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KATA PENGANTAR
FOREWORD

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

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

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

Due to the transfer of functions, duties, and authorities for the regulation and supervision of financial services activites in banking sector from The Bank of Indonesia to Financial Services Authority since December 31th, 2003, accordinglu since SPI of November 2013 edition is published by Financial Services Authority and can be accessed through website www.ojk.go.id on menu Data and Banking Statistic.

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

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

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

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

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

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

Jakarta, Februari 2023
Jakarta, February 2023

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

HALAMAN KETERANGAN
PAGE OF REFERENCE

Jadwal Publikasi Kedepan
Edisi Januari 2023 akan diterbitkan pada minggu ke III bulan Maret 2023.

Tanda, Simbol dan Sumber Data
Suatu jumlah tidak selalu sama besarnya dengan penjumlahan angka-angka yang bersangkutan karena pembulatan.

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

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

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

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

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Advance Release Calender (ARC)
January 2023 edition will be released on the 3rd week of March 2023.

Notes, Symbols and Sources of Data
Total of figures do not necessarily agree with the sum of items shown because of roundings.

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

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

Data Sources : Bank Indonesia and Financial Services Authority unless mentioned otherwise.
1. *The data used in the Indonesian Banking Statistics is derived from Commercial Bank Monthly Reports, and Rural Bank Monthly Reports.*

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

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

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DAFTAR SINGKATAN
LIST OF ABBREVIATIONS

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

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Data Perbankan

Sumber Data:

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

Keterangan symbol/tanda pada tabel:

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

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

Indikator / *Indicator*	2019	2020	2021	2022										
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Penyaluran Dana / *Distribution of Funds*															
Bank Umum / *Commercial Banks*	8.280.812	9.098.135	10.114.135	10.002.115	10.075.752	10.164.473	10.126.557	10.209.855	10.355.312	10.355.312	10.401.286	10.501.145	10.817.018	10.877.515	11.065.740
Bank Perkreditan Rakyat / *Rural Banks*	144.107	148.709	161.831	161.079	163.513	163.953	163.483	164.645	165.413	166.982	168.097	168.806	169.823	171.292	175.631
SBI dan SBIS [1)]	68.974	18.785	12.420	12.011	10.371	7.149	4.711	3.200	2.854	2.854	1.685	2.467	2.295	2.287	2.866
Sumber Dana / *Source of Funds*															
Bank Umum / *Commercial Banks*	6.839.563	7.406.325	8.129.720	7.980.662	8.012.524	8.115.138	8.186.225	8.186.226	8.186.227	8.292.617	8.327.140	8.403.943	8.699.820	8.719.778	8.925.472
Bank Perkreditan Rakyat / *Rural Banks*	123.603	127.522	139.648	139.099	141.163	141.482	143.444	142.798	143.255	144.632	145.310	145.630	146.322	147.419	151.607
Jumlah Aset / *Total Assets*															
Bank Umum / *Commercial Banks*	8.562.974	9.177.894	10.112.304	10.007.168	10.061.669	10.131.460	10.172.531	10.180.763	10.308.568	10.325.343	10.393.089	10.487.576	10.814.058	10.874.853	11.113.321
Bank Perkreditan Rakyat / *Rural Banks*	149.872	155.075	168.443	167.821	170.332	170.690	170.289	171.422	172.126	173.920	175.039	175.659	176.621	178.127	182.302
Jumlah Bank / *Total Banks*															
Bank Umum / *Commercial Banks*	110	109	107	107	107	107	107	107	107	107	107	107	107	107	106
Bank Perkreditan Rakyat / *Rural Banks*	1.542	1.506	1.468	1.466	1.464	1.462	1.454	1.454	1.454	1.451	1.450	1.446	1.445	1.442	1.441
Jumlah Kantor / *Total Bank Offices*															
Bank Umum / *Commercial Banks*	31.127	30.733	32.366	28.688	28.530	26.025	25.771	25.695	25.641	25.568	25.482	25.380	25.396	25.344	25.377
Bank Perkreditan Rakyat / *Rural Banks*	5.964	5.913	5.871	5.879	6.004	5.997	5.994	6.013	6.018	6.025	6.020	6.031	6.045	6.046	6.044

Data Bank Umum Berdasarkan Modal Inti (KBMI)

Sumber Data:

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

Tambahan Informasi:

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

Keterangan symbol/tanda pada tabel:

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

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

Keterangan	2021	2022											
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Penyaluran Dana / *Distribution of Funds*													
a. Kredit / Pembiayaan Yang Diberikan / *Credit / Financing*	5.820.636	5.759.877	5.811.902	5.915.765	6.036.164	6.068.986	6.236.499	6.220.791	6.240.687	6.337.684	6.400.561	6.417.976	6.497.620
- Kepada Pihak Ketiga / *To Third Party*	5.768.585	5.709.407	5.762.401	5.863.269	5.981.252	6.012.365	6.176.861	6.159.326	6.179.454	6.274.901	6.333.506	6.347.472	6.423.564
Rupiah	4.955.703	4.894.951	4.945.792	5.021.666	5.091.539	5.120.820	5.241.296	5.246.176	5.258.832	5.333.232	5.372.270	5.388.624	5.475.409
Valas / *Foreign Exchange*	812.883	814.456	816.609	841.603	889.713	891.544	935.565	913.150	920.622	941.669	961.236	958.849	948.155
- Kepada Bank Lain / *Inter Bank Credit/Financing*	52.051	50.470	49.501	52.496	54.912	56.621	59.638	61.465	61.233	62.784	67.055	70.504	74.057
Rupiah	41.608	40.525	40.414	42.327	44.423	45.160	48.074	49.259	49.243	51.032	55.252	56.572	57.685
Valas / *Foreign Exchange*	10.443	9.944	9.088	10.169	10.488	11.461	11.564	12.206	11.990	11.752	11.802	13.932	16.371
b. Penempatan pada Bank Lain / *Interbank Placement*	223.134	226.784	247.032	233.687	254.749	219.141	212.279	208.941	253.469	237.638	230.981	242.319	245.442
- Giro / *Demand Deposit*	122.504	120.572	146.540	123.793	141.074	113.935	117.108	121.556	133.553	125.012	121.868	140.027	144.978
- Inter Bank Call Money / *Inter Bank Call Money*	75.942	83.510	81.712	91.383	90.335	87.361	67.918	62.181	91.697	96.630	84.984	82.461	85.345
- Deposito Berjangka / *Time Deposits*	19.992	19.103	14.940	14.722	19.458	12.324	22.300	15.908	21.302	9.516	16.895	13.159	8.596
- Lainnya / *Others*	4.696	3.598	3.840	3.789	3.882	5.521	4.953	9.295	6.916	6.479	7.235	6.672	6.523
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	1.146.356	1.073.705	990.344	998.696	909.222	989.575	1.157.196	950.691	967.534	982.898	1.190.872	1.113.744	1.293.578
- Giro / *Demand Deposit*	491.581	415.018	411.879	467.244	496.785	454.351	507.095	595.055	645.929	635.864	788.617	620.566	753.482
- *Fine Tune Operation* (FTO)	398.246	395.595	409.143	374.522	164.786*)	382.277	244.813	216.397	223.027	214.832	273.934	339.909	398.999
- Fasbi	242.494	256.805	161.402	149.492	244.353*)	147.263	390.436	124.112	91.897	126.779	123.190	145.184	140.952
- Lainnya / *Others*	14.035	6.287	7.920	7.438	3.297*)	5.684	14.853	15.127	6.681	5.423	5.131	8.085	145
d. Surat Berharga / *Securities*	1.830.962	1.814.829	1.827.288	1.844.713	1.817.676	1.787.171	1.827.934	1.817.023*)	1.811.093	1.823.656	1.845.763	1.869.531	1.863.495
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	12.420	12.011	10.371	7.149	4.711	3.200	2.854	1.588*)	1.685	2.467	2.295	2.287	2.866
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	45.171	42.131	40.837	41.769	47.332	41.842	47.919	49.282	44.447	21.839	21.722	44.805	39.081
- Obligasi / *Bonds*	1.539.989	1.533.652	1.477.529	1.510.393	1.485.929	1.462.259	1.493.032	1.477.364	1.467.002	1.517.195	1.555.661	1.563.091	1.557.913
- Lainnya / *Others*	233.381	227.036	298.551	285.402	279.704	279.871	284.130	288.789	297.959	282.154	266.085	259.348	263.635
e. Penyertaan / *Equity Investment*	96.503	98.000	98.377	98.123	98.371	102.658	103.193	103.444	103.822	104.115	104.888	105.202	111.145
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	354.825	359.606	362.706	366.202	370.221	373.186	370.325	370.875	372.118	370.312	369.193	367.929	358.264
- Kredit & Pembiayaan yang diberikan / *Credit & Financing*	345.888	350.282	353.720	357.361	361.595	364.607	361.655	361.799	363.103	361.613	360.626	359.632	349.526
- Surat Berharga / *Securities*	2.578	2.312	2.450	2.277	2.269	2.233	2.156	2.148	2.268	2.387	2.536	2.242	2.024
- Lainnya / *Others*	6.360	7.013	6.536	6.565	6.357	6.347	6.515	6.928	6.748	6.312	6.031	6.055	6.715
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	18.072	14.245	14.476	15.549	15.681	14.627	19.288	17.828	16.772	28.018	38.351	36.829	28.582
h. Tagihan Lainnya / *Other claims*	623.647	655.069	723.628	691.738	624.474	654.511	428.598	657.059	635.791	616.824	636.409	723.985	667.613
Sumber Dana / *Source of Funds*													
a. Dana Pihak Ketiga / *Third Party Funds*	7.479.463	7.362.580	7.384.394	7.481.675	7.485.687	7.515.538	7.602.297	7.564.082	7.608.401	7.647.334	7.927.036	7.974.132	8.153.590
Rupiah	6.442.601	6.353.248	6.368.149	6.411.743	6.474.588	6.500.051	6.556.778	6.525.074	6.500.459	6.523.285	6.758.119	6.745.172	6.907.838
Giro / *Demand Deposit*	1.591.523	1.544.750	1.563.529	1.602.812	1.579.467	1.627.195	1.672.528	1.629.089	1.626.421	1.656.066	1.871.467	1.766.609	1.839.473
Tabungan / *Saving*	2.263.564	2.227.859	2.227.412	2.244.477	2.339.274	2.317.507	2.326.056	2.329.227	2.321.378	2.327.180	2.313.627	2.344.346	2.422.410
Simpanan Berjangka / *Time Deposits*	2.587.514	2.580.640	2.577.209	2.564.453	2.555.848	2.555.350	2.558.194	2.566.759	2.552.660	2.540.039	2.573.025	2.634.218	2.645.955
Valas / *Foreign Exchange*	1.036.861	1.009.332	1.016.245	1.069.932	1.011.099	1.015.488	1.045.519	1.039.008	1.107.942	1.124.049	1.168.917	1.228.960	1.245.752
Giro / *Demand Deposit*	551.982	524.615	535.981	585.255	534.202	553.483	557.506	556.252	604.880	594.280	620.676	687.518	706.687
Tabungan / *Saving*	168.696	176.703	180.275	189.988	184.215	182.611	192.015	189.549	193.509	198.108	201.520	200.619	192.775
Simpanan Berjangka / *Time Deposits*	316.184	308.014	299.988	294.690	292.682	279.394	295.997	293.207	309.553	331.661	346.721	340.823	346.290
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	1.672	1.676	1.666	1.609	3.596*)	1.557	1.216	648	876	2.306	1.002	1.568	2.127
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	160.594	169.173	165.100	160.959	189.869	185.067	176.747	167.458	170.643	164.217	165.835	156.551	173.399
d. Surat Berharga yang diterbitkan / *Issued Securities*	117.684	114.606	116.034	116.000	113.619	115.254	113.919	112.097	109.004	110.978	111.393	112.635	115.117
e. Pinjaman yang Diterima / *Loans received*	227.554	220.949	219.193	217.734	227.988	238.097	251.296	254.902	248.790	274.223	285.620	292.296	293.291
Rupiah	62.206	61.622	60.806	64.484	67.366	67.855	71.062	71.951	74.346	80.677	86.050	88.862	88.881
Valas / *Foreign Exchange*	165.349	159.327	158.387	153.250	160.621	170.242	180.234	182.951	174.445	193.546	199.570	203.435	204.410
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	12.370	10.187	10.547	11.628	13.958	12.423	19.112	16.559	15.348	28.029	38.761	37.198	27.589
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities*	125.817	97.840	111.417	121.908	147.680*)	131.512	124.507	150.726*)	169.336	172.941	165.965	141.561	156.076
h. Setoran Jaminan / *Guarantee Deposits*	4.565	3.651	4.172	3.624	3.826	2.989	3.523	4.205	4.742	3.916	4.207	3.836	4.283
Beberapa komponen modal / *Several Components of Capital*													
a. Modal Disetor / *Paid In Capital*	261.671	263.027	264.152	272.706	273.714	274.239	275.335	275.345	274.772	271.839	274.006	274.285	282.879
b. Cadangan / *Reserves*	81.168	81.504	81.516	83.643	84.952	86.286	89.234	89.241	88.522	88.483	88.494	88.506	88.915
c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1)	648.343	781.496	788.525	710.086	696.569	693.690	682.893	688.035	688.357	688.772	688.425	684.215	675.740
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	140.207	16.857	30.890	45.368	62.377	79.513	97.204	117.179	134.796	154.457	169.975	187.579	201.817
e. Tambahan modal disetor / *Additional Paid In Capital*	273.985	279.682	274.947	274.902	259.338	260.803	260.690	264.635	264.949	257.310	251.814	268.206	282.024
f. Modal Pinjaman / *Loan Capital*	65.852	66.531	66.497	68.512	68.139	69.245	77.693	76.983	77.073	77.444	78.515	79.382	78.111

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

Keterangan	2021	2022											
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Penyaluran Dana / *Distribution of Funds*													
a. Kredit / Pembiayaan Yang Diberikan / *Credit / Financing*	698.332	686.812	666.970	679.287	687.258	692.150	741.535	734.275	743.417	748.232	754.800	759.939	772.695
- Kepada Pihak Ketiga / *To Third Party*	693.732	682.851	664.279	676.653	684.610	689.491	738.266	731.227	740.391	745.161	751.650	756.760	769.034
Rupiah	615.896	605.636	597.701	607.543	612.955	616.764	672.520	669.656	677.312	683.150	686.498	690.930	702.104
Valas / *Foreign Exchange*	77.836	77.215	66.578	69.110	71.655	72.727	65.746	61.571	63.079	62.012	65.152	65.830	66.930
- Kepada Bank Lain / *Inter Bank Credit/Financing*	4.600	3.962	2.692	2.634	2.648	2.658	3.269	3.047	3.026	3.070	3.149	3.179	3.662
Rupiah	2.107	2.190	1.948	1.995	1.999	2.020	2.772	2.849	2.885	2.920	2.976	2.927	3.176
Valas / *Foreign Exchange*	2.493	1.772	743	639	649	639	497	199	142	150	173	252	486
b. Penempatan pada Bank Lain / *Interbank Placement*	43.871	45.032	38.109	39.430	44.710	35.342	43.330	37.360	40.878	36.293	40.655	31.685	33.491
- Giro / *Demand Deposit*	17.120	20.296	21.092	20.691	21.282	18.368	18.402	17.857	15.676	15.485	14.763	15.323	13.967
- Inter Bank Call Money / *Inter Bank Call Money*	15.021	14.487	7.056	8.954	10.954	8.364	11.662	10.307	15.022	16.132	14.751	10.333	15.091
- Deposito Berjangka / *Time Deposits*	10.617	9.465	8.196	7.883	10.597	5.656	12.150	4.958	8.724	3.312	9.580	5.265	2.826
- Lainnya / *Others*	1.113	785	1.765	1.902	1.877	2.954	1.116	4.238	1.456	1.364	1.561	764	1.608
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	194.311	201.759	184.249	204.404	175.651	213.775	225.350	158.047	149.509	163.310	171.960	176.772	192.738
- Giro / *Demand Deposit*	69.274	61.519	59.931	73.627	73.437	74.394	75.666	92.572	92.271	96.408	98.407	102.775	102.611
- *Fine Tune Operation* (FTO)	75.765	84.434	84.932	85.766	41.506*)	94.436	46.029	33.824	33.990	32.984	48.876	38.125	48.397
- Fasbi	47.188	53.963	37.195	43.464	58.214	42.238	101.424	27.323	23.248	33.796	24.527	35.684	41.601
- Lainnya / *Others*	2.085	1.843	2.191	1.547	2.494	2.707	2.231	4.329	0	123	149	189	129
d. Surat Berharga / *Securities*	224.260	220.618	217.045	220.683	223.534	213.783	210.538	216.269	215.658	223.349	233.229	228.799	227.226
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	2.605	2.453	2.910	2.386	1.693	1.622	1.241	1.588	1.685	1.621	1.532	1.404	1.990
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	7.426	9.236	8.205	8.244	9.584	9.504	10.093	10.203	7.259	6.426	6.032	6.016	5.774
- Obligasi / *Bonds*	184.658	180.302	176.825	180.471	182.326	174.011	171.576	173.590	179.271	186.152	188.617	191.018	190.174
- Lainnya / *Others*	29.571	28.627	29.105	29.582	29.932	28.646	27.628	30.889	27.443	29.151	37.048	30.361	29.288
e. Penyertaan / *Equity Investment*	1.019	1.020	1.033	1.018	1.014	1.012	1.994	1.995	1.994	1.994	1.994	1.996	1.845
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	24.095	24.440	23.381	23.610	23.961	24.222	26.734	27.012	27.911	25.276	25.741	26.096	24.024
- Kredit & Pembiayaan yang diberikan / *Credit & Financing*	23.259	23.604	22.529	22.909	23.256	23.527	26.059	26.305	27.188	24.512	24.937	25.351	23.341
- Surat Berharga / *Securities*	262	259	252	120	121	103	102	106	108	112	111	107	110
- Lainnya / *Others*	575	578	599	581	584	592	574	601	616	652	693	638	572
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	5.697	4.439	2.717	2.939	2.848	2.835	3.741	2.701	2.657	5.309	8.046	8.066	6.011
h. Tagihan Lainnya / *Other claims*	106.071	112.734	124.318	110.762	106.980	103.586	79.780	121.750	123.189	120.010	112.155	112.810	108.446
Sumber Dana / *Source of Funds*													
a. Dana Pihak Ketiga / *Third Party Funds*	970.137	972.355	954.579	974.559	962.581	976.245	997.598	970.725	978.456	983.115	1.011.969	996.171	989.871
Rupiah	862.962	868.497	859.039	860.343	863.761	874.211	920.223	898.346	907.164	911.590	937.827	922.242	917.158
Giro / *Demand Deposit*	189.883	198.621	201.150	209.887	192.490	204.411	206.512	180.347	182.768	196.323	240.944	216.588	184.697
Tabungan / *Saving*	205.068	192.635	188.055	189.041	202.255	200.240	208.180	209.268	206.614	203.263	202.957	205.602	220.436
Simpanan Berjangka / *Time Deposits*	468.010	477.240	469.834	461.415	469.016	469.560	505.531	508.731	517.781	512.003	493.925	500.052	512.026
Valas / *Foreign Exchange*	107.176	103.859	95.539	114.215	98.820	102.033	77.376	72.380	71.293	71.525	74.142	73.929	72.713
Giro / *Demand Deposit*	63.276	59.384	54.939	74.112	60.168	63.479	37.406	30.987	30.004	30.944	32.480	32.025	30.274
Tabungan / *Saving*	8.132	7.825	5.302	5.618	5.296	4.890	4.599	4.778	4.849	4.875	4.684	5.141	4.969
Simpanan Berjangka / *Time Deposits*	35.767	36.650	35.299	34.486	33.356	33.664	35.370	36.614	36.439	35.705	36.979	36.763	37.470
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	1	1	1	1	1.696*)	1	1	1	101	1	1	1	436
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	51.342	48.810	37.371	38.372	39.676	40.652	55.708	49.551	49.243	53.932	49.208	47.757	57.215
d. Surat Berharga yang diterbitkan / *Issued Securities*	19.294	17.126	18.683	18.774	17.080	18.273	16.093	14.662	14.947	15.943	15.413	14.902	16.863
e. Pinjaman yang Diterima / *Loans received*	18.993	19.095	18.811	19.870	21.165	21.391	26.401	26.228	28.704	31.568	32.133	34.451	35.748
Rupiah	10.133	10.102	10.137	11.152	11.488	11.616	15.858	16.032	18.731	21.972	22.669	23.255	22.804
Valas / *Foreign Exchange*	8.860	8.993	8.674	8.718	9.677	9.774	10.543	10.195	9.973	9.596	9.463	11.195	12.944
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	4.672	3.581	2.896	3.339	3.633	3.370	4.231	3.215	2.954	5.483	8.146	8.206	6.475
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities*	8.631	6.956	4.746	7.711	7.263	5.431	7.565	10.223*)	10.925	13.177	12.476	12.820	15.521
h. Setoran Jaminan / *Guarantee Deposits*	1.064	899	1.158	317	288	271	319	315	310	317	309	278	368
Beberapa komponen modal / *Several Components of Capital*													
a. Modal Disetor / *Paid In Capital*	118.758	118.068	118.767	121.621	122.618	123.522	130.955	129.520	130.014	127.359	127.462	128.057	132.897
b. Cadangan / *Reserves*	22.057	22.053	22.055	23.039	23.797	24.318	24.681	24.355	24.359	24.316	24.232	24.232	24.230
c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1)	1.220	5.496	4.551	1.367	(1.898)*)	(2.920)	(10.506)	(14.535)	(14.329)	(13.927)	(14.358)	(14.358)	(14.366)
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	4.510	1.265	2.158	3.390	4.126	5.083	2.518	3.782	3.939	5.975	6.564	7.507	6.494
e. Tambahan modal disetor / *Additional Paid In Capital*	38.287	39.849	39.356	37.473	35.341	37.460	48.359	51.412	51.618	52.688	47.918	54.314	69.167
f. Modal Pinjaman / *Loan Capital*	5.918	5.746	5.743	7.744	6.921	7.791	17.172	16.140	16.193	15.515	15.576	16.071	16.040

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

Keterangan	2021	2022											
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Penyaluran Dana / *Distribution of Funds*													
a. Kredit / Pembiayaan Yang Diberikan / *Credit / Financing*	651.624	650.304	675.130	684.466	662.328	671.323	676.571	682.359	680.011	700.982	715.248	715.594	720.129
- Kepada Pihak Ketiga / *To Third Party*	644.999	644.535	668.679	677.785	654.977	662.982	668.185	673.084	670.766	689.069	702.116	700.529	703.766
Rupiah	520.203	517.171	530.924	541.537	534.634	544.059	527.492	536.440	533.424	549.674	560.001	560.302	566.378
Valas / *Foreign Exchange*	124.797	127.364	137.755	136.248	120.342	118.923	140.693	136.644	137.342	139.395	142.115	140.227	137.389
- Kepada Bank Lain / *Inter Bank Credit/Financing*	6.625	5.768	6.450	6.681	7.351	8.341	8.386	9.275	9.245	11.913	13.132	15.064	16.362
Rupiah	5.200	4.330	4.298	4.528	5.179	6.156	7.495	8.090	8.060	9.783	10.951	12.345	13.282
Valas / *Foreign Exchange*	1.425	1.438	2.152	2.153	2.172	2.185	891	1.184	1.185	2.129	2.181	2.719	3.080
b. Penempatan pada Bank Lain / *Interbank Placement*	37.379	43.578	43.788	51.989	51.273	51.332	42.037	40.780	49.569	45.266	41.578	46.150	40.804
- Giro / *Demand Deposit*	14.212	13.974	14.533	13.459	15.569	12.262	12.840	15.076	11.897	14.149	10.260	10.027	9.725
- Inter Bank Call Money / *Inter Bank Call Money*	20.819	26.667	27.373	36.244	32.313	38.294	26.609	23.281	32.572	28.965	27.115	31.638	28.455
- Deposito Berjangka / *Time Deposits*	1.921	2.509	1.509	2.043	3.139	539	2.347	4.929	4.618	1.747	3.835	3.911	1.353
- Lainnya / *Others*	427	428	373	243	252	237	241	470	482	406	367	575	1.271
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	202.122	197.030	195.411	193.803	176.487	184.294	219.339	194.119	195.621	218.959	212.948	207.042	198.509
- Giro / *Demand Deposit*	84.011	82.730	80.080	86.623	84.635	81.115	87.124	92.823	99.043	109.425	101.677	86.520	82.287
- *Fine Tune Operation* (FTO)	69.167	75.922	88.101	75.595	36.504	71.815	53.116	69.626	72.465	82.069	84.345	92.873	79.641
- Fasbi	48.944	37.278	25.573	31.161	55.348	30.683	78.880	29.866	23.613	26.465	26.926	24.514	36.574
- Lainnya / *Others*	-	1.100	1.657	424	- *)	681	220	1.803	500	1.000	-	3.135	6
d. Surat Berharga / *Securities*	179.281	173.118	184.675	188.035	183.377	177.515	192.269	195.909	201.267	199.864	201.708	203.557	218.064
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	5.921	5.277	4.597	4.474	3.819	3.249	3.536	4.284	3.732	4.217	4.515	4.177	3.961
- Obligasi / *Bonds*	148.210	148.219	161.214	164.653	160.263	153.415	166.761	167.912	171.900	172.729	175.233	175.945	189.389
- Lainnya / *Others*	25.150	19.623	18.864	18.908	19.294	20.852	21.971	23.714	25.636	22.919	21.960	23.435	24.714
e. Penyertaan / *Equity Investment*	2.960	2.959	2.960	2.961	2.961	2.962	2.315	2.320	2.320	2.320	2.321	2.321	2.422
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	23.997	24.315	25.704	25.877	25.255	25.592	21.522	21.860	21.987	22.298	22.454	22.719	22.490
- Kredit & Pembiayaan yang diberikan / *Credit & Financing*	23.226	23.519	24.900	25.069	24.904	25.258	21.233	21.563	21.675	22.026	22.178	22.438	22.196
- Surat Berharga / *Securities*	30	27	28	18	23	20	23	23	38	20	21	21	20
- Lainnya / *Others*	741	769	776	790	328	314	267	274	273	252	255	261	275
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	4.200	3.485	5.163	5.094	5.052	4.455	6.541	6.285	5.697	10.062	14.154	13.254	8.995
h. Tagihan Lainnya / *Other claims*	49.249	59.792	94.917	91.643	81.929	90.735	61.844	93.495	90.879	90.071	115.191	125.207	107.048
Sumber Dana / *Source of Funds*													
a. Dana Pihak Ketiga / *Third Party Funds*	793.773	792.215	840.625	852.157	818.657	829.983	847.671	853.255	862.285	881.395	896.640	904.975	888.107
Rupiah	667.465	660.930	704.095	707.518	697.209	701.433	690.847	692.221	690.790	697.830	716.219	724.087	717.343
Giro / *Demand Deposit*	178.191	166.031	188.166	192.596	173.109	175.000	206.452	196.496	191.340	200.365	201.989	190.592	197.171
Tabungan / *Saving*	138.651	129.996	134.358	132.287	136.177	133.266	126.588	129.958	129.086	128.621	128.998	132.703	136.714
Simpanan Berjangka / *Time Deposits*	350.623	364.903	381.570	382.635	387.922	393.167	357.807	365.767	370.364	368.844	385.232	400.792	383.458
Valas / *Foreign Exchange*	126.308	131.285	136.530	144.640	121.448	128.551	156.824	161.034	171.495	183.565	180.421	180.888	170.764
Giro / *Demand Deposit*	66.157	72.211	74.307	80.784	69.849	75.715	101.126	103.973	106.381	110.732	109.158	113.860	104.215
Tabungan / *Saving*	19.372	19.423	22.259	22.983	13.909	13.933	14.464	14.334	14.546	15.142	15.152	15.003	14.362
Simpanan Berjangka / *Time Deposits*	40.779	39.651	39.963	40.872	37.690	38.903	41.234	42.727	50.567	57.692	56.111	52.025	52.186
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	0	0	0	0	377 *)	0	596	0	152	773	316	0	0
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	31.255	35.545	41.943	43.976	50.600	50.529	34.065	32.847	32.892	33.922	36.107	37.582	41.206
d. Surat Berharga yang diterbitkan / *Issued Securities*	4.245	3.428	3.399	3.399	3.399	3.400	2.604	2.404	2.404	2.405	2.399	2.339	2.071
e. Pinjaman yang Diterima / *Loans received*	35.008	31.551	33.224	33.977	27.880	28.705	25.637	27.224	27.496	30.610	33.437	33.457	32.585
Rupiah	17.367	17.345	17.327	19.155	20.174	20.226	16.795	17.679	17.967	20.834	22.956	22.885	22.433
Valas / *Foreign Exchange*	17.641	14.206	15.897	14.822	7.705	8.479	8.842	9.545	9.529	9.776	10.482	10.572	10.152
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	3.193	2.527	3.548	3.596	3.308	3.048	4.639	5.410	4.946	8.663	12.302	12.160	9.576
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities*	9.557	7.891	8.542	9.672	11.378	11.822	7.890	8.607	11.208	14.903	11.827	11.592	16.136
h. Setoran Jaminan / *Guarantee Deposits*	433	307	266	234	248	246	244	372	526	724	706	807	849
Beberapa komponen modal / *Several Components of Capital*						-							
a. Modal Disetor / *Paid In Capital*	48.978	51.151	51.576	54.887	47.502	47.502	41.169	42.819	41.825	41.825	44.121	44.121	44.691
b. Cadangan / *Reserves*	12.624	12.965	12.965	13.743	12.795	12.795	12.797	13.127	12.886	12.886	12.977	12.977	12.967
c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1)	64.967	75.085	75.685	69.521	61.996	61.989	68.116	71.885	71.495	71.496	71.532	71.615	71.458
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	11.034	806	1.629	2.281	3.277	4.241	8.297	10.125	11.817	13.169	14.997	16.221	17.562
e. Tambahan modal disetor / *Additional Paid In Capital*	36.336	39.719	39.325	39.583	38.111	38.163	29.685	29.958	29.987	29.050	31.383	32.968	33.768
f. Modal Pinjaman / *Loan Capital*	13.268	13.313	13.309	13.309	13.355	13.385	11.698	12.171	12.175	12.310	12.439	12.486	11.622

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

Keterangan	2021	2022											
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Penyaluran Dana / *Distribution of Funds*													
a. Kredit / Pembiayaan Yang Diberikan / *Credit / Financing*	1.494.599	1.480.765	1.494.717	1.524.159	1.601.709	1.608.025	1.650.177	1.649.024	1.662.671	1.689.083	1.702.711	1.701.355	1.708.709
- Kepada Pihak Ketiga / *To Third Party*	1.483.010	1.469.410	1.483.575	1.511.187	1.588.253	1.594.158	1.635.516	1.633.619	1.647.970	1.673.137	1.684.215	1.682.705	1.687.209
Rupiah	1.277.182	1.266.939	1.277.764	1.297.686	1.334.594	1.341.555	1.365.278	1.371.917	1.382.297	1.404.078	1.410.929	1.415.797	1.434.709
Valas / *Foreign Exchange*	205.828	202.471	205.811	213.501	253.658	252.604	270.238	261.703	265.673	269.058	273.286	266.908	252.500
- Kepada Bank Lain / *Inter Bank Credit/Financing*	11.589	11.354	11.141	12.972	13.456	13.866	14.661	15.405	14.700	15.946	18.496	18.650	21.499
Rupiah	9.295	8.960	9.207	10.147	10.809	10.958	11.176	11.577	10.507	11.343	13.835	13.966	14.752
Valas / *Foreign Exchange*	2.294	2.394	1.934	2.825	2.648	2.909	3.484	3.827	4.193	4.603	4.662	4.684	6.747
b. Penempatan pada Bank Lain / *Interbank Placement*	42.330	43.895	46.715	39.195	41.207	46.155	35.214	39.193	43.374	39.957	38.239	41.748	40.018
- Giro / *Demand Deposit*	25.882	27.362	28.727	24.831	28.509	28.084	24.936	27.399	30.156	25.741	27.033	29.884	28.369
- Inter Bank Call Money / *Inter Bank Call Money*	11.002	11.838	14.029	11.623	9.249	14.022	6.086	7.318	8.707	11.075	9.951	8.985	9.705
- Deposito Berjangka / *Time Deposits*	3.349	3.380	2.658	1.509	2.247	2.843	2.905	3.189	3.208	2.208	312	1.888	1.868
- Lainnya / *Others*	2.097	1.315	1.301	1.233	1.201	1.205	1.287	1.287	1.304	933	943	991	76
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	258.093	237.687	210.589	207.296	190.192	219.508	261.567	221.831	232.430	210.996	224.032	227.266	299.217
- Giro / *Demand Deposit*	81.663	81.851	84.850	98.558	99.962	90.666	100.731	120.208	140.003	135.489	142.538	126.634	147.389
- *Fine Tune Operation* (FTO)	100.904	96.520	88.364	68.565	44.388*)	96.090	44.971	60.300	64.458	49.371	63.945	74.347	109.994
- Fasbi	63.582	55.978	33.309	34.712	45.044	30.463	103.470	32.335	21.794	21.842	12.575	21.533	41.834
- Lainnya / *Others*	11.944	3.338	4.066	5.460	797*)	2.289	12.395	8.988	6.174	4.294	4.976	4.751	-
d. Surat Berharga / *Securities*	466.213	455.770	450.418	459.675	457.767	442.627	448.931	451.269	448.787	435.501	446.880	440.941	422.327
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	12.863	12.104	14.172	14.360	19.962	18.188	23.145	20.411	22.597	1.394	1.297	22.552	20.088
- Obligasi / *Bonds*	388.598	377.663	370.312	379.319	385.479	361.348	367.322	374.840	370.172	389.394	403.971	374.292	352.358
- Lainnya / *Others*	64.752	66.003	65.934	65.996	52.327*)	63.090	58.464	56.018	56.018	44.714	41.613	44.097	49.881
e. Penyertaan / *Equity Investment*	17.300	17.408	17.484	17.047	17.143	17.290	17.423	17.612	17.853	17.909	18.068	18.176	18.430
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	76.399	78.159	78.718	78.676	80.193	81.177	81.446	81.684	82.001	82.392	83.621	85.884	83.476
- Kredit & Pembiayaan yang diberikan / *Credit & Financing*	75.287	76.833	77.592	77.493	78.520	79.356	79.557	79.807	80.191	81.188	82.325	84.499	81.985
- Surat Berharga / *Securities*	290	290	87	87	109	108	105	106	103	135	140	125	121
- Lainnya / *Others*	822	1.036	1.039	1.096	1.565	1.713	1.785	1.771	1.707	1.069	1.156	1.261	1.369
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	3.948	3.440	3.445	4.093	4.915	4.657	6.094	5.799	5.449	8.669	11.693	11.651	9.628
h. Tagihan Lainnya / *Other claims*	131.381	166.157	177.069	151.405	124.345	148.047	82.778	121.539	112.618	102.366	99.943	138.249	137.418
Sumber Dana / *Source of Funds*													
a. Dana Pihak Ketiga / *Third Party Funds*	1.865.083	1.859.266	1.838.076	1.856.742	1.863.396	1.888.575	1.903.573	1.911.048	1.921.750	1.875.004	1.909.570	1.946.269	1.992.606
Rupiah	1.577.864	1.573.770	1.549.931	1.563.973	1.572.960	1.597.995	1.603.734	1.612.935	1.601.242	1.562.729	1.577.413	1.606.528	1.654.644
Giro / *Demand Deposit*	362.802	350.015	349.205	366.329	368.139	385.113	397.339	412.129	413.760	401.505	394.462	420.083	425.604
Tabungan / *Saving*	404.140	403.490	401.236	403.872	416.054	417.886	425.491	422.086	420.845	420.148	412.098	416.421	429.721
Simpanan Berjangka / *Time Deposits*	810.922	820.265	799.490	793.771	788.767	794.996	780.905	778.720	766.638	741.075	770.852	770.023	799.318
Valas / *Foreign Exchange*	287.219	285.496	288.146	292.769	290.436	290.580	299.839	298.113	320.507	312.275	332.157	339.741	337.963
Giro / *Demand Deposit*	119.196	114.982	119.417	121.790	109.874	119.161	117.385	113.041	125.582	115.759	122.719	124.162	119.042
Tabungan / *Saving*	77.370	80.613	81.343	85.863	91.727	90.957	94.078	94.330	97.238	99.991	104.558	103.556	97.330
Simpanan Berjangka / *Time Deposits*	90.653	89.900	87.385	85.116	88.836	80.462	88.376	90.742	97.687	96.525	104.880	112.023	121.591
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	-	-	-	-	-	-	-	-	-	929	-	-	933
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	29.292	33.299	37.667	36.706	39.390	47.851	34.972	28.688	30.516	34.515	37.508	30.146	25.479
d. Surat Berharga yang diterbitkan / *Issued Securities*	26.208	26.287	26.212	26.077	25.984	26.207	23.040	21.014	19.258	19.259	19.258	17.814	18.967
e. Pinjaman yang Diterima / *Loans received*	70.884	70.409	68.103	70.354	83.822	88.728	95.252	98.917	98.676	106.996	109.616	111.457	113.766
Rupiah	33.331	32.804	31.976	32.787	34.340	34.575	36.926	36.735	36.118	36.304	38.831	41.102	41.996
Valas / *Foreign Exchange*	37.553	37.605	36.127	37.567	49.482	54.153	58.326	62.182	62.558	70.692	70.785	70.355	71.771
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	3.118	2.666	2.713	3.052	4.330	3.683	5.511	4.799	4.694	7.951	9.923	9.524	7.445
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities*	39.123	29.281	33.751	27.850	29.268	40.198	37.026	37.824	42.664	52.983	45.501	45.423	54.201
h. Setoran Jaminan / *Guarantee Deposits*	1.915	1.406	1.700	1.708	2.020	1.179	1.362	1.950	1.609	1.422	1.305	1.425	1.499
Beberapa komponen modal / *Several Components of Capital*													-
a. Modal Disetor / *Paid In Capital*	64.229	64.230	64.230	66.620	74.005	74.005	74.005	74.005	74.005	74.005	74.005	74.005	77.653
b. Cadangan / *Reserves*	35.840	35.840	35.850	35.900	37.399	38.211	40.796	40.798	40.317	40.321	40.324	40.335	40.756
c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1)	131.677	150.662	158.039	147.307	147.302	145.451	136.113	141.517	142.022	142.037	142.057	142.076	142.364
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	26.280	2.689	4.594	7.834	11.117	13.789	17.454	20.855	24.038	26.665	29.287	31.582	34.417
e. Tambahan modal disetor / *Additional Paid In Capital*	72.434	76.056	73.810	77.325	70.828	70.698	69.972	69.701	69.931	66.792	65.760	69.329	73.526
f. Modal Pinjaman / *Loan Capital*	29.764	29.934	29.924	29.935	30.197	30.311	30.713	30.641	30.663	31.151	31.620	31.797	31.602

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

Keterangan	2021	2022											
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Penyaluran Dana / *Distribution of Funds*													
a. Kredit / Pembiayaan Yang Diberikan / *Credit / Financing*	2.976.081	2.941.996	2.975.086	3.027.853	3.084.869	3.097.489	3.168.216	3.155.134	3.154.587	3.199.388	3.227.802	3.241.088	3.296.088
- Kepada Pihak Ketiga / *To Third Party*	2.946.844	2.912.611	2.945.868	2.997.644	3.053.413	3.065.733	3.134.894	3.121.395	3.120.327	3.167.533	3.195.525	3.207.478	3.263.554
Rupiah	2.542.422	2.505.205	2.539.403	2.574.899	2.609.355	2.618.442	2.676.006	2.668.163	2.665.798	2.696.329	2.714.842	2.721.594	2.772.217
Valas / *Foreign Exchange*	404.422	407.406	406.465	422.745	444.058	447.291	458.888	453.232	454.528	471.204	480.684	485.884	491.337
- Kepada Bank Lain / *Inter Bank Credit/Financing*	29.237	29.385	29.218	30.209	31.456	31.756	33.322	33.739	34.261	31.855	32.277	33.610	32.533
Rupiah	25.005	25.045	24.961	25.657	26.436	26.027	26.631	26.742	27.791	26.986	27.490	27.333	26.475
Valas / *Foreign Exchange*	4.231	4.340	4.258	4.552	5.020	5.729	6.691	6.997	6.470	4.869	4.786	6.277	6.058
b. Penempatan pada Bank Lain / *Interbank Placement*	99.554	94.279	118.421	103.073	117.559	86.313	91.698	91.608	119.648	116.121	110.509	122.736	131.128
- Giro / *Demand Deposit*	65.290	58.940	82.189	64.812	75.714	55.221	60.930	61.224	75.825	69.636	69.812	84.793	92.917
- Inter Bank Call Money / *Inter Bank Call Money*	29.100	30.519	33.254	34.562	37.818	26.681	23.561	21.275	35.397	40.459	33.167	31.505	32.094
- Deposito Berjangka / *Time Deposits*	4.105	3.750	2.577	3.288	3.474	3.286	4.899	5.808	4.752	2.250	3.167	2.097	2.548
- Lainnya / *Others*	1.058	1.070	401	411	552	1.126	2.309	3.300	3.674	3.776	4.363	4.341	3.569
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	491.830	437.229	400.095	393.193	366.892	371.998	450.940	376.694	389.973	389.632	581.931	502.665	603.115
- Giro / *Demand Deposit*	256.634	188.919	187.018	208.436	238.752	208.177	243.574	289.452	314.612	294.542	445.994	304.637	421.195
- *Fine Tune Operation* (FTO)	152.410	138.719	147.747	144.596	42.387	119.936	100.698	52.647	52.113	50.408	76.769	134.564	160.967
- Fasbi	82.780	109.585	65.324	40.155	85.747	43.879	106.662	34.589	23.242	44.676	59.162	63.453	20.943
- Lainnya / *Others*	6	6	6	6	6	6	6	6	6	6	6	11	10
d. Surat Berharga / *Securities*	961.208	965.323	975.150	976.321	952.998	953.247	976.196	953.575[r)]	945.380	964.941	963.946	996.234	995.878
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	9.815	9.558	7.461	4.763	3.018	1.578	1.612	-[r)]	-	847	763	883	876
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	18.961	15.514	13.863	14.692	13.967	10.901	11.145	14.384	10.859	11.398	9.878	12.060	9.258
- Obligasi / *Bonds*	818.524	827.468	769.179	785.950	757.861	773.485	787.372	761.022	745.659	767.325	787.841	821.836	825.992
- Lainnya / *Others*	113.908	112.783	184.647	170.915	178.152	167.283	176.067	178.169	188.862	185.371	165.463	161.456	159.753
e. Penyertaan / *Equity Investment*	75.224	76.612	76.900	77.097	77.254	81.395	81.461	81.518	81.656	81.893	82.505	82.709	88.448
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	230.334	232.692	234.903	238.039	240.813	242.196	240.622	240.319	240.219	240.347	237.377	233.230	228.275
- Kredit & Pembiayaan yang diberikan / *Credit & Financing*	224.117	226.327	228.699	231.890	234.915	236.465	234.806	234.124	234.048	233.887	231.186	227.345	222.004
- Surat Berharga / *Securities*	1.996	1.735	2.083	2.051	2.017	2.002	1.926	1.912	2.019	2.120	2.264	1.989	1.772
- Lainnya / *Others*	4.222	4.630	4.121	4.097	3.880	3.729	3.890	4.282	4.152	4.339	3.927	3.896	4.498
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	4.228	2.881	3.150	3.424	2.865	2.680	2.910	3.043	2.969	3.978	4.459	3.858	3.948
h. Tagihan Lainnya / *Other claims*	336.946	316.386	327.325	337.928	311.220	312.142	204.197	320.275	309.104	304.376	309.120	347.719	314.702
Sumber Dana / *Source of Funds*													
a. Dana Pihak Ketiga / *Third Party Funds*	3.850.469	3.738.744	3.751.115	3.798.217	3.841.053	3.820.736	3.853.455	3.829.054	3.845.910	3.907.820	4.108.858	4.126.718	4.283.006
Rupiah	3.334.310	3.250.051	3.255.085	3.279.909	3.340.658	3.326.412	3.341.974	3.321.573	3.301.262	3.351.137	3.526.661	3.492.315	3.618.693
Giro / *Demand Deposit*	860.646	830.081	825.008	834.000	845.728	862.671	862.225	840.118	838.552	857.873	1.034.071	939.345	1.032.001
Tabungan / *Saving*	1.515.705	1.501.738	1.503.762	1.519.277	1.584.787	1.566.115	1.565.798	1.567.914	1.564.833	1.575.148	1.569.574	1.589.620	1.635.539
Simpanan Berjangka / *Time Deposits*	957.959	918.232	926.315	926.632	910.142	897.626	913.951	913.541	897.877	918.117	923.015	963.350	951.153
Valas / *Foreign Exchange*	516.159	488.693	496.030	518.308	500.395	494.324	511.480	507.481	544.647	556.683	582.197	634.403	664.313
Giro / *Demand Deposit*	303.353	278.038	287.318	308.569	294.312	295.128	301.589	308.251	342.912	336.845	356.319	417.471	453.155
Tabungan / *Saving*	63.821	68.842	71.371	75.524	73.283	72.831	78.874	76.106	76.876	78.100	77.127	76.919	76.114
Simpanan Berjangka / *Time Deposits*	148.985	141.813	137.340	134.215	132.801	126.364	131.018	123.124	124.860	141.739	148.751	140.013	135.043
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	1.671	1.675	1.665	1.609	1.523	1.557	619	647	622	603	685	1.567	757
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	48.705	51.518	48.119	41.904	60.204	46.034	52.002	56.372	57.992	41.849	43.012	41.066	49.498
d. Surat Berharga yang diterbitkan / *Issued Securities*	67.937	67.765	67.740	67.750	67.156	67.375	72.181	74.017	72.396	73.371	74.323	77.580	77.216
e. Pinjaman yang Diterima / *Loans received*	102.669	99.893	99.055	93.534	95.121	99.274	104.006	102.533	93.913	105.049	110.434	112.932	111.191
Rupiah	1.374	1.370	1.366	1.390	1.364	1.438	1.483	1.504	1.529	1.568	1.593	1.619	1.648
Valas / *Foreign Exchange*	101.295	98.523	97.689	92.144	93.757	97.836	102.523	101.029	92.384	103.481	108.840	111.312	109.543
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	1.388	1.413	1.390	1.640	2.688	2.322	4.732	3.135	2.755	5.932	8.390	7.308	4.092
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities*	68.507	53.712	64.377	76.675	99.771	74.061	72.026	94.073	104.539	91.878	96.161	71.725	70.217
h. Setoran Jaminan / *Guarantee Deposits*	1.153	1.039	1.048	1.366	1.270	1.293	1.597	1.567	2.297	1.452	1.887	1.326	1.567
Beberapa komponen modal / *Several Components of Capital*													
a. Modal Disetor / *Paid In Capital*	29.707	29.578	29.578	29.578	29.590	29.210	29.207	29.002	28.928	28.649	28.418	28.102	27.638
b. Cadangan / *Reserves*	10.647	10.647	10.647	10.961	10.961	10.961	10.961	10.961	10.961	10.961	10.961	10.961	10.961
c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1)	450.479	550.253	550.250	491.891	489.169	489.170	489.169	489.169	489.168	489.167	489.194	484.883	476.284
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	98.383	12.097	22.509	31.862	43.858	56.400	68.935	82.417	95.003	108.647	119.128	132.268	143.344
e. Tambahan modal disetor / *Additional Paid In Capital*	126.928	124.058	122.457	120.521	115.058	114.481	112.675	113.563	113.412	108.780	106.752	111.594	105.563
f. Modal Pinjaman / *Loan Capital*	16.902	17.538	17.521	17.524	17.666	17.759	18.110	18.031	18.042	18.469	18.879	19.028	18.846

