	50	50	51	51	51	51	51	51	51	51

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

Keterangan / Items	2018	2019	2020				2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	22,97	23,40	23,52	23,83	24,25	23,89	24,50	24,53	24,04	24,21	24,27	24,30	24,58	24,37	25,18
- Modal / Capital	1.269.616	1.377.558	1.355.177	1.368.315	1.377.782	1.360.376	1.382.814	1.390.028	1.366.971	1.375.479	1.382.507	1.400.516	1.414.295	1.410.737	1.466.639
- ATMR / Risk Weighted Assets	5.526.581	5.886.069	5.760.782	5.743.068	5.682.504	5.693.416	5.643.586	5.667.388	5.687.065	5.682.070	5.696.139	5.762.557	5.753.363	5.787.950	5.824.021
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	21,29	21,86	21,83	22,06	22,48	22,24	22,85	22,85	22,24	22,43	22,55	22,54	22,83	22,75	23,59
- Modal Inti (Tier I) / Core Capital (Tier I)	1.176.700	1.286.968	1.257.632	1.267.029	1.277.284	1.266.316	1.289.360	1.294.822	1.264.765	1.274.290	1.284.448	1.298.775	1.313.616	1.316.582	1.373.756
- ATMR / Risk Weighted Assets	5.526.581	5.886.069	5.760.782	5.743.068	5.682.504	5.693.416	5.643.586	5.667.388	5.687.065	5.682.070	5.696.139	5.762.557	5.753.363	5.787.950	5.824.021
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,55	2,47	1,76	1,70	1,64	1,59	2,17	1,97	1,87	1,86	1,80	1,88	1,86	1,90	1,91
- Laba sebelum pajak / Profit	186.912	194.916	146.649	142.368	138.082	134.529	186.723	170.801	163.622	162.703	158.137	165.993	164.329	168.790	170.368
- Rata-rata total aset / Average total assets	7.329.250	7.880.981	8.350.416	8.384.637	8.410.213	8.440.183	8.611.498	8.669.166	8.740.538	8.761.188	8.782.870	8.819.009	8.844.450	8.877.484	8.926.277
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	77,86	79,39	86,15	86,27	86,04	86,58	84,55	85,24	86,44	85,61	85,61	84,59	84,26	83,69	83,68
- Biaya Operasional / Operating Expenses	638.990	735.429	640.844	709.898	763.058	849.954	84.673	159.602	248.187	317.345	390.956	448.780	508.686	578.291	654.742
- Pendapatan Operasional / Operating Income	820.646	926.303	743.833	822.880	886.882	981.650	100.149	187.227	287.117	370.706	456.693	530.550	603.706	690.992	782.431
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	5,14	4,91	4,41	4,41	4,41	4,45	4,66	4,55	4,62	4,64	4,66	4,66	4,64	4,63	4,62
- Pendapatan bunga bersih / Interest income net	360.412	370.095	355.126	356.551	357.911	361.932	388.250	381.243	391.160	393.802	395.974	397.839	397.570	398.528	399.877
- Rata-rata total aset produktif / Average total earning assets	7.016.192	7.538.955	8.046.171	8.080.307	8.108.233	8.136.641	8.326.281	8.387.937	8.465.132	8.482.892	8.504.956	8.545.378	8.572.071	8.605.977	8.655.560
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	94,78	94,43	83,46	83,07	82,33	82,54	82,44	81,80	80,93	80,83	80,89	80,39	80,17	79,37	79,11
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	5.092.584	5.391.846	5.290.086	5.237.755	5.201.894	5.235.027	5.151.035	5.173.219	5.248.238	5.231.717	5.263.579	5.328.457	5.311.066	5.333.428	5.395.966
- Total Dana Pihak Ketiga / Total Third Party Funds	5.372.841	5.709.670	6.338.774	6.305.140	6.318.538	6.342.538	6.248.385	6.324.490	6.485.237	6.472.494	6.507.221	6.628.449	6.624.920	6.719.334	6.820.953
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	14,96	15,51	19,45	18,69	18,89	18,91	18,64	19,51	19,76	20,53	19,67	21,67	21,29	20,86	21,07
- Aset Likuid Primer / Primary Liquid Asset	899.937	902.889	1.062.867	986.758	980.630	1.009.045	942.998	1.008.211	1.069.942	1.093.931	1.062.914	1.234.363	1.187.030	1.148.169	1.184.186
- Aset Likuid Sekunder / Secondary Liquid assets	259.472	370.524	626.541	638.319	656.787	651.176	662.402	694.026	685.806	717.215	682.047	716.101	728.016	751.764	779.209
- Total Aset / Total Assets	7.751.621	8.212.586	8.686.707	8.692.631	8.665.964	8.780.681	8.611.498	8.726.834	8.883.280	8.823.139	8.869.600	8.999.703	8.997.032	9.108.720	9.316.623

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

Keterangan / Items	2018	2019	2020				2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	20,88	21,18	19,10	19,21	19,67	18,82	19,27	19,56	18,86	19,18	19,28	19,14	19,42	19,10	21,04
- Modal / Capital	472.797	526.961	468.902	473.285	478.697	462.629	471.945	481.487	468.757	475.208	479.814	486.762	492.938	489.568	541.107
- ATMR / Risk Weighted Assets	2.264.360	2.487.813	2.455.261	2.464.012	2.433.081	2.458.280	2.448.960	2.462.199	2.484.982	2.477.204	2.488.321	2.543.720	2.538.545	2.563.697	2.571.708
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	19,67	20,09	17,77	17,74	18,21	17,52	18,00	18,28	17,30	17,63	17,75	17,52	17,79	17,58	19,54
- Modal Inti (Tier I) / Core Capital (Tier I)	445.335	499.910	436.325	437.114	443.069	430.786	440.718	450.150	429.994	436.760	441.668	445.653	451.622	450.628	502.494
- ATMR / Risk Weighted Assets	2.264.360	2.487.813	2.455.261	2.464.012	2.433.081	2.458.280	2.448.960	2.462.199	2.484.982	2.477.204	2.488.321	2.543.720	2.538.545	2.563.697	2.571.708
Return On Assets Ratio (%) / Return On Assets Ratio (%)	3,08	2,81	1,63	1,51	1,45	1,43	2,16	2,16	2,06	2,05	1,99	2,04	2,02	2,09	2,10
- Laba sebelum pajak / Profit	94.103	94.489	58.443	54.355	52.502	51.975	79.013	80.003	77.276	77.033	74.828	77.257	76.940	79.984	80.760
- Rata-rata total aset / Average total assets	3.052.601	3.364.528	3.585.963	3.601.076	3.609.619	3.626.978	3.661.356	3.699.955	3.748.457	3.762.396	3.767.840	3.786.876	3.803.673	3.821.338	3.851.106
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	71,24	76,39	85,16	86,53	86,19	86,62	85,82	84,59	84,77	84,64	84,81	84,39	83,86	83,06	82,55
- Biaya Operasional / Operating Expenses	231.407	306.618	251.238	291.883	306.453	342.975	39.965	71.555	103.633	138.483	172.737	206.011	231.033	261.900	287.087
- Pendapatan Operasional / Operating Income	324.842	401.394	295.012	337.317	355.549	395.943	46.566	84.589	122.256	163.605	203.667	244.111	275.505	315.312	347.761
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	5,70	5,26	4,50	4,52	4,56	4,63	5,14	5,03	5,10	5,13	5,17	5,17	5,12	5,12	5,11
- Pendapatan bunga bersih / Interest income net	166.316	169.488	157.395	158.692	160.580	163.746	184.859	182.962	187.952	189.772	191.553	192.603	191.699	192.372	193.693
- Rata-rata total aset produktif / Average total earning assets	2.919.454	3.224.071	3.494.688	3.510.451	3.521.685	3.539.589	3.596.926	3.636.294	3.685.860	3.697.571	3.702.623	3.723.825	3.740.475	3.758.926	3.789.645
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	92,83	94,17	83,82	85,30	85,46	85,13	87,61	86,80	85,21	85,86	86,71	86,17	85,49	84,93	84,47
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2.239.600	2.430.773	2.422.918	2.410.943	2.404.904	2.445.965	2.414.649	2.433.898	2.484.520	2.477.562	2.494.032	2.541.755	2.534.955	2.549.958	2.572.263
- Total Dana Pihak Ketiga / Total Third Party Funds	2.412.453	2.581.349	2.890.488	2.826.349	2.814.055	2.873.149	2.756.021	2.804.144	2.915.664	2.885.529	2.876.176	2.949.618	2.965.131	3.002.261	3.045.015
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	13,08	14,48	18,70	17,55	18,04	17,53	17,10	18,20	19,01	19,80	18,40	19,56	18,94	18,77	18,50
- Aset Likuid Primer / Primary Liquid Asset	329.235	363.560	447.628	398.447	402.997	414.449	358.706	400.942	453.885	477.456	426.767	480.438	457.652	445.598	444.905
- Aset Likuid Sekunder / Secondary Liquid assets	107.960	153.929	257.918	257.346	263.435	254.901	267.269	279.313	277.162	275.739	270.358	278.894	281.682	294.718	311.760
- Total Aset / Total Assets	3.342.995	3.574.105	3.773.886	3.737.095	3.695.044	3.818.584	3.661.356	3.738.553	3.845.461	3.804.214	3.789.619	3.882.056	3.904.455	3.944.993	4.089.249

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

Keterangan / Items	2018	2019	2020				2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	22,05	21,19	20,93	20,94	21,83	22,11	22,56	22,01	21,74	21,26	21,36	21,36	21,87	22,10	22,15
- Modal / Capital	77.296	81.327	83.101	83.626	87.688	89.468	91.008	90.278	88.955	87.675	87.842	88.674	90.612	92.035	93.026
- ATMR / Risk Weighted Assets	350.627	383.759	397.082	399.444	401.771	404.641	403.371	410.077	409.157	412.371	411.231	415.049	414.253	416.493	419.941
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	20,51	19,71	19,35	19,39	20,17	20,43	20,89	20,34	20,08	19,60	19,69	19,79	20,07	20,30	20,36
- Modal Inti (Tier I) / Core Capital (Tier I)	71.899	75.623	76.838	77.439	81.028	82.670	84.269	83.408	82.156	80.843	80.959	82.147	83.152	84.559	85.516
- ATMR / Risk Weighted Assets	350.627	383.759	397.082	399.444	401.771	404.641	403.371	410.077	409.157	412.371	411.231	415.049	414.253	416.493	419.941
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,38	2,15	2,17	2,12	2,05	2,04	2,08	1,98	2,26	2,01	2,03	2,16	2,12	2,11	2,12
- Laba sebelum pajak / Profit	14.564	14.267	14.920	14.822	14.475	14.433	14.963	14.431	16.666	15.025	15.228	16.290	16.037	15.985	16.184
- Rata-rata total aset / Average total assets	612.053	663.919	687.309	697.919	705.013	706.917	717.888	728.741	736.373	745.720	749.811	755.374	757.029	758.937	763.654
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	77,88	79,56	79,66	79,66	80,17	80,60	79,37	79,68	77,10	79,49	79,19	78,19	78,50	78,55	78,31
- Biaya Operasional / Operating Expenses	51.514	55.777	43.690	48.320	53.621	59.823	4.774	9.393	14.030	19.485	24.344	29.445	34.507	39.445	44.327
- Pendapatan Operasional / Operating Income	66.142	70.109	54.847	60.658	66.886	74.224	6.014	11.788	18.197	24.514	30.741	37.658	43.960	50.219	56.607
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	6,32	5,95	5,81	5,74	5,71	5,72	5,64	5,49	5,61	5,61	5,61	5,67	5,72	5,74	5,74
- Pendapatan bunga bersih / Interest income net	36.880	37.730	38.370	38.513	38.682	38.826	38.778	38.386	39.691	40.137	40.419	41.155	41.603	41.814	42.102
- Rata-rata total aset produktif / Average total earning assets	583.671	634.080	660.049	670.604	677.664	678.925	687.938	698.843	707.299	715.727	719.910	725.828	727.398	729.101	733.768
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	88,86	88,10	73,64	71,17	74,72	83,15	81,68	79,32	77,70	75,56	76,66	75,38	77,37	77,65	75,35
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	403.549	444.489	456.059	458.490	464.622	466.977	462.462	464.325	468.499	470.983	473.248	476.400	475.912	478.628	484.518
- Total Dana Pihak Ketiga / Total Third Party Funds	454.162	504.517	619.336	644.220	621.815	561.619	566.170	585.361	602.948	623.363	617.322	632.007	615.073	616.392	643.002
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	17,79	16,16	20,71	16,35	16,17	16,12	14,11	16,24	15,37	16,33	15,60	18,46	17,37	16,66	18,74
- Aset Likuid Primer / Primary Liquid Asset	99.854	95.947	123.128	93.337	90.347	92.289	71.107	85.369	78.332	84.778	77.244	102.486	91.659	87.500	106.474
- Aset Likuid Sekunder / Secondary Liquid assets	11.424	14.558	35.225	36.407	35.145	25.053	30.180	34.730	37.223	41.571	42.279	42.072	41.536	41.126	43.711
- Total Aset / Total Assets	625.658	683.617	764.717	793.408	775.957	727.860	717.888	739.593	751.637	773.761	766.175	783.192	766.954	772.295	801.390

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

Keterangan / Items	2018	2019	2020				2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	21,28	22,12	23,93	24,47	24,92	25,48	26,03	25,85	25,54	25,72	25,74	25,97	26,17	26,15	26,03
- Modal / Capital	532.831	579.652	614.962	624.050	628.856	644.848	651.711	647.262	639.040	644.021	646.819	654.903	659.517	661.003	664.486
- ATMR / Risk Weighted Assets	2.504.176	2.620.403	2.569.376	2.550.387	2.523.386	2.531.202	2.503.923	2.503.842	2.502.082	2.504.100	2.512.820	2.522.151	2.519.925	2.528.115	2.552.693
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	19,03	20,05	21,78	22,28	22,73	23,39	23,91	23,68	23,38	23,59	23,73	23,92	24,21	24,36	24,29
- Modal Inti (Tier I) / Core Capital (Tier I)	476.443	525.392	559.482	568.150	573.607	591.966	598.811	592.909	585.000	590.596	596.329	603.255	609.973	615.740	620.091
- ATMR / Risk Weighted Assets	2.504.176	2.620.403	2.569.376	2.550.387	2.523.386	2.531.202	2.503.923	2.503.842	2.502.082	2.504.100	2.512.820	2.522.151	2.519.925	2.528.115	2.552.693
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,08	2,11	1,66	1,67	1,61	1,56	2,18	1,80	1,68	1,73	1,65	1,76	1,72	1,74	1,76
- Laba sebelum pajak / Profit	65.594	70.316	59.401	59.976	57.914	56.525	82.433	68.417	64.019	65.841	63.141	67.451	66.048	67.082	68.023
- Rata-rata total aset / Average total assets	3.161.126	3.325.506	3.577.456	3.588.505	3.600.301	3.615.981	3.789.349	3.793.302	3.804.876	3.804.829	3.816.993	3.829.180	3.837.148	3.850.011	3.863.341
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	81,12	81,39	85,49	84,56	84,23	84,66	78,81	81,27	83,09	80,98	81,03	80,33	80,19	79,46	78,74
- Biaya Operasional / Operating Expenses	265.373	292.003	229.632	249.369	269.703	298.258	25.402	47.780	73.535	94.132	114.796	137.164	156.760	175.616	190.595
- Pendapatan Operasional / Operating Income	327.126	358.791	268.620	294.888	320.197	352.287	32.229	58.791	88.501	116.248	141.666	170.757	195.479	220.998	242.052
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	4,55	4,45	4,26	4,25	4,23	4,24	4,26	4,14	4,21	4,23	4,22	4,21	4,20	4,19	4,17
- Pendapatan bunga bersih / Interest income net	137.897	141.370	145.297	145.515	145.151	146.132	154.168	150.047	153.403	153.912	154.053	154.273	154.530	154.757	154.544
- Rata-rata total aset produktif / Average total earning assets	3.032.983	3.180.038	3.413.541	3.424.027	3.435.513	3.449.883	3.618.158	3.624.784	3.640.439	3.640.879	3.653.434	3.667.138	3.676.127	3.689.442	3.703.039
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	94,60	93,68	83,19	81,35	79,35	78,76	77,16	77,09	76,94	76,48	75,61	75,28	74,93	74,04	74,49
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2.158.798	2.235.355	2.180.228	2.148.356	2.127.985	2.144.164	2.105.146	2.103.710	2.119.335	2.111.758	2.123.060	2.137.522	2.128.505	2.138.995	2.167.743
- Total Dana Pihak Ketiga / Total Third Party Funds	2.281.929	2.386.043	2.620.844	2.640.749	2.681.822	2.722.257	2.728.311	2.728.893	2.754.420	2.761.347	2.807.949	2.839.395	2.840.754	2.888.861	2.910.233
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	14,88	14,71	17,63	18,19	17,89	19,08	18,69	19,21	19,15	20,09	19,65	22,63	22,55	21,76	22,02
- Aset Likuid Primer / Primary Liquid Asset	381.483	342.842	355.580	373.112	358.515	406.531	387.827	393.829	402.376	410.253	434.862	532.630	517.970	494.579	501.826
- Aset Likuid Sekunder / Secondary Liquid assets	104.447	160.777	288.784	297.656	306.569	318.331	320.438	335.592	330.702	354.293	324.841	347.636	357.892	362.774	372.237
- Total Aset / Total Assets	3.264.610	3.423.793	3.654.390	3.687.949	3.718.258	3.798.635	3.789.349	3.797.254	3.828.025	3.804.687	3.865.647	3.890.115	3.884.894	3.940.056	3.969.981

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

Keterangan / Items	2018	2019	2020				2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	47,87	50,38	55,51	56,91	56,29	54,61	58,52	58,71	58,53	58,45	59,21	60,42	61,01	60,12	60,08
- Modal / Capital	175.308	175.942	188.213	187.355	182.541	163.432	168.150	171.001	170.219	168.575	168.033	170.177	171.228	168.130	168.021
- ATMR / Risk Weighted Assets	366.229	349.253	339.064	329.225	324.266	299.293	287.331	291.271	290.845	288.394	283.768	281.637	280.640	279.645	279.679
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	47,00	49,50	54,56	55,99	55,38	53,76	57,62	57,80	57,63	57,59	58,32	59,55	60,17	59,24	59,23
- Modal Inti (Tier I) / Core Capital (Tier I)	172.123	172.885	184.987	184.325	179.580	160.894	165.563	168.355	167.615	166.091	165.493	167.720	168.868	165.655	165.655
- ATMR / Risk Weighted Assets	366.229	349.253	339.064	329.225	324.266	299.293	287.331	291.271	290.845	288.394	283.768	281.637	280.640	279.645	279.679
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,67	3,27	2,78	2,66	2,66	2,37	2,33	1,78	1,26	1,07	1,10	1,12	1,19	1,28	1,21
- Laba sebelum pajak / Profit	11.837	14.989	13.885	13.215	13.191	11.596	10.314	7.949	5.660	4.804	4.940	4.995	5.303	5.740	5.402
- Rata-rata total aset / Average total assets	442.694	457.719	499.688	497.138	495.280	490.307	442.905	447.169	450.832	448.243	448.226	447.579	446.600	447.197	448.176
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	88,43	83,86	92,76	92,55	92,40	93,53	94,74	96,30	97,98	98,35	98,09	97,61	97,32	97,00	97,59
- Biaya Operasional / Operating Expenses	84.285	73.162	116.283	120.325	133.280	148.897	14.533	30.874	56.989	65.244	79.079	76.159	86.385	101.330	132.732
- Pendapatan Operasional / Operating Income	95.307	87.243	125.354	130.017	144.249	159.196	15.339	32.059	58.163	66.339	80.619	78.024	88.763	104.463	136.012
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	3,76	4,09	2,94	2,91	2,85	2,83	2,47	2,30	2,34	2,33	2,32	2,29	2,27	2,24	2,22
- Pendapatan bunga bersih / Interest income net	15.864	17.756	14.063	13.830	13.497	13.228	10.445	9.848	10.114	9.981	9.948	9.807	9.737	9.586	9.538
- Rata-rata total aset produktif / Average total earning assets	421.973	434.478	477.893	475.225	473.371	468.244	423.258	428.017	431.535	428.715	428.989	428.586	428.072	428.507	429.107
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	138,99	126,46	110,94	113,49	101,76	95,91	85,29	83,11	82,88	84,75	84,19	83,30	84,18	78,30	76,98
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	244.994	230.266	230.881	219.966	204.382	177.922	168.778	171.286	175.885	171.413	173.239	172.781	171.694	165.847	171.442
- Total Dana Pihak Ketiga / Total Third Party Funds	176.261	182.088	208.106	193.821	200.845	185.513	197.882	206.092	212.205	202.254	205.774	207.429	203.961	211.821	222.702
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	25,24	29,01	36,69	35,59	37,84	34,13	38,35	38,20	38,43	37,93	37,62	37,43	37,81	38,47	40,02
- Aset Likuid Primer / Primary Liquid Asset	79.021	90.845	136.531	121.861	128.771	95.776	125.358	128.071	135.350	121.444	124.042	118.810	119.748	120.493	130.982
- Aset Likuid Sekunder / Secondary Liquid assets	34.966	40.128	44.614	46.909	51.637	52.892	44.515	44.391	40.719	45.612	44.569	47.500	46.906	53.145	51.501
- Total Aset / Total Assets	451.661	451.514	493.715	474.180	476.705	435.602	442.905	451.433	458.157	440.477	448.159	444.340	440.730	451.376	456.002

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

Kelompok Bank / Group of Banks	2018	2019	2020				2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
- Bank Persero / State Owned Banks	3.342.996	3.574.130	3.773.886	3.737.095	3.695.044	3.818.584	3.661.356	3.738.553	3.845.461	3.804.214	3.789.790	3.882.056	3.904.455	3.944.993	4.089.249
- BPD / Regional Development Banks	655.963	717.518	802.423	831.622	813.135	763.879	753.071	776.004	787.736	812.592	804.139	821.902	804.880	809.648	840.158
- Bank Swasta Nasional / Domestic Private Banks	3.617.727	3.819.813	3.991.840	4.031.581	4.068.563	4.159.829	4.149.642	4.155.705	4.185.095	4.165.742	4.231.866	4.262.866	4.262.123	4.316.640	4.349.980
- Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks	451.661	451.514	493.715	474.180	476.705	435.602	442.905	451.433	458.157	440.477	448.159	444.340	440.730	451.376	456.002
Total	8.068.346	8.562.974	9.061.864	9.074.478	9.053.446	9.177.894	9.006.974	9.121.696	9.276.449	9.223.025	9.273.954	9.411.164	9.412.187	9.522.658	9.735.389

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

Kelompok Bank / Group of Banks	Desember 2018				Desember 2019				September 2020				Desember 2020				September 2021			
	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun
Bank Persero / State Owned Banks	-	-	-	4	-	-	-	4	-	-	-	4	-	-	-	4	-	-	-	4
BPD / Regional Development Banks	-	8	15	4	-	7	16	4	-	5	18	4	-	5	18	4	-	3	20	4
Bank Swasta Nasional / Domestic Private Banks	4	27	25	19	2	25	26	18	2	25	25	19	1	22	27	20	-	21	29	18
Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks	-	1	5	3	-	-	5	3	-	-	4	4	-	1	4	3	-	1	3	4
Total	4	36	45	30	2	32	47	29	2	30	47	31	1	28	49	31	-	25	52	30

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

Indikator / Indicator	2018	2019	2020					2021							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Aset Produktif Neraca / Earning Assets	6.668.813	7.109.042	7.571.936	7.705.343	7.670.590	7.720.284	7.683.312	7.750.658	7.867.525	7.804.154	7.818.411	7.800.818	7.747.762	7.911.054	8.057.401
a. Lancar / Current	6.317.761	6.692.948	7.145.198	7.277.077	7.246.313	7.319.912	7.234.866	7.289.096	7.434.682	7.340.542	7.342.241	7.331.752	7.269.500	7.434.157	7.603.573
b. Dalam Perhatian Khusus / Special Mention	226.493	275.482	255.337	258.222	254.382	235.325	280.461	291.065	262.066	290.649	293.954	290.579	294.844	292.436	275.341
c. Kurang Lancar / Sub-Standard	21.216	22.411	18.130	16.530	20.299	27.704	27.488	26.307	24.355	27.266	32.014	25.068	29.654	26.486	24.373
d. Diragukan / Doubtful	15.858	28.481	22.926	18.991	16.894	13.637	15.771	20.393	22.712	21.204	25.995	34.156	29.917	26.531	25.042
e. Macet / Loss	87.486	89.719	130.345	134.524	132.701	123.706	124.725	123.798	123.710	124.493	124.207	119.263	123.847	131.444	129.072
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	2.001.032	2.041.716	2.063.005	2.101.969	2.086.955	2.061.121	2.439.955	2.077.922	2.081.974	2.083.518	2.069.394	2.011.958	2.089.940	2.108.674	2.117.546
a. Lancar / Current	1.971.636	2.012.694	2.024.579	2.068.185	2.051.101	2.028.854	2.403.561	2.040.279	2.049.463	2.049.905	2.032.629	1.979.294	2.056.774	2.059.090	2.084.465
b. Dalam Perhatian Khusus / Special Mention	26.377	25.970	35.003	30.323	31.816	27.927	33.413	34.713	28.879	29.941	32.680	28.568	28.827	45.322	28.746
c. Kurang Lancar / Sub-Standard	1.254	1.294	1.131	1.216	1.860	1.968	1.036	853	990	994	1.474	1.705	1.510	1.404	1.290
d. Diragukan / Doubtful	281	450	397	262	335	228	253	303	988	960	960	196	679	680	329
e. Macet / Loss	1.485	1.309	1.896	1.982	1.843	2.144	1.692	1.774	1.654	1.717	1.651	2.194	2.150	2.178	2.716
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	127.579	143.664	174.824	173.505	173.933	169.387	170.965	173.427	174.409	176.635	186.300	182.583	187.756	188.723	182.821
Kredit kepada Bank Lain / Interbank Loans	63.130	66.766	71.440	73.368	69.414	66.058	63.875	62.909	60.535	61.187	61.225	63.147	59.680	58.501	54.646
a. Lancar / Current	63.029	66.697	71.349	73.276	69.324	65.963	63.764	62.734	60.448	61.152	61.192	63.088	59.620	58.451	54.616
b. Dalam Perhatian Khusus / Special Mention	9	6	35	36	31	35	42	105	23	19	21	46	48	39	17
c. Kurang Lancar / Sub-Standard	1	0	-	-	4	-	11	11	-	-	1	1	-	0	-
d. Diragukan / Doubtful	-	0	0	0	-	-	-	-	-	-	-	0	0	-	0
e. Macet / Loss	91	63	56	55	54	59	58	59	65	16	12	12	12	12	12
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	92	63	56	56	58	59	69	70	65	16	13	13	12	12	12

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

Indikator / Indicator	2018	2019	2020					2021							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Aset Produktif Neraca / Earning Assets	2.893.140	3.107.085	3.330.005	3.383.463	3.351.855	3.416.538	3.358.173	3.387.510	3.462.659	3.404.341	3.424.593	3.483.460	3.486.213	3.557.997	3.697.013
a. Lancar / Current	2.740.308	2.917.689	3.120.231	3.175.570	3.140.759	3.220.311	3.130.640	3.152.764	3.246.520	3.169.789	3.181.586	3.249.333	3.245.637	3.316.636	3.469.929
b. Dalam Perhatian Khusus / Special Mention	98.144	122.566	124.269	121.270	124.361	108.285	137.761	143.821	125.777	143.008	150.451	143.710	148.157	149.968	137.101
c. Kurang Lancar / Sub-Standard	12.039	14.108	10.708	9.778	11.220	16.956	16.557	15.288	14.842	17.007	13.812	13.097	15.693	13.879	12.132
d. Diragukan / Doubtful	7.669	14.914	10.641	9.951	9.001	7.277	8.576	12.343	14.236	13.358	17.425	18.157	15.023	14.393	15.335
e. Macet / Loss	34.980	37.808	64.156	66.894	66.513	63.709	64.639	63.295	61.284	61.179	61.319	59.162	61.702	63.121	62.515
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	613.343	642.058	608.748	629.886	630.113	606.341	965.179	605.949	615.930	621.210	615.667	562.196	619.737	629.046	641.297
a. Lancar / Current	605.260	631.493	589.123	616.910	614.202	595.211	951.182	591.373	602.959	607.827	599.116	549.551	606.457	599.505	625.952
b. Dalam Perhatian Khusus / Special Mention	7.237	9.566	18.176	11.553	13.753	8.859	12.764	13.502	11.201	11.610	14.351	10.625	11.063	27.312	13.061
c. Kurang Lancar / Sub-Standard	391	346	261	298	964	965	159	138	136	147	632	628	343	375	333
d. Diragukan / Doubtful	172	292	288	186	261	177	165	205	909	880	875	130	617	609	157
e. Macet / Loss	282	361	899	938	933	1.129	909	731	725	746	692	1.263	1.257	1.244	1.793
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	55.533	67.830	86.953	88.045	88.892	90.213	91.005	91.998	92.132	93.317	94.756	92.437	94.635	93.622	92.266
Kredit kepada Bank Lain / Interbank Loans	5.188	7.499	9.324	9.726	9.451	10.240	9.672	10.493	10.536	10.175	10.335	10.477	9.443	8.921	7.497
a. Lancar / Current	5.112	7.444	9.270	9.672	9.398	10.187	9.619	10.440	10.477	10.171	10.331	10.473	9.438	8.917	7.493
b. Dalam Perhatian Khusus / Special Mention	0	0	4	4	-	-	-	0	0	0	0	0	0	0	0
c. Kurang Lancar / Sub-Standard	-	-	-	-	4	-	-	-	-	-	0	-	-	0	-
d. Diragukan / Doubtful	-	0	0	0	-	-	-	-	-	-	-	0	0	-	0
e. Macet / Loss	76	54	50	49	48	53	52	53	59	4	4	4	4	4	4
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	76	54	50	49	52	53	52	53	59	4	4	4	4	4	4

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

Indikator / Indicator	2018	2019	2020					2021							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Aset Produktif Neraca / Earning Assets	516.071	581.246	634.993	695.631	666.293	624.946	638.236	656.653	671.032	693.072	678.200	672.547	652.105	657.192	669.071
a. Lancar / Current	493.329	557.420	608.887	668.600	639.981	601.918	605.562	626.439	645.725	666.988	652.089	646.350	625.927	630.052	642.826
b. Dalam Perhatian Khusus / Special Mention	11.213	11.559	10.763	12.272	11.454	9.539	18.783	16.321	11.125	11.611	11.417	11.594	11.404	12.453	12.336
c. Kurang Lancar / Sub-Standard	754	690	1.177	564	617	373	690	530	529	833	758	745	908	770	555
d. Diragukan / Doubtful	793	918	1.276	715	804	675	804	851	908	823	1.053	1.050	812	693	696
e. Macet / Loss	9.981	10.659	12.890	13.479	13.438	12.442	12.396	12.511	12.746	12.817	12.884	12.807	13.054	13.224	12.657
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	31.458	33.298	28.564	27.671	27.601	26.782	27.177	26.907	26.465	24.959	24.587	24.907	25.932	25.718	26.758
a. Lancar / Current	30.880	32.762	27.904	26.953	26.929	26.051	26.467	26.247	25.835	24.320	23.906	24.281	25.330	24.879	26.138
b. Dalam Perhatian Khusus / Special Mention	194	136	96	156	109	71	174	121	86	81	120	91	76	297	99
c. Kurang Lancar / Sub-Standard	8	1	5	2	5	4	0	0	2	10	8	24	21	28	2
d. Diragukan / Doubtful	4	1	26	7	3	2	22	22	22	25	33	15	9	4	10
e. Macet / Loss	371	399	533	554	555	653	513	516	520	523	520	495	495	509	510
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	11.912	12.667	15.907	15.321	15.421	14.149	14.426	14.431	14.726	15.030	15.255	15.137	15.299	15.229	14.430
Kredit kepada Bank Lain / Interbank Loans	4.396	5.096	5.252	5.291	5.352	4.756	4.521	4.341	4.144	4.064	4.067	3.895	3.718	3.710	3.875
a. Lancar / Current	4.381	5.094	5.239	5.278	5.339	4.743	4.508	4.327	4.128	4.046	4.064	3.879	3.703	3.695	3.874
b. Dalam Perhatian Khusus / Special Mention	-	-	13	13	13	13	2	2	15	16	-	13	13	13	-
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	11	11	-	-	1	1	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	15	2	0	0	0	0	0	0	0	2	2	2	2	2	2
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	15	2	0	0	0	0	11	11	0	2	3	3	2	2	2

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

Indikator / Indicator	2018	2019	2020					2021							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Aset Produktif Neraca / Earning Assets	2.880.930	3.050.485	3.222.685	3.255.089	3.283.729	3.343.329	3.358.532	3.372.525	3.407.837	3.386.723	3.394.687	3.327.092	3.296.940	3.374.332	3.381.710
a. Lancar / Current	2.718.599	2.861.593	3.045.261	3.075.249	3.109.768	3.173.789	3.182.193	3.187.676	3.227.127	3.195.556	3.200.169	3.131.199	3.098.350	3.178.589	3.193.441
b. Dalam Perhatian Khusus / Special Mention	108.208	131.270	110.890	115.156	109.310	108.345	114.403	121.534	117.772	127.486	124.286	127.542	127.444	122.317	117.942
c. Kurang Lancar / Sub-Standard	7.901	7.100	5.607	5.629	7.936	9.807	9.722	9.965	8.562	8.814	15.323	9.420	11.914	10.752	10.602
d. Diragukan / Doubtful	7.071	11.608	10.656	7.865	6.782	5.504	6.186	7.016	7.225	6.862	7.372	14.094	12.299	10.382	7.944
e. Macet / Loss	39.151	38.913	50.271	51.191	49.934	45.885	46.029	46.333	47.150	48.006	47.536	44.837	46.934	52.292	51.780
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	1.050.022	1.043.870	1.103.001	1.117.650	1.111.503	1.112.010	1.129.022	1.122.909	1.129.016	1.128.187	1.124.039	1.117.046	1.137.971	1.146.700	1.151.805
a. Lancar / Current	1.039.016	1.035.262	1.093.167	1.106.924	1.101.289	1.100.809	1.117.169	1.110.170	1.118.543	1.116.262	1.111.999	1.105.694	1.127.014	1.135.562	1.142.495
b. Dalam Perhatian Khusus / Special Mention	9.670	7.404	9.228	10.062	9.706	10.639	11.432	12.062	9.897	11.268	11.392	10.677	10.215	10.327	8.512
c. Kurang Lancar / Sub-Standard	437	571	114	153	139	206	141	127	162	204	209	243	347	377	280
d. Diragukan / Doubtful	92	108	56	50	48	30	46	59	42	41	36	33	36	49	142
e. Macet / Loss	806	525	437	462	323	326	235	492	372	412	403	400	359	386	376
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	55.458	58.825	67.140	65.349	65.161	61.758	62.358	63.992	63.513	64.340	70.879	69.026	71.889	74.238	71.125
Kredit kepada Bank Lain / Interbank Loans	39.947	42.987	50.488	51.771	50.287	46.923	46.185	44.523	43.322	44.428	44.330	44.793	43.633	43.015	40.415
a. Lancar / Current	39.937	42.975	50.464	51.746	50.263	46.894	46.139	44.414	43.309	44.415	44.304	44.754	43.592	42.984	40.392
b. Dalam Perhatian Khusus / Special Mention	9	6	18	19	19	23	41	103	7	3	21	33	35	25	17
c. Kurang Lancar / Sub-Standard	1	0	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	0	7	6	6	6	6	6	6	6	10	6	6	6	6	6
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	1	7	6	6	6	6	6	6	6	10	6	6	6	6	6