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

Keterangan	2021	2022											
	Des	Jan	Feb*)	Mar*)	Apr*)	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
A. Pendapatan dan Beban Bunga/Bagi Hasil / *Interest/Profit Sharing Income and Expenses*													
1. Pendapatan bunga/Pendapatan Bagi Hasil / *Interest Income/Profit Sharing Income*	773.902	75.405	129.182	193.170	257.686	322.836	388.804	456.028	521.759	592.216	657.592	729.569	811.458
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	9.740	1.210	2.150	3.075	4.031	5.126	6.236	7.233	8.165	9.129	10.266	11.944	13.904
b. Dari Penempatan pada bank lain / *From interbank placement*	2.691	225	448	591	797	1.035	1.364	1.710	2.164	2.772	3.545	4.398	5.409
c. Dari surat berharga / *From securities*	87.345	7.905	14.837	22.626	30.137	37.748	45.222	53.055	60.955	68.606	76.874	85.694	94.584
d. Dari Kredit/Pembiayaan yang diberikan / *From credit/financing*	487.587	46.942	85.476	126.749	169.227	211.752	255.132	298.932	340.533	387.015	426.955	471.737	523.468
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	484.944	46.699	85.025	126.089	168.236	210.522	253.666	297.201	338.463	384.677	424.309	468.776	520.202
- kepada bank lain / *To other Bank*	2.643	243	451	660	991	1.231	1.466	1.731	2.069	2.338	2.646	2.961	3.267
e. Lainnya / *Others*	186.539	19.123	26.271	40.131	53.494	67.175	80.851	95.098	109.942	124.694	139.951	155.796	174.093
2. Beban Bunga/Bagi Hasil / *Interest/Profit Sharing Expenses*	342.699	37.175	54.543	79.257	102.676	126.949	151.576	176.782	202.150	228.360	256.294	286.439	323.610
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	145	24	46	66	71	105	140	184	240	307	378	417	484
b. Kewajiban pada Bank lain / *Interbank Liabilities*	5.618	421	772	996	1.357	1.840	2.548	3.148	3.678	4.335	5.173	5.972	6.833
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	140.844	10.683	20.209	30.492	40.373	50.494	60.325	70.594	80.669	91.039	102.520	115.258	129.628
- Giro / *Demand Deposit*	24.161	2.183	4.110	6.181	8.268	10.443	12.569	14.867	17.054	19.259	21.704	24.543	27.740
- Tabungan / *Saving*	17.181	1.274	2.516	3.838	5.065	6.297	7.532	8.751	10.094	11.477	12.773	14.089	15.492
- Simpanan Berjangka / *Time deposits*	99.502	7.226	13.583	20.472	27.040	33.753	40.224	46.977	53.521	60.303	68.043	76.626	86.396
d. Surat Berharga / *Securities*	9.797	737	1.417	2.596	3.449	4.060	4.861	5.827	6.535	7.387	8.519	9.509	10.297
e. Pinjaman yang diterima / *Loans received*	6.908	5.659	1.224	1.603	1.998	2.483	3.149	3.813	4.566	5.481	7.122	8.406	13.077
f. Lainnya / *Others*	174.872	19.651	30.874	43.505	55.429	67.968	80.554	93.215	106.339	119.811	132.581	146.876	163.291
g. Koreksi atas pendapatan Bunga/Bagi Hasil / *Corrections*	4.515	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga/Bagi Hasil Bersih (A1-A2) / *Net Interest/Profit Sharing Income* (A1-A2)	**431.203**	**38.230**	**74.639**	**113.913**	**155.010**	**195.888**	**237.228**	**279.247**	**319.608**	**363.857**	**401.298**	**443.130**	**487.848**
C. Pendapatan dan Beban Operasional Lain / *Other Operating Income and Expenses*													
1. Pendapatan Operasional Selain Bunga/Bagi Hasil / *Other Operating Income*	460.019	52.877	89.649	122.171	150.784	173.338	233.471	265.022	294.156	354.507	404.598	444.196	522.998
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	20.448	2.596	3.893	4.784	5.436	5.367	6.074	6.712	7.576	7.726	8.028	9.279	10.408
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / *Increase in fair value and gain form sale of credit/financing*	-	1	3	6	-	-	2	2	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / *Increase in fair value and gain form sale of other financial assets*	60	100	380	559	151	157	165	264	304	247	169	236	276
d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction*	208.665	25.641	46.678	66.543	85.116	94.871	137.145	153.256	162.067	201.736	235.047	259.831	318.768
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions*	87.234	6.838	13.267	21.368	29.959	38.904	47.418	55.546	63.384	72.145	79.677	88.512	97.515
f. Lainnya / Others	143.612	17.701	25.429	28.911	30.122	34.038	42.667	49.243	60.825	72.653	81.678	86.338	96.030
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / *Non Interest/Profit Sharing Expense*	716.871	70.774	126.555	181.540	229.462	272.371	354.502	402.671	450.066	533.239	599.156	658.420	762.897
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	2.082	520	675	964	1.614	1.550	1.730	1.698	1.711	2.298	2.756	2.471	2.341
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / *Decrease in fair value and losses form sale of credit/financing*	454	0	0	0	82	621*)	621	621	620	620	620	620	632
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets*	177	7	32	125	108	165	184	165	174	262	235	235	158
d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction*	191.785	25.047	45.180	62.990	81.327	90.144	132.688	147.965	155.222	196.399	225.916	249.798	307.170
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	249.910	24.286	37.254	51.229	59.189	70.501	87.407	98.284	115.983	132.353	144.068	155.749	171.698
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	4.404	388	743	1.263	1.634	2.079	2.555	2.945	3.391	3.875	4.216	4.728	5.196
g. Lainnya / Others	268.059	20.524	42.672	64.967	85.507	107.311	129.317	150.994	172.966	197.433	221.345	244.819	275.703
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	174.352	20.332	37.733	54.544	76.333	96.854	116.196	141.598	163.698	185.124	206.741	228.906	247.949
E. Pendapatan non - operasional / *Non Operational Income*	20.216	3.109	7.301	7.095	10.242	13.129	18.258	20.340	23.493	29.867	31.355	35.064	38.631
F. Beban non - operasional / *Non Operational Expenses*	20.411	2.320	4.456	6.541	8.688	11.275	14.486	16.428	18.963	22.652	26.387	30.341	34.081
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	(195)	789	2.845	553	1.554	1.854	3.772	3.911	4.530	7.216	4.968	4.722	4.550
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	174.271	21.121	40.579	55.098	77.887	98.708	119.969	145.509	168.229	192.340	211.708	233.628	252.499
I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*	89.861	(18)	(39)	(65)	(88)	(114)	(137)	(156)	(185)	(185)	(209)	(236)	125.725
J. Transfer Laba/Rugi ke Kantor Pusat / *Transfer of Profit/Loss to Head Office*	89.586	(18)	(39)	(65)	(88)	(114)	(137)	(156)	(185)	(185)	(209)	(236)	125.715
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*	140.206	16.857	30.890	45.368	62.377	79.513	97.204	117.179	134.796	154.457	169.975	187.579	201.817

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

Keterangan	2022												
	Des	Jan	Feb*)	Mar*)	Apr*)	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
A. Pendapatan dan Beban Bunga/Bagi Hasil / *Interest/Profit Sharing Income and Expenses*													
1. Pendapatan bunga/Pendapatan Bagi Hasil / *Interest Income/Profit Sharing Income*	136.178	10.619	20.122	31.192	41.965	52.843	66.858	78.572	89.528	101.875	114.171	127.515	141.972
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	2.297	279	486	704	948	1.237	1.438	1.574	1.691	1.845	2.024	2.248	2.543
b. Dari Penempatan pada bank lain / *From interbank placement*	873	58	101	161	201	250	314	381	464	589	708	829	964
c. Dari surat berharga / *From securities*	11.759	1.140	1.864	2.895	3.939	4.946	5.949	6.923	7.909	8.968	10.062	11.412	12.673
d. Dari Kredit/Pembiayaan yang diberikan / *From credit/financing*	64.408	5.423	10.464	16.178	21.752	27.380	34.367	40.320	45.478	51.770	57.970	64.442	71.646
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	64.218	5.414	10.451	16.157	21.724	27.345	34.325	40.275	45.427	51.714	57.908	64.373	71.570
- kepada bank lain / *To other Bank*	190	9	14	21	28	36	42	45	51	56	62	69	76
e. Lainnya / *Others*	56.840	3.719	7.206	11.254	15.125	19.030	24.790	29.374	33.986	38.702	43.406	48.584	54.146
2. Beban Bunga/Bagi Hasil / *Interest/Profit Sharing Expenses*	86.768	6.040	11.554	17.843	23.893	30.052	39.057	46.024	52.793	59.897	67.132	75.063	83.805
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	137	0	1	2	6	11	13	23	46	75	101	95	114
b. Kewajiban pada Bank lain / *Interbank Liabilities*	895	81	143	221	301	387	549	654	791	942	1.132	1.331	1.566
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	28.410	2.212	4.131	6.256	8.291	10.375	13.130	15.318	17.148	19.319	21.520	23.911	26.515
- Giro / *Demand Deposit*	3.207	260	476	742	998	1.252	1.427	1.647	1.800	2.022	2.290	2.572	2.847
- Tabungan / *Saving*	2.801	275	499	766	1.035	1.321	1.745	2.035	2.288	2.565	2.841	3.123	3.403
- Simpanan Berjangka / *Time deposits*	22.401	1.678	3.156	4.748	6.258	7.802	9.958	11.637	13.060	14.731	16.389	18.216	20.265
d. Surat Berharga / *Securities*	1.403	102	207	334	466	594	928	1.079	1.216	1.370	1.483	1.737	1.801
e. Pinjaman yang diterima / *Loans received*	515	36	68	106	150	195	317	393	468	631	824	980	1.169
f. Lainnya / *Others*	55.389	3.608	7.004	10.924	14.679	18.491	24.121	28.557	33.001	37.561	42.073	47.009	52.640
g. Koreksi atas pendapatan Bunga/Bagi Hasil / *Corrections*	19	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga/Bagi Hasil Bersih (A1-A2) / *Net Interest/Profit Sharing Income* (A1-A2)	**49.410**	**4.579**	**8.568**	**13.348**	**18.072**	**22.792**	**27.800**	**32.549**	**36.735**	**41.978**	**47.039**	52.452	58.167
C. Pendapatan dan Beban Operasional Lain / *Other Operating Income and Expenses*									-	-	-		-
1. Pendapatan Operasional Selain Bunga/Bagi Hasil / *Other Operating Income*	105.924	7.677	12.036	16.025	19.651	21.775	29.561	35.651	39.283	50.934	53.071	**55.376**	**55.502**
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	2.418	245	245	394	512	500*)	730	734	923	856	863	1.023	1.012
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / *Increase in fair value and gain form sale of credit/financing*	-	1	3	5	-	-	2	2	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / *Increase in fair value and gain form sale of other financial assets*	24	97	373	545	131	131	134	222	252	180	80	127	136
d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction*	86.289	5.718	8.839	11.494	14.524	15.745	20.561	25.731	26.720	35.967	37.056	38.174	36.694
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions*	5.778	475	776	1.361	1.778	2.188	2.823	3.220	3.741	4.259	4.752	5.264	5.810
f. Lainnya / Others	11.415	1.141	1.800	2.226	2.706	3.211	5.310	5.741	7.646	9.673	10.320	10.789	11.850
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / *Non Interest/Profit Sharing Expense*	147.717	10.605	17.666	24.836	32.167	37.610	54.468	62.713	69.586	84.442	90.842	97.368	102.965
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	1.143	105	131	225	319	399	554	395	363	514	579	527	510
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / *Decrease in fair value and losses form sale of credit/financing*	1	0	0	-	-	1	1	1	0	0	0	0	12
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets*	176	7	32	124	107	110	129	164	167	169	143	143	143
d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction*	83.510	5.708	8.802	11.278	14.257*)	15.236	20.103	25.176	25.847	35.070	36.128	37.179	35.598
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	23.825	1.765	2.905	3.958	4.717	5.964	13.041	13.559	16.758	18.615	20.456	22.143	24.620
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	904	71	93	228	229	298	365	420	490	529	579	744	859
g. Lainnya / Others	38.159	2.948	5.704	9.023	12.536	15.602	20.274	22.998	25.962	29.545	32.957	36.632	41.223
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	7.616	1.651	2.938	4.538	5.556	6.957	2.893	5.486	6.431	8.470	9.268	10.461	10.704
E. Pendapatan non - operasional / *Non Operational Income*	6.062	717	1.376	1.937	2.678	3.346	4.603	4.970	5.571	6.761	7.707	8.652	9.328
F. Beban non - operasional / *Non Operational Expenses*	6.038	711	1.401	2.014	2.755	3.551	4.927	5.375	5.896	7.104	8.102	9.005	9.684
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	24	6	(25)	(77)	(77)	(205)	(324)	(404)	(325)	(343)	(396)	(353)	(356)
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	7.640	1.657	2.913	4.461	5.479	6.752	2.569	5.082	6.106	8.127	8.873	10.108	10.348
I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*	4.306	(18)	-	0	-	-	-	-	-	-	-	-	4.804
J. Transfer Laba/Rugi ke Kantor Pusat / *Transfer of Profit/Loss to Head Office*	4.031	(18)	-	-	-	-	-	-	-	-	-	-	4.804
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*	4.510	1.265	2.158	3.390	4.126	5.083	2.518	3.782	3.939	5.975	6.564	7.507	6.494

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

Keterangan	2022												
	Des	Jan	Feb*)	Mar*)	Apr*)	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
A. Pendapatan dan Beban Bunga / *Interest Income and Interest Expenses*													
1. Pendapatan bunga / *Interest Income*	104.090	8.706	17.166	26.059	34.619	43.440	49.194	58.345	67.484	76.686	86.840	97.057	107.720
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	2.022	219	420	612	737	938	1.226	1.475	1.714	1.994	2.311	2.727	3.184
b. Dari Penempatan pada bank lain / *From interbank placement*	383	16	81	56	85	120	160	217	294	394	512	625	766
c. Dari surat berharga / *From securities*	9.637	828	1.774	2.648	3.541	4.388	5.238	6.214	7.160	8.102	9.295	10.476	11.684
d. Dari Kredit/Pembiayaan yang diberikan / *From credit/financing*	53.880	4.546	8.987	13.804	18.285	22.935	26.365	31.437	36.408	41.447	46.932	52.203	57.640
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	53.720	4.532	8.961	13.765	18.232	22.862	26.262	31.310	36.254	41.260	46.700	51.928	57.303
- kepada bank lain / *To other Bank*	160	14	26	39	54	72	103	127	154	187	232	274	337
e. Lainnya / *Others*	38.168	3.097	5.905	8.938	11.971	15.060	16.205	19.002	21.908	24.749	27.790	31.028	34.445
2. Beban Bunga / *Interest Expenses*	61.091	4.800	9.174	13.901	18.423	23.228	24.992	29.422	33.950	38.414	43.447	48.652	54.300
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	-	-	-	-	-	-	-	-	-	0	-	-	-
b. Kewajiban pada Bank lain / *Interbank Liabilities*	835	63	119	182	243	312	303	383	453	537	632	752	900
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	20.716	1.589	3.100	4.699	6.134	7.713	8.540	10.060	11.614	13.154	15.030	16.922	19.046
- Giro / *Demand Deposit*	2.171	196	396	596	772	959	1.235	1.480	1.703	1.913	2.162	2.412	2.675
- Tabungan / *Saving*	1.660	167	336	497	645	797	811	942	1.079	1.214	1.359	1.496	1.669
- Simpanan Berjangka / *Time deposits*	16.885	1.226	2.369	3.605	4.717	5.958	6.494	7.637	8.832	10.027	11.509	13.013	14.702
d. Surat Berharga / *Securities*	1.310	111	224	345	464	583	504	593	678	763	847	932	1.013
e. Pinjaman yang diterima / *Loans received*	1.116	72	143	226	287	366	388	463	541	626	732	840	960
f. Lainnya / *Others*	37.032	2.964	5.589	8.449	11.295	14.254	15.257	17.924	20.664	23.334	26.206	29.206	32.382
g. Koreksi atas pendapatan bunga / *Corrections*	82	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / *Net Interest Income* (A1-A2)	42.998	3.906	7.992	12.158	16.196	20.212	24.202	28.923	33.534	38.272	43.393	48.405	53.420
C. Pendapatan dan Beban Operasional Lain / *Other Operating Income and Expenses*				-									-
1. Pendapatan Operasional Selain Bunga / *Other Operating Income*	83.649	15.314	29.224	47.057	59.913	68.873	100.323	110.030	116.683	142.566	167.951	192.746	214.590
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	1.750	167	383	456	580	627	656	842	956	1.008	1.103	1.323	1.364
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / *Increase in fair value and gain form sale of credit/financing*	-	-	-	0	-	-	-	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / *Increase in fair value and gain form sale of other financial assets*	35	3	6	14	20	25	30	42	52	67	88	109	140
d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction*	65.579	13.441	27.010	43.620	54.971	63.101	93.873	102.409	108.107	132.976	157.246	180.826	201.538
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions*	6.026	492	1.079	1.757	2.413	2.937	3.595	4.227	4.822	5.446	6.055	6.655	7.259
f. Lainnya / Others	10.259	1.210	746	1.210	1.928	2.183	2.168	2.510	2.746	3.069	3.459	3.833	4.288
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / *Non Interest/Profit Sharing Expense*	113.549	18.135	35.190	56.136	72.059	83.977	114.564	127.467	136.764	167.338	192.395	220.406	246.170
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	237	119	136	136	240	277	306	436	459	499	577	701	709
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / *Decrease in fair value and losses form sale of credit/financing*	345	-	-	0	-	-	-	-	-	-	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets*	-	-	-	-	-	54	54	-	-	-	-	-	-
d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction*	62.517	13.203	26.575	42.521	53.960	61.773	92.196	100.996	106.470	132.764	153.634	176.908	197.839
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	17.787	2.327	2.843	4.900	6.276	7.434	5.389	6.218	7.020	8.184	9.106	9.999	11.280
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	1.029	90	210	346	458	556	638	771	878	1.080	1.138	1.276	1.369
g. Lainnya / Others	31.634	2.395	5.424	8.232	11.126	13.883	15.981	19.046	21.938	24.812	27.940	31.522	34.973
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	13.098	1.085	2.027	3.079	4.050	5.108	9.961	11.486	13.452	13.500	18.949	20.744	21.840
E. Pendapatan non - operasional / *Non Operational Income*	2.057	284	299	243	415	608	958	1.570	1.573	3.647	1.026	1.291	1.465
F. Beban non - operasional / *Non Operational Expenses*	1.940	262	298	356	334	497	539	465	364	725	1.260	1.543	1.123
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	118	23	2	(113)	81	111	419	1.105	1.209	2.922	(233)	(252)	343
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	13.216	1.107	2.028	2.967	4.131	5.219	10.380*)	12.591	14.661	16.422	18.715	20.493	22.182
I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*	2.756	-	(39)	(65)	(88)	(114)	(137)	(156)	(185)	(185)	(209)	(236)	2.989
J. Transfer Laba/Rugi ke Kantor Pusat / *Transfer of Profit/Loss to Head Office*	2.756	-	(39)	(65)	(88)	(114)	(137)	(156)	(185)	(185)	(209)	(236)	2.989
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*	11.034	806	1.629	2.281	3.277	4.241	8.297	10.125	11.817	13.169	14.997	16.221	17.562

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

Keterangan	2022												
	Des	Jan	Feb*)	Mar*)	Apr*)	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
A. Pendapatan dan Beban Bunga / *Interest Income and Interest Expenses*													
1. Pendapatan bunga / *Interest Income*	208.880	16.440	31.432	47.498	64.569	81.154	98.403	115.558	133.001	150.589	168.809	187.368	208.189
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	2.887	359	649	923	1.247	1.551	1.901	2.205	2.515	2.797	3.120	3.605	4.209
b. Dari Penempatan pada bank lain / *From interbank placement*	370	25	46	67	97	123	151	189	239	298	368	439	532
c. Dari surat berharga / *From securities*	25.630	2.101	4.004	6.080	8.087	10.166	12.150	14.221	16.356	18.258	20.388	22.576	24.785
d. Dari Kredit/Pembiayaan yang diberikan / *From credit/financing*	115.366	9.449	18.231	27.553	38.117	47.880	58.286	68.446	78.619	89.344	100.139	111.206	122.977
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	114.457	9.383	18.108	27.367	37.869	47.560	57.895	67.978	78.079	88.735	99.443	110.420	122.091
- kepada bank lain / *To other Bank*	909	67	123	186	249	319	391	468	540	609	696	787	886
e. Lainnya / *Others*	64.628	4.506	8.502	12.876	17.022	21.434	25.915	30.497	35.271	39.892	44.794	49.542	55.687
2. Beban Bunga / *Interest Expenses*	112.375	8.250	15.365	23.129	30.688	38.628	46.570	54.716	63.128	71.352	80.279	89.587	100.834
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	3	24	45	64	66	94	127	160	194	231	276	322	369
b. Kewajiban pada Bank lain / *Interbank Liabilities*	479	42	83	127	161	225	281	332	386	462	551	631	712
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	41.875	3.175	5.977	8.955	11.951	14.933	17.865	20.890	23.958	26.958	30.343	34.156	38.499
- Giro / *Demand Deposit*	6.390	543	1.034	1.553	2.109	2.675	3.256	3.867	4.535	5.172	5.840	6.633	7.522
- Tabungan / *Saving*	5.566	428	813	1.226	1.640	2.065	2.488	2.921	3.336	3.763	4.211	4.668	5.166
- Simpanan Berjangka / *Time deposits*	29.919	2.203	4.129	6.176	8.201	10.193	12.122	14.102	16.087	18.023	20.292	22.855	25.810
d. Surat Berharga / *Securities*	4.252	255	501	761	1.014	1.309	1.566	1.800	2.031	2.257	2.496	2.733	2.967
e. Pinjaman yang diterima / *Loans received*	3.291	254	483	730	999	1.283	1.587	1.939	2.332	2.737	3.201	3.715	4.288
f. Lainnya / *Others*	62.388	4.501	8.276	12.491	16.498	20.784	25.143	29.594	34.228	38.707	43.412	48.030	54.000
g. Koreksi atas pendapatan bunga / *Corrections*	88	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / *Net Interest Income* (A1-A2)	96.505	8.190	16.066	24.369	33.881	42.526	51.833	60.842	69.873	79.237	88.530	97.781	107.355
C. Pendapatan dan Beban Operasional Lain / *Other Operating Income and Expenses*				-			-	-	-	-	-	-	-
1. Pendapatan Operasional Selain Bunga / *Other Operating Income*	55.850	13.274	17.259	21.768	21.923	25.196	29.694	33.405	36.021	41.488	45.962	49.444	54.586
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	6.476	639	1.175	1.349	1.456	1.382	1.559	1.778	2.006	1.971	1.934	2.446	3.185
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / *Increase in fair value and gain form sale of credit/financing*	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / *Increase in fair value and gain form sale of other financial assets*	0,4	0,0	0,0	0,0	0,1	0,1	0,1	0,1	0,05	0,05	0,83	-	-
d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction*	18.770	1.978	2.587	3.652	5.226	6.137	8.077	9.638	10.468	12.984	15.396	16.819	17.694
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions*	17.130	1.296	2.506	4.138	6.104	7.634	9.264	10.780	12.350	14.030	15.442	16.906	18.693
f. Lainnya / Others	13.473	9.360	10.991	12.629	9.137*)	10.043	10.794	11.209	11.197	12.504	13.189	13.273	15.014
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / *Non Interest/Profit Sharing Expense*	119.625	18.050	27.360	36.176	41.936	50.459	59.825	68.038	75.830	87.498	98.012	107.500	118.467
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	488	247	272	445	772	750	742	751	761	1.121	1.449	1.082	957
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / *Decrease in fair value and losses form sale of credit/financing*	-	-	-	-	0	0	0	0	0	0	0	0	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets*	0,8	0,3	0,5	0,7	0,7	0,7	0,7	0,7	7	93	92	92	15
d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction*	15.451	1.581	2.088	2.915	4.223	4.789	6.488	7.525	7.701	9.925	11.919	12.654	13.012
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	43.455	11.085	14.832	17.309	15.873	18.493	20.518	22.476	24.578	27.856	30.615	34.097	37.955
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	1.733	155	289	478	690	931	1.142	1.300	1.469	1.645	1.797	1.911	2.107
g. Lainnya / Others	58.497	4.981	9.879	15.030	20.377	25.496	30.935	35.984	41.314	46.858	52.140	57.664	64.422
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	32.729	3.414	5.965	9.961	13.868	17.263	21.703	26.209	30.063	33.227	36.480	39.726	43.474
E. Pendapatan non - operasional / *Non Operational Income*	10.817	1.309	2.728	4.051	5.492	7.134	9.020	10.296	12.471	14.574	16.803	18.816	21.721
F. Beban non - operasional / *Non Operational Expenses*	10.362	1.284	2.686	3.983	5.255	6.890	8.519	9.974	11.950	13.809	15.959	18.441	21.746
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	455	26	42	68	237	244	501	323	521	765	843	375	(25)
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	33.298	3.439	6.007	10.029	14.105	17.506	22.204	26.531	30.584	33.992	37.323	40.101	43.449
I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*	12.158	-	-	-	-	-	-	-	-	-	-	-	15.391
J. Transfer Laba/Rugi ke Kantor Pusat / *Transfer of Profit/Loss to Head Office*	12.158	-	-	-	-	-	-	-	-	-	-	-	15.380
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*	26.279	2.689	4.594	7.834	11.117	13.789	17.454	20.855	24.038	26.665	29.287	31.582	34.417

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

Keterangan	2022												
	Des	Jan	Feb*)	Mar*)	Apr*)	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
A. Pendapatan dan Beban Bunga / *Interest Income and Interest Expenses*													
1. Pendapatan bunga / *Interest Income*	324.755	39.641	60.461	88.422	116.533	145.398	174.349	203.554	231.745	263.066	287.772	317.629	353.577
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	2.535	354	595	836	1.100	1.401	1.671	1.979	2.245	2.493	2.811	3.364	3.967
b. Dari Penempatan pada bank lain / *From interbank placement*	1.065	127	220	307	415	542	739	924	1.166	1.490	1.957	2.505	3.147
c. Dari surat berharga / *From securities*	40.318	3.836	7.195	11.003	14.570	18.248	21.884	25.697	29.529	33.277	37.128	41.231	45.441
d. Dari Kredit/Pembiayaan yang diberikan / *From credit/financing*	253.933	27.524	47.794	69.213	91.073	113.557	136.114	158.729	180.028	204.454	221.914	243.886	271.205
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	252.549	27.370	47.506	68.800	90.412	112.754	135.184	157.638	178.703	202.969	220.258	242.055	269.237
- kepada bank lain / *To other Bank*	1.384	154	288	413	660	803	930	1.092	1.324	1.485	1.656	1.831	1.968
e. Lainnya / *Others*	26.903	7.801	4.658	7.063	9.376	11.651	13.941	16.225	18.777	21.352	23.961	26.643	29.816
2. Beban Bunga / *Interest Expenses*	82.464	18.086	18.449	24.384	29.671	35.041	40.957	46.620	52.279	58.697	65.435	73.137	84.671
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	5	0	0	0	0	0	1	1	1	1	1	1	1
b. Kewajiban pada Bank lain / *Interbank Liabilities*	3.409	235	427	465	651	915	1.415	1.779	2.048	2.394	2.859	3.259	3.655
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	49.843	3.707	7.001	10.582	13.996	17.473	20.790	24.326	27.949	31.609	35.628	40.269	45.568
- Giro / *Demand Deposit*	12.393	1.184	2.204	3.290	4.388	5.558	6.651	7.873	9.017	10.152	11.413	12.926	14.696
- Tabungan / *Saving*	7.154	404	868	1.349	1.745	2.114	2.488	2.853	3.392	3.935	4.362	4.802	5.253
- Simpanan Berjangka / *Time deposits*	30.296	2.119	3.930	5.943	7.864	9.800	11.651	13.600	15.541	17.522	19.853	22.542	25.619
d. Surat Berharga / *Securities*	2.832	268	485	1.156	1.505	1.574	1.863	2.355	2.611	2.998	3.693	4.107	4.517
e. Pinjaman yang diterima / *Loans received*	1.986	5.297	530	540	562	639	856	1.018	1.225	1.487	2.365	2.871	6.660
f. Lainnya / *Others*	20.063	8.578	10.005	11.641	12.957	14.440	16.032	17.141	18.446	20.209	20.890	22.631	24.269
g. Koreksi atas pendapatan bunga / *Corrections*	4.326	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / *Net Interest Income* (A1-A2)	242.291	21.555	42.013	64.037	86.862	110.358	133.392	156.934	179.467	204.369	222.337	244.491	268.906
C. Pendapatan dan Beban Operasional Lain / *Other Operating Income and Expenses*												-	-
1. Pendapatan Operasional Selain Bunga / *Other Operating Income*	214.597	16.612	31.130	37.320	49.297	57.494	73.893	85.936	102.171	119.519	137.614	146.630	198.321
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	9.804	1.544	2.089	2.585	2.888	2.859*)	3.128	3.358	3.690	3.891	4.128	4.488	4.848
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / *Increase in fair value and gain form sale of credit/financing*	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / *Increase in fair value and gain form sale of other financial assets*	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction*	38.028	4.504	8.243	7.777	10.394	9.889*)	14.634	15.478	16.772	19.810	25.350	24.012	62.842
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions*	58.300	4.574	8.907	14.111	19.664	26.146	31.737	37.318	42.472	48.410	53.428	59.688	65.753
f. Lainnya / Others	108.464	5.990	11.892	12.847	16.351	18.600	24.394	29.782	39.237	47.407	54.709	58.442	64.878
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / *Non Interest/Profit Sharing Expense*	335.979	23.985	46.339	64.392	83.300	100.325	125.645	144.454	167.885	193.961	217.907	233.146	295.295
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	215	49	135	159	282	124*)	128	116	128	165	151	161	165
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / *Decrease in fair value and losses form sale of credit/financing*	108	-	0	0	82	620*)	620	620	620	620	620	620	620
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*	30.308	4.555	7.714	6.277	8.888	8.346*)	13.901	14.268	15.205	18.640	24.234	23.057	60.721
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	164.841	9.108	16.674	25.063	32.324	38.611	48.459	56.030	67.627	77.697	83.891	89.509	97.843
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	737	72	150	212	257	294	410	453	555	621	702	797	861
g. Lainnya / Others	139.769	10.200	21.665	32.682	41.468	52.330	62.127	72.966	83.752	96.218	108.309	119.002	135.085
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	120.909	14.183	26.804	36.966	52.859	67.527	81.640	98.417	113.752	129.927	142.044	157.975	171.932
E. Pendapatan non - operasional / *Non Operational Income*	1.279	799	2.898	863	1.656*)	2.041	3.677	3.503	3.878	4.886	5.819	6.305	6.116
F. Beban non - operasional / *Non Operational Expenses*	2.071	64	72	189	343	337	501	615	753	1.014	1.066	1.353	1.528
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	(791)	734	2.826	675	1.313	1.704	3.176	2.888	3.126	3.872	4.753	4.952	4.588
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	120.118	14.917	29.630	37.641	54.172	69.231	84.816	101.305	116.877	133.799	146.798	162.926	176.520
I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*	70.641	-	-	-	-	-	-	-	-	-	-	-	102.541
J. Transfer Laba/Rugi ke Kantor Pusat / *Transfer of Profit/Loss to Head Office*	70.641	-	-	-	-	-	-	-	-	-	-	-	102.541
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*	98.383	12.097	22.509	31.862	43.858	56.400	68.935	82.417	95.003	108.647	119.128	132.268	143.344

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

Indikator / *Indicator*	2021	2022											
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Tagihan Komitmen / *Commited Claims*	**1.213.629**	**1.154.258**	**1.185.136**	**1.150.136**	**1.264.022**	**1.278.882**	**1.338.665**	**1.370.719**	**1.312.978**	**1.472.583**	**1.498.355**	**1.525.035**	**1.447.440**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	41.525	41.892	42.740	42.522	40.509	36.278	36.745	37.248	37.296	36.038	36.159	37.903	32.934
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (purchased)*	1.163.491	1.101.328	1.131.646	1.097.380	1.214.361	1.231.786	1.290.252	1.322.022	1.264.639	1.426.347	1.452.347	1.473.777	1.405.654
- Lainnya / *Others*	8.613	11.038	10.750	10.234	9.152	10.817	11.668	11.449	11.043	10.198	9.849	13.355	8.851
Kewajiban Komitmen / *Commited Liabilities*	**3.113.244**	**3.057.673**	**3.081.981**	**3.032.374**	**3.122.505**	**3.088.860**	**3.117.796**	**3.215.608**	**3.135.630**	**3.298.091**	**3.330.867**	**3.363.716**	**3.664.205**
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / *Undisbursed loan/financing facilities to debtors*	1.705.175	1.725.430	1.722.294	1.711.188	1.698.419	1.697.841	1.690.677	1.765.023	1.771.384	1.790.929	1.813.451	1.848.402	2.142.859
- Committed	429.072	443.185	432.497	435.859	432.338	446.070	441.944	456.681	457.886	462.500	467.435	473.255	479.975
- Uncommitted	1.276.104	1.282.245	1.289.797	1.275.329	1.266.081	1.251.771	1.248.734	1.308.342	1.313.498	1.328.429	1.346.016	1.375.148	1.662.883
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / *Undisbursed loan/financing facilities to other banks*	24.251	23.378	23.544	16.485	16.032	17.029	16.052	16.833	18.335	23.760	20.767	19.079	17.762
- Committed	3.874	3.830	2.813	2.725	2.788	2.488	1.942	1.799	3.446	5.990	5.594	4.866	2.897
- Uncommitted	20.377	19.549	20.731	13.759	13.244	14.542	14.110	15.034	14.889	17.771	15.173	14.213	14.865
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	85.063	81.906	95.523	98.643	107.870	97.117	99.554	96.578	98.032	90.151	97.507	91.893	101.522
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	1.285.893	1.209.341	1.221.127	1.191.583	1.285.357	1.257.858	1.293.841	1.316.564	1.230.846	1.377.629	1.382.511	1.384.765	1.388.554
- Lainnya / Others	12.862	17.619	19.493	14.475	14.828	19.014	17.672	20.610	17.034	15.620	16.632	19.577	13.509
Tagihan Kontinjensi / *Contingent Claims*	**269.045**	**235.614**	**239.722**	**234.847**	**239.266**	**237.875**	**273.399**	**254.082**	**257.558**	**262.014**	**271.042**	**272.191**	**273.728**
- Garansi yang diterima / *Received guarantees*	204.276	205.979	218.672	213.475	217.800	217.246	252.412	230.479	234.477	238.347	247.756	247.083	249.893
- Pendapatan bunga/bagi hasil dalam penyelesaian / *Accrued interest*	53.711	1.075	1.102	1.124	1.119	974	1.149	1.144	1.563	1.749	1.978	2.179	1.811
- Lainnya / Others	11.058	28.559	19.949	20.248	20.347	19.655	19.838	22.460	21.519	21.918	21.308	22.928	22.024
Kewajiban Kontijensi / *Contingent Liabilities*	**348.030**	**327.615**	**301.787**	**292.818**	**293.725**	**289.015**	**292.648**	**298.726**	**305.033**[r]	**315.392**	**311.513**	**320.311**	**388.567**
- Garansi yang diberikan / *Issued guarantees*	345.453	325.013	299.059	290.216	291.016	286.372	289.955	295.911	301.655	311.776	307.694	316.316	384.200
- Lainnya / *Others*	2.576	2.602	2.727	2.602	2.710	2.643	2.692	2.815	3.378[r]	3.616	3.819	3.995	4.367
Lainnya / *Others*	**696.230**	**534.076**	**518.778**	**523.977**	**528.349**	**528.905**	**541.983**	**545.090**	**548.722**	**556.000**	**563.122**	**570.201**	**578.345**
- Penerusan Kredit/pembiayaan / *Channelling*	11.477	9.682	9.473	9.378	9.449	9.421	8.453	8.451	7.709	7.378	7.170	7.125	7.342
- Aset produktif yang dihapusbukukan / *Written off earning assets*	627.791	523.747	508.654	513.940	518.235	518.815	532.849	535.957	540.325	547.917	555.232	562.347	570.265
Kredit/Pembiayaan yang diberikan / *Credit disbursed*	548.614	518.459	501.970	507.225	511.519	512.075	525.368	528.516	532.784	540.351	547.645	554.743	562.649
Lainnya / *Others*	79.177	5.289	6.684	6.715	6.716	6.740	7.482	7.441	7.541	7.566	7.587	7.604	7.616
- Aset produktif yang dihapustagih / *Charged off earning assets*	56.962	646	652	660	665	669	680	683	687	705	721	730	739
Kredit/Pembiayaan yang diberikan / *Credit/Financing disbursed*	49.558	646	652	660	665	669	680	683	687	705	721	730	739
Lainnya / *Others*	7.404	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / *Indicator*	2021	2022											
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Tagihan Komitmen / *Commited Claims*	**418.224**	**341.790**	**196.946**	**180.954**	**207.380**	**256.882**	**225.751**	**220.836**	**205.028**	**244.984**	**254.145**	**247.973**	**228.624**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	4.866	4.630	5.078	4.567	4.600	3.383	2.649	1.813	1.815	1.939	2.283	2.746	1.543
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (purchased)*	412.539	334.844	189.581	174.228	201.119	251.877	220.873	216.694	200.952	240.831	249.548	243.438	226.286
- Lainnya / *Others*	819	2.316	2.287	2.159	1.661	1.622	2.228	2.329	2.261	2.213	2.314	1.789	794
Kewajiban Komitmen / *Commited Liabilities*	**538.929**	**457.934**	**299.291**	**285.459**	**311.859**	**359.335**	**322.898**	**313.672**	**291.973**	**334.034**	**346.410**	**340.901**	**375.654**
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / *Undisbursed loan/financing facilities to debtors*	145.539	139.944	106.275	105.919	105.180	113.556	109.800	101.321	102.260	107.001	106.689	114.544	115.563
- *Committed*	35.456	36.635	35.599	34.546	36.377	38.245	32.952	34.034	33.901	34.690	34.254	37.250	37.410
- *Uncommitted*	110.084	103.308	70.676	71.373	68.803	75.311	76.847	67.286	68.358	72.311	72.435	77.295	78.153
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / *Undisbursed loan/financing facilities to other banks*	157	269	220	164	301	277	199	253	280	243	241	236	155
- *Committed*	30	66	51	31	79	75	61	60	65	56	74	77	64
- *Uncommitted*	127	204	169	133	221	203	138	192	214	187	167	160	91
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	5.633	4.954	3.950	3.689	3.499	3.792	2.919	2.002	2.613	2.361	2.676	2.061	2.212
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	384.112	307.601	182.470	172.642	199.181	236.454	205.267	204.090	180.664	218.804	230.239	216.129	254.418
- Lainnya / Others	3.487	5.167	6.375	3.045	3.698	5.256	4.713	6.007	6.157	5.625	6.566	7.930	3.306
Tagihan Kontinjensi / *Contingent Claims*	**36.834**	**34.324**	**30.493**	**30.437**	**30.939**	**30.424**	**53.132**	**26.474**	**28.937**	**29.485**	**30.731**	**30.708**	**29.605**
- Garansi yang diterima / *Received guarantees*	28.407	28.860	24.679	24.667	25.051	24.203	43.663	16.480	18.612	19.240	20.027	19.651	18.930
- Pendapatan bunga/bagi hasil dalam penyelesaian / *Accrued interest*	7.088	432	437	446	442	438	439	400	804	1.016	1.251	1.438	1.058
- Lainnya / Others	1.339	5.032	5.377	5.323	5.446	5.783	9.030	9.594	9.520	9.229	9.454	9.618	9.618
Kewajiban Kontijensi / *Contingent Liabilities*	**28.150**	**27.209**	**21.517**	**21.383**	**21.664**	**21.198**	**18.968**	**17.161**	17.855[r]	**17.954**	**18.248**	**17.643**	**17.738**
- Garansi yang diberikan / *Issued guarantees*	27.909	26.939	21.148	21.086	21.384	20.919	18.658	16.832	17.037	17.110	17.451	16.857	17.000
- Lainnya / *Others*	241	270	369	297	280	279	309	329	633[r]	844	797	786	738
Lainnya / *Others*	**62.084**	**50.320**	**45.532**	**45.614**	**45.976**	**46.687**	**56.066**	**56.275**	**56.292**	**56.514**	**57.331**	**58.433**	**61.978**
- Penerusan Kredit/pembiayaan / *Channelling*	532	442	441	441	440	486	483	482	258	258	258	257	257
- Aset produktif yang dihapusbukukan / *Written off earning assets*	53.302	49.878	45.091	45.173	45.536	46.201	55.583	55.792	56.034	56.255	57.071	58.174	61.714
Kredit/Pembiayaan yang diberikan / *Credit disbursed*	52.770	49.390	44.601	44.687	45.050	45.699	55.081	55.288	55.530	55.750	56.566	57.669	61.215
Lainnya / *Others*	532	488	490	486	486	502	502	505	505	505	505	505	499
- Aset produktif yang dihapustagih / *Charged off earning assets*	8.251	0	0	0	0	0	0	0	0	1	2	2	8
Kredit/Pembiayaan yang diberikan / *Credit/Financing disbursed*	8.200	0	0	0	0	0	0	0	0	1	2	2	8
Lainnya / *Others*	51	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / *Indicator*	2021	2022											
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Tagihan Komitmen / *Commited Claims*	**212.427**	**210.258**	**376.630**	**350.728**	**387.890**	**363.472**	**396.912**	**446.174**	**424.858**	**471.367**	**481.325**	**482.767**	**431.775**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	7.713	7.777	7.770	8.058	6.900	6.939	7.087	8.540	8.568	8.788	8.999	9.075	5.560
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (purchased)*	197.606	195.200	362.107	336.007	374.493	349.500	382.531	430.407	409.919	455.738	465.617	466.792	419.051
- Lainnya / *Others*	7.108	7.280	6.754	6.663	6.498	7.033	7.293	7.227	6.371	6.842	6.710	6.900	7.164
Kewajiban Komitmen / *Commited Liabilities*	**550.557**	**547.420**	**727.106**	**705.214**	**643.763**	**612.879**	**612.505**	**697.312**	**681.307**	**712.886**	**721.152**	**733.322**	**717.966**
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / *Undisbursed loan/financing facilities to debtors*	321.373	326.615	371.371	368.759	312.197	306.038	306.799	334.860	348.174	345.424	367.993	376.206	381.014
- *Committed*	52.557	53.183	53.036	54.942	51.892	53.402	53.969	54.901	55.354	55.566	59.314	58.769	58.917
- *Uncommitted*	268.816	273.432	318.335	313.817	260.305	252.636	252.830	279.959	292.820	289.859	308.678	317.437	322.096
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / *Undisbursed loan/financing facilities to other banks*	7.964	7.204	7.512	5.235	4.947	4.828	5.320	5.218	5.343	6.723	6.075	5.586	5.266
- *Committed*	53	240	237	241	1.252*)	181	181	184	340	810	831	320	353
- *Uncommitted*	7.912	6.964	7.275	4.994	3.695	4.647	5.139	5.034	5.003	5.913	5.243	5.266	4.913
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	8.751	8.882	10.807	11.869	7.467	6.693	7.911	9.447	6.701	7.104	6.791	8.983	8.212
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	205.797	196.938	330.716	312.428	312.451	288.452	285.756	341.038	314.388	346.953	333.543	335.762	315.921
- Lainnya / Others	6.672	7.780	6.699	6.923	6.702	6.868	6.719	6.748	6.702	6.682	6.750	6.784	7.553
Tagihan Kontinjensi / *Contingent Claims*	**101.202**	**98.850**	**101.175**	**99.853**	**52.377*)**	**54.024**	**54.541**	**54.528**	**55.433**	**55.759**	**57.460**	**55.987**	**57.426**
- Garansi yang diterima / *Received guarantees*	94.855	94.832	97.255	95.882	48.378*)	49.768	53.764	53.783	54.688	55.011	56.729	55.209	56.671
- Pendapatan bunga/bagi hasil dalam penyelesaian / *Accrued interest*	6.330	64	63	66	58	60	64	64	55	76	65	66	81
- Lainnya / Others	17	3.954	3.856	3.906	3.941	4.197	713	681	690	672	665	712	674
Kewajiban Kontijensi / *Contingent Liabilities*	**24.515**	**20.731**	**27.219**	**25.806**	**21.145**	**21.756**	**25.868**	**27.165**	**27.734**	**34.706**	**35.272**	**35.223**	**29.329**
- Garansi yang diberikan / *Issued guarantees*	24.273	20.489	26.977	25.564	20.904	21.514	25.626	26.931	27.500	34.472	35.038	34.989	28.955
- Lainnya / *Others*	242	242	242	242	242	242	242	234	234	234	234	234	374
Lainnya / *Others*	**56.757**	**47.716**	**53.839**	**54.796**	**54.928**	**51.534**	**46.360**	**45.708**	**46.116**	**45.265**	**44.466**	**44.611**	**45.261**
- Penerusan Kredit/pembiayaan / *Channelling*	6.211	4.430	4.289	4.221	4.327	4.254	3.291	3.290	2.780	1.974	1.791	1.778	1.774
- Aset produktif yang dihapusbukukan / *Written off earning assets*	44.899	43.277	49.541	50.567	50.592	47.272	43.060	42.408	43.327	43.281	42.664	42.822	43.476
Kredit/Pembiayaan yang diberikan / *Credit disbursed*	43.724	42.609	48.910	49.899	49.925	46.604	42.392	41.777	42.593	42.547	41.936	42.092	42.721
Lainnya / *Others*	1.174	667	631	667	667	667	667	631	733	734	729	731	755
- Aset produktif yang dihapustagih / *Charged off earning assets*	5.648	8	8	9	9	9	10	10	10	10	10	10	10
Kredit/Pembiayaan yang diberikan / *Credit/Financing disbursed*	5.648	8	8	9	9	9	10	10	10	10	10	10	10
Lainnya / *Others*	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / *Indicator*	2021	2022											
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Tagihan Komitmen / *Commited Claims*	**303.252**	**320.609**	**320.793**	**347.108**	**384.321**	**380.123**	**402.229**	**426.779**	**412.098**	**449.532**	**459.655**	**476.975**	**448.901**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	28.946	29.485	29.893	29.897	29.009	25.956	27.009	26.895	26.913	25.311	24.877	26.082	25.831
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (purchased)*	274.112	290.742	289.603	316.387	355.019	352.561	373.739	398.629	383.401	423.560	434.527	448.533	422.597
- Lainnya / *Others*	194	382	1.298	825	293	1.606	1.482	1.254	1.785	661	250	2.360	473
Kewajiban Komitmen / *Commited Liabilities*	**938.903**	**964.350**	**971.194**	**967.927**	**1.082.207**	**1.058.023**	**1.117.566**	**1.148.109**	**1.096.091**	**1.151.596**	**1.157.353**	**1.186.047**	**1.177.302**
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / *Undisbursed loan/financing facilities to debtors*	609.276	612.547	606.140	589.506	645.561	637.848	680.567	701.826	671.761	695.345	702.014	720.495	733.622
- *Committed*	79.500	84.672	79.206	88.338	89.298	95.901	95.366	107.712	104.183	110.991	104.973	107.225	105.556
- *Uncommitted*	529.777	527.874	526.934	501.168	556.263	541.947	585.201	594.114	567.578	584.354	597.041	613.269	628.066
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / *Undisbursed loan/financing facilities to other banks*	9.875	9.990	10.888	8.929	9.427	9.783	8.825	9.795	11.152	13.483	11.453	10.516	9.700
- *Committed*	134	138	133	339	138	138	28	32	1.520	1.857	1.908	1.924	36
- *Uncommitted*	9.741	9.852	10.754	8.590	9.289	9.645	8.797	9.763	9.632	11.627	9.545	8.592	9.664
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	20.575	18.096	20.328	20.744	27.191	22.779	23.126	22.094	19.794	20.263	18.289	17.395	18.586
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	296.654	319.905	328.110	344.836	396.132	381.441	399.294	407.320	389.977	419.870	423.180	434.505	413.232
- Lainnya / Others	2.523	3.814	5.729	3.912	3.896	6.173*)	5.754	7.075	3.407	2.635	2.418	3.136	2.163
Tagihan Kontinjensi / *Contingent Claims*	**58.054**	**52.890**	**51.478**	**45.660**	**97.046*)**	**96.675**	**107.910**	**112.505**	**113.051**	**115.008**	**119.303**	**119.633**	**119.118**
- Garansi yang diterima / *Received guarantees*	32.465	33.106	40.534	34.405	85.849*)	86.904	97.553	100.031	101.433	102.734	107.856	106.770	107.129
- Pendapatan bunga/bagi hasil dalam penyelesaian / *Accrued interest*	16.250	579	601	613	619	476*)	646	680	703	657	662	675	672
- Lainnya / Others	9.340	19.205	10.343	10.643	10.578	9.294	9.710	11.794	10.914	11.618	10.785	12.188	11.316
Kewajiban Kontijensi / *Contingent Liabilities*	**44.514**	**42.305**	**43.610**	**45.068**	**49.842**	**47.761**	**48.161**	**50.794**	**51.643**	**53.163**	**53.376**	**53.231**	**55.987**
- Garansi yang diberikan / *Issued guarantees*	43.981	41.783	43.066	44.584	49.239	47.231	47.626	50.226	51.101	52.620	52.796	52.677	55.455
- Lainnya / *Others*	532	522	544	484	603	530	535	568	542	542	580	554	532
Lainnya / *Others*	**185.306**	**120.557**	**123.120**	**124.666**	**125.152**	**125.952**	**127.614**	**127.639**	**128.141**	**129.752**	**130.652**	**131.045**	**132.256**
- Penerusan Kredit/pembiayaan / *Channelling*	386	386	386	386	386	386	386	386	386	386	386	386	386
- Aset produktif yang dihapusbukukan / *Written off earning assets*	148.402	119.534	122.091	123.630	124.110	124.906	126.558	126.580	127.078	128.673	129.558	129.942	131.150
Kredit/Pembiayaan yang diberikan / *Credit disbursed*	141.846	118.922	120.050	121.589	122.065	122.859	124.503	124.527	125.026	126.611	127.487	127.868	129.080
Lainnya / *Others*	6.556	612	2.041	2.041	2.044	2.046	2.054	2.053	2.053	2.062	2.071	2.074	2.070
- Aset produktif yang dihapustagih / *Charged off earning assets*	36.519	638	643	651	656	661	670	673	677	694	709	717	720
Kredit/Pembiayaan yang diberikan / *Credit/Financing disbursed*	29.165	638	643	651	656	661	670	673	677	694	709	717	720
Lainnya / *Others*	7.354	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / *Indicator*	2021	2022											
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Tagihan Komitmen / *Commited Claims*	**279.726**	**281.602**	**290.767**	**271.346**	**284.431**	**278.404**	**313.773**	**276.930**	**270.995**	**306.701**	**303.230**	**317.319**	**338.140**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (purchased)*	279.234	280.542	290.355	270.758	283.730	277.848	313.108	276.292	270.368	306.218	302.655	315.014	337.720
- Lainnya / *Others*	492	1.061	412	588	701	556	665	639	627	482	575	2.306	420
Kewajiban Komitmen / *Commited Liabilities*	**1.084.855**	**1.087.969**	**1.084.390**	**1.073.774**	**1.084.676**	**1.058.623**	**1.064.827**	**1.056.515**	**1.066.258**	**1.099.574**	**1.105.952**	**1.103.446**	**1.393.284**
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / *Undisbursed loan/financing facilities to debtors*	628.987	646.324	638.508	647.004	635.481	640.399	593.512	627.017	636.259	643.159	636.756	637.158	912.660
- *Committed*	261.559	268.695	264.656	258.034	254.771	258.522	259.657	260.034	264.447	261.253	268.895	270.011	278.092
- *Uncommitted*	367.427	377.629	373.852	388.970	380.711	381.877	333.855	366.983	384.742	381.906	367.861	367.147	634.568
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / *Undisbursed loan/financing facilities to other banks*	6.255	5.915	4.924	2.157	1.357	2.142	1.708	1.568	1.560	3.312	2.998	2.741	2.640
- *Committed*	3.658	3.386	2.392	2.114	1.319	2.094	1.672	1.523	1.521	3.268	2.781	2.546	2.444
- *Uncommitted*	2.597	2.529	2.533	43	38	47	36	44	40	44	217	195	197
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	50.104	49.974	60.437	62.341	69.712	63.854	65.598	63.036	68.924	60.423	69.751	63.453	72.512
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	399.330	384.898	379.830	361.677	377.594	351.511	403.524	364.115	345.817	392.002	395.549	398.369	404.984
- Lainnya / Others	180	857	691	595	531	718	486	780	768	679	898	1.725	487
Tagihan Kontinjensi / *Contingent Claims*	**72.955**	**49.549**	**56.576**	**58.896**	**58.903**	**56.752**	**57.817**	**60.576**	**60.138**	**61.761**	**63.548**	**65.864**	**67.580**
- Garansi yang diterima / *Received guarantees*	48.550	49.181	56.204	58.521	58.522	56.371	57.432	60.186	59.744	61.362	63.144	65.453	67.164
- Pendapatan bunga/bagi hasil dalam penyelesaian / *Accrued interest*	24.043	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / Others	362	369	372	376	381	381	385	390	395	399	404	411	416
Kewajiban Kontijensi / *Contingent Liabilities*	**250.851**	**237.369**	**209.440**	**200.562**	**201.074**	**198.300**	**199.651**	**203.606**	**207.800**	**209.569**	**204.617**	**214.214**	**285.513**
- Garansi yang diberikan / *Issued guarantees*	249.290	235.801	207.867	198.982	199.489	196.708	198.045	201.922	206.017	207.574	202.409	211.793	282.790
- Lainnya / *Others*	1.561	1.568	1.573	1.580	1.585	1.592	1.606	1.683	1.783	1.995	2.208	2.421	2.723
Lainnya / *Others*	**392.083**	**315.483**	**296.287**	**298.901**	**302.294**	**304.732**	**311.943**	**315.469**	**318.172**	**324.468**	**330.673**	**336.113**	**338.850**
- Penerusan Kredit/pembiayaan / *Channelling*	4.349	4.424	4.356	4.331	4.296	4.295	4.294	4.293	4.286	4.760	4.735	4.704	4.926
- Aset produktif yang dihapusbukukan / *Written off earning assets*	381.189	311.059	291.931	294.570	297.997	300.437	307.649	311.176	313.886	319.708	325.938	331.409	333.924
Kredit/Pembiayaan yang diberikan / *Credit disbursed*	310.273	307.537	288.409	291.050	294.479	296.913	303.391	306.923	309.636	315.443	321.656	327.114	329.633
Lainnya / *Others*	70.915	3.522	3.522	3.520	3.518	3.524	4.258	4.253	4.250	4.265	4.282	4.294	4.291
- Aset produktif yang dihapustagih / *Charged off earning assets*	6.545	-	-	-	-	-	-	-	-	-	-	-	-
Kredit/Pembiayaan yang diberikan / *Credit/Financing disbursed*	6.545	-	-	-	-	-	-	-	-	-	-	-	-
Lainnya / *Others*	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / *Indicator*	2021	2022											
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**25,67**	**25,88**	**25,85**	**24,79**	**24,35**	**24,74**	**24,66**	**24,92**	**25,20**	**25,17**	**25,13**	**25,47**	**25,66**
- Modal / *Capital*	1.569.939	1.597.950	1.615.027	1.561.160	1.554.653	1.568.855	1.595.722	1.612.941	1.635.201	1.647.043	1.663.912	1.689.915	1.721.678
- ATMR / *Risk Weighted Assets*	6.116.974	6.175.339	6.246.718	6.298.503	6.385.264	6.340.984	6.470.092	6.471.886	6.488.881	6.542.600	6.621.946	6.634.462	6.708.481
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**24,07**	**24,28**	**24,26**	**23,17**	**22,73**	**23,12**	**22,99**	**23,25**	**23,55**	**23,49**	**23,47**	**23,82**	**24,10**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	1.472.240	1.499.117	1.515.423	1.459.578	1.451.597	1.465.872	1.487.747	1.504.393	1.527.921	1.536.661	1.554.454	1.580.080	1.616.687
- ATMR / *Risk Weighted Assets*	6.116.974	6.175.339	6.246.718	6.298.503	6.385.264	6.340.984	6.470.092	6.471.886	6.488.881	6.542.600	6.621.946	6.634.462	6.708.481
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**1,84**	**2,53**	**2,34**	**2,19**	**2,32**	**2,34**	**2,37**	**2,45**	**2,48**	**2,51**	**2,47**	**2,47**	**2,43**
- Laba sebelum pajak / *Profit*	174.271	253.457	234.474	220.390	233.661	236.900	239.937	249.444	252.343	256.453	254.049	254.867	252.499
- Rata-rata total aset / *Average total assets*	9.476.690	10.007.168	10.034.418	10.066.766	10.093.235	10.110.738	10.143.710	10.169.657	10.179.358	10.213.605	10.273.650	10.328.305	10.391.582
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**83,58**	**82,04**	**80,57**	**80,35**	**78,57**	**77,50**	**78,46**	**77,34**	**76,69**	**77,16**	**77,52**	**77,51**	**78,65**
- Biaya Operasional / *Operating Expenses*	889.655	95.375	159.419	225.139	284.575	339.429	434.145	494.745	554.235	651.004	731.744	807.589	933.289
- Pendapatan Operasional / *Operating Income*	1.064.432	116.255	197.854	280.198	362.205	437.948	553.309	639.725	722.733	843.702	943.918	1.041.967	1.186.632
Net Interest Margin Ratio (%) / *Net Operation Margin Ratio* (%)	**4,51**	**4,60**	**4,47**	**4,53**	**4,63**	**4,67**	**4,69**	**4,72**	**4,73**	**4,77**	**4,70**	**4,70**	**4,71**
- Pendapatan bunga bersih / *Interest income net*	413.942	444.143	433.293	440.686	449.807	454.975	459.210	463.370	463.962	469.742	465.835	467.905	471.396
- Rata-rata total aset produktif / *Average total earning assets*	9.170.121	9.658.962	9.685.500	9.719.858	9.722.680	9.744.283	9.784.914	9.810.410	9.816.840	9.849.607	9.906.572	9.960.931	10.018.364
Loan to Deposits Ratio (%) / *Financing to Deposits Ratio* (%)	**77,13**	**77,55**	**78,03**	**78,37**	**79,90**	**80,00**	**81,25**	**81,43**	**81,22**	**82,05**	**79,90**	**79,60**	**78,78**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	5.768.585	5.709.407	5.762.401	5.863.269	5.981.252	6.012.364	6.176.861	6.159.326	6.179.454	6.274.901	6.333.506	6.347.472	6.423.563
- Total Dana Pihak Ketiga / *Total Third Party Funds*	7.479.463	7.362.580	7.384.394	7.481.675	7.485.687	7.515.539	7.602.297	7.564.082	7.608.401	7.647.334	7.927.037	7.974.133	8.153.590
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**19,57**	**17,86**	**17,82**	**16,83**	**16,48**	**16,39**	**17,44**	**14,32**	**14,15**	**14,42**	**14,72**	**15,65**	**15,90**
- Aset Likuid Primer / *Primary Liquid Asset*	1.208.213	1.141.453	1.040.251	998.263	945.014	1.012.535	1.107.516	808.938	819.502	855.777	902.056	991.247	1.080.533
- Aset Likuid Sekunder / *Secondary Liquid assets*	771.178	645.354	753.232	706.615	731.229	655.780	690.113	669.462	650.881	656.385	689.232	710.288	685.951
- Total Aset / *Total Assets*	10.112.304	10.007.168	10.061.669	10.131.460	10.172.531	10.180.753	10.308.563	10.325.340	10.393.085	10.487.576	10.814.056	10.874.848	11.113.321

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

Indikator / *Indicator*	2022												
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**29,11**	**29,50**	**29,74**	**29,92**	**28,97**	**29,62**	**28,84**	**28,08**	**28,27**	**28,56**	**28,13**	**28,81**	**30,93**
- Modal / *Capital*	215.111	216.088	206.408	209.658	205.962	210.372	221.185	211.784	213.340	217.327	217.801	221.102	239.810
- ATMR / *Risk Weighted Assets*	738.938	732.473	694.004	700.841	710.948	710.291	766.878	754.190	754.721	760.962	774.293	767.434	775.277
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**27,78**	**28,11**	**28,35**	**28,24**	**27,36**	**27,97**	**26,58**	**25,99**	**26,22**	**26,41**	**26,11**	**26,82**	**28,93**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	205.245	205.897	196.719	197.927	194.520	198.685	203.818	195.988	197.861	200.937	202.151	205.804	224.274
- ATMR / *Risk Weighted Assets*	738.938	732.473	694.004	700.841	710.948	710.291	766.878	754.190	754.721	760.962	774.293	767.434	775.277
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**0,60**	**1,48**	**1,35**	**1,37**	**1,26**	**1,23**	**0,38**	**0,65**	**0,69**	**0,82**	**0,81**	**0,83**	**0,77**
- Laba sebelum pajak / *Profit*	7.640	19.889	17.477	17.844	16.436	16.205	5.138	8.712	9.159	10.836	10.756	11.026	10.347
- Rata-rata total aset / *Average total assets*	1.279.647	1.344.999	1.290.089	1.303.554	1.307.675	1.312.848	1.344.357	1.332.216	1.318.220	1.325.961	1.335.649	1.334.923	1.341.222
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**95,91**	**88,79**	**88,32**	**87,57**	**88,24**	**87,72**	**96,11**	**93,72**	**93,40**	**92,70**	**92,55**	**92,28**	**92,60**
- Biaya Operasional / *Operating Expenses*	179.569	13.123	22.313	31.909	41.614	49.439	69.811	80.596	89.848	107.375	116.879	126.139	135.166
- Pendapatan Operasional / *Operating Income*	187.233	14.781	25.263	36.438	47.161	56.361	72.640	85.992	96.199	115.826	126.292	136.690	145.961
Net Interest Margin Ratio (%) / *Net Operation Margin Ratio* (%)	**3,70**	**4,20**	**4,06**	**4,18**	**4,23**	**4,25**	**4,24**	**4,30**	**4,29**	**4,35**	**4,38**	**4,42**	**4,46**
- Pendapatan bunga bersih / *Interest income net*	44.499	52.794	49.027	50.923	51.568	52.129	53.106	53.205	52.482	53.424	54.118	54.628	55.236
- Rata-rata total aset produktif / *Average total earning assets*	1.201.704	1.257.459	1.207.539	1.219.253	1.220.505	1.225.874	1.251.534	1.238.427	1.222.692	1.228.419	1.236.484	1.234.748	1.238.396
Loan to Deposits Ratio (%) / *Financing to Deposits Ratio* (%)	**71,51**	**70,23**	**69,59**	**69,43**	**71,12**	**70,63**	**74,00**	**75,33**	**75,67**	**75,80**	**74,17**	**75,97**	**77,69**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	693.732	682.851	664.279	676.653	684.610	689.491	738.266	731.227	740.391	745.161	754.151	756.761	769.034
- Total Dana Pihak Ketiga / *Total Third Party Funds*	970.137	972.355	954.579	974.559	962.581	976.245	997.598	970.725	978.456	983.115	1.016.819	996.171	989.872
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**20,75**	**20,82**	**18,96**	**19,29**	**18,23**	**19,23**	**19,83**	**13,78**	**13,72**	**14,01**	**14,42**	**14,13**	**15,37**
- Aset Likuid Primer / *Primary Liquid Asset*	198.540	208.912	180.850	188.949	169.866	191.108	210.832	118.326	117.783	123.533	132.794	127.500	148.428
- Aset Likuid Sekunder / *Secondary Liquid assets*	81.377	71.172	67.121	67.699	70.822	65.361	64.145	68.848	69.691	70.915	72.360	71.463	72.361
- Total Aset / *Total Assets*	1.348.864	1.344.999	1.307.895	1.330.484	1.320.039	1.333.542	1.386.804	1.358.279	1.366.069	1.387.887	1.422.842	1.408.521	1.436.185

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

Indikator / *Indicator*	2022												
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**36,88**	**37,72**	**37,14**	**36,30**	**35,75**	**35,83**	**36,89**	**37,37**	**37,15**	**37,14**	**37,64**	**38,74**	**38,06**
- Modal / *Capital*	271.808	278.174	289.500	286.640	272.696	273.719	278.538	288.553	288.350	291.306	297.861	307.760	305.933
- ATMR / *Risk Weighted Assets*	737.072	737.464	779.387	789.700	762.761	763.950	755.143	772.075	776.157	784.279	791.361	794.468	803.798
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**34,55**	**35,34**	**34,85**	**34,01**	**33,43**	**33,50**	**34,57**	**34,85**	**34,75**	**34,72**	**35,15**	**36,18**	**35,68**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	254.657	260.595	271.584	268.611	254.978	255.945	261.053	269.062	269.714	272.282	278.139	287.449	286.794
- ATMR / *Risk Weighted Assets*	737.072	737.464	779.387	789.700	762.761	763.950	755.143	772.075	776.157	784.279	791.361	794.468	803.798
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**1,14**	**1,11**	**0,95**	**0,93**	**1,01**	**1,01**	**1,70**	**1,74**	**1,76**	**1,74**	**1,77**	**1,74**	**1,72**
- Laba sebelum pajak / *Profit*	13.216	13.288	12.171	11.867	12.393	12.525	20.760	21.584	21.992	21.896	22.349	22.356	22.182
- Rata-rata total aset / *Average total assets*	1.154.798	1.200.953	1.276.411	1.281.618	1.230.101	1.235.593	1.220.299	1.242.633	1.248.331	1.256.586	1.265.619	1.282.193	1.288.046
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**91,55**	**94,78**	**94,92**	**95,32**	**94,93**	**94,59**	**92,28**	**91,69**	**91,09**	**91,77**	**91,86**	**92,15**	**92,40**
- Biaya Operasional / *Operating Expenses*	138.932	20.078	38.918	61.842	79.352	93.263	124.780	139.454	150.469	183.206	210.498	241.226	269.274
- Pendapatan Operasional / *Operating Income*	151.750	21.184	41.003	64.882	83.588	98.597	135.215	152.092	165.182	199.633	229.162	261.768	291.436
Net Interest Margin Ratio (%) / *Net Operation Margin Ratio* (%)	**3,74**	**3,91**	**3,80**	**3,84**	**4,02**	**3,99**	**4,01**	**4,04**	**4,08**	**4,11**	**4,14**	**4,16**	**4,18**
- Pendapatan bunga bersih / *Interest income net*	40.600	44.260	45.389	46.036	46.007	45.910	45.791	46.948	47.648	48.352	49.111	50.074	50.667
- Rata-rata total aset produktif / *Average total earning assets*	1.085.081	1.131.887	1.194.508	1.198.940	1.143.588	1.149.250	1.141.327	1.163.064	1.168.508	1.177.682	1.187.226	1.204.641	1.211.223
Loan to Deposits Ratio (%) / *Financing to Deposits Ratio* (%)	**81,26**	**81,36**	**79,55**	**79,54**	**80,01**	**79,88**	**78,83**	**78,88**	**77,79**	**78,18**	**78,45**	**77,41**	**79,24**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	644.999	644.535	668.679	677.785	654.977	662.982	668.185	673.084	670.766	689.069	699.615	700.529	703.766
- Total Dana Pihak Ketiga / *Total Third Party Funds*	793.773	792.215	840.625	852.157	818.657	829.984	847.671	853.255	862.285	881.395	891.789	904.975	888.106
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**22,38**	**20,70**	**21,48**	**21,63**	**21,51**	**21,53**	**23,32**	**20,67**	**20,53**	**21,26**	**20,87**	**21,64**	**22,27**
- Aset Likuid Primer / *Primary Liquid Asset*	183.586	172.050	178.112	181.961	173.274	190.881	208.792	176.966	179.239	189.171	187.042	199.131	202.979
- Aset Likuid Sekunder / *Secondary Liquid assets*	83.950	76.580	96.649	97.456	94.657	79.849	84.763	87.078	85.176	91.991	94.081	96.651	98.200
- Total Aset / *Total Assets*	1.195.504	1.200.953	1.279.153	1.292.033	1.245.656	1.257.559	1.258.928	1.277.723	1.288.215	1.322.629	1.346.909	1.367.078	1.352.427

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

Indikator / *Indicator*	2022												
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**25,30**	**24,46**	**24,55**	**24,03**	**23,64**	**23,82**	**23,27**	**23,49**	**23,58**	**23,25**	**23,15**	**23,42**	**24,38**
- Modal / *Capital*	357.409	356.055	360.415	359.063	367.790	368.741	368.378	372.270	376.018	373.659	376.606	380.939	391.103
- ATMR / *Risk Weighted Assets*	1.412.509	1.455.668	1.467.981	1.494.476	1.555.493	1.548.314	1.583.127	1.584.872	1.594.736	1.606.949	1.626.854	1.626.613	1.604.015
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**23,24**	**22,44**	**22,56**	**22,06**	**21,66**	**21,83**	**21,40**	**21,62**	**21,73**	**21,35**	**21,33**	**21,61**	**22,70**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	328.286	326.655	331.116	329.738	336.985	338.014	338.734	342.691	346.616	343.023	347.025	351.508	364.092
- ATMR / *Risk Weighted Assets*	1.412.509	1.455.668	1.467.981	1.494.476	1.555.493	1.548.314	1.583.127	1.584.872	1.594.736	1.606.949	1.626.854	1.626.613	1.604.015
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**1,41**	**1,67**	**1,54**	**1,62**	**1,68**	**1,66**	**1,75**	**1,79**	**1,80**	**1,77**	**1,75**	**1,70**	**1,68**
- Laba sebelum pajak / *Profit*	33.298	41.273	38.091	40.115	42.315	42.016	44.408	45.483	45.876	45.322	44.787	43.746	43.450
- Rata-rata total aset / *Average total assets*	2.357.650	2.473.849	2.471.015	2.470.827	2.525.440	2.532.113	2.538.796	2.544.433	2.551.396	2.554.352	2.560.209	2.568.533	2.580.085
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**83,48**	**86,35**	**85,10**	**82,32**	**79,88**	**79,55**	**78,48**	**77,81**	**77,37**	**77,89**	**78,26**	**78,75**	**79,13**
- Biaya Operasional / *Operating Expenses*	169.751	21.829	34.488	46.875	56.200	68.381	81.363	93.445	104.998	120.397	135.129	149.573	166.148
- Pendapatan Operasional / *Operating Income*	203.336	25.280	40.524	56.940	70.357	85.963	103.669	120.098	135.712	154.565	172.674	189.941	209.957
Net Interest Margin Ratio (%) / *Net Operation Margin Ratio* (%)	**3,79**	**3,70**	**3,64**	**3,67**	**3,76**	**3,77**	**3,82**	**3,84**	**3,84**	**3,87**	**3,88**	**3,89**	**3,88**
- Pendapatan bunga bersih / *Interest income net*	86.552	88.426	86.800	87.577	91.646	92.077	93.529	94.188	94.632	95.475	95.802	96.486	96.588
- Rata-rata total aset produktif / *Average total earning assets*	2.284.059	2.390.374	2.387.366	2.386.332	2.434.867	2.441.314	2.449.648	2.455.334	2.461.368	2.464.231	2.470.171	2.478.555	2.489.948
Loan to Deposits Ratio (%) / *Financing to Deposits Ratio* (%)	**79,51**	**79,03**	**80,71**	**81,39**	**85,23**	**84,41**	**85,92**	**85,48**	**85,75**	**89,23**	**88,20**	**86,46**	**84,67**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	1.483.010	1.469.410	1.483.575	1.511.187	1.588.253	1.594.158	1.635.516	1.633.619	1.647.970	1.673.137	1.684.215	1.682.705	1.687.209
- Total Dana Pihak Ketiga / *Total Third Party Funds*	1.865.083	1.859.266	1.838.076	1.856.742	1.863.396	1.888.575	1.903.573	1.911.048	1.921.750	1.875.004	1.909.570	1.946.269	1.992.606
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**21,71**	**20,21**	**18,60**	**17,80**	**17,60**	**17,87**	**18,93**	**16,78**	**16,31**	**15,74**	**15,81**	**16,08**	**17,12**
- Aset Likuid Primer / *Primary Liquid Asset*	315.680	278.499	241.241	221.363	212.602	258.134	279.596	224.748	219.733	210.338	217.646	233.603	284.281
- Aset Likuid Sekunder / *Secondary Liquid assets*	222.490	221.536	217.907	218.462	230.706	199.138	207.414	207.855	204.353	195.431	195.562	192.718	179.198
- Total Aset / *Total Assets*	2.478.932	2.473.849	2.468.181	2.470.450	2.519.062	2.558.807	2.572.207	2.578.254	2.600.141	2.578.002	2.612.921	2.651.768	2.707.159

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

Indikator / *Indicator*	2022												
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**22,48**	**23,01**	**22,95**	**21,30**	**21,10**	**21,58**	**21,62**	**22,03**	**22,52**	**22,56**	**22,50**	**22,64**	**22,26**
- Modal / *Capital*	725.611	747.634	758.703	705.798	708.205	716.023	727.620	740.334	757.493	764.750	771.645	780.114	784.832
- ATMR / *Risk Weighted Assets*	3.228.455	3.249.734	3.305.347	3.313.485	3.356.062	3.318.429	3.364.944	3.360.750	3.363.267	3.390.411	3.429.438	3.445.947	3.525.391
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**21,19**	**21,72**	**21,66**	**20,02**	**19,82**	**20,29**	**20,33**	**20,73**	**21,22**	**21,25**	**21,20**	**21,34**	**21,03**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	684.053	705.969	716.004	663.302	665.114	673.228	684.143	696.651	713.731	720.418	727.140	735.318	741.527
- ATMR / *Risk Weighted Assets*	3.228.455	3.249.734	3.305.347	3.313.485	3.356.062	3.318.429	3.364.944	3.360.750	3.363.267	3.390.411	3.429.438	3.445.947	3.525.391
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**2,56**	**3,59**	**3,34**	**3,00**	**3,23**	**3,30**	**3,37**	**3,44**	**3,46**	**3,51**	**3,45**	**3,46**	**3,41**
- Laba sebelum pajak / *Profit*	120.118	179.007	166.735	150.563	162.517	166.155	169.632	173.665	175.316	178.398	176.157	177.738	176.520
- Rata-rata total aset / *Average total assets*	4.684.596	4.987.367	4.996.904	5.010.767	5.030.019	5.030.184	5.040.257	5.050.375	5.061.411	5.076.705	5.112.173	5.142.655	5.182.229
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**76,88**	**73,34**	**69,95**	**69,31**	**66,67**	**65,14**	**65,43**	**64,38**	**64,16**	**64,23**	**64,75**	**64,08**	**67,26**
- Biaya Operasional / *Operating Expenses*	401.403	40.345	63.700	84.512	107.409	128.347	158.190	181.250	208.920	240.026	269.238	290.650	362.700
- Pendapatan Operasional / *Operating Income*	522.114	55.011	91.063	121.938	161.098	197.027	241.786	281.542	325.641	373.678	415.790	453.567	539.278
Net Interest Margin Ratio (%) / *Net Operation Margin Ratio* (%)	**5,27**	**5,30**	**5,15**	**5,21**	**5,29**	**5,37**	**5,40**	**5,43**	**5,42**	**5,47**	**5,32**	**5,29**	**5,29**
- Pendapatan bunga bersih / *Interest income net*	242.291	258.663	252.077	256.150	260.586	264.859	266.784	269.030	269.200	272.492	266.804	266.718	268.906
- Rata-rata total aset produktif / *Average total earning assets*	4.599.276	4.879.242	4.896.087	4.915.333	4.923.720	4.927.845	4.942.404	4.953.586	4.964.274	4.979.276	5.012.691	5.042.988	5.078.797
Loan to Deposits Ratio (%) / *Financing to Deposits Ratio* (%)	**76,53**	**77,90**	**78,53**	**78,92**	**79,49**	**80,24**	**81,35**	**81,52**	**81,13**	**81,06**	**77,77**	**77,72**	**76,20**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	2.946.844	2.912.611	2.945.868	2.997.644	3.053.413	3.065.733	3.134.894	3.121.395	3.120.327	3.167.533	3.195.525	3.207.478	3.263.554
- Total Dana Pihak Ketiga / *Total Third Party Funds*	3.850.469	3.738.744	3.751.115	3.798.217	3.841.053	3.820.736	3.853.455	3.829.054	3.845.910	3.907.820	4.108.858	4.126.718	4.283.006
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**17,56**	**15,20**	**16,21**	**14,47**	**14,24**	**13,59**	**14,58**	**11,63**	**11,57**	**12,13**	**12,74**	**14,33**	**13,90**
- Aset Likuid Primer / *Primary Liquid Asset*	510.407	481.991	440.049	405.991	389.271	372.413	408.295	288.898	302.747	332.736	364.573	431.013	444.845
- Aset Likuid Sekunder / *Secondary Liquid assets*	383.360	276.066	371.554	322.997	335.044	311.431	333.790	305.680	291.661	298.048	327.229	349.457	336.192
- Total Aset / *Total Assets*	5.089.004	4.987.367	5.006.441	5.038.493	5.087.775	5.030.845	5.090.625	5.111.083	5.138.659	5.199.058	5.431.385	5.447.480	5.617.550

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

Kelompok Bank / *Group of Bank*	2021	2022											
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
- KBMI 1	1.348.864	1.344.999	1.307.895	1.330.484	1.320.039	1.333.542	1.386.804	1.358.279	1.366.069	1.387.887	1.411.933	1.408.521	1.436.185
- KBMI 2	1.195.504	1.200.953	1.279.153	1.292.033	1.245.656	1.257.559	1.258.928	1.277.723	1.288.215	1.322.629	1.357.819	1.367.079	1.352.427
- KBMI 3	2.478.932	2.473.849	2.468.181	2.470.450	2.519.062	2.558.817	2.572.211	2.578.257	2.600.145	2.578.002	2.612.921	2.651.774	2.707.159
- KBMI 4	5.089.004	4.987.367	5.006.441	5.038.493	5.087.775	5.030.845	5.090.625	5.111.083	5.138.659	5.199.058	5.431.385	5.447.480	5.617.550
Total	**10.112.304**	**10.007.168**	**10.061.669**	**10.131.460**	**10.172.531**	**10.180.763**	**10.308.568**	**10.325.343**	**10.393.089**	**10.487.576**	**10.814.058**	**10.874.853**	**11.113.321**

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

Kelompok Bank / *Group of Bank*	Desember 2022			
	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun
KBMI 1	-	13	53	4
KBMI 2	-	-	8	11
KBMI 3	-	-	-	13
KBMI 4	-	-	-	4
Total	**-**	**13**	**61**	**32**

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

Indikator / *Indicator*	2021	2022											
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Aset Produktif Neraca / *Earning Assets*	**8.665.390**	**8.628.088**	**8.760.686**	**8.826.765**	**8.860.634**	**8.464.385**	**8.865.712**	**9.048.558**	**9.068.537**	**9.172.469**	**9.267.320**	**9.429.848**	**9.451.430**
a. Lancar / *Current*	8.244.402	8.171.522	8.273.873	8.371.688	8.392.014	8.004.742	8.403.172	8.593.537	8.616.161	8.725.587	8.825.270	8.988.881	9.045.096
b. Dalam Perhatian Khusus / *Special Mention*	242.194	274.685	304.990	275.721	284.585	279.654	281.112	271.718	269.825	268.434	265.305	268.403	245.638
c. Kurang Lancar / *Sub-Standard*	23.338	27.316	23.581	21.085	24.160	22.310	22.917	25.170	23.211	21.838	22.232	20.101	20.182
d. Diragukan / *Doubtful*	20.640	19.079	26.006	27.679	25.767	28.364	31.627	30.727	32.848	31.418	28.596	27.398	25.509
e. Macet / *Loss*	134.815	135.486	132.236	130.593	134.108	129.315	126.885	127.406	126.492	125.192	125.917	125.065	115.006
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**2.155.891**	**2.151.905**	**2.136.543**	**2.112.783**	**2.109.409**	**2.089.575**	**2.242.417**	**3.049.316**	**2.341.019**	**2.383.455**	**2.407.765**	**2.450.678**	**2.824.164**
a. Lancar / *Current*	2.122.335	2.112.733	2.096.402	2.076.636	2.068.913	2.053.481	2.201.170	3.006.417	2.297.455	2.340.642	2.362.696	2.406.057	2.713.801
b. Dalam Perhatian Khusus / Special Mention	29.466	35.722	36.301	32.879	37.195	32.780	33.764	35.307	35.483	33.741	37.159	36.749	79.291
c. Kurang Lancar / *Sub-Standard*	881	815	807	668	665	661	1.968	2.044	2.090	2.039	1.989	1.930	2.104
d. Diragukan / *Doubtful*	213	200	440	256	255	327	885	851	881	1.120	978	946	867
e. Macet / *Loss*	2.997	2.435	2.593	2.344	2.380	2.326	4.631	4.697	5.110	5.914	4.944	4.996	28.101
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	**182.884**	**185.331**	**185.663**	**182.625**	**187.335**	**183.303**	**188.912**	**190.895**	**190.632**	**187.521**	**184.655**	**180.436**	**191.767**
Kredit/Pembiayaan kepada Bank Lain / *Interbank Loans/financing*	**52.051**	**50.470**	**49.501**	**52.496**	**54.912**	**56.621**	**59.637**	**61.464**	**61.219**	**62.755**	**67.027**	**70.482**	**74.029**
a. Lancar / *Current*	52.028	50.449	49.455	52.453	54.855	56.589	59.605	61.426	61.195	62.739	66.975	70.424	73.999
b. Dalam Perhatian Khusus / Special Mention	13	15	41	36	51	30	31	38	22	15	51	51	23
c. Kurang Lancar / *Sub-Standard*	-	-	-	-	-	1	-	-	-	-	-	-	-
d. Diragukan / *Doubtful*	0	-	-	-	-		-	-	-	-	-	-	-
e. Macet / *Loss*	10	6	6	6	6	1	1	1	1	1	1	7	7
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	**10**	**6**	**6**	**6**	**6**	**1**	**1**	**1**	**1**	**1**	**1**	**7**	**7**