Tabel 1.27.a.															
Aset Produktif Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri dan Kualitas Kredit Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri kepada Bank Lain															
(Earning Assets of Branch Offices of Foreign Banks and Credit Quality of Foreign Owned Banks to Other Bank)															
Miliar Rp (Billion Rp)															
Indikator / Indicator	2018	2019	2020					2021							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Aset Produktif Neraca / Earning Assets	378.671	370.226	384.253	371.161	368.713	335.470	328.371	333.971	325.996	320.018	320.931	317.720	312.503	321.533	309.608
a. Lancar / Current	365.524	356.246	370.820	357.658	355.805	323.894	316.471	322.217	315.310	308.209	308.396	304.869	299.586	308.879	297.377
b. Dalam Perhatian Khusus / Special Mention	8.928	10.086	9.414	9.525	9.257	9.156	9.515	9.389	7.392	8.544	7.800	7.733	7.838	7.698	7.962
c. Kurang Lancar / Sub-Standard	522	514	638	559	526	569	519	524	422	613	2.122	1.806	1.139	1.085	1.084
d. Diragukan / Doubtful	324	1.041	353	459	308	182	205	183	343	162	145	855	1.783	1.063	1.067
e. Macet / Loss	3.373	2.339	3.028	2.960	2.817	1.670	1.661	1.658	2.530	2.491	2.469	2.457	2.157	2.808	2.119
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	306.210	322.489	322.692	326.762	317.738	315.988	318.577	322.157	310.562	309.161	305.100	307.808	306.301	307.209	297.686
a. Lancar / Current	296.479	313.177	314.386	317.398	308.682	306.784	308.743	312.489	302.125	301.496	297.608	299.768	297.973	299.144	289.880
b. Dalam Perhatian Khusus / Special Mention	9.275	8.863	7.503	8.552	8.248	8.358	9.043	9.028	7.694	6.982	6.817	7.176	7.473	7.386	7.074
c. Kurang Lancar / Sub-Standard	418	376	750	763	752	793	736	588	690	633	624	810	799	624	675
d. Diragukan / Doubtful	13	49	27	20	24	19	19	16	15	14	16	19	18	17	19
e. Macet / Loss	25	23	27	29	33	35	35	36	37	36	35	35	38	38	37
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	4.675	4.342	4.823	4.789	4.459	3.267	3.175	3.006	4.037	3.948	5.410	5.983	5.934	5.635	5.001
Kredit kepada Bank Lain / Interbank Loans	13.598	11.184	6.376	6.580	4.325	4.139	3.498	3.552	2.534	2.520	2.492	3.982	2.887	2.855	2.858
a. Lancar / Current	13.598	11.184	6.376	6.580	4.325	4.139	3.498	3.552	2.534	2.520	2.492	3.982	2.887	2.855	2.858
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 2018		Desember 2019		September 2020		Desember 2020		September 2021	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	1.315.034	23,36	1.465.848	24,44	1.775.268,45	26,69	1.687.135	25,31	1.982.291	27,68
Rupiah	997.007	17,71	1.100.040	18,34	1.337.243,38	20,11	1.262.734	18,94	1.439.235	20,09
Valas / Foreign Exchange	318.027	5,65	365.808	6,10	438.025,06	6,59	424.401	6,37	543.056	7,58
Tabungan / Saving	1.825.259	32,42	1.945.185	32,43	2.050.975,24	30,84	2.173.501	32,61	2.294.714	32,04
Rupiah	1.690.086	30,02	1.813.949	30,24	1.893.627,95	28,47	2.014.663	30,23	2.125.970	29,68
Valas / Foreign Exchange	135.173	2,40	131.236	2,19	157.347,29	2,37	158.837	2,38	168.744	2,36
Simpanan Berjangka / Time Deposits	2.490.155	44,23	2.587.615	43,14	2.824.632,57	42,47	2.804.755	42,08	2.885.283	40,28
Rupiah	2.138.035	37,97	2.250.784	37,52	2.459.210,85	36,98	2.478.610	37,19	2.559.874	35,74
Valas / Foreign Exchange	352.120	6,25	336.831	5,62	365.421,72	5,49	326.145	4,89	325.409	4,54
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	1.032.674	18,34	989.554	16,50	1.112.954,90	16,73	1.147.144	17,21	1.144.593	15,98
Valas / Foreign Exchange	169.841	3,02	163.018	2,72	190.360,45	2,86	157.535	2,36	163.773	2,29
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	715.403	12,71	762.015	12,70	847.754,72	12,75	820.131	12,30	754.655	10,54
Valas / Foreign Exchange	79.879	1,42	82.261	1,37	77.918,22	1,17	69.582	1,04	58.292	0,81
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	210.895	3,75	247.039	4,12	269.552,69	4,05	275.986	4,14	335.035	4,68
Valas / Foreign Exchange	57.066	1,01	43.932	0,73	53.339,24	0,80	59.675	0,90	64.487	0,90
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	179.064	3,18	252.177	4,20	228.948,54	3,44	235.349	3,53	325.591	4,55
Valas / Foreign Exchange	45.334	0,81	47.620	0,79	43.803,80	0,66	39.353	0,59	38.857	0,54
Total DPK / Total Third Party Funds	5.630.448	100,00	5.998.648	100,00	6.650.876,25	100,00	6.665.390	100,00	7.162.288	100,00
Rupiah	4.825.128	85,70	5.164.773	86,10	5.690.082,18	85,55	5.756.007	86,36	6.125.079	85,52
Valas / Foreign Exchange	805.320	14,30	833.875	13,90	960.794,07	14,45	909.383	13,64	1.037.209	14,48

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

Keterangan	Desember 2018		Desember 2019		September 2020		Desember 2020		September 2021	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	591.681	24,53	655.766	25,40	789.762,84	27,32	760.676	26,48	885.218	29,07
Rupiah	459.295	19,04	487.231	18,88	585.722,25	20,26	555.777	19,34	615.057	20,20
Valas / Foreign Exchange	132.385	5,49	168.535	6,53	204.040,59	7,06	204.899	7,13	270.161	8,87
Tabungan / Saving	911.346	37,78	948.189	36,73	984.954,13	34,08	1.051.845	36,61	1.093.607	35,91
Rupiah	864.259	35,82	910.783	35,28	941.693,02	32,58	1.005.489	35,00	1.046.429	34,37
Valas / Foreign Exchange	47.087	1,95	37.406	1,45	43.261,11	1,50	46.356	1,61	47.178	1,55
Simpanan Berjangka / Time Deposits	909.427	37,70	977.393	37,86	1.115.771,31	38,60	1.060.628	36,92	1.066.190	35,01
Rupiah	764.481	31,69	810.719	31,41	917.649,86	31,75	898.563	31,27	923.633	30,33
Valas / Foreign Exchange	144.946	6,01	166.674	6,46	198.121,46	6,85	162.065	5,64	142.556	4,68
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	342.753	14,21	308.147	11,94	329.399,14	11,40	361.895	12,60	343.277	11,27
Valas / Foreign Exchange	60.130	2,49	71.814	2,78	97.493,04	3,37	65.756	2,29	63.320	2,08
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	346.798	14,38	365.210	14,15	461.470,92	15,97	420.599	14,64	342.097	11,23
Valas / Foreign Exchange	35.595	1,48	39.825	1,54	44.297,95	1,53	35.652	1,24	20.242	0,66
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	36.315	1,51	52.783	2,04	64.957,68	2,25	58.915	2,05	135.749	4,46
Valas / Foreign Exchange	30.475	1,26	27.968	1,08	27.312,80	0,94	35.154	1,22	38.843	1,28
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	38.615	1,60	84.579	3,28	61.822,11	2,14	57.154	1,99	102.511	3,37
Valas / Foreign Exchange	18.745	0,78	27.068	1,05	29.017,68	1,00	25.503	0,89	20.151	0,66
Total DPK / Total Third Party Funds	2.412.453	100,00	2.581.349	100,00	2.890.488,28	100,00	2.873.149	100,00	3.045.015	100,00
Rupiah	2.088.035	86,55	2.208.733	85,57	2.445.065,13	84,59	2.459.829	85,61	2.585.120	84,90
Valas / Foreign Exchange	324.418	13,45	372.615	14,43	445.423,15	15,41	413.319	14,39	459.895	15,10

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

Keterangan	Desember 2018		Desember 2019		September 2020		Desember 2020		September 2021	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	116.814	24,47	141.388	26,56	206.999,20	31,80	131.340	22,24	176.968	26,27
Rupiah	116.439	24,39	141.049	26,50	206.860,28	31,78	131.204	22,22	176.299	26,17
Valas / Foreign Exchange	375	0,08	339	0,06	138,93	0,02	136	0,02	669	0,10
Tabungan / Saving	165.828	34,73	182.031	34,20	168.814,55	25,93	188.222	31,87	179.861	26,70
Rupiah	165.748	34,71	181.965	34,19	168.738,43	25,92	188.112	31,85	179.759	26,68
Valas / Foreign Exchange	80	0,02	66	0,01	76,12	0,01	110	0,02	102	0,02
Simpanan Berjangka / Time Deposits	194.831	40,80	208.839	39,24	275.124,59	42,27	271.040	45,89	316.860	47,03
Rupiah	193.298	40,48	206.808	38,85	272.862,26	41,92	270.147	45,74	312.224	46,35
Valas / Foreign Exchange	1.533	0,32	2.032	0,38	2.262,33	0,35	892	0,15	4.635	0,69
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	84.649	17,73	87.105	16,37	126.709,63	19,47	106.916	18,10	103.732	15,40
Valas / Foreign Exchange	1.346	0,28	1.794	0,34	2.071,71	0,32	485	0,08	3.341	0,50
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	44.550	9,33	46.047	8,65	48.317,83	7,42	48.671	8,24	72.194	10,72
Valas / Foreign Exchange	17	0,00	42	0,01	26,04	0,00	284	0,05	239	0,04
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	26.733	5,60	29.906	5,62	45.150,00	6,94	52.552	8,90	42.557	6,32
Valas / Foreign Exchange	71	0,01	108	0,02	38,87	0,01	19	0,00	348	0,05
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	37.366	7,83	43.750	8,22	52.684,80	8,09	62.008	10,50	93.741	13,91
Valas / Foreign Exchange	100	0,02	88	0,02	125,72	0,02	105	0,02	708	0,11
Total DPK / Total Third Party Funds	477.473	100,00	532.258	100,00	650.938,34	100,00	590.602	100,00	673.688	100,00
Rupiah	475.485	99,58	529.822	99,54	648.460,96	99,62	589.463	99,81	668.282	99,20
Valas / Foreign Exchange	1.988	0,42	2.436	0,46	2.477,38	0,38	1.139	0,19	5.407	0,80

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

Keterangan	Desember 2018		Desember 2019		September 2020		Desember 2020		September 2021	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	499.282	19,47	545.216	20,17	633.857,85	21,85	668.529	22,17	752.211	23,35
Rupiah	370.394	14,44	411.752	15,23	478.260,79	16,48	507.027	16,81	571.111	17,73
Valas / Foreign Exchange	128.888	5,03	133.464	4,94	155.597,06	5,36	161.502	5,35	181.100	5,62
Tabungan / Saving	735.759	28,69	801.966	29,67	882.521,55	30,42	918.021	30,44	1.005.946	31,23
Rupiah	655.060	25,55	716.016	26,49	777.810,60	26,81	814.929	27,02	892.542	27,71
Valas / Foreign Exchange	80.699	3,15	85.950	3,18	104.710,94	3,61	103.092	3,42	113.405	3,52
Simpanan Berjangka / Time Deposits	1.329.219	51,84	1.355.772	50,16	1.384.964,02	47,74	1.429.576	47,40	1.462.725	45,41
Rupiah	1.140.952	44,49	1.199.174	44,37	1.230.025,81	42,40	1.274.202	42,25	1.290.854	40,08
Valas / Foreign Exchange	188.267	7,34	156.598	5,79	154.938,21	5,34	155.375	5,15	171.871	5,34
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	587.533	22,91	578.501	21,40	634.647,75	21,87	659.713	21,87	678.886	21,08
Valas / Foreign Exchange	97.828	3,82	83.116	3,07	85.311,93	2,94	87.429	2,90	93.611	2,91
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	316.570	12,35	343.694	12,72	331.693,32	11,43	343.028	11,37	333.199	10,34
Valas / Foreign Exchange	41.138	1,60	39.830	1,47	31.540,14	1,09	31.408	1,04	36.466	1,13
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	135.634	5,29	155.731	5,76	152.126,69	5,24	157.125	5,21	151.063	4,69
Valas / Foreign Exchange	24.277	0,95	14.223	0,53	24.537,50	0,85	23.788	0,79	24.593	0,76
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	101.216	3,95	121.248	4,49	111.558,05	3,85	114.335	3,79	127.706	3,96
Valas / Foreign Exchange	25.024	0,98	19.429	0,72	13.548,64	0,47	12.749	0,42	17.201	0,53
Total DPK / Total Third Party Funds	2.564.260	100,00	2.702.953	100,00	2.901.343,42	100,00	3.016.126	100,00	3.220.883	100,00
Rupiah	2.166.406	84,48	2.326.941	86,09	2.486.097,20	85,69	2.596.157	86,08	2.754.507	85,52
Valas / Foreign Exchange	397.854	15,52	376.012	13,91	415.246,21	14,31	419.969	13,92	466.375	14,48

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

Keterangan	Desember 2018		Desember 2019		September 2020		Desember 2020		September 2021	
	Nominal	Persentase thd Total DPK (%) <i>(Percentage of Total Third Party Funds) (%)</i>	Nominal	Persentase thd Total DPK (%) <i>(Percentage of Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Persentase thd Total DPK (%) <i>(Percentage of Total Third Party Funds) (%)</i>	Nominal	Persentase thd Total DPK (%) <i>(Percentage of Total Third Party Funds) (%)</i>
Giro / Demand Deposits	107.257	60,85	123.479	67,81	144.648,55	69,51	126.589	68,24	167.894	75,39
Rupiah	50.880	28,87	60.009	32,96	66.400,06	31,91	68.725	37,05	76.768	34,47
Valas / Foreign Exchange	56.378	31,99	63.471	34,86	78.248,49	37,60	57.864	31,19	91.126	40,92
Tabungan / Saving	12.326	6,99	12.999	7,14	14.685,02	7,06	15.413	8,31	15.300	6,87
Rupiah	5.019	2,85	5.184	2,85	5.385,90	2,59	6.134	3,31	7.241	3,25
Valas / Foreign Exchange	7.308	4,15	7.815	4,29	9.299,12	4,47	9.279	5,00	8.059	3,62
Simpanan Berjangka / Time Deposits	56.678	32,16	45.610	25,05	48.772,64	23,44	43.511	23,45	39.508	17,74
Rupiah	39.304	22,30	34.084	18,72	38.672,92	18,58	35.698	19,24	33.162	14,89
Valas / Foreign Exchange	17.374	9,86	11.527	6,33	10.099,72	4,85	7.813	4,21	6.346	2,85
- Jangka Waktu 1 bulan / <i>Period 1 Month</i>										
Rupiah	17.739	10,06	15.801	8,68	22.198,38	10,67	18.620	10,04	18.698	8,40
Valas / Foreign Exchange	10.537	5,98	6.295	3,46	5.483,77	2,64	3.865	2,08	3.501	1,57
- Jangka Waktu 3 bulan / <i>Period 3 Month</i>										
Rupiah	7.485	4,25	7.064	3,88	6.272,65	3,01	7.834	4,22	7.164	3,22
Valas / Foreign Exchange	3.129	1,78	2.564	1,41	2.054,10	0,99	2.238	1,21	1.346	0,60
- Jangka Waktu 6 bulan / <i>Period 6 Month</i>										
Rupiah	12.213	6,93	8.618	4,73	7.318,31	3,52	7.393	3,99	5.667	2,54
Valas / Foreign Exchange	2.242	1,27	1.633	0,90	1.450,08	0,70	714	0,38	703	0,32
- Jangka Waktu >= 12 bulan / <i>Period >= 12 Month</i>										
Rupiah	1.867	1,06	2.601	1,43	2.883,57	1,39	1.852	1,00	1.633	0,73
Valas / Foreign Exchange	1.465	0,83	1.035	0,57	1.111,77	0,53	996	0,54	797	0,36
Total DPK / Total Third Party Funds	176.261	100,00	182.088	100,00	208.106,21	100,00	185.513	100,00	222.702	100,00
Rupiah	95.202	54,01	99.276	54,52	110.458,88	53,08	110.557	59,60	117.170	52,61
Valas / Foreign Exchange	81.059	45,99	82.812	45,48	97.647,33	46,92	74.956	40,40	105.532	47,39

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

Lokasi	Giro (Demand Deposits)		Tabungan (Saving Deposits)		Deposito (Time Deposits)		Total DPK (Total Third Party Funds)			Pangsa Thd Total DPK (%) (Portion to Total Third Party %)
	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Total	
1. Jawa Barat	100.392	15.965	251.739	12.134	185.134	16.054	537.266	44.153	581.418	8,12
2. Banten	51.571	8.210	82.776	4.580	78.232	3.891	212.579	16.681	229.260	3,20
3. DKI Jakarta	863.564	445.514	532.672	100.858	1.511.194	245.973	2.907.430	792.344	3.699.774	51,66
4. D.I Yogyakarta	10.201	461	41.620	875	19.319	418	71.139	1.754	72.893	1,02
5. Jawa Tengah	46.572	5.325	191.671	5.520	102.247	6.004	340.490	16.849	357.339	4,99
6. Jawa Timur	113.411	17.980	278.710	16.344	230.748	20.935	622.870	55.259	678.129	9,47
7. Bengkulu	2.806	192	9.632	41	3.454	5	15.892	238	16.131	0,23
8. Jambi	7.162	145	21.585	337	12.639	114	41.386	597	41.982	0,59
9. Aceh	7.011	257	19.482	42	10.375	28	36.868	326	37.195	0,52
10. Sumatera Utara	41.913	6.221	115.677	7.003	99.253	16.269	256.843	29.492	286.336	4,00
11. Sumatera Barat	8.372	300	26.957	323	13.915	361	49.244	984	50.228	0,70
12. Riau	16.600	1.760	55.453	1.288	29.744	1.093	101.796	4.141	105.937	1,48
14. Sumatera Selatan	14.357	613	45.187	1.202	32.859	1.036	92.402	2.851	95.253	1,33
15. Bangka Belitung	3.644	421	11.851	528	7.440	323	22.935	1.272	24.207	0,34
13. Kepulauan Riau	14.452	5.930	24.669	3.716	13.517	1.973	52.638	11.619	64.257	0,90
16. Lampung	9.570	352	29.401	461	10.482	225	49.452	1.039	50.491	0,70
17. Kalimantan Selatan	11.772	603	32.129	525	15.507	454	59.408	1.582	60.990	0,85
18. Kalimantan Barat	9.983	525	38.536	820	18.567	469	67.086	1.814	68.900	0,96
19. Kalimantan Timur	24.039	7.140	55.646	2.137	35.576	4.143	115.261	13.420	128.681	1,80
20. Kalimantan Tengah	6.637	188	17.533	68	7.804	381	31.974	638	32.612	0,46
21. Sulawesi Tengah	5.390	455	14.743	139	6.763	45	26.896	638	27.534	0,38
22. Sulawesi Selatan	16.539	738	63.540	1.315	27.236	650	107.315	2.703	110.018	1,54
23. Sulawesi Utara	3.982	258	14.740	687	8.351	149	27.073	1.094	28.167	0,39
24. Gorontalo	1.277	70	3.519	40	1.296	4	6.092	114	6.206	0,09
25. Sulawesi Barat	1.439	1	4.281	1	497	0	6.218	3	6.220	0,09
26. Sulawesi Tenggara	4.763	604	14.589	88	6.263	32	25.615	725	26.340	0,37
27. Nusa Tenggara Barat	4.507	3.151	17.401	207	9.011	36	30.919	3.393	34.312	0,48
28. Bali	12.265	1.681	47.743	3.768	34.894	504	94.903	5.953	100.856	1,41
29. Nusa Tenggara Timur	4.993	22	16.934	140	9.881	38	31.808	200	32.008	0,45
30. Maluku	2.606	15	8.353	91	3.557	27	14.517	132	14.649	0,20
31. Papua	12.283	743	23.880	340	9.250	86	45.413	1.169	46.582	0,65
32. Maluku Utara	1.767	3	5.295	21	1.758	31	8.820	55	8.876	0,12
33. Papua Barat	3.378	32	8.007	44	3.099	18	14.484	94	14.578	0,20
34. Lainnya	15	17.180	21	3.061	11	3.644	46	23.885	23.931	0,33
Total	1.439.235	543.056	2.125.970	168.744	2.559.874	325.409	6.125.079	1.037.209	7.162.288	100

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

Lokasi / Location	2018	2019	2020				2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
1. Jawa Barat	464.519	502.909	542.214	546.205	556.772	561.231	557.881	554.764	561.560	574.690	582.544	594.281	571.379	572.653	581.418
2. Banten	181.261	197.033	210.718	212.633	214.704	221.887	218.493	219.000	223.297	225.737	227.501	228.679	222.823	223.722	229.260
3. DKI Jakarta	2.853.010	3.006.175	3.384.732	3.344.117	3.342.082	3.392.262	3.333.615	3.401.477	3.511.293	3.461.519	3.483.224	3.544.944	3.583.018	3.649.537	3.699.774
4. D.I Yogyakarta	58.946	62.794	68.963	68.513	70.146	69.846	69.965	69.645	70.380	71.011	70.537	72.468	72.824	72.703	72.893
5. Jawa Tengah	285.670	305.631	343.888	344.576	344.105	341.042	337.489	338.269	345.439	351.639	350.620	354.444	352.375	355.605	357.339
6. Jawa Timur	542.050	581.975	625.698	629.348	635.460	633.322	626.943	628.725	641.074	639.654	647.607	660.119	659.715	672.410	678.129
7. Bengkulu	12.639	12.429	14.607	14.514	14.505	13.729	13.709	14.206	14.120	14.890	14.864	15.308	15.247	15.877	16.131
8. Jambi	31.129	33.506	36.790	37.467	38.090	38.203	37.684	38.131	39.187	39.428	40.357	41.337	40.693	41.272	41.982
9. Aceh	39.673	42.244	43.394	43.298	41.987	41.793	39.563	39.177	38.400	40.619	39.205	38.927	38.315	37.432	37.195
10. Sumatera Utara	220.694	235.436	262.278	262.511	264.040	261.975	258.504	263.278	268.103	268.865	273.199	279.903	278.594	284.358	286.336
11. Sumatera Barat	41.291	44.096	48.032	47.777	47.962	46.928	45.852	46.183	46.695	47.824	48.491	50.245	49.207	49.332	50.228
12. Riau	76.706	82.430	90.916	91.672	92.503	91.590	89.760	90.606	94.905	94.838	95.108	99.279	99.411	103.486	105.937
13. Sumatera Selatan	80.113	85.621	91.984	93.148	90.583	89.085	87.205	87.826	89.622	90.650	90.529	91.955	93.157	93.165	95.253
14. Bangka Belitung	18.407	18.774	20.136	20.009	19.742	19.196	19.549	20.376	20.510	21.434	21.732	22.702	22.985	23.498	24.207
15. Kepulauan Riau	48.796	52.739	61.225	60.938	61.441	61.254	60.916	61.324	62.105	62.012	62.407	63.458	63.250	63.344	64.257
16. Lampung	41.433	43.425	47.600	48.109	48.254	46.781	46.308	46.681	47.289	48.758	49.010	49.988	49.855	49.877	50.491
17. Kalimantan Selatan	50.654	51.761	56.810	56.506	55.892	55.405	56.063	56.137	57.351	57.816	57.344	58.611	59.336	59.251	60.990
18. Kalimantan Barat	55.092	59.759	66.558	66.224	66.247	65.138	64.152	64.671	65.269	65.660	66.670	67.839	67.737	68.002	68.900
19. Kalimantan Timur	99.916	107.776	119.151	120.375	119.827	117.244	115.092	114.572	116.629	119.971	118.516	122.460	122.411	123.718	128.681
20. Kalimantan Tengah	25.374	26.743	30.761	31.055	30.775	29.982	30.273	30.669	30.713	31.624	31.701	32.078	32.197	31.989	32.612
21. Sulawesi Tengah	20.234	24.041	26.150	26.009	25.736	25.803	25.256	25.038	25.061	25.899	26.410	26.896	26.479	27.339	27.534
22. Sulawesi Selatan	93.605	98.138	106.439	104.986	106.835	105.535	103.844	104.031	104.786	106.040	106.460	108.452	108.257	108.179	110.018
23. Sulawesi Utara	24.180	25.405	30.117	29.926	29.477	28.621	28.040	27.789	28.074	27.960	27.857	29.420	28.133	27.612	28.167
24. Gorontalo	5.177	5.296	6.355	6.159	5.988	5.312	5.322	5.501	5.670	5.829	5.840	5.998	6.093	6.052	6.206
25. Sulawesi Barat	4.412	4.707	6.265	6.139	6.004	5.207	5.373	5.421	5.531	5.746	5.809	5.897	5.912	5.967	6.220
26. Sulawesi Tenggara	19.170	21.914	25.880	26.363	24.875	25.940	25.728	26.271	25.483	26.759	26.598	26.781	26.877	26.759	26.340
27. Nusa Tenggara Barat	28.874	31.111	32.361	31.971	33.298	33.364	34.416	33.962	34.668	35.012	35.614	36.131	35.222	34.264	34.312
28. Bali	93.605	101.758	98.764	98.540	99.102	100.217	99.821	99.613	99.308	100.192	98.905	101.745	100.695	99.617	100.856
29. Nusa Tenggara Timur	25.098	29.497	33.605	32.920	32.038	30.085	29.662	29.788	30.739	31.519	31.664	32.561	32.139	31.851	32.008
30. Maluku	12.684	13.538	15.543	15.292	15.076	13.977	13.832	14.336	14.240	14.377	14.313	14.263	14.453	14.571	14.649
31. Papua	41.179	46.654	50.441	50.980	51.299	46.639	45.126	46.198	44.509	46.058	45.039	46.474	45.778	45.916	46.582
32. Maluku Utara	7.141	8.215	9.274	9.222	8.999	8.190	8.066	8.477	8.332	8.389	8.625	8.859	8.589	8.759	8.876
33. Papua Barat	14.852	18.866	21.494	21.806	20.512	18.068	16.802	16.164	16.047	15.154	15.809	16.219	15.344	14.883	14.578
34. Lainnya / Others	12.865	16.251	21.738	20.573	20.640	20.541	19.378	17.603	18.175	20.921	16.853	17.630	17.328	16.540	23.931
Total	5.630.448	5.998.648	6.650.876	6.619.881	6.634.998	6.665.390	6.569.684	6.645.911	6.804.564	6.798.491	6.836.964	6.966.349	6.965.828	7.059.543	7.162.288

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

Keterangan / Items	2018	2019	2020				2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Giro / Demand Deposits															
Rupiah	2,20	2,27	2,07	2,00	1,97	1,91	1,92	1,89	1,85	1,80	1,82	1,79	1,75	1,75	1,73
Valas / Foreign Exchange	0,50	0,78	0,57	0,50	0,44	0,42	0,39	0,38	0,35	0,35	0,33	0,31	0,29	0,28	0,27
Tabungan / Saving															
Rupiah	1,31	1,17	0,95	0,90	0,87	0,86	0,84	0,83	0,83	0,80	0,80	0,81	0,75	0,76	0,73
Valas / Foreign Exchange	0,45	0,43	0,36	0,30	0,28	0,28	0,26	0,26	0,23	0,22	0,21	0,21	0,19	0,19	0,19
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	6,92	6,02	4,90	4,66	4,45	4,22	4,05	3,88	3,74	3,68	3,55	3,47	3,39	3,31	3,24
Valas / Foreign Exchange	2,11	2,09	1,26	0,93	0,80	0,72	0,67	0,63	0,62	0,59	0,55	0,52	0,50	0,50	0,45
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	6,84	6,32	5,14	4,79	4,57	4,39	4,34	4,25	3,96	3,81	3,76	3,64	3,56	3,51	3,43
Valas / Foreign Exchange	2,61	2,44	1,61	1,35	1,17	1,00	0,91	0,73	0,65	0,63	0,68	0,68	0,63	0,57	0,56
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	7,00	6,79	5,57	5,41	5,31	5,12	4,92	4,82	4,55	4,41	4,30	4,09	3,96	3,86	3,77
Valas / Foreign Exchange	2,26	2,37	1,93	1,72	1,60	1,38	1,22	1,20	1,10	1,02	0,98	0,90	0,90	0,83	0,76
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	6,65	6,92	6,23	6,15	5,98	5,80	5,64	5,50	5,22	5,05	4,92	4,77	4,71	4,65	4,44
Valas / Foreign Exchange	1,75	2,17	1,81	1,72	1,59	1,44	1,34	1,27	1,21	1,18	1,13	0,95	0,87	0,82	0,79

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

Keterangan / Items	2018	2019	2020				2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Giro / Demand Deposits															
Rupiah	2,40	2,55	2,23	2,11	2,05	2,06	2,09	2,08	2,05	2,01	2,02	1,99	1,95	1,97	1,96
Valas / Foreign Exchange	0,43	0,80	0,72	0,60	0,49	0,49	0,46	0,46	0,43	0,43	0,43	0,40	0,36	0,38	0,32
Tabungan / Saving															
Rupiah	1,21	1,11	0,98	0,90	0,86	0,85	0,85	0,84	0,83	0,81	0,82	0,83	0,76	0,78	0,72
Valas / Foreign Exchange	0,45	0,43	0,44	0,29	0,30	0,31	0,29	0,29	0,24	0,24	0,24	0,24	0,21	0,21	0,20
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	6,82	6,01	4,48	4,16	3,94	3,74	3,63	3,50	3,37	3,30	3,14	3,13	3,07	2,99	2,92
Valas / Foreign Exchange	2,12	2,54	1,59	1,02	0,76	0,65	0,64	0,62	0,67	0,63	0,57	0,56	0,54	0,50	0,43
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	6,45	6,20	4,86	4,24	3,96	3,77	3,75	3,71	3,55	3,37	3,32	3,21	3,12	3,08	3,02
Valas / Foreign Exchange	2,83	2,87	1,99	1,55	1,28	1,06	0,93	0,67	0,59	0,56	0,60	0,60	0,57	0,53	0,49
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	6,36	6,44	5,32	5,07	4,96	4,52	4,22	4,12	3,82	3,66	3,61	3,47	3,45	3,42	3,37
Valas / Foreign Exchange	2,29	2,64	2,17	1,80	1,67	1,36	1,18	1,16	1,13	1,02	1,01	0,93	0,91	0,85	0,80
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	6,65	7,07	6,66	6,56	6,15	5,85	5,66	5,39	4,82	4,61	4,43	4,27	4,26	4,16	4,14
Valas / Foreign Exchange	1,80	2,12	1,88	1,80	1,66	1,49	1,35	1,30	1,27	1,24	1,17	0,90	0,81	0,76	0,72

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

Keterangan / Items	2018	2019	2020				2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Giro / Demand Deposits															
Rupiah	2,02	2,03	2,04	2,00	2,01	1,93	2,04	2,02	2,04	2,01	1,95	1,98	1,87	1,86	1,91
Valas / Foreign Exchange	0,37	0,28	0,30	0,30	0,29	0,29	0,28	0,27	0,26	0,26	0,26	0,26	0,26	0,26	0,25
Tabungan / Saving															
Rupiah	1,69	1,62	1,28	1,27	1,28	1,28	1,26	1,21	1,20	1,17	1,13	1,08	1,07	1,06	1,07
Valas / Foreign Exchange	0,22	0,21	0,22	0,22	0,21	0,21	0,20	0,20	0,20	0,20	0,21	0,21	0,21	0,20	0,20
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	7,29	6,89	6,19	5,92	5,65	5,37	5,00	4,80	4,65	4,43	4,31	4,03	3,84	3,85	3,80
Valas / Foreign Exchange	3,17	2,84	1,87	1,78	1,48	1,16	1,27	1,14	1,20	0,96	0,80	0,90	0,69	0,54	0,48
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	7,58	7,10	6,68	6,49	6,13	5,85	5,99	5,54	4,41	4,44	4,38	4,02	4,00	4,05	3,86
Valas / Foreign Exchange	1,04	1,38	0,66	0,55	1,09	1,23	1,17	0,74	0,63	0,75	0,81	0,83	0,85	0,70	0,68
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	7,80	7,45	5,77	5,54	5,52	5,30	5,16	5,31	5,11	5,01	4,77	4,42	4,23	4,08	3,93
Valas / Foreign Exchange	1,27	0,99	1,55	1,08	0,93	0,56	0,55	0,77	0,81	0,90	0,78	0,77	0,74	0,62	0,54
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	7,33	7,29	6,66	6,60	6,52	6,42	6,29	6,17	5,85	5,72	5,61	5,46	5,36	5,06	4,77
Valas / Foreign Exchange	1,54	1,13	1,04	1,01	0,98	0,99	0,97	0,92	0,35	0,30	0,29	0,30	0,30	0,29	0,33

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

Keterangan / Items	2018	2019	2020				2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Giro / Demand Deposits															
Rupiah	1,97	2,01	1,93	1,92	1,86	1,77	1,73	1,66	1,60	1,55	1,60	1,57	1,55	1,55	1,49
Valas / Foreign Exchange	0,58	0,75	0,47	0,43	0,43	0,38	0,35	0,32	0,29	0,28	0,24	0,23	0,23	0,21	0,23
Tabungan / Saving															
Rupiah	1,37	1,15	0,85	0,82	0,79	0,78	0,74	0,74	0,75	0,72	0,71	0,72	0,67	0,68	0,67
Valas / Foreign Exchange	0,46	0,45	0,33	0,30	0,28	0,27	0,25	0,24	0,22	0,21	0,20	0,20	0,19	0,18	0,18
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	6,95	5,94	4,91	4,69	4,53	4,35	4,16	4,02	3,89	3,82	3,70	3,61	3,53	3,44	3,35
Valas / Foreign Exchange	2,10	1,72	0,92	0,84	0,84	0,79	0,72	0,64	0,58	0,58	0,55	0,50	0,48	0,50	0,48
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	7,16	6,34	5,47	5,28	5,11	4,97	4,77	4,59	4,29	4,13	4,13	4,03	3,94	3,85	3,76
Valas / Foreign Exchange	2,47	2,08	1,10	1,08	1,05	0,98	0,93	0,80	0,72	0,71	0,75	0,75	0,67	0,60	0,61
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	7,02	6,81	5,65	5,53	5,41	5,32	5,15	4,98	4,81	4,63	4,53	4,40	4,31	4,20	4,09
Valas / Foreign Exchange	2,24	1,94	1,69	1,61	1,51	1,45	1,30	1,26	1,08	1,02	0,95	0,88	0,89	0,82	0,70
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	6,40	6,68	5,79	5,68	5,58	5,44	5,28	5,19	5,09	4,93	4,83	4,71	4,63	4,78	4,45
Valas / Foreign Exchange	1,69	2,26	1,72	1,61	1,50	1,40	1,35	1,24	1,18	1,16	1,12	1,06	0,99	0,93	0,90