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

Indikator / *Indicator*	2021	2022											
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Aset Produktif Neraca / *Earning Assets*	**1.085.516**	**1.075.211**	**1.056.559**	**1.055.298**	**1.064.742**	**1.051.670**	**1.084.506**	**1.113.804**	**1.121.632**	**1.135.818**	**1.149.378**	**1.142.580**	**1.148.163**
a. Lancar / *Current*	1.038.654	1.018.221	1.000.419	1.004.018	1.012.810	998.466	1.027.489	1.057.435	1.066.678	1.083.205	1.095.799	1.089.384	1.100.948
b. Dalam Perhatian Khusus / Special Mention	26.735	36.425	36.374	31.382	31.434	32.202	32.811	31.796	29.409	29.315	29.635	29.268	26.284
c. Kurang Lancar / *Sub-Standard*	3.401	3.483	3.136	3.261	3.690	3.454	2.958	3.336	3.131	2.300	2.821	2.921	2.445
d. Diragukan / *Doubtful*	1.625	1.717	1.805	1.875	1.646	2.235	2.882	2.326	3.263	2.910	2.066	2.013	1.983
e. Macet / *Loss*	15.100	15.365	14.826	14.761	15.162	15.313	18.365	18.911	19.151	18.088	19.058	18.994	16.502
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**176.218**	**168.926**	**128.498**	**128.045**	**127.373**	**135.340**	**155.617**	**871.182**	**160.491**	**164.877**	**164.882**	**170.960**	**172.530**
a. Lancar / *Current*	173.399	166.645	127.338	126.248	126.078	134.276	150.501	865.791	154.663	158.944	159.041	164.611	167.406
b. Dalam Perhatian Khusus / Special Mention	2.588	2.121	789	1.574	1.069	828	3.843	4.113	4.103	4.327	4.178	4.698	3.710
c. Kurang Lancar / *Sub-Standard*	6	17	8	29	12	9	101	98	135	132	131	129	95
d. Diragukan / *Doubtful*	15	6	225	57	50	59	188	156	157	175	183	164	105
e. Macet / *Loss*	209	138	137	137	163	168	984	1.024	1.434	1.299	1.350	1.357	1.214
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	**20.357**	**20.725**	**20.136**	**20.120**	**20.723**	**21.238**	**25.477**	**25.850**	**27.271**	**24.903**	**25.608**	**25.579**	**22.344**
Kredit/Pembiayaan kepada Bank Lain / *Interbank Loans/financing*	**4.600**	**3.962**	**2.692**	**2.634**	**2.648**	**2.658**	**3.269**	**3.047**	**3.018**	**3.062**	**3.141**	**3.171**	**3.653**
a. Lancar / *Current*	4.594	3.956	2.686	2.627	2.641	2.657	3.268	3.046	3.017	3.062	3.139	3.169	3.652
b. Dalam Perhatian Khusus / Special Mention	0	-	-	2	2	2	1	1	1	-	2	2	2
c. Kurang Lancar / *Sub-Standard*	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / *Doubtful*	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / *Loss*	6	6	6	6	6	-	-	-	-	-	-	-	-
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	**6**	**6**	**6**	**6**	**6**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**

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

Indikator / *Indicator*	2021	2022											
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Aset Produktif Neraca / *Earning Assets*	**935.269**	**936.033**	**999.287**	**1.014.659**	**972.453**	**988.078**	**971.061**	**1.006.983**	**1.011.681**	**1.033.185**	**1.071.747**	**1.093.753**	**1.085.851**
a. Lancar / *Current*	881.124	879.712	938.535	957.639	920.868	935.479	926.605	961.919	965.701	989.547	1.026.502	1.049.571	1.044.701
b. Dalam Perhatian Khusus / Special Mention	32.462	33.847	38.198	35.049	29.997	29.815	27.816	28.245	29.104	27.103	29.083	28.811	26.703
c. Kurang Lancar / *Sub-Standard*	1.562	1.952	1.639	1.543	1.716	2.114	2.315	2.622	2.565	2.116	1.927	1.151	1.313
d. Diragukan / *Doubtful*	2.053	2.108	2.058	1.875	1.498	2.326	1.973	1.817	1.894	2.173	2.180	1.800	1.785
e. Macet / *Loss*	18.067	18.414	18.856	18.553	18.374	18.344	12.351	12.380	12.417	12.246	12.056	12.418	11.349
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**362.322**	**363.356**	**416.633**	**411.397**	**345.485**	**338.995**	**356.706**	**387.632**	**398.907**	**404.982**	**427.281**	**437.150**	**434.891**
a. Lancar / *Current*	353.871	353.917	405.643	401.327	336.602	330.439	348.379	378.632	390.025	396.827	418.396	427.923	426.221
b. Dalam Perhatian Khusus / Special Mention	7.212	8.327	9.716	9.168	8.075	7.711	7.449	8.118	7.914	7.182	7.897	8.272	7.665
c. Kurang Lancar / *Sub-Standard*	650	547	568	414	325	289	374	394	500	501	512	474	672
d. Diragukan / *Doubtful*	29	26	27	33	21	89	37	37	38	31	34	34	40
e. Macet / *Loss*	559	539	678	455	462	467	468	449	430	441	441	447	293
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	**22.920**	**23.586**	**23.827**	**22.873**	**22.395**	**23.628**	**17.518**	**17.700**	**17.843**	**17.508**	**17.150**	**16.325**	**15.453**
Kredit/Pembiayaan kepada Bank Lain / *Interbank Loans/financing*	**6.625**	**5.768**	**6.450**	**6.681**	**7.351**	**8.341**	**8.386**	**9.275**	**9.245**	**11.913**	**13.132**	**15.064**	**16.362**
a. Lancar / *Current*	6.625	5.768	6.439	6.670	7.321	8.329	8.375	9.264	9.235	11.903	13.099	15.031	16.352
b. Dalam Perhatian Khusus / Special Mention	-	-	11	11	30	11	10	10	10	9	33	33	11
c. Kurang Lancar / *Sub-Standard*	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / *Doubtful*	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / *Loss*	0	1	1	1	1	1	1	1	1	1	1	1	0
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	**0**	**1**	**1**	**1**	**1**	**1**	**1**	**1**	**1**	**1**	**1**	**1**	**0**

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

Indikator / *Indicator*	2021	2022											
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Aset Produktif Neraca / *Earning Assets*	**2.156.140**	**2.174.831**	**2.192.002**	**2.196.179**	**2.241.448**	**2.261.583**	**2.245.886**	**2.283.790**	**2.286.107**	**2.293.806**	**2.314.692**	**2.350.224**	**2.347.833**
a. Lancar / *Current*	2.045.055	2.057.885	2.064.756	2.076.271	2.116.522	2.131.661	2.116.535	2.158.337	2.159.071	2.164.413	2.187.142	2.222.224	2.224.534
b. Dalam Perhatian Khusus / Special Mention	64.213	69.678	79.620	72.973	76.312	80.709	80.428	76.274	78.329	80.498	77.906	78.821	76.057
c. Kurang Lancar / *Sub-Standard*	7.484	8.008	7.790	5.956	6.684	6.508	6.355	6.905	6.443	7.116	7.145	6.195	7.352
d. Diragukan / *Doubtful*	4.751	4.222	4.746	5.948	5.351	5.261	5.376	5.412	5.422	5.430	5.078	5.894	5.210
e. Macet / *Loss*	34.636	35.038	35.090	35.030	36.579	37.444	37.193	36.862	36.842	36.349	37.420	37.090	34.680
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**682.717**	**681.393**	**679.532**	**662.856**	**730.512**	**718.969**	**871.230**	**896.960**	**868.861**	**899.129**	**903.688**	**927.422**	**946.140**
a. Lancar / *Current*	675.840	672.796	670.694	655.882	719.720	708.166	857.140	881.674	853.297	883.878	886.314	911.765	933.146
b. Dalam Perhatian Khusus / Special Mention	6.585	8.071	8.362	6.465	10.130	10.134	10.353	11.523	11.777	10.379	13.690	11.943	9.275
c. Kurang Lancar / *Sub-Standard*	90	102	100	94	199	214	1.337	1.364	1.354	1.282	1.224	1.211	1.215
d. Diragukan / *Doubtful*	51	56	58	48	74	59	541	543	552	766	628	624	593
e. Macet / *Loss*	151	368	319	367	388	395	1.859	1.857	1.882	2.824	1.833	1.879	1.910
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	**47.163**	**47.794**	**48.102**	**47.444**	**49.275**	**49.882**	**52.660**	**52.942**	**52.494**	**53.767**	**53.328**	**52.894**	**50.961**
Kredit/Pembiayaan kepada Bank Lain / *Interbank Loans/financing*	**11.589**	**11.354**	**11.141**	**12.972**	**13.456**	**13.866**	**14.660**	**15.404**	**14.694**	**15.926**	**18.477**	**18.637**	**21.480**
a. Lancar / *Current*	11.577	11.340	11.112	12.948	13.437	13.848	14.640	15.377	14.682	15.919	18.460	18.614	21.463
b. Dalam Perhatian Khusus / Special Mention	12	15	30	24	19	18	20	27	12	6	16	16	11
c. Kurang Lancar / *Sub-Standard*	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / *Doubtful*	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / *Loss*	0	0	0	0	0	-	-	-	1	1	1	7	7
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	**0**	**0**	**0**	**0**	**0**	**-**	**-**	**-**	**1**	**1**	**1**	**7**	**7**

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

Indikator / *Indicator*	2021	2022											
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Aset Produktif Neraca / *Earning Assets*	**4.488.465**	**4.442.013**	**4.512.838**	**4.560.629**	**4.581.991**	**4.572.347**	**4.564.259**	**4.643.981**	**4.649.116**	**4.709.660**	**4.731.502**	**4.843.292**	**4.869.583**
a. Lancar / *Current*	4.279.569	4.215.704	4.270.163	4.333.760	4.341.815	4.328.900	4.332.542	4.415.845	4.424.710	4.488.422	4.515.826	4.627.702	4.674.912
b. Dalam Perhatian Khusus / Special Mention	118.783	134.736	150.798	136.316	146.841	148.720	140.056	135.402	132.983	131.518	128.681	131.503	116.595
c. Kurang Lancar / *Sub-Standard*	10.892	13.872	11.016	10.326	12.069	12.604	11.289	12.307	11.072	10.306	10.339	9.833	9.072
d. Diragukan / *Doubtful*	12.211	11.031	17.397	17.980	17.272	19.640	21.396	21.173	22.269	20.905	19.272	17.692	16.530
e. Macet / *Loss*	67.011	66.670	63.464	62.248	63.993	62.483	58.977	59.253	58.082	58.509	57.383	56.563	52.474
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**934.635**	**938.230**	**911.881**	**910.484**	**906.040**	**903.102**	**858.863**	**893.542**	**912.760**	**914.467**	**911.914**	**915.145**	**1.270.603**
a. Lancar / *Current*	919.224	919.375	892.727	893.178	886.513	887.395	845.149	880.320	899.470	900.992	898.945	901.758	1.187.029
b. Dalam Perhatian Khusus / Special Mention	13.080	17.203	17.433	15.671	17.920	14.114	12.119	11.552	11.689	11.853	11.394	11.837	58.641
c. Kurang Lancar / *Sub-Standard*	135	150	131	132	129	154	156	188	101	124	122	115	122
d. Diragukan / *Doubtful*	118	112	130	118	110	121	119	114	135	148	133	124	129
e. Macet / *Loss*	2.077	1.391	1.460	1.385	1.368	1.317	1.320	1.367	1.364	1.351	1.320	1.312	24.683
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	**92.444**	**93.226**	**93.598**	**92.188**	**94.941**	**96.319**	**93.257**	**94.403**	**93.024**	**91.343**	**88.569**	**85.638**	**103.009**
Kredit/Pembiayaan kepada Bank Lain / *Interbank Loans/financing*	**29.237**	**29.385**	**29.218**	**30.209**	**31.456**	**31.756**	**33.322**	**33.739**	**34.261**	**31.855**	**32.277**	**33.610**	**32.533**
a. Lancar / *Current*	29.232	29.385	29.218	30.209	31.456	31.756	33.322	33.739	34.261	31.855	32.277	33.610	32.533
b. Dalam Perhatian Khusus / Special Mention	-	0	0	0	0	-	-	-	-	-	-	-	-
c. Kurang Lancar / *Sub-Standard*	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / *Doubtful*	0	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / *Loss*	4	-	-	-	-	-	-	-	-	-	-	-	-
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	**4**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**

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

Keterangan / *Items*	Desember 2022	
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*
Giro / *Demand Deposits*	**2.546.160**	**31,23**
Rupiah	1.839.473	22,56
Valas / *Foreign Exchange*	706.687	8,67
Tabungan / *Saving*	**2.615.185**	**32,07**
Rupiah	2.422.410	29,71
Valas / *Foreign Exchange*	192.775	2,36
Simpanan Berjangka / *Time Deposits*	**2.992.245**	**36,70**
Rupiah	2.645.955	32,45
Valas / *Foreign Exchange*	346.290	4,25
- Jangka Waktu 1 bulan / *Period 1 Month*		
Rupiah	1.289.691	15,82
Valas / *Foreign Exchange*	213.808	2,62
- Jangka Waktu 3 bulan / *Period 3 Month*		
Rupiah	708.827	8,69
Valas / *Foreign Exchange*	54.723	0,67
- Jangka Waktu 6 bulan / *Period 6 Month*		
Rupiah	275.858	3,38
Valas / *Foreign Exchange*	34.987	0,43
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	371.577	4,56
Valas / *Foreign Exchange*	42.772	0,52
Total DPK / *Total Third Party Funds*	**8.153.590**	**100,00**
Rupiah	6.907.838	84,72
Valas / *Foreign Exchange*	1.245.752	15,28

Tabel 1.29.
Komposisi Dana Pihak Ketiga Bank Umum - KBMI 1
(*Composition of Third Party Funds of Commercial Banks - KBMI 1*)
Nilai Nominal dalam Miliar Rp (Billion Rp)

Keterangan / *Items*	Desember 2022	
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*
Giro / *Demand Deposits*	**214.971**	**21,72**
Rupiah	184.697	18,66
Valas / *Foreign Exchange*	30.274	3,06
Tabungan / *Saving*	**225.405**	**22,77**
Rupiah	220.436	22,27
Valas / *Foreign Exchange*	4.969	0,50
Simpanan Berjangka / *Time Deposits*	**549.495**	**55,51**
Rupiah	512.026	51,73
Valas / *Foreign Exchange*	37.470	3,79
- Jangka Waktu 1 bulan / *Period 1 Month*	-	
Rupiah	221.200	22,35
Valas / *Foreign Exchange*	19.766	2,00
- Jangka Waktu 3 bulan / *Period 3 Month*	-	
Rupiah	122.953	12,42
Valas / *Foreign Exchange*	5.296	0,54
- Jangka Waktu 6 bulan / *Period 6 Month*	-	
Rupiah	60.879	6,15
Valas / *Foreign Exchange*	4.293	0,43
- Jangka Waktu >= 12 bulan / Period >= 12 Month	-	
Rupiah	106.993	10,81
Valas / *Foreign Exchange*	8.115	0,82
Total DPK / *Total Third Party Funds*	**989.871**	**100,00**
Rupiah	917.158	92,65
Valas / *Foreign Exchange*	72.713	7,35

Tabel 1.30.
Komposisi Dana Pihak Ketiga Bank Umum - KBMI 2
(*Composition of Third Party Funds of Commercial Banks - KBMI 2*)
Nilai Nominal dalam Miliar Rp (Billion Rp)

Keterangan / *Items*	Desember 2022	
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*
Giro / *Demand Deposits*	**301.386**	**33,94**
Rupiah	197.171	22,20
Valas / *Foreign Exchange*	104.215	11,73
Tabungan / *Saving*	**151.077**	**17,01**
Rupiah	136.714	15,39
Valas / *Foreign Exchange*	14.362	1,62
Simpanan Berjangka / *Time Deposits*	**435.644**	**49,05**
Rupiah	383.458	43,18
Valas / *Foreign Exchange*	52.186	5,88
- Jangka Waktu 1 bulan / *Period 1 Month*	-	
Rupiah	171.722	19,34
Valas / *Foreign Exchange*	31.123	3,50
- Jangka Waktu 3 bulan / *Period 3 Month*	-	
Rupiah	106.797	12,03
Valas / *Foreign Exchange*	11.465	1,29
- Jangka Waktu 6 bulan / *Period 6 Month*	-	
Rupiah	37.295	4,20
Valas / *Foreign Exchange*	3.936	0,44
- Jangka Waktu >= 12 bulan / Period >= 12 Month	-	
Rupiah	67.643	7,62
Valas / *Foreign Exchange*	5.662	0,64
Total DPK / *Total Third Party Funds*	**888.107**	**100,00**
Rupiah	717.343	80,77
Valas / *Foreign Exchange*	170.764	19,23

Tabel 1.31.
Komposisi Dana Pihak Ketiga Bank Umum - KBMI 3
(*Composition of Third Party Funds of Commercial Banks - KBMI 3*)
Nilai Nominal dalam Miliar Rp (Billion Rp)

Keterangan / *Items*	**Desember 2022**	
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*
Giro / *Demand Deposits*	**544.647**	**27,33**
Rupiah	425.604	21,36
Valas / *Foreign Exchange*	119.042	5,97
Tabungan / *Saving*	**527.051**	**26,45**
Rupiah	429.721	21,57
Valas / *Foreign Exchange*	97.330	4,88
Simpanan Berjangka / *Time Deposits*	**920.909**	**46,22**
Rupiah	799.318	40,11
Valas / *Foreign Exchange*	121.591	6,10
- Jangka Waktu 1 bulan / *Period 1 Month*	-	
Rupiah	461.039	23,14
Valas / *Foreign Exchange*	79.712	4,00
- Jangka Waktu 3 bulan / *Period 3 Month*	-	
Rupiah	191.479	9,61
Valas / *Foreign Exchange*	22.243	1,12
- Jangka Waktu 6 bulan / *Period 6 Month*	-	
Rupiah	74.561	3,74
Valas / *Foreign Exchange*	8.468	0,42
- Jangka Waktu >= 12 bulan / Period >= 12 Month	-	
Rupiah	72.238	3,63
Valas / *Foreign Exchange*	11.167	0,56
Total DPK / *Total Third Party Funds*	**1.992.606**	**100,00**
Rupiah	1.654.644	83,04
Valas / *Foreign Exchange*	337.963	16,96

Tabel 1.32.
Komposisi Dana Pihak Ketiga Bank Umum - KBMI 4
(*Composition of Third Party Funds of Commercial Banks - KBMI 4*)
Nilai Nominal dalam Miliar Rp (Billion Rp)

Keterangan / *Items*	**Desember 2022**	
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*
Giro / *Demand Deposits*	**1.485.157**	**34,68**
Rupiah	1.032.001	24,10
Valas / *Foreign Exchange*	453.155	10,58
Tabungan / *Saving*	**1.711.653**	**39,96**
Rupiah	1.635.539	38,19
Valas / *Foreign Exchange*	76.114	1,78
Simpanan Berjangka / *Time Deposits*	**1.086.197**	**25,36**
Rupiah	951.153	22,21
Valas / *Foreign Exchange*	135.043	3,15
- Jangka Waktu 1 bulan / *Period 1 Month*	-	
Rupiah	435.730	10,17
Valas / *Foreign Exchange*	83.207	1,94
- Jangka Waktu 3 bulan / *Period 3 Month*	-	
Rupiah	287.598	6,71
Valas / *Foreign Exchange*	15.718	0,37
- Jangka Waktu 6 bulan / *Period 6 Month*	-	
Rupiah	103.123	2,41
Valas / *Foreign Exchange*	18.290	0,43
- Jangka Waktu >= 12 bulan / Period >= 12 Month	-	
Rupiah	124.703	2,91
Valas / *Foreign Exchange*	17.827	0,42
Total DPK / *Total Third Party Funds*	**4.283.006**	**100,00**
Rupiah	3.618.693	84,49
Valas / *Foreign Exchange*	664.313	15,51

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

Keterangan / *Items*	2021	2022											
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Giro / *Demand Deposits*													
Rupiah	1,71	1,68	1,64	1,64	1,61	1,61	1,61	1,63	1,62	1,64	1,69	1,75	1,91
Valas / *Foreign Exchange*	0,17	0,15	0,15	0,16	0,16	0,16	0,16	0,21	0,27	0,41	0,57	0,78	1,01
Tabungan / *Saving*													
Rupiah	0,69	0,69	0,63	0,63	0,62	0,64	0,62	0,64	0,65	0,66	0,67	0,67	0,67
Valas / *Foreign Exchange*	0,17	0,16	0,15	0,16	0,15	0,16	0,15	0,20	0,22	0,25	0,34	0,34	0,43
Simpanan Berjangka / *Time Deposits*													
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*													
Rupiah	2,92	2,88	2,85	2,85	2,84	2,79	2,84	2,83	2,87	2,97	3,36	3,69	3,95
Valas / *Foreign Exchange*	0,37	0,37	0,38	0,37	0,40	0,46	0,40	0,85	1,12	1,50	2,00	2,42	2,74
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*													
Rupiah	3,21	3,15	3,07	3,01	2,98	2,98	2,98	2,97	2,99	3,06	3,38	3,77	4,18
Valas / *Foreign Exchange*	0,50	0,47	0,44	0,46	0,49	0,52	0,49	0,77	0,99	1,60	1,85	2,30	2,60
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*													
Rupiah	3,52	3,38	3,27	3,24	3,23	3,21	3,23	3,17	3,20	3,28	3,56	3,84	4,16
Valas / *Foreign Exchange*	0,60	0,56	0,46	0,53	0,53	0,55	0,53	0,76	1,13	1,25	1,39	1,86	2,45
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*													
Rupiah	3,99	3,59	3,51	3,44	3,35	3,34	3,35	3,20	3,28	3,60	3,90	4,37	4,68
Valas / *Foreign Exchange*	0,66	0,56	0,54	0,53	0,52	0,52	0,52	0,61	0,72	0,94	1,55	1,75	2,05

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

Keterangan / *Items*	2021	2022											
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Giro / *Demand Deposits*													
Rupiah	1,74	1,85	1,82	1,81	1,79	1,80	1,84	1,80	1,82	1,82	1,72	1,73	1,75
Valas / *Foreign Exchange*	0,10	0,10	0,11	0,24	0,24	0,22	0,16	0,21	0,29	0,31	0,36	0,44	0,55
Tabungan / *Saving*													
Rupiah	1,65	1,77	1,88	1,80	1,78	1,83	1,82	1,64	1,66	1,66	1,64	1,63	1,54
Valas / *Foreign Exchange*	0,17	0,15	0,15	0,16	0,16	0,16	0,19	0,29	0,33	0,32	0,51	0,64	0,63
Simpanan Berjangka / *Time Deposits*													
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*													
Rupiah	3,74	3,56	3,61	3,57	3,56	3,43	3,56	3,52	3,57	3,63	3,98	4,30	4,76
Valas / *Foreign Exchange*	0,66	0,65	0,68	0,72	0,69	0,67	0,79	0,93	1,15	1,37	2,01	2,68	2,89
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*													
Rupiah	4,18	3,96	3,91	3,80	3,70	3,70	3,76	3,73	3,75	3,87	4,10	4,45	4,90
Valas / *Foreign Exchange*	0,88	0,82	0,78	0,75	0,79	0,85	0,90	1,03	1,35	1,45	1,73	1,96	2,48
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*													
Rupiah	4,36	4,28	4,25	4,12	4,07	4,01	3,99	3,89	3,96	3,93	4,06	4,24	4,55
Valas / *Foreign Exchange*	1,13	1,06	1,01	0,91	0,89	0,91	0,86	0,81	0,83	0,78	1,11	1,32	1,53
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*													
Rupiah	4,50	4,34	4,28	4,37	4,05	4,15	4,11	3,89	4,08	3,84	3,91	4,05	4,57
Valas / *Foreign Exchange*	0,95	0,81	0,75	0,72	0,73	0,73	0,67	0,70	0,83	0,95	1,89	2,16	2,66

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

Keterangan / *Items*	2021	2022											
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Giro / *Demand Deposits*													
Rupiah	1,56	1,62	1,56	1,67	1,61	1,64	1,69	1,61	1,61	1,71	1,75	1,75	1,83
Valas / *Foreign Exchange*	0,09	0,08	0,08	0,08	0,09	0,10	0,18	0,24	0,21	0,28	0,34	0,44	0,47
Tabungan / *Saving*													
Rupiah	1,17	1,18	1,31	1,28	1,27	1,30	1,21	1,22	1,26	1,29	1,30	1,29	1,29
Valas / *Foreign Exchange*	0,11	0,07	0,09	0,09	0,19	0,14	0,17	0,21	0,26	0,32	0,43	0,54	0,61
Simpanan Berjangka / *Time Deposits*													
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*													
Rupiah	3,62	3,55	3,48	3,47	3,50	3,44	3,43	3,44	3,48	3,63	4,06	4,37	4,76
Valas / *Foreign Exchange*	0,56	0,61	0,66	0,56	0,69	0,75	1,03	1,29	1,41	1,74	1,94	2,41	2,83
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*													
Rupiah	3,83	3,73	3,69	3,64	3,64	3,68	3,69	3,72	3,78	3,86	4,14	4,53	5,20
Valas / *Foreign Exchange*	0,66	0,68	0,65	0,75	0,84	0,92	1,02	1,22	1,68	1,94	2,24	2,71	2,97
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*													
Rupiah	4,23	4,16	4,08	4,01	3,94	3,93	3,90	3,87	3,88	3,88	4,07	4,24	4,68
Valas / *Foreign Exchange*	1,04	0,97	0,80	0,74	0,77	0,78	0,79	0,97	2,37	2,45	2,31	2,39	2,63
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*													
Rupiah	4,22	4,21	4,16	3,96	3,81	3,74	3,58	3,59	3,60	3,78	4,45	5,16	5,59
Valas / *Foreign Exchange*	0,66	0,67	0,62	0,60	0,61	0,61	0,71	0,95	1,35	1,47	1,75	2,09	2,29

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

Keterangan / *Items*	2021	2022											
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Giro / *Demand Deposits*													
Rupiah	1,87	1,68	1,64	1,63	1,53	1,55	1,56	1,67	1,65	1,66	1,75	1,90	2,25
Valas / *Foreign Exchange*	0,25	0,24	0,20	0,21	0,18	0,18	0,28	0,26	0,38	0,61	0,82	1,15	1,17
Tabungan / *Saving*													
Rupiah	1,18	0,94	0,91	0,94	0,93	0,94	0,93	1,02	1,03	1,07	1,04	1,07	1,06
Valas / *Foreign Exchange*	0,19	0,16	0,15	0,15	0,14	0,14	0,17	0,21	0,26	0,32	0,43	0,54	0,61
Simpanan Berjangka / *Time Deposits*													
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*													
Rupiah	2,98	2,92	2,81	2,83	2,79	2,75	2,74	2,75	2,77	2,93	3,46	3,78	4,13
Valas / *Foreign Exchange*	0,34	0,33	0,31	0,31	0,33	0,42	0,58	0,90	1,19	1,54	2,06	2,55	2,91
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*													
Rupiah	3,16	3,09	2,96	2,97	2,92	2,93	2,91	2,91	2,89	2,99	3,52	3,96	4,36
Valas / *Foreign Exchange*	0,38	0,35	0,34	0,33	0,34	0,34	0,50	0,62	0,73	1,10	1,43	2,21	2,61
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*													
Rupiah	3,25	3,22	3,01	3,01	3,01	3,04	3,03	3,01	3,03	3,09	3,46	3,78	4,10
Valas / *Foreign Exchange*	0,43	0,42	0,40	0,39	0,41	0,40	0,41	0,55	0,66	0,91	1,15	1,38	1,96
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*													
Rupiah	3,79	3,78	3,75	3,47	3,62	3,61	3,70	3,58	3,61	3,67	3,85	4,13	4,33
Valas / *Foreign Exchange*	0,70	0,69	0,68	0,63	0,66	0,67	0,80	0,88	1,08	1,11	1,73	1,89	2,31

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

Keterangan / *Items*	2021	2022											
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Giro / *Demand Deposits*													
Rupiah	1,68	1,65	1,61	1,59	1,61	1,59	1,59	1,57	1,57	1,58	1,65	1,69	1,82
Valas / *Foreign Exchange*	0,16	0,14	0,14	0,14	0,15	0,15	0,18	0,19	0,24	0,38	0,56	0,76	1,11
Tabungan / *Saving*													
Rupiah	0,38	0,38	0,35	0,35	0,33	0,34	0,34	0,34	0,35	0,35	0,38	0,38	0,39
Valas / *Foreign Exchange*	0,17	0,17	0,17	0,17	0,17	0,17	0,17	0,17	0,17	0,17	0,23	0,24	0,24
Simpanan Berjangka / *Time Deposits*													
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*													
Rupiah	2,34	2,21	2,19	2,22	2,21	2,15	2,20	2,19	2,22	2,40	2,61	2,96	3,03
Valas / *Foreign Exchange*	0,27	0,24	0,24	0,24	0,27	0,32	0,46	0,56	0,88	1,41	1,99	2,26	2,52
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*													
Rupiah	2,63	2,48	2,40	2,33	2,31	2,34	2,35	2,35	2,35	2,54	2,77	3,14	3,38
Valas / *Foreign Exchange*	0,39	0,36	0,32	0,37	0,41	0,39	0,43	0,61	0,75	1,79	1,95	2,25	2,37
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*													
Rupiah	3,02	2,78	2,75	2,74	2,67	2,64	2,64	2,67	2,68	2,73	3,09	3,51	3,78
Valas / *Foreign Exchange*	0,53	0,49	0,36	0,48	0,48	0,49	0,60	0,76	0,81	0,91	1,22	2,03	2,81
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*													
Rupiah	3,48	2,94	2,88	2,83	2,82	2,74	2,66	2,65	2,64	3,23	3,66	4,42	4,49
Valas / *Foreign Exchange*	0,53	0,46	0,45	0,44	0,43	0,42	0,43	0,46	0,48	0,65	1,26	1,39	1,55

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

Kelompok Bank / *Group of Bank*	2021	2022											
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
KBMI 1													
Jumlah Bank / *Total Banks*	75	74	73	73	73	73	73	72	72	72	71	71	70
Jumlah Kantor / *Total Bank Offices*	4.989	4.903	4.853	4.567	4.459	4.466	4.460	4.732	4.743	4.722	4.671	4.671	4.681
KBMI 2													
Jumlah Bank / *Total Banks*	16	17	18	18	17	17	17	18	18	18	19	19	19
Jumlah Kantor / *Total Bank Offices*	3.275	3.251	3.242	2.645	2.614	2.616	2.585	2.291	2.289	2.285	2.303	2.303	2.312
KBMI 3													
Jumlah Bank / *Total Banks*	12	12	12	12	13	13	13	13	13	13	13	13	13
Jumlah Kantor / *Total Bank Offices*	8.916	5.358	5.306	4.957	4.887	4.829	4.825	4.794	4.781	4.780	4.829	4.829	4.841
KBMI 4													
Jumlah Bank / *Total Banks*	4	4	4	4	4	4	4	4	4	4	4	4	4
Jumlah Kantor / *Total Bank Offices*	15.186	15.176	15.129	13.856	13.811	13.784	13.771	13.751	13.669	13.593	13.541	13.541	13.543
Total													
Jumlah Bank / *Total Banks*	**107**	**107**	**107**	**107**	**107**	**107**	**107**	**107**	**107**	**107**	**107**	**107**	**106**
Jumlah Kantor / *Total Bank Offices*	**32.366**	**28.688**	**28.530**	**26.025**	**25.771**	**25.695**	**25.641**	**25.568**	**25.482**	**25.380**	**25.344**	**25.344**	**25.377**

Data Bank Umum Berdasarkan Kelompok Bank

Sumber Data:

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

Keterangan symbol/tanda pada tabel:

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

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

Keterangan / *Items*	2019	2020	2021	2022										
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Penyaluran Dana / *Distribution of Funds*															
a. Kredit Yang Diberikan / *Credit*	5.683.757	5.547.618	5.820.636	5.759.877	5.811.902	5.915.765	6.036.164	6.068.986	6.236.499	6.220.791	6.240.687	6.337.684	6.400.561	6.417.976	6.497.620
- Kepada Pihak Ketiga / *To Third Party*	5.616.992	5.481.560	5.768.585	5.709.407	5.762.401	5.863.269	5.981.252	6.012.365	6.176.861	6.159.326	6.179.454	6.274.901	6.333.506	6.347.472	6.423.564
Rupiah	4.830.794	4.723.761	4.955.703	4.894.951	4.945.792	5.021.666	5.091.539	5.120.820	5.241.296	5.246.176	5.258.832	5.333.232	5.372.270	5.388.624	5.475.409
Valas / *Foreign Exchange*	786.198	757.798	812.883	814.456	816.609	841.603	889.713	891.544	935.565	913.150	920.622	941.669	961.236	958.849	948.155
- Kepada Bank Lain / *Inter Bank Credit*	66.766	66.058	52.051	50.470	49.501	52.496	54.912	56.621	59.638	61.465	61.233	62.784	67.055	70.504	74.057
Rupiah	47.969	52.401	41.608	40.525	40.414	42.327	44.423	45.160	48.074	49.259	49.243	51.032	55.252	56.572	57.685
Valas / *Foreign Exchange*	18.797	13.657	10.443	9.944	9.088	10.169	10.488	11.461	11.564	12.206	11.990	11.752	11.802	13.932	16.371
b. Penempatan pada Bank Lain / *Interbank Placement*	245.271	252.800	223.134	226.784	247.032	233.687	254.749	219.141	212.279	208.941	253.469	237.638	230.981	242.319	245.442
- Giro / *Demand Deposit*	86.079	123.338	122.504	120.572	146.540	123.793	141.074	113.935	117.108	121.556	133.553	125.012	121.868	140.027	144.978
- Inter Bank Call Money / *Inter Bank Call Money*	110.322	99.266	75.942	83.510	81.712	91.383	90.335	87.361	67.918	62.181	91.697	96.630	84.984	82.461	85.345
- Deposito Berjangka / *Time Deposits*	27.882	22.754	19.992	19.103	14.940	14.722	19.458	12.324	22.300	15.908	21.302	9.516	16.895	13.159	8.596
- Lainnya / *Others*	20.988	7.442	4.696	3.598	3.840	3.789	3.882	5.521	4.953	9.295	6.916	6.479	7.235	6.672	6.523
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	766.781	775.395	1.146.356	1.073.705	990.344	998.696	909.222	989.575	1.157.196	950.691	967.534	982.898	1.190.872	1.113.744	1.293.578
- Giro / Demand Deposit	407.076	305.171	491.581	415.018	411.879	467.244	496.785	454.351	507.095	595.055	645.929	635.864	788.617	620.566	753.482
- Fine Tune Operation (FTO)	174.529	288.370	398.246	395.595	409.143	374.522	164.786 *)	382.277	244.813	216.397	223.027	214.832	273.934	339.909	398.999
- Fasbi	179.365	166.856	242.494	256.805	161.402	149.492	244.353	147.263	390.436	124.112	91.897	126.779	123.190	145.184	140.952
- Lainnya / *Others*	5.811	14.998	14.035	6.287	7.920	7.438	3.297 *)	5.684	14.853	15.127	6.681	5.423	5.131	8.085	145
d. Surat Berharga / Securities	1.012.695	1.466.904	1.830.962	1.814.829	1.827.288	1.844.713	1.817.676	1.787.171	1.827.934	1.817.023 *f)*	1.811.093	1.823.656	1.845.763	1.869.531	1.863.495
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	68.974	18.785	12.420	12.011	10.371	7.149	4.711	3.200	2.854	1.588 *f)*	1.685	2.467	2.295	2.287	2.866
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	38.212	55.922	45.171	42.131	40.837	41.769	47.332	41.842	47.919	49.282	44.447	21.839	21.722	44.805	39.081
- Obligasi / *Bonds*	712.173	1.209.094	1.539.989	1.533.652	1.477.529	1.510.393	1.485.929	1.462.259	1.493.032	1.477.364	1.467.002	1.517.195	1.555.661	1.563.091	1.557.913
- Lainnya / *Others*	193.336	183.104	233.381	227.036	298.551	285.402	279.704	279.871	284.130	288.789	297.959	282.154	266.085	259.348	263.635
e. Penyertaan / *Equity Investment*	50.772	54.982	96.503	98.000	98.377	98.123	98.371	102.658	103.193	103.444	103.822	104.115	104.888	105.202	111.145
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	170.652	313.016	354.825	359.606	362.706	366.202	370.221	373.186	370.325	370.875	372.118	370.312	369.193	367.929	358.264
- Kredit yang diberikan / *Credit*	164.654	304.167	345.888	350.282	353.720	357.361	361.595	364.607	361.655	361.799	363.103	361.613	360.626	359.632	349.526
- Surat Berharga / *Securities*	823	2.793	2.578	2.312	2.450	2.277	2.269	2.233	2.156	2.148	2.268	2.387	2.536	2.242	2.024
- Lainnya / *Others*	5.175	6.056	6.360	7.013	6.536	6.565	6.357	6.347	6.515	6.928	6.748	6.312	6.031	6.055	6.715
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	20.952	30.961	18.072	14.245	14.476	15.549	15.681	14.627	19.288	17.828	16.772	28.018	38.351	36.829	28.582
h. Tagihan Lainnya / *Other claims*	329.931	656.458	623.647	655.069	723.628	691.738	624.474	654.511	428.598	657.059	635.791	616.824	636.409	723.985	667.613
Sumber Dana / *Source of Funds*										-	-	-	-	-	-
a. Dana Pihak Ketiga / *Third Party Funds*	5.998.648	6.665.390	7.479.463	7.362.580	7.384.394	7.481.675	7.485.687	7.515.538	7.602.297	7.564.082	7.608.401	7.647.334	7.927.036	7.974.132	8.153.590
Rupiah	5.164.773	5.756.007	6.442.601	6.353.248	6.368.149	6.411.743	6.474.588	6.500.051	6.556.778	6.525.074	6.500.459	6.523.285	6.758.119	6.745.172	6.907.838
Giro / *Demand Deposit*	1.100.040	1.262.734	1.591.523	1.544.750	1.563.529	1.602.812	1.579.467	1.627.195	1.672.528	1.629.089	1.626.421	1.656.066	1.871.467	1.766.609	1.839.473
Tabungan / *Saving*	1.813.949	2.014.663	2.263.564	2.227.859	2.227.412	2.244.477	2.339.274	2.317.507	2.326.056	2.329.227	2.321.378	2.327.180	2.313.627	2.344.346	2.422.410
Simpanan Berjangka / *Time Deposits*	2.250.784	2.478.610	2.587.514	2.580.640	2.577.209	2.564.453	2.555.848	2.555.350	2.558.194	2.566.759	2.552.660	2.540.039	2.573.025	2.634.218	2.645.955
Valas / *Foreign Exchange*	833.875	909.383	1.036.861	1.009.332	1.016.245	1.069.932	1.011.099	1.015.488	1.045.519	1.039.008	1.107.942	1.124.049	1.168.917	1.228.960	1.245.752
Giro / *Demand Deposit*	365.808	424.401	551.982	524.615	535.981	585.255	534.202	553.483	557.506	556.252	604.880	594.280	620.676	687.518	706.687
Tabungan / *Saving*	131.236	158.837	168.696	176.703	180.275	189.988	184.215	182.611	192.015	189.549	193.509	198.108	201.520	200.619	192.775
Simpanan Berjangka / *Time Deposits*	336.831	326.145	316.184	308.014	299.988	294.690	292.682	279.394	295.997	293.207	309.553	331.661	346.721	340.823	346.290
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	2.147	6.011	1.672	1.676	1.666	1.609	3.596 *)*	1.557 *)*	1.216	648	876	2.306	1.002	1.568	2.127
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	197.517	176.681	160.594	169.173	165.100	160.959	189.869	185.067	176.747	167.458	170.643	164.217	165.835	156.551	173.399
d. Surat Berharga yang diterbitkan / *Issued Securities*	135.029	125.079	117.684	114.606	116.034	116.000	113.619	115.254	113.919	112.097	109.004	110.978	111.393	112.635	115.117
e. Pinjaman yang Diterima / *Loans received*	299.055	270.036	227.554	220.949	219.193	217.734	227.988	238.097	251.296	254.902	248.790	274.223	285.620	292.296	293.291
Rupiah	62.710	71.871	62.206	61.622	60.806	64.484	67.366	67.855	71.062	71.951	74.346	80.677	86.050	88.862	88.881
Valas / *Foreign Exchange*	236.345	198.165	165.349	159.327	158.387	153.250	160.621	170.242	180.234	182.951	174.445	193.546	199.570	203.435	204.410
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	15.606	23.795	12.370	10.187	10.547	11.628	13.958	12.423	19.112	16.559	15.348	28.029	38.761	37.198	27.589
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities*	187.404	134.966	125.817	97.840	111.417	121.908	147.680	131.512	124.507	150.726 *f)*	169.336	172.941	165.965	141.561	156.076
h. Setoran Jaminan / *Guarantee Deposits*	4.157	4.367	4.565	3.651	4.172	3.624	3.826	2.989	3.523	4.205	4.742	3.916	4.207	3.836	4.283
Beberapa komponen modal / *Several Components of Capital*															
a. Modal Disetor / *Paid In Capital*	211.758	229.563	261.671	263.027	264.152	272.706	273.714	274.239	275.335	275.345	274.772	271.839	274.006	274.285	282.879
b. Cadangan / *Reserves*	75.055	73.652	81.168	81.504	81.516	83.643	84.952	86.286	89.234	89.241	88.522	88.483	88.494	88.506	88.915
c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1)	615.094	612.598	648.343	781.496	788.525	710.086	696.569	693.690	682.893	688.035	688.357	688.772	688.425	684.215	675.740
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	156.487	104.718	140.207	16.857	30.890	45.368	62.377	79.513	97.204	117.179	134.796	154.457	169.975	187.579	201.817
e. Tambahan modal disetor / *Additional Paid In Capital*	144.050	192.236	273.985	279.682	274.947	274.902	259.338	260.803	260.690	264.635	264.949	257.310	251.814	268.206	282.024
f. Modal Pinjaman / *Loan Capital*	43.489	56.206	65.852	66.531	66.497	68.512	68.139	69.245	77.693	76.983	77.073	77.444	78.515	79.382	78.111

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

Keterangan / *Items*	2019	2020	2021	2022										
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Penyaluran Dana / *Distribution of Funds*															
a. Kredit Yang Diberikan / *Credit*	2.438.272	2.456.205	2.630.961	2.604.795	2.634.859	2.685.138	2.724.807	2.736.457	2.797.496	2.781.465	2.778.076	2.826.407	2.840.052	2.856.254	2.903.228
- Kepada Pihak Ketiga / *To Third Party*	2.430.773	2.445.965	2.623.165	2.596.940	2.627.161	2.676.712	2.715.947	2.727.034	2.786.884	2.770.550	2.767.646	2.816.339	2.830.182	2.846.207	2.894.142
Rupiah	2.118.483	2.130.279	2.250.578	2.220.581	2.250.827	2.287.055	2.307.810	2.315.862	2.367.005	2.354.314	2.353.729	2.386.920	2.391.866	2.401.807	2.445.933
Valas / *Foreign Exchange*	312.289	315.686	372.587	376.359	376.333	389.658	408.136	411.172	419.880	416.236	413.917	429.418	438.317	444.400	448.209
- Kepada Bank Lain / *Inter Bank Credit*	7.499	10.240	7.796	7.855	7.698	8.426	8.861	9.423	10.612	10.916	10.430	10.068	9.870	10.047	9.086
Rupiah	4.737	6.266	5.658	5.627	5.551	5.984	5.970	5.836	6.109	6.098	6.140	5.960	5.863	5.814	5.051
Valas / *Foreign Exchange*	2.762	3.974	2.138	2.228	2.148	2.442	2.891	3.587	4.503	4.818	4.290	4.108	4.006	4.232	4.034
b. Penempatan pada Bank Lain / *Interbank Placement*	76.408	79.290	72.637	72.173	92.889	76.854	89.498	62.170	79.151	80.925	97.876	93.922	95.367	111.729	117.187
- Giro / *Demand Deposit*	36.957	56.276	54.993	51.418	73.244	54.975	67.026	45.809	54.001	53.637	70.630	63.059	65.896	82.412	89.749
- Inter Bank Call Money / *Inter Bank Call Money*	27.051	16.143	12.635	16.091	16.823	18.336	18.602	12.108	18.100	18.338	18.979	24.867	21.970	22.879	21.321
- Deposito Berjangka / *Time Deposits*	3.568	3.768	4.105	3.750	2.577	3.288	3.474	3.286	4.899	5.808	4.752	2.250	3.167	2.097	2.548
- Lainnya / *Others*	8.831	3.102	904	915	246	254	395	968	2.151	3.142	3.515	3.746	4.333	4.341	3.569
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	315.897	320.000	396.875	310.570	295.031	300.946	254.990	259.935	282.316	268.767	302.959	303.898	493.542	411.250	520.124
- Giro / Demand Deposit	160.700	140.604	201.794	127.440	128.588	148.404	175.986	138.845	172.483	212.519	236.776	214.511	365.517	224.322	343.867
- Fine Tune Operation (FTO)	70.898	97.477	94.247	79.453	95.125	107.155	39.994 *)	77318	54701	23498	43209	44422	66001	116563	154876
- Fasbi	84.270	81.918	100.827	103.641	71.311	45.381	39.004	43.765	55.125	32.744	22.968	44.958	62.018	70.355	21.371
- Lainnya / Others	29	1	6	36	6	6	6	6	6	6	6	6	6	11	10
d. Surat Berharga / Securities	394.525	615.448	786.707	806.733	807.982	807.146	786.542	785.384	805.289	770.647 *)	767.449	778.182	781.264	805.756	805.839
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	20.406	15.483	9.815	9.558	7.461	4.763	3.018	1.578	1.612	- *)	-	847	763	883	876
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	19.151	40.225	29.869	26.162	26.708	28.592	31.561	26.426	32.125	32.898	31.832	9.803	9.878	33.375	28.115
- Obligasi / *Bonds*	297.188	499.825	676.547	692.465	620.508	626.043	594.149	601.645	609.127	570.160	554.934	593.020	612.970	615.608	621.203
- Lainnya / *Others*	57.781	59.915	70.477	78.548	153.305	147.748	157.813	155.735	162.425	167.589	180.684	174.512	157.652	155.890	155.644
e. Penyertaan / *Equity Investment*	25.139	26.197	65.030	66.418	66.706	66.903	67.060	71.201	71.267	71.324	71.462	71.699	72.311	72.515	78.186
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	90.486	186.006	210.919	214.779	216.521	217.551	220.278	222.166	219.705	219.734	219.737	219.600	218.093	213.907	209.222
- Kredit yang diberikan / *Credit*	87.056	180.143	205.201	208.514	210.513	211.605	214.614	216.656	214.108	213.707	213.750	213.420	212.293	208.372	203.279
- Surat Berharga / *Securities*	323	2.176	2.124	1.887	2.035	2.010	1.985	1.949	1.866	1.862	1.975	2.093	2.244	1.977	1.761
- Lainnya / *Others*	3.106	3.687	3.594	4.377	3.973	3.936	3.679	3.561	3.731	4.165	4.011	4.087	3.555	3.559	4.182
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	2.117	5.696	2.929	2.096	2.250	2.704	2.564	2.432	2.777	2.990	2.935	3.872	4.392	3.890	3.951
h. Tagihan Lainnya / *Other claims*	119.239	186.428	182.009	145.403	137.130	127.740	130.227	123.204	95.464	147.062	126.948	125.303	124.067	168.072	148.643
Sumber Dana / *Source of Funds*															
a. Dana Pihak Ketiga / *Third Party Funds*	2.581.349	2.873.149	3.179.487	3.057.731	3.065.654	3.100.691	3.124.755	3.100.784	3.161.537	3.127.291	3.146.243	3.208.804	3.395.154	3.424.332	3.581.139
Rupiah	2.208.733	2.459.829	2.731.178	2.635.891	2.636.062	2.652.595	2.689.790	2.677.407	2.715.663	2.690.968	2.675.556	2.725.479	2.890.665	2.867.170	2.990.814
Giro / *Demand Deposit*	487.231	555.777	690.666	653.377	649.043	652.931	667.868	673.870	682.288	664.743	657.260	675.941	835.119	765.219	860.753
Tabungan / *Saving*	910.783	1.005.489	1.105.687	1.084.304	1.075.990	1.088.550	1.123.427	1.113.295	1.121.389	1.118.181	1.119.628	1.130.901	1.119.641	1.133.094	1.176.897
Simpanan Berjangka / *Time Deposits*	810.719	898.563	934.825	898.210	911.029	911.114	898.494	890.242	911.986	908.045	898.668	918.637	935.905	968.857	953.163
Valas / *Foreign Exchange*	372.615	413.319	448.310	421.840	429.593	448.096	434.966	423.378	445.874	436.323	470.687	483.325	504.489	557.162	590.326
Giro / *Demand Deposit*	168.535	204.899	267.918	243.872	253.859	271.904	262.768	258.330	268.466	270.013	301.946	300.214	317.774	380.844	416.370
Tabungan / *Saving*	37.406	46.356	46.357	51.213	53.485	57.051	55.020	54.408	60.107	57.100	57.639	59.056	57.341	56.900	56.563
Simpanan Berjangka / *Time Deposits*	166.674	162.065	134.035	126.756	122.249	119.141	117.178	110.640	117.302	109.210	111.101	124.056	129.374	119.419	117.393
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	529	537	1.671	1.675	1.665	1.608	1.523	1.556	619	647	621	603	685	1.566	757
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	46.482	44.899	38.720	42.153	37.752	34.307	43.665	37.881	46.259	47.738	50.382	36.207	38.726	34.809	41.672
d. Surat Berharga yang diterbitkan / *Issued Securities*	85.334	83.796	80.309	80.213	80.113	80.123	79.530	80.822	82.461	82.329	80.708	81.684	82.634	85.890	85.868
e. Pinjaman yang Diterima / *Loans received*	153.693	141.994	124.731	121.416	118.760	114.049	116.407	120.074	126.403	124.558	116.429	127.694	133.336	136.603	136.000
Rupiah	25.447	24.982	23.436	22.904	21.071	21.905	22.730	22.239	23.133	22.963	23.370	23.593	23.944	24.740	25.661
Valas / *Foreign Exchange*	128.246	117.013	101.295	98.512	97.689	92.143	93.676	97.836	103.270	101.595	93.060	104.101	109.391	111.863	110.339
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	1.400	2.345	1.351	1.344	1.322	1.558	2.372	2.058	3.876	2.611	2.442	5.339	7.792	6.748	3.709
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities*	82.019	66.728	62.316	47.152	59.148	68.517	91.998	64.766	63.305	85.111	96.217	84.660	87.999	62.964	60.981
h. Setoran Jaminan / *Guarantee Deposits*	1.227	1.383	934	814	848	1.168	1.003	1.065	1.359	1.319	2.051	1.206	1.578	1.082	1.293
Beberapa komponen modal / *Several Components of Capital*															
a. Modal Disetor / *Paid In Capital*	30.078	30.446	33.461	33.332	33.332	33.332	33.344	32.964	32.961	32.756	32.682	32.403	32.172	31.856	32.541
b. Cadangan / *Reserves*	11.994	11.994	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596
c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1)	317.719	300.631	312.691	377.949	383.474	339.947	337.221	337.222	331.838	337.221	337.225	337.219	337.220	337.223	328.621
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	74.699	37.301	69.282	8.730	16.377	25.049	33.376	43.099	52.927	62.852	72.436	82.927	89.556	98.397	106.452
e. Tambahan modal disetor / *Additional Paid In Capital*	39.838	49.834	119.757	120.420	118.679	117.422	109.506	108.650	106.782	108.636	108.862	104.591	103.146	107.524	103.220
f. Modal Pinjaman / *Loan Capital*	3.764	10.945	25.162	25.837	25.816	25.820	26.000	26.119	26.565	26.467	26.482	27.024	27.545	27.735	27.505

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

Keterangan / *Items*	2019	2020	2021	2022										
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Penyaluran Dana / *Distribution of Funds*															
a. Kredit Yang Diberikan / *Credit*	469.530	493.422	520.497	511.920	514.651	523.176	525.823	528.577	539.785	544.012	547.586	556.395	561.799	565.535	571.247
- Kepada Pihak Ketiga / *To Third Party*	464.434	488.666	516.091	508.102	511.108	519.376	521.940	524.737	535.578	539.150	542.783	549.829	554.183	557.970	562.847
Rupiah	464.099	488.402	514.928	506.929	509.897	518.152	520.706	523.491	534.161	537.687	541.307	548.312	552.624	556.391	561.280
Valas / *Foreign Exchange*	335	264	1.162	1.173	1.211	1.223	1.235	1.246	1.417	1.464	1.476	1.517	1.560	1.578	1.567
- Kepada Bank Lain / *Inter Bank Credit*	5.096	4.756	4.407	3.818	3.543	3.800	3.882	3.840	4.208	4.862	4.803	6.565	7.616	7.565	8.400
Rupiah	5.096	4.756	4.407	3.818	3.543	3.800	3.882	3.840	4.208	4.862	4.803	6.565	7.616	7.565	8.400
Valas / *Foreign Exchange*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b. Penempatan pada Bank Lain / *Interbank Placement*	40.436	28.601	23.315	19.712	17.390	19.050	27.446	12.687 *)	23.436	15.455	23.703	18.552	24.263	20.378	22.947
- Giro / *Demand Deposit*	2.071	2.585	4.317	4.870	4.690	3.986	6.625	3.787	3.469	3.971	3.769	3.601	3.966	3.772	3.678
- Inter Bank Call Money / *Inter Bank Call Money*	18.497	9.126	9.736	5.567	6.027	7.828	9.278	5.045	7.497	6.430	8.174	11.632	8.497	8.254	16.129
- Deposito Berjangka / *Time Deposits*	18.505	16.052	8.385	8.592	6.031	6.671	10.929	3.324 *)	11.970	4.307	11.052	2.684	11.208	7.747	2.390
- Lainnya / *Others*	1.364	838	878	682	641	565	614	532	500	746	709	635	593	605	750
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	71.441	71.953	110.147	101.679	102.288	106.173	109.728	109.800	126.114	89.449	86.423	111.615	127.811	114.440	117.807
- Giro / Demand Deposit	43.659	29.527	51.741	44.327	39.879	49.855	52.439	50.690	54.815	68.326	67.743	68.791	65.806	72.128	82.891
- Fine Tune Operation (FTO)	4.389	16.912	18.249	31.961	43.760	33.399	3.929 *)	38.603 *)	10.782	6.638	9.897	11.573	41.976	18.851	13.669
- Fasbi	22.219	23.928	39.582	23.051	14.959	21.372	50.867	17.801	58.066	10.159	8.283	30.251	20.029	20.462	21.247
- Lainnya / Others	1.173	1.587	575	2.341	3.690	1.547	2.493	2.706	2.451	4.327	500	1.000	-	3.000	-
d. Surat Berharga / Securities	67.915	80.760	117.817	115.990	118.614	120.107	116.992	117.650	127.110	130.233	127.831	125.712	137.307	131.281	127.769
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	11.894	3.110	1.369	1.291	1.716	904	193 *)	194	191	193	193	189	187	194	195
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	4.184	5.666	4.944	5.481	4.725	6.264	6.975	6.459	6.769	7.103	3.098	3.103	3.174	2.902	2.642
- Obligasi / *Bonds*	35.306	51.886	83.303	88.209	91.020	91.650	88.679	89.032	96.325	96.347	97.618	94.797	98.080	99.034	100.444
- Lainnya / *Others*	16.531	20.098	28.201	21.009	21.153	21.289	21.145	21.966	23.825	26.590	26.922	27.623	35.866	29.151	24.488
e. Penyertaan / *Equity Investment*	1.610	1.945	1.955	1.955	1.968	1.968	1.967	1.966	1.967	1.967	1.967	1.967	1.967	1.967	2.067
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	9.317	14.290	16.089	16.319	16.731	16.657	16.651	16.743	15.916	16.183	16.254	16.227	16.439	16.793	15.771
- Kredit yang diberikan / *Credit*	8.874	13.730	15.590	15.785	16.217	16.278	16.260	16.369	15.545	15.820	15.864	15.877	16.089	16.439	15.406
- Surat Berharga / *Securities*	167	226	199	197	197	48	48	44	51	46	56	42	38	40	41
- Lainnya / *Others*	276	333	299	337	317	331	342	330	319	317	334	308	312	313	324
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	-	11	6	16	20	4	10	3	5	42	16	4	3	4	19
h. Tagihan Lainnya / *Other claims*	26.602	47.769	46.175	55.452	78.465	74.364	58.830	76.705	53.868	61.141	60.596	53.924	63.605	74.950	52.866
Sumber Dana / *Source of Funds*															
a. Dana Pihak Ketiga / *Third Party Funds*	532.258	590.602	681.607	671.332	697.765	705.245	708.797	713.234	735.542	706.063	710.170	712.809	765.891	750.471	723.880
Rupiah	529.822	589.463	676.637	667.072	693.403	701.531	705.887	710.343	732.838	703.659	707.930	710.747	763.735	748.347	721.844
Giro / *Demand Deposit*	141.049	131.204	169.986	170.859	190.978	205.909	177.610	185.595	214.798	175.195	183.010	205.430	251.043	211.501	180.745
Tabungan / *Saving*	181.965	188.112	208.612	184.898	182.884	183.391	198.855	190.445	192.310	200.219	195.624	192.013	193.403	199.845	221.084
Simpanan Berjangka / *Time Deposits*	206.808	270.147	298.039	311.315	319.541	312.230	329.422	334.303	325.730	328.245	329.296	313.304	319.289	337.001	320.016
Valas / *Foreign Exchange*	2.436	1.139	4.970	4.260	4.363	3.714	2.909	2.891	2.704	2.404	2.240	2.062	2.156	2.124	2.036
Giro / *Demand Deposit*	339	136	808	799	796	811	786	708	722	735	719	739	816	767	760
Tabungan / *Saving*	66	110	106	98	94	95	95	96	104	100	101	100	122	124	123
Simpanan Berjangka / *Time Deposits*	2.032	892	4.056	3.363	3.473	2.808	2.028	2.087	1.877	1.569	1.420	1.223	1.218	1.234	1.152
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	98	1	1	1	1	1	1	1	1	1	1	1	1	1	1
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	31.967	23.092	20.660	16.500	14.420	16.083	16.148	12.788	14.694	15.453	16.409	18.915	13.847	16.203	29.195
d. Surat Berharga yang diterbitkan / *Issued Securities*	11.224	9.537	8.089	6.610	6.484	7.002	6.548	6.597	7.128	5.888	5.889	7.065	6.326	6.402	6.910
e. Pinjaman yang Diterima / *Loans received*	16.255	18.301	18.400	18.355	18.377	20.768	21.094	21.164	21.536	21.675	22.307	24.793	26.726	27.108	25.854
Rupiah	16.255	18.301	18.400	18.355	18.377	20.724	21.051	21.120	21.491	21.630	22.262	24.748	26.726	27.108	25.854
Valas / *Foreign Exchange*	-	-	-	-	-	43	43	44	45	45	45	46	-	-	-
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	2	2	0	13	4	7	30	21	71	27	13	63	53	24	3
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities*	11.345	1.501	2.765	873	864	2.247	6.285	5.594	2.506	2.074	3.969	8.914	5.259	6.135	8.877
h. Setoran Jaminan / *Guarantee Deposits*	443	323	406	295	226	192	185	168	148	164	184	197	197	201	436
Beberapa komponen modal / *Several Components of Capital*															-
a. Modal Disetor / *Paid In Capital*	42.047	44.615	48.206	48.208	48.250	52.453	52.475	52.966	53.036	53.201	52.235	52.271	52.533	52.732	53.424
b. Cadangan / *Reserves*	25.160	23.424	26.605	26.942	26.943	28.660	29.927	30.443	30.682	30.682	30.443	30.348	30.349	30.349	30.337
c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1)	2.899	2.909	3.978	16.924	16.421	7.652	3.957 *)	2.951 *)	2.366	2.366	2.571	2.571	2.571	2.704	2.702
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	12.307	13.002	13.776	1.416	2.461	4.130	5.087	6.322	7.798	9.012	10.127	11.652	12.820	13.970	15.300
e. Tambahan modal disetor / *Additional Paid In Capital*	1.831	4.269	2.698	2.368	2.711	2.906	1.998	1.375	1.205	2.138	2.277	1.700	1.134	2.446	2.625
f. Modal Pinjaman / *Loan Capital*	1.937	2.934	3.930	3.930	3.930	3.931	3.931	3.931	4.928	4.928	4.929	4.929	4.929	4.929	4.122

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

Keterangan / *Items*	2019	2020	2021	2022										
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Penyaluran Dana / *Distribution of Funds*															
a. Kredit Yang Diberikan / *Credit*	2.534.506	2.415.930	2.498.048	2.474.974	2.492.802	2.536.842	2.609.343	2.624.150	2.703.255	2.702.209	2.728.935	2.768.597	2.804.618	2.803.592	2.833.037
- Kepada Pihak Ketiga / *To Third Party*	2.491.518	2.369.008	2.461.474	2.438.763	2.456.837	2.498.868	2.569.991	2.584.622	2.662.468	2.660.549	2.686.963	2.727.412	2.760.259	2.757.173	2.783.624
Rupiah	2.135.017	2.019.257	2.098.946	2.077.549	2.094.985	2.127.039	2.170.479	2.184.947	2.239.183	2.253.534	2.269.755	2.301.697	2.325.268	2.328.542	2.367.959
Valas / *Foreign Exchange*	356.501	349.751	362.528	361.214	361.852	371.829	399.512	399.675	423.285	407.015	417.208	425.715	434.991	428.631	415.665
- Kepada Bank Lain / *Inter Bank Credit*	42.987	46.923	36.574	36.211	35.965	37.974	39.352	39.528	40.787	41.660	41.972	41.185	44.359	46.418	49.413
Rupiah	38.078	41.379	31.543	31.080	31.320	32.543	34.071	33.985	34.617	35.159	35.160	35.366	38.433	38.352	39.393
Valas / *Foreign Exchange*	4.909	5.544	5.031	5.131	4.645	5.431	5.281	5.543	6.170	6.501	6.812	5.819	5.927	8.066	10.020
b. Penempatan pada Bank Lain / *Interbank Placement*	96.924	108.478	102.668	103.316	110.905	103.536	104.133	105.315	79.895	81.208	96.130	94.751	82.029	79.175	80.573
- Giro / *Demand Deposit*	43.410	61.068	59.506	60.713	64.899	60.316	62.754	59.262	54.243	58.052	54.477	52.918	47.605	50.439	48.853
- Inter Bank Call Money / *Inter Bank Call Money*	36.937	41.296	33.418	33.894	37.470	36.452	34.245	38.367	18.217	15.358	34.137	35.822	30.486	24.010	26.083
- Deposito Berjangka / *Time Deposits*	5.809	2.935	7.002	6.761	6.332	4.763	5.055	5.714	5.360	5.723	5.430	4.514	2.381	3.173	3.657
- Lainnya / *Others*	10.768	3.180	2.742	1.947	2.204	2.005	2.080	1.972	2.076	2.075	2.086	1.497	1.557	1.554	1.980
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	317.094	307.063	521.894	539.068	478.357	460.420	436.821	488.603	623.357	471.893	454.712	430.541	445.534	460.382	541.815
- Giro / Demand Deposit	184.662	101.980	188.136	191.561	191.534	223.371	221.352	217.470	232.767	270.294	294.417	296.183	304.740	289.129	301.395
- Fine Tune Operation (FTO)	73.491	148.664	239.511	233.813	221.416	164.991	76.570*)	205.624*)	129.207	132.910	109.935	85.680	109.354	129.696	165.873
- Fasbi	54.332	43.600	80.803	110.286	61.340	66.598	138.102	63.219	248.989	59.700	44.186	44.261	26.315	36.620	74.419
- Lainnya / Others	4.608	12.819	13.443	3.408	4.066	5.460	798	2.290	12.395	8.989	6.175	4.417	5.124	4.938	128
d. Surat Berharga / Securities	483.621	686.753	845.884	818.953	821.363	836.029	827.651	811.890	824.996	848.617	844.176	841.899	850.667	856.060	838.227
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	34.038	191	1.236	1.162	1.195	1.482	1.500	1.428	1.051	1.395	1.491	1.432	1.345	1.211	1.795
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	7.903	7.533	8.357	7.601	5.713	3.715	3.943	4.137	3.641	4.036	3.842	3.467	3.948	3.791	3.597
- Obligasi / *Bonds*	327.107	580.288	705.088	684.962	691.749	715.914	722.878	705.674	723.888	750.132	750.070	758.430	774.276	778.933	752.660
- Lainnya / *Others*	114.574	98.740	131.203	125.228	122.707	114.917	99.330	100.651	96.415	93.054	88.773	78.570	71.098	72.125	80.175
e. Penyertaan / *Equity Investment*	23.951	26.768	29.445	29.554	29.630	29.179	29.271	29.418	29.887	30.080	30.321	30.377	30.537	30.647	30.819
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	64.780	106.672	121.292	122.054	123.097	125.060	126.337	127.332	127.633	127.905	129.035	129.584	129.751	132.270	128.426
- Kredit yang diberikan / *Credit*	62.925	104.562	118.718	119.671	120.780	122.691	123.917	124.784	125.080	125.372	126.546	127.567	127.486	130.016	126.148
- Surat Berharga / *Securities*	325	379	245	221	208	213	225	228	228	226	225	238	241	214	213
- Lainnya / *Others*	1.529	1.731	2.330	2.162	2.109	2.157	2.196	2.319	2.325	2.307	2.264	1.779	2.023	2.040	2.065
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	10.628	14.258	8.381	6.775	6.932	7.754	7.690	7.234	9.130	8.522	7.990	12.930	17.210	16.848	13.622
h. Tagihan Lainnya / *Other claims*	162.186	400.487	371.833	423.557	468.442	452.014	402.047	421.857	248.156	401.239	401.274	384.028	385.778	417.068	405.807
Sumber Dana / *Source of Funds*															
a. Dana Pihak Ketiga / *Third Party Funds*	2.702.953	3.016.126	3.411.842	3.423.283	3.409.224	3.437.398	3.430.107	3.469.274	3.474.178	3.501.181	3.512.311	3.465.547	3.506.925	3.535.544	3.595.556
Rupiah	2.326.941	2.596.157	2.916.904	2.925.831	2.915.095	2.931.398	2.951.748	2.983.087	2.979.694	2.999.124	2.986.604	2.947.468	2.963.737	2.987.608	3.052.474
Giro / *Demand Deposit*	411.752	507.027	648.844	638.699	640.308	660.859	646.297	679.610	687.957	696.514	699.432	688.481	697.806	700.736	702.334
Tabungan / *Saving*	716.016	814.929	940.522	949.720	958.837	962.941	1.007.037	1.003.995	1.003.222	1.000.901	995.587	993.480	989.703	1.000.694	1.014.955
Simpanan Berjangka / *Time Deposits*	1.199.174	1.274.202	1.327.538	1.337.413	1.315.950	1.307.598	1.298.414	1.299.482	1.288.515	1.301.709	1.291.585	1.265.507	1.276.228	1.286.178	1.335.185
Valas / *Foreign Exchange*	376.012	419.969	494.938	497.452	494.129	506.000	478.359	486.187	494.485	502.057	525.707	518.079	543.188	547.936	543.081
Giro / *Demand Deposit*	133.464	161.502	209.304	209.411	208.573	219.506	196.254	213.897	209.837	213.229	225.640	210.749	215.264	213.998	208.181
Tabungan / *Saving*	85.950	103.092	113.357	116.521	118.034	124.418	120.746	119.928	123.787	124.587	128.107	131.228	136.197	135.596	128.274
Simpanan Berjangka / *Time Deposits*	156.598	155.375	172.278	171.520	167.523	162.076	161.359	152.362	160.861	164.241	171.959	176.103	191.727	198.341	206.626
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	1.495	5.473	1	1	1	1	1.696*)	1	1	1	101	930	1	1	1.369
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	96.530	88.784	80.086	87.942	90.402	87.529	108.737	110.012	92.015	81.361	82.135	85.718	92.348	86.977	79.126
d. Surat Berharga yang diterbitkan / *Issued Securities*	38.471	31.745	29.287	27.784	29.436	28.875	27.542	27.835	24.330	23.880	22.407	22.229	22.433	20.343	22.339
e. Pinjaman yang Diterima / *Loans received*	127.107	106.689	84.359	81.113	82.057	82.918	90.487	96.859	103.356	108.670	110.054	121.736	125.558	128.585	131.435
Rupiah	19.008	26.588	20.369	20.363	21.358	21.855	23.585	24.496	26.437	27.358	28.714	32.337	35.379	37.013	37.366
Valas / *Foreign Exchange*	108.099	80.101	63.990	60.750	60.698	61.064	66.902	72.363	76.919	81.311	81.340	89.398	90.179	91.571	94.069
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	7.776	13.021	6.041	5.077	5.166	5.859	7.038	6.049	9.077	7.772	7.349	12.494	15.706	15.159	11.770
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities*	87.659	63.128	58.334	47.367	49.350	49.146	48.002	59.782	56.513	58.072	63.361	73.327	66.704	66.854	81.791
h. Setoran Jaminan / *Guarantee Deposits*	2.393	2.405	2.530	1.968	2.244	2.239	2.612	1.731	1.979	2.557	2.202	2.024	1.952	1.978	2.061
Beberapa komponen modal / *Several Components of Capital*															-
a. Modal Disetor / *Paid In Capital*	132.321	147.188	172.692	174.174	175.257	179.608	180.583	180.996	182.025	182.076	182.543	183.543	185.679	186.076	193.293
b. Cadangan / *Reserves*	37.901	38.235	40.967	40.967	40.977	41.387	41.428	42.247	44.957	44.963	44.483	44.539	44.549	44.561	44.982
c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1)	262.105	273.869	293.812	345.120	347.127	321.269	314.715	312.830	308.502	308.519	309.020	308.942	308.851	304.556	304.689
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	58.964	46.927	53.222	6.296	11.355	15.511	22.826	28.474	34.471	42.477	49.207	55.872	63.001	70.154	74.206
e. Tambahan modal disetor / *Additional Paid In Capital*	101.550	137.429	151.133	156.623	153.342	154.492	148.081	151.032	152.935	154.133	154.109	151.547	148.168	158.639	176.439
f. Modal Pinjaman / *Loan Capital*	37.788	42.327	36.760	36.764	36.751	38.762	38.208	39.195	46.200	45.588	45.663	45.491	46.041	46.718	46.484

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

Keterangan / *Items*	2019	2020	2021	2022										
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Penyaluran Dana / *Distribution of Funds*															
a. Kredit Yang Diberikan / *Credit*	241.450	182.060	171.130	168.188	169.591	170.609	176.191	179.802	195.962	193.104	186.090	186.286	194.091	192.596	190.108
- Kepada Pihak Ketiga / *To Third Party*	230.266	177.922	167.855	165.603	167.295	168.313	173.374	175.972	191.931	189.076	182.062	181.321	188.882	186.122	182.951
Rupiah	113.194	85.824	91.250	89.892	90.083	89.420	92.544	96.521	100.948	100.641	94.041	96.302	102.513	101.883	100.237
Valas / *Foreign Exchange*	117.072	92.098	76.606	75.710	77.212	78.893	80.830	79.451	90.983	88.435	88.021	85.019	86.369	84.239	82.714
- Kepada Bank Lain / *Inter Bank Credit*	11.184	4.139	3.274	2.585	2.296	2.296	2.817	3.830	4.031	4.027	4.028	4.965	5.209	6.474	7.157
Rupiah	58	-	-	-	-	-	500 *)	1.500 *)	3.140	3.140	3.140	3.140	3.340	4.840	4.840
Valas / *Foreign Exchange*	11.125	4.139	3.274	2.585	2.296	2.296	2.317	2.330	891	887	888	1.825	1.869	1.634	2.317
b. Penempatan pada Bank Lain / *Interbank Placement*	31.504	36.432	24.514	31.583	25.848	34.247	33.672	38.969	29.798	31.353	35.760	30.412	29.322	31.038	24.734
- Giro / *Demand Deposit*	3.641	3.409	3.688	3.571	3.707	4.515	4.670	5.078	5.396	5.896	4.676	5.434	4.401	3.404	2.697
- Inter Bank Call Money / *Inter Bank Call Money*	27.838	32.701	20.153	27.959	21.392	28.767	28.209	31.842	24.104	22.054	30.409	24.309	24.030	27.319	21.812
- Deposito Berjangka / *Time Deposits*	-	-	500	-	-	-	-	-	71	71	69	69	139	143	-
- Lainnya / *Others*	25	322	173	53	749	965	793	2.049	227	3.332	606	601	752	172	225
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	62.349	76.379	117.441	122.388	114.667	131.157	107.682	131.236	125.409	120.581	123.439	136.844	123.985	127.672	113.832
- Giro / Demand Deposit	18.054	33.061	49.910	51.691	51.877	45.615	47.008	47.346	47.030	43.916	46.993	56.379	52.554	34.988	25.329
- Fine Tune Operation (FTO)	25.751	25.316	46.238	50.368	48.842	68.977	44.294	60.732	50.123	53.352	59.986	73.157	56.603	74.799	64.581
- Fasbi	18.543	17.410	21.282	19.827	13.792	16.141	16.379	22.477	28.256	21.510	16.460	7.308	14.827	17.748	23.915
- Lainnya / Others	1	591	11	502	157	425	1 *)	682 *)	0	1.804	0	0	0	137	8
d. Surat Berharga / Securities	66.633	83.944	80.554	73.153	79.328	81.432	86.492	72.247	70.540	67.526	71.635	77.863	76.526	76.434	91.660
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	2.637	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	6.974	2.498	2.002	2.887	3.691	3.198	4.853	4.821	5.383	5.244	5.675	5.466	4.722	4.737	4.726
- Obligasi / *Bonds*	52.572	77.095	75.051	68.016	74.251	76.785	80.223	65.907	63.692	60.725	64.380	70.947	70.334	69.515	83.606
- Lainnya / *Others*	4.451	4.350	3.502	2.250	1.386	1.448	1.416	1.519	1.465	1.557	1.580	1.450	1.469	2.182	3.328
e. Penyertaan / *Equity Investment*	72	73	73	73	73	73	73	73	73	73	73	73	73	73	73
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	6.070	6.048	6.526	6.454	6.356	6.934	6.956	6.946	7.071	7.053	7.093	4.901	4.910	4.959	4.845
- Kredit yang diberikan / *Credit*	5.798	5.732	6.379	6.311	6.210	6.786	6.805	6.797	6.921	6.900	6.942	4.749	4.758	4.805	4.693
- Surat Berharga / *Securities*	8	12	9	6	9	6	11	12	11	14	13	14	12	11	9
- Lainnya / *Others*	263	305	138	136	137	141	140	137	139	140	138	138	141	142	143
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	8.206	10.996	6.757	5.358	5.274	5.087	5.415	4.959	7.375	6.274	5.830	11.211	16.746	16.086	10.990
h. Tagihan Lainnya / *Other claims*	21.903	21.775	23.630	30.657	39.591	37.620	33.369	32.745	31.110	47.617	46.972	53.570	62.958	63.895	60.296
Sumber Dana / *Source of Funds*															
a. Dana Pihak Ketiga / *Third Party Funds*	182.088	185.513	206.526	210.234	211.750	238.341	222.028	232.246	231.039	229.548	239.677	260.173	259.066	263.786	253.015
Rupiah	99.276	110.557	117.882	124.454	123.590	126.219	127.163	129.214	128.584	131.324	130.369	139.591	139.983	142.047	142.705
Giro / *Demand Deposit*	60.009	68.725	82.027	81.815	83.200	83.114	87.691	88.120	87.486	92.637	86.719	86.214	87.500	89.153	95.641
Tabungan / *Saving*	5.184	6.134	8.743	8.937	9.700	9.594	9.954	9.771	9.135	9.926	10.539	10.785	10.880	10.712	9.473
Simpanan Berjangka / *Time Deposits*	34.084	35.698	27.112	33.702	30.689	33.511	29.518	31.323	31.962	28.760	33.111	42.592	41.603	42.182	37.591
Valas / *Foreign Exchange*	82.812	74.956	88.644	85.780	88.160	112.122	94.865	103.031	102.456	98.224	109.308	120.582	119.083	121.738	110.310
Giro / *Demand Deposit*	63.471	57.864	73.952	70.533	72.754	93.034	74.394	80.548	78.482	72.274	76.574	82.579	86.821	91.910	81.376
Tabungan / *Saving*	7.815	9.279	8.876	8.871	8.662	8.423	8.354	8.179	8.017	7.763	7.662	7.723	7.860	8.000	7.815
Simpanan Berjangka / *Time Deposits*	11.527	7.813	5.816	6.376	6.744	10.664	12.117	14.305	15.957	18.187	25.072	30.280	24.402	21.829	21.119
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	25	0	-	-	-	-	377 *)	-	595	-	152	772	316	-	-
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	22.538	19.906	21.128	22.578	22.527	23.040	21.320	24.385	23.779	22.907	21.717	23.378	20.915	18.562	23.406
d. Surat Berharga yang diterbitkan / *Issued Securities*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Pinjaman yang Diterima / *Loans received*	2.000	3.051	64	64	-	-	-	-	-	-	-	-	-	-	2
Rupiah	2.000	2.000	-	-	-	-	-	-	-	-	-	-	-	-	-
Valas / *Foreign Exchange*	-	1.051	64	64	-	-	-			-	-	-	-	-	2
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	6.427	8.428	4.978	3.753	4.055	4.204	4.519	4.296	6.088	6.150	5.544	10.132	15.210	15.267	12.107
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities*	6.381	3.608	2.402	2.448	2.054	1.998	1.395	1.370	2.183	5.469 *)	5.790	6.040	6.003	5.607	4.427
h. Setoran Jaminan / *Guarantee Deposits*	94	256	696	574	854	26	26	26	37	165	304	488	480	575	493
Beberapa komponen modal / *Several Components of Capital*															
a. Modal Disetor / *Paid In Capital*	7.312	7.312	7.312	7.312	7.312	7.312	7.312	7.312	7.312	7.312	7.312	3.622	3.622	3.622	3.622
b. Cadangan / *Reserves*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1)	32.371	35.190	37.862	41.504	41.503	41.218	40.676	40.686	40.186	39.929	39.540	40.040	39.783	39.732	39.728
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	10.517	7.488	3.926	415	697	677	1.087	1.618	2.008	2.838	3.027	4.005	4.598	5.059	5.858
e. Tambahan modal disetor / *Additional Paid In Capital*	389	704	397	271	215	82	(247)	(254)	(231)	(272)	(299)	(527)	(634)	(403)	(259)
f. Modal Pinjaman / *Loan Capital*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Keterangan / *Items*	2019	2020	2021	2022										
			Des	Jan	Feb*)	Mar*)	Apr*)	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
A. Pendapatan dan Beban Bunga / *Interest Income and Interest Expenses*															
1. Pendapatan bunga / *Interest Income*	828.197	794.091	773.902	75.405	129.182	193.170	257.686	322.836	388.804	456.028	521.759	592.216	657.592	729.569	811.458
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	7.353	8.902	9.740	1.210	2.150	3.075	4.031	5.126	6.236	7.233	8.165	9.129	10.266	11.944	13.904
b. Dari Penempatan pada bank lain / *From interbank placement*	10.205	5.392	2.691	225	448	591	797	1.035	1.364	1.710	2.164	2.772	3.545	4.398	5.409
c. Dari surat berharga / *From securities*	64.336	75.630	87.345	7.905	14.837	22.626	30.137	37.748	45.222	53.055	60.955	68.606	76.874	85.694	94.584
d. Dari Kredit yang diberikan / *From credit*	552.425	508.294	487.587	46.942	85.476	126.749	169.227	211.752	255.132	298.932	340.533	387.015	426.955	471.737	523.468
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	548.591	504.082	484.944	46.699	85.025	126.089	168.236	210.522	253.666	297.201	338.463	384.677	424.309	468.776	520.202
- kepada bank lain / *To other Bank*	3.834	4.212	2.643	243	451	660	991	1.231	1.466	1.731	2.069	2.338	2.646	2.961	3.267
e. Lainnya / *Others*	193.878	195.873	186.539	19.123	26.271	40.131	53.494	67.175	80.851	95.098	109.942	124.694	139.951	155.796	174.093
2. Beban Bunga / *Interest Expenses*	439.201	412.189	342.699	37.175	54.543	79.257	102.676	126.949	151.576	176.782	202.150	228.360	256.294	286.439	323.610
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	450	368	145	24	46	66	71	105	140	184	240	307	378	417	484
b. Kewajiban pada Bank lain / *Interbank Liabilities*	11.570	8.085	5.618	421	772	996	1.357	1.840	2.548	3.148	3.678	4.335	5.173	5.972	6.833
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	210.401	190.658	140.844	10.683	20.209	30.492	40.373	50.494	60.325	70.594	80.669	91.039	102.520	115.258	129.628
- Giro / *Demand Deposit*	24.188	27.192	24.161	2.183	4.110	6.181	8.268	10.443	12.569	14.867	17.054	19.259	21.704	24.543	27.740
- Tabungan / *Saving*	24.998	21.655	17.181	1.274	2.516	3.838	5.065	6.297	7.532	8.751	10.094	11.477	12.773	14.089	15.492
- Simpanan Berjangka / *Time deposits*	161.215	141.811	99.502	7.226	13.583	20.472	27.040	33.753	40.224	46.977	53.521	60.303	68.043	76.626	86.396
d. Surat Berharga / *Securities*	11.987	10.961	9.797	737	1.417	2.596	3.449	4.060	4.861	5.827	6.535	7.387	8.519	9.509	10.297
e. Pinjaman yang diterima / *Loans received*	13.655	10.340	6.908	5.659	1.224	1.603	1.998	2.483	3.149	3.813	4.689	5.481	7.122	8.406	13.077
f. Lainnya / *Others*	189.109	187.804	174.872	19.651	30.874	43.505	55.429	67.968	80.554	93.215	106.339	119.811	132.581	146.876	163.291
g. Koreksi atas pendapatan bunga / *Corrections*	2.029	3.972	4.515	-	-	-	-	-	-	-	-	-	-	-	-
B Pendapatan Bunga Bersih (A1-A2) / *Net Interest Income* (A1-A2)	388.997	381.902	431.203	38.230	74.639	113.913	155.010	195.888	237.228	279.247	319.608	363.857	401.298	443.130	487.848
C Pendapatan dan Beban Operasional Lain / *Other Operating Income and*															
1. Pendapatan Operasional Selain Bunga / *Other Operating Income*	318.252	407.621	460.019	52.877	89.649	122.171	150.784	173.338	233.471	265.022	294.156	354.507	404.598	444.196	522.998
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	12.839	22.342	20.448	2.596	3.893	4.784	5.436	5.367	6.074	6.712	7.576	7.726	8.028	9.279	10.408
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / *Increase in fair value and gain form sale of credit*	38	1	-	1	3	6	-	-	2	2	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / *Increase in fair value and gain form sale of other financial assets*	59	239	60	100	380	559	151	157	165	264	304	247	169	236	276
d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction*	144.697	203.924	208.665	25.641	46.678	66.543	85.116	94.871	137.145	153.256	162.067	201.736	235.047	259.831	318.768
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions*	82.320	77.002	87.234	6.838	13.267	21.368	29.959	38.904	47.418	55.546	63.384	72.145	79.677	88.512	97.515
f. Lainnya / Others	78.298	104.114	143.612	17.701	25.429	28.911	30.122	34.038	42.667	49.243	60.825	72.653	81.678	86.338	96.030
2. Beban Operasional Selain Beban Bunga / *Non Interest Expense*	510.775	652.690	716.871	70.774	126.555	181.540	229.462	272.371	354.502	402.671	450.066	533.239	599.156	658.420	762.897
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	1.678	1.595	2.082	520	675	964	1.614	1.550*)	1.730	1.698	1.711	2.298	2.756	2.471	2.341
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / *Decrease in fair value and losses form sale of credit*	417	170	454	0	0	0	82	621	621	621	620	620	620	620	632
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets*	46	184	177	7	32	125	108	165	184	165	174	262	235	235	158
d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction*	130.660	183.116	191.785	25.047	45.180	62.990	81.327	90.144	132.688	147.965	155.222	196.399	225.916	249.798	307.170
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	130.473	220.212	249.910	24.286	37.254	51.229	59.189	70.501	87.407	98.284	115.983	132.353	144.068	155.749	171.698
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	5.637	4.508	4.404	388	743	1.263	1.634	2.079	2.555	2.945	3.391	3.875	4.216	4.728	5.196
g. Lainnya / Others	241.863	242.905	268.059	20.524	42.672	64.967	85.507	107.311	129.317	150.994	172.966	197.433	221.345	244.819	275.703
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	**196.474**	**136.833**	**174.352**	**20.332**	**37.733**	**54.544**	**76.333**	**96.854**	**116.196**	**141.598**	**163.698**	**185.124**	**206.741**	**228.906**	**247.949**
E. Pendapatan non - operasional / *Non Operational Income*	**27.176**	**26.831**	**20.216**	**3.109**	**7.301**	**7.095**	**10.242**	**13.129**	**18.258**	**20.340**	**23.493**	**29.867**	**31.355**	**35.064**	**38.631**
F. Beban non - operasional / *Non Operational Expenses*	**23.136**	**24.048**	**20.411**	**2.320**	**4.456**	**6.541**	**8.688**	**11.275**	**14.486**	**16.428**	**18.963**	**22.652**	**26.387**	**30.341**	**34.081**
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	**4.041**	**2.782**	**(195)**	**789**	**2.845**	**553**	**1.554**	**1.854**	**3.772**	**3.911**	**4.530**	**7.216**	**4.968**	**4.722**	**4.550**
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	**200.514**	**139.616**	**174.271**	**21.121**	**40.579**	**55.098**	**77.887**	**98.708**	**119.969**	**145.509**	**168.229**	**192.340**	**211.708**	**233.628**	**252.499**
I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*	**105.391**	**67.531**	**89.861**	**(18)**	**(39)**	**(65)**	**(88)**	**(114)**	**(137)**	**(156)**	**(185)**	**(185)**	**(209)**	**(236)**	**125.725**
J. Transfer Laba/Rugi ke Kantor Pusat / *Transfer of Profit/Loss to Head Office*	**105.669**	**67.820**	**89.586**	**(18)**	**(39)**	**(65)**	**(88)**	**(114)**	**(137)**	**(156)**	**(185)**	**(185)**	**(209)**	**(236)**	**125.715**
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*	**156.487**	**104.718**	**140.206**	**16.857**	**30.890**	**45.368**	**62.377**	**79.513**	**97.204**	**117.179**	**134.796**	**154.457**	**169.975**	**187.579**	**201.817**