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

Keterangan / Items	2018	2019	2020				2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Giro / Demand Deposits															
Rupiah	2,52	2,30	1,73	1,79	2,15	1,72	1,74	1,72	1,65	1,46	1,69	1,40	1,39	1,41	1,25
Valas / Foreign Exchange	0,48	0,78	0,32	0,27	0,23	0,25	0,21	0,17	0,17	0,14	0,14	0,11	0,11	0,10	0,10
Tabungan / Saving															
Rupiah	1,28	1,54	1,22	1,34	1,42	1,45	1,50	1,53	1,44	1,43	1,41	1,54	1,61	1,74	1,82
Valas / Foreign Exchange	0,20	0,15	0,20	0,23	0,25	0,25	0,11	0,11	0,11	0,10	0,10	0,10	0,10	0,10	0,10
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	6,15	4,82	3,68	3,58	3,22	2,98	2,85	2,72	2,59	2,50	2,27	2,24	2,04	2,27	2,16
Valas / Foreign Exchange	2,07	1,38	0,20	0,21	0,15	0,13	0,12	0,14	0,13	0,11	0,08	0,12	0,24	0,22	0,16
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	6,90	6,07	4,68	4,66	4,44	4,04	3,93	3,79	3,68	3,48	3,34	3,16	3,08	3,08	2,94
Valas / Foreign Exchange	1,97	1,40	0,67	0,51	0,37	0,37	0,37	0,34	0,29	0,18	0,21	0,20	0,22	0,18	0,17
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	7,02	6,50	5,06	4,96	4,82	4,50	4,46	4,39	4,02	3,93	3,80	3,73	3,69	3,69	3,68
Valas / Foreign Exchange	2,16	1,58	1,21	1,22	1,22	0,40	0,43	0,50	0,49	0,49	0,41	0,31	0,29	0,29	0,28
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	6,61	6,97	5,73	5,63	5,51	4,71	4,54	4,46	4,24	4,21	4,16	4,13	3,98	3,89	3,71
Valas / Foreign Exchange	2,00	1,99	1,07	1,02	0,89	0,84	0,59	0,55	0,53	0,53	0,51	0,50	0,49	0,50	0,47

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

Keterangan / Items	2018	2019	2020					2021							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Penerima Kredit Lapangan Usaha / Credit Recipients Industrial Origin															
1. Pertanian, perburuan dan Kehutanan / <i>Agricultures, hunting and forestry</i>															
Rupiah	9,92	9,94	9,47	9,41	9,34	9,25	9,21	9,16	8,96	8,89	8,86	8,88	8,81	8,74	8,67
Valas / Foreign Exchange	4,32	4,32	3,35	3,33	3,31	3,26	3,27	3,26	3,22	3,22	3,18	3,20	3,15	3,10	3,09
2. Penangkapan / <i>Fisheries</i>															
Rupiah	10,79	10,43	10,16	10,12	9,95	9,92	9,84	9,77	9,76	9,57	9,52	9,66	9,80	9,56	9,51
Valas / Foreign Exchange	4,64	4,87	4,01	4,00	4,28	4,21	4,16	4,15	4,30	4,24	4,01	3,97	4,08	3,66	3,74
3. Pertambangan dan Pencaharian / <i>Minning and Quarrying</i>															
Rupiah	10,68	10,24	9,90	9,64	9,16	9,80	9,85	9,57	9,71	9,02	9,07	9,47	9,43	8,90	8,86
Valas / Foreign Exchange	5,19	5,40	4,10	4,11	4,19	4,53	4,50	4,50	4,52	4,42	4,29	4,17	4,14	4,09	4,05
4. Industri Pencaharian / <i>Processing industry</i>															
Rupiah	9,77	9,10	8,38	8,30	8,28	8,19	8,22	8,19	8,13	8,12	8,05	8,03	8,04	7,92	7,90
Valas / Foreign Exchange	4,44	4,29	3,28	3,28	3,25	3,26	3,27	3,22	3,18	3,21	3,18	3,20	3,21	3,13	3,11
5. Listrik, gas dan air / <i>Electricity, gas and water</i>															
Rupiah	9,16	8,75	7,72	7,64	7,59	7,51	7,45	7,20	7,11	6,97	7,01	7,40	7,38	6,88	6,85
Valas / Foreign Exchange	5,21	4,82	3,99	4,04	4,02	4,03	4,03	4,02	4,11	4,05	3,96	4,16	4,10	3,98	3,77
6. Konstruksi / <i>Construction</i>															
Rupiah	10,57	10,19	9,26	9,18	9,16	9,03	9,01	8,94	8,83	8,77	8,67	8,80	8,62	8,52	8,46
Valas / Foreign Exchange	5,12	4,29	3,28	3,82	3,74	3,91	3,60	3,63	3,61	3,67	3,59	3,45	3,48	3,42	3,43
7. Perdagangan Besar dan Eceran / <i>Big and retail trade</i>															
Rupiah	11,02	10,92	10,42	10,38	10,34	10,27	10,34	10,32	10,28	10,27	10,26	10,24	10,19	10,23	10,19
Valas / Foreign Exchange	4,72	4,99	4,24	4,23	4,25	4,21	4,17	4,09	3,94	3,92	3,88	3,75	3,67	3,49	3,60
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and food supply drinking</i>															
Rupiah	10,74	10,46	8,68	8,62	8,57	8,40	8,47	8,47	8,53	8,54	8,50	8,44	8,45	8,42	8,43
Valas / Foreign Exchange	6,46	5,34	4,42	4,43	4,36	4,27	4,27	4,25	4,19	4,20	4,19	4,20	4,17	4,16	4,18
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, warehousing and communications</i>															
Rupiah	9,90	9,44	8,43	8,33	8,23	8,10	8,07	8,02	7,85	7,74	7,64	7,64	7,62	7,57	7,50
Valas / Foreign Exchange	5,43	5,02	4,32	4,33	4,28	4,37	4,33	4,35	4,22	4,19	4,05	4,05	3,88	3,92	3,99
10. Perantara Keuangan / <i>Transitional Finance</i>															
Rupiah	9,51	8,90	8,52	8,49	8,29	8,11	8,07	7,97	7,76	7,68	7,51	7,49	7,47	7,38	7,20
Valas / Foreign Exchange	3,52	3,02	1,74	1,60	1,55	1,53	1,49	1,43	1,39	1,38	1,41	1,40	1,40	1,39	1,36
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real estate, Rental Business, and services company</i>															
Rupiah	10,68	10,26	9,25	9,17	9,05	8,97	9,01	8,97	9,01	8,90	8,88	8,79	8,76	8,68	8,69
Valas / Foreign Exchange	5,73	5,43	4,30	4,26	4,27	4,21	4,19	4,16	4,04	4,00	3,96	3,66	3,67	3,67	3,98
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, the defense and compulsory social security</i>															
Rupiah	10,60	8,23	5,69	5,62	5,60	5,84	5,69	5,69	5,47	5,44	5,41	5,31	5,24	5,05	5,00
Valas / Foreign Exchange	5,36	4,14	2,74	2,31	2,25	2,17	2,06	2,05	1,97	1,94	1,92	1,82	1,79	1,75	1,73
13. Jasa Pendidikan / <i>Education services</i>															
Rupiah	11,45	10,98	10,36	10,20	10,03	10,15	10,12	10,01	10,16	10,19	10,33	12,36	12,30	13,13	12,92
Valas / Foreign Exchange	8,80	5,44	4,88	4,76	4,52	4,44	4,42	4,38	4,37	4,36	4,35	4,12	4,07	4,07	4,05
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health and social services</i>															
Rupiah	10,94	9,96	9,69	9,63	9,56	9,46	9,42	9,42	9,36	9,61	9,62	9,89	9,80	9,84	9,77
Valas / Foreign Exchange	5,76	4,50	3,23	3,23	3,24	3,14	3,16	3,15	3,11	3,08	3,08	3,18	3,14	3,14	3,12
15. Jasa Komunitas, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>															
Rupiah	11,01	10,59	9,86	9,78	9,70	9,55	9,53	9,43	9,43	9,41	9,35	9,27	9,08	9,10	9,03
Valas / Foreign Exchange	5,59	5,91	4,92	4,48	4,45	4,58	4,56	4,93	5,25	5,46	5,52	5,14	3,85	3,81	3,80
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual services which serve households</i>															
Rupiah	16,68	21,79	18,36	18,45	18,38	18,62	18,65	18,66	18,59	18,61	18,65	18,69	17,86	17,85	17,91
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	-	4	4	4	4	4
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>Extra agency international agency and other international</i>															
Rupiah	12,86	11,38	12,53	12,27	12,22	12,24	11,40	9,84	9,75	10,16	8,92	9,55	9,80	10,44	10,80
Valas / Foreign Exchange	3,98	3,97	3,98	3,97	3,97	3,97	3,97	3,97	3,97	3,97	3,97	3,97	3,97	3,97	3,97
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>															
Rupiah	11,17	11,09	9,27	9,18	9,33	9,36	9,36	9,13	9,11	9,61	8,89	9,79	9,66	10,69	10,75
Valas / Foreign Exchange	5,26	4,98	3,30	3,28	3,29	3,30	3,30	3,30	3,28	3,32	1,90	3,18	3,27	3,27	3,19
Penerima Kredit Bukan Lapangan Usaha / Credit Recipients Non Industrial Origin															
Rumah Tangga / House Hold															
- Untuk Pemilikan Rumah Tangga / <i>For House Ownership</i>															
Rupiah	9,19	8,68	8,39	8,35	8,32	8,31	8,29	8,26	8,26	8,26	8,23	8,22	8,20	8,19	8,15
Valas / Foreign Exchange	3,56	2,40	3,46	3,19	3,19	3,19	2,65	2,46	2,46	2,46	2,46	2,44	2,44	2,57	2,41
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>															
Rupiah	9,15	8,67	8,37	8,34	8,32	8,31	8,27	8,22	8,25	8,22	8,21	8,17	8,14	8,08	8,05
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	-	1,25	1,25	1,25	1,25	1,25
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>															
Rupiah	9,92	9,49	9,23	9,20	9,21	9,19	9,17	9,14	9,23	9,24	9,27	9,29	9,28	9,31	9,28
Valas / Foreign Exchange	6,40	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>															
Rupiah	10,30	10,53	10,46	10,42	10,50	10,43	10,37	10,34	10,30	10,23	10,16	10,10	10,04	9,98	9,92
Valas / Foreign Exchange	2,50	2,76	2,25	3,06	3,06	3,07	3,00	3,00	3,00	3,00	3,00	3,00	3,00	3,00	3,00
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multinasional) / <i>Others</i>															
Rupiah	12,92	12,62	12,37	12,33	12,26	12,23	12,21	12,22	12,17	12,13	12,15	12,10	12,06	12,03	11,99
Valas / Foreign Exchange	2,32	7,46	8,31	8,46	8,60	4,15	4,14	4,11	3,99	4,24	4,24	4,15	4,14	4,06	3,99
- Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>															
Rupiah	15,00	16,01	13,97	13,96	13,88	13,86	13,85	13,83	13,79	13,77	13,79	13,66	13,33	13,27	13,26
Valas / Foreign Exchange	4,57	4,70	2,35	2,41	4,01	3,84	3,81	3,93	4,00	3,84	3,86	3,47	3,49	3,34	3,45

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

Jenis Penggunaan / Type of Use	2018	2019	2020				2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
1. Jenis Penggunaan / Type of Use															
- Modal Kerja / Working Capital															
Rupiah	10,37	10,09	9,44	9,38	9,32	9,21	9,27	9,23	9,12	9,08	9,02	9,02	9,00	8,92	8,85
Valas / Foreign Exchange	4,34	4,35	3,40	3,40	3,39	3,45	3,42	3,39	3,32	3,31	3,28	3,24	3,21	3,14	3,13
- Investasi / Investments															
Rupiah	10,38	9,90	9,06	9,01	8,96	8,88	8,83	8,77	8,73	8,68	8,64	8,70	8,63	8,58	8,54
Valas / Foreign Exchange	5,30	4,85	3,78	3,75	3,71	3,74	3,73	3,71	3,75	3,74	3,67	3,72	3,69	3,66	3,63
- Konsumsi / Consumption															
Rupiah	11,73	11,62	11,10	11,05	11,00	10,97	10,95	10,94	10,90	10,87	10,87	10,81	10,73	10,69	10,65
Valas / Foreign Exchange	3,59	6,36	4,34	4,40	6,42	4,06	4,04	4,05	3,98	4,12	4,10	3,95	3,92	3,83	3,82
2. Orientasi Penggunaan / User Orientation															
- Ekspor / Export															
Rupiah	9,88	8,99	8,32	8,24	8,30	8,34	8,34	8,44	8,60	8,64	8,76	8,88	8,86	8,82	8,94
Valas / Foreign Exchange	4,44	4,16	2,84	2,88	2,83	2,70	2,73	2,73	2,83	2,78	2,76	2,73	2,74	2,63	2,68
- Impor / Import															
Rupiah	9,50	9,72	9,20	9,07	9,06	9,03	9,05	9,17	8,84	9,06	9,01	8,98	8,97	8,76	8,85
Valas / Foreign Exchange	5,01	4,67	3,67	3,82	4,03	3,87	3,98	3,85	3,61	3,82	3,74	3,71	3,75	3,41	3,43
- Lainnya / Other															
Rupiah	10,84	10,56	9,91	9,87	9,81	9,73	9,74	9,70	9,63	9,60	9,55	9,54	9,49	9,44	9,38
Valas / Foreign Exchange	4,72	4,60	3,65	3,62	3,61	3,67	3,65	3,62	3,58	3,58	3,53	3,53	3,49	3,45	3,42

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

Kelompok Bank / Group of Bank	2018	2019	2020					2021							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Bank Persero / State Owned Banks															
Jumlah Bank / Total Banks	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
Jumlah Kantor / Total Bank Offices	17.853	17.621	17.434	17.356	17.331	17.307	16.969	16.797	16.772	16.722	16.648	16.631	16.620	16.589	16.538
BPD / Regional Development Banks															
Jumlah Bank / Total Banks	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27
Jumlah Kantor / Total Bank Offices	4.288	4.396	4.397	4.398	4.405	4.421	4.384	4.390	4.391	4.387	4.385	4.384	4.381	4.381	4.379
Bank Swasta Nasional / Domestic Private Banks															
Jumlah Bank / Total Banks	75	71	71	71	71	70	70	68	68	68	68	68	68	68	68
Jumlah Kantor / Total Bank Offices	9.430	9.074	8.896	8.901	8.983	8.969	8.793	8.782	8.733	8.678	8.663	8.654	8.683	8.684	8.642
Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks															
Jumlah Bank / Total Banks	9	8	8	8	8	8	8	8	8	8	8	8	8	8	8
Jumlah Kantor / Total Bank Offices	38	36	36	36	36	36	30	30	30	30	30	30	29	29	29
Total															
Jumlah Bank / Total Banks	115	110	110	110	110	109	109	107	107	107	107	107	107	107	107
Jumlah Kantor / Total Bank Offices	31.609	31.127	30.763	30.691	30.755	30.733	30.176	29.999	29.926	29.817	29.726	29.699	29.713	29.683	29.588

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

Lokasi / Location	2018	2019	2020				2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
1. Jawa Barat	416	406	401	401	401	402	402	401	399	399	399	399	400	400	400
2. Banten	105	102	101	101	102	102	106	106	105	105	105	105	106	106	106
3. DKI Jakarta	527	471	469	469	468	467	465	465	463	463	463	463	460	459	460
4. D.I. Yogyakarta	63	61	61	61	61	61	61	61	60	61	61	61	61	61	61
5. Jawa Tengah	345	332	330	330	330	332	332	332	332	332	332	332	332	332	332
6. Jawa Timur	433	409	407	407	409	409	408	407	408	408	408	408	409	409	409
7. Bengkulu	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34
8. Jambi	61	61	61	61	61	61	62	62	63	63	63	64	64	64	64
9. Aceh	76	77	87	87	87	87	87	87	86	89	87	87	84	84	70
10. Sumatera Utara	212	208	207	207	208	208	207	207	207	207	207	207	206	206	206
11. Sumatera Barat	86	87	88	88	87	87	87	87	87	87	87	87	87	87	87
12. Riau	92	90	90	90	90	90	90	90	91	91	91	91	91	91	91
13. Sumatera Selatan	107	106	106	106	106	106	105	105	105	105	105	105	106	106	106
14. Bangka Belitung	29	30	30	30	30	30	31	31	31	31	31	31	31	31	31
15. Kepulauan Riau	62	60	61	61	61	61	61	61	61	61	61	61	61	61	61
16. Lampung	65	65	65	65	65	65	65	65	65	65	65	65	66	66	66
17. Kalimantan Selatan	74	74	73	73	73	73	73	73	73	73	73	73	73	73	73
18. Kalimantan Barat	78	80	81	81	81	81	81	81	81	81	81	81	81	81	81
19. Kalimantan Timur	114	117	117	117	117	117	117	117	117	117	117	118	118	118	118
20. Kalimantan Tengah	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46
21. Sulawesi Tengah	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46
22. Sulawesi Selatan	137	135	136	136	136	136	136	136	136	136	136	136	136	136	136
23. Sulawesi Utara	64	64	64	64	64	64	63	63	63	63	63	63	62	62	62
24. Gorontalo	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19
25. Sulawesi Barat	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16
26. Sulawesi Tenggara	43	45	45	45	45	45	45	45	45	45	45	45	45	45	45
27. Nusa Tenggara Barat	54	53	55	55	55	55	55	55	55	55	55	55	55	55	55
28. Bali	94	91	92	92	92	92	91	90	90	90	90	90	90	90	90
29. Nusa Tenggara Timur	58	60	60	60	60	60	60	60	60	60	60	60	60	60	59
30. Maluku	35	36	36	36	36	36	35	35	35	35	35	35	35	35	35
31. Papua	61	61	61	61	61	61	61	63	63	63	63	63	63	63	63
32. Maluku Utara	22	23	23	23	23	23	23	23	23	23	23	23	23	23	23
33. Irian Jaya Barat	26	27	27	27	27	27	27	28	28	28	28	28	28	28	28
34. Lainnya / Others	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17
Total	3.717	3.609	3.612	3.612	3.614	3.616	3.614	3.614	3.610	3.614	3.612	3.615	3.611	3.610	3.596

Data Bank Perkreditan Rakyat (BPR)

Sumber Data:

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

Keterangan symbol/tanda pada tabel:

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

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

Indikator / Indicator	2018	2019	2020				2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Penyaluran Dana / Fund Disbursements															
a. Kredit / Credits	98.220	108.784	110.305	110.270	110.718	110.770	110.770	111.529	112.364	113.425	113.349	113.822	113.837	114.124	114.689
b. Antar Bank Aktiva / Inter-Bank Assets	32.504	35.052	33.307	34.536	36.021	37.938	37.926	38.099	38.299	36.174	37.687	38.930	39.482	40.484	41.111
Sumber Dana / Source of Funds															
a. DPK / Third Party Funds	91.956	102.538	102.113	102.986	104.519	106.151	106.653	107.589	107.988	107.737	109.437	110.410	111.212	112.219	112.980
Deposito / Time Deposits	62.465	70.406	70.946	71.573	72.500	73.389	74.424	75.285	75.536	76.240	77.427	78.014	78.320	78.890	79.488
Tabungan / Savings Deposits	29.491	32.132	31.167	31.413	32.019	32.763	32.229	32.305	32.452	31.497	32.010	32.396	32.892	33.328	33.492
b. Antar Bank Pasiva / Inter-Bank Liabilities	5.111	6.386	6.130	6.273	6.400	6.656	13.133	7.060	7.376	7.464	7.642	7.844	8.018	8.131	8.330
c. Pinjaman yang Diterima / Loans received	13.809	13.412	13.853	13.738	13.746	13.707	6.844	12.741	13.030	12.562	12.333	12.654	12.255	12.073	12.056
d. Kewajiban Segera / Immediate Liabilities	802	892	944	960	945	1.008	989	1.069	1.036	1.113	1.138	1.121	1.028	988	963
Beberapa Komponen Modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	12.921	13.989	14.707	14.769	14.912	15.008	15.058	15.101	15.162	15.227	15.348	15.445	15.642	15.712	15.760
b. Cadangan / Reserves	3.015	3.435	3.634	3.648	3.635	3.629	3.657	3.699	3.754	3.807	3.878	3.894	3.923	3.921	3.914
c. L/R Tahun Berjalan / Current Earnings	3.371	3.456	2.187	2.400	2.650	2.901	244	431	732	851	1.068	1.362	1.604	1.875	2.139
d. L/R Tahun Lalu / Retained Earnings (Profit/Loss)	2.467	2.905	3.690	3.619	3.567	3.495	6.192	5.970	5.530	5.031	4.293	4.112	3.855	3.827	3.760

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

Indikator / Indicator	2018	2019	2020					2021							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
LDR (%)	76,54	79,09	77,72	76,92	76,29	75,44	74,43	81,60	79,81	83,20	81,46	75,31	75,12	74,87	74,90
- Total Kredit / Total Credit	98.220	108.784	110.305	110.270	110.718	110.770	110.770	111.529	112.364	113.425	113.349	113.822	113.837	114.124	114.689
- Penghimpunan Dana / Funds collected	108.627	115.912	119.234	120.539	122.214	123.745	123.967	112.088	116.487	112.535	115.915	128.034	128.483	129.355	130.157
- Modal Inti / Core Capital	19.696	21.636	22.697	22.822	22.911	23.079	24.864	24.593	24.307	23.794	23.236	23.110	23.047	23.071	22.966
NPL (%)	6,37	6,81	8,09	8,07	7,81	7,22	7,41	7,44	7,29	7,42	7,65	7,46	7,67	7,63	7,53
- Kredit Non Lancar / Non Current Credits	6.261	7.405	8.921	8.894	8.649	7.995	8.206	8.293	8.197	8.420	8.668	8.497	8.728	8.705	8.636
- Total Kredit / Total Credit	98.220	108.784	110.305	110.270	110.718	110.770	110.770	111.529	112.364	113.425	113.349	113.822	113.837	114.124	114.689
ROA (%)	2,48	2,31	1,95	1,91	1,89	1,87	1,89	1,66	1,87	1,64	1,63	1,71	1,72	1,75	1,76
- L/R Tahun Berjalan / Current Earnings (Profit/Loss)	3.371	3.456	2.187	2.400	2.650	2.901	244	431	732	851	1.068	1.362	1.604	1.875	2.139
- Total Aktiva / Total Aktiva	135.693	149.623	149.814	151.064	153.315	155.075	154.967	155.874	156.905	156.020	157.399	159.113	159.876	161.197	162.374
ROE (%)	22,24	21,00	16,77	16,49	16,43	16,40	16,44	14,51	16,33	14,16	14,07	14,87	14,83	15,11	15,28
- L/R Tahun Berjalan / Current Earnings (Profit/Loss)	3.371	3.456	2.187	2.400	2.650	2.901	244	431	732	851	1.068	1.362	1.604	1.875	2.139
- Modal Disetor / Paid In Capital	12.921	13.989	14.707	14.769	14.912	15.008	15.058	15.101	15.162	15.227	15.348	15.445	15.642	15.712	15.760
- Cadangan Umum / General Reserve	2.241	2.473	2.687	2.696	2.690	2.686	2.720	2.748	2.779	2.808	2.859	2.870	2.902	2.905	2.907

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

Lokasi / Location	2018	2019	2020					2021							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
1. Jawa Barat	18.593	20.474	19.561	19.643	19.893	20.370	20.446	20.260	20.436	20.303	20.504	20.605	20.646	20.716	20.839
2. Banten	4.383	5.328	4.906	4.937	5.020	5.152	5.001	5.207	5.320	5.362	5.451	5.483	5.543	5.649	5.681
3. DKI Jakarta	2.737	3.118	3.176	3.250	3.481	3.459	3.498	3.531	3.609	3.658	3.701	3.733	3.734	3.713	3.770
4. D.I Yogyakarta	6.389	7.135	7.354	7.426	7.448	7.607	8.988	8.231	8.094	8.226	8.198	8.491	8.695	8.657	7.890
5. Jawa Tengah	31.269	35.523	36.822	36.979	37.410	37.675	36.405	37.408	37.712	37.215	37.752	37.894	38.026	38.569	39.826
6. Jawa Timur	14.002	15.467	15.558	15.644	15.835	16.242	16.223	16.413	16.649	16.387	16.518	16.738	16.662	16.864	16.951
7. Bengkulu	91	106	102	111	105	106	111	107	105	108	107	107	111	107	124
8. Jambi	909	1.047	1.062	1.073	1.086	1.091	1.110	1.113	1.111	1.128	1.130	1.151	1.168	1.174	1.182
9. Aceh	262	297	243	242	241	242	242	244	243	241	239	241	241	242	91
10. Sumatera Utara	1.642	1.798	1.852	1.883	1.902	1.901	1.999	2.012	1.999	1.988	2.000	2.018	2.025	2.046	2.042
11. Sumatera Barat	1.768	1.835	1.818	1.836	1.855	1.902	1.878	1.871	1.858	1.821	1.851	1.888	1.844	1.863	1.882
12. Riau	1.340	1.401	1.405	1.425	1.456	1.473	1.462	1.496	1.510	1.507	1.551	1.606	1.647	1.684	1.763
13. Kepulauan Riau	6.926	7.407	7.352	7.410	7.432	7.453	7.476	7.493	7.521	7.525	7.597	7.643	7.612	7.666	7.690
14. Sumatera Selatan	1.526	1.706	1.812	1.817	1.839	1.826	1.846	1.858	1.871	1.869	1.892	1.888	1.905	1.923	1.927
15. Bangka Belitung	158	176	185	184	190	190	190	192	191	193	191	194	198	201	199
16. Lampung	11.890	12.251	12.410	12.418	12.525	12.851	12.779	12.780	12.789	12.831	12.893	13.224	13.290	13.316	13.419
17. Kalimantan Selatan	609	705	666	696	695	761	738	736	727	723	730	731	742	745	702
18. Kalimantan Barat	1.266	1.284	1.458	1.481	1.518	1.470	1.549	1.577	1.585	1.581	1.597	1.614	1.614	1.670	1.700
19. Kalimantan Timur	455	396	385	394	394	400	400	401	407	399	402	409	412	419	436
20. Kalimantan Tengah	615	627	645	626	664	694	675	694	677	684	674	692	737	768	874
21. Kalimantan Utara	-	87	86	86	85	86	87	87	86	86	86	86	87	86	86
22. Sulawesi Tengah	2.559	2.621	2.584	2.668	2.693	2.677	2.621	2.658	2.776	2.762	2.705	2.747	2.743	2.752	2.716
23. Sulawesi Selatan	2.622	2.854	2.800	2.854	2.840	2.843	2.774	2.810	2.822	2.843	2.874	2.891	2.919	2.953	2.960
24. Sulawesi Utara	1.286	1.670	1.694	1.733	1.749	1.798	1.813	1.817	1.839	1.807	1.821	1.836	1.880	1.907	1.953
25. Sulawesi Tenggara	290	333	303	306	310	334	326	323	320	329	336	336	339	343	345
26. Sulawesi Barat	7	8	9	9	9	9	111	111	112	134	107	118	127	136	142
27. Gorontalo	33	34	34	38	43	54	26	26	27	25	26	30	33	32	32
28. Nusa Tenggara Barat	1.466	1.583	1.596	1.609	1.624	1.617	1.608	1.593	1.587	1.583	1.645	1.649	1.649	1.645	1.662
29. Bali	15.571	17.130	16.839	17.023	17.312	17.074	17.156	17.260	17.352	17.153	17.294	17.472	17.649	17.760	17.805
30. Nusa Tenggara Timur	727	800	852	854	859	867	879	888	883	891	898	904	896	898	912
31. Maluku	1.987	2.123	2.042	2.133	2.154	2.177	2.161	2.177	2.270	2.215	2.175	2.205	2.211	2.183	2.226
32. Papua	1.394	1.353	1.321	1.381	1.418	1.429	1.436	1.458	1.464	1.486	1.490	1.514	1.517	1.528	1.556
33. Maluku Utara	165	219	246	252	252	252	254	255	259	259	260	267	269	271	273
34. Papua Barat	753	727	637	643	978	993	699	699	696	698	705	707	707	711	717
35. Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	135.693	149.623	149.814	151.064	153.315	155.075	154.967	155.784	156.905	156.020	157.399	159.113	159.876	161.197	162.374

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

Total Aset / Total Asset	2018	2019	2020				2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Total Aset BPR / Total Asset Rural bank	10	9	8	8	8	8	8	7	7	6	7	6	4	4	5
< 1 Miliar / < 1 Billion															
Total Aset BPR / Total Asset Rural bank	90	66	54	52	53	49	50	50	48	48	46	45	45	45	41
1 s.d 5 Miliar / 1 up to 5 Billion															
Total Aset BPR / Total Asset Rural bank	173	146	127	121	122	123	110	106	109	114	115	106	103	102	104
5 s.d 10 Miliar / 5 up to 10 Billion															
Total Aset BPR / Total Asset Rural bank	1.324	1.325	1.323	1.330	1.326	1.326	1.335	1.337	1.334	1.329	1.328	1.335	1.335	1.333	1.331
> 10 Miliar / > 10 Billion															
Total	1.597	1.546	1.512	1.511	1.509	1.506	1.503	1.500	1.498	1.497	1.496	1.492	1.487	1.484	1.481

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

Kolektibilitas / Collectibility	2018	2019	2020					2021							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Kredit / Credit	98.220	108.784	110.305	110.270	110.718	110.770	110.770	111.529	112.364	113.425	113.349	113.822	113.837	114.124	114.689
a. Lancar / Current	91.959	101.379	101.384	101.375	102.069	102.775	92.664	92.954	93.626	95.188	94.478	95.602	95.024	94.843	96.240
b. Dalam Perhatian Khusus / Special Mention			-	-	-	-	9.900	10.282	10.541	9.817	10.203	9.723	10.085	10.576	9.812
c. Kurang Lancar / Sub-Standard	1.137	1.373	1.385	1.319	1.160	923	1.127	1.187	1.144	1.239	1.409	1.287	1.365	1.333	1.286
d. Diragukan / Doubtful	1.287	1.512	1.778	1.692	1.528	1.292	1.164	1.084	978	1.042	1.017	981	1.066	1.088	1.155
e. Macet / Lost	3.837	4.520	5.758	5.883	5.962	5.780	5.915	6.022	6.075	6.139	6.242	6.228	6.297	6.284	6.196
Non Performing Loan (Nominal) / Non Performing Loan (Nominal)	6.261	7.405	8.921	8.894	8.649	7.995	8.206	8.293	8.197	8.420	8.668	8.497	8.728	8.705	8.636
Rasio Non Performing Loan (%) / Non Performing Loan Ratio (%)	6,37	6,81	8,09	8,07	7,81	7,22	7,41	7,44	7,29	7,42	7,65	7,46	7,67	7,63	7,53

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

Lokasi / Location	2018	2019	2020					2021							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
1. Jawa Barat	1.004	1.153	1.446	1.445	1.397	1.316	1.332	1.347	1.325	1.338	1.382	1.355	1.395	1.412	1.458
2. Banten	170	221	290	298	281	266	272	275	270	277	283	270	270	286	264
3. DKI Jakarta	91	108	145	133	126	116	130	133	155	154	154	146	149	160	163
4. D.I Yogyakarta	228	252	326	325	317	292	421	401	351	362	369	385	427	404	343
5. Jawa Tengah	1.611	1.917	2.248	2.257	2.200	2.035	1.988	2.045	2.081	2.173	2.253	2.267	2.322	2.350	2.392
6. Jawa Timur	722	827	1.005	1.002	1.004	936	962	983	989	992	1.031	1.010	1.038	1.010	1.006
7. Bengkulu	5	5	7	7	7	6	6	7	7	7	7	7	7	7	7
8. Jambi	69	93	113	112	111	106	106	106	107	107	109	103	103	109	104
9. Aceh	19	21	24	24	24	22	22	22	21	23	23	22	21	22	11
10. Sumatera Utara	80	91	116	116	107	100	106	107	103	102	102	100	107	107	109
11. Sumatera Barat	89	94	133	135	128	105	110	111	109	111	113	108	108	106	102
12. Riau	100	127	152	148	146	128	131	131	129	129	130	124	127	123	119
13. Kepulauan Riau	303	397	495	488	459	383	390	387	364	373	375	359	379	372	347
14. Sumatera Selatan	102	93	123	120	115	103	109	109	105	106	109	105	106	106	105
15. Bangka Belitung	5	8	10	10	10	9	10	10	10	10	10	10	10	9	8
16. Lampung	115	170	223	227	217	201	201	201	198	221	246	232	219	215	219
17. Kalimantan Selatan	39	40	53	53	52	43	45	48	49	49	51	48	47	47	45
18. Kalimantan Barat	84	90	93	92	91	76	79	79	78	81	83	82	82	82	80
19. Kalimantan Timur	23	22	31	30	30	29	27	27	26	27	28	28	26	25	26
20. Kalimantan Tengah	18	43	55	50	46	39	43	39	39	44	46	49	39	40	36
21. Kalimantan Utara	-	1	2	2	2	2	3	3	2	2	2	3	5	5	5
22. Sulawesi Tengah	44	39	39	42	41	34	37	33	32	34	36	35	34	33	35
23. Sulawesi Selatan	39	46	66	73	71	62	58	56	56	57	55	54	54	53	54
24. Sulawesi Utara	90	94	100	102	103	100	102	117	100	122	126	107	106	112	108
25. Sulawesi Tenggara	42	36	43	43	40	35	36	36	35	36	36	34	36	33	31
26. Sulawesi Barat	0	0	1	1	1	1	2	2	1	2	2	2	2	2	2
27. Gorontalo	5	4	2	2	2	1	1	1	1	1	1	1	1	1	1
28. Nusa Tenggara Barat	162	149	172	170	168	159	159	159	161	173	175	172	172	173	174
29. Bali	846	856	947	932	906	863	874	867	852	878	898	863	920	886	862
30. Nusa Tenggara Timur	20	21	30	35	31	28	36	42	40	47	51	46	45	44	39
31. Maluku	4	3	7	6	6	5	5	6	6	8	9	11	11	13	17
32. Papua	38	49	47	43	40	36	37	37	37	37	39	37	39	38	40
33. Maluku Utara	1	2	4	4	4	4	5	5	5	5	4	4	4	4	4
34. Papua Barat	92	332	372	368	364	355	360	359	355	335	329	318	320	316	318
35. Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	6.261	7.405	8.921	8.894	8.649	7.995	8.206	8.293	8.197	8.420	8.668	8.497	8.728	8.705	8.636

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

Indikator / Indicator	Desember 2018		Desember 2019		September 2020		Desember 2020		September 2021	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Deposito / Time Deposits	62.465	67,93	70.406	68,66	70.946	69,48	73.389	69,14	79.488	0,70
Tabungan / Saving	29.491	32,07	32.132	31,34	31.167	30,52	32.763	30,86	33.492	0,30
Total DPK / Total Third Party Funds	91.956	100,00	102.538	100,00	102.113	100,00	106.151	100,00	112.980	1,00

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

Lokasi / Location	Tabungan (Saving Deposits)	Deposito (Time Deposits)	Total DPK (Total of Third Party Funds)	Pangsa Thd Total DPK (%) (Portion to Total Third Party Funds (%))
1. Jawa Barat	4.336	9.925	14.261	12,62%
2. Banten	683	2.631	3.314	2,93%
3. DKI Jakarta	159	2.764	2.923	2,59%
4. D.I Yogyakarta	1.921	4.095	6.016	5,32%
5. Jawa Tengah	12.776	17.520	30.297	26,82%
6. Jawa Timur	3.483	7.994	11.477	10,16%
7. Bengkulu	42	35	76	0,07%
8. Jambi	147	718	865	0,77%
9. Aceh	23	41	63	0,06%
10. Sumatera Utara	794	794	1.588	1,41%
11. Sumatera Barat	859	599	1.458	1,29%
12. Riau	479	787	1.265	1,12%
13. Kepulauan Riau	690	5.588	6.278	5,56%
14. Sumatera Selatan	299	931	1.230	1,09%
15. Bangka Belitung	31	121	152	0,13%
16. Lampung	1.030	5.957	6.987	6,18%
17. Kalimantan Selatan	171	211	381	0,34%
18. Kalimantan Barat	360	990	1.350	1,19%
19. Kalimantan Timur	92	136	228	0,20%
20. Kalimantan Tengah	273	259	532	0,47%
21. Kalimantan Utara	16	20	36	0,03%
22. Sulawesi Tengah	122	967	1.089	0,96%
23. Sulawesi Selatan	273	1.792	2.065	1,83%
24. Sulawesi Utara	247	1.280	1.527	1,35%
25. Sulawesi Tenggara	74	72	146	0,13%
26. Sulawesi Barat	84	16	100	0,09%
27. Gorontalo	5	8	12	0,01%
28. Nusa Tenggara Barat	599	555	1.154	1,02%
29. Bali	2.771	10.196	12.967	11,48%
30. Nusa Tenggara Timur	191	486	677	0,60%
31. Maluku	162	854	1.016	0,90%
32. Papua	173	612	785	0,69%
33. Maluku Utara	18	87	105	0,09%
34. Papua Barat	110	450	561	0,50%
35. Lainnya / Others	-	-	-	0,00%
Total	33.492	79.488	112.980	100,00%