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

Keterangan / *Items*	2019	2020	2021	2022											
			Des	Jan	Feb*)	Mar*)	Apr*)	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
A. Pendapatan dan Beban Bunga / *Interest Income and Interest Expenses*															
1. Pendapatan bunga / *Interest Income*	289.368	277.235	284.381	36.143	53.804	78.330	102.943	128.061	153.865	179.351	203.695	231.422	252.079	278.145	310.102
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	1.150	1.963	1.809	238	379	543	695	838	978	1.169	1.350	1.510	1.750	2.202	2.686
b. Dari Penempatan pada bank lain / *From interbank placement*	3.354	2.210	1.125	120	204	281	371	479	660	838	1.054	1.342	1.773	2.294	2.902
c. Dari surat berharga / *From securities*	22.511	27.102	30.916	3.049	5.700	8.699	11.446	14.300	17.032	19.905	22.723	25.416	28.184	31.232	34.319
d. Dari Kredit yang diberikan / *From credit*	242.146	226.686	232.177	25.532	44.103	63.732	83.811	104.224	125.363	145.912	165.200	187.836	203.142	223.112	248.384
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	242.018	225.811	232.039	25.465	43.981	63.572	83.483	103.839	124.932	145.404	164.549	187.113	202.345	222.237	247.487
- kepada bank lain / *To other Bank*	128	874	138	67	122	161	327	385	431	508	651	722	797	875	897
e. Lainnya / *Others*	20.207	19.276	18.354	7.204	3.417	5.075	6.620	8.221	9.831	11.527	13.368	15.318	17.230	19.305	21.811
2. Beban Bunga / *Interest Expenses*	119.880	113.490	84.725	18.303	18.820	24.902	30.260	35.767	41.806	47.681	53.561	60.307	67.500	75.940	88.362
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	414	285	5	0	0	1	0	0	1	1	1	1	1	1	1
b. Kewajiban pada Bank lain / *Interbank Liabilities*	5.361	4.406	3.378	236	429	469	643	923	1.424	1.791	2.062	2.418	2.892	3.298	3.699
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	79.400	76.575	51.596	3.819	7.219	10.910	14.426	18.008	21.451	25.119	28.890	32.716	36.985	42.011	47.778
- Giro / *Demand Deposit*	11.576	13.332	11.697	1.109	2.063	3.064	4.083	5.162	6.181	7.339	8.425	9.498	10.698	12.227	14.028
- Tabungan / *Saving*	10.652	9.647	7.674	458	968	1.494	1.932	2.343	2.762	3.171	3.755	4.343	4.797	5.258	5.735
- Simpanan Berjangka / *Time deposits*	57.173	53.597	32.224	2.252	4.189	6.352	8.411	10.502	12.508	14.608	16.711	18.875	21.490	24.526	28.015
d. Surat Berharga / *Securities*	4.780	4.018	4.055	356	659	1.417	1.852	2.007	2.377	2.928	3.237	3.678	4.427	4.894	5.358
e. Pinjaman yang diterima / *Loans received*	7.340	6.168	4.162	5.460	841	1.000	1.170	1.398	1.761	2.071	2.429	2.839	3.858	4.516	8.461
f. Lainnya / *Others*	20.651	18.430	17.204	8.431	9.672	11.106	12.169	13.431	14.793	15.771	16.942	18.656	19.337	21.220	23.065
g. Koreksi atas pendapatan bunga / *Corrections*	1.935	3.609	4.326	-	-	-	-	-	-	-	-	-	-	-	-
B Pendapatan Bunga Bersih (A1-A2) / *Net Interest Income* (A1-A2)	169.488	163.746	199.656	17.840	34.984	53.428	72.683	92.294	112.059	131.671	150.134	171.114	184.579	202.204	221.739
C Pendapatan dan Beban Operasional Lain / *Other Operating Income and*						-									-
1. Pendapatan Operasional Selain Bunga / *Other Operating Income*	129.470	134.785	193.775	14.041	27.409	31.882	41.365	48.391	63.163	73.526	88.506	104.394	120.984	127.343	178.085
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	4.603	7.199	9.800	1.526	2.099	2.575	2.878	2.639	2.887	3.110	3.416	3.574	3.710	4.019	4.394
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*	37.677	18.348	35.067	4.289	8.035	7.217	9.457	9.050	13.754	14.776	16.220	19.200	24.850	23.582	62.350
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions*	39.652	38.267	42.773	3.267	6.543	10.446	14.238	19.476	23.687	27.624	31.573	36.257	39.907	43.985	48.744
f. Lainnya / Others	47.537	70.970	106.135	4.960	10.732	11.644	14.792	17.227	22.835	28.016	37.297	45.364	52.517	55.758	62.597
2. Beban Operasional Selain Beban Bunga / *Non Interest Expense*	204.182	245.562	308.199	21.357	42.575	56.283	73.105	88.280	111.155	128.827	150.599	175.050	197.522	210.784	271.058
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	247	323	282	82	173	243	491	355	313	361	422	504	739	789	708
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / *Decrease in fair value and losses form sale of credit*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets*	-	-	-	-	-	0	0	0	0	0	0	80	75	75	-
d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction*	34.034	10.982	29.112	4.031	7.318	5.694	7.587	7.048	11.852	12.529	13.654	16.788	22.315	21.152	58.992
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	69.472	130.834	155.562	8.367	15.791	21.990	29.056	35.931	45.020	52.645	64.145	74.072	80.446	85.784	93.842
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	893	810	743	74	153	215	260	297	414	457	559	625	706	801	866
g. Lainnya / Others	99.535	102.614	122.501	8.803	19.140	28.140	35.710	44.649	53.556	62.836	71.819	82.982	93.241	102.183	116.650
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	**94.776**	**52.968**	**85.232**	**10.525**	**19.818**	**29.027**	**40.944**	**52.405**	**64.067**	**76.369**	**88.041**	**100.459**	**108.041**	**118.764**	**128.767**
E. Pendapatan non - operasional / *Non Operational Income*	**485**	**846**	**761**	**376**	**2.651**	**506**	**869*)**	**1.232*)**	**1.763**	**1.481**	**1.837**	**2.534**	**3.279**	**3.639**	**3.603**
F. Beban non - operasional / *Non Operational Expenses*	**772**	**1.840**	**1.117**	**118**	**291**	**258**	**451**	**670**	**543**	**464**	**594**	**700**	**743**	**818**	**934**
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	**(287)**	**(993)**	**(357)**	**258**	**2.360**	**248**	**418**	**561**	**1.220**	**1.018**	**1.243**	**1.834**	**2.536**	**2.821**	**2.669**
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	**94.489**	**51.975**	**84.875**	**10.783**	**22.178**	**29.275**	**41.362**	**52.967**	**65.287**	**77.387**	**89.284**	**102.292**	**110.577**	**121.585**	**131.436**
I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*	**51.349**	**19.973**	**36.056**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**59.186**
J. Transfer Laba/Rugi ke Kantor Pusat / *Transfer of Profit/Loss to Head Office*	**51.349**	**19.973**	**36.056**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**59.186**
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*	**74.699**	**37.301**	**69.282**	**8.730**	**16.377**	**25.049**	**33.376**	**43.099**	**52.927**	**62.852**	**72.436**	**82.927**	**89.556**	**98.397**	**106.452**

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

Keterangan / *Items*	2019	2020	2021	2022										
			Des	Jan	Feb*)	Mar*)	Apr*)	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
A. Pendapatan dan Beban Bunga / *Interest Income and Interest Expenses*															
1. Pendapatan bunga / *Interest Income*	97.447	101.078	100.679	8.067	15.668	24.135	32.472	40.603	48.652	57.215	64.446	73.107	81.819	91.224	101.231
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	696	1.166	1.258	153	279	391	539	681	808	894	928	1.008	1.124	1.252	1.401
b. Dari Penempatan pada bank lain / *From interbank placement*	2.753	1.284	741	43	75	121	154	190	230	273	311	380	448	517	592
c. Dari surat berharga / *From securities*	5.603	6.155	6.865	598	1.149	1.824	2.517	3.128	3.783	4.426	4.961	5.620	6.330	7.172	7.943
d. Dari Kredit yang diberikan / *From credit*	54.701	55.543	55.898	4.562	8.997	13.819	18.545	23.128	27.744	32.577	36.371	41.294	46.219	51.134	56.577
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	54.512	55.377	55.764	4.548	8.974	13.783	18.498	23.068	27.670	32.487	36.268	41.172	46.070	50.964	56.370
- kepada bank lain / *To other Bank*	189	166	134	14	23	35	48	60	74	90	104	122	149	171	207
e. Lainnya / *Others*	33.695	36.930	35.916	2.711	5.167	7.981	10.716	13.475	16.087	19.045	21.875	24.806	27.699	31.149	34.718
2. Beban Bunga / *Interest Expenses*	57.593	60.267	55.587	4.196	8.004	12.258	16.377	20.639	24.672	29.034	32.900	37.224	41.669	46.739	52.458
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	4	2	0	-	0	-	-	-	-	-	-	-	-	-	-
b. Kewajiban pada Bank lain / *Interbank Liabilities*	1.024	756	413	42	74	116	152	189	220	259	303	353	403	452	532
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	21.999	21.595	18.684	1.383	2.655	4.022	5.345	6.716	8.044	9.377	10.329	11.601	13.026	14.613	16.360
- Giro / *Demand Deposit*	2.949	2.764	2.583	220	424	653	880	1.098	1.322	1.547	1.683	1.890	2.134	2.396	2.620
- Tabungan / *Saving*	2.401	2.325	1.982	160	300	448	595	748	898	1.054	1.178	1.327	1.478	1.628	1.828
- Simpanan Berjangka / *Time deposits*	16.650	16.506	14.119	1.003	1.931	2.921	3.870	4.869	5.824	6.777	7.468	8.384	9.413	10.589	11.912
d. Surat Berharga / *Securities*	1.266	1.147	1.074	81	159	240	320	400	483	566	648	728	815	900	976
e. Pinjaman yang diterima / *Loans received*	851	913	870	66	128	193	261	331	403	473	544	620	716	813	913
f. Lainnya / *Others*	32.412	35.778	34.463	2.624	4.988	7.688	10.299	13.003	15.523	18.357	21.077	23.923	26.708	29.962	33.676
g. Koreksi atas pendapatan bunga / *Corrections*	38	76	84	-	-	-	-	-	-	-	-	-	-	-	-
B Pendapatan Bunga Bersih (A1-A2) / *Net Interest Income* (A1-A2)	39.854	40.811	45.091	3.871	7.664	11.877	16.095	19.964	23.980	28.181	31.546	35.883	40.150	44.486	48.774
C Pendapatan dan Beban Operasional Lain / *Other Operating Income and*															
1. Pendapatan Operasional Selain Bunga / *Other Operating Income*	9.028	12.166	13.851	1.041	1.757	2.667	3.624	4.285	5.658	6.487	7.432	8.392	9.156	10.080	11.388
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	455	900	699	49	89	108	132	154	178	227	253	252	302	414	437
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / *Increase in fair value and gain form sale of credit*	-	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*	-	-	-	10	15	30	2	2	5	3	3	2	2	2	3
d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction*	161	843	1.658	190	359	504	788	916	1.089	1.207	1.393	1.556	1.678	1.778	2.017
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions*	2.159	2.920	3.540	340	637	998	1.336	1.664	2.036	2.416	2.801	3.176	3.549	3.942	4.416
f. Lainnya / Others	6.253	7.502	7.954	452	657	1.027	1.366	1.548	2.351	2.634	2.982	3.405	3.625	3.944	4.517
2. Beban Operasional Selain Beban Bunga / *Non Interest Expense*	33.786	37.977	42.382	3.214	6.408	9.493	13.431	16.457	20.030	23.537	26.510	29.938	33.502	37.302	41.341
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	137	108	29	29	32	41	95	80	81	74	74	84	151	201	211
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / *Decrease in fair value and losses form sale of credit*	-	-	-	0,4	-	-	-	-	-	1	-	-	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction*	144	757	1.539	172	325	461	730	857	1.022	1.134	1.312	1.485	1.605	1.708	1.940
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	7.155	9.569	11.084	975	1.668	2.031	2.431	2.892	3.726	4.343	4.878	5.449	5.963	6.616	6.834
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	85	62	104	7	12	18	23	29	35	41	53	61	71	80	93
g. Lainnya / Others	26.265	27.480	29.626	2.031	4.371	6.942	10.152	12.600	15.167	17.944	**20.193**	**22.859**	**25.712**	**28.697**	**32.264**
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	**15.097**	**15.001**	**16.560**	**1.698**	**3.013**	**5.051**	**6.287**	**7.792**	**9.609**	**11.131**	**12.468**	**14.336**	**15.804**	**17.263**	**18.821**
E. Pendapatan non - operasional / *Non Operational Income*	**5.263**	**5.200**	**5.772**	**547**	**1.164**	**1.653**	**2.210**	**2.742**	**3.329**	**3.890**	**4.515**	**5.110**	**5.712**	**6.396**	**7.224**
F. Beban non - operasional / *Non Operational Expenses*	**5.325**	**5.164**	**5.835**	**557**	**1.218**	**1.730**	**2.362**	**2.920**	**3.514**	**4.124**	**4.688**	**5.285**	**5.928**	**6.633**	**7.428**
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	**(63)**	**36**	**(63)**	**(9)**	**(54)**	**(77)**	**(151)**	**(178)**	**(185)**	**(234)**	**(173)**	**(176)**	**(216)**	**(237)**	**(204)**
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	**15.034**	**15.037**	**16.497**	**1.688**	**2.959**	**4.973**	**6.136**	**7.614**	**9.424**	**10.896**	**12.295**	**14.161**	**15.588**	**17.027**	**18.617**
I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*	**4.016**	**4.242**	**4.207**	**-**	**-**	**0**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**4.055**
J. Transfer Laba/Rugi ke Kantor Pusat / *Transfer of Profit/Loss to Head Office*	**3.961**	**4.076**	**4.031**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**4.055**
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*	**12.307**	**13.002**	**13.776**	**1.416**	**2.461**	**4.130**	**5.087**	**6.322**	**7.798**	**9.012**	**10.127**	**11.652**	**13.970**	**15.300**	**15.300**

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

Keterangan / *Items*	2019	2020	2021	2022										
			Des	Jan	Feb*)	Mar*)	Apr*)	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
A. Pendapatan dan Beban Bunga / *Interest Income and Interest Expenses*															
1. Pendapatan bunga / *Interest Income*	417.368	397.993	377.151	30.130	57.801	87.838	118.383	149.201	180.186	212.150	244.954	277.592	311.889	346.602	384.484
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	4.097	4.546	5.568	739	1.340	1.896	2.454	3.145	3.849	4.442	5.005	5.533	6.100	6.901	7.891
b. Dari Penempatan pada bank lain / *From interbank placement*	3.185	1.529	663	58	160	172	239	308	380	453	566	712	872	1.015	1.203
c. Dari surat berharga / *From securities*	31.893	38.774	46.339	3.844	7.342	11.232	14.991	18.839	22.666	26.725	30.977	34.992	39.408	43.961	48.547
d. Dari Kredit yang diberikan / *From credit*	238.681	213.903	192.555	16.309	31.332	47.556	64.678	81.605	98.574	116.287	134.074	152.254	171.071	190.053	210.081
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	235.716	211.020	190.212	16.148	31.031	47.098	64.070	80.835	97.645	115.191	132.809	150.825	169.453	188.240	208.048
- kepada bank lain / *To other Bank*	2.966	2.883	2.343	161	302	458	608	770	929	1.097	1.265	1.429	1.618	1.813	2.033
e. Lainnya / *Others*	139.511	139.241	132.025	9.180	17.626	26.983	36.022	45.303	54.716	64.243	74.331	84.100	94.438	104.672	116.763
2. Beban Bunga / *Interest Expenses*	255.469	233.876	199.964	14.481	27.342	41.504	55.241	69.529	83.853	98.558	113.752	128.663	144.545	160.800	179.344
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	30	82	140	24	46	65	71	104	138	176	214	256	304	352	401
b. Kewajiban pada Bank lain / *Interbank Liabilities*	3.956	2.178	1.658	131	244	370	503	651	807	974	1.157	1.369	1.630	1.920	2.236
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	104.955	89.387	68.493	5.327	10.042	15.106	19.990	24.995	29.891	34.980	40.128	45.161	50.668	56.498	63.020
- Giro / *Demand Deposit*	8.507	10.017	9.004	787	1.494	2.264	3.031	3.834	4.644	5.475	6.358	7.199	8.103	9.042	10.082
- Tabungan / *Saving*	11.867	9.595	7.408	640	1.217	1.847	2.472	3.120	3.770	4.406	5.019	5.641	6.306	6.986	7.688
- Simpanan Berjangka / *Time deposits*	84.581	69.775	52.082	3.900	7.331	10.995	14.487	18.041	21.477	25.099	28.750	32.321	36.258	40.471	45.250
d. Surat Berharga / *Securities*	5.938	5.771	4.665	287	574	898	1.222	1.582	1.904	2.220	2.526	2.849	3.135	3.567	3.802
e. Pinjaman yang diterima / *Loans received*	5.328	3.138	1.824	132	255	410	566	753	985	1.268	1.592	2.019	2.545	3.075	3.699
f. Lainnya / *Others*	135.205	133.033	123.078	8.579	16.180	24.654	32.888	41.445	50.129	58.940	68.135	77.009	86.264	95.389	106.187
g. Koreksi atas pendapatan bunga / *Corrections*	56	287	105	-	-	-	-	-	-	-	-	-	-	-	-
B Pendapatan Bunga Bersih (A1-A2) / *Net Interest Income* (A1-A2)	161.899	164.117	177.187	15.649	30.459	46.335	63.143	79.672	96.333	113.592	131.201	148.928	167.344	185.802	205.140
C Pendapatan dan Beban Operasional Lain / *Other Operating Income and*						-									
1. Pendapatan Operasional Selain Bunga / *Other Operating Income*	116.408	119.025	108.316	19.470	25.634	34.118	39.056	45.429	55.330	62.149	69.888	82.590	92.905	102.335	109.630
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	5.452	11.873	8.731	813	1.435	1.705	1.875	2.050	2.386	2.648	3.042	3.030	3.140	3.834	4.575
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / *Increase in fair value and gain form sale of credit*	38	0	-	1	3	5	-	-	-	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / *Increase in fair value and gain form sale of other financial assets*	21	23	36	86	177	331	36	40	45	62	87	90	111	128	152
d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction*	50.513	50.141	33.979	3.344	4.465	6.900	10.031	11.791	15.519	17.500	19.610	25.636	31.013	34.493	35.421
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions*	36.378	32.382	37.660	2.989	5.651	9.124	13.361	16.518	20.132	23.676	26.932	30.336	33.562	37.689	41.178
f. Lainnya / Others	24.006	24.605	27.910	12.237	13.903	16.053	13.753*)	15.030	17.247	18.264	20.218	23.497	25.079	26.192	28.304
2. Beban Operasional Selain Beban Bunga / *Non Interest Expense*	205.787	224.577	217.163	27.490	42.010	60.960	74.409	90.225	111.158	123.975	141.213	163.192	182.974	201.627	221.574
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	524	544	1.239	332	383	513	810	760	903	812	764	1.234	1.343	944	900
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / *Decrease in fair value and losses form sale of credit*	281	52	109	0	0	0	82	621	621	620	620	620	620	620	632
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets*	6	68	11	3	7	12	14	17	19	21	30	39	18	17	15
d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction*	43.246	42.138	26.706	3.053	3.845	5.670	9.004	10.379	14.320	15.653	17.086	22.709	27.569	30.218	30.547
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	50.700	75.389	79.475	14.841	19.605	26.359	26.769	30.699	37.550	40.111	45.688	51.387	55.956	61.623	68.952
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	3.928	2.949	2.886	265	491	801	1.130	1.482	1.771	2.044	2.318	2.594	2.860	3.192	**3.558**
g. Lainnya / Others	107.102	103.437	106.737	8.996	17.678	27.605	36.599	46.267	55.974	64.714	**74.707**	**84.610**	**94.609**	**105.012**	**116.970**
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	**72.520**	**58.565**	**68.340**	**7.629**	**14.082**	**19.493**	**27.790**	**34.876**	**40.504**	**51.766**	**59.877**	**68.326**	**77.276**	**86.510**	**93.196**
E. Pendapatan non - operasional / *Non Operational Income*	**20.491**	**19.459**	**12.749**	**1.973**	**3.280**	**4.794**	**6.885**	**8.767**	**12.387**	**13.598**	**15.788**	**18.908**	**21.733**	**24.181**	**26.911**
F. Beban non - operasional / *Non Operational Expenses*	**17.008**	**17.017**	**13.449**	**1.542**	**2.868**	**4.510**	**5.844**	**7.665**	**10.382**	**11.837**	**13.677**	**16.661**	**19.536**	**22.643**	**25.712**
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	**3.483**	**2.443**	**(700)**	**431**	**412**	**285**	**1.041**	**1.103**	**2.005**	**1.761**	**2.111**	**2.247**	**2.197**	**1.538**	**1.199**
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	**76.002**	**61.008**	**67.754**	**8.060**	**14.494**	**19.777**	**28.831**	**35.978**	**42.509**	**53.528**	**61.987**	**70.573**	**79.473**	**88.048**	**94.395**
I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*	**50.110**	**43.405**	**49.855**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**62.773**
J. Transfer Laba/Rugi ke Kantor Pusat / *Transfer of Profit/Loss to Head Office*	**50.110**	**43.405**	**49.855**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**62.762**
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*	**58.964**	**46.927**	**53.222**	**6.296**	**11.355**	**15.511**	**22.826**	**28.474**	**34.471**	**42.477**	**49.207**	**55.872**	**63.001**	**70.154**	**74.206**

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

Keterangan / *Items*	2019	2020	2021	2022										
			Des	Jan	Feb*)	Mar*)	Apr*)	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
A. Pendapatan dan Beban Bunga / *Interest Income and Interest Expenses*															
1. Pendapatan bunga / *Interest Income*	24.014	17.785	11.691	1.066	1.910	2.867	3.887	4.971	6.102	7.312	8.663	10.096	11.804	13.598	15.641
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	1.410	1.227	1.106	80	152	245	343	462	600	729	882	1.078	1.292	1.589	1.925
b. Dari Penempatan pada bank lain / *From interbank placement*	913	369	161	5	9	17	33	58	93	147	233	337	452	571	713
c. Dari surat berharga / *From securities*	4.329	3.599	3.224	413	646	871	1.183	1.481	1.740	1.998	2.293	2.578	2.952	3.330	3.774
d. Dari Kredit yang diberikan / *From credit*	16.897	12.163	6.957	539	1.044	1.641	2.193	2.795	3.451	4.155	4.887	5.632	6.523	7.438	8.426
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	16.346	11.874	6.929	538	1.040	1.636	2.185	2.780	3.420	4.119	4.838	5.567	6.441	7.335	8.297
- kepada bank lain / *To other Bank*	551	289	28	1	4	5	9	15	31	37	50	64	82	103	130
e. Lainnya / *Others*	466	427	243	28	60	92	135	176	217	283	368	471	585	671	802
2. Beban Bunga / *Interest Expenses*	6.259	4.557	2.422	196	377	593	798	1.014	1.246	1.509	1.937	2.165	2.580	2.960	3.446
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	3	0	0	-	0	0	0	1	1	8	26	50	73	65	82
b. Kewajiban pada Bank lain / *Interbank Liabilities*	1.229	745	168	13	24	41	58	77	96	123	156	196	247	303	366
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	4.047	3.101	2.071	153	294	453	612	776	940	1.118	1.323	1.561	1.842	2.136	2.470
- Giro / *Demand Deposit*	1.158	1.079	877	67	129	201	273	349	423	506	589	671	768	879	1.011
- Tabungan / *Saving*	79	88	117	16	31	49	67	85	102	120	142	166	192	217	240
- Simpanan Berjangka / *Time deposits*	2.810	1.934	1.077	70	133	204	272	341	415	493	592	724	882	1.041	1.219
d. Surat Berharga / *Securities*	3	25	3	13	24	41	55	71	98	112	123	133	143	149	161
e. Pinjaman yang diterima / *Loans received*	136	122	52	0	0	0	1	1	1	1	1	2	2	2	4
f. Lainnya / *Others*	841	563	128	17	34	57	72	89	109	146	185	224	273	305	363
g. Koreksi atas pendapatan bunga / *Corrections*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B Pendapatan Bunga Bersih (A1-A2) / *Net Interest Income* (A1-A2)	17.756	13.228	9.269	870	1.533	2.274	3.090	3.958	4.856	5.803	6.727	7.931	9.224	10.638	12.194
C Pendapatan dan Beban Operasional Lain / *Other Operating Income and*						-									
1. Pendapatan Operasional Selain Bunga / *Other Operating Income*	63.346	141.646	144.078	18.324	34.850	53.504	66.739	75.232	109.320	122.861	128.330	159.131	181.554	204.438	223.895
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	2.329	2.370	1.218	208	271	396	551	524*)	623	727	865	869	875	1.012	1.002
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / *Increase in fair value and gain form sale of credit*	-	-	-	-	-	0	-	-	2	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / *Increase in fair value and gain form sale of other financial assets*	38	215	24	4	187	198	113	114	114	199	214	154	56	106	121
d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction*	56.347	134.591	137.961	17.818	33.820	51.921	64.840	73.115	106.783	119.773	124.845	155.344	177.506	199.979	218.981
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions*	4.131	3.432	3.262	242	436	801	1.024	1.246	1.564	1.831	2.078	2.376	2.660	2.896	3.178
f. Lainnya / Others	502	1.038	1.613	53	136	187	210	233	234	330	329	387	457	444	613
2. Beban Operasional Selain Beban Bunga / *Non Interest Expense*	67.020	144.575	149.127	18.713	35.562	54.804	68.516	77.409	112.159	126.333	131.744	165.058	185.157	208.708	228.923
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / *Decrease in fair value and losses form sale of securities*	770	621	532	77	87	167	217	355	433	450	451	476	523	536	521
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / *Decrease in fair value and losses form sale of credit*	136	118	345	-	-	0	-	-	-		-	-	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets*	40	117	166	4	25	113	93	148	165	143	143	143	143	143	143
d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative*	53.236	129.238	134.428	17.791	33.691	51.166	64.006	71.861	105.494	118.650	123.170	155.417	174.426	196.720	215.691
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	3.147	4.421	3.789	103	190	849	933	980	1.112	1.185	1.271	1.444	1.703	1.727	2.070
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	730	686	670	43	86	229	221	271	336	403	462	595	579	655	679
g. Lainnya / Others	8.962	9.374	9.196	694	1.483	2.280	3.046	3.794	4.621	5.501	6.246	6.982	7.782	8.927	**9.819**
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	**14.082**	**10.299**	**4.220**	**481**	**820**	**974**	**1.312**	**1.780**	**2.017**	**2.331**	**3.313**	**2.003**	**5.620**	**6.368**	**7.166**
E. Pendapatan non - operasional / *Non Operational Income*	**938**	**1.325**	**934**	**213**	**207**	**141**	**278**	**388**	**779**	**1.370**	**1.354**	**3.315**	**630**	**847**	**893**
F. Beban non - operasional / *Non Operational Expenses*	**30**	**28**	**10**	**104**	**79**	**43**	**31**	**19*)**	**48**	**4**	**4**	**5**	**179**	**248**	**7**
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	**908**	**1.297**	**925**	**110**	**128**	**98**	**246**	**369**	**731**	**1.367**	**1.350**	**3.310**	**450**	**600**	**886**
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	**14.989**	**11.596**	**5.145**	**591**	**948**	**1.072**	**1.559**	**2.149**	**2.748**	**3.698**	**4.663**	**5.314**	**6.071**	**6.967**	**8.051**
I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*	**(84)**	**(89)**	**(257)**	**(18)**	**(39)**	**(65)**	**(88)**	**(114)**	**(137)**	**(156)**	**(185)**	**(185)**	**(209)**	**(236)**	**(289)**
J. Transfer Laba/Rugi ke Kantor Pusat / *Transfer of Profit/Loss to Head Office*	**248**	**365**	**(356)**	**(18)**	**(39)**	**(65)**	**(88)**	**(114)**	**(137)**	**(156)**	**(185)**	**(185)**	**(209)**	**(236)**	**(289)**
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*	**10.517**	**7.488**	**3.926**	**415**	**697**	**677**	**1.087**	**1.618**	**2.008**	**2.838**	**3.027**	**4.005**	**4.598**	**5.059**	**5.858**

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

Indikator / *Indicator*	2019	2020	2021	2022										
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Tagihan Komitmen / *Commited Claims*	**904.442**	**1.037.780**	**1.213.629**	**1.154.258**	**1.185.136**	**1.150.136**	**1.264.022**	**1.278.882**	**1.338.665**	**1.370.719**	**1.312.978**	**1.472.583**	**1.498.355**	**1.525.035**	**1.447.440**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	14.277	42.308	41.525	41.892	42.740	42.522	40.509	36.278	36.745	37.248	37.296	36.038	36.159	37.903	32.934
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (purchased)*	883.237	987.245	1.163.491	1.101.328	1.131.646	1.097.380	1.214.361	1.231.786	1.290.252	1.322.022	1.264.639	1.426.347	1.452.347	1.473.777	1.405.654
- Lainnya / *Others*	6.927	8.227	8.613	11.038	10.750	10.234	9.152	10.817	11.668	11.449	11.043	10.198	9.849	13.355	8.851
Kewajiban Komitmen / *Commited Liabilities*	**2.659.102**	**2.820.197**	**3.113.244**	**3.057.673**	**3.081.981**	**3.032.374**	**3.122.505**	**3.088.860**	**3.117.796**	**3.215.608**	**3.135.630**	**3.298.091**	**3.330.867**	**3.363.716**	**3.664.205**
- Fasilitas kredit kepada nasabah yang belum ditarik / *Undisbursed loan facilities to debtors*	1.603.199	1.643.288	1.705.175	1.725.430	1.722.294	1.711.188	1.698.419	1.697.841	1.690.677	1.765.023	1.771.384	1.790.929	1.813.451	1.848.402	2.142.859
- *Committed*	371.281	405.603	429.072	443.185	432.497	435.859	432.338	446.070	441.944	456.681	457.886	462.500	467.435	473.255	479.975
- *Uncommitted*	1.231.918	1.237.685	1.276.104	1.282.245	1.289.797	1.275.329	1.266.081	1.251.771	1.248.734	1.308.342	1.313.498	1.328.429	1.346.016	1.375.148	1.662.883
- Fasilitas kredit kepada bank lain yang belum ditarik / *Undisbursed loan facilities to other banks*	16.622	19.402	24.251	23.378	23.544	16.485	16.032	17.029	16.052	16.833	18.335	23.760	20.767	19.079	17.762
- *Committed*	5.138	4.843	3.874	3.830	2.813	2.725	2.788	2.488	1.942	1.799	3.446	5.990	5.594	4.866	2.897
- *Uncommitted*	11.484	14.559	20.377	19.549	20.731	13.759	13.244	14.542	14.110	15.034	14.889	17.771	15.173	14.213	14.865
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	67.522	68.511	85.063	81.906	95.523	98.643	107.870	97.117	99.554	96.578	98.032	90.151	97.507	91.893	101.522
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	961.666	1.080.952	1.285.893	1.209.341	1.221.127	1.191.583	1.285.357	1.257.858	1.293.841	1.316.564	1.230.846	1.377.629	1.382.511	1.384.765	1.388.554
- Lainnya / *Others*	10.093	8.044	12.862	17.619	19.493	14.475	14.828	19.014	17.672	20.610	17.034	15.620	16.632	19.577	13.509
Tagihan Kontinjensi / *Contingent Claims*	**273.864**	**275.006**	**269.045**	**235.614**	**239.722**	**234.847**	**239.266**	**237.875**	**247.747**	**254.082**	**257.558**	**262.014**	**271.042**	**272.191**	**273.728**
- Garansi yang diterima / *Received guarantees*	226.961	222.265	204.276	205.979	218.672	213.475	217.800	217.246	226.760	230.479	234.477	238.347	247.756	247.083	249.893
- Pendapatan bunga dalam penyelesaian / *Accrued interest*	40.966	44.416	53.711	1.075	1.102	1.124	1.119	974	1.149	1.144	1.563	1.749	1.978	2.179	1.811
- Lainnya / *Others*	5.936	8.325	11.058	28.559	19.949	20.248	20.347	19.655	19.838	22.460	21.519	21.918	21.308	22.928	22.024
Kewajiban Kontijensi / *Contingent Liabilities*	**365.644**	**341.684**	**348.030**	**327.615**	**301.787**	**292.818**	**293.725**	**289.015**	**292.648**	**298.726**	**305.033**[r]	**315.392**	**311.513**	**320.311**	**388.567**
- Garansi yang diberikan / *Issued guarantees*	363.078	338.920	345.453	325.013	299.059	290.216	291.016	286.372	289.955	295.911	301.655	311.776	307.694	316.316	384.200
- Lainnya / *Others*	2.566	2.764	2.576	2.602	2.727	2.602	2.710	2.643	2.692	2.815	3.378[r]	3.616	3.819	3.995	4.367
Lainnya / *Others*	**491.618**	**566.622**	**696.230**	**534.076**	**518.778**	**523.977**	**528.349**	**528.905**	**541.983**	**545.090**	**548.722**	**556.000**	**563.122**	**570.201**	**578.345**
- Penerusan Kredit / *Channelling*	14.246	12.966	11.477	9.682	9.473	9.378	9.449	9.421	8.453	8.451	7.709	7.378	7.170	7.125	7.342
- Aset produktif yang dihapusbukukan / *Written off earning assets*	430.741	500.846	627.791	523.747	508.654	513.940	518.235	518.815	532.849	535.957	540.325	547.917	555.232	562.347	570.265
Kredit yang diberikan / *Credit disbursed*	421.711	490.473	548.614	518.459	501.970	507.225	511.519	512.075	525.368	528.516	532.784	540.351	547.645	554.743	562.649
Lainnya / *Others*	9.030	10.373	79.177	5.289	6.684	6.715	6.716	6.740	7.482	7.441	7.541	7.566	7.587	7.604	7.616
- Aset produktif yang dihapustagih / *Charged off earning assets*	46.632	52.809	56.962	646	652	660	665	669	680	683	687	705	721	730	739
Kredit yang diberikan / *Credit disbursed*	39.304	45.429	49.558	646	652	660	665	669	680	683	687	705	721	730	739
Lainnya / *Others*	7.328	7.380	7.404	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / *Indicator*	2019	2020	2021	2022										
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Tagihan Komitmen / *Commited Claims*	**178.892**	**212.808**	**272.165**	**269.815**	**277.799**	**255.414**	**270.129**	**264.347**	**301.440**	**267.456**	**258.546**	**297.978**	**295.564**	**312.480**	**330.578**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding*	178.714	212.512	271.748	269.501	277.799	255.414	270.129	264.347	301.440	267.363	258.465	297.896	295.479	312.395	330.493
- Lainnya / *Others*	178	296	418	314	-	-	-	-	-	93	81	83	85	85	85
Kewajiban Komitmen / *Commited Liabilities*	**630.918**	**653.065**	**753.808**	**759.813**	**750.724**	**750.058**	**762.809**	**735.046**	**748.598**	**739.470**	**754.257**	**776.065**	**787.906**	**778.602**	**1.057.299**
- Fasilitas kredit kepada nasabah yang belum ditarik / *Undisbursed loan*	384.510	350.189	377.531	386.608	382.812	393.175	386.287	383.331	338.176	360.697	376.700	355.889	353.652	344.577	610.521
- *Committed*	37.746	40.703	60.069	60.744	60.500	58.252	57.223	58.058	58.530	59.715	59.743	51.118	54.016	50.850	48.810
- *Uncommitted*	346.764	309.486	317.462	325.864	322.312	334.924	329.064	325.272	279.646	300.981	316.957	304.771	299.637	293.726	561.712
- Fasilitas kredit kepada bank lain yang belum ditarik / *Undisbursed loan*	4.358	4.251	3.379	3.026	3.031	538	540*)	543	531	540	535	543	714	691	702
- *Committed*	2.262	2.231	785	500	502	500	506	500	500	500	500	503	501	500	508
- *Uncommitted*	2.097	2.020	2.594	2.526	2.529	38	34*)	43	31	40	35	41	214	191	193
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	34.403	34.576	38.007	38.795	47.145	48.530	54.150	49.925	51.497	50.248	57.365	47.282	55.629	50.280	58.082
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	207.633	264.037	334.878	331.372	317.645	307.802	321.818	301.235	358.381	327.880	319.564	372.254	377.813	382.955	387.896
- Lainnya / Others	14	12	13	13	91	13	13	13	13	105	94	96	98	99	98
Tagihan Kontinjensi / *Contingent Claims*	**67.408**	**84.460**	**89.772**	**66.932**	**64.869**	**67.261**	**67.548**	**64.323**	**66.207**	**69.613**	**69.331**	**70.961**	**72.473**	**74.897**	**76.846**
- Garansi yang diterima / *Received guarantees*	44.596	51.866	48.934	49.646	56.751	58.918	59.069	56.990	57.896	60.682	60.253	61.856	63.149	65.405	67.206
- Pendapatan bunga dalam penyelesaian / *Accrued interest*	17.846	26.379	33.095	150	155	155	154	-*)	157	157	161	157	166	169	175
- Lainnya / *Others*	4.966	6.215	7.742	17.136	7.963	8.188	8.325	7.334	8.155	8.773	8.917	8.948	9.158	9.322	9.465
Kewajiban Kontijensi / *Contingent Liabilities*	**219.994**	**218.809**	**233.977**	**220.956**	**193.133**	**183.948**	**184.001**	**181.212**	**182.336**	**186.257**	**190.208**	**191.655**	**186.054**	**195.297**	**266.790**
- Garansi yang diberikan / *Issued guarantees*	218.787	217.325	232.373	219.388	191.561	182.368	182.415	179.619	180.730	184.574	188.424	189.660	183.846	192.876	264.067
- Lainnya / *Others*	1.207	1.484	1.604	1.568	1.573	1.580	1.585	1.592	1.606	1.683	1.783	1.995	2.208	2.421	2.723
Lainnya / *Others*	**253.628**	**284.230**	**381.308**	**315.026**	**295.938**	**298.757**	**302.510**	**304.967**	**312.300**	**315.951**	**318.377**	**324.865**	**329.720**	**335.086**	**337.573**
- Penerusan Kredit / *Channelling*	5.160	4.488	4.349	4.424	4.357	4.331	4.297	4.296	4.295	4.293	4.287	4.760	4.736	4.705	4.926
- Aset produktif yang dihapusbukukan / *Written off earning assets*	248.332	279.604	376.821	310.602	291.582	294.426	298.214	300.671	308.005	311.658	314.091	320.105	324.985	330.381	332.646
Kredit yang diberikan / *Credit disbursed*	245.610	276.873	306.652	307.833	288.813	291.659	295.451	297.905	304.513	308.169	310.605	316.613	321.485	326.872	329.137
Lainnya / *Others*	2.722	2.731	70.170	2.769	2.769	2.767	2.762	2.766	3.492	3.489	3.486	3.492	3.500	3.509	3.510
- Aset produktif yang dihapustagih / *Charged off earning assets*	136	139	138	-	-	-	-	-	-	-	-	-	-	-	-
Kredit yang diberikan / *Credit disbursed*	136	139	138	-	-	-	-	-	-	-	-	-	-	-	-
Lainnya / *Others*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / *Indicator*	2019	2020	2021	2022											
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Tagihan Komitmen / *Commited Claims*	**5.439**	**7.324**	**13.570**	**16.538**	**15.166**	**11.715**	**13.090**	**11.823**	**11.948**	**14.281**	**14.052**	**14.210**	**12.522**	**16.440**	**11.454**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	138	108	108	108	108	108	108	108	108	108	108	108	108	108	108
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding*	365	885	5.970	7.658	7.232	3.774	5.747	3.661	3.970	6.177	6.140	6.257	4.299	8.839	3.720
- Lainnya / *Others*	4.936	6.330	7.492	8.772	7.826	7.832	7.235	8.054	7.870	7.996	7.804	7.845	8.115	7.493	7.626
Kewajiban Komitmen / *Commited Liabilities*	**31.921**	**28.035**	**40.282**	**43.150**	**42.535**	**35.952**	**39.626**	**39.121**	**37.402**	**42.995**	**42.317**	**42.542**	**42.042**	**49.418**	**42.244**
- Fasilitas kredit kepada nasabah yang belum ditarik / *Undisbursed loan*	26.403	21.200	20.263	22.606	24.406	22.240	23.482	23.122	22.344	23.804	23.184	24.105	24.490	25.496	27.067
- *Committed*	8.648	4.826	6.009	6.305	6.093	5.802	6.495	6.515	5.756	6.761	6.322	6.390	7.122	7.261	8.794
- *Uncommitted*	17.755	16.374	14.253	16.301	18.313	16.438	16.988	16.607	16.589	17.043	16.862	17.715	17.368	18.236	18.274
- Fasilitas kredit kepada bank lain yang belum ditarik / *Undisbursed loan*	299	826	976	984	1.226	1.057	942	896	738	808	897	941	949	952	977
- *Committed*	25	117	69	288	279	249	289	213	191	197	200	219	227	263	366
- *Uncommitted*	274	709	907	696	947	808	653	684	548	612	697	721	722	689	612
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	98	116	238	203	180	189	194	214	213	314	271	222	264	595	646
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	157	651	9.392	7.436	4.637	3.669	5.759	3.679	4.022	5.930	6.133	6.311	4.286	8.855	3.698
- Lainnya / *Others*	4.964	5.242	9.414	11.921	12.086	8.796	9.249	11.210	10.083	11.210	11.831	10.963	12.052	13.519	9.856
Tagihan Kontinjensi / *Contingent Claims*	**7.671**	**8.406**	**9.050**	**5.348**	**5.555**	**5.570**	**5.484**	**5.497**	**4.312**	**4.320**	**5.587**	**5.897**	**6.163**	**6.403**	**5.938**
- Garansi yang diterima / *Received guarantees*	1.779	1.807	1.726	1.094	1.092	1.089	1.108	1.141	1.199	1.241	1.266	1.300	1.339	1.343	1.255
- Pendapatan bunga dalam penyelesaian / *Accrued interest*	5.063	5.607	6.164	233	236	237	229	218	220	222	538	781	997	1.182	817
- Lainnya / *Others*	829	992	1.160	4.022	4.227	4.244	4.147	4.138	4.092	4.098	3.782	3.816	3.826	3.878	3.866
Kewajiban Kontijensi / *Contingent Liabilities*	**9.375**	**6.066**	**6.626**	**4.821**	**4.302**	**4.066**	**4.165**	**4.307**	**4.997**	**5.741**	**7.035**[r]	**7.342**	**7.303**	**7.062**	**7.540**
- Garansi yang diberikan / *Issued guarantees*	9.254	5.960	6.518	4.712	4.193	3.956	4.054	4.196	4.842	5.600	6.402	6.684	6.693	6.481	7.002
- Lainnya / *Others*	121	107	108	109	109	110	111	111	156	142	633[r]	658	610	581	538
Lainnya / *Others*	**24.980**	**27.679**	**26.445**	**24.997**	**25.127**	**25.281**	**25.487**	**25.754**	**25.669**	**25.743**	**25.578**	**25.713**	**25.714**	**25.722**	**26.357**
- Penerusan Kredit / *Channelling*	1.841	1.815	1.786	2.255	2.358	2.463	2.569	2.674	1.715	1.714	1.489	1.491	1.491	1.479	1.480
- Aset produktif yang dihapusbukukan / *Written off earning assets*	22.977	25.702	24.494	22.742	22.769	22.818	22.919	23.081	23.954	24.029	24.089	24.222	24.222	24.244	24.876
Kredit yang diberikan / *Credit disbursed*	22.227	24.965	23.752	22.445	22.508	22.521	22.622	22.784	23.657	23.768	23.828	23.962	23.965	23.986	24.619
Lainnya / *Others*	750	737	742	297	261	297	297	297	297	261	261	261	257	257	257
- Aset produktif yang dihapustagih / *Charged off earning assets*	162	161	165	-	-	-	-	-	-	-	-	-	-	-	-
Kredit yang diberikan / *Credit disbursed*	162	161	165	-	-	-	-	-	-	-	-	-	-	-	-
Lainnya / *Others*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / *Indicator*	2019	2020	2021	2022										
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Tagihan Komitmen / *Commited Claims*	**372.476**	**422.255**	**457.141**	**471.686**	**482.607**	**512.163**	**538.370**	**512.339**	**539.257**	**567.707**	**550.710**	**592.781**	**613.021**	**616.699**	**580.484**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	14.139	42.200	41.417	41.784	42.632	42.414	40.401	36.170	36.637	37.140	37.188	35.930	36.051	37.795	32.826
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding*	356.524	378.455	415.020	427.950	437.050	467.347	496.051	473.406	498.828	527.207	510.363	554.581	575.320	573.128	546.517
- Lainnya / *Others*	1.813	1.600	704	1.952	2.924	2.401	1.917	2.763	3.792	3.360	3.159	2.271	1.649	5.776	1.141
Kewajiban Komitmen / *Commited Liabilities*	**1.356.751**	**1.480.366**	**1.594.010**	**1.616.545**	**1.642.501**	**1.630.884**	**1.667.382**	**1.621.153**	**1.679.860**	**1.247.422**	**1.666.233**	**1.746.967**	**1.760.106**	**1.788.279**	**1.784.971**
- Fasilitas kredit kepada nasabah yang belum ditarik / *Undisbursed loan*	907.865	990.205	1.045.459	1.059.657	1.051.671	1.033.192	1.023.497	1.023.770	1.066.037	1.110.924	1.084.410	1.125.982	1.137.975	1.171.517	1.193.191
- *Committed*	264.313	306.028	314.681	326.881	317.836	323.526	318.591	326.345	327.210	342.781	342.664	355.319	354.351	364.636	372.816
- *Uncommitted*	643.552	684.176	730.778	732.776	733.835	709.666	704.906	697.424	738.827	768.144	741.746	770.662	783.624	806.881	820.374
- Fasilitas kredit kepada bank lain yang belum ditarik / *Undisbursed loan*	9.125	9.616	14.083	14.362	14.195	11.929	10.564	11.712	10.224	11.094	12.472	16.544	14.167	12.984	11.919
- *Committed*	2.852	2.495	3.020	3.042	2.033	1.976	994	1.775*)	1.251	1.102	2.589	4.659	4.242	4.024	2.023
- *Uncommitted*	6.273	7.122	11.063	11.321	12.162	9.953	9.570	9.937	8.973	9.992	9.882	11.885	9.925	8.960	9.896
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	30.167	31.550	40.860	35.807	41.465	44.208	48.174	42.178	41.856	40.200	36.008	38.844	36.866	34.877	37.394
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	404.490	446.205	490.173	501.291	527.852	535.888	579.581	535.703	554.167	559.109	528.245	561.036	566.618	562.942	538.922
- Lainnya / *Others*	5.104	2.790	3.436	5.429	7.317	5.666	5.566	7.791	7.575	9.294	5.099	4.561	4.482	5.959	3.544
Tagihan Kontinjensi / *Contingent Claims*	**166.396**	**153.744**	**149.462**	**142.857**	**149.218**	**142.049**	**145.872**	**148.062**	**158.493**	**161.615**	**162.279**	**165.331**	**171.408**	**169.469**	**169.598**
- Garansi yang diterima / *Received guarantees*	148.732	140.667	133.501	134.906	140.892	133.649	137.416	139.476	150.487	151.817	153.158	155.545	162.453	159.099	160.276
- Pendapatan bunga dalam penyelesaian / *Accrued interest*	17.540	11.971	13.814	693	712	732	735	756	772	765	864	810	814	828	819
- Lainnya / *Others*	124	1.106	2.148	7.259	7.614	7.668	7.720	7.831	7.234	9.033	8.258	8.976	8.140	9.542	8.503
Kewajiban Kontijensi / *Contingent Liabilities*	**103.901**	**89.493**	**84.762**	**81.034**	**83.948**	**85.622**	**86.159**	**84.053**	**85.420**	**87.489**	**88.042**	**90.571**	**92.057**	**91.857**	**93.956**
- Garansi yang diberikan / *Issued guarantees*	102.663	88.320	83.898	80.109	82.902	84.709	85.146	83.113	84.489	86.499	87.081	89.608	91.056	90.864	92.990
- Lainnya / *Others*	1.238	1.173	864	925	1.045	913	1.013	940	931	990	961	963	1.001	993	966
Lainnya / *Others*	**197.442**	**236.336**	**268.883**	**178.591**	**182.225**	**184.444**	**184.847**	**182.656**	**188.545**	**187.915**	**189.274**	**190.532**	**192.951**	**194.631**	**199.645**
- Penerusan Kredit / *Channelling*	7.245	6.663	5.342	3.002	2.758	2.584	2.584	2.451	2.444	2.444	1.934	1.127	943	942	935
- Aset produktif yang dihapusbukukan / *Written off earning assets*	146.669	181.268	211.684	174.942	178.815	181.201	181.598	179.536	185.421	184.788	186.653	188.700	191.287	192.960	197.971
Kredit yang diberikan / *Credit disbursed*	141.263	174.514	203.570	172.871	175.312	177.701	178.092	176.010	181.880	181.248	183.010	185.038	187.609	189.273	194.273
Lainnya / *Others*	5.407	6.754	8.115	2.072	3.503	3.500	3.506	3.526	3.541	3.540	3.643	3.662	3.679	3.687	3.698
- Aset produktif yang dihapustagih / *Charged off earning assets*	43.528	48.406	51.856	646	652	660	665	669	680	683	687	705	721	730	739
Kredit yang diberikan / *Credit disbursed*	36.200	41.076	44.502	646	652	660	665	669	680	683	687	705	721	730	739
Lainnya / *Others*	7.328	7.330	7.354	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / *Indicator*	2019	2020	2021	2022										
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Tagihan Komitmen / *Commited Claims*	**347.635**	**395.393**	**470.754**	**396.220**	**409.565**	**370.845**	**442.434**	**490.372**	**486.014**	**521.275**	**489.671**	**567.614**	**577.248**	**579.416**	**524.924**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding*	347.635	395.393	470.754	396.220	409.565	370.845	442.434	490.372	486.014	521.275	489.671	567.614	577.248	579.416	524.924
- Lainnya / *Others*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kewajiban Komitmen / *Commited Liabilities*	**639.512**	**658.731**	**725.145**	**638.165**	**646.222**	**615.481**	**652.688**	**693.539**	**651.936**	**703.450**	**672.823**	**732.518**	**740.813**	**747.418**	**779.692**
- Fasilitas kredit kepada nasabah yang belum ditarik / *Undisbursed loan*	284.421	281.694	261.923	256.558	263.404	262.581	265.152	267.619	264.119	269.598	287.091	284.954	297.334	306.813	312.079
- *Committed*	60.574	54.046	48.312	49.255	48.067	48.279	50.029	55.151	50.447	47.424	49.157	49.673	51.947	50.508	49.556
- *Uncommitted*	223.847	227.649	213.611	207.303	215.336	214.302	215.123	212.468	213.672	222.174	237.934	235.281	245.387	256.305	262.523
- Fasilitas kredit kepada bank lain yang belum ditarik / *Undisbursed loan*	2.840	4.708	5.813	5.006	5.093	2.960	3.986	3.878	4.558	4.390	4.431	5.733	4.936	4.452	4.164
- *Committed*	-	-	-	-	-	-	1.000*)	-	-		157	609	624	79	-
- *Uncommitted*	2.840	4.708	5.813	5.006	5.093	2.960	2.986	3.878	4.558	4.390	4.274	5.124	4.312	4.373	4.164
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	2.855	2.269	5.958	7.101	6.733	5.716	5.351	4.800	5.988	5.817	4.388	3.803	4.748	6.141	5.400
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	349.386	370.059	451.451	369.244	370.992	344.224	378.199	417.242	377.271	423.644	376.903	438.028	433.795	430.013	458.038
- Lainnya / *Others*	10	-	-	257	-	-	-	-	-	-	10	-	-	-	11
Tagihan Kontinjensi / *Contingent Claims*	**32.390**	**28.396**	**20.761**	**20.477**	**20.080**	**19.967**	**20.362**	**19.993**	**17.179**	**17.293**	**20.362**	**19.826**	**20.997**	**21.421**	**21.347**
- Garansi yang diterima / *Received guarantees*	31.854	27.925	20.116	20.334	19.936	19.819	20.208	19.640	17.179	16.739	19.800	19.647	20.815	21.236	21.156
- Pendapatan bunga dalam penyelesaian / *Accrued interest*	518	459	637	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / *Others*	17	13	9	143	144	148	154	353	358	554	562	179	183	185	190
Kewajiban Kontijensi / *Contingent Liabilities*	**32.374**	**27.316**	**22.665**	**20.803**	**20.403**	**19.183**	**19.401**	**19.444**	**19.895**	**19.238**	**19.748**	**25.824**	**26.099**	**26.095**	**20.281**
- Garansi yang diberikan / *Issued guarantees*	32.374	27.316	22.665	20.803	20.403	19.183	19.401	19.444	19.895	19.238	19.748	25.824	26.099	26.095	20.141
- Lainnya / *Others*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	140
Lainnya / *Others*	**15.568**	**18.376**	**19.594**	**15.461**	**15.489**	**15.495**	**15.505**	**15.528**	**15.470**	**15.481**	**15.492**	**14.889**	**14.737**	**14.762**	**14.771**
- Penerusan Kredit / *Channelling*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Aset produktif yang dihapusbukukan / *Written off earning assets*	12.762	14.273	14.791	15.461	15.489	15.495	15.505	15.528	15.470	15.481	15.492	14.889	14.737	14.762	14.771
Kredit yang diberikan / *Credit disbursed*	12.611	14.122	14.640	15.310	15.338	15.344	15.354	15.376	15.318	15.330	15.341	14.738	14.586	14.611	14.620
Lainnya / *Others*	151	151	151	151	151	151	151	151	151	151	151	151	151	151	151
- Aset produktif yang dihapustagih / *Charged off earning assets*	2.806	4.103	4.803	-	-	-	-	-	-	-	-	-	-	-	-
Kredit yang diberikan / *Credit disbursed*	2.806	4.053	4.752	-	-	-	-	-	-	-	-	-	-	-	-
Lainnya / *Others*	-	50	51	-	-	-	-	-	-	-	-	-	-	-	-

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

Keterangan / *Items*	2019	2020	2021	2022										
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**23,40**	**23,89**	**25,66**	**26,00**	**25,99**	**24,85**	**24,34**	**24,74**	**24,72**	**24,99**	**25,13**	**25,17**	**25,15**	**25,55**	**25,62**
- Modal / *Capital*	1.377.558	1.360.376	1.519.278	1.545.452	1.562.275	1.505.494	1.497.961	1.512.077	1.538.993	1.555.367	1.564.910	1.583.200	1.598.033	1.625.967	1.649.203
- ATMR / *Risk Weighted Assets*	5.886.069	5.693.416	5.919.917	5.944.003	6.011.340	6.057.788	6.154.615	6.111.810	6.226.292	6.224.453	6.226.643	6.290.413	6.353.707	6.364.102	6.437.288
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**21,86**	**22,24**	**24,06**	**24,39**	**24,38**	**23,26**	**22,77**	**23,15**	**23,06**	**23,33**	**23,52**	**23,52**	**23,52**	**23,90**	**24,09**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	1.286.968	1.266.316	1.424.392	1.449.524	1.465.589	1.408.876	1.401.294	1.415.005	1.435.952	1.452.154	1.464.275	1.479.391	1.494.596	1.521.185	1.550.607
- ATMR / *Risk Weighted Assets*	5.886.069	5.693.416	5.919.917	5.944.003	6.011.340	6.057.788	6.154.615	6.111.810	6.226.292	6.224.453	6.226.643	6.290.413	6.353.707	6.364.102	6.437.288
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**2,47**	**1,59**	**1,85**	**2,56**	**2,36**	**2,20**	**2,33**	**2,36**	**2,38**	**2,47**	**2,50**	**2,53**	**2,49**	**2,49**	**2,45**
- Laba sebelum pajak / *Profit*	194.916	134.529	168.047	244.457	225.986	211.503	224.830	227.909	230.771	240.233	242.870	246.762	244.373	245.198	242.903
- Rata-rata total aset / *Average total assets*	7.880.981	8.440.183	9.075.206	9.563.787	9.589.501	9.621.204	9.647.048	9.663.014	9.694.106	9.718.287	9.714.611	9.745.502	9.802.495	9.854.294	9.912.750
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**79,39**	**86,58**	**83,55**	**80,90**	**79,91**	**79,94**	**78,48**	**77,42**	**78,46**	**77,31**	**76,66**	**77,18**	**77,55**	**77,54**	**78,70**
- Biaya Operasional / *Operating Expenses*	735.429	849.954	856.794	85.253	147.135	210.380	272.213	324.787	417.211	475.564	532.579	626.789	704.642	778.010	900.323
- Pendapatan Operasional / *Operating Income*	926.303	981.650	1.025.464	105.382	184.129	263.187	346.864	419.516	531.745	615.108	694.732	812.120	908.654	1.003.408	1.143.976
Net Interest Margin Ratio (%) / *Net Interest Margin Ratio* (%)	**4,91**	**4,45**	**4,63**	**4,69**	**4,56**	**4,62**	**4,72**	**4,76**	**4,78**	**4,81**	**4,82**	**4,86**	**4,79**	**4,79**	**4,80**
- Pendapatan bunga bersih / *Interest income net*	370.095	361.932	407.834	433.906	423.609	430.470	439.656	444.586	448.617	452.693	453.038	458.479	454.543	456.270	460.243
- Rata-rata total aset produktif / *Average total earning assets*	7.538.955	8.136.641	8.803.063	9.259.030	9.282.380	9.316.235	9.318.948	9.339.439	9.377.867	9.402.176	9.396.588	9.426.885	9.481.190	9.533.206	9.587.154
Loan to Deposits Ratio (%) / *Loan to Deposits Ratio* (%)	**94,43**	**82,54**	**77,49**	**78,00**	**78,45**	**78,69**	**80,27**	**80,39**	**81,63**	**81,82**	**81,56**	**82,39**	**80,09**	**79,73**	**78,98**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	5.391.846	5.235.027	5.512.366	5.456.270	5.504.919	5.597.973	5.713.378	5.741.086	5.895.209	5.876.336	5.873.603	5.964.174	6.019.762	6.028.889	6.100.964
- Total Dana Pihak Ketiga / *Total Third Party Funds*	5.709.670	6.342.538	7.114.041	6.995.583	7.017.017	7.114.317	7.117.587	7.141.402	7.221.451	7.181.851	7.201.133	7.239.294	7.516.216	7.561.382	7.724.561
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**15,51**	**18,91**	**20,01**	**18,23**	**18,29**	**17,26**	**16,81**	**16,78**	**17,88**	**14,68**	**14,54**	**14,77**	**15,10**	**16,07**	**16,23**
- Aset Likuid Primer / *Primary Liquid Asset*	902.889	1.009.045	1.174.590	1.108.008	1.013.798	974.413	913.887	987.909	1.082.495	789.659	801.517	832.734	881.984	970.832	1.047.654
- Aset Likuid Sekunder / *Secondary Liquid assets*	370.524	651.176	760.137	635.439	744.876	696.932	720.337	644.675	678.839	657.829	637.743	642.776	675.423	695.492	669.416
- Total Aset / *Total Assets*	8.212.586	8.780.681	9.670.515	9.563.787	9.615.215	9.684.610	9.724.468	9.726.878	9.849.566	9.863.369	9.900.549	9.992.629	#########	#########	#########

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

Keterangan / *Items*	2019	2020	2021	2022										
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**21,18**	**18,82**	**21,39**	**21,91**	**21,98**	**20,40**	**20,14**	**20,52**	**20,54**	**20,99**	**21,25**	**21,49**	**21,44**	**21,52**	**21,20**
- Modal / *Capital*	526.961	462.629	561.942	581.400	589.574	550.612	550.142	555.124	563.732	575.140	582.442	592.932	596.071	603.091	608.371
- ATMR / *Risk Weighted Assets*	2.487.813	2.458.280	2.627.678	2.653.709	2.682.548	2.699.126	2.731.054	2.704.821	2.744.349	2.739.537	2.741.245	2.759.253	2.780.568	2.802.532	2.869.649
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**20,09**	**17,52**	**19,85**	**20,37**	**20,44**	**18,88**	**18,63**	**19,00**	**19,03**	**19,48**	**19,74**	**19,97**	**19,94**	**20,02**	**19,80**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	499.910	430.786	521.477	540.668	548.300	509.605	508.797	514.047	522.147	533.530	541.202	551.060	554.332	561.124	568.213
- ATMR / *Risk Weighted Assets*	2.487.813	2.458.280	2.627.678	2.653.709	2.682.548	2.699.126	2.731.054	2.704.821	2.744.349	2.739.537	2.741.245	2.759.253	2.780.568	2.802.532	2.869.649
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**2,81**	**1,43**	**2,16**	**3,13**	**3,00**	**2,82**	**2,98**	**3,06**	**3,13**	**3,17**	**3,20**	**3,24**	**3,13**	**3,11**	**3,05**
- Laba sebelum pajak / *Profit*	94.489	51.975	84.875	129.392	124.070	117.101	124.086	127.120	130.575	132.663	133.926	136.390	132.692	132.639	131.436
- Rata-rata total aset / *Average total assets*	3.364.528	3.626.978	3.932.076	4.137.435	4.142.538	4.151.650	4.164.453	4.160.627	4.172.485	4.181.365	4.191.539	4.206.155	4.239.050	4.267.764	4.306.153
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**76,39**	**86,62**	**81,66**	**78,32**	**75,26**	**72,72**	**70,70**	**69,25**	**69,46**	**68,75**	**68,56**	**68,73**	**69,61**	**69,19**	**72,35**
- Biaya Operasional / *Operating Expenses*	306.618	342.975	378.705	38.079	60.638	77.454	98.600	118.033	145.779	168.039	194.399	224.252	252.438	272.456	343.300
- Pendapatan Operasional / *Operating Income*	401.394	395.943	463.761	48.617	80.568	106.508	139.469	170.447	209.868	244.435	283.528	326.293	362.664	393.763	474.496
Net Interest Margin Ratio (%) / *Net Interest Margin Ratio* (%)	**5,26**	**4,63**	**5,16**	**5,28**	**5,16**	**5,24**	**5,34**	**5,43**	**5,47**	**5,50**	**5,47**	**5,52**	**5,32**	**5,26**	**5,24**
- Pendapatan bunga bersih / *Interest income net*	169.488	163.746	199.656	214.082	209.905	213.711	218.049	221.506	224.117	225.721	225.202	228.152	221.495	220.587	221.739
- Rata-rata total aset produktif / *Average total earning assets*	3.224.071	3.539.589	3.870.328	4.052.657	4.064.309	4.077.435	4.081.983	4.081.801	4.097.018	4.106.890	4.117.392	4.131.998	4.164.778	4.193.332	4.228.754
Loan to Deposits Ratio (%) / *Loan to Deposits Ratio* (%)	**94,17**	**85,13**	**82,50**	**84,93**	**85,70**	**86,33**	**86,92**	**87,95**	**88,15**	**88,59**	**87,97**	**87,77**	**83,36**	**83,12**	**80,82**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	2.430.773	2.445.965	2.623.165	2.596.940	2.627.161	2.676.712	2.715.947	2.727.034	2.786.884	2.770.550	2.767.646	2.816.339	2.830.182	2.846.207	2.894.142
- Total Dana Pihak Ketiga / *Total Third Party Funds*	2.581.349	2.873.149	3.179.487	3.057.731	3.065.654	3.100.691	3.124.755	3.100.784	3.161.537	3.127.291	3.146.243	3.208.804	3.395.154	3.424.332	3.581.139
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**14,48**	**17,53**	**16,41**	**13,55**	**15,36**	**13,85**	**12,85**	**12,38**	**12,70**	**10,75**	**11,25**	**12,12**	**12,98**	**14,86**	**14,23**
- Aset Likuid Primer / *Primary Liquid Asset*	363.560	414.449	395.658	363.783	343.134	329.553	294.260	294.036	295.363	244.818	273.102	289.727	322.697	390.933	401.380
- Aset Likuid Sekunder / *Secondary Liquid assets*	153.929	254.901	301.992	197.025	293.956	247.874	245.930	219.350	241.864	210.498	206.558	234.237	265.897	285.753	271.583
- Total Aset / *Total Assets*	3.574.105	3.818.584	4.251.749	4.137.435	4.147.641	4.169.874	4.202.861	4.145.327	4.231.772	4.234.645	4.262.761	4.323.082	4.535.103	4.554.898	4.728.435

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

Keterangan / *Items*	2019	2020	2021	2022										
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**21,19**	**22,11**	**22,77**	**23,33**	**23,46**	**22,76**	**22,30**	**22,47**	**22,15**	**22,48**	**22,59**	**22,49**	**22,54**	**23,40**	**23,59**
- Modal / *Capital*	81.327	89.468	97.305	99.124	100.151	98.210	96.006	96.292	98.139	100.465	98.598	99.386	99.398	102.861	104.310
- ATMR / *Risk Weighted Assets*	383.759	404.641	427.260	424.868	426.890	431.427	430.434	428.598	443.107	446.829	436.384	442.003	441.064	439.522	442.232
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**19,71**	**20,43**	**21,00**	**21,52**	**21,66**	**20,97**	**20,50**	**20,67**	**20,15**	**20,39**	**20,47**	**20,37**	**20,53**	**21,28**	**21,65**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	75.623	82.670	89.726	91.441	92.449	90.478	88.253	88.572	89.266	91.089	89.326	90.037	90.530	93.510	95.764
- ATMR / *Risk Weighted Assets*	383.759	404.641	427.260	424.868	426.890	431.427	430.434	428.598	443.107	446.829	436.384	442.003	441.064	439.522	442.232
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**2,15**	**2,04**	**2,03**	**2,41**	**2,08**	**2,31**	**2,13**	**2,11**	**2,17**	**2,15**	**2,18**	**2,21**	**2,16**	**2,13**	**2,12**
- Laba sebelum pajak / *Profit*	14.267	14.433	15.802	19.385	16.952	19.004	17.683	17.510	18.153	18.020	17.610	17.897	17.667	17.482	17.474
- Rata-rata total aset / *Average total assets*	663.919	706.917	779.783	803.788	816.318	824.326	829.054	831.414	837.068	837.168	808.273	810.921	817.254	822.036	825.593
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**79,56**	**80,60**	**79,38**	**73,83**	**75,83**	**73,68**	**75,71**	**75,65**	**75,20**	**75,38**	**75,42**	**75,19**	**75,51**	**75,91**	**76,38**
- Biaya Operasional / *Operating Expenses*	55.777	59.823	61.033	4.584	9.035	13.490	18.740	23.151	28.012	32.817	36.572	41.149	46.021	51.252	57.197
- Pendapatan Operasional / *Operating Income*	70.109	74.224	76.892	6.208	11.915	18.310	24.752	30.603	37.251	43.533	48.490	54.724	60.949	67.519	74.886
Net Interest Margin Ratio (%) / *Net Interest Margin Ratio* (%)	**5,95**	**5,72**	**5,72**	**5,70**	**5,56**	**5,69**	**5,78**	**5,71**	**5,67**	**5,71**	**5,78**	**5,80**	**5,78**	**5,77**	**5,76**
- Pendapatan bunga bersih / *Interest income net*	37.730	38.826	42.834	43.997	43.580	45.048	45.815	45.441	45.484	45.820	44.673	44.999	45.179	45.397	45.542
- Rata-rata total aset produktif / *Average total earning assets*	634.080	678.925	749.355	772.102	784.485	791.694	792.518	795.840	801.794	801.912	773.114	775.867	781.982	787.014	790.313
Loan to Deposits Ratio (%) / *Loan to Deposits Ratio* (%)	**88,10**	**83,15**	**75,87**	**75,75**	**73,25**	**73,67**	**73,77**	**73,62**	**72,92**	**76,56**	**76,51**	**77,26**	**72,70**	**74,46**	**77,87**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	444.489	466.977	492.338	484.611	487.338	495.258	497.680	500.290	510.618	514.074	498.073	504.853	509.127	512.652	517.187
- Total Dana Pihak Ketiga / *Total Third Party Funds*	504.517	561.619	648.918	639.751	665.297	672.298	674.614	679.567	700.267	671.502	650.995	653.453	700.336	688.483	664.150
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**16,16**	**16,12**	**17,02**	**15,49**	**15,22**	**14,89**	**16,64**	**14,70**	**17,33**	**11,63**	**11,68**	**13,94**	**16,31**	**14,03**	**14,41**
- Aset Likuid Primer / *Primary Liquid Asset*	95.947	92.289	103.468	87.524	89.480	88.333	105.766	85.835	108.837	52.396	58.008	72.810	97.505	76.138	78.172
- Aset Likuid Sekunder / *Secondary Liquid assets*	14.558	25.053	36.398	36.996	36.650	36.792	34.524	37.776	41.154	45.073	37.477	43.155	45.095	45.929	46.423
- Total Aset / *Total Assets*	683.617	727.860	821.803	803.788	828.849	840.342	843.238	840.855	865.338	837.766	817.682	832.100	874.255	869.851	864.727

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

Keterangan / *Items*	2019	2020	2021	2022										
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**22,12**	**25,48**	**26,77**	**26,86**	**26,79**	**25,97**	**25,17**	**25,65**	**25,81**	**25,87**	**25,88**	**25,75**	**25,72**	**26,35**	**27,03**
- Modal / *Capital*	579.652	644.848	693.681	698.819	705.949	691.596	684.040	692.905	707.890	709.605	714.556	720.783	727.136	743.647	762.944
- ATMR / *Risk Weighted Assets*	2.620.403	2.531.202	2.591.659	2.601.530	2.634.644	2.663.567	2.717.935	2.701.139	2.743.209	2.743.274	2.761.352	2.799.433	2.827.404	2.822.112	2.822.508
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**20,05**	**23,39**	**25,05**	**25,13**	**25,07**	**24,26**	**23,51**	**23,96**	**23,99**	**24,06**	**24,13**	**23,97**	**23,95**	**24,56**	**25,36**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	525.392	591.966	649.159	653.724	660.630	646.141	638.953	647.200	657.990	660.068	666.240	670.981	677.266	693.114	715.819
- ATMR / *Risk Weighted Assets*	2.620.403	2.531.202	2.591.659	2.601.530	2.634.644	2.663.567	2.717.935	2.701.139	2.743.209	2.743.274	2.761.352	2.799.433	2.827.404	2.822.112	2.822.508
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**2,11**	**1,56**	**1,59**	**2,12**	**1,90**	**1,70**	**1,87**	**1,86**	**1,82**	**1,97**	**1,99**	**2,01**	**2,04**	**2,05**	**2,00**
- Laba sebelum pajak / *Profit*	70.316	56.525	62.225	88.591	79.276	71.111	78.385	78.121	76.547	83.210	84.340	85.390	86.729	87.476	85.942
- Rata-rata total aset / *Average total assets*	3.325.506	3.615.981	3.917.964	4.175.670	4.179.258	4.184.580	4.192.267	4.206.296	4.216.983	4.228.706	4.240.601	4.248.390	4.260.813	4.274.461	4.290.349
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**81,39**	**84,66**	**80,92**	**76,25**	**75,85**	**78,20**	**76,54**	**76,28**	**77,18**	**75,08**	**74,84**	**75,09**	**75,01**	**75,01**	**75,52**
- Biaya Operasional / *Operating Expenses*	292.003	298.258	265.507	23.681	41.522	64.023	85.559	105.180	130.014	146.866	167.926	194.164	218.446	242.634	267.455
- Pendapatan Operasional / *Operating Income*	358.791	352.287	328.131	31.056	54.742	81.868	111.780	137.878	168.456	195.601	224.371	258.566	291.234	323.478	354.173
Net Interest Margin Ratio (%) / *Net Interest Margin Ratio* (%)	**4,45**	**4,24**	**4,15**	**4,13**	**4,01**	**4,05**	**4,15**	**4,17**	**4,19**	**4,22**	**4,26**	**4,29**	**4,33**	**4,36**	**4,39**
- Pendapatan bunga bersih / *Interest income net*	141.370	146.132	156.075	165.393	160.928	162.616	166.522	168.141	169.303	171.205	173.073	174.753	176.800	178.682	180.767
- Rata-rata total aset produktif / *Average total earning assets*	3.180.038	3.449.883	3.757.028	4.008.436	4.009.977	4.015.756	4.013.655	4.027.581	4.042.608	4.055.311	4.066.368	4.075.115	4.086.367	4.101.069	4.117.729
Loan to Deposits Ratio (%) / *Loan to Deposits Ratio* (%)	**93,68**	**78,76**	**72,39**	**71,54**	**72,31**	**72,76**	**75,14**	**74,72**	**76,90**	**76,19**	**76,66**	**78,98**	**78,81**	**77,99**	**77,70**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	2.235.355	2.144.164	2.229.008	2.209.117	2.223.125	2.257.690	2.326.377	2.337.790	2.405.776	2.402.636	2.425.822	2.461.661	2.491.571	2.483.908	2.506.684
- Total Dana Pihak Ketiga / *Total Third Party Funds*	2.386.043	2.722.257	3.079.110	3.087.867	3.074.315	3.102.987	3.096.189	3.128.806	3.128.608	3.153.510	3.164.218	3.116.863	3.161.659	3.184.781	3.226.257
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**14,71**	**19,08**	**22,66**	**21,87**	**20,23**	**18,76**	**18,75**	**19,17**	**21,33**	**17,16**	**16,10**	**15,39**	**15,18**	**15,48**	**16,39**
- Aset Likuid Primer / *Primary Liquid Asset*	342.842	406.531	569.756	547.884	483.877	425.364	405.449	466.788	551.600	371.188	341.191	338.588	341.034	360.911	423.388
- Aset Likuid Sekunder / *Secondary Liquid assets*	160.777	318.331	372.862	365.499	362.284	361.475	385.072	350.429	359.383	366.446	355.109	324.615	322.909	321.922	308.317
- Total Aset / *Total Assets*	3.423.793	3.798.635	4.160.554	4.175.670	4.182.847	4.195.223	4.215.218	4.262.411	4.270.415	4.299.048	4.323.864	4.310.705	4.372.615	4.410.947	4.465.116

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

Keterangan / *Items*	2019	2020	2021	2022										
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**50,38**	**54,61**	**60,86**	**62,94**	**62,34**	**62,61**	**60,97**	**60,51**	**57,25**	**57,72**	**59,16**	**58,71**	**57,58**	**58,80**	**57,31**
- Modal / *Capital*	175.942	163.432	166.351	166.109	166.601	165.075	167.772	167.755	169.232	170.156	170.181	170.099	175.428	176.369	173.578
- ATMR / *Risk Weighted Assets*	349.253	299.293	273.320	263.896	267.258	263.667	275.192	277.252	295.627	294.815	287.662	289.723	304.670	299.937	302.899
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**49,50**	**53,76**	**60,01**	**62,03**	**61,44**	**61,69**	**60,06**	**59,58**	**56,34**	**56,80**	**58,23**	**57,75**	**56,61**	**57,82**	**56,39**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	172.885	160.894	164.030	163.691	164.209	162.652	165.290	165.185	166.550	167.466	167.506	167.313	172.468	173.437	170.811
- ATMR / *Risk Weighted Assets*	349.253	299.293	273.320	263.896	267.258	263.667	275.192	277.252	295.627	294.815	287.662	289.723	304.670	299.937	302.899
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**3,27**	**2,37**	**1,16**	**1,59**	**1,26**	**0,93**	**1,01**	**1,11**	**1,18**	**1,35**	**1,47**	**1,48**	**1,50**	**1,55**	**1,64**
- Laba sebelum pajak / *Profit*	14.989	11.596	5.145	7.089	5.688	4.287	4.676	5.158	5.496	6.339	6.994	7.085	7.285	7.601	8.051
- Rata-rata total aset / *Average total assets*	457.719	490.307	445.383	446.895	451.387	460.648	461.274	464.676	467.570	471.047	474.197	480.035	485.378	490.033	490.655
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**83,86**	**93,53**	**96,73**	**96,97**	**97,38**	**98,07**	**97,81**	**97,31**	**97,62**	**97,19**	**96,63**	**96,92**	**96,87**	**96,81**	**96,65**
- Biaya Operasional / *Operating Expenses*	73.162	148.897	151.548	18.910	35.940	55.413	69.315	78.424	113.406	127.843	133.682	167.224	187.737	211.669	232.371
- Pendapatan Operasional / *Operating Income*	87.243	159.196	156.679	19.501	36.905	56.502	70.863	80.588	116.169	131.539	138.343	172.536	193.806	218.648	240.421
Net Interest Margin Ratio (%) / *Net Interest Margin Ratio* (%)	**4,09**	**2,83**	**2,17**	**2,45**	**2,17**	**2,11**	**2,15**	**2,19**	**2,23**	**2,27**	**2,29**	**2,38**	**2,47**	**2,57**	**2,71**
- Pendapatan bunga bersih / *Interest income net*	17.756	13.228	9.269	10.434	9.196	9.095	9.269	9.498	9.713	9.947	10.090	10.575	11.069	11.605	12.194
- Rata-rata total aset produktif / *Average total earning assets*	434.478	468.244	426.351	425.834	423.611	431.350	430.793	434.217	436.448	438.062	439.714	443.905	448.063	451.792	450.357
Loan to Deposits Ratio (%) / *Loan to Deposits Ratio* (%)	**126,46**	**95,91**	**81,28**	**78,77**	**79,01**	**70,62**	**78,09**	**75,77**	**83,07**	**82,37**	**75,96**	**69,69**	**72,91**	**70,56**	**72,31**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	230.266	177.922	167.855	165.603	167.295	168.313	173.374	175.972	191.931	189.076	182.062	181.321	188.882	186.122	182.951
- Total Dana Pihak Ketiga / *Total Third Party Funds*	182.088	185.513	206.526	210.234	211.750	238.341	222.028	232.246	231.039	229.548	239.677	260.173	259.066	263.786	253.015
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**29,01**	**34,13**	**35,42**	**32,39**	**32,75**	**37,97**	**35,24**	**37,29**	**33,84**	**31,93**	**33,82**	**32,73**	**30,42**	**34,43**	**35,90**
- Aset Likuid Primer / *Primary Liquid Asset*	90.845	95.776	105.708	108.816	97.307	131.162	108.412	141.250	126.695	121.256	129.216	131.609	120.749	142.849	144.713
- Aset Likuid Sekunder / *Secondary Liquid assets*	40.128	52.892	48.885	35.918	51.986	50.790	54.811	37.120	36.438	35.811	38.599	40.769	41.523	41.888	43.093
- Total Aset / *Total Assets*	451.514	435.602	436.409	446.895	455.879	479.171	463.152	478.285	482.040	491.910	496.243	526.742	533.465	536.581	523.177

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

Kelompok Bank / *Group of Banks*	2019	2020	2021	2022										
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
- Bank Persero / *State Owned Banks*	3.574.130	3.818.584	4.251.749	4.137.435	4.147.641	4.169.874	4.202.861	4.145.327	4.231.772	4.234.645	4.262.761	4.323.082	4.535.103	4.554.898	4.728.442
- BPD / *Regional Development Banks*	717.518	763.879	861.329	841.962	868.149	880.006	884.372	881.471	907.559	879.987	888.602	904.090	951.744	944.056	938.286
- Bank Swasta Nasional / *Domestic Private Banks*	3.819.813	4.159.829	4.562.817	4.580.877	4.590.000	4.602.409	4.622.146	4.675.680	4.687.196	4.718.801	4.745.482	4.733.662	4.793.747	4.839.319	4.923.416
- Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / *Branch Offices of Foreign Banks*	451.514	435.602	436.409	446.895	455.879	479.171	463.152	478.285	482.040	491.910	496.243	526.742	533.465	536.581	523.177
Total	**8.562.974**	**9.177.894**	**10.112.304**	**10.007.168**	**10.061.669**	**10.131.460**	**10.172.531**	**10.180.763**	**10.308.568**	**10.325.343**	**10.393.089**	**10.487.576**	**10.814.058**	**10.874.853**	**11.113.321**

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

Kelompok Bank / *Group of Banks*	Desember 2019				Desember 2020				Desember 2021				Desember 2021				Desember 2022			
	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun
Bank Persero / *State Owned Banks*	-	-	-	4	-	-	-	4	-	-	-	4	-	-	-	4	-	-	-	4
BPD / *Regional Development Banks*	-	7	16	4	-	5	18	4	-	3	20	4	-	3	20	4	-	2	21	4
Bank Swasta Nasional / *Domestic Private Banks*	2	25	26	18	1	22	27	20	-	16	33	19	-	16	33	19	-	11	37	20
Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / *Branch Offices of Foreign Banks*	-	-	5	3	-	1	4	3	-	1	3	4	-	1	3	4	-	-	3	4
Total	**2**	**32**	**47**	**29**	**1**	**28**	**49**	**31**	**-**	**20**	**56**	**31**	**-**	**20**	**56**	**31**	**-**	**13**	**61**	**32**

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

Indikator / *Indicator*	2019	2020	2021	2022											
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Aset Produktif Neraca / *Earning Assets*	**7.109.042**	**7.720.284**	**8.262.969**	**8.228.157**	**8.354.379**	**8.422.136**	**8.456.576**	**8.464.385**	**8.447.653**	**8.633.193**	**8.627.838**	**8.729.991**	**8.818.003**	**8.978.683**	**8.981.890**
a. Lancar / *Current*	6.692.948	7.319.912	7.858.621	7.789.792	7.887.651	7.986.330	8.007.264	8.004.742	8.003.492	8.195.759	8.193.422	8.301.465	8.394.103	8.556.069	8.592.333
b. Dalam Perhatian Khusus / Special Mention	275.482	235.325	232.695	263.702	292.253	263.851	272.719	279.654	270.654	262.087	260.452	258.584	255.639	258.513	236.947
c. Kurang Lancar / *Sub-Standard*	22.411	27.704	20.873	24.771	20.934	18.666	21.804	22.310	20.543	22.654	20.585	19.416	19.828	17.751	17.650
d. Diragukan / *Doubtful*	28.481	13.637	19.234	17.766	24.755	26.393	24.532	28.364	30.495	29.632	31.694	30.211	27.362	26.161	24.636
e. Macet / *Loss*	89.719	123.706	131.545	132.126	128.785	126.896	130.257	129.315	122.469	123.060	121.685	120.315	121.071	120.189	110.324
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**2.041.716**	**2.061.121**	**2.150.274**	**2.146.648**	**2.131.316**	**2.106.574**	**2.102.878**	**2.089.575**	**2.087.526**	**2.892.662**	**2.165.935**	**2.205.999**	**2.228.183**	**2.269.595**	**2.640.878**
a. Lancar / *Current*	2.012.694	2.028.854	2.116.745	2.107.511	2.091.214	2.070.459	2.062.412	2.053.481	2.056.219	2.859.554	2.132.913	2.173.878	2.193.436	2.235.467	2.539.847
b. Dalam Perhatian Khusus / Special Mention	25.970	27.927	29.462	35.712	36.286	32.871	37.190	32.780	27.998	29.734	29.661	27.677	31.396	30.781	74.231
c. Kurang Lancar / *Sub-Standard*	1.294	1.968	879	811	805	666	662	661	772	798	782	795	848	823	1.004
d. Diragukan / *Doubtful*	450	228	213	199	438	256	254	327	254	195	210	407	208	201	218
e. Macet / *Loss*	1.309	2.144	2.975	2.415	2.573	2.322	2.359	2.326	2.283	2.381	2.369	3.243	2.294	2.323	25.579
***Non Performing Earning Aset (Nominal)* / Non Performing Earning Asset (Nominal)**	**143.664**	**169.387**	**175.719**	**178.088**	**178.290**	**175.199**	**179.868**	**183.303**	**176.816**	**178.720**	**177.325**	**174.387**	**171.612**	**167.447**	**179.410**
Kredit kepada Bank Lain / *Interbank Loans*	**66.766**	**66.058**	**52.051**	**50.470**	**49.501**	**52.496**	**54.912**	**56.621**	**59.638**	**61.465**	**61.233**	**62.784**	**67.055**	**70.504**	**74.057**
a. Lancar / *Current*	66.697	65.963	52.028	50.449	49.455	52.453	54.855	56.589	59.605	61.426	61.195	62.739	66.975	70.424	73.999
b. Dalam Perhatian Khusus / Special Mention	6	35	13	15	41	36	51	30	31	38	30	23	59	59	31
c. Kurang Lancar / *Sub-Standard*	0	-	-	-	-	-	-	1	1		6	14	13	12	17
d. Diragukan / *Doubtful*	0	-	0	-	-	-	-			1	-	6	6	2	
e. Macet / *Loss*	63	59	10	6	6	6	6	1	1	1	1	1	1	7	9
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	**63**	**59**	**10**	**6**	**6**	**6**	**6**	**1**	**1**	**1**	**7**	**22**	**21**	**21**	**26**