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

Lokasi / Location	2018	2019	2020				2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
1. Jawa Barat	12.472	13.665	13.099	13.205	13.504	13.847	13.918	13.861	13.876	13.805	14.026	14.057	14.092	14.186	14.261
2. Banten	2.763	3.377	2.985	3.023	3.067	3.161	2.961	3.068	3.099	3.138	3.196	3.240	3.281	3.301	3.314
3. DKI Jakarta	1.910	2.159	2.251	2.309	2.533	2.495	2.584	2.627	2.699	2.769	2.831	2.867	2.875	2.860	2.923
4. D.I Yogyakarta	4.883	5.453	5.524	5.593	5.610	5.732	6.939	6.522	6.412	6.498	6.469	6.608	6.895	6.860	6.016
5. Jawa Tengah	23.726	26.738	27.632	27.789	28.144	28.422	27.354	28.078	28.309	27.788	28.427	28.581	28.649	29.118	30.297
6. Jawa Timur	9.304	10.144	10.248	10.342	10.509	10.787	10.907	11.043	11.243	10.991	11.129	11.272	11.314	11.458	11.477
7. Bengkulu	47	54	55	64	58	58	63	59	56	60	60	59	63	61	76
8. Jambi	654	766	766	773	783	788	804	806	802	821	822	838	850	853	865
9. Aceh	149	149	137	135	135	138	138	141	140	140	138	140	140	140	63
10. Sumatera Utara	1.254	1.361	1.431	1.455	1.469	1.476	1.557	1.563	1.567	1.556	1.567	1.583	1.586	1.598	1.588
11. Sumatera Barat	1.391	1.425	1.405	1.418	1.434	1.475	1.452	1.448	1.436	1.402	1.428	1.460	1.427	1.442	1.458
12. Riau	979	1.012	1.003	1.011	1.036	1.045	1.040	1.066	1.070	1.070	1.114	1.158	1.191	1.217	1.265
13. Kepulauan Riau	5.521	5.980	5.931	5.996	6.013	6.006	6.084	6.119	6.164	6.218	6.274	6.291	6.251	6.234	6.278
14. Sumatera Selatan	916	1.021	1.116	1.121	1.145	1.143	1.159	1.173	1.177	1.181	1.206	1.199	1.213	1.224	1.230
15. Bangka Belitung	123	136	143	141	145	146	145	145	142	147	147	148	152	153	152
16. Lampung	5.704	6.205	6.289	6.313	6.367	6.539	6.519	6.557	6.597	6.638	6.744	6.842	6.889	6.949	6.987
17. Kalimantan Selatan	362	424	373	400	398	461	440	433	420	417	425	418	423	426	381
18. Kalimantan Barat	1.009	1.001	1.147	1.164	1.197	1.151	1.225	1.251	1.258	1.258	1.265	1.281	1.277	1.325	1.350
19. Kalimantan Timur	228	211	205	206	209	209	203	204	210	206	207	212	212	218	228
20. Kalimantan Tengah	460	426	405	384	420	448	414	418	402	417	427	431	448	476	532
21. Kalimantan Utara	-	31	31	30	30	31	37	37	36	36	36	36	37	36	36
22. Sulawesi Tengah	905	959	951	958	983	985	953	963	983	999	1.051	1.061	1.073	1.080	1.089
23. Sulawesi Selatan	1.607	1.858	1.846	1.903	1.904	1.879	1.887	1.928	1.936	1.970	2.001	2.015	2.041	2.055	2.065
24. Sulawesi Utara	1.076	1.331	1.329	1.334	1.353	1.395	1.419	1.417	1.417	1.430	1.440	1.444	1.464	1.486	1.527
25. Sulawesi Tenggara	119	155	126	127	132	151	133	129	125	139	141	143	145	147	146
26. Sulawesi Barat	13	11	19	18	14	20	71	71	71	93	65	77	86	96	100
27. Gorontalo	18	17	17	21	25	37	13	13	12	13	13	12	14	14	12
28. Nusa Tenggara Barat	1.003	1.100	1.083	1.099	1.113	1.114	1.102	1.087	1.077	1.079	1.134	1.137	1.134	1.135	1.154
29. Bali	10.921	12.568	11.567	11.664	11.749	11.920	12.045	12.249	12.253	12.410	12.541	12.675	12.860	12.935	12.967
30. Nusa Tenggara Timur	555	591	630	628	630	640	646	652	647	658	665	676	671	670	677
31. Maluku	773	834	965	962	985	936	912	928	955	969	986	991	998	988	1.016
32. Papua	496	688	736	727	754	844	835	831	762	780	814	806	799	813	785
33. Maluku Utara	94	107	141	138	112	103	108	111	93	96	97	102	104	105	105
34. Papua Barat	521	581	527	537	559	567	589	590	544	545	550	551	557	560	561
35. Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	91.956	102.538	102.113	102.986	104.519	106.151	106.653	107.589	107.988	107.737	109.437	110.410	111.212	112.219	112.980

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

Indikator / Indicator	2018	2019	2020				2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Tabungan / Saving	3,44	3,33	3,14	3,11	3,09	3,08	3,03	3,03	2,87	2,83	2,82	2,74	2,71	2,68	2,66
Deposito / Time Deposits	8,14	8,16	7,67	7,51	7,41	7,16	7,07	6,98	6,83	6,68	6,60	6,50	6,50	6,36	6,21

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

Sektor Ekonomi / Economic Sector	2018	2019	2020				2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
1 Pertanian, Perburuhan, dan Kehutanan / Agriculture, hunting, and forestry	29,48	28,78	27,80	27,70	27,75	27,60	27,66	27,62	27,47	27,44	27,69	27,66	27,59	27,49	27,25
2 Perikanan / Fisheries	26,13	25,45	24,27	23,99	24,11	23,93	24,10	23,99	24,30	24,22	24,56	24,46	24,52	24,15	24,07
3 Pertambangan dan Penggalian / Mining and quarrying	24,76	21,13	22,41	22,44	22,72	22,79	22,50	21,88	22,32	22,08	22,23	22,06	21,91	21,97	21,40
4 Industri Pengolahan / Processing industry	23,26	21,55	21,46	21,54	21,45	21,40	21,28	21,26	21,45	21,45	21,36	21,54	21,47	21,44	21,30
5 Listrik, Gas dan Air / Electricity, gas and water	24,06	22,14	21,01	21,05	21,48	21,31	21,79	22,52	21,99	21,72	22,16	22,03	21,71	22,01	22,17
6 Konstruksi / Construction	24,31	23,33	22,50	22,66	22,53	22,43	22,46	22,32	22,50	22,52	22,62	22,61	22,70	22,70	22,73
7 Perdagangan Besar dan Eceran / Big and retail trade	25,84	25,36	24,58	24,50	24,48	24,41	24,39	24,37	24,47	24,45	24,43	24,43	24,28	24,17	24,07
8 Penyediaan Akomodasi dan Penyediaan Makan Minum / Provision of accommodation and food supply drinking	22,00	20,84	20,56	20,70	20,75	20,70	20,70	20,64	20,66	20,59	20,61	20,61	20,58	20,35	20,31
9 Transportasi, Pergudangan dan Komunikasi / Transportation, warehousing and communications	23,54	22,17	21,94	21,96	22,01	21,85	21,87	21,69	21,81	21,73	22,23	22,34	22,23	22,04	22,12
10 Perantara Keuangan / Transitional finance	17,12	17,53	16,45	16,81	16,65	16,99	16,42	16,28	16,14	16,09	15,74	15,64	15,70	15,78	15,66
11 Real Estate / Real estate, rental business, and services company	20,05	18,44	17,20	17,34	17,28	17,30	17,28	17,34	17,37	17,24	17,23	17,25	17,30	17,24	17,18
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / Government administration, the defense and compulsory social security	25,75	23,63	22,92	22,84	23,09	23,00	23,02	22,95	22,89	22,85	23,72	24,12	24,09	24,28	23,05
13 Jasa Pendidikan / Education services	23,90	23,34	21,85	21,47	21,48	21,51	21,53	21,33	21,42	21,72	21,68	21,74	21,66	21,44	21,69
14 Jasa Kesehatan dan Kegiatan Sosial / Health and social services	24,40	23,53	22,29	21,98	22,11	22,07	22,13	22,04	22,12	22,36	22,17	21,91	21,84	21,65	21,58
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services	25,15	23,20	23,19	23,18	23,25	23,14	23,15	23,09	23,09	23,14	23,17	23,24	22,84	22,77	22,56
16 Jasa Perorangan yang Melayani Rumah Tangga / Individual services serving the household	26,90	25,73	24,90	25,18	25,15	25,21	25,33	25,49	25,23	25,69	25,22	25,71	25,62	25,58	25,60
17 Kegiatan Usaha yang Belum Jelas Batasannya / International Agency and Other Extra Agency International	25,29	25,85	25,65	25,43	24,99	25,34	25,26	25,29	25,27	25,08	24,95	24,71	24,86	24,99	25,04
18 Bukan Lapangan Usaha - Rumah Tangga / Business Activities which are not clearly defined	23,32	19,72	19,80	19,55	18,95	18,52	18,40	18,36	18,29	18,23	18,67	18,64	18,62	18,61	18,65
19 Bukan Lapangan Usaha - Lainnya / Not the business field - other	23,21	22,86	21,92	21,89	22,02	22,02	22,05	22,07	22,04	22,05	21,97	21,97	21,93	21,93	21,90

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

Jenis Penggunaan / <i>Type of Use</i>	2018	2019	2020				2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Modal Kerja / <i>Working Capital</i>	25,73	24,65	23,95	23,90	23,85	23,79	23,77	23,73	23,77	23,75	23,79	23,78	23,71	23,62	23,52
Investasi / <i>Investment</i>	23,58	22,67	21,61	21,63	21,61	21,57	21,60	21,57	21,70	21,70	21,62	21,66	21,62	21,62	21,49
Konsumsi / <i>Consumption</i>	23,22	22,38	21,45	21,37	21,28	21,13	21,11	21,11	21,05	21,04	21,09	21,07	21,03	21,02	21,00

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

Keterangan / Information	2018	2019	2020					2021							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Jumlah BPR / Total Rural Banks	1.597	1.545	1.512	1.511	1.509	1.506	1.503	1.500	1.498	1.497	1.496	1.492	1.487	1.484	1.481
Jumlah Kantor / Total Bank Offices	6.273	5.939	5.933	5.935	5.933	5.913	5.885	5.894	5.880	5.880	5.877	5.869	5.872	5.867	5.850

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

Lokasi / Location	BPR (Rural Bank)			Total
	KP	KC	KPK	
1. Jawa Barat	235	394	337	966
2. Banten	55	60	46	161
3. DKI Jakarta	24	14	3	41
4. D.I Yogyakarta	51	51	136	238
5. Jawa Tengah	248	558	767	1.573
6. Jawa Timur	272	274	821	1.367
7. Bengkulu	5	5	1	11
8. Jambi	19	8	6	33
9. Aceh	4	-	11	15
10. Sumatera Utara	52	49	46	147
11. Sumatera Barat	82	41	79	202
12. Riau	28	12	13	53
13. Kepulauan Riau	44	28	12	84
14. Sumatera Selatan	24	15	12	51
15. Bangka Belitung	4	3	5	12
16. Lampung	24	33	16	73
17. Kalimantan Selatan	14	20	10	44
18. Kalimantan Barat	20	5	4	29
19. Kalimantan Timur	13	10	23	46
20. Kalimantan Tengah	6	6	6	18
21. Kalimantan Utara	2	1	3	6
22. Sulawesi Tengah	8	19	17	44
23. Sulawesi Selatan	20	13	6	39
24. Sulawesi Utara	16	26	10	52
25. Sulawesi Tenggara	16	5	5	26
26. Sulawesi Barat	2	1	-	3
27. Gorontalo	3	4	3	10
28. Nusa Tenggara Barat	28	48	34	110
29. Bali	133	59	112	304
30. Nusa Tenggara Timur	12	4	12	28
31. Maluku	1	9	10	20
32. Papua	8	16	2	26
33. Maluku Utara	3	6	1	10
34. Papua Barat	5	3	-	8
35. Lainnya / Others	-	-	-	-
Total	1.481	1.800	2.569	5.850

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

Indikator / Indicator	2018	2019	2020				2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Penyaluran Dana iB / Disbursement of Fund iB	11.766	12.807	13.098	13.245	13.631	14.025	14.007	14.021	13.960	13.885	14.111	14.329	14.499	14.717	14.980
Pembiayaan iB / Financing iB	9.084	9.943	10.601	10.605	10.690	10.681	10.659	10.765	10.934	11.105	11.085	11.162	11.193	11.251	11.452
Antar Bank Aktiva iB / Interbank Assets iB	2.682	2.864	2.498	2.640	2.941	3.343	3.348	3.257	3.026	2.780	3.026	3.168	3.307	3.466	3.528
Sumber Dana iB / Source of Funds iB	10.538	11.535	11.995	12.140	12.460	12.862	12.851	12.911	12.839	12.823	13.019	13.274	13.293	13.293	13.674
Dana Pihak Ketiga / Third Party Funds	8.135	8.732	9.119	9.265	9.517	9.819	9.845	-	9.821	9.817	10.071	10.294	10.411	10.411	10.783
Tabungan iB Wadiah / Wadiah Savings iB	1.739	1.874	1.749	1.782	1.864	1.993	1.904	1.841	1.775	1.749	1.881	1.947	2.044	2.037	2.049
Tabungan iB Mudharabah / Mudharabah Savings iB	1.260	1.329	1.250	1.268	1.290	1.379	1.359	1.333	1.329	1.311	1.331	1.399	1.366	1.443	1.448
Deposito iB Mudharabah / Deposit Mudharabah iB	5.137	5.529	6.121	6.216	6.363	6.447	6.582	6.684	6.717	6.756	6.859	6.948	7.001	7.117	7.286
Antar Bank Passiva / Interbank Liabilities	2.160	2.423	2.398	2.416	2.419	2.513	2.491	2.666	2.637	2.623	2.590	2.623	1.900	1.881	1.949
Pinjaman yang Diterima / Loan received	124	291	203	197	212	187	182	176	182	177	166	162	766	680	710
Kewajiban Lainnya / Other Liabilities	119	89	275	262	312	342	334	211	199	205	192	195	216	223	233
Beberapa Komponen Modal / Some Components of Capital	1.508	1.671	1.877	1.881	1.913	1.972	1.979	1.950	1.926	1.926	1.939	1.961	1.934	2.073	2.012
Modal Disetor / Paid-In Capital	1.177	1.183	1.410	1.420	1.434	1.457	1.460	1.462	1.484	1.503	1.511	1.573	1.659	1.669	1.739
Cadangan / Reserves	200	206	248	247	248	249	251	258	267	275	272	271	274	272	273
L/R Tahun berjalan / Current Earnings (Profit/Loss)	174	262	162	166	187	224	16	30	50	66	85	102	108	128	160
L/R Tahun Lalu / Last Year Earnings (Profit/Loss)	(43)	20	56	48	45	42	251	201	124	82	70	14	5	4	10

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

Indikator / Indicator	2018	2019	2020				2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Aset / Assets	12.362	13.758	14.007	14.160	14.554	14.950	14.950	14.988	14.936	14.907	15.115	15.115	15.508	15.731	16.019
Pembiayaan iB / Financing iB	9.084	9.943	10.601	10.605	10.690	10.681	10.659	10.765	10.934	11.105	11.085	11.162	11.193	11.251	11.452
<i>Lancar / Current</i>	8.239	9.243	9.688	9.685	9.810	9.908	9.838	9.919	10.052	10.204	10.156	10.245	8.989	9.127	9.430
<i>DPK</i>	-	-	-	-	-	-	-	-	-	-	-	-	1.265	1.182	1.112
<i>Kurang Lancar / Sub Standard</i>	148	141	186	192	166	125	160	185	201	176	179	178	179	176	177
<i>Diragukan / Doubtful</i>	146	124	194	172	155	126	114	110	124	116	124	116	126	129	112
<i>Macet / Lost</i>	551	135	532	556	558	522	547	551	557	609	626	623	633	636	621
Non Performing Financing (Nominal) / Non Performing Financing (Nominal)	845	700	912	920	879	773	821	846	882	901	929	917	939	942	910
Non Performing Financing (%) / Non Performing Financing (%)	9,30	7,04	8,60	8,67	8,23	7,24	7,70	7,86	8,07	8,11	8,38	8,21	8,39	8,37	7,94

Data Perkreditan

Sumber Data:

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

Tambahan Informasi:

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

Keterangan symbol/tanda pada tabel:

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

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

Keterangan / Items	2018	2019	2020				2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Penerima Kredit Lapangan Usaha / Loans by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	354.878	369.903	386.281	383.139	382.421	385.586	381.697	386.046	390.498	390.736	393.922	399.890	397.121	400.443	403.033
NPL	4.672	5.642	7.785	7.668	7.682	7.480	6.974	6.838	6.940	7.099	8.188	8.502	8.585	9.769	7.920
2. Perikanan / <i>Fishery</i>	12.137	14.115	15.346	15.546	15.812	16.032	16.046	16.203	16.502	16.612	16.834	17.100	17.201	17.474	17.793
NPL	221	750	756	751	784	886	936	941	912	945	1.015	998	1.002	1.031	1.018
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	137.912	134.315	149.080	141.326	129.583	124.618	124.309	124.414	125.409	124.805	128.664	138.023	142.076	145.920	147.232
NPL	6.423	4.808	8.142	8.058	9.213	9.049	9.115	9.323	9.423	9.559	8.597	8.011	7.980	7.971	7.893
4. Industri Pengolahan / <i>Processing Industry</i>	899.088	931.727	916.260	897.899	881.020	893.642	865.303	871.568	893.584	885.147	891.004	898.559	893.645	895.563	911.943
NPL	22.724	36.191	41.537	40.959	40.982	40.898	41.410	42.515	42.229	41.713	47.776	47.864	49.556	50.654	50.899
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	170.190	198.255	192.246	172.241	170.049	168.881	165.766	165.385	170.345	166.847	167.528	172.240	171.795	172.690	175.750
NPL	2.259	1.770	2.035	1.901	1.893	2.091	2.140	2.147	2.148	2.140	2.110	2.049	1.893	1.854	1.671
6. Konstruksi / <i>Construction</i>	316.097	362.271	370.879	374.226	373.621	376.473	370.737	370.590	373.467	370.429	373.947	381.404	380.242	380.972	384.220
NPL	9.919	12.863	13.704	13.846	13.510	12.973	13.385	13.655	13.015	13.321	13.458	13.440	14.145	13.724	13.811
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	975.995	1.006.069	940.905	941.240	936.117	942.188	920.781	924.307	940.703	941.945	941.555	953.558	958.177	955.616	965.084
NPL	35.285	34.739	43.065	43.154	42.731	41.784	43.081	43.510	42.484	43.167	43.646	41.343	43.842	43.270	42.724
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	99.751	109.842	116.436	116.973	117.471	116.183	116.233	117.171	118.748	118.188	118.209	118.892	119.393	119.981	120.761
NPL	5.516	6.111	7.361	7.438	7.341	6.258	6.303	6.950	7.118	7.138	7.097	6.877	7.065	7.276	6.830
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	217.323	246.935	258.541	261.913	261.514	266.189	262.371	266.255	277.333	275.990	283.407	289.327	286.810	287.137	296.258
NPL	5.825	4.047	5.334	5.259	5.484	5.739	5.927	5.366	6.896	7.054	7.029	7.011	6.906	6.926	6.732
10. Perantara Keuangan / <i>Financial intermediaries</i>	244.486	249.782	220.049	215.133	214.928	216.297	207.929	205.614	209.749	206.185	210.944	215.268	204.799	211.229	216.620
NPL	2.863	1.247	1.168	1.228	1.368	1.089	1.028	1.053	2.200	2.246	2.100	2.003	1.825	1.691	1.024
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	248.218	269.360	264.874	262.135	260.732	259.978	256.045	256.034	258.015	256.780	257.749	257.040	254.119	253.308	255.308
NPL	4.606	6.190	6.820	7.779	8.497	8.048	8.309	8.407	8.549	8.922	9.314	9.074	8.861	9.059	8.109
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	25.068	28.901	29.703	28.431	28.082	30.887	31.610	31.715	31.394	31.179	31.328	30.576	31.062	30.461	30.518
NPL	3	7	3	4	4	4	8	4	4	4	4	4	3	3	3
13. Jasa Pendidikan / <i>Education Services</i>	12.322	14.194	13.378	13.437	13.485	13.594	13.499	13.514	13.533	13.541	13.575	13.706	13.735	13.765	13.958
NPL	100	119	254	255	246	244	250	259	242	246	238	230	226	230	248
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	22.698	33.576	28.870	28.940	28.632	28.262	28.276	28.093	28.278	26.949	27.263	27.491	27.113	27.203	29.025
NPL	381	413	415	399	400	382	265	265	255	251	258	244	258	259	182
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	79.914	82.543	83.506	85.192	87.608	89.457	88.990	91.955	92.303	92.902	93.329	96.010	93.586	95.325	96.211
NPL	1.474	1.839	2.363	2.780	2.921	2.902	3.012	3.133	2.822	2.969	3.007	2.921	2.974	2.963	2.883
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	2.715	3.415	3.192	3.157	3.134	2.989	2.965	2.962	2.998	3.059	3.071	3.121	3.856	3.926	3.907
NPL	59	64	69	68	65	55	61	67	68	72	70	73	89	94	90
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	173	280	335	331	321	358	357	364	371	371	367	373	366	365	366
NPL	0	-	-	0	0	0	-	0	0	0	0	0	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	2.257	1.976	2.540	2.479	2.537	2.490	2.399	2.262	2.164	2.076	2.949	1.619	1.297	1.400	1.246
NPL	282	130	158	134	147	138	150	172	143	146	139	204	144	145	129
Penerima Kredit Bukan Lapangan Usaha / Loans to Non Industrial Origin															
Rumah Tangga / House Hold															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	445.196	479.928	485.013	488.760	493.302	496.603	496.135	498.591	503.012	508.363	511.791	516.828	520.404	524.719	530.222
NPL	10.274	12.120	14.409	14.045	13.599	12.760	13.046	13.223	12.976	13.080	13.272	13.068	13.587	13.464	13.245
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	19.913	22.309	22.413	22.490	22.667	22.826	22.907	22.957	23.138	23.403	23.658	23.962	24.205	24.565	24.863
NPL	364	348	585	558	548	507	576	554	576	584	637	647	679	686	650
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	25.548	24.340	22.435	22.300	22.101	22.004	21.788	21.618	21.499	21.412	21.294	21.234	21.150	20.948	20.703
NPL	1.227	1.353	1.352	1.250	1.190	1.073	1.106	1.145	1.100	1.086	1.096	1.087	1.177	1.160	1.078
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	140.449	140.399	115.021	110.602	108.077	105.772	105.297	103.689	101.735	100.614	100.081	98.405	97.259	96.439	96.053
NPL	1.919	1.904	2.966	2.551	2.313	2.167	2.194	2.184	2.072	2.285	2.760	2.680	2.600	2.536	2.395
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	606.712	652.364	662.551	663.745	666.035	673.005	670.025	672.869	675.472	677.615	676.136	681.627	680.110	681.209	684.933
NPL	5.856	6.490	9.453	9.045	8.770	8.229	8.690	9.117	9.100	9.542	9.842	9.644	10.019	9.862	9.700
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others															
	235.841	240.193	230.738	228.635	228.241	227.246	225.655	224.967	226.171	227.022	225.797	225.536	224.178	225.366	228.830
NPL	3.011	2.690	4.163	3.697	3.285	2.949	2.907	2.946	2.891	2.912	2.893	2.748	2.746	2.742	2.642

Tabel 3.2.
Kredit dan NPL Bank Umum Konvensional - BUKU 2
Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit
(Credit and NPL Credit of Commercial Conventional Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Beneficiary-Group of Business Activities 2)
Miliar Rp (Billion Rp)

Keterangan / Items	2018	2019	2020				2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Penerima Kredit Lapangan Usaha / Loans by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	27.120	30.380	31.018	30.856	31.000	29.938	30.608	30.225	30.445	30.609	30.721	30.933	30.709	30.404	28.950
NPL	865	1.593	1.875	1.814	1.836	1.591	1.598	1.551	1.576	1.605	1.621	1.924	2.324	3.529	1.778
2. Perikanan / <i>Fishery</i>	1.702	2.018	1.505	1.492	1.516	1.461	1.536	1.349	1.234	1.248	1.259	1.262	1.310	1.406	1.424
NPL	34	55	61	56	56	51	52	56	98	100	100	97	101	102	93
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	8.116	11.500	9.939	9.794	7.372	4.742	4.739	4.341	4.347	4.179	4.552	4.538	4.381	4.277	4.304
NPL	261	220	395	378	377	300	327	326	327	332	293	297	297	370	344
4. Industri Pengolahan / <i>Processing Industry</i>	86.056	83.469	83.470	80.852	78.686	68.153	68.385	58.307	60.657	60.487	60.599	60.967	60.706	61.451	62.131
NPL	2.964	3.560	2.847	2.638	2.533	2.403	2.435	2.258	2.199	2.027	3.216	3.180	2.534	2.167	2.100
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	8.579	10.501	6.597	6.531	6.393	4.477	4.535	4.272	4.292	4.227	4.198	4.205	4.194	4.142	5.008
NPL	54	46	110	109	108	106	106	108	109	109	108	109	109	108	57
6. Konstruksi / <i>Construction</i>	26.289	33.404	32.281	32.765	33.283	31.027	30.123	29.212	28.954	28.853	28.793	30.092	30.345	30.381	31.120
NPL	1.862	2.251	3.023	3.070	3.174	2.447	2.692	2.668	2.317	2.456	2.447	2.429	2.429	2.318	2.247
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	81.999	85.648	82.456	82.272	81.226	79.993	80.064	76.665	77.579	77.643	77.493	78.849	79.111	81.136	81.780
NPL	4.130	5.038	4.528	4.470	4.129	3.798	4.027	3.901	3.839	3.988	3.925	3.928	4.119	4.150	4.165
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	18.260	20.477	21.140	21.309	21.230	19.320	19.663	19.051	19.172	19.263	19.334	19.511	20.362	20.826	20.883
NPL	1.302	1.339	1.551	1.582	1.406	1.163	1.181	1.187	1.318	1.345	1.369	1.338	1.382	1.505	1.366
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	15.409	18.642	16.545	16.432	15.687	14.094	14.286	13.727	13.440	12.735	12.841	12.865	12.945	13.151	13.450
NPL	456	354	552	553	506	375	456	429	439	502	513	532	583	595	548
10. Perantara Keuangan / <i>Financial intermediaries</i>	23.015	24.486	19.782	20.172	19.533	19.134	18.617	18.832	19.127	19.232	18.970	19.945	19.896	19.526	19.305
NPL	394	464	481	524	522	195	202	208	201	224	204	172	225	240	208
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	29.683	30.296	31.504	30.945	30.225	27.713	27.117	25.008	24.401	24.579	24.970	24.850	24.657	24.707	24.600
NPL	1.162	1.393	1.703	1.711	1.961	1.362	1.298	1.309	1.319	1.371	1.316	1.295	1.684	1.731	1.394
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	1.547	1.793	1.088	1.120	1.195	2.036	1.898	1.842	1.625	1.584	1.518	1.447	1.339	1.231	1.172
NPL	-	0	0	-	0	0	5	0	0	0	0	0	0	0	0
13. Jasa Pendidikan / <i>Education Services</i>	1.067	1.004	1.028	1.026	1.003	1.076	1.097	1.063	1.059	1.054	1.031	1.065	1.054	1.039	1.029
NPL	18	28	61	61	60	51	51	51	50	50	50	57	49	50	45
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	2.760	2.800	2.909	2.883	2.703	2.243	2.257	1.991	1.940	1.939	2.072	2.087	2.133	2.109	2.235
NPL	25	72	29	35	28	28	25	24	24	23	27	25	20	21	20
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	13.317	12.323	11.956	11.924	12.267	11.703	11.852	11.145	11.212	11.147	11.258	10.990	8.608	8.584	8.505
NPL	307	380	474	477	449	352	399	432	414	423	418	403	385	400	358
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	355	580	712	728	738	753	793	814	841	898	932	973	1.731	1.754	1.747
NPL	13	7	9	9	8	7	8	9	9	8	7	9	16	16	15
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	1	0	0	0
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	914	352	307	257	298	298	293	178	119	119	119	115	112	112	102
NPL	35	25	26	25	25	25	25	13	13	13	13	81	74	73	74
Penerima Kredit Bukan Lapangan Usaha / Loans to Non Industrial Origin															
Rumah Tangga / House Hold															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	14.589	15.204	16.517	16.789	17.007	16.521	16.593	16.804	17.184	17.539	17.827	18.219	18.452	18.775	19.120
NPL	1.004	978	997	991	958	825	856	840	828	835	846	819	844	831	886
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	2.245	2.294	2.076	2.073	2.073	1.851	1.846	1.861	1.873	1.886	1.892	1.903	1.909	1.946	1.961
NPL	17	24	37	38	37	27	30	32	28	29	30	27	28	28	28
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	1.023	1.025	967	980	969	786	797	805	805	797	796	802	823	837	768
NPL	98	118	129	123	125	84	84	78	75	77	83	79	79	80	74
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	8.531	9.107	7.352	7.137	6.895	6.658	6.531	6.239	6.051	5.923	5.649	5.550	5.313	5.221	5.230
NPL	257	193	239	229	222	219	230	194	193	248	276	251	250	192	116
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	97.086	108.830	121.170	121.859	126.807	129.074	130.222	129.606	130.432	130.625	131.152	132.012	132.739	132.897	133.361
NPL	786	832	1.224	1.195	1.199	1.156	1.247	1.223	1.317	1.526	1.498	1.454	1.529	1.552	1.573
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others															
	47.469	55.192	58.104	58.365	64.396	63.760	69.121	60.476	61.159	61.795	61.386	61.654	62.251	62.804	63.254
NPL	380	379	477	474	525	495	544	416	421	419	427	420	430	435	413

Tabel 3.3.
Kredit dan NPL Bank Umum Konvensional - BUKU 3
Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit
(Credit and NPL Credit of Commercial Conventional Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Beneficiary-Group of Business Activities 3)
Miliar Rp (Billion Rp)

Keterangan / Items	2018	2019	2020				2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Penerima Kredit Lapangan Usaha / Loans by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	55.650	46.591	44.892	41.748	41.166	40.267	36.283	35.951	37.153	38.056	38.010	40.640	39.443	39.005	39.544
NPL	919	616	592	593	588	446	444	451	427	430	860	833	853	862	871
2. Perikanan / <i>Fishery</i>	2.145	2.389	2.302	2.277	2.289	2.374	2.141	2.291	2.325	2.264	2.294	2.295	2.273	2.297	2.314
NPL	76	51	37	34	57	169	203	190	96	54	99	114	124	124	119
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	62.483	51.312	61.855	54.340	48.503	42.240	36.110	36.703	35.196	36.185	39.084	43.805	43.210	42.061	42.593
NPL	2.580	2.023	1.842	1.789	1.753	1.752	1.604	1.617	1.647	1.669	813	821	760	751	744
4. Industri Pengolahan / <i>Processing Industry</i>	327.804	318.840	307.004	298.738	292.277	293.775	255.894	268.587	269.256	266.175	271.041	269.777	266.062	266.788	269.858
NPL	6.808	9.093	7.796	7.673	8.322	6.824	5.854	6.248	6.592	6.855	8.454	8.816	10.998	12.116	12.319
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	40.958	42.871	49.755	46.199	44.752	46.248	44.563	44.772	45.149	45.025	44.323	42.195	42.152	44.067	46.116
NPL	328	290	355	242	244	240	238	238	233	236	236	231	231	218	221
6. Konstruksi / <i>Construction</i>	145.610	148.575	140.807	140.016	139.056	140.981	132.230	132.879	132.902	133.298	134.311	135.009	134.783	134.524	132.541
NPL	3.672	7.579	7.898	7.750	7.525	7.381	7.573	7.756	7.650	7.650	7.942	7.726	7.942	7.780	7.516
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	263.634	239.627	179.832	179.869	174.927	174.758	154.206	157.629	161.078	160.437	160.993	161.627	164.215	162.218	162.126
NPL	11.921	10.857	10.926	11.184	11.052	10.903	10.119	9.698	10.060	10.003	10.093	10.041	9.925	9.818	8.997
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	27.539	21.468	20.167	20.037	19.850	20.804	18.446	19.657	19.828	19.679	19.451	19.547	19.265	19.303	19.312
NPL	1.776	1.154	1.356	1.347	1.355	1.269	1.261	1.876	1.820	1.820	1.819	1.822	1.816	1.831	1.622
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	76.449	77.672	72.942	75.672	75.048	76.593	68.467	67.591	70.365	68.990	68.865	70.495	69.099	69.907	76.954
NPL	1.565	1.049	1.467	1.424	1.571	1.644	1.557	1.514	1.480	1.447	1.426	1.563	1.579	1.538	1.689
10. Perantara Keuangan / <i>Financial intermediaries</i>	145.714	123.152	106.832	103.906	104.768	105.087	96.056	93.977	93.459	91.019	94.385	95.634	94.067	94.433	95.052
NPL	597	381	267	277	319	415	392	404	1.467	1.473	1.482	1.511	1.279	1.135	488
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	105.670	86.364	81.183	80.303	79.532	82.887	75.708	76.922	76.533	76.378	76.105	75.397	75.246	75.322	80.315
NPL	1.696	1.430	1.895	1.860	2.269	2.478	2.285	2.281	2.224	2.226	2.439	2.297	2.305	2.240	2.407
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	1.292	1.084	607	508	417	538	663	637	615	483	593	573	559	509	484
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13. Jasa Pendidikan / <i>Education Services</i>	3.086	3.202	3.210	3.252	3.239	3.259	3.043	3.049	3.044	3.002	3.008	2.922	2.924	2.885	2.930
NPL	42	53	151	149	145	145	144	144	146	142	143	144	151	149	171
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	5.512	4.370	4.453	4.389	4.351	4.656	4.420	4.441	4.404	4.373	4.283	4.297	4.253	4.565	5.228
NPL	66	48	43	42	38	27	29	27	22	22	22	21	21	21	37
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	11.827	9.507	7.464	7.819	7.911	9.328	8.593	9.319	9.067	9.284	9.429	9.729	9.525	9.695	9.929
NPL	429	437	604	609	610	595	596	589	323	331	333	315	329	326	254
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	112	242	134	125	108	110	107	105	114	120	118	135	126	130	137
NPL	2	0	6	6	6	6	6	6	6	6	6	6	6	6	6
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	3	7	0	1	1	1	1	1	1	1	1	1	1	1	1
NPL	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	755	1.214	973	982	1.006	967	853	837	828	765	1.756	565	557	552	353
NPL	22	36	29	30	31	32	28	40	33	32	32	28	28	27	12
Penerima Kredit Bukan Lapangan Usaha / Loans to Non Industrial Origin															
Rumah Tangga / House Hold															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	242.140	247.874	247.476	249.807	252.620	255.073	238.898	240.349	242.495	244.470	245.590	247.344	248.873	251.021	253.595
NPL	5.241	6.262	7.301	7.143	6.946	6.637	6.234	6.123	6.070	6.031	6.011	5.890	6.036	5.940	5.833
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	8.338	8.846	8.752	8.814	8.889	9.210	7.153	7.186	7.208	7.245	7.279	7.309	7.353	7.414	7.482
NPL	193	194	295	281	270	238	223	222	224	221	236	238	256	257	242
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	11.098	7.764	6.548	6.552	6.537	6.725	4.740	4.686	4.643	4.625	4.613	4.635	4.627	4.629	4.576
NPL	502	429	485	451	426	417	377	366	367	360	370	379	401	396	383
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	48.363	42.716	17.573	16.359	15.694	14.814	9.196	9.452	9.186	8.256	7.997	7.099	6.794	6.601	6.401
NPL	663	626	554	487	425	390	264	258	265	275	278	263	254	214	210
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	137.423	152.466	146.527	146.672	147.115	148.181	141.799	144.987	144.802	144.939	144.496	145.314	143.980	144.563	145.721
NPL	2.258	2.432	3.344	3.106	3.051	2.855	2.775	3.013	2.919	2.923	3.019	3.067	3.125	3.157	3.155
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others															
NPL	1.116	1.008	1.590	1.307	1.054	953	887	966	890	890	910	891	924	940	894

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

Keterangan / Items	2018	2019	2020				2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Penerima Kredit Lapangan Usaha / Loans by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	263.317	283.218	298.544	298.756	298.600	303.708	303.868	308.597	311.930	311.113	314.021	317.196	315.956	319.854	322.946
NPL	2.695	3.011	4.870	4.820	4.816	5.003	4.499	4.631	4.643	4.761	5.399	5.415	5.074	5.032	5.020
2. Perikanan / <i>Fishery</i>	7.123	8.405	9.673	9.869	10.090	10.263	10.520	10.781	11.139	11.290	11.491	11.749	11.731	11.914	12.239
NPL	79	615	611	612	612	616	627	643	658	723	743	715	699	709	709
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	64.060	68.491	72.871	72.864	69.565	73.751	79.509	79.443	81.864	80.345	81.018	85.909	90.678	95.826	96.487
NPL	3.548	2.495	5.825	5.816	6.982	6.901	7.110	7.302	7.370	7.462	7.396	6.796	6.826	6.744	6.695
4. Industri Pengolahan / <i>Processing Industry</i>	465.498	509.827	506.118	498.746	490.144	511.553	522.209	526.973	545.081	539.853	540.672	549.230	548.080	548.995	561.612
NPL	11.988	21.457	29.001	28.884	28.396	29.940	31.417	32.290	31.476	30.845	34.157	33.926	34.263	34.520	34.621
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	112.395	137.631	128.990	112.577	111.855	111.210	109.776	109.527	114.095	110.806	112.070	119.023	118.658	117.839	117.958
NPL	1.049	899	1.102	1.090	1.062	1.269	1.321	1.322	1.325	1.318	1.296	1.254	1.103	1.086	952
6. Konstruksi / <i>Construction</i>	127.393	161.638	178.115	181.092	181.144	183.988	189.282	190.060	193.513	190.493	193.190	197.510	196.729	197.968	201.829
NPL	3.833	2.419	2.048	2.291	2.095	2.532	2.681	2.812	2.705	2.749	2.839	3.466	3.207	3.264	3.364
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	597.682	648.318	647.107	647.392	648.303	655.557	656.693	659.785	671.088	672.803	671.833	681.702	683.328	679.840	688.085
NPL	17.071	17.196	25.923	25.801	25.807	25.448	27.282	28.105	26.850	27.425	27.827	25.527	27.900	27.372	27.637
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	50.491	64.198	71.234	71.764	72.565	72.343	74.312	75.047	76.343	75.835	75.976	76.312	76.255	76.343	77.059
NPL	2.343	3.440	4.268	4.327	4.402	3.658	3.695	3.718	3.807	3.798	3.735	3.530	3.674	3.747	3.650
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	117.179	143.119	160.212	161.045	162.058	166.709	171.096	176.482	184.849	185.734	193.215	197.664	196.852	196.133	197.921
NPL	3.463	2.513	3.104	3.066	3.077	3.468	3.674	3.209	4.751	4.880	4.873	4.688	4.502	4.549	4.305
10. Perantara Keuangan / <i>Financial intermediaries</i>	62.095	88.790	83.532	81.949	81.505	83.321	84.882	84.290	88.284	87.412	89.226	91.258	82.580	89.375	94.410
NPL	1.700	239	230	234	362	247	246	256	369	358	219	214	222	221	225
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	102.866	143.219	142.707	141.529	141.649	140.514	144.698	145.609	148.729	147.550	148.827	148.697	145.970	145.116	141.829
NPL	1.512	3.210	3.093	4.077	4.087	4.037	4.566	4.657	4.836	5.151	5.350	5.299	4.682	4.912	4.154
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	22.199	25.978	27.991	26.785	26.451	28.294	29.034	29.221	29.140	29.098	29.205	28.544	29.162	28.720	28.861
NPL	3	7	3	3	3	3	3	3	3	3	3	3	3	3	3
13. Jasa Pendidikan / <i>Education Services</i>	3.436	4.164	3.509	3.524	3.508	3.518	3.687	3.667	3.707	3.681	3.706	3.735	3.740	3.874	3.911
NPL	14	17	9	13	13	14	18	20	21	29	27	18	15	19	21
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	9.982	19.688	15.950	16.038	15.783	16.265	16.399	16.323	16.631	15.245	15.407	15.491	15.022	14.863	15.405
NPL	209	247	243	223	219	218	104	105	102	97	100	94	100	102	102
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	49.684	54.863	60.515	61.853	63.857	64.957	65.344	68.278	68.695	69.182	69.372	71.957	72.207	73.639	74.389
NPL	517	705	1.093	1.500	1.653	1.802	1.891	1.977	1.902	2.042	2.090	2.047	2.087	2.069	2.101
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	1.857	1.687	1.682	1.645	1.636	1.485	1.450	1.428	1.420	1.403	1.375	1.361	1.330	1.292	1.272
NPL	33	42	31	31	31	23	29	33	36	41	40	42	47	45	43
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	169	272	333	327	317	355	356	361	368	368	364	370	365	364	364
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	138	73	134	134	118	121	159	154	129	125	98	88	88	83	77
NPL	2	2	5	3	1	0	16	18	17	20	17	15	13	18	17
Penerima Kredit Bukan Lapangan Usaha / Loans to Non Industrial Origin															
Rumah Tangga / House Hold															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	154.921	180.181	182.206	182.838	183.924	185.517	201.133	201.832	203.689	205.790	207.581	210.123	211.791	213.524	215.815
NPL	3.146	3.966	5.056	4.875	4.685	4.317	4.915	5.215	5.031	5.125	5.310	5.250	5.560	5.565	5.423
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	8.416	10.338	10.830	10.848	10.943	10.983	13.123	13.119	13.255	13.462	13.681	13.931	14.123	14.371	14.571
NPL	96	107	225	214	211	189	261	264	261	277	321	329	346	355	335
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	12.213	14.286	13.574	13.430	13.259	13.172	14.945	14.827	14.775	14.721	14.639	14.566	14.467	14.301	14.211
NPL	553	714	631	573	534	472	539	598	548	540	548	530	575	573	524
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	78.836	82.474	84.818	81.968	80.418	79.328	84.704	83.253	81.874	81.843	81.897	81.276	80.738	80.283	80.065
NPL	954	1.032	2.090	1.753	1.584	1.466	1.599	1.629	1.543	1.662	2.134	2.094	2.025	2.064	2.002
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjam multiguna) / <i>Others</i>	322.086	333.120	336.640	335.850	335.135	337.011	340.186	339.745	341.022	340.923	338.878	341.677	340.134	340.497	341.352
NPL	2.265	2.718	4.322	4.156	3.965	3.652	4.140	4.333	4.327	4.503	4.736	4.564	4.771	4.622	4.442
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others															
NPL	65.820	74.402	68.669	68.220	67.557	68.755	68.235	68.284	69.246	69.687	69.682	69.448	69.420	70.437	71.293
NPL	1.312	1.096	1.932	1.750	1.589	1.382	1.405	1.461	1.486	1.508	1.472	1.358	1.317	1.291	1.255

Tabel 3.5.
Pembiayaan dan NPF Bank Umum Syariah - BUKU 2
Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit
(Financing and NPF of Commercial Sharia Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Beneficiary - Group of Business Activities 2)
Miliar Rp (Billion Rp)

Keterangan / Items	2018	2019	2020				2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Penerima Kredit Lapangan Usaha / Loans by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	4.474	5.156	4.632	4.582	1.728	1.807	1.769	2.129	1.830	1.820	2.093	2.233	2.202	2.155	2.664
NPF	82	331	302	293	262	264	264	27	26	27	25	23	22	22	24
2. Perikanan / <i>Fishery</i>	986	1.155	1.650	1.690	581	583	585	494	477	480	482	501	502	507	507
NPF	26	25	32	34	3	2	2	2	2	2	2	3	3	3	3
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	1.752	1.685	2.486	2.471	2.383	2.407	2.526	2.524	2.599	2.693	2.660	2.703	2.789	2.757	2.830
NPF	20	26	12	11	10	10	10	10	12	34	34	38	38	37	38
4. Industri Pengolahan / <i>Processing Industry</i>	13.282	14.325	11.827	11.873	8.083	8.743	8.394	7.893	8.274	8.115	7.995	8.130	8.409	8.251	8.256
NPF	399	1.220	764	638	251	256	279	279	481	476	477	476	477	530	538
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	3.710	3.760	2.684	2.735	2.536	2.592	2.894	2.935	2.957	2.935	2.922	2.953	2.943	2.920	2.958
NPF	3	2	12	12	10	67	66	66	20	20	20	0	0	0	0
6. Konstruksi / <i>Construction</i>	7.990	9.022	6.763	6.941	4.532	5.037	4.939	4.890	4.737	4.805	4.744	4.902	4.955	4.803	4.951
NPF	228	309	311	309	218	269	312	299	275	274	299	332	297	300	295
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	20.892	23.456	15.158	15.026	7.272	7.598	8.715	9.169	9.269	9.129	9.145	9.079	9.126	9.143	9.167
NPF	1.463	1.103	971	971	673	663	900	968	911	895	929	927	935	923	912
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	1.700	1.998	2.059	2.068	1.326	1.374	1.608	1.605	1.599	1.602	1.664	1.717	1.701	1.695	1.680
NPF	23	141	137	134	116	118	129	129	128	127	127	127	129	129	128
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	4.531	4.312	4.991	4.979	2.686	3.169	3.381	3.347	3.493	3.518	3.562	3.457	3.327	3.377	3.266
NPF	205	88	135	141	128	130	175	143	143	140	140	140	142	140	139
10. Perantara Keuangan / <i>Financial intermediaries</i>	4.779	5.765	3.130	3.081	2.385	2.453	2.716	2.810	2.954	2.969	2.833	2.913	2.883	2.727	2.771
NPF	20	49	36	38	23	40	32	33	23	42	45	47	52	47	64
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	5.084	5.404	4.977	4.926	4.240	4.307	5.252	5.273	5.297	5.221	5.062	5.288	5.289	5.311	5.767
NPF	129	87	33	33	24	90	113	114	111	110	107	110	109	109	109
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	3	15	14	14	1	1	1	1	1	1	1	1	1	1	1
NPF	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13. Jasa Pendidikan / <i>Education Services</i>	2.001	2.941	1.699	1.712	1.500	1.675	2.129	2.230	2.133	2.167	2.198	2.315	2.392	2.430	2.502
NPF	16	16	10	10	8	13	18	18	7	6	7	4	3	3	3
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	1.414	1.836	1.238	1.245	760	1.037	1.425	1.484	1.505	1.464	1.468	1.485	1.516	1.545	1.552
NPF	9	32	4	4	1	6	8	8	8	9	9	9	9	9	9
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	3.072	4.446	2.658	2.652	1.331	1.387	1.437	1.438	1.531	1.476	1.473	1.547	1.315	1.320	1.240
NPF	132	230	135	136	100	78	67	73	120	108	97	91	91	91	86
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	331	865	84	83	5	5	6	6	6	6	6	6	5	5	5
NPF	6	10	3	3	1	1	1	1	1	1	1	1	1	1	1
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	-	0	2	2	-	-	-	-	-	-	-	-	-	-	-
NPF	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	445	331	1.125	1.106	21	23	21	21	20	21	21	20	29	36	118
NPF	223	65	96	75	1	3	3	18	0	1	-	0	0	0	1
Penerima Kredit Bukan Lapangan Usaha / Loans to Non Industrial Origin															
Rumah Tangga / House Hold															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	22.844	24.577	14.132	14.234	7.155	8.107	8.126	8.103	8.103	8.093	8.093	8.076	8.048	8.051	8.018
NPF	553	734	520	499	323	332	346	318	346	321	356	352	356	362	344
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	554	501	430	428	337	381	412	410	400	403	394	399	393	397	395
NPF	17	15	20	18	14	42	54	27	54	47	41	41	41	41	41
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	1.066	1.113	325	328	231	244	252	250	247	244	241	241	255	232	238
NPF	71	90	26	30	21	19	24	20	25	22	18	18	17	13	13
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	2.702	2.759	2.117	2.024	1.884	1.881	1.860	1.822	1.787	1.803	1.805	1.801	1.783	1.784	1.867
NPF	36	33	52	51	48	57	64	64	34	60	32	34	34	34	36
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) /	16.258	18.676	18.262	18.408	13.434	17.345	17.939	18.102	18.335	18.544	18.562	18.724	18.741	18.817	19.017
NPF	138	196	199	205	87	131	145	149	149	172	170	153	157	159	148
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	4.895	4.503	6.563	6.668	4.412	3.573	3.605	3.713	3.795	3.877	3.900	3.939	3.827	4.133	4.182
NPF	77	102	94	93	72	68	40	70	59	61	56	46	36	41	46

Tabel 3.6.
Pembiayaan dan NPF Bank Umum Syariah - BUKU 3
Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit
(Financing and NPF of Commercial Sharia Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Beneficiary - Group of Business Activities 3)
Miliar Rp (Billion Rp)

Keterangan / Items	2018	2019	2020				2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Penerima Kredit Lapangan Usaha / Loans by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	3.472	3.898	6.420	6.409	9.243	9.178	9.170	9.143	9.140	9.137	9.077	8.888	8.811	9.027	8.929
NPF	50	98	129	131	167	170	168	177	268	276	282	307	312	324	228
2. Perikanan / <i>Fishery</i>	51	34	102	105	1.236	1.251	1.264	1.289	1.328	1.329	1.308	1.293	1.385	1.351	1.309
NPF	2	1	13	13	55	49	52	50	58	65	71	69	76	93	96
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	1.186	987	1.528	1.493	1.458	1.287	1.426	1.403	1.403	1.403	1.349	1.067	1.018	1.000	1.018
NPF	1	11	65	62	62	61	63	68	66	62	63	60	61	69	72
4. Industri Pengolahan / <i>Processing Industry</i>	3.396	3.714	6.498	6.348	10.458	10.387	10.421	9.809	10.315	10.517	10.697	10.456	10.388	10.078	10.086
NPF	463	725	1.049	1.048	1.403	1.419	1.425	1.440	1.481	1.510	1.472	1.466	1.284	1.322	1.322
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	4.308	3.073	3.759	3.739	4.057	4.034	3.997	3.880	3.853	3.853	4.016	3.864	3.848	3.721	3.710
NPF	826	532	436	428	413	410	409	413	461	457	450	455	449	442	441
6. Konstruksi / <i>Construction</i>	5.443	7.378	11.185	11.787	14.381	14.646	14.163	13.550	13.361	12.980	12.908	13.891	13.430	13.296	13.779
NPF	34	23	126	125	192	117	127	121	67	80	92	114	123	119	390
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	3.446	2.810	12.378	12.752	20.613	20.929	21.104	21.059	21.689	21.933	22.091	22.300	22.398	23.279	23.927
NPF	164	94	377	389	775	719	753	839	824	855	872	920	962	1.008	1.013
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	839	1.009	1.155	1.131	1.876	1.809	1.804	1.811	1.805	1.810	1.783	1.804	1.808	1.814	1.828
NPF	11	12	17	17	37	36	37	40	46	49	47	60	64	64	64
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	2.442	2.433	2.952	2.907	5.166	5.178	5.141	5.108	5.186	5.014	4.925	4.847	4.589	4.569	4.666
NPF	75	21	61	61	72	65	65	70	82	85	77	88	100	104	51
10. Perantara Keuangan / <i>Financial intermediaries</i>	6.159	5.732	5.588	5.160	6.066	5.835	5.659	5.705	5.926	5.553	5.531	5.517	5.373	5.169	5.081
NPF	127	24	80	80	94	161	155	152	140	149	150	60	48	48	40
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	2.268	1.930	2.764	2.727	3.395	3.283	3.271	3.222	3.055	3.053	2.785	2.809	2.957	2.852	2.796
NPF	44	12	45	44	45	39	47	47	60	64	102	74	81	67	45
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	-	-	2	2	16	16	14	14	14	14	12	12	0	-	-
NPF	-	-	-	-	0	1	1	0	0	0	0	0	-	-	-
13. Jasa Pendidikan / <i>Education Services</i>	1.833	2.004	3.178	3.183	3.506	3.528	3.544	3.505	3.590	3.637	3.632	3.668	3.624	3.537	3.586
NPF	4	5	16	17	19	20	20	26	18	17	12	7	8	9	8
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	2.401	4.121	3.598	3.651	4.298	3.690	3.774	3.855	3.797	3.928	4.033	4.131	4.187	4.122	4.604
NPF	59	1	84	85	101	100	100	101	99	101	100	95	107	106	13
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	1.284	858	472	462	1.770	1.770	1.764	1.775	1.798	1.814	1.797	1.787	1.931	2.088	2.149
NPF	38	32	29	29	70	57	59	62	63	65	69	64	82	78	84
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	25	12	554	551	622	614	609	609	617	632	640	646	665	746	745
NPF	3	1	19	19	19	18	17	18	17	17	16	16	19	26	25
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	-	-	-	-	2	2	-	2	2	2	2	2	-	-	-
NPF	-	-	-	-	0	0	-	0	0	0	0	0	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	-	-	-	-	1.094	1.082	1.075	1.072	1.068	1.047	955	830	511	617	595
NPF	-	-	-	-	89	77	79	82	79	80	76	79	29	27	27
Penerima Kredit Bukan Lapangan Usaha / Loans to Non Industrial Origin															
Rumah Tangga / House Hold															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	9.043	10.197	22.982	23.368	30.904	31.189	31.385	31.504	31.540	32.470	32.700	33.066	33.241	33.348	33.676
NPF	179	125	488	493	647	637	694	727	702	767	750	758	791	766	760
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	210	210	259	261	357	368	373	380	402	408	411	419	428	437	454
NPF	4	4	4	4	9	8	9	9	8	10	10	9	9	6	5
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	124	120	989	979	1.075	1.062	1.053	1.050	1.028	1.025	1.004	990	978	948	910
NPF	2	1	81	72	83	80	82	84	84	87	77	81	104	98	85
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	1.948	3.285	3.116	3.070	3.143	3.083	3.006	2.922	2.836	2.790	2.733	2.679	2.630	2.550	2.489
NPF	2	13	28	28	31	32	37	40	38	40	39	38	36	32	31
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	17.447	21.331	30.768	31.910	38.407	39.119	39.878	40.429	40.882	42.584	43.047	43.901	44.517	44.435	45.482
NPF	130	103	239	254	355	382	383	398	389	418	419	407	436	372	381
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others															
NPF	-	-	1	1	2.373	2.205	2.200	2.184	2.199	2.136	2.064	2.033	1.485	1.219	1.103
NPF	-	-	-	-	21	33	32	33	35	34	28	32	38	35	35

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

Keterangan / Items	2018	2019	2020					2021							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Jenis Penggunaan / Type of Use															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Modal Kerja / Working Capital	2.512.476	2.576.497	2.504.927	2.480.867	2.451.565	2.465.419	2.393.802	2.411.247	2.471.661	2.463.098	2.496.244	2.537.492	2.521.471	2.534.680	2.576.227
NPL	70.785	83.081	98.880	98.503	97.450	96.687	98.719	101.066	101.145	102.154	108.193	106.441	110.462	110.376	109.129
2. Investasi / Investment	1.308.747	1.481.226	1.487.495	1.462.872	1.455.503	1.468.687	1.461.514	1.463.207	1.473.734	1.460.647	1.459.404	1.476.705	1.474.922	1.478.100	1.493.006
NPL	31.829	33.859	42.090	43.179	45.817	43.335	43.636	43.537	44.303	44.837	45.854	44.407	44.892	46.545	43.037
3. Konsumsi / Consumption	1.473.659	1.559.269	1.538.172	1.536.532	1.540.423	1.547.454	1.541.807	1.544.691	1.551.024	1.558.425	1.558.754	1.567.592	1.567.306	1.573.244	1.583.605
NPL	22.650	24.894	32.929	31.147	29.705	27.685	28.518	29.169	28.716	29.489	30.501	29.874	30.807	30.451	29.711
Total Kredit / Total Credit	5.294.882	5.616.992	5.530.594	5.480.271	5.447.491	5.481.560	5.397.123	5.419.145	5.496.419	5.482.170	5.514.402	5.581.789	5.563.700	5.586.024	5.652.839
NPL	125.264	141.834	173.899	172.829	172.972	167.707	170.873	173.772	174.164	176.481	184.547	180.722	186.161	187.371	181.878
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	131.582	129.120	151.120	149.640	145.982	142.171	143.968	146.393	152.839	167.171	172.893	176.510	182.113	185.104	181.778
NPL	2.294	2.472	3.080	3.059	3.100	2.865	3.109	3.506	3.389	3.238	4.653	4.918	5.740	5.781	5.778
2. Impor / Import	77.129	84.457	73.711	69.653	65.976	65.457	63.041	63.298	77.272	69.293	71.266	74.993	76.155	80.367	80.353
NPL	1.203	2.307	2.187	2.158	2.086	1.289	1.380	1.499	1.748	1.849	3.061	3.262	4.310	4.926	5.061
3. Lainnya / Other	5.086.171	5.403.414	5.305.763	5.260.978	5.235.533	5.273.932	5.190.114	5.209.453	5.266.308	5.245.707	5.270.243	5.330.286	5.305.432	5.320.553	5.390.707
NPL	121.766	137.055	168.633	167.612	167.785	163.553	166.384	168.767	169.027	171.393	176.834	172.542	176.111	176.664	171.038
Total Kredit / Total Credit	5.294.882	5.616.992	5.530.594	5.480.271	5.447.491	5.481.560	5.397.123	5.419.145	5.496.419	5.482.170	5.514.402	5.581.789	5.563.700	5.586.024	5.652.839
NPL	125.264	141.834	173.899	172.829	172.972	167.707	170.873	173.772	174.164	176.481	184.547	180.722	186.161	187.371	181.878

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

Keterangan / Items	2018	2019	2020					2021							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Jenis Penggunaan / Type of Use															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Modal Kerja / Working Capital	229.186	236.769	225.834	223.237	220.166	210.821	209.041	192.788	196.800	196.655	197.440	201.487	200.375	202.814	205.699
NPL	9.327	11.970	11.766	11.667	11.430	9.642	10.195	9.962	10.096	10.292	11.244	11.222	11.265	10.991	10.648
2. Investasi / Investment	117.002	132.904	128.405	128.121	124.186	107.339	108.819	105.234	103.645	103.141	103.220	103.207	103.219	103.422	102.049
NPL	4.554	4.856	5.959	5.847	5.748	4.612	4.692	4.568	4.156	4.283	4.382	4.655	5.109	6.384	4.163
3. Konsumsi / Consumption	170.943	191.653	206.187	207.203	218.148	218.651	225.111	215.793	217.504	218.566	218.701	220.140	221.487	222.479	223.695
NPL	2.543	2.523	3.103	3.051	3.067	2.807	2.991	2.782	2.862	3.134	3.159	3.051	3.160	3.118	3.090
Total Kredit / Total Credit	517.132	561.326	560.426	558.560	562.500	536.810	542.971	513.815	517.949	518.361	519.361	524.834	525.081	528.715	531.443
NPL	16.424	19.348	20.828	20.565	20.245	17.061	17.879	17.313	17.113	17.709	18.786	18.928	19.535	20.493	17.901
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	15.573	17.531	18.669	18.569	17.714	14.116	14.529	9.476	9.841	10.203	10.156	10.068	9.845	10.051	10.120
NPL	54	192	81	81	78	74	73	48	48	48	48	48	48	48	183
2. Impor / Import	4.642	4.492	4.269	4.347	3.926	2.430	2.404	2.332	2.348	2.354	2.325	2.308	2.339	2.377	2.405
NPL	217	206	9	9	32	31	31	27	27	34	34	43	43	43	35
3. Lainnya / Other	496.916	539.303	537.488	535.644	540.860	520.264	526.037	502.007	505.760	505.804	506.880	512.458	512.896	516.286	518.918
NPL	16.153	18.950	20.738	20.475	20.136	16.956	17.774	17.237	17.038	17.627	18.703	18.837	19.443	20.402	17.683
Total Kredit / Total Credit	517.132	561.326	560.426	558.560	562.500	536.810	542.971	513.815	517.949	518.361	519.361	524.834	525.081	528.715	531.443
NPL	16.424	19.348	20.828	20.565	20.245	17.061	17.879	17.313	17.113	17.709	18.786	18.928	19.535	20.493	17.901

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

Keterangan / Items	2018	2019	2020				2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Jenis Penggunaan / Type of Use															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Modal Kerja / Working Capital	898.203	832.019	744.819	721.533	698.494	687.054	621.881	635.678	643.403	639.352	650.978	659.059	655.184	654.831	658.076
NPL	23.184	27.014	26.845	26.317	25.858	25.349	24.277	25.131	26.802	26.961	28.591	28.606	30.220	30.094	30.069
2. Investasi / Investment	378.041	346.730	339.591	338.649	340.710	357.820	316.304	319.670	317.915	316.186	317.075	315.584	312.577	313.433	327.712
NPL	9.316	8.096	8.419	8.694	10.027	8.977	8.055	7.948	7.425	7.549	7.610	7.681	7.972	8.849	7.401
3. Konsumsi / Consumption	552.468	555.432	514.783	514.077	515.626	518.218	484.279	496.969	498.104	499.057	498.740	500.162	498.820	501.001	504.773
NPL	9.973	10.940	13.569	12.775	12.173	11.490	10.760	10.949	10.734	10.702	10.825	10.729	10.997	10.905	10.716
Total Kredit / Total Credit	1.828.712	1.734.182	1.599.194	1.574.259	1.554.829	1.563.092	1.422.464	1.452.317	1.459.423	1.454.596	1.466.793	1.474.805	1.466.582	1.469.265	1.490.561
NPL	42.473	46.050	48.832	47.785	48.059	45.816	43.092	44.028	44.961	45.212	47.025	47.016	49.189	49.847	48.187
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	77.094	79.097	88.516	86.122	83.152	80.478	76.631	81.334	75.681	83.274	83.359	79.479	82.735	79.885	73.818
NPL	851	1.085	1.234	1.214	1.250	1.209	1.199	1.584	1.782	1.614	3.032	3.185	3.904	3.876	4.084
2. Impor / Import	55.398	58.530	47.031	42.452	39.903	40.987	38.088	37.930	48.062	38.422	39.170	41.283	42.038	42.063	44.106
NPL	911	1.332	1.234	1.227	1.209	864	894	896	1.225	1.348	1.418	1.418	2.237	2.317	2.449
3. Lainnya / Other	1.696.220	1.596.555	1.463.646	1.445.685	1.431.774	1.441.626	1.307.745	1.333.053	1.335.680	1.332.899	1.344.263	1.354.043	1.341.809	1.347.317	1.372.636
NPL	40.710	43.633	46.364	45.345	45.600	43.743	41.000	41.548	41.954	42.250	42.575	42.413	43.047	43.655	41.654
Total Kredit / Total Credit	1.828.712	1.734.182	1.599.194	1.574.259	1.554.829	1.563.092	1.422.464	1.452.317	1.459.423	1.454.596	1.466.793	1.474.805	1.466.582	1.469.265	1.490.561
NPL	42.473	46.050	48.832	47.785	48.059	45.816	43.092	44.028	44.961	45.212	47.025	47.016	49.189	49.847	48.187

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

Keterangan / Items	2018	2019	2020				2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Jenis Penggunaan / Type of Use															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Modal Kerja / Working Capital	1.297.434	1.417.618	1.447.486	1.449.718	1.446.574	1.482.698	1.483.051	1.504.117	1.552.175	1.547.948	1.565.875	1.596.827	1.586.015	1.597.816	1.631.320
NPL	35.142	39.768	56.098	56.452	55.909	57.605	60.423	61.998	60.227	60.826	64.185	62.421	64.948	65.120	64.122
2. Investasi / Investment	760.130	945.960	961.732	938.171	932.574	945.214	980.222	981.910	994.829	984.386	985.191	1.000.970	1.002.716	1.004.219	1.005.336
NPL	14.917	18.746	25.360	26.339	27.710	27.573	28.758	29.102	30.643	30.875	31.764	30.001	29.728	29.236	29.497
3. Konsumsi / Consumption	642.291	694.801	696.736	693.152	691.235	694.766	722.327	721.060	723.861	726.426	726.359	731.022	730.672	733.413	737.307
NPL	8.326	9.633	14.256	13.321	12.569	11.480	12.858	13.500	13.196	13.614	14.520	14.125	14.595	14.470	13.980
Total Kredit / Total Credit	2.699.854	3.058.379	3.105.953	3.081.042	3.070.383	3.122.678	3.185.600	3.207.086	3.270.866	3.258.760	3.277.425	3.328.819	3.319.404	3.335.448	3.373.962
NPL	58.384	68.147	95.713	96.112	96.188	96.659	102.039	104.600	104.067	105.316	110.470	106.547	109.271	108.825	107.599
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	38.661	31.613	43.098	43.949	44.113	46.162	51.587	54.435	66.200	72.385	77.669	84.916	87.221	92.730	95.386
NPL	1.388	1.195	1.765	1.764	1.773	1.583	1.837	1.874	1.560	1.576	1.573	1.673	1.776	1.848	1.494
2. Impor / Import	16.544	20.616	21.422	21.875	21.126	20.900	21.476	21.961	25.381	26.978	28.101	29.681	30.456	34.628	32.554
NPL	76	769	943	922	845	393	455	574	494	466	1.608	1.800	2.030	2.578	
3. Lainnya / Other	2.644.649	3.006.150	3.041.434	3.015.217	3.005.143	3.055.617	3.112.538	3.130.690	3.179.285	3.159.396	3.171.654	3.214.221	3.201.726	3.208.090	3.246.022
NPL	56.920	66.183	93.006	93.426	93.570	94.682	99.747	102.151	102.013	103.274	107.289	103.073	105.465	104.411	103.527
Total Kredit / Total Credit	2.699.854	3.058.379	3.105.953	3.081.042	3.070.383	3.122.678	3.185.600	3.207.086	3.270.866	3.258.760	3.277.425	3.328.819	3.319.404	3.335.448	3.373.962
NPL	58.384	68.147	95.713	96.112	96.188	96.659	102.039	104.600	104.067	105.316	110.470	106.547	109.271	108.825	107.599

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

Keterangan / Items	2018	2019	2020				2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Jenis Penggunaan / Type of Use															
Pembiayaan kepada Pihak Ketiga / Financing to Third Party															
1. Modal Kerja / Working Capital	49.531	56.697	41.074	40.949	24.555	25.641	27.122	27.194	27.105	27.452	30.009	27.820	28.009	27.435	27.843
NPF	1.580	2.418	1.950	1.838	1.081	1.229	1.483	1.526	1.622	1.604	1.671	1.683	1.659	1.705	1.720
2. Investasi / Investment	26.917	29.776	26.103	26.235	16.816	18.555	20.675	21.052	21.576	20.969	18.319	21.432	21.375	21.546	22.392
NPF	1.405	1.316	1.043	1.003	749	780	896	661	646	667	650	645	648	640	629
3. Konsumsi / Consumption	48.319	52.130	41.830	42.091	27.453	31.531	32.194	32.400	32.667	32.964	32.995	33.180	33.047	33.414	33.716
NPF	891	1.169	911	896	566	650	672	648	667	683	672	644	642	650	628
Total Pembiayaan / Total Financing	124.766	138.602	109.007	109.275	68.823	75.728	79.992	80.647	81.348	81.385	81.324	82.431	82.431	82.394	83.951
NPF	3.876	4.904	3.904	3.736	2.396	2.659	3.052	2.835	2.935	2.954	2.993	2.972	2.949	2.995	2.977
Orientasi Penggunaan / User Orientation															
Pembiayaan kepada Pihak Ketiga / Financing to Third Party															
1. Ekspor / Export	105	415	268	403	399	397	382	395	418	443	471	591	857	935	935
NPF	0	0	0	0	0	0	0	0	0	0	0	12	12	0	0
2. Impor / Import	542	809	989	978	992	1.111	1.069	1.071	1.445	1.449	1.559	1.612	1.247	1.277	1.288
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Lainnya / Other	124.119	137.378	107.750	107.894	67.433	74.219	78.541	79.181	79.485	79.493	79.294	80.228	80.327	80.182	81.728
NPF	3.876	4.904	3.904	3.736	2.396	2.659	3.052	2.835	2.935	2.954	2.993	2.960	2.937	2.995	2.977
Total Pembiayaan / Total Financing	124.766	138.602	109.007	109.275	68.823	75.728	79.992	80.647	81.348	81.385	81.324	82.431	82.431	82.394	83.951
NPF	3.876	4.904	3.904	3.736	2.396	2.659	3.052	2.835	2.935	2.954	2.993	2.972	2.949	2.995	2.977

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

Keterangan / Items	2018	2019	2020					2021							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Jenis Penggunaan / Type of Use															
Pembiayaan kepada Pihak Ketiga / Financing to Third Party															
1. Modal Kerja / Working Capital	19.914	19.882	36.156	36.403	53.644	53.060	52.707	51.470	52.177	51.691	51.942	52.300	51.888	51.784	53.290
NPF	634	977	1.465	1.473	2.300	2.296	2.341	2.449	2.398	2.470	2.502	2.508	2.370	2.467	2.571
2. Investasi / Investment	18.639	20.113	25.977	26.004	35.612	35.458	35.493	35.341	35.769	35.966	35.598	35.513	35.035	35.480	35.518
NPF	1.266	616	1.080	1.074	1.315	1.224	1.234	1.257	1.433	1.463	1.448	1.425	1.435	1.436	1.346
3. Konsumsi / Consumption	28.773	35.143	58.115	59.589	76.259	77.026	77.895	78.469	78.887	81.413	81.959	83.088	83.279	82.938	84.114
NPF	317	246	840	851	1.146	1.173	1.236	1.289	1.256	1.356	1.324	1.326	1.413	1.308	1.297
Total Pembiayaan / Total Financing	67.326	75.138	120.248	121.997	165.516	165.545	166.095	165.279	166.833	169.069	169.499	170.900	170.202	170.202	172.922
NPF	2.217	1.839	3.385	3.398	4.760	4.693	4.812	4.996	5.088	5.289	5.274	5.259	5.218	5.211	5.214
Orientasi Penggunaan / User Orientation															
Pembiayaan kepada Pihak Ketiga / Financing to Third Party															
1. Ekspor / Export	-	339	410	438	429	839	839	753	698	865	1.238	1.455	1.455	1.503	1.519
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	9	16
2. Impor / Import	-	-	-	-	29	29	4	4	37	90	110	109	75	21	-
NPF	-	-	-	-	1	1	1	1	1	1	1	-	-	-	-
3. Lainnya / Other	67.326	74.798	119.839	121.558	165.058	164.676	165.252	164.523	166.098	168.114	168.152	169.336	168.673	168.677	171.402
NPF	2.217	1.839	3.385	3.398	4.760	4.692	4.811	4.995	5.087	5.289	5.273	5.259	5.218	5.202	5.197
Total Pembiayaan / Total Financing	67.326	75.138	120.248	121.997	165.516	165.545	166.095	165.279	166.833	169.069	169.499	170.900	170.202	170.202	172.922
NPF	2.217	1.839	3.385	3.398	4.760	4.693	4.812	4.996	5.088	5.289	5.274	5.259	5.218	5.211	5.214

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

Pengelompokan Bank / Group of Banks	2018	2019	2020				2021									
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
1. BUKU 1	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. BUKU 2	617	642	634	653	630	621	616	614	592	588	573	574	570	557	562	
NPL	24	27	42	39	35	34	34	34	32	31	30	32	33	32	32	
3. BUKU 3	33.248	33.587	25.202	24.969	24.949	25.146	23.089	23.245	22.810	22.904	22.647	22.638	21.797	21.786	22.193	
NPL	972	835	1.293	1.080	889	839	793	771	729	697	682	713	728	711	701	
4. BUKU 4	46.431	52.314	46.607	46.411	46.248	47.187	48.785	48.803	49.295	49.704	49.283	48.655	47.409	47.930	48.938	
NPL	1.001	918	1.688	1.471	1.275	1.121	1.136	1.196	1.227	1.282	1.194	1.096	1.054	1.007	968	
5. BUKU 1 SYARIAH / BUKU 1 SHARIA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6. BUKU 2 SYARIAH / BUKU 2 SHARIA	332	343	-	-	-	-	-	-	-	-	-	-	-	-	-	
NPF	11	10	-	-	-	-	-	-	-	-	-	-	-	-	-	
7. BUKU 3 SYARIAH / BUKU 3 SHARIA	-	-	344	347	342	349	345	348	354	362	369	371	364	374	369	
NPF	-	-	21	23	13	14	16	18	20	23	26	25	22	25	16	
8. Bank Umum / Commercial Bank	80.628	86.886	72.786	72.379	72.169	73.303	72.836	73.010	73.051	73.558	72.872	72.238	70.140	70.647	72.061	
NPL	2.009	1.790	3.044	2.613	2.212	2.009	1.980	2.019	2.009	2.033	1.932	1.865	1.837	1.776	1.718	

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

Keterangan / Items	2018	2019	2020				2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Penerima Kredit Lapangan Usaha / Loans by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	354.878	369.903	386.281	383.139	382.421	385.586	381.697	386.046	390.498	390.736	393.922	399.890	397.121	400.443	403.033
NPL	4.672	5.642	7.785	7.668	7.682	7.480	6.974	6.838	6.940	7.099	8.188	8.502	8.585	9.769	7.920
2. Perikanan / <i>Fishery</i>	12.137	14.115	15.346	15.546	15.812	16.032	16.046	16.203	16.502	16.612	16.834	17.100	17.201	17.474	17.793
NPL	221	750	756	751	784	886	936	941	912	945	1.015	998	1.002	1.031	1.018
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	137.912	134.315	149.080	141.326	129.583	124.618	124.309	124.414	125.409	124.805	128.664	138.023	142.076	145.920	147.232
NPL	6.423	4.808	8.142	8.058	9.213	9.049	9.115	9.323	9.423	9.559	8.597	8.011	7.980	7.971	7.893
4. Industri Pengolahan / <i>Processing Industry</i>	899.088	931.727	916.260	897.899	881.020	893.642	865.303	871.568	893.584	885.147	891.004	898.559	893.645	895.563	911.943
NPL	22.724	36.191	41.537	40.959	40.982	40.898	41.410	42.515	42.229	41.713	47.776	47.864	49.556	50.654	50.899
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	170.190	198.255	192.246	172.241	170.049	168.881	165.766	165.385	170.345	166.847	167.528	172.240	171.795	172.690	175.750
NPL	2.259	1.770	2.035	1.901	1.893	2.091	2.140	2.147	2.148	2.140	2.110	2.049	1.893	1.854	1.671
6. Konstruksi / <i>Construction</i>	316.097	362.271	370.879	374.226	373.621	376.473	370.737	370.590	373.467	370.429	373.947	381.404	380.242	380.972	384.220
NPL	9.919	12.863	13.704	13.846	13.510	12.973	13.385	13.655	13.015	13.321	13.458	13.440	14.145	13.724	13.811
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	975.995	1.006.069	940.905	941.240	936.117	942.188	920.781	924.307	940.703	941.945	941.555	953.558	958.177	955.616	965.084
NPL	35.285	34.739	43.065	43.154	42.731	41.784	43.081	43.510	42.484	43.167	43.646	41.343	43.842	43.270	42.724
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	99.751	109.842	116.436	116.973	117.471	116.183	116.233	117.171	118.748	118.188	118.209	118.892	119.393	119.981	120.761
NPL	5.516	6.111	7.361	7.438	7.341	6.258	6.303	6.950	7.118	7.138	7.097	6.877	7.065	7.276	6.830
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	217.323	246.935	258.541	261.913	261.514	266.189	262.371	266.255	277.333	275.990	283.407	289.327	286.810	287.137	296.258
NPL	5.825	4.047	5.334	5.259	5.484	5.739	5.927	5.366	6.896	7.054	7.029	7.011	6.906	6.926	6.732
10. Perantara Keuangan / <i>Financial intermediaries</i>	244.486	249.782	220.049	215.133	214.928	216.297	207.929	205.614	209.749	206.185	210.944	215.268	204.799	211.229	216.620
NPL	2.863	1.247	1.168	1.228	1.368	1.089	1.053	2.200	2.246	2.100	2.003	1.825	1.691	1.024	1.024
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	248.218	269.360	264.874	262.135	260.732	259.978	256.045	256.034	258.015	256.780	257.749	257.040	254.119	253.308	255.308
NPL	4.606	6.190	6.820	7.779	8.497	8.048	8.309	8.407	8.549	8.922	9.314	9.074	8.861	9.059	8.109
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	25.068	28.901	29.703	28.431	28.082	30.887	31.610	31.715	31.394	31.179	31.328	30.576	31.062	30.461	30.518
NPL	3	7	3	4	4	4	8	4	4	4	4	4	3	3	3
13. Jasa Pendidikan / <i>Education Services</i>	12.322	14.194	13.378	13.437	13.485	13.594	13.499	13.514	13.533	13.541	13.575	13.706	13.735	13.765	13.958
NPL	100	119	254	255	246	244	250	259	242	246	238	230	226	230	248
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	22.698	33.576	28.870	28.940	28.632	28.262	28.276	28.093	28.278	26.949	27.263	27.491	27.113	27.203	29.025
NPL	381	413	415	399	400	382	265	265	255	251	258	244	258	259	182
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	79.914	82.543	83.506	85.192	87.608	89.457	88.990	91.955	92.303	92.902	93.329	96.010	93.586	95.325	96.211
NPL	1.474	1.839	2.363	2.780	2.921	2.902	3.012	3.133	2.822	2.969	3.007	2.921	2.974	2.963	2.883
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	2.715	3.415	3.192	3.157	3.134	2.989	2.965	2.962	2.998	3.059	3.071	3.121	3.856	3.926	3.907
NPL	59	64	69	68	65	55	61	67	68	72	70	73	89	94	90
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	173	280	335	331	321	358	357	364	371	371	367	373	366	365	366
NPL	0	-	-	0	0	0	-	0	0	0	0	0	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	2.257	1.976	2.540	2.479	2.537	2.490	2.399	2.262	2.164	2.076	2.949	1.619	1.297	1.400	1.246
NPL	282	130	158	134	147	138	150	172	143	146	139	204	144	145	129
Penerima Kredit Bukan Lapangan Usaha / Loans to Non Industrial Origin															
Rumah Tangga / House Hold															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	445.196	479.928	485.013	488.760	493.302	496.603	496.135	498.591	503.012	508.363	511.791	516.828	520.404	524.719	530.222
NPL	10.274	12.120	14.409	14.045	13.599	12.760	13.046	13.223	12.976	13.080	13.272	13.068	13.587	13.464	13.245
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	19.913	22.309	22.413	22.490	22.667	22.826	22.907	22.957	23.138	23.403	23.658	23.962	24.205	24.565	24.863
NPL	364	348	585	558	548	507	576	554	576	584	637	647	679	686	650
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	25.548	24.340	22.435	22.300	22.101	22.004	21.788	21.618	21.499	21.412	21.294	21.234	21.150	20.948	20.703
NPL	1.227	1.353	1.352	1.250	1.190	1.073	1.106	1.145	1.100	1.086	1.096	1.087	1.177	1.160	1.078
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	140.449	140.399	115.021	110.602	108.077	105.772	105.297	103.689	101.735	100.614	100.081	98.405	97.259	96.439	96.053
NPL	1.919	1.904	2.966	2.551	2.313	2.167	2.194	2.184	2.072	2.285	2.760	2.680	2.536	2.395	2.395
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	606.712	652.364	662.551	663.745	666.035	673.005	670.025	672.869	675.472	677.615	676.136	681.627	680.110	681.209	684.933
NPL	5.856	6.490	9.453	9.045	8.770	8.229	8.690	9.117	9.100	9.542	9.842	9.644	10.019	9.862	9.700
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others															
NPL	3.011	2.690	4.163	3.697	3.285	2.949	2.907	2.946	2.891	2.912	2.893	2.748	2.746	2.742	2.642

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

Keterangan / Items	2018	2019	2020				2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Penerima Kredit Lapangan Usaha / Loans by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	217.110	233.296	246.043	245.997	246.929	251.567	249.714	251.678	254.600	256.813	259.297	263.901	262.886	267.658	269.668
NPL	2.438	2.452	4.527	4.478	4.455	4.409	3.894	4.028	4.043	4.161	4.794	4.804	4.472	4.427	4.432
2. Perikanan / <i>Fishery</i>	5.766	6.880	8.089	8.331	8.632	8.874	8.872	9.111	9.398	9.615	9.779	9.979	10.037	10.272	10.583
NPL	81	495	504	504	517	511	522	547	551	580	601	572	590	603	602
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	58.614	62.764	66.388	66.117	62.896	67.410	66.546	66.334	68.623	67.770	67.926	72.988	78.168	83.449	84.034
NPL	3.196	2.391	5.825	5.818	6.986	6.897	6.867	7.050	7.116	7.208	7.145	6.687	6.715	6.635	6.594
4. Industri Pengolahan / <i>Processing Industry</i>	317.241	326.481	309.488	305.869	299.278	316.144	304.681	308.580	315.286	311.145	312.610	316.865	312.114	312.042	324.119
NPL	10.876	17.235	24.070	24.062	23.294	25.621	26.039	24.681	23.632	23.913	23.632	23.806	23.926	23.625	22.829
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	89.927	110.495	107.213	92.525	92.322	91.852	89.686	89.707	94.454	91.230	92.669	99.761	99.448	99.040	99.368
NPL	921	867	1.061	1.053	1.018	1.252	1.259	1.262	1.263	1.263	1.251	1.250	1.099	1.082	939
6. Konstruksi / <i>Construction</i>	139.135	158.369	167.820	171.130	170.450	172.158	171.764	172.455	173.644	169.883	172.582	180.629	179.871	179.976	177.424
NPL	4.675	6.556	6.712	6.942	6.808	7.103	7.308	7.605	7.464	7.706	7.739	7.752	8.396	8.113	8.007
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	450.251	466.193	450.622	452.956	453.338	457.066	447.863	452.802	465.267	468.681	468.439	478.085	481.995	477.397	485.749
NPL	13.622	13.278	17.687	17.681	17.869	17.270	18.262	18.913	18.050	18.744	19.131	18.058	19.853	19.372	20.346
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and the provision of eating and drinking</i>	30.296	38.120	44.637	45.320	46.336	46.245	46.481	47.098	47.777	48.129	48.405	48.869	49.272	49.343	50.002
NPL	451	1.148	2.414	2.525	2.589	1.947	1.949	1.817	1.888	1.857	1.818	1.685	1.803	1.751	1.750
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	89.258	109.308	120.130	121.481	120.768	124.042	123.838	126.267	133.964	134.894	141.927	142.066	140.804	137.482	134.895
NPL	2.305	2.048	2.546	2.548	2.567	2.979	3.055	2.620	4.151	4.233	4.270	3.995	3.993	4.023	3.844
10. Perantara Keuangan / <i>Financial intermediaries</i>	36.537	47.417	36.267	35.605	35.678	34.909	33.565	34.016	36.116	34.598	34.367	35.417	27.377	35.860	35.188
NPL	1.603	201	237	242	377	219	220	221	339	347	221	216	217	206	213
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	76.076	90.997	87.469	86.680	87.118	86.988	85.873	86.581	90.253	88.610	89.481	88.994	86.567	85.997	83.253
NPL	823	3.273	1.668	2.640	2.671	3.211	3.711	3.746	3.936	4.302	4.343	4.344	3.679	3.928	3.443
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	22.199	25.977	27.990	26.784	26.450	28.293	29.033	29.220	29.139	29.097	29.204	28.544	29.161	28.719	28.860
NPL	3	7	3	3	3	3	3	3	3	3	3	3	3	3	3
13. Jasa Pendidikan / <i>Education Services</i>	2.836	3.108	2.468	2.493	2.476	2.447	2.447	2.433	2.493	2.474	2.478	2.475	2.479	2.478	2.523
NPL	27	46	36	42	39	41	43	45	45	45	43	42	45	43	68
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	8.058	15.614	11.361	11.466	11.276	11.364	11.257	11.179	11.496	10.064	10.027	10.046	9.593	9.858	10.151
NPL	223	249	245	223	221	218	104	106	101	95	98	90	98	93	110
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	41.075	44.044	48.001	49.523	51.341	52.362	52.542	54.644	55.382	56.081	56.521	59.357	60.037	61.687	62.912
NPL	526	758	909	1.313	1.433	1.557	1.620	1.691	1.720	1.848	1.877	1.840	1.934	1.916	1.906
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	1.837	1.671	1.666	1.626	1.619	1.469	1.433	1.411	1.403	1.386	1.357	1.345	1.316	1.278	1.259
NPL	33	42	36	37	37	28	34	38	41	46	46	47	52	50	48
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	169	272	332	327	317	355	356	361	368	366	362	368	363	362	363
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	274	227	163	171	204	194	176	102	95	92	84	83	81	77	37
NPL	22	36	28	28	28	22	28	28	21	20	20	18	17	16	1
Penerima Kredit Bukan Lapangan Usaha / Loans to Non Industrial Origin															
Rumah Tangga / House Hold															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	268.935	290.692	292.554	294.259	297.399	299.176	298.822	300.533	303.126	305.317	306.866	309.213	311.022	313.301	316.539
NPL	4.886	6.658	7.339	7.232	6.974	6.634	6.709	6.893	6.795	6.751	6.903	6.788	7.041	7.016	6.833
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	7.082	7.589	7.183	7.156	7.167	7.157	7.108	7.082	7.082	7.085	7.122	7.157	7.183	7.219	7.316
NPL	138	183	271	271	264	240	245	254	260	258	298	305	326	334	314
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	6.921	6.833	6.197	6.119	6.023	5.955	5.897	5.804	5.766	5.664	5.589	5.536	5.472	5.394	5.302
NPL	508	581	473	449	413	375	386	421	403	373	379	358	383	388	367
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	36.275	40.210	36.468	35.454	34.497	34.096	33.787	33.400	32.787	32.563	32.585	32.457	32.483	32.366	32.357
NPL	519	514	910	661	543	488	481	484	431	556	611	599	554	554	463
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	289.609	293.745	295.467	294.975	294.820	297.233	295.161	295.362	297.277	296.982	295.102	298.530	297.086	297.893	299.250
NPL	2.043	2.469	3.380	3.364	3.259	3.002	3.201	3.321	3.315	3.427	3.559	3.532	3.663	3.677	3.596
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others															
NPL	44.116	50.471	48.901	48.577	47.569	48.607	47.747	47.738	48.723	49.022	49.252	49.093	50.141	50.809	51.111
NPL	900	740	1.446	1.349	1.253	1.086	1.073	1.035	955	951	969	941	929	928	924

Tabel 3.3.a.															
Kredit dan NPL BPD Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit															
(Credit Channeling and NPL Credit Channeling of Regional Development Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary)															
Miliar Rp (Billion Rp)															
Keterangan / Items	2018	2019	2020					2021							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Penerima Kredit Lapangan Usaha / Loans by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	11.528	13.261	13.327	13.385	13.438	13.521	13.485	13.579	13.664	13.769	13.816	13.818	13.913	14.004	14.107
NPL	1.001	918	851	836	913	899	908	915	918	926	942	834	859	861	769
2. Perikanan / <i>Fishery</i>	884	986	1.144	1.147	1.152	1.157	1.138	1.150	1.129	1.137	1.153	1.163	1.187	1.218	1.237
NPL	51	60	80	78	76	69	71	75	117	121	120	119	126	127	118
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	785	1.120	1.297	1.287	1.285	1.216	1.214	1.222	1.216	1.127	1.182	1.201	1.197	1.209	1.182
NPL	100	95	351	353	422	376	375	374	394	405	406	409	414	413	381
4. Industri Pengolahan / <i>Processing Industry</i>	9.414	11.639	11.991	12.571	14.045	14.282	14.301	14.433	15.494	16.089	16.664	16.700	15.923	16.658	17.380
NPL	443	453	610	600	615	482	487	486	508	515	528	508	515	510	445
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	4.077	2.463	3.120	2.735	2.721	2.484	2.464	2.450	2.369	2.348	2.354	2.289	2.379	2.409	2.352
NPL	204	95	54	54	54	54	54	55	57	56	56	56	57	57	57
6. Konstruksi / <i>Construction</i>	29.854	35.824	37.249	37.963	38.305	36.260	34.168	34.023	34.860	35.291	35.560	37.588	38.059	38.595	39.942
NPL	2.160	2.775	3.196	3.194	3.347	2.736	2.788	2.788	2.786	2.912	2.983	2.903	2.963	2.857	2.705
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	32.163	36.022	36.894	37.196	38.045	38.295	37.589	38.182	38.206	38.644	38.799	39.645	39.465	40.369	40.731
NPL	2.637	2.754	3.209	3.185	3.128	2.897	2.948	2.968	3.026	3.043	3.088	3.094	3.150	3.178	3.171
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	6.253	7.179	7.168	7.210	7.201	7.256	7.248	7.319	7.343	7.375	7.306	7.380	7.421	7.458	7.465
NPL	630	724	1.251	1.252	1.205	1.252	1.258	1.258	1.260	1.258	1.270	1.283	1.289	1.293	1.005
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	3.393	4.427	5.954	6.204	6.273	7.513	7.406	7.446	7.410	7.601	7.776	7.008	7.120	7.244	7.316
NPL	215	150	239	250	246	219	297	263	286	286	286	299	301	299	259
10. Perantara Keuangan / <i>Financial intermediaries</i>	14.914	10.816	8.953	8.764	9.534	9.483	8.565	8.127	8.271	7.806	8.625	8.417	8.132	7.488	8.337
NPL	200	201	176	176	146	149	153	152	193	196	198	191	197	191	188
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	6.872	7.310	5.195	5.113	5.003	4.933	4.439	4.252	4.242	4.219	4.513	4.613	4.673	4.698	5.114
NPL	440	691	758	759	766	716	715	725	708	708	728	708	713	712	701
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	2.316	2.647	1.689	1.622	1.605	2.567	2.552	2.470	2.233	2.059	2.104	2.010	1.888	1.734	1.650
NPL	-	0	0	-	0	0	5	0	0	0	0	0	0	0	0
13. Jasa Pendidikan / <i>Education Services</i>	1.199	1.377	1.298	1.323	1.313	1.333	1.330	1.319	1.314	1.294	1.282	1.272	1.272	1.285	1.288
NPL	14	14	53	52	52	44	45	44	45	44	44	44	43	44	45
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	2.454	2.611	2.296	2.258	2.309	2.464	2.413	2.344	2.343	2.322	2.318	2.319	2.323	2.306	2.347
NPL	26	69	28	27	27	23	24	21	20	21	22	22	22	22	21
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	3.095	4.708	4.928	5.180	5.455	5.676	5.565	5.663	5.602	5.704	5.796	5.818	5.703	5.785	5.888
NPL	293	352	417	417	413	334	342	336	344	352	352	354	362	364	324
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	222	329	243	233	220	214	212	209	203	204	205	207	204	204	207
NPL	12	5	7	6	6	6	5	6	5	5	5	5	6	6	6
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	0	7	0	0	0	0	0	0	0	0	0	1	0	0	0
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	20	27	52	53	89	87	84	48	11	12	10	20	18	20	11
NPL	2	2	2	1	1	1	1	2	2	2	2	2	1	1	1
Penerima Kredit Bukan Lapangan Usaha / Loans to Non Industrial Origin															
Rumah Tangga / House Hold															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	20.500	21.643	22.695	22.812	22.982	22.845	22.732	22.925	23.262	23.444	23.616	23.966	24.093	24.344	24.661
NPL	1.464	1.534	1.961	1.949	1.889	1.749	1.817	1.798	1.776	1.801	1.808	1.792	1.795	1.778	1.769
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	410	451	391	407	427	447	451	458	481	490	492	487	487	498	505
NPL	76	31	38	35	35	34	34	35	35	35	37	36	36	37	36
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	395	434	429	456	454	452	444	442	434	433	428	424	419	412	406
NPL	86	84	117	116	114	106	108	107	111	110	108	107	105	104	99
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	514	529	481	472	474	482	484	490	504	513	518	527	530	528	533
NPL	3	4	4	4	4	3	4	3	3	3	3	4	3	3	3
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	142.625	176.269	189.568	191.121	193.862	196.716	197.079	198.636	200.341	201.214	201.624	202.764	202.822	203.796	205.619
NPL	716	690	935	934	938	884	970	984	1.103	1.177	1.230	1.211	1.266	1.290	1.295
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others															
NPL	127.769	122.355	120.729	120.179	119.813	118.982	118.611	118.910	119.611	120.110	119.313	119.395	119.408	119.319	119.567
NPL	518	476	537	553	532	489	540	546	548	564	577	560	595	616	601

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

Keterangan / Items	2018	2019	2020				2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Penerima Kredit Lapangan Usaha / Loans by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	121.433	119.598	121.768	121.366	119.955	119.280	117.284	119.582	120.882	118.524	119.382	120.330	119.030	117.556	117.746
NPL	1.234	2.272	2.407	2.354	2.313	2.172	2.172	1.894	1.979	2.012	2.452	2.864	3.254	4.482	2.719
2. Perikanan / <i>Fishery</i>	5.478	6.206	6.094	6.046	5.992	6.001	6.036	5.942	5.975	5.860	5.902	5.959	5.978	5.984	5.972
NPL	88	196	172	169	191	306	344	319	244	244	295	307	286	300	299
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	61.794	56.629	61.686	58.179	54.712	50.554	50.494	50.962	50.578	50.409	54.385	56.512	55.534	53.933	54.850
NPL	3.003	2.146	1.892	1.813	1.734	1.707	1.803	1.828	1.843	1.878	981	851	852	923	918
4. Industri Pengolahan / <i>Processing Industry</i>	490.365	514.769	506.279	494.029	486.515	495.327	485.340	483.486	495.598	493.897	498.081	501.380	501.707	505.840	506.217
NPL	9.105	15.914	14.558	14.001	14.812	13.784	14.013	14.703	15.843	16.106	21.097	20.883	21.899	23.311	24.406
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	60.234	68.558	64.014	59.392	58.142	57.960	57.754	57.209	57.201	57.049	56.618	57.267	57.087	58.591	59.703
NPL	1.004	808	919	794	822	785	828	832	829	821	802	742	737	716	676
6. Konstruksi / <i>Construction</i>	139.261	163.697	161.340	160.734	160.681	163.696	160.418	159.833	160.890	161.201	161.769	159.241	158.347	158.460	163.040
NPL	3.083	3.532	3.768	3.698	3.347	3.134	3.308	3.263	2.764	2.703	2.736	2.785	2.786	2.754	3.099
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	466.211	475.728	431.696	429.370	426.924	431.213	420.140	417.625	419.604	417.333	418.105	418.494	418.952	420.578	422.662
NPL	18.001	18.152	21.392	21.416	21.058	21.105	21.358	21.113	20.889	20.854	20.897	19.665	20.320	20.204	18.689
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	60.736	62.592	62.484	62.313	61.862	61.348	61.173	61.404	62.257	61.324	61.152	61.278	61.339	61.837	61.947
NPL	4.330	4.134	3.591	3.556	3.444	2.954	2.991	3.770	3.869	3.926	3.912	3.811	3.877	4.136	3.979
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	111.121	115.721	117.664	118.626	119.063	120.464	117.938	120.299	122.664	120.981	119.456	125.831	125.174	131.237	139.857
NPL	3.264	1.850	2.548	2.461	2.671	2.541	2.575	2.483	2.459	2.534	2.473	2.717	2.612	2.605	2.630
10. Perantara Keuangan / <i>Financial intermediaries</i>	143.307	149.403	138.604	135.579	135.011	138.304	132.623	130.931	132.592	131.783	134.201	137.562	135.463	133.856	139.890
NPL	1.061	845	754	809	844	720	655	680	618	653	638	546	600	610	624
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	157.841	164.509	165.659	164.243	162.645	163.380	160.884	160.672	158.828	159.137	159.123	158.875	158.276	157.860	162.270
NPL	3.338	2.226	4.394	4.380	5.060	4.120	3.883	3.937	3.906	3.912	4.244	4.023	4.469	4.420	3.965
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	435	276	24	25	27	27	26	26	22	23	20	22	12	8	8
NPL	0	0	0	0	0	1	1	0	0	0	0	0	0	0	0
13. Jasa Pendidikan / <i>Education Services</i>	8.288	9.708	9.613	9.621	9.696	9.814	9.722	9.762	9.725	9.772	9.815	9.959	9.983	10.001	10.146
NPL	60	59	166	161	155	159	163	169	152	157	151	144	138	143	135
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	12.053	15.111	14.988	14.991	14.823	14.367	14.539	14.505	14.373	14.497	14.855	15.063	15.133	14.977	16.466
NPL	133	96	142	150	152	141	137	138	134	135	138	132	137	145	51
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	35.402	33.372	30.240	29.990	30.357	31.129	30.621	31.411	31.142	30.940	30.835	30.668	27.678	27.692	27.252
NPL	655	729	1.037	1.049	1.074	1.012	1.049	1.106	758	769	778	726	678	683	653
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	656	1.415	1.284	1.298	1.295	1.307	1.320	1.342	1.393	1.468	1.509	1.568	2.336	2.444	2.441
NPL	15	16	25	25	23	21	21	23	22	21	19	21	31	38	35
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	3	0	2	4	3	3	1	3	3	5	5	4	3	3	3
NPL	0	-	-	0	0	0	-	0	0	0	0	0	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	1.557	877	1.630	1.562	1.556	1.534	1.524	1.494	1.449	1.425	1.312	1.164	851	958	1.013
NPL	259	92	128	105	118	115	121	143	120	125	117	184	126	128	127
Penerima Kredit Bukan Lapangan Usaha / Loans to Non Industrial Origin															
Rumah Tangga / House Hold															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	155.381	167.233	169.430	171.355	172.589	174.251	174.269	174.821	176.305	179.285	180.992	183.333	184.977	186.757	188.704
NPL	3.921	3.925	5.107	4.862	4.734	4.374	4.517	4.529	4.403	4.525	4.558	4.485	4.749	4.667	4.640
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	12.383	14.232	14.810	14.898	15.043	15.192	15.320	15.385	15.543	15.797	16.013	16.287	16.505	16.814	17.008
NPL	149	133	276	251	248	232	296	265	281	291	302	305	316	315	299
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	18.231	17.073	15.808	15.725	15.623	15.596	15.447	15.371	15.298	15.315	15.277	15.274	15.259	15.142	14.995
NPL	633	688	763	684	664	593	612	617	586	603	610	622	690	668	613
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	103.604	99.605	78.029	74.635	73.064	71.153	70.986	69.760	68.403	67.500	66.939	65.383	64.207	63.506	63.123
NPL	1.396	1.386	2.051	1.886	1.766	1.676	1.709	1.697	1.638	1.725	2.145	2.042	1.979	1.928	
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	173.943	181.783	176.941	177.062	176.761	178.470	177.193	178.278	177.268	178.834	178.821	179.738	179.615	178.938	179.496
NPL	3.067	3.297	5.083	4.695	4.521	4.289	4.458	4.750	4.620	4.880	4.996	4.846	5.033	4.833	4.748
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others	48.915	53.421	49.617	48.628	49.858	48.637	48.669	47.760	47.482	47.628	47.109	47.028	44.969	45.664	46.478
NPL	1.157	1.120	1.549	1.276	1.070	990	951	1.044	1.105	1.120	1.084	988	967	932	864

Tabel 3.5.a.

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

Keterangan / Items	2018	2019	2020					2021							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Penerima Kredit Lapangan Usaha / Loans by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	4.807	3.747	5.143	2.390	2.099	1.217	1.214	1.207	1.353	1.629	1.428	1.842	1.293	1.225	1.511
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Perikanan / <i>Fishery</i>	10	43	19	21	35	-	-	-	-	-	-	-	-	-	-
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	16.719	13.803	19.709	15.743	10.690	5.437	6.054	5.896	4.992	5.499	5.171	7.322	7.177	7.329	7.165
NPL	123	175	74	73	71	70	70	71	70	68	65	64	-	-	-
4. Industri Pengolahan / <i>Processing Industry</i>	82.068	78.838	88.502	85.430	81.184	67.889	60.981	65.069	67.206	64.016	63.649	63.614	63.901	61.022	64.228
NPL	2.299	2.590	2.300	2.296	2.261	1.293	1.289	1.287	1.198	1.178	2.519	2.667	3.217	3.207	3.219
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	15.952	16.739	17.899	17.589	16.864	16.585	15.862	16.019	16.321	16.220	15.887	12.922	12.881	12.650	14.326
NPL	131	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6. Konstruksi / <i>Construction</i>	7.847	4.381	4.469	4.399	4.185	4.359	4.386	4.279	4.073	4.054	4.035	3.945	3.965	3.942	3.813
NPL	-	-	28	12	8	-	-	-	-	-	-	-	-	-	-
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	27.369	28.125	21.692	21.718	17.810	15.614	15.190	15.697	17.626	17.287	16.212	17.333	17.764	17.272	15.942
NPL	1.025	555	777	871	675	513	513	516	519	525	530	526	518	515	517
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and the provision of eating and drinking</i>	2.466	1.950	2.147	2.130	2.073	1.334	1.332	1.350	1.371	1.361	1.346	1.366	1.361	1.344	1.347
NPL	105	105	105	105	105	105	105	105	101	97	97	97	96	96	95
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	13.550	17.479	14.792	15.601	15.409	14.170	13.190	12.244	13.295	12.515	14.248	14.422	13.713	11.175	14.190
NPL	41	-	1	0	0	-	-	-	-	-	-	-	-	-	-
10. Perantara Keuangan / <i>Financial intermediaries</i>	49.728	42.146	36.225	35.185	34.705	33.602	33.176	32.541	32.770	31.999	33.750	33.872	33.828	34.025	33.205
NPL	-	-	-	-	-	-	-	-	1.050	1.049	1.044	1.050	811	685	-
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	7.429	6.544	6.552	6.098	5.966	4.678	4.849	4.529	4.692	4.814	4.631	4.558	4.603	4.753	4.671
NPL	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	118	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13. Jasa Pendidikan / <i>Education Services</i>	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	133	240	226	225	223	67	67	65	65	65	63	63	63	62	61
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	342	419	337	499	455	290	263	237	178	177	177	167	168	160	160
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	406	846	695	694	689	675	615	617	609	546	1.543	352	346	345	185
NPL	0	-	-	-	-	-	-	-	-	-	-	0	0	0	0
Penerima Kredit Bukan Lapangan Usaha / Loans to Non Industrial Origin															
Rumah Tangga / House Hold															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	379	360	335	335	333	331	311	313	319	317	317	316	313	317	318
NPL	3	2	2	2	2	2	2	2	2	3	3	3	3	3	3
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	39	37	28	29	29	29	29	32	32	31	31	32	31	33	34
NPL	0	1	1	0	1	0	0	0	0	0	0	0	0	0	0
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	1	1	1	1	1	1	1	1	1	-	-	-	-	-	-
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	56	55	43	42	41	41	40	40	40	38	39	38	38	39	40
NPL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	535	568	576	587	592	586	591	592	586	584	589	595	588	582	588
NPL	29	35	54	52	52	54	61	62	63	59	58	56	56	61	62
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others															
NPL	15.042	13.945	11.491	11.251	11.001	11.019	10.628	10.559	10.355	10.262	10.123	10.021	9.660	9.573	9.675
NPL	436	355	630	519	430	383	344	322	282	277	264	259	256	265	254

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

Keterangan	Lapangan Usaha													Bukan Lapangan Usaha										
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Penggalian	Industri Pengolahan	Listrik, gas dan air	Konstruksi	Perdagangan Besar dan Eceran	Penyediaan akomodasi dan penyediaan makan minum	Transportasi, pergudangan dan komunikasi	Perantara Keuangan	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	Jasa Pendidikan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	Jasa Perorangan yang Melayani Rumah Tangga	Badan Internasional dan Badan Ekstra Nasional 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 Rukan	Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor	Rumah Tangga - Untuk Pemilikan Peralatan Rumah Tangga Lainnya	Bukan Lapangan Usaha Lainnya
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
Jawa Barat	9.472	1.136	565	62.217	1.817	20.770	91.068	9.990	22.223	2.064	12.415	135	1.940	3.594	7.997	466	0	54	123.995	2.499	2.143	3.025	86.917	25.952
NPL	327	44	34	5.512	8	2.201	3.671	427	692	81	888	8	20	21	275	19	1	1	2.685	119	89	92	1.143	203
Banten	438	179	546	24.692	483	12.546	20.738	1.792	9.262	2.398	7.582	30	416	925	8.886	99	1	32	42.358	1.347	892	869	23.661	5.933
NPL	13	3	404	399	249	698	1.084	42	17	26	118	8	8	1	47	4	0	0	618	27	20	7	331	69
DKI Jakarta	171.484	3.842	109.569	529.963	151.351	267.068	305.885	54.699	205.653	198.861	190.013	10.966	4.707	12.203	39.326	374	361	392	127.856	15.907	6.633	80.052	110.582	79.538
NPL	3.515	604	6.808	26.447	1.312	4.380	14.555	4.070	3.117	680	5.333	3	121	26	1.306	9	28	3.671	367	293	1.990	2.892	1.518	1.518
D.I Yogyakarta	1.236	240	50	3.703	33	1.697	10.865	3.068	1.315	619	684	40	778	623	1.944	70	11	4.477	158	208	191	9.349	808	3
NPL	11	4	0	117	0	165	217	102	28	0	31	0	0	0	43	2	0	101	33	6	5	99	3	5
Jawa Tengah	14.996	2.406	353	54.097	352	12.151	100.856	7.922	5.498	1.896	6.163	114	1.312	2.580	8.065	445	-	143	25.192	381	933	1.610	30.291	33.560
NPL	220	56	50	10.285	3	570	3.991	413	78	105	144	-	9	25	198	8	-	72	526	6	40	41	326	171
Jawa Timur	27.898	2.571	1.617	99.871	6.368	23.295	131.102	9.809	12.421	1.516	9.578	11	1.739	2.357	8.271	579	-	69	53.782	2.671	2.115	2.983	78.262	3.367
NPL	518	55	315	5.469	60	1.581	6.488	464	386	47	806	-	15	14	441	13	-	2	1.512	43	160	61	1.136	79
Bengkulu	4.046	89	15	494	10	201	4.528	362	132	12	207	-	34	139	372	27	-	15	2.584	15	86	65	5.539	4.824
NPL	35	1	2	5	0	60	144	4	5	1	2	-	0	0	8	0	-	1	37	0	4	2	25	12
Jambi	10.093	120	176	2.360	22	1.038	7.902	1.015	315	54	385	-	107	120	632	55	-	10	5.272	52	153	107	13.738	70
NPL	100	2	0	133	1	120	245	38	14	-	7	-	0	0	9	3	-	1	109	2	9	1	130	1
Aceh	1.447	370	61	691	74	725	5.050	349	171	454	141	-	27	178	405	220	-	402	3.649	64	51	301	17.420	908
NPL	73	37	4	58	1	93	351	38	9	1	7	-	2	1	29	7	-	16	58	1	5	1	136	21
Sumatera Utara	41.534	519	270	43.550	102	8.531	40.263	2.782	8.217	1.057	2.945	18	406	1.500	2.544	235	4	28	18.310	483	1.287	2.367	35.641	2.003
NPL	671	22	7	903	1	608	1.899	420	106	16	124	0	14	19	66	4	-	3	415	8	44	69	521	40
Sumatera Barat	8.867	292	144	2.815	16	819	14.830	848	524	90	426	0	121	203	904	39	-	12	4.051	51	143	88	8.734	13.603
NPL	123	9	21	39	1	101	529	27	14	7	20	-	2	0	25	1	-	1	92	1	8	1	85	50
Riau	18.179	158	64	5.022	112	2.462	11.970	1.526	1.176	252	1.486	4	92	587	848	59	-	8	10.820	88	406	210	18.802	624
NPL	565	6	4	135	2	168	489	27	38	2	43	-	0	1	25	1	-	0	368	5	24	3	192	5
Sumatera Selatan	15.452	234	210	8.407	244	3.558	16.371	1.580	1.061	96	1.901	169	381	298	922	71	0	15	11.714	89	570	420	23.453	1.216
NPL	540	7	32	99	1	378	858	98	14	2	49	-	3	1	26	1	-	0	319	1	56	7	255	11
Bangka Belitung	1.313	211	166	618	39	257	2.566	171	116	151	97	-	11	37	220	5	-	1	2.238	20	69	58	4.380	31
NPL	17	6	11	15	-	18	102	4	3	-	6	-	0	0	4	0	-	0	51	0	6	0	38	0
Kepulauan Riau	180	278	9	4.976	515	1.484	6.316	1.211	3.246	43	2.320	2	178	138	546	28	-	10	7.322	118	450	109	8.117	1.073
NPL	3	5	0	538	2	87	128	32	84	-	32	-	2	3	12	0	-	0	217	0	15	1	101	22
Lampung	10.284	581	103	4.101	95	1.025	15.712	575	2.753	108	893	-	423	371	720	75	-	13	5.307	60	187	142	6.893	5.506
NPL	69	9	4	31	1	43	1.107	4	1.611	10	27	-	2	3	14	1	-	1	107	0	6	4	75	80
Kalimantan Selatan	7.602	292	1.433	2.118	828	1.198	9.782	505	2.192	275	1.059	-	79	208	1.019	29	-	0	10.668	69	410	127	11.694	238
NPL	34	13	35	12	0	167	592	9	62	14	67	-	7	1	24	2	-	1	296	1	30	2	128	2
Kalimantan Barat	12.729	388	359	1.487	132	861	12.075	891	1.305	955	620	0	78	101	692	37	-	1	7.639	67	564	250	15.218	213
NPL	44	7	1.600	165	0	170	444	36	11	0	22	-	1	0	18	2	-	1	140	0	30	4	121	4
Kalimantan Timur	9.975	330	1.630	4.464	450	7.798	14.237	1.967	3.650	425	2.985	2	132	213	1.860	52	-	3	8.202	178	477	578	18.566	579
NPL	424	10	55	26	10	776	1.034	46	158	12	57	-	2	17	82	1	-	0	430	12	33	24	287	6
Kalimantan Tengah	7.504	120	33	2.698	77	914	6.181	337	412	164	565	-	25	79	647	25	-	0	4.267	43	56	41	10.928	182
NPL	29	2	1	12	0	46	201	9	15	-	3	-	0	0	15	0	-	0	86	0	4	1	65	1
Sulawesi Tengah	2.947	230	287	472	2.022	699	7.760	403	578	129	392	1	26	31	419	35	-	2	1.980	17	168	36	16.615	124
NPL	83	14	5	15	8	107	366	12	2	-	45	-	0	0	12	0	-	0	86	0	14	0	163	1
Sulawesi Selatan	7.659	1.155	452	5.224	577	5.238	33.483	3.277	2.136	1.468	3.048	5	410	417	2.415	146	-	6	17.911	189	1.243	1.507	24.767	11.913
NPL	84	27	19	231	1	363	1.135	55	100	8	82	-	33	7	59	4	-	1	439	5	111	52	359	68
Sulawesi Utara	901	299	2.058	678	166	1.878	7.605	936	325	6	664	39	42	80	504	92	-	4	4.593	36	178	121	10.760	8.801
NPL	42	22	4	31	3	244	380	52	29	0	9	-	1	0	29	1	-	1	224	2	19	8	263	80
Gorontalo	865	115	16	343	2.187	143	2.551	193	55	0	263	-	9	12	211	6	-	0	1.014	5	41	10	4.434	3.042
NPL	173	7	0	19	0	58	169	6	3	-	11	-	0	1	13	0	-	0	31	0	5	0	68	27
Sulawesi Barat	1.220	67	11	225	5	166	2.175	75	36	16	37	0	5	42	223	8	-	1	498	3	22	14	3.135	1.783
NPL	9	1	0	8	0	0	65	5	4	-	3	-	-	1	3	0	-	0	4	-	2	0	15	4
Sulawesi Tenggara	1.520	353	2.678	666	15	526	6.119	611	153	0	494	186	14	61	475	30	-	1	3.140	15	187	88	13.351	513
NPL	20	9	4	13	0	52	272	14	3	0	40	-	5	0	13	1								

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

Keterangan / Items	2018	2019	2020				2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Jenis Penggunaan / Type of Use															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Modal Kerja / Working Capital	2.512.476	2.576.497	2.504.927	2.480.867	2.451.565	2.465.419	2.393.802	2.411.247	2.471.661	2.463.098	2.496.244	2.537.492	2.521.471	2.534.680	2.576.227
NPL	70.785	83.081	98.880	98.503	97.450	96.687	98.719	101.066	101.145	102.154	108.193	106.441	110.462	110.376	109.129
2. Investasi / Investment	1.308.747	1.481.226	1.487.495	1.462.872	1.455.503	1.468.687	1.461.514	1.463.207	1.473.734	1.460.647	1.459.404	1.476.705	1.474.922	1.478.100	1.493.006
NPL	31.829	33.859	42.090	43.179	45.817	43.335	43.636	43.537	44.303	44.837	45.854	44.407	44.892	46.545	43.037
3. Konsumsi / Consumption	1.473.659	1.559.269	1.538.172	1.536.532	1.540.423	1.547.454	1.541.807	1.544.691	1.551.024	1.558.425	1.558.754	1.567.592	1.567.306	1.573.244	1.583.605
NPL	22.650	24.894	32.929	31.147	29.705	27.685	28.518	29.169	28.716	29.489	30.501	29.874	30.807	30.451	29.711
Total Kredit / Total Credit	5.294.882	5.616.992	5.530.594	5.480.271	5.447.491	5.481.560	5.397.123	5.419.145	5.496.419	5.482.170	5.514.402	5.581.789	5.563.700	5.586.024	5.652.839
NPL	125.264	141.834	173.899	172.829	172.972	167.707	170.873	173.772	174.164	176.481	184.547	180.722	186.161	187.371	181.878
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	131.582	129.120	151.120	149.640	145.982	142.171	143.968	146.393	152.839	167.171	172.893	176.510	182.113	185.104	181.778
NPL	2.294	2.472	3.080	3.059	3.100	2.865	3.109	3.506	3.389	3.238	4.653	4.918	5.740	5.781	5.778
2. Impor / Import	77.129	84.457	73.711	69.653	65.976	65.457	63.041	63.298	77.272	69.293	71.266	74.993	76.155	80.367	80.353
NPL	1.203	2.307	2.187	2.158	2.086	1.289	1.380	1.499	1.748	1.849	3.061	3.262	4.310	4.926	5.061
3. Lainnya / Other	5.086.171	5.403.414	5.305.763	5.260.978	5.235.533	5.273.932	5.190.114	5.209.453	5.266.308	5.245.707	5.270.243	5.330.286	5.305.432	5.320.553	5.390.707
NPL	121.766	137.055	168.633	167.612	167.785	163.553	166.384	168.767	169.027	171.393	176.834	172.542	176.111	176.664	171.038
Total Kredit / Total Credit	5.294.882	5.616.992	5.530.594	5.480.271	5.447.491	5.481.560	5.397.123	5.419.145	5.496.419	5.482.170	5.514.402	5.581.789	5.563.700	5.586.024	5.652.839
NPL	125.264	141.834	173.899	172.829	172.972	167.707	170.873	173.772	174.164	176.481	184.547	180.722	186.161	187.371	181.878

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

Keterangan / Items	2018	2019	2020				2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Jenis Penggunaan / Type of Use															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Modal Kerja / Working Capital	1.008.823	1.044.312	1.035.996	1.043.358	1.041.817	1.067.403	1.039.855	1.057.970	1.094.599	1.095.868	1.112.153	1.140.301	1.131.585	1.143.420	1.160.983
NPL	30.747	36.885	49.252	49.760	49.100	51.323	52.927	54.093	52.368	52.949	53.230	52.338	54.024	53.609	53.271
2. Investasi / Investment	577.838	696.920	700.153	681.044	675.611	686.337	686.272	686.010	695.160	685.061	685.364	699.469	699.984	699.556	699.406
NPL	11.078	14.197	19.255	20.380	21.813	21.684	21.572	21.664	23.044	23.423	23.801	22.873	22.869	22.276	21.865
3. Konsumsi / Consumption	652.939	689.541	686.770	686.541	687.476	692.225	688.522	689.918	694.761	696.633	696.515	701.985	703.386	706.982	711.874
NPL	8.994	11.145	13.820	13.328	12.706	11.825	12.095	12.408	12.160	12.317	12.719	12.523	12.896	12.897	12.497
Total Kredit / Total Credit	2.239.600	2.430.773	2.422.918	2.410.943	2.404.904	2.445.965	2.414.649	2.433.898	2.484.520	2.477.562	2.494.032	2.541.755	2.534.955	2.549.958	2.572.263
NPL	50.819	62.226	82.327	83.468	83.619	84.831	86.594	88.164	87.572	88.689	89.750	87.734	89.789	88.783	87.633
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	36.001	28.376	37.614	38.594	39.400	41.544	42.583	45.251	57.026	62.747	67.926	74.366	77.088	82.332	86.880
NPL	1.371	1.192	1.533	1.533	1.541	1.377	1.617	1.642	1.532	1.555	1.553	1.578	1.682	1.753	1.392
2. Impor / Import	9.699	11.827	5.202	5.658	5.875	6.111	6.561	6.941	7.651	8.678	9.088	9.610	9.864	13.568	11.330
NPL	0	41	17	29	88	91	95	94	103	109	109	117	120	126	119
3. Lainnya / Other	2.193.900	2.390.569	2.380.101	2.366.691	2.359.629	2.398.310	2.365.505	2.381.706	2.419.843	2.406.138	2.417.017	2.457.779	2.448.004	2.454.058	2.474.052
NPL	49.448	60.993	80.777	81.907	81.990	83.363	84.882	86.428	85.936	87.025	88.087	86.038	87.987	86.903	86.122
Total Kredit / Total Credit	2.239.600	2.430.773	2.422.918	2.410.943	2.404.904	2.445.965	2.414.649	2.433.898	2.484.520	2.477.562	2.494.032	2.541.755	2.534.955	2.549.958	2.572.263
NPL	50.819	62.226	82.327	83.468	83.619	84.831	86.594	88.164	87.572	88.689	89.750	87.734	89.789	88.783	87.633

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

Keterangan / Items	2018	2019	2020				2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Jenis Penggunaan / Type of Use															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Modal Kerja / Working Capital	84.407	89.698	86.660	87.322	88.597	87.962	83.606	83.163	85.369	85.990	88.026	90.020	89.214	91.138	95.179
NPL	6.022	7.069	8.397	8.371	8.517	7.449	7.554	7.604	7.760	7.907	7.974	7.885	8.046	7.952	7.736
2. Investasi / Investment	45.035	53.056	56.138	56.923	59.398	60.781	60.568	61.074	60.542	61.016	61.440	61.450	61.663	61.546	61.374
NPL	2.405	2.287	2.886	2.870	2.900	2.809	2.901	2.865	2.909	2.945	3.054	2.946	2.972	2.982	2.458
3. Konsumsi / Consumption	292.212	321.681	334.292	335.445	338.012	339.923	339.799	341.859	344.630	346.200	345.990	347.562	347.758	348.896	351.292
NPL	2.864	2.818	3.592	3.592	3.512	3.265	3.473	3.474	3.575	3.690	3.762	3.709	3.800	3.828	3.803
Total Kredit / Total Credit	421.655	464.434	477.090	479.691	486.006	488.666	483.974	486.097	490.541	493.206	495.456	499.032	498.635	501.581	507.846
NPL	11.291	12.175	14.876	14.833	14.928	13.523	13.928	13.942	14.244	14.542	14.791	14.541	14.818	14.762	13.997
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	6	410	399	455	469	448	437	445	96	427	430	425	416	411	416
NPL	2	1	1	1	1	1	1	1	1	1	1	1	1	1	3
2. Impor / Import	2	416	345	367	350	241	241	266	65	255	235	228	186	187	173
NPL	-	5	7	7	7	7	7	7	3	5	5	5	5	5	5
3. Lainnya / Other	421.647	463.609	476.346	478.869	485.188	487.977	483.296	485.387	490.380	492.525	494.792	498.379	498.033	500.983	507.256
NPL	11.289	12.168	14.868	14.825	14.921	13.516	13.920	13.935	14.240	14.536	14.785	14.535	14.812	14.756	13.989
Total Kredit / Total Credit	421.655	464.434	477.090	479.691	486.006	488.666	483.974	486.097	490.541	493.206	495.456	499.032	498.635	501.581	507.846
NPL	11.291	12.175	14.876	14.833	14.928	13.523	13.928	13.942	14.244	14.542	14.791	14.541	14.818	14.762	13.997

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

Keterangan / Items	2018	2019	2020				2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Jenis Penggunaan / Type of Use															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Modal Kerja / Working Capital	1.253.592	1.294.083	1.229.056	1.206.663	1.186.783	1.190.317	1.157.601	1.154.942	1.171.522	1.165.390	1.179.354	1.188.273	1.181.433	1.185.160	1.201.392
NPL	31.227	35.974	38.085	37.124	36.821	36.043	36.371	37.500	38.184	38.583	43.299	42.385	44.319	44.875	44.856
2. Investasi / Investment	622.584	664.353	666.013	660.706	662.476	675.390	670.236	671.545	673.652	670.239	667.170	672.906	671.450	676.655	690.091
NPL	17.406	17.104	19.811	19.819	20.995	18.734	19.053	18.899	18.245	18.266	18.433	18.015	18.481	20.722	18.150
3. Konsumsi / Consumption	512.457	533.082	504.636	502.302	502.938	503.300	501.885	501.377	500.300	504.360	505.151	507.043	505.533	506.822	509.805
NPL	10.324	10.537	14.829	13.654	13.003	12.154	12.542	12.902	12.632	13.144	13.694	13.324	13.796	13.395	13.092
Total Kredit / Total Credit	2.388.632	2.491.518	2.399.705	2.369.671	2.352.198	2.369.008	2.329.722	2.327.864	2.345.474	2.339.988	2.351.675	2.368.221	2.358.416	2.368.638	2.401.288
NPL	58.956	63.615	72.724	70.597	70.820	66.931	67.966	69.300	69.062	69.993	75.427	73.724	76.596	78.993	76.098
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	60.560	71.825	82.902	81.077	79.535	77.734	78.231	77.540	77.049	80.481	82.078	78.773	80.571	79.209	70.602
NPL	573	947	1.009	994	1.040	1.003	1.010	1.387	1.407	1.197	1.278	1.372	1.370	1.348	1.650
2. Impor / Import	63.861	68.629	64.176	59.824	56.277	57.546	55.014	54.369	67.817	57.926	60.286	62.819	63.800	65.025	67.281
NPL	1.203	1.581	1.506	1.477	1.368	1.191	1.278	1.397	1.641	1.734	2.931	3.123	4.168	4.779	4.921
3. Lainnya / Other	2.264.211	2.351.064	2.252.627	2.228.770	2.216.385	2.233.728	2.196.477	2.195.954	2.200.608	2.201.581	2.209.310	2.226.629	2.214.045	2.224.403	2.263.405
NPL	57.180	61.086	70.209	68.126	68.412	64.738	65.677	66.517	66.014	67.062	71.218	69.229	71.058	72.866	69.526
Total Kredit / Total Credit	2.388.632	2.491.518	2.399.705	2.369.671	2.352.198	2.369.008	2.329.722	2.327.864	2.345.474	2.339.988	2.351.675	2.368.221	2.358.416	2.368.638	2.401.288
NPL	58.956	63.615	72.724	70.597	70.820	66.931	67.966	69.300	69.062	69.993	75.427	73.724	76.596	78.993	76.098

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

Keterangan / Items	2018	2019	2020				2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Jenis Penggunaan / Type of Use															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Modal Kerja / Working Capital	165.653	148.404	153.216	143.523	134.368	119.737	112.740	115.172	120.171	115.851	116.711	118.899	119.239	114.961	118.673
NPL	2.789	3.153	3.147	3.249	3.011	1.872	1.868	1.870	2.834	2.715	3.690	3.832	4.072	3.940	3.267
2. Investasi / Investment	63.290	66.898	65.192	64.199	58.018	46.178	44.438	44.577	44.381	44.331	45.429	42.880	41.826	40.343	42.135
NPL	940	272	138	109	109	109	109	109	105	203	565	572	570	564	564
3. Konsumsi / Consumption	16.051	14.965	12.474	12.244	11.996	12.006	11.600	11.537	11.333	11.232	11.099	11.002	10.629	10.543	10.634
NPL	469	394	688	574	484	440	408	386	348	339	325	318	315	330	319
Total Kredit / Total Credit	244.994	230.266	230.881	219.966	204.382	177.922	168.778	171.286	175.885	171.413	173.239	172.781	171.694	165.847	171.442
NPL	4.197	3.819	3.972	3.931	3.604	2.421	2.385	2.365	3.287	3.256	4.580	4.723	4.957	4.834	4.150
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	35.016	28.509	30.204	29.514	26.578	22.445	22.716	23.157	18.669	23.516	22.459	22.946	24.038	23.151	23.879
NPL	348	332	538	532	518	484	480	477	450	486	1.821	1.968	2.688	2.679	2.733
2. Impor / Import	3.567	3.585	3.988	3.804	3.474	1.559	1.225	1.722	1.740	2.435	1.656	2.336	2.306	1.587	1.568
NPL	-	680	657	645	623	0	0	0	0	0	16	16	16	16	16
3. Lainnya / Other	206.412	198.172	196.689	186.648	174.330	153.917	144.837	146.407	155.476	145.463	149.124	147.499	145.350	141.109	145.995
NPL	3.849	2.807	2.778	2.754	2.463	1.936	1.904	1.888	2.837	2.770	2.743	2.739	2.253	2.139	1.401
Total Kredit / Total Credit	244.994	230.266	230.881	219.966	204.382	177.922	168.778	171.286	175.885	171.413	173.239	172.781	171.694	165.847	171.442
NPL	4.197	3.819	3.972	3.931	3.604	2.421	2.385	2.365	3.287	3.256	4.580	4.723	4.957	4.834	4.150

Tabel 3.12.a.
Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan per Lokasi Dati I Bank Penyalur Kredit - September 2021
(Credit and Non Performing Loan (NPL) of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use based on Bank Location for September 2021)
Miliar Rp (Billion Rp)

Lokasi / Location	Modal Kerja (Working Capital)	Investasi (Investment)	Konsumsi (Consumption)	Orientasi Penggunaan (User Orientation)		
				Ekspor	Impor	Lainnya
1. Jawa Barat	185.556	62.367	244.531	10.361	2.206	479.887
NPL	11.595	2.626	4.331	293	37	18.223
2. Banten	60.717	30.327	75.060	2.176	519	163.409
NPL	2.526	588	1.072	46	1	4.140
3. DKI Jakarta	1.301.793	954.924	420.568	99.298	60.616	2.517.372
NPL	48.477	23.838	10.731	4.249	3.650	75.148
4. D.I Yogyakarta	17.134	9.842	15.191	905	125	41.137
NPL	582	238	246	10	-	1.057
5. Jawa Tengah	172.371	46.960	91.967	10.295	2.288	298.714
NPL	11.768	4.460	1.110	137	910	16.291
6. Jawa Timur	262.798	76.275	143.178	18.503	5.441	458.307
NPL	14.449	2.226	2.991	569	440	18.657
7. Bengkulu	7.378	3.306	13.114	647	198	22.953
NPL	201	66	80	6	0	341
8. Jambi	14.225	10.181	19.391	1.120	460	42.217
NPL	453	220	251	34	1	889
9. Aceh	8.264	2.501	22.392	0	-	33.157
NPL	607	122	221	-	-	949
10. Sumatera Utara	97.470	57.035	60.090	7.555	2.510	204.530
NPL	3.531	1.353	1.097	39	7	5.934
11. Sumatera Barat	22.752	8.199	26.669	1.834	215	55.570
NPL	755	164	238	20	0	1.137
12. Riau	25.161	18.845	30.950	1.496	1.092	72.367
NPL	848	659	598	48	3	2.054
13. Sumatera Selatan	30.363	20.608	37.462	1.542	318	86.572
NPL	1.279	832	650	29	2	2.730
14. Bangka Belitung	4.175	1.803	6.797	399	40	12.336
NPL	150	37	97	5	0	278
15. Kepulauan Riau	12.025	9.456	17.190	375	478	37.817
NPL	542	385	355	1	0	1.281
16. Lampung	27.361	10.470	18.095	2.026	312	53.588
NPL	1.219	1.718	274	76	0	3.135
17. Kalimantan Selatan	16.283	12.335	23.206	1.538	201	50.085
NPL	821	218	458	12	0	1.486
18. Kalimantan Barat	17.526	15.185	23.951	1.338	192	55.133
NPL	805	190	299	10	1	1.282
19. Kalimantan Timur	27.405	22.757	28.580	2.056	313	76.373
NPL	1.983	727	791	18	2	3.481
20. Kalimantan Tengah	10.767	9.015	15.517	1.258	175	33.865
NPL	285	78	157	6	1	513
21. Sulawesi Tengah	11.588	4.844	18.940	1.149	141	34.083
NPL	501	168	264	15	0	918
22. Sulawesi Selatan	50.737	16.379	57.530	4.551	424	119.671
NPL	1.575	633	1.035	40	2	3.201
23. Sulawesi Utara	11.374	4.903	24.488	989	82	39.694
NPL	690	158	595	22	0	1.421
26. Gorontalo	3.705	3.266	8.547	449	25	15.043
NPL	238	224	131	15	-	578
25. Sulawesi Barat	3.295	1.015	5.455	380	39	9.347
NPL	76	23	26	4	0	121
24. Sulawesi Tenggara	11.024	2.876	17.294	704	87	30.403
NPL	319	128	155	5	1	596
27. Nusa Tenggara Barat	21.489	8.484	23.087	1.339	68	51.653
NPL	382	77	216	11	-	665
28. Bali	30.470	22.068	30.686	2.162	139	80.923
NPL	997	443	513	34	0	1.920
29. Nusa Tenggara Timur	12.545	2.218	21.558	1.671	136	34.515
NPL	380	78	133	4	0	587
30. Maluku	4.465	737	8.283	497	56	12.932
NPL	109	17	92	1	-	216
31. Papua	9.964	4.729	17.058	1.465	254	30.032
NPL	580	124	204	12	0	895
32. Maluku Utara	2.430	568	7.352	384	33	9.932
NPL	71	13	60	3	1	140
33. Papua Barat	4.244	1.675	8.509	599	116	13.713
NPL	99	64	234	5	0	393
34. Lainnya	77.375	36.854	916	716	1.053	113.376
NPL	236	142	5	-	-	383
Total	2.576.227	1.493.006	1.583.605	181.778	80.353	5.390.707
NPL	109.129	43.037	29.711	5.778	5.061	171.038

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

Keterangan / Items	2018	2019	2020					2021							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Kredit Kepada Pihak Tidak Terkait / Loan for Unconnected Parties	5.215.150	5.550.039	5.479.657	5.428.863	5.395.320	5.426.326	5.342.383	5.364.853	5.441.145	5.426.080	5.457.676	5.527.980	5.510.777	5.535.437	5.600.506
a. Lancar / Current	4.853.549	5.124.871	5.040.425	4.988.850	4.961.784	5.017.731	4.882.342	4.891.249	4.997.972	4.950.209	4.971.792	5.049.116	5.022.116	5.046.882	5.134.075
b. DPK / Special Mention	236.528	283.382	266.287	268.158	261.719	242.207	290.503	301.340	271.604	301.755	303.958	300.771	304.930	303.483	286.143
c. Kurang Lancar / Sub-Standard	20.363	23.277	17.780	16.635	20.398	26.784	26.668	25.583	23.744	27.003	30.530	23.939	28.868	26.527	24.674
d. Diragukan / Doubtful	16.686	27.086	23.877	19.815	17.742	14.453	16.862	21.339	23.660	22.262	26.958	34.545	30.691	26.774	26.291
e. Macet / Lost	88.024	91.422	131.288	135.404	133.677	125.151	126.008	125.341	124.165	124.851	124.437	119.609	124.171	131.771	129.322
Non Performing Loan Pihak Tidak Terkait / Non Performing Loan of Non Connected Parties	125.073	141.785	172.945	171.854	171.817	166.389	169.538	172.264	171.570	174.116	181.926	178.094	183.730	185.072	180.288
Kredit Kepada Pihak Terkait / Loan for Connected Parties	79.732	66.953	50.938	51.409	52.171	55.234	54.740	54.292	55.274	56.090	56.726	53.809	52.923	50.586	52.333
a. Lancar / Current	77.804	65.356	47.994	48.649	49.712	52.614	52.128	51.530	52.391	53.413	53.837	50.797	50.075	47.880	50.278
b. DPK / Special Mention	1.737	1.548	1.989	1.785	1.304	1.301	1.276	1.254	289	313	268	384	418	407	464
c. Kurang Lancar / Sub-Standard	6	4	25	40	212	396	409	566	601	369	422	342	292	259	264
d. Diragukan / Doubtful	4	24	23	13	5	4	9	23	11	15	18	63	25	36	37
e. Macet / Lost	180	21	906	922	937	919	917	919	1.982	1.980	2.181	2.223	2.114	2.004	1.289
Non Performing Loan Pihak Terkait / Non Performing Loan of Connected Parties	191	49	955	975	1.155	1.319	1.335	1.508	2.594	2.364	2.621	2.628	2.431	2.299	1.590

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

Pengelompokan Bank / Group of Banks	2018	2019	2020				2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
1. Bank Persero / State Owned Banks	25.445	28.398	24.545	24.519	24.051	24.856	25.305	25.344	25.906	26.213	26.137	25.622	25.556	25.722	26.126
NPL	609	567	1.104	993	880	768	730	675	601	621	604	598	590	578	583
2. BPD / Regional Development Banks	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Bank Swasta Nasional / Domestic Private Banks	47.237	50.837	42.334	42.025	42.323	42.529	41.843	41.960	41.531	41.724	41.152	41.042	39.293	39.622	40.477
NPL	1.192	1.041	1.624	1.360	1.117	1.049	1.077	1.183	1.266	1.272	1.192	1.131	1.111	1.054	996
4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Foreign Owned Banks	7.945	7.651	5.908	5.836	5.794	5.918	5.687	5.706	5.613	5.621	5.583	5.574	5.291	5.303	5.458
NPL	208	181	316	260	215	191	173	161	142	140	137	136	136	144	139
5. Bank Umum / Commercial Bank	80.628	86.886	72.786	72.379	72.169	73.303	72.836	73.010	73.051	73.558	72.872	72.238	70.140	70.647	72.061
NPL	2.009	1.790	3.044	2.613	2.212	2.009	1.980	2.019	2.009	2.033	1.932	1.865	1.837	1.776	1.718

Tabel 3.16.a.

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

Keterangan / Items	2018	2019	2020					2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Penerima Kredit Lapangan Usaha / Loan by Industrial Origin																
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	4.191	6.729	5.747	5.747	5.718	5.717	5.716	5.634	5.513	5.455	5.184	5.176	5.116	5.124	5.114	
NPL	2.271	2.463	2.519	2.524	2.526	2.529	2.529	2.530	2.576	2.577	2.583	2.582	2.581	2.590	2.581	
2. Perikanan / <i>Fishery</i>	112	86	80	78	79	79	79	78	78	78	78	78	78	78	78	
NPL	69	62	61	59	61	61	60	60	60	60	60	60	60	60	60	
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	3	3	2	2	2	2	2	2	2	2	2	2	2	2	2	
NPL	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	
4. Industri Pengolahan / <i>Processing Industry</i>	852	40	523	523	522	521	520	519	517	517	513	513	513	513	513	
NPL	246	39	39	39	39	38	38	39	38	38	39	39	39	39	39	
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	4	108	4	4	4	4	4	4	4	4	4	4	4	4	4	
NPL	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	
6. Konstruksi / <i>Construction</i>	16	15	15	15	15	15	15	15	15	15	15	15	14	14	14	
NPL	16	15	15	15	15	15	15	15	15	14	14	14	14	14	14	
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	579	500	434	421	423	423	422	421	420	420	415	420	420	419	419	
NPL	539	464	362	361	362	361	360	360	360	361	358	360	360	361	360	
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and the provision of eating and drinking</i>	36	46	41	41	41	41	41	41	41	41	41	41	40	40	40	
NPL	36	35	31	31	31	30	30	30	30	30	30	30	30	30	30	
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	40	902	1.029	1.028	1.028	1.028	1.028	1.028	1.029	1.029	1.028	1.028	1.028	1.028	1.028	
NPL	39	39	39	39	39	39	39	39	40	40	39	39	39	39	39	
10. Perantara Keuangan / <i>Financial intermediaries</i>	540	468	401	416	413	413	413	413	416	416	412	412	412	412	412	
NPL	537	463	398	397	397	398	397	397	400	401	397	397	397	397	397	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	160	156	135	135	135	135	134	135	134	134	134	134	134	134	134	
NPL	155	153	133	133	133	133	133	133	133	133	133	133	133	133	133	
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	
NPL	39	40	39	39	39	39	39	39	39	39	39	39	39	39	39	
13. Jasa Pendidikan / <i>Education Services</i>	30	38	38	38	38	38	38	38	38	38	38	38	38	30	38	
NPL	30	38	38	38	38	38	38	38	38	38	38	38	38	30	38	
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	96	93	95	94	92	99	99	99	101	100	100	101	100	100	100	
NPL	95	92	95	94	92	99	99	99	101	100	100	100	100	100	100	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	525	523	523	524	522	522	523	523	522	522	522	522	522	522	522	
NPL	487	486	486	487	486	486	521	521	521	521	521	520	520	520	520	
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	12	11	11	11	11	11	11	11	11	11	11	11	11	11	11	
NPL	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	83	82	71	72	72	73	72	72	72	73	73	72	72	72	72	
NPL	81	81	70	71	71	71	71	71	71	72	72	72	72	72	72	
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	4.754	4.404	3.792	3.793	3.803	3.804	3.784	3.769	3.761	3.746	3.598	3.591	3.543	3.528	3.511	
NPL	3.779	3.788	3.380	3.386	3.388	3.388	3.389	3.401	3.417	3.405	3.276	3.282	3.253	3.257	3.248	
Total	12.072	14.246	12.980	12.982	12.960	12.966	12.942	12.843	12.714	12.642	12.207	12.197	12.088	12.083	12.052	
NPL	8.436	8.274	7.720	7.731	7.734	7.741	7.775	7.789	7.856	7.846	7.716	7.723	7.694	7.698	7.688	

Tabel 3.17.a.

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

Indikator / Indicator	2018	2019	2020					2021							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Berdasarkan Jenis Kredit / Based on the type of credit															
1. Kredit Usaha Kecil / Small Business Loans															
a. Dalam rangka penerusan kredit dari BI / Channeling Credit From BI	2.759	2.795	2.771	2.771	2.771	2.771	2.783	2.783	2.831	2.831	2.825	2.830	2.818	2.817	2.830
NPL	2.702	2.762	2.738	2.738	2.738	2.738	2.737	2.737	2.785	2.785	2.782	2.785	2.784	2.784	2.784
b. Lainnya / Other	1.287	1.332	1.329	1.338	1.329	1.315	1.313	1.315	1.316	1.326	1.325	1.324	1.337	1.326	1.314
NPL	1.128	1.248	1.230	1.232	1.233	1.231	1.265	1.266	1.268	1.268	1.268	1.268	1.267	1.267	1.268
2. Bukan KUK / Not Small Business Loans															
a. Kredit kelolaan / Loans	943	854	827	828	798	799	798	795	794	777	776	767	766	766	765
NPL	230	167	186	187	190	189	189	188	205	188	190	190	190	190	189
b. Dalam rangka penerusan kredit dari BI / Channeling Credit from BI	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31
NPL	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31
c. Bantuan Proyek / Aid Project	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
NPL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
d. Kredit Kelolaan di luar bantuan proyek / Credit Channeling	4	4	5	4	4	4	4	4	4	4	6	6	7	6	6
NPL	3	3	5	3	3	3	3	3	3	3	3	3	3	3	3
e. Lainnya / Other	7.042	9.224	8.011	8.004	8.021	8.041	8.007	7.909	7.732	7.668	7.239	7.233	7.123	7.131	7.100
NPL	4.341	4.063	3.530	3.539	3.539	3.549	3.549	3.563	3.562	3.571	3.441	3.446	3.417	3.422	3.412
Berdasarkan Golongan Penyalur / Based Distribution Group															
1. Koperasi / Cooperation	2.569	2.635	2.618	2.620	2.617	2.619	2.620	2.618	2.662	2.669	2.664	2.668	2.668	2.665	2.669
NPL	2.486	2.576	2.557	2.558	2.557	2.557	2.558	2.556	2.601	2.607	2.606	2.607	2.608	2.605	2.609
2. Lembaga Swadaya Masyarakat / Non-Governmental Organization	4.611	4.648	4.030	4.024	4.049	4.050	4.027	4.025	4.006	3.993	3.844	3.839	3.787	3.789	3.765
NPL	4.010	4.020	3.639	3.649	3.653	3.655	3.654	3.671	3.674	3.675	3.545	3.551	3.521	3.531	3.517
3. Swasta Lainnya / Other Private	4.893	6.962	6.332	6.339	6.294	6.298	6.294	6.200	6.046	5.980	5.700	5.690	5.634	5.629	5.618
NPL	1.940	1.678	1.524	1.524	1.524	1.529	1.563	1.563	1.581	1.564	1.565	1.565	1.565	1.562	1.562
Total	12.072	14.246	12.980	12.982	12.960	12.966	12.942	12.843	12.714	12.642	12.207	12.197	12.088	12.083	12.052

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

Sektor Ekonomi / Economic Sector	2018	2019	2020				2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
1 Pertanian, Perburuhan, dan Kehutanan / Agriculture, Hunting, and Forestry	5.635	5.760	6.355	6.305	6.322	6.462	6.465	6.635	6.609	6.677	6.671	6.685	6.633	6.727	6.770
2 Perikanan / Fishery	426	326	499	498	502	511	514	514	513	490	488	485	489	486	488
3 Pertambangan dan Penggalian / Mining and Quarrying	282	1.012	641	650	651	667	664	638	627	622	621	603	622	632	629
4 Industri Pengolahan / Processing industry	1.494	2.057	2.365	2.362	2.394	2.395	2.455	2.509	2.513	2.558	2.593	2.590	2.583	2.602	2.634
5 Listrik, Gas dan Air / Electricity, Gas and Water	137	117	125	128	155	155	161	141	141	151	139	140	135	136	137
6 Konstruksi / Construction	3.644	3.834	4.186	4.206	4.288	4.345	4.110	4.150	4.292	4.346	4.496	4.488	4.532	4.661	4.772
7 Perdagangan Besar dan Eceran / Wholesale and Retail Trade	24.681	23.544	23.529	23.528	23.489	23.264	23.214	23.302	23.828	24.125	24.091	24.320	24.504	24.465	24.631
8 Penyediaan Akomodasi dan Penyediaan Makan Minum / Provision of accommodation and the provision of eating and drinking	1.089	1.514	1.942	1.927	1.948	1.968	1.980	1.998	2.021	2.042	2.060	2.111	2.156	2.171	2.154
9 Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and communications	2.296	2.291	2.682	2.728	2.790	2.860	2.859	2.840	2.903	2.910	2.937	2.927	2.889	2.863	2.916
10 Perantara Keuangan / Financial intermediaries	379	620	702	718	726	736	713	717	741	799	782	819	797	795	778
11 Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	2.693	3.403	4.159	4.213	4.317	4.337	4.441	4.480	4.421	4.378	4.431	4.510	4.086	4.125	4.179
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / Government administration, Defese and Compulsory Social Security	148	93	92	92	89	91	90	93	93	92	98	89	88	95	97
13 Jasa Pendidikan / Education services	342	321	375	367	367	363	364	373	363	363	370	375	364	360	361
14 Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	275	746	627	613	616	620	608	587	588	610	598	591	596	601	617
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services	2.549	7.629	6.425	6.344	6.226	6.281	6.291	6.273	6.351	6.395	6.398	6.443	6.715	6.697	6.788
16 Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	1.212	678	682	698	754	753	768	806	855	851	876	835	828	823	819
17 Kegiatan Usaha yang Belum Jelas Batasannya / Business Activities are not clearly defined	4.382	3.523	2.953	2.934	2.957	2.774	2.756	2.768	2.760	2.713	2.764	2.718	2.728	2.746	2.692
18 Bukan Lapangan Usaha - Rumah Tangga / Loans to Non Industrial Origin - Households	4.369	8.276	11.296	11.405	12.461	13.106	13.366	13.648	13.851	14.066	14.139	14.271	14.354	14.459	14.624
19 Bukan Lapangan Usaha - Lainnya / Non Industrial Origin- Others	42.187	43.040	40.671	40.553	39.668	39.084	38.954	39.057	38.893	39.238	38.797	38.822	38.739	38.681	38.602
Total	98.220	108.784	110.305	110.270	110.718	110.770	110.770	111.529	112.364	113.425	113.349	113.822	113.837	114.124	114.689

Tabel 3.19.a.															
Kredit Bank Perkreditan Rakyat Berdasarkan Jenis Penggunaan															
(Credit of Rural Banks Based on Type of Use)															
Miliar Rp (Billion Rp)															
Sektor Ekonomi / Economic Sector	2018	2019	2020					2021							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Modal Kerja / Working Capital															
- Pertanian, Perburuhan, dan Kehutanan / <i>Agriculture, Hunting, and Forestry</i>	4.878	4.920	5.485	5.441	5.460	5.587	5.574	5.753	5.727	5.794	5.786	5.801	5.751	5.840	5.887
- Perikanan / <i>Fishery</i>	383	295	452	452	447	452	456	454	457	434	436	440	436	441	
- Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	229	899	523	519	521	547	544	523	519	521	520	507	525	531	
- Industri Pengolahan / <i>Processing industry</i>	1.250	1.774	2.026	2.027	2.058	2.061	2.105	2.141	2.144	2.183	2.219	2.214	2.210	2.230	
- Listrik, Gas dan Air / <i>Electricity, Gas and Water</i>	123	103	107	107	133	131	136	117	115	125	112	116	112	115	
- Konstruksi / <i>Construction</i>	3.340	3.519	3.878	3.904	3.987	4.038	3.813	3.850	3.993	4.039	4.183	4.178	4.220	4.340	
- Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	22.370	21.101	21.265	21.266	21.235	20.984	20.923	21.019	21.504	21.791	21.752	21.953	22.122	22.063	
- Penyediaan Akomodasi dan Penyediaan Makanan Minum / <i>Provision of accommodation and the provision of eating and drinking</i>	801	1.120	1.379	1.366	1.382	1.402	1.418	1.436	1.465	1.484	1.504	1.545	1.587	1.603	
- Transportasi, Pergudangan dan Komunikasi / <i>Transportation, Warehousing and communications</i>	1.444	1.589	1.781	1.794	1.824	1.859	1.854	1.826	1.877	1.888	1.912	1.911	1.900	1.864	
- Perantara Keuangan / <i>Financial intermediaries</i>	348	569	660	677	678	687	663	668	689	734	720	757	734	719	
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	2.327	2.956	3.683	3.732	3.812	3.845	3.956	3.996	3.969	3.934	3.975	4.056	3.656	3.700	
- Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / <i>Government administration, Defese and Compulsory Social Security</i>	114	64	62	61	61	62	61	61	62	61	62	55	54	60	
- Jasa Pendidikan / <i>Education services</i>	201	197	221	210	211	210	214	219	212	211	221	225	215	211	
- Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	183	523	443	434	435	435	424	410	407	426	415	409	414	418	
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	2.005	6.117	5.026	4.966	4.912	4.950	4.983	4.915	4.995	5.017	5.033	5.071	5.341	5.365	
- Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	943	513	517	530	578	571	587	621	659	660	674	644	638	633	
- Kegiatan Usaha yang Belum Jelas Batasannya / <i>Business Activities are not clearly defined</i>	3.340	2.884	2.329	2.315	2.341	2.243	2.229	2.236	2.219	2.154	2.212	2.172	2.187	2.155	
- Bukan Lapangan Usaha - Rumah Tangga / <i>Loans to Non Industrial Origin - Households</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Bukan Lapangan Usaha - Lainnya / <i>Non Industrial Origin-Others</i>	-	23	14	30	16	14	14	13	13	13	10	10	11	10	
Total Modal Kerja / Total Working Capital	44.279	49.166	49.851	49.830	50.092	50.080	49.953	50.259	51.025	51.468	51.747	52.061	52.118	52.290	
Investasi															
- Pertanian, Perburuhan, dan Kehutanan / <i>Agriculture, Hunting, and Forestry</i>	756	839	869	864	862	875	891	883	882	883	885	884	882	886	
- Perikanan / <i>Fishery</i>	44	31	47	46	54	59	58	60	56	56	52	49	49	50	
- Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	53	113	118	131	130	120	120	115	108	101	101	96	97	101	
- Industri Pengolahan / <i>Processing industry</i>	244	283	339	335	337	334	350	368	369	374	374	376	372	373	
- Listrik, Gas dan Air / <i>Electricity, Gas and Water</i>	14	14	18	22	22	24	24	24	26	26	26	24	23	20	
- Konstruksi / <i>Construction</i>	304	316	308	302	300	307	296	301	299	307	313	310	312	321	
- Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	2.311	2.443	2.264	2.262	2.254	2.281	2.291	2.283	2.324	2.335	2.339	2.367	2.382	2.402	
- Penyediaan Akomodasi dan Penyediaan Makanan Minum / <i>Provision of accommodation and the provision of eating and drinking</i>	288	394	563	562	566	565	562	562	556	558	555	566	569	567	
- Transportasi, Pergudangan dan Komunikasi / <i>Transportation, Warehousing and communications</i>	853	702	901	934	966	1.001	1.006	1.014	1.026	1.022	1.025	1.016	989	999	
- Perantara Keuangan / <i>Financial intermediaries</i>	31	50	42	42	48	49	50	49	52	66	62	62	62	61	
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and</i>	367	447	475	481	505	491	484	483	452	444	457	454	430	425	
- Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / <i>Government administration, Defese and Compulsory Social Security</i>	34	29	30	31	27	29	29	32	32	31	36	35	34	35	
- Jasa Pendidikan / <i>Education services</i>	141	124	154	157	156	153	149	154	151	152	149	150	149	149	
- Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	92	223	183	179	181	185	184	177	181	184	182	182	183	186	
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	544	1.513	1.399	1.378	1.314	1.331	1.307	1.358	1.356	1.378	1.365	1.372	1.374	1.383	
- Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	269	165	165	167	176	181	182	186	196	191	203	190	190	189	
- Kegiatan Usaha yang Belum Jelas Batasannya / <i>Business Activities are not clearly defined</i>	1.041	639	624	619	616	531	528	532	541	559	552	546	541	558	
- Bukan Lapangan Usaha - Rumah Tangga / <i>Loans to Non Industrial Origin - Households</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Bukan Lapangan Usaha - Lainnya / <i>Non Industrial Origin-Others</i>	-	1	5	6	0	0	0	0	0	0	0	0	0	0	
Total Investasi / Total Investment	7.385	8.327	8.505	8.517	8.514	8.515	8.512	8.580	8.608	8.666	8.677	8.680	8.637	8.704	
Konsumsi / Consumption															
- Kredit pemilikan rumah (KPR) yang dijamin dengan hak tanggungan pertama dengan tujuan untuk dihuni / <i>Housing Loan (mortgage) secured by first mortgage in order to live</i>	1.910	2.106	2.051	1.994	1.974	1.998	1.965	1.960	1.963	1.966	1.952	1.957	1.952	1.944	
- Kredit pemilikan kendaraan bermotor / <i>Vehicle Loans</i>	1.069	1.190	1.094	1.077	1.058	1.043	1.034	1.027	1.026	1.035	1.033	1.033	1.041	1.047	
- Kredit konsumsi lainnya / <i>Other consumer credit</i>	43.578	47.995	48.804	48.851	49.081	49.135	49.306	49.703	49.742	50.289	49.940	50.092	50.090	50.139	
Total Konsumsi / Total consumption	46.556	51.291	51.948	51.922	52.112	52.175	52.305	52.690	52.731	53.290	52.925	53.082	53.082	53.130	
Total	98.220	108.784	110.305	110.270	110.718	110.770	110.770	111.529	112.364	113.425	113.349	113.822	113.837	114.124	

Tabel 3.20.a. Kredit Bank Perkreditan Rakyat Berdasarkan Lokasi Bank Penyalur (Credit of Rural Banks Based on Banks Location) Miliar Rp (Billion Rp)															
Lokasi / Location	2018	2019	2020				2021								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
1. Jawa Barat	12.554	13.848	13.391	13.323	13.306	13.223	13.236	13.361	13.542	13.636	13.564	13.571	13.623	13.710	13.827
2. Banten	3.393	3.991	3.986	3.967	3.981	3.982	3.867	3.925	3.969	4.009	3.986	3.948	3.953	3.947	3.959
3. DKI Jakarta	1.571	1.848	1.929	1.965	2.152	2.051	2.138	2.160	2.146	2.186	2.192	2.220	2.243	2.226	2.256
4. D.I Yogyakarta	4.724	5.263	5.607	5.638	5.655	5.679	6.990	6.539	6.388	6.488	6.376	6.641	6.705	6.667	5.761
5. Jawa Tengah	23.620	26.912	28.029	28.034	28.047	28.082	26.761	27.363	27.835	28.249	28.383	28.314	28.275	28.362	29.470
6. Jawa Timur	9.836	10.797	10.851	10.832	10.851	10.841	10.770	10.939	11.099	11.297	11.288	11.363	11.297	11.223	11.224
7. Bengkulu	71	73	74	75	74	74	76	78	78	79	78	79	79	78	79
8. Jambi	687	774	800	798	800	803	800	804	811	825	814	822	830	833	836
9. Aceh	153	152	135	134	135	135	135	137	139	140	139	142	142	142	59
10. Sumatera Utara	1.128	1.252	1.211	1.210	1.202	1.205	1.261	1.288	1.301	1.324	1.324	1.338	1.349	1.360	1.351
11. Sumatera Barat	1.238	1.331	1.349	1.353	1.352	1.355	1.357	1.367	1.378	1.390	1.379	1.380	1.330	1.330	1.338
12. Riau	939	984	959	954	954	954	938	946	960	972	965	971	981	989	1.013
13. Kepulauan Riau	5.094	5.379	5.209	5.199	5.196	5.152	5.160	5.135	5.124	5.133	5.137	5.168	5.134	5.183	5.155
14. Sumatera Selatan	1.206	1.436	1.422	1.431	1.447	1.457	1.432	1.440	1.424	1.445	1.439	1.460	1.450	1.451	1.470
15. Bangka Belitung	94	111	121	120	121	119	118	119	121	122	120	119	116	112	111
16. Lampung	9.111	9.664	9.807	9.797	9.968	10.096	10.134	10.211	10.270	10.338	10.324	10.335	10.301	10.287	10.301
17. Kalimantan Selatan	360	426	431	431	430	425	424	433	442	440	436	449	460	476	499
18. Kalimantan Barat	630	711	792	797	811	758	807	827	820	833	847	863	883	936	976
19. Kalimantan Timur	252	240	245	248	244	241	228	233	238	244	245	250	254	260	265
20. Kalimantan Tengah	436	518	485	486	486	561	534	539	543	548	547	557	547	596	684
21. Kalimantan Utara	-	43	41	40	39	39	50	53	53	53	53	53	54	54	53
22. Sulawesi Tengah	2.165	2.274	2.301	2.302	2.298	2.288	2.282	2.277	2.278	2.294	2.301	2.305	2.312	2.314	2.311
23. Sulawesi Selatan	2.226	2.467	2.323	2.301	2.279	2.268	2.222	2.245	2.272	2.290	2.290	2.300	2.302	2.308	2.308
24. Sulawesi Utara	977	1.221	1.309	1.329	1.334	1.329	1.328	1.336	1.343	1.334	1.323	1.321	1.313	1.313	1.341
25. Sulawesi Tenggara	226	238	231	231	228	229	234	239	242	244	243	244	243	244	249
26. Sulawesi Barat	17	23	24	24	24	25	73	72	76	77	78	78	75	77	76
27. Gorontalo	24	25	41	43	47	53	40	42	44	43	43	43	43	45	47
28. Nusa Tenggara Barat	1.056	1.150	1.134	1.155	1.179	1.194	1.195	1.211	1.216	1.212	1.197	1.179	1.167	1.161	1.180
29. Bali	10.431	11.287	11.542	11.491	11.473	11.522	11.513	11.508	11.479	11.434	11.499	11.553	11.605	11.646	11.674
30. Nusa Tenggara Timur	567	641	662	667	667	669	664	672	663	662	665	665	666	676	673
31. Maluku	1.671	1.825	1.896	1.902	1.910	1.917	1.921	1.929	1.938	1.944	1.940	1.946	1.949	1.954	1.962
32. Papua	1.048	1.130	1.220	1.231	1.241	1.241	1.254	1.265	1.290	1.292	1.292	1.300	1.314	1.321	1.331
33. Maluku Utara	115	166	194	197	199	200	204	207	212	214	212	213	214	216	217
34. Papua Barat	600	584	553	565	587	604	625	629	631	635	632	632	629	628	630
35. Lainnya / Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	98.220	108.784	110.305	110.270	110.718	110.770	110.770	111.529	112.364	113.425	113.349	113.822	113.837	114.124	114.689

Tabel 3.21.a. Kredit dan Non Performing Loan UMKM dan MKM Sektor Ekonomi (SMEs Credit & Micro, Small, and NPL Based on Economic Sector) Miliar Rp (Billion Rp)															
Sektor Ekonomi / Economic Sector	2018	2019	2020					2021							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises															
1. Pertanian, Perburuan dan Kehutanan / Agriculture, hunting, and forestry															
Baki Debet	89.560	104.989	116.335	117.828	120.687	122.350	122.149	123.644	126.187	128.701	129.837	132.468	133.475	135.580	137.863
NPL	2.073	2.325	2.602	2.465	2.443	2.321	2.376	2.519	2.534	2.688	2.805	2.805	3.230	3.435	2.931
2. Perikanan / Fishery															
Baki Debet	7.200	8.642	9.659	9.776	9.932	10.090	9.993	10.146	10.371	10.522	10.739	10.925	11.071	11.384	11.637
NPL	171	220	205	198	231	331	377	392	301	288	351	357	389	399	389
3. Pertambangan dan Penggalian / Mining and quarrying															
Baki Debet	6.608	7.947	7.330	7.355	7.287	7.534	7.408	7.361	7.020	7.199	7.334	8.427	8.511	8.481	8.130
NPL	272	327	1.132	1.108	1.207	1.172	1.163	1.188	1.221	1.308	467	463	517	515	429
4. Industri Pengolahan / Processing industry															
Baki Debet	99.028	106.936	108.040	108.853	107.622	107.409	105.865	106.460	107.489	107.946	107.638	108.002	108.274	109.526	110.406
NPL	3.292	4.396	5.337	5.218	4.568	4.661	4.873	4.954	4.980	5.190	5.174	5.154	5.482	5.571	6.104
5. Listrik, Gas dan Air / Electricity, gas and water															
Baki Debet	4.307	6.288	3.676	3.543	3.469	3.603	3.523	3.577	3.539	3.416	3.458	3.340	3.367	3.322	3.346
NPL	135	101	77	73	75	99	106	108	104	109	107	103	108	86	102
6. Konstruksi / Construction															
Baki Debet	62.521	65.148	57.158	56.813	55.878	52.587	50.570	49.884	49.943	49.706	49.972	51.386	51.880	52.564	53.987
NPL	3.947	5.155	5.785	5.777	5.809	5.592	5.850	6.084	5.964	6.247	6.272	6.268	6.362	6.371	6.213
7. Perdagangan Besar dan Eceran / Wholesale and retail trade															
Baki Debet	499.248	526.356	508.227	508.001	505.570	505.330	496.581	498.407	502.972	503.951	504.210	507.498	506.244	509.158	514.038
NPL	17.170	17.774	18.835	18.696	18.480	16.942	17.786	18.527	18.848	19.786	20.270	20.089	22.127	21.988	21.361
8. Penyediaan Akomodasi dan Penyediaan Makan Minum / Provision of accommodation and the provision of eating and drinking															
Baki Debet	37.877	43.364	47.464	47.819	48.701	48.490	48.932	49.247	49.981	49.963	50.079	50.584	51.090	51.118	51.205
NPL	1.193	1.379	1.988	1.927	1.959	1.940	2.003	2.048	2.050	2.165	2.187	2.134	2.243	2.232	1.670
9. Transportasi, Pergudangan dan Komunikasi / Transportation, warehousing and communications															
Baki Debet	37.975	42.466	40.550	40.579	40.120	40.226	39.539	39.334	39.167	39.535	39.547	40.340	40.221	40.388	40.631
NPL	1.171	1.203	1.346	1.332	1.322	1.297	1.280	1.222	1.162	1.219	1.240	1.411	1.539	1.629	1.676
10. Perantara Keuangan / Financial intermediaries															
Baki Debet	16.267	14.087	12.401	12.250	11.762	11.480	11.223	11.153	10.915	10.755	10.611	10.850	10.668	10.596	10.416
NPL	336	245	368	385	418	244	217	243	200	206	250	261	276	255	235
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real estate, Business Ownership, and Business Services															
Baki Debet	48.371	54.162	48.086	47.426	47.126	46.696	45.795	45.834	45.878	45.878	45.816	45.576	44.619	44.728	45.259
NPL	1.495	1.609	1.905	1.905	2.537	2.551	2.373	2.445	2.430	2.512	2.705	2.524	2.639	2.638	2.734
12. Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib / Government administration, defense and compulsory social security															
Baki Debet	532	142	86	102	79	88	81	78	64	55	54	241	102	57	57
NPL	2	1	3	3	3	3	3	3	-	-	-	-	-	-	-
13. Jasa Pendidikan / Education services															
Baki Debet	3.612	3.633	3.898	3.895	3.853	3.852	3.866	3.837	3.842	3.808	3.704	3.688	3.669	3.669	3.791
NPL	60	75	76	77	67	65	67	70	73	78	73	73	70	69	71
14. Jasa Kesehatan dan Kegiatan Sosial / Health services and social activities															
Baki Debet	8.131	8.654	7.842	7.760	7.777	7.801	7.711	7.747	7.859	7.899	7.793	7.892	7.530	7.499	7.637
NPL	120	200	153	157	145	139	138	138	139	132	140	131	133	137	135
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services															
Baki Debet	46.281	49.008	50.257	50.697	51.754	51.473	50.793	51.063	50.820	51.076	51.072	51.364	48.236	48.871	49.371
NPL	923	1.136	1.521	1.555	1.554	1.555	1.597	1.663	1.428	1.574	1.631	1.589	1.616	1.619	1.571
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual services which serve households															
Baki Debet	2.199	2.209	2.395	2.387	2.376	2.249	2.241	2.239	2.262	2.309	2.314	2.363	3.088	3.078	3.064
NPL	48	51	40	40	39	30	37	41	44	47	46	49	62	60	58
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency															
Baki Debet	4	6	4	5	5	5	5	5	5	7	7	8	3	5	4
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang Belum Jelas Batasannya / Business activities are not clearly defined															
Baki Debet	252	273	228	224	266	228	231	236	227	228	219	224	232	226	199
NPL	12	11	14	12	11	11	12	12	10	13	10	9	9	15	26
19. Penerima Kredit Bukan Lapangan Usaha / Debtor is not the business field - other															
Baki Debet	-	-	1	1	1	1	1	2	3	29	-	-	-	8	-
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20. Tidak Teridentifikasi / Un-identified															
Baki Debet	-	264	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL	-	12	-	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / Total															
Baki Debet	969.973	1.044.576	1.023.635	1.025.314	1.024.266	1.021.493	1.006.506	1.010.254	1.018.544	1.022.982	1.024.405	1.035.178	1.032.280	1.040.259	1.051.042
NPL	32.420	36.219	41.388	40.930	40.870	38.954	40.259	41.657	41.488	43.561	43.730	43.420	46.803	47.022	45.706

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

Jenis Penggunaan / Type of Use	2018	2019	2020					2021							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises															
1. Modal Kerja / Working Capital															
Baki Debet	728.191	758.596	748.666	751.575	751.588	756.147	739.367	744.701	754.713	757.949	760.013	769.385	768.579	775.514	784.887
NPL	25.125	28.249	31.385	31.124	30.291	28.742	29.682	30.916	31.231	32.934	33.651	33.385	36.110	36.056	35.441
2. Investasi / Investment															
Baki Debet	241.781	285.979	274.968	273.739	272.677	265.345	267.140	265.553	263.830	265.034	264.393	265.793	263.702	264.745	266.155
NPL	7.296	7.969	10.002	9.806	10.578	10.212	10.577	10.741	10.256	10.627	10.079	10.034	10.694	10.966	10.264
3. Konsumsi / Consumption															
Baki Debet	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Tidak Teridentifikasi / Un-identified															
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / Total															
Baki Debet	969.972	1.044.576	1.023.635	1.025.314	1.024.266	1.021.493	1.006.506	1.010.254	1.018.544	1.022.982	1.024.405	1.035.178	1.032.280	1.040.259	1.051.042
NPL	32.421	36.219	41.388	40.930	40.870	38.954	40.259	41.657	41.488	43.561	43.730	43.420	46.803	47.022	45.706

Tabel 3.23.a.															
Kredit dan Non Performing Loan Rincian Kredit UMKM dan MKM Menurut Kelompok Bank															
(Detail of SMEs Credit and Detail of MKM Credit Based on Group of Bank)															
Miliar Rp (Billion Rp)															
Kelompok Bank	2018	2019	2020				2021					Agt	Sep		
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei			Jun	Jul
Usaha Mikro Kecil dan Menengah (UMKM) /															
Micro, Small and Medium Enterprises															
1. Bank Persero / State Owned Banks															
Baki Debet	551.935	612.748	623.293	628.496	630.141	631.219	623.278	626.726	635.119	637.973	639.688	647.402	643.635	649.126	657.205
Mikro / Micro	202.279	230.095	207.025	201.454	195.703	189.333	182.145	176.002	170.034	168.258	165.749	163.795	161.455	164.449	167.273
Kecil / Small	215.481	236.740	246.150	247.990	248.001	250.673	249.435	251.222	255.560	265.930	271.763	278.436	281.418	286.542	293.768
Menengah / Medium	134.175	145.913	170.117	179.051	186.438	191.213	191.699	199.502	209.525	203.785	202.176	205.170	200.762	198.135	196.164
NPL	13.998	16.836	18.735	18.766	18.488	17.902	18.985	20.336	20.405	21.948	22.551	22.379	24.739	24.668	23.851
Mikro / Micro	2.719	3.279	2.932	2.892	3.014	2.416	3.039	3.508	3.649	4.552	4.624	4.509	5.138	4.818	4.773
Kecil / Small	6.619	7.559	8.495	8.649	8.486	7.730	8.105	8.716	8.886	9.170	9.516	9.518	10.588	10.776	10.300
Menengah / Medium	4.660	5.998	7.308	7.225	6.988	7.757	7.841	8.112	7.870	8.225	8.412	8.352	9.013	9.074	8.779
2. BPD / Regional Development Banks															
Baki Debet	70.089	75.264	71.442	72.034	71.545	70.658	68.652	69.149	69.287	70.246	70.652	72.256	73.269	74.107	76.409
Mikro / Micro	13.891	15.443	15.649	15.696	15.888	15.661	15.509	15.586	15.048	15.190	15.241	15.677	15.863	16.085	16.655
Kecil / Small	28.774	31.287	32.152	32.896	32.387	31.632	30.767	31.168	31.422	31.894	32.138	32.921	33.469	34.135	35.305
Menengah / Medium	27.423	28.534	23.640	23.443	23.270	23.365	22.377	22.395	22.818	23.162	23.273	23.658	23.936	23.887	24.449
NPL	5.603	5.933	7.112	7.054	6.994	6.426	6.534	6.563	6.699	6.732	6.802	6.839	7.114	7.136	6.648
Mikro / Micro	479	481	580	569	564	520	540	549	582	607	614	607	646	666	704
Kecil / Small	2.002	2.079	2.411	2.411	2.363	2.184	2.219	2.228	2.238	2.282	2.308	2.319	2.386	2.404	2.381
Menengah / Medium	3.122	3.373	4.121	4.075	4.067	3.722	3.775	3.786	3.878	3.842	3.880	3.913	4.083	4.066	3.564
3. Bank Swasta Nasional / Domestic Private Banks															
Baki Debet	338.455	347.783	320.624	316.591	314.509	312.080	307.204	307.033	306.937	307.731	307.142	308.665	308.505	310.273	310.823
Mikro / Micro	20.047	22.009	21.541	21.088	21.110	20.460	17.962	17.820	16.701	16.811	16.705	17.112	17.151	18.134	18.562
Kecil / Small	53.004	60.619	58.141	58.007	57.902	58.004	59.704	60.346	60.701	62.487	63.182	64.799	65.793	66.466	68.211
Menengah / Medium	265.404	265.156	240.941	237.497	235.496	233.617	229.538	228.868	229.535	228.433	227.255	226.755	225.560	225.672	224.049
NPL	11.892	12.773	14.746	14.338	14.614	14.097	14.258	14.298	13.887	14.185	13.784	13.622	14.329	14.638	14.603
Mikro / Micro	698	857	749	683	1.078	1.105	873	880	806	806	930	767	778	771	1.042
Kecil / Small	1.871	1.520	1.647	1.581	1.628	1.640	1.754	1.710	1.540	1.536	1.655	1.659	1.943	1.959	1.929
Menengah / Medium	9.324	10.396	12.350	12.074	11.908	11.352	11.631	11.707	11.542	11.842	11.200	11.195	11.608	11.908	11.632
4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks															
Baki Debet	9.493	8.780	8.277	8.193	8.071	7.536	7.372	7.346	7.201	7.032	6.923	6.855	6.872	6.753	6.604
Mikro / Micro	651	468	663	647	652	637	624	598	571	553	536	548	547	543	518
Kecil / Small	806	572	515	474	463	383	333	325	308	296	291	284	277	276	270
Menengah / Medium	8.037	7.740	7.099	7.072	6.955	6.516	6.415	6.423	6.322	6.183	6.097	6.023	6.048	5.934	5.817
NPL	928	677	795	772	774	528	482	460	497	696	592	580	621	580	603
Mikro / Micro	7	9	11	9	8	5	5	5	5	23	6	6	2	3	4
Kecil / Small	243	70	91	88	84	14	15	17	17	17	18	11	10	10	10
Menengah / Medium	678	598	693	674	682	509	462	438	474	656	568	564	609	568	589
Jumlah / Total															
Baki Debet	969.972	1.044.576	1.023.635	1.025.314	1.024.266	1.021.493	1.006.506	1.010.254	1.018.544	1.022.982	1.024.405	1.035.178	1.032.280	1.040.259	1.051.042
NPL	32.421	36.219	41.388	40.930	40.870	38.954	40.259	41.657	41.488	43.561	43.730	43.420	46.803	47.022	45.700

Tabel 3.24.a.															
Kredit UMKM dan MKM Menurut Lokasi Proyek Per Daerah Tingkat I															
(SMEs Credit and MKM Credit Based on Project Location)															
Miliar Rp (Billion Rp)															
Lokasi / Location	2018	2019	2020					2021							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises															
1. Jawa Barat	127.799	137.712	135.631	135.585	136.175	134.732	132.927	133.576	134.508	134.770	134.369	135.737	136.416	137.580	139.109
2. Banten	42.503	45.604	43.396	43.577	43.313	43.236	42.393	42.312	41.954	41.893	41.950	42.547	42.825	43.309	43.972
3. DKI Jakarta	141.315	148.302	137.050	136.365	135.171	133.736	131.540	131.454	132.028	131.324	130.472	130.559	129.575	130.172	137.810
4. D.I Yogyakarta	14.505	15.627	15.761	15.848	16.032	16.263	16.064	16.217	16.293	16.472	16.526	16.613	16.500	16.658	16.903
5. Jawa Tengah	108.057	120.170	122.466	123.321	121.883	122.038	120.367	120.861	121.669	121.992	121.274	121.531	121.091	122.273	123.551
6. Jawa Timur	137.124	151.337	151.479	152.009	152.284	151.519	148.768	149.024	150.440	152.301	153.079	154.900	155.050	156.444	151.053
7. Bengkulu	7.474	8.332	8.790	8.917	9.021	9.061	9.011	9.148	9.238	9.308	9.333	9.468	9.464	9.582	9.533
8. Jambi	14.323	15.876	15.341	15.315	15.430	15.573	15.399	15.448	15.587	15.519	15.802	15.996	16.064	16.200	16.379
9. Aceh	9.792	9.808	3.603	3.360	3.219	2.945	2.843	2.840	2.720	2.535	2.475	2.388	2.351	2.188	2.845
10. Sumatera Utara	53.877	56.265	54.451	54.492	54.431	54.191	53.512	53.913	54.630	55.038	54.973	55.923	55.622	56.197	56.205
11. Sumatera Barat	16.554	18.150	18.275	18.316	18.266	18.291	18.132	18.329	18.677	18.738	18.770	18.944	18.883	19.097	19.093
12. Riau	24.926	27.084	27.076	27.205	27.382	27.293	26.891	27.179	27.603	27.559	27.613	28.053	27.763	27.818	28.314
13. Kepulauan Riau	9.267	9.019	8.217	8.101	8.039	8.107	7.906	7.940	8.049	8.390	8.781	8.892	9.134	9.228	9.331
14. Sumatera Selatan	26.018	26.308	25.723	25.772	26.032	25.903	25.520	25.809	25.956	26.211	26.448	26.761	26.807	26.944	26.779
15. Bangka Belitung	4.804	5.403	5.055	5.052	4.769	4.734	4.652	4.656	4.758	4.760	4.726	4.778	4.708	4.765	4.779
16. Lampung	17.602	19.148	19.755	19.732	19.755	19.721	19.288	19.336	19.457	19.463	19.598	19.973	19.928	20.096	21.193
17. Kalimantan Selatan	13.197	13.443	13.640	13.688	13.746	13.736	13.621	13.605	13.703	13.852	14.173	14.333	14.428	14.398	14.213
18. Kalimantan Barat	17.904	19.658	19.751	19.959	19.843	20.285	19.732	19.777	19.927	20.057	20.080	20.411	20.330	20.560	20.640
19. Kalimantan Timur	21.912	22.909	22.533	22.535	22.157	22.344	22.269	22.244	22.725	23.164	23.322	23.389	23.168	23.199	22.581
20. Kalimantan Tengah	10.051	11.131	11.114	10.902	11.193	11.155	10.985	10.988	11.045	11.414	11.401	11.548	11.517	11.647	11.666
21. Sulawesi Tengah	9.186	9.772	9.943	9.974	9.964	9.959	9.781	9.883	10.015	10.197	10.222	10.312	10.249	10.384	10.494
22. Sulawesi Selatan	35.803	38.799	38.935	38.850	39.241	39.374	38.870	39.085	39.579	39.742	39.916	40.303	40.442	40.329	40.919
23. Sulawesi Utara	10.290	11.188	10.644	10.670	10.757	10.618	10.376	10.412	10.557	10.587	10.582	11.964	10.737	10.810	10.889
24. Sulawesi Tenggara	7.240	8.251	8.745	8.799	8.866	8.887	8.761	8.815	8.989	9.059	9.091	9.358	9.238	9.279	9.313
25. Sulawesi Barat	4.044	4.541	4.648	4.679	4.739	4.785	4.706	4.718	4.768	4.807	4.811	4.877	4.856	4.951	5.087
26. Gorontalo	3.776	4.066	4.007	3.992	3.970	3.945	3.908	3.919	3.935	3.919	3.886	3.870	3.872	3.997	4.119
27. Nusa Tenggara Barat	11.034	12.811	13.646	13.815	14.014	14.185	14.003	14.133	14.312	14.399	14.662	14.728	14.654	14.711	14.953
28. Bali	36.015	38.251	38.607	38.900	38.920	38.952	39.093	39.290	39.493	39.332	39.680	40.151	40.008	40.154	41.012
29. Nusa Tenggara Timur	10.099	11.419	11.306	11.321	11.310	11.448	11.214	11.333	11.450	11.471	11.830	11.947	11.977	12.066	12.289
30. Maluku	3.506	3.966	4.131	4.098	4.141	4.143	4.043	4.041	4.152	4.171	4.150	4.229	4.205	4.256	4.337
31. Papua	10.313	10.455	10.115	10.151	10.107	10.197	9.953	10.014	10.080	10.094	10.039	10.221	10.066	10.139	9.907
32. Maluku Utara	2.120	2.441	2.367	2.387	2.371	2.352	2.326	2.304	2.387	2.409	2.446	2.478	2.452	2.479	3.007
33. Papua Barat	3.881	3.921	3.882	3.906	3.895	3.862	3.761	3.771	3.824	3.871	3.886	3.938	3.887	3.940	4.169
34. Lainnya / Others	578	32	28	18	8	18	17	18	17	32	31	41	17	54	61
35. Tidak Teridentifikasi / Un-identified	3.083	3.377	3.524	3.703	3.822	3.905	3.874	3.862	4.019	4.132	4.008	4.017	3.996	4.355	4.537
Jumlah / Total	969.972	1.044.576	1.023.635	1.025.314	1.024.266	1.021.493	1.006.506	1.010.254	1.018.544	1.022.982	1.024.405	1.035.178	1.032.280	1.040.259	1.051.042



**Departemen Perizinan
dan Informasi Perbankan
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