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

Indikator / *Indicator*	2019	2020	2021	2022										
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Aset Produktif Neraca / *Earning Assets*	**3.107.085**	**3.416.538**	**3.782.349**	**3.742.087**	**3.780.929**	**3.802.741**	**3.840.638**	**3.821.137**	**3.890.787**	**3.897.357**	**3.887.942**	**3.944.948**	**3.966.258**	**4.067.618**	**4.098.278**
a. Lancar / *Current*	2.917.689	3.220.311	3.577.917	3.515.723	3.539.133	3.574.786	3.600.765	3.575.297	3.656.871	3.666.438	3.657.082	3.716.384	3.742.012	3.843.392	3.897.989
b. Dalam Perhatian Khusus / Special Mention	122.566	108.285	118.199	138.539	153.983	141.933	150.949	155.261	146.977	143.700	144.079	143.513	139.947	142.778	124.276
c. Kurang Lancar / *Sub-Standard*	14.108	16.956	9.601	12.565	9.993	9.061	11.202	11.143	10.199	10.239	9.999	9.134	9.796	8.672	7.980
d. Diragukan / *Doubtful*	14.914	7.277	11.727	10.693	13.218	13.782	12.875	15.540	16.890	17.123	17.670	16.709	14.830	13.696	12.758
e. Macet / *Loss*	37.808	63.709	64.905	64.568	64.602	63.179	64.846	63.896	59.850	59.858	59.112	59.209	59.673	59.080	55.274
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**642.058**	**606.341**	**651.290**	**648.033**	**624.693**	**624.612**	**623.393**	**613.418**	**570.934**	**596.058**	**610.094**	**593.375**	**593.842**	**588.425**	**933.372**
a. Lancar / *Current*	631.493	595.211	636.055	628.534	605.063	606.619	603.753	597.456	557.062	582.561	596.485	579.569	580.668	574.812	849.906
b. Dalam Perhatian Khusus / Special Mention	9.566	8.859	12.943	17.647	17.834	16.183	17.848	14.134	12.073	11.680	11.831	11.971	11.377	11.794	58.294
c. Kurang Lancar / *Sub-Standard*	346	965	148	150	144	144	129	164	151	160	120	145	145	153	149
d. Diragukan / *Doubtful*	292	177	138	130	124	102	101	108	100	94	115	127	113	137	145
e. Macet / *Loss*	361	1.129	2.007	1.571	1.527	1.564	1.562	1.556	1.549	1.562	1.543	1.564	1.539	1.529	24.877
***Non Performing Earning Aset (Nominal)* / Non Performing Earning Asset (Nominal)**	**67.830**	**90.213**	**88.525**	**89.677**	**89.608**	**87.831**	**90.716**	**92.406**	**88.738**	**89.036**	**88.559**	**86.887**	**86.096**	**83.268**	**101.184**
Kredit kepada Bank Lain / *Interbank Loans*	**7.499**	**10.240**	**7.796**	**7.855**	**7.698**	**8.426**	**8.861**	**9.423**	**10.612**	**10.916**	**10.430**	**10.068**	**9.870**	**10.047**	**9.086**
a. Lancar / *Current*	7.444	10.187	7.791	7.855	7.698	8.426	8.861	9.423	10.612	10.916	10.430	10.068	9.870	10.047	9.086
b. Dalam Perhatian Khusus / Special Mention	0	-	-	-	0	-	0	-	-	-	-	-	-	-	
c. Kurang Lancar / *Sub-Standard*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
d. Diragukan / *Doubtful*	0	-	0	-	-	-	-	-	-	-	-	-	-	-	
e. Macet / *Loss*	54	53	4	-	-	-	-	-	-	-	-	-	-	-	
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	**54**	**53**	**4**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	

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

Indikator / *Indicator*	2019	2020	2021	2022										
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Aset Produktif Neraca / *Earning Assets*	**581.246**	**624.946**	**679.494**	**677.026**	**701.362**	**705.670**	**692.119**	**705.952**	**711.956**	**720.944**	**695.455**	**696.269**	**718.397**	**731.584**	**717.049**
a. Lancar / *Current*	557.420	601.918	657.302	645.873	672.234	680.101	667.309	680.898	688.168	697.647	673.116	674.513	695.701	708.547	697.212
b. Dalam Perhatian Khusus / Special Mention	11.559	9.539	9.137	17.881	15.756	12.019	11.118	11.196	10.926	10.216	9.721	9.480	10.194	10.540	8.302
c. Kurang Lancar / *Sub-Standard*	690	373	632	862	771	979	1.107	1.071	842	1.082	867	578	702	667	491
d. Diragukan / *Doubtful*	918	675	756	754	859	698	586	760	915	807	888	872	788	703	656
e. Macet / *Loss*	10.659	12.442	11.667	11.657	11.742	11.873	11.999	12.027	11.105	11.192	10.862	10.826	11.011	11.127	10.388
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**33.298**	**26.782**	**26.230**	**27.017**	**28.527**	**25.901**	**27.079**	**26.805**	**26.637**	**28.915**	**28.321**	**29.423**	**29.905**	**30.940**	**33.136**
a. Lancar / *Current*	32.762	26.051	25.571	26.397	27.917	25.353	26.520	26.210	26.132	28.195	27.760	28.815	29.210	30.145	32.790
b. Dalam Perhatian Khusus / Special Mention	136	71	152	171	166	81	85	114	92	295	143	201	275	380	79
c. Kurang Lancar / *Sub-Standard*	1	4	4	14	6	28	7	7	4	3	5	4	5	1	5
d. Diragukan / *Doubtful*	1	2	2	3	6	4	4	7	10	9	4	5	8	8	2
e. Macet / *Loss*	399	653	501	432	432	434	463	468	400	414	408	398	407	406	259
***Non Performing Earning Aset (Nominal)* / Non Performing Earning Asset (Nominal)**	**12.667**	**14.149**	**13.563**	**13.722**	**13.816**	**14.017**	**14.166**	**14.339**	**13.276**	**13.506**	**13.036**	**12.683**	**12.922**	**12.912**	**11.801**
Kredit kepada Bank Lain / *Interbank Loans*	**5.096**	**4.756**	**4.407**	**3.818**	**3.543**	**3.800**	**3.882**	**3.840**	**4.208**	**4.862**	**4.803**	**6.565**	**7.616**	**7.565**	**8.400**
a. Lancar / *Current*	5.094	4.743	4.406	3.817	3.531	3.789	3.871	3.829	4.197	4.851	4.792	6.555	7.583	7.532	8.389
b. Dalam Perhatian Khusus / Special Mention	-	13	-	-	11	11	11	11	10	10	10	9	33	33	11
c. Kurang Lancar / *Sub-Standard*	-	-	-	-	-	-	-	-	-	-					
d. Diragukan / *Doubtful*	-	-	-	-	-	-	-	-	-	-					
e. Macet / *Loss*	2	0	0	1	1	1	1	1	1	1	1	1	1	1	0
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	**2**	**0**	**0**	**1**	**1**	**1**	**1**	**1**	**1**	**1**	**1**	**1**	**1**	**1**	**0**

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

Indikator / *Indicator*	2019	2020	2021	2022										
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Aset Produktif Neraca / *Earning Assets*	**3.050.485**	**3.343.329**	**3.500.624**	**3.505.597**	**3.565.368**	**3.598.053**	**3.602.380**	**3.620.619**	**3.522.714**	**3.687.727**	**3.716.602**	**3.748.185**	**3.771.852**	**3.818.072**	**3.807.307**
a. Lancar / *Current*	2.861.593	3.173.789	3.333.913	3.335.351	3.380.753	3.427.745	3.429.445	3.443.759	3.348.642	3.517.453	3.548.262	3.580.946	3.605.440	3.653.373	3.648.405
b. Dalam Perhatian Khusus / Special Mention	131.270	108.345	99.169	101.345	115.909	102.471	103.562	105.927	105.354	100.206	98.670	98.749	98.794	97.647	96.575
c. Kurang Lancar / *Sub-Standard*	7.100	9.807	9.055	9.852	8.680	7.137	8.003	8.603	7.653	9.492	8.117	8.725	8.423	8.260	9.021
d. Diragukan / *Doubtful*	11.608	5.504	6.501	6.088	10.449	11.718	10.879	11.875	12.502	11.620	12.889	12.199	11.310	11.684	11.142
e. Macet / *Loss*	38.913	45.885	51.986	52.961	49.577	48.983	50.491	50.455	48.562	48.957	48.662	47.567	47.885	47.107	42.164
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**1.043.870**	**1.112.010**	**1.176.394**	**1.182.131**	**1.182.464**	**1.165.621**	**1.158.516**	**1.153.611**	**1.195.395**	**1.241.181**	**1.211.862**	**1.262.889**	**1.271.318**	**1.306.730**	**1.332.586**
a. Lancar / *Current*	1.035.262	1.100.809	1.165.871	1.170.194	1.169.870	1.155.811	1.146.858	1.141.925	1.185.904	1.230.493	1.200.925	1.252.509	1.258.479	1.295.501	1.323.689
b. Dalam Perhatian Khusus / Special Mention	7.404	10.639	9.846	11.262	11.675	9.217	11.069	11.059	8.727	9.883	10.104	8.520	12.052	10.424	8.020
c. Kurang Lancar / *Sub-Standard*	571	206	191	250	262	225	202	212	381	399	414	395	446	466	470
d. Diragukan / *Doubtful*	108	30	55	52	79	81	88	150	84	79	77	259	71	41	56
e. Macet / *Loss*	525	326	432	374	578	288	298	266	299	327	344	1.205	270	298	351
***Non Performing Earning Aset (Nominal)* / Non Performing Earning Asset (Nominal)**	**58.825**	**61.758**	**68.219**	**69.576**	**69.625**	**68.431**	**69.962**	**71.560**	**69.481**	**70.873**	**70.503**	**70.349**	**68.405**	**67.856**	**63.204**
Kredit kepada Bank Lain / *Interbank Loans*	**42.987**	**46.923**	**36.574**	**36.211**	**35.965**	**37.974**	**39.352**	**39.528**	**40.787**	**41.660**	**41.972**	**41.185**	**44.359**	**46.418**	**49.413**
a. Lancar / *Current*	42.975	46.894	36.556	36.191	35.929	37.942	39.306	39.507	40.765	41.632	41.945	41.150	44.313	46.372	49.366
b. Dalam Perhatian Khusus / Special Mention	6	23	13	15	30	26	40	20	21	28	21	14	26	26	21
c. Kurang Lancar / *Sub-Standard*	0	-	-	-	-	-	-	1	1	1	6	14	13	12	17
d. Diragukan / *Doubtful*	-	-	-	-	-	-	-	-	-			6	6	2	
e. Macet / *Loss*	7	6	6	6	6	6	6	-	-		1	1	1	7	9
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	**7**	**6**	**6**	**6**	**6**	**6**	**6**	**1**	**1**	**1**	**7**	**21**	**20**	**20**	**26**

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

Indikator / *Indicator*	2019	2020	2021	2022										
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Aset Produktif Neraca / *Earning Assets*	**370.226**	**335.470**	**300.502**	**303.447**	**306.720**	**315.672**	**321.440**	**316.677**	**322.196**	**327.164**	**327.840**	**340.589**	**303.447**	**361.409**	**359.256**
a. Lancar / *Current*	356.246	323.894	289.489	292.845	295.531	303.698	309.745	304.788	309.811	314.221	314.961	329.622	292.845	350.758	348.727
b. Dalam Perhatian Khusus / Special Mention	10.086	9.156	6.190	5.938	6.606	7.428	7.091	7.269	7.397	7.965	7.983	6.842	5.938	7.548	7.795
c. Kurang Lancar / *Sub-Standard*	514	569	1.585	1.493	1.490	1.489	1.492	1.493	1.848	1.841	1.602	980	1.493	151	157
d. Diragukan / *Doubtful*	1.041	182	251	231	229	195	191	189	188	83	247	431	231	78	80
e. Macet / *Loss*	2.339	1.670	2.986	2.940	2.864	2.862	2.920	2.937	2.952	3.054	3.048	2.714	2.940	2.874	2.498
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**322.489**	**315.988**	**296.359**	**289.468**	**295.633**	**290.440**	**293.889**	**295.742**	**294.560**	**1.026.509**	**315.658**	**320.313**	**289.468**	**343.500**	**341.784**
a. Lancar / *Current*	313.177	306.784	289.249	282.387	288.364	282.675	285.281	287.891	287.120	1.018.306	307.744	312.985	282.387	335.008	333.461
b. Dalam Perhatian Khusus / Special Mention	8.863	8.358	6.521	6.633	6.611	7.390	8.188	7.473	7.107	7.876	7.583	6.985	6.633	8.183	7.837
c. Kurang Lancar / *Sub-Standard*	376	793	536	397	392	269	323	279	236	236	243	251	397	203	380
d. Diragukan / *Doubtful*	49	19	18	15	229	69	61	63	61	13	14	16	15	15	14
e. Macet / *Loss*	23	35	36	37	36	37	36	36	36	78	74	76	37	89	92
***Non Performing Earning Aset (Nominal)* / Non Performing Earning Asset (Nominal)**	**4.342**	**3.267**	**5.412**	**5.113**	**5.241**	**4.920**	**5.024**	**4.997**	**5.320**	**5.305**	**5.228**	**4.468**	**5.113**	**3.411**	**3.220**
Kredit kepada Bank Lain / *Interbank Loans*	**11.184**	**4.139**	**3.274**	**2.585**	**2.296**	**2.296**	**2.817**	**3.830**	**4.031**	**4.027**	**4.028**	**4.965**	**2.585**	**6.474**	**7.157**
a. Lancar / *Current*	11.184	4.139	3.274	2.585	2.296	2.296	2.817	3.830	4.031	4.027	4.028	4.965	2.585	6.474	7.157
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Kurang Lancar / *Sub-Standard*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / *Doubtful*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / *Loss*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**

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

Keterangan	Desember 2019		Desember 2020		Desember 2021		Desember 2021		Desember 2022	
	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*
Giro / *Demand Deposits*	**1.465.848**	**24,44**	**1.687.135**	**25,31**	**2.143.505**	**28,66**	**2.143.505**	**28,66**	**2.546.160**	**31,23**
Rupiah	1.100.040	18,34	1.262.734	18,94	1.591.523	21,28	1.591.523	21,28	1.839.473	22,56
Valas / *Foreign Exchange*	365.808	6,10	424.401	6,37	551.982	7,38	551.982	7,38	706.687	8,67
Tabungan / *Saving*	**1.945.185**	**32,43**	**2.173.501**	**32,61**	**2.432.260**	**32,52**	**2.432.260**	**32,52**	**2.615.185**	**32,07**
Rupiah	1.813.949	30,24	2.014.663	30,23	2.263.564	30,26	2.263.564	30,26	2.422.410	29,71
Valas / *Foreign Exchange*	131.236	2,19	158.837	2,38	168.696	2,26	168.696	2,26	192.775	2,36
Simpanan Berjangka / *Time Deposits*	**2.587.615**	**43,14**	**2.804.755**	**42,08**	**2.903.698**	**38,82**	**2.903.698**	**38,82**	**2.992.245**	**36,70**
Rupiah	2.250.784	37,52	2.478.610	37,19	2.587.514	34,59	2.587.514	34,59	2.645.955	32,45
Valas / *Foreign Exchange*	336.831	5,62	326.145	4,89	316.184	4,23	316.184	4,23	346.290	4,25
- Jangka Waktu 1 bulan / *Period 1 Month*										
Rupiah	989.554	16,50	1.147.144	17,21	1.151.042	15,39	1.151.042	15,39	1.289.691	15,82
Valas / *Foreign Exchange*	163.018	2,72	157.535	2,36	162.193	2,17	162.193	2,17	213.808	2,62
- Jangka Waktu 3 bulan / *Period 3 Month*										
Rupiah	762.015	12,70	820.131	12,30	742.930	9,93	742.930	9,93	708.827	8,69
Valas / *Foreign Exchange*	82.261	1,37	69.582	1,04	55.384	0,74	55.384	0,74	54.723	0,67
- Jangka Waktu 6 bulan / *Period 6 Month*										
Rupiah	247.039	4,12	275.986	4,14	320.224	4,28	320.224	4,28	275.858	3,38
Valas / *Foreign Exchange*	43.932	0,73	59.675	0,90	58.202	0,78	58.202	0,78	34.987	0,43
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	252.177	4,20	235.349	3,53	373.318	4,99	373.318	4,99	371.577	4,56
Valas / *Foreign Exchange*	47.620	0,79	39.353	0,59	40.405	0,54	40.405	0,54	42.772	0,52
Total DPK / *Total Third Party Funds*	**5.998.648**	**100,00**	**6.665.390**	**100,00**	**7.479.463**	**100,00**	**7.479.463**	**100,00**	**8.153.590**	**100,00**
Rupiah	5.164.773	86,10	5.756.007	86,36	6.442.601	86,14	6.442.601	86,14	6.907.838	84,72
Valas / *Foreign Exchange*	833.875	13,90	909.383	13,64	**1.036.861**	13,86	1.036.861	13,86	1.245.752	15,28

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

Keterangan	Desember 2019		Desember 2020		Desember 2021		Desember 2021		Desember 2022	
	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*
Giro / *Demand Deposits*	**655.766**	**25,40**	**760.676**	**26,48**	**958.583**	**30,15**	**958.583**	**30,15**	**1.277.123**	**35,66**
Rupiah	487.231	18,88	555.777	19,34	690.666	21,72	690.666	21,72	860.753	28,78
Valas / *Foreign Exchange*	168.535	6,53	204.899	7,13	267.918	8,43	267.918	8,43	416.370	70,53
Tabungan / *Saving*	**948.189**	**36,73**	**1.051.845**	**36,61**	**1.152.044**	**36,23**	**1.152.044**	**36,23**	**1.233.461**	**34,44**
Rupiah	910.783	35,28	1.005.489	35,00	1.105.687	34,78	1.105.687	34,78	1.176.897	39,35
Valas / *Foreign Exchange*	37.406	1,45	46.356	1,61	46.357	1,46	46.357	1,46	56.563	9,58
Simpanan Berjangka / *Time Deposits*	**977.393**	**37,86**	**1.060.628**	**36,92**	**1.068.860**	**33,62**	**1.068.860**	**33,62**	**1.070.556**	**29,89**
Rupiah	810.719	31,41	898.563	31,27	934.825	29,40	934.825	29,40	953.163	26,62
Valas / *Foreign Exchange*	166.674	6,46	162.065	5,64	134.035	4,22	134.035	4,22	117.393	3,28
- Jangka Waktu 1 bulan / *Period 1 Month*										
Rupiah	308.147	11,94	361.895	12,60	343.697	10,81	343.697	10,81	374.688	10,46
Valas / *Foreign Exchange*	71.814	2,78	65.756	2,29	60.740	1,91	60.740	1,91	67.517	1,89
- Jangka Waktu 3 bulan / *Period 3 Month*										
Rupiah	365.210	14,15	420.599	14,64	323.819	10,18	323.819	10,18	315.935	0,43
Valas / *Foreign Exchange*	39.825	1,54	35.652	1,24	18.328	0,58	18.328	0,58	15.466	3,42
- Jangka Waktu 6 bulan / *Period 6 Month*										
Rupiah	52.783	2,04	58.915	2,05	136.950	4,31	136.950	4,31	122.610	3,91
Valas / *Foreign Exchange*	27.968	1,08	35.154	1,22	35.815	1,13	35.815	1,13	17.103	0,48
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	84.579	3,28	57.154	1,99	130.359	4,10	130.359	4,10	139.929	3,91
Valas / *Foreign Exchange*	27.068	1,05	25.503	0,89	19.153	0,60	19.153	0,60	17.307	0,58
Total DPK / *Total Third Party Funds*	**2.581.349**	**100,00**	**2.873.149**	**100,00**	**3.179.487**	**100,00**	**3.179.487**	**100,00**	**3.581.139**	**100,00**
Rupiah	2.208.733	85,57	2.459.829	85,61	2.731.178	85,90	2.731.178	85,90	2.990.814	83,52
Valas / *Foreign Exchange*	372.615	14,43	413.319	14,39	448.310	14,10	448.310	14,10	590.326	16,48

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

Keterangan	Desember 2019		Desember 2020		Desember 2021		Desember 2021		Desember 2022	
	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*
Giro / *Demand Deposits*	**141.388**	**26,56**	**131.340**	**22,24**	**170.794**	**25,06**	**170.794**	**25,06**	**181.505**	**25,07**
Rupiah	141.049	26,50	131.204	22,22	169.986	24,94	169.986	24,94	180.745	24,97
Valas / *Foreign Exchange*	339	0,06	136	0,02	808	0,12	808	0,12	760	0,11
Tabungan / *Saving*	**182.031**	**34,20**	**188.222**	**31,87**	**208.717**	**30,62**	**208.717**	**30,62**	**221.207**	**30,56**
Rupiah	181.965	34,19	188.112	31,85	208.612	30,61	208.612	30,61	221.084	30,54
Valas / *Foreign Exchange*	66	0,01	110	0,02	106	0,02	106	0,02	123	0,02
Simpanan Berjangka / *Time Deposits*	**208.839**	**39,24**	**271.040**	**45,89**	**302.095**	**44,32**	**302.095**	**44,32**	**321.168**	**44,37**
Rupiah	206.808	38,85	270.147	45,74	298.039	43,73	298.039	43,73	320.016	44,21
Valas / *Foreign Exchange*	2.032	0,38	892	0,15	4.056	0,60	4.056	0,60	1.152	0,16
- Jangka Waktu 1 bulan / *Period 1 Month*										
Rupiah	87.105	16,37	106.916	18,10	79.057	11,60	79.057	11,60	96.270	13,30
Valas / *Foreign Exchange*	1.794	0,34	485	0,08	1.959	0,29	1.959	0,29	459	0,06
- Jangka Waktu 3 bulan / *Period 3 Month*										
Rupiah	46.047	8,65	48.671	8,24	81.579	11,97	81.579	11,97	94.448	3,46
Valas / *Foreign Exchange*	42	0,01	284	0,05	1.027	0,15	1.027	0,15	17	14,40
- Jangka Waktu 6 bulan / *Period 6 Month*										
Rupiah	29.906	5,62	52.552	8,90	30.288	4,44	30.288	4,44	25.053	14,40
Valas / *Foreign Exchange*	108	0,02	19	0,00	361	0,05	361	0,05	128	0,08
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	43.750	8,22	62.008	10,50	107.115	15,72	107.115	15,72	104.245	14,40
Valas / *Foreign Exchange*	88	0,02	105	0,02	709	0,10	709	0,10	549	0,08
Total DPK / *Total Third Party Funds*	**532.258**	**100,00**	**590.602**	**100,00**	**681.607**	**100,00**	**681.607**	**100,00**	**723.880**	**100,00**
Rupiah	529.822	99,54	589.463	99,81	676.637	99,27	676.637	99,27	721.844	99,72
Valas / *Foreign Exchange*	2.436	0,46	1.139	0,19	4.970	0,73	4.970	0,73	2.036	0,28

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

Keterangan	Desember 2019		Desember 2020		Desember 2021		Desember 2021		Desember 2022	
	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*
Giro / *Demand Deposits*	**545.216**	**20,17**	**668.529**	**22,17**	**858.148**	**25,15**	**858.148**	**25,15**	**910.515**	**25,32**
Rupiah	411.752	15,23	507.027	16,81	648.844	19,02	648.844	19,02	702.334	19,53
Valas / *Foreign Exchange*	133.464	4,94	161.502	5,35	209.304	6,13	209.304	6,13	208.181	5,79
Tabungan / *Saving*	**801.966**	**29,67**	**918.021**	**30,44**	**1.053.879**	**30,89**	**1.053.879**	**30,89**	**1.143.229**	**31,80**
Rupiah	716.016	26,49	814.929	27,02	940.522	27,57	940.522	27,57	1.014.955	28,23
Valas / *Foreign Exchange*	85.950	3,18	103.092	3,42	113.357	3,32	113.357	3,32	128.274	3,57
Simpanan Berjangka / *Time Deposits*	**1.355.772**	**50,16**	**1.429.576**	**47,40**	**1.499.815**	**43,96**	**1.499.815**	**43,96**	**1.541.811**	**42,88**
Rupiah	1.199.174	44,37	1.274.202	42,25	1.327.538	38,91	1.327.538	38,91	1.335.185	37,13
Valas / *Foreign Exchange*	156.598	5,79	155.375	5,15	172.278	5,05	172.278	5,05	206.626	5,75
- Jangka Waktu 1 bulan / *Period 1 Month*										
Rupiah	578.501	21,40	659.713	21,87	712.881	20,89	712.881	20,89	795.937	22,14
Valas / *Foreign Exchange*	83.116	3,07	87.429	2,90	96.401	2,83	96.401	2,83	132.422	3,68
- Jangka Waktu 3 bulan / *Period 3 Month*										
Rupiah	343.694	12,72	343.028	11,37	332.925	9,76	332.925	9,76	291.145	3,39
Valas / *Foreign Exchange*	39.830	1,47	31.408	1,04	34.555	1,01	34.555	1,01	34.975	3,51
- Jangka Waktu 6 bulan / *Period 6 Month*										
Rupiah	155.731	5,76	157.125	5,21	147.456	4,32	147.456	4,32	122.023	3,51
Valas / *Foreign Exchange*	14.223	0,53	23.788	0,79	21.453	0,63	21.453	0,63	16.416	0,63
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	121.248	4,49	114.335	3,79	134.276	3,94	134.276	3,94	126.079	3,51
Valas / *Foreign Exchange*	19.429	0,72	12.749	0,42	19.869	0,58	19.869	0,58	22.813	0,63
Total DPK / *Total Third Party Funds*	**2.702.953**	**100,00**	**3.016.126**	**100,00**	**3.411.842**	**100,00**	**3.411.842**	**100,00**	**3.595.556**	**100,00**
Rupiah	2.326.941	86,09	2.596.157	86,08	2.916.904	85,49	2.916.904	85,49	3.052.474	84,90
Valas / *Foreign Exchange*	376.012	13,91	419.969	13,92	494.938	14,51	494.938	14,51	543.081	15,10

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

Keterangan	Desember 2019		Desember 2020		Desember 2021		Desember 2021		Desember 2022	
	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*
Giro / *Demand Deposits*	**123.479**	**67,81**	**126.589**	**68,24**	**155.979**	**75,53**	**155.979**	**75,53**	**177.017**	**69,96**
Rupiah	60.009	32,96	68.725	37,05	82.027	39,72	82.027	39,72	95.641	37,80
Valas / *Foreign Exchange*	63.471	34,86	57.864	31,19	73.952	35,81	73.952	35,81	81.376	32,16
Tabungan / *Saving*	**12.999**	**7,14**	**15.413**	**8,31**	**17.619**	**8,53**	**17.619**	**8,53**	**17.288**	**6,83**
Rupiah	5.184	2,85	6.134	3,31	8.743	4,23	8.743	4,23	9.473	3,74
Valas / *Foreign Exchange*	7.815	4,29	9.279	5,00	8.876	4,30	8.876	4,30	7.815	3,09
Simpanan Berjangka / *Time Deposits*	**45.610**	**25,05**	**43.511**	**23,45**	**32.928**	**15,94**	**32.928**	**15,94**	**58.710**	**23,20**
Rupiah	34.084	18,72	35.698	19,24	27.112	13,13	27.112	13,13	37.591	14,86
Valas / *Foreign Exchange*	11.527	6,33	7.813	4,21	5.816	2,82	5.816	2,82	21.119	8,35
- Jangka Waktu 1 bulan / *Period 1 Month*										
Rupiah	15.801	8,68	18.620	10,04	15.407	7,46	15.407	7,46	22.796	9,01
Valas / *Foreign Exchange*	6.295	3,46	3.865	2,08	3.093	1,50	3.093	1,50	13.410	5,30
- Jangka Waktu 3 bulan / *Period 3 Month*										
Rupiah	7.064	3,88	7.834	4,22	4.606	2,23	4.606	2,23	7.299	2,44
Valas / *Foreign Exchange*	2.564	1,41	2.238	1,21	1.475	0,71	1.475	0,71	4.264	0,52
- Jangka Waktu 6 bulan / *Period 6 Month*										
Rupiah	8.618	4,73	7.393	3,99	5.530	2,68	5.530	2,68	6.172	0,52
Valas / *Foreign Exchange*	1.633	0,90	714	0,38	573	0,28	573	0,28	1.341	0,83
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	2.601	1,43	1.852	1,00	1.569	0,76	1.569	0,76	1.324	0,52
Valas / *Foreign Exchange*	1.035	0,57	996	0,54	675	0,33	675	0,33	2.103	0,83
Total DPK / *Total Third Party Funds*	**182.088**	**100,00**	**185.513**	**100,00**	**206.526**	**100,00**	**206.526**	**100,00**	**253.015**	**100,00**
Rupiah	99.276	54,52	110.557	59,60	117.882	57,08	117.882	57,08	142.705	56,40
Valas / *Foreign Exchange*	82.812	45,48	74.956	40,40	88.644	42,92	88.644	42,92	110.310	43,60

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

Lokasi	Giro *(Demand Deposits)*		Tabungan *(Saving Deposits)*		Deposito *(Time Deposits)*		Total DPK *(Total Third Party Funds)*			Pangsa Thd Total DPK (%) *(Portion to Total Third Party (%)*
	Rupiah	Valas *(Foreign Exchange)*	Rupiah	Valas *(Foreign Exchange)*	Rupiah	Valas *(Foreign Exchange)*	Rupiah	Valas *(Foreign Exchange)*	Total	
1. Jawa Barat	116.859	16.298	288.525	12.969	183.364	14.614	588.748	43.881	632.629	7,76
2. Banten	62.207	7.373	91.991	5.531	82.388	3.102	236.586	16.005	252.591	3,10
3. DKI Jakarta	1.179.998	589.774	611.370	119.169	1.601.991	271.620	3.393.359	980.564	4.373.922	53,64
4. D.I Yogyakarta	11.315	429	47.241	1.036	17.824	911	76.380	2.376	78.757	0,97
5. Jawa Tengah	48.334	5.327	214.043	6.340	104.311	6.495	366.687	18.162	384.849	4,72
6. Jawa Timur	126.881	18.135	302.769	15.055	226.609	18.563	656.259	51.752	708.011	8,68
7. Bengkulu	2.164	309	11.007	43	3.209	15	16.380	367	16.746	0,21
8. Jambi	7.619	201	24.880	317	11.295	88	43.794	606	44.400	0,54
9. Aceh	6.077	238	23.819	130	9.357	16	39.253	384	39.637	0,49
10. Sumatera Utara	43.390	9.925	130.153	6.690	104.710	11.904	278.254	28.519	306.773	3,76
11. Sumatera Barat	7.567	346	30.269	369	13.522	450	51.358	1.166	52.523	0,64
12. Riau	18.641	3.567	63.490	1.964	26.408	657	108.540	6.189	114.728	1,41
14. Sumatera Selatan	15.636	1.361	51.887	1.231	38.504	968	106.026	3.560	109.586	1,34
15. Bangka Belitung	4.643	547	13.174	636	6.632	308	24.449	1.491	25.940	0,32
13. Kepulauan Riau	20.493	5.073	28.290	3.981	15.403	2.401	64.186	11.455	75.641	0,93
16. Lampung	7.735	390	33.158	526	11.763	383	52.656	1.299	53.955	0,66
17. Kalimantan Selatan	17.309	3.090	38.175	539	16.478	773	71.962	4.401	76.363	0,94
18. Kalimantan Barat	9.811	552	43.388	999	18.312	599	71.512	2.150	73.661	0,90
19. Kalimantan Timur	41.238	15.436	66.944	2.580	32.821	3.478	141.004	21.494	162.497	1,99
20. Kalimantan Tengah	8.089	206	19.862	107	7.529	786	35.480	1.098	36.579	0,45
21. Sulawesi Tengah	5.828	2.460	17.822	115	6.153	64	29.803	2.639	32.442	0,40
22. Sulawesi Selatan	16.912	881	70.811	1.277	24.468	495	112.191	2.652	114.843	1,41
23. Sulawesi Utara	4.573	405	15.776	715	6.952	151	27.301	1.271	28.572	0,35
24. Gorontalo	1.209	117	3.832	36	938	4	5.979	157	6.136	0,08
25. Sulawesi Barat	602	2	4.643	1	456	-	5.701	3	5.704	0,07
26. Sulawesi Tenggara	6.614	748	18.731	109	4.256	32	29.601	889	30.489	0,37
27. Nusa Tenggara Barat	3.917	7.343	19.788	300	10.094	32	33.799	7.675	41.474	0,51
28. Bali	18.075	2.956	64.782	5.908	34.264	603	117.122	9.467	126.589	1,55
29. Nusa Tenggara Timur	3.593	31	19.185	129	10.081	40	32.858	200	33.059	0,41
30. Maluku	1.923	31	8.858	90	3.252	48	14.034	168	14.202	0,17
31. Papua	13.309	755	27.517	313	7.945	79	48.770	1.148	49.918	0,61
32. Maluku Utara	2.024	253	6.167	16	1.785	68	9.976	337	10.312	0,13
33. Papua Barat	4.880	104	10.041	48	2.873	17	17.794	168	17.962	0,22
34. Lainnya	9	12.025	21	3.507	9	6.527	39	22.059	22.097	0,27
Total	**1.839.473**	**706.687**	**2.422.410**	**192.775**	**2.645.955**	**346.290**	**6.907.838**	**1.245.752**	**8.153.590**	**100**

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

Lokasi / *Location*	2019	2020	2021	2022										
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
1. Jawa Barat	502.909	561.231	609.899	597.707	600.004	605.961	614.885	617.210	617.972	604.357	610.872	610.091	611.297	620.092	632.629
2. Banten	197.033	221.887	242.084	237.713	237.750	245.166	247.811	248.527	250.703	246.621	248.681	250.531	250.584	251.886	252.591
3. DKI Jakarta	3.006.175	3.392.262	3.908.384	3.841.292	3.856.066	3.895.805	3.865.354	3.896.133	3.936.550	3.934.222	3.951.388	3.962.464	4.186.205	4.201.884	4.373.922
4. D.I Yogyakarta	62.794	69.846	74.354	74.491	74.684	75.242	75.373	75.281	76.537	77.022	77.240	77.226	76.782	76.861	78.757
5. Jawa Tengah	305.631	341.042	371.697	368.757	367.162	369.110	373.364	371.888	373.306	373.932	374.457	373.622	381.116	382.738	384.849
6. Jawa Timur	581.975	633.322	683.634	679.248	675.168	682.050	676.243	680.317	690.413	694.390	695.549	700.559	704.667	707.013	708.011
7. Bengkulu	12.429	13.729	16.400	16.431	16.630	17.028	17.615	17.649	18.217	17.470	17.619	17.505	17.830	17.627	16.746
8. Jambi	33.506	38.203	42.790	42.714	43.412	43.594	44.052	44.281	44.361	43.590	43.638	43.089	43.800	44.178	44.400
9. Aceh	42.244	41.793	39.321	37.665	37.985	38.258	40.455	40.331	40.896	40.669	39.554	39.503	42.477	41.087	39.637
10. Sumatera Utara	235.436	261.975	293.498	291.185	292.999	303.258	302.399	293.977	299.819	295.544	297.788	303.132	303.889	307.462	306.773
11. Sumatera Barat	44.096	46.928	50.421	49.516	50.222	51.801	52.557	52.364	53.435	53.182	53.256	53.532	53.523	53.293	52.523
12. Riau	82.430	91.590	109.453	108.754	109.224	113.856	114.837	113.444	118.409	115.810	111.207	113.964	114.897	114.753	114.728
13. Sumatera Selatan	85.621	89.085	100.005	98.916	100.695	105.875	106.088	103.368	101.680	101.587	102.509	105.185	109.823	110.049	109.586
14. Bangka Belitung	18.774	19.196	24.284	23.961	24.551	26.205	26.710	27.226	27.613	27.426	27.280	26.677	27.147	26.784	25.940
15. Kepulauan Riau	52.739	61.254	66.415	65.529	66.362	66.737	66.664	67.837	67.813	68.156	71.955	71.085	73.193	73.770	75.641
16. Lampung	43.425	46.781	51.451	50.901	51.325	51.958	52.887	53.199	53.838	53.538	53.261	53.349	54.341	54.984	53.955
17. Kalimantan Selatan	51.761	55.405	64.398	63.195	62.975	64.948	67.120	67.222	69.393	69.581	70.254	73.191	74.961	75.719	76.363
18. Kalimantan Barat	59.759	65.138	71.359	69.635	70.722	71.812	72.934	72.702	73.075	72.063	72.638	72.974	73.268	73.806	73.661
19. Kalimantan Timur	107.776	117.244	131.337	130.600	128.780	132.785	135.807	140.036	145.513	140.754	144.629	150.090	162.885	165.423	162.497
20. Kalimantan Tengah	26.743	29.982	34.260	33.660	34.028	34.284	35.171	34.768	35.087	33.796	35.299	35.907	36.648	37.401	36.579
21. Sulawesi Tengah	24.041	25.803	32.247	29.853	29.351	30.248	31.075	31.337	30.893	28.972	29.490	29.886	30.098	30.801	32.442
22. Sulawesi Selatan	98.138	105.535	112.226	109.903	109.941	110.980	111.666	112.317	114.166	112.919	112.812	113.445	114.654	114.798	114.843
23. Sulawesi Utara	25.405	28.621	28.291	28.233	28.191	28.674	28.358	28.155	28.457	28.324	28.025	28.724	29.145	28.738	28.572
24. Gorontalo	5.296	5.312	5.967	5.945	6.125	6.338	6.348	6.270	6.551	6.251	6.364	6.379	6.661	6.508	6.136
25. Sulawesi Barat	4.707	5.207	5.860	5.936	5.980	6.030	6.120	6.038	6.192	5.880	6.026	6.034	6.161	6.067	5.704
26. Sulawesi Tenggara	21.914	25.940	29.829	28.136	29.121	27.692	28.522	28.190	29.544	28.983	29.432	29.306	29.853	30.267	30.489
27. Nusa Tenggara Barat	31.111	33.364	35.410	36.018	35.637	37.198	37.720	38.329	41.084	39.482	41.303	41.089	40.484	44.981	41.474
28. Bali	101.758	100.217	104.080	102.793	102.576	105.582	105.054	107.021	110.480	113.215	116.744	119.761	122.943	125.214	126.589
29. Nusa Tenggara Timur	29.497	30.085	33.167	31.816	32.583	33.427	33.814	33.222	33.862	32.875	33.446	33.284	33.123	33.001	33.059
30. Maluku	13.538	13.977	14.439	14.210	14.307	14.222	14.415	14.350	14.778	14.261	14.616	14.315	14.621	14.185	14.202
31. Papua	46.654	46.639	48.022	46.475	46.079	45.062	50.124	49.263	49.009	47.056	47.794	46.515	50.211	52.020	49.918
32. Maluku Utara	8.215	8.190	9.113	9.111	9.239	9.061	9.470	9.265	9.533	9.284	9.575	9.950	10.387	9.947	10.312
33. Papua Barat	18.866	18.068	17.034	15.742	15.436	15.006	16.343	16.106	15.825	14.849	16.189	16.341	18.003	18.364	17.962
34. Lainnya / *Others*	16.251	20.541	18.335	16.539	19.086	16.421	18.328	17.915	17.293	18.020	17.511	18.626	21.362	22.431	22.097
Total	**5.998.648**	**6.665.390**	**7.479.463**	**7.362.580**	**7.384.394**	**7.481.675**	**7.485.687**	**7.515.538**	**7.602.297**	**7.564.082**	**7.608.401**	**7.647.334**	**7.927.036**	**7.974.132**	**8.153.590**

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

Keterangan / *Items*	2019	2020	2021	2022										
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Giro / *Demand Deposits*															
Rupiah	2,27	1,91	1,71	1,68	1,64	1,64	1,61	1,61	1,61	1,63	1,62	1,64	1,69	1,75	1,91
Valas / *Foreign Exchange*	0,78	0,42	0,17	0,15	0,15	0,16	0,16	0,16	0,16	0,21	0,27	0,41	0,57	0,78	1,01
Tabungan / *Saving*															
Rupiah	1,17	0,86	0,69	0,69	0,63	0,63	0,62	0,64	0,62	0,64	0,65	0,66	0,67	0,67	0,67
Valas / *Foreign Exchange*	0,43	0,28	0,17	0,16	0,15	0,16	0,15	0,16	0,15	0,20	0,22	0,25	0,34	0,34	0,43
Simpanan Berjangka / *Time Deposits*															
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*															
Rupiah	6,02	4,22	2,92	2,88	2,85	2,85	2,84	2,79	2,84	2,83	2,87	2,97	3,36	3,69	3,95
Valas / *Foreign Exchange*	2,09	0,72	0,37	0,37	0,38	0,37	0,40	0,46	0,40	0,85	1,12	1,50	2,00	2,42	2,74
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*															
Rupiah	6,32	4,39	3,21	3,15	3,07	3,01	2,98	2,98	2,98	2,97	2,99	3,06	3,38	3,77	4,18
Valas / *Foreign Exchange*	2,44	1,00	0,50	0,47	0,44	0,46	0,49	0,52	0,49	0,77	0,99	1,60	1,85	2,30	2,60
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*															
Rupiah	6,79	5,12	3,52	3,38	3,27	3,24	3,23	3,21	3,23	3,17	3,20	3,28	3,56	3,84	4,16
Valas / *Foreign Exchange*	2,37	1,38	0,60	0,56	0,46	0,53	0,53	0,55	0,53	0,76	1,13	1,25	1,39	1,86	2,45
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*															
Rupiah	6,92	5,80	3,99	3,59	3,51	3,44	3,35	3,34	3,35	3,20	3,28	3,60	3,90	4,37	4,68
Valas / *Foreign Exchange*	2,17	1,44	0,66	0,56	0,54	0,53	0,52	0,52	0,52	0,61	0,72	0,94	1,55	1,75	2,05

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

Keterangan / *Items*	2019	2020	2021	2022										
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Giro / *Demand Deposits*															
Rupiah	2,55	2,06	1,95	1,87	1,82	1,79	1,80	1,80	1,78	1,83	1,83	1,85	1,91	1,97	2,20
Valas / *Foreign Exchange*	0,80	0,49	0,17	0,15	0,15	0,15	0,16	0,16	0,19	0,20	0,26	0,42	0,62	0,82	1,19
Tabungan / *Saving*															
Rupiah	1,11	0,85	0,62	0,64	0,50	0,51	0,51	0,51	0,51	0,56	0,58	0,59	0,59	0,60	0,61
Valas / *Foreign Exchange*	0,43	0,31	0,20	0,20	0,19	0,20	0,19	0,20	0,20	0,20	0,19	0,19	0,19	0,20	0,21
Simpanan Berjangka / *Time Deposits*															
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*															
Rupiah	6,01	3,74	2,53	2,44	2,45	2,48	2,48	2,42	2,48	2,46	2,51	2,70	3,11	3,51	3,59
Valas / *Foreign Exchange*	2,54	0,65	0,31	0,29	0,29	0,29	0,32	0,40	0,56	0,67	0,80	1,49	2,14	2,50	2,80
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*															
Rupiah	6,20	3,77	2,77	2,64	2,58	2,52	2,53	2,54	2,52	2,52	2,52	2,69	3,06	3,45	3,77
Valas / *Foreign Exchange*	2,87	1,06	0,40	0,37	0,34	0,39	0,42	0,41	0,45	0,64	0,78	1,76	2,01	2,31	2,55
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*															
Rupiah	6,44	4,52	3,12	2,89	2,82	2,82	2,79	2,78	2,78	2,80	2,83	2,91	3,36	3,80	4,11
Valas / *Foreign Exchange*	2,64	1,36	0,57	0,52	0,38	0,53	0,54	0,55	0,66	0,82	0,87	0,98	1,34	2,16	2,96
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*															
Rupiah	7,07	5,85	3,70	3,13	3,07	2,98	2,96	2,90	2,82	2,80	2,83	3,49	3,92	4,66	4,80
Valas / *Foreign Exchange*	2,12	1,49	0,54	0,46	0,45	0,45	0,43	0,43	0,43	0,46	0,48	0,67	1,29	1,41	1,58

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

Keterangan / *Items*	2019	2020	2021	2022										
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Giro / *Demand Deposits*															
Rupiah	2,03	1,93	1,69	1,93	1,88	1,92	1,88	1,91	1,95	1,87	1,90	1,93	1,76	1,72	1,68
Valas / *Foreign Exchange*	0,28	0,29	0,29	0,28	0,27	0,27	0,27	0,24	0,26	0,25	0,26	0,26	0,29	0,26	0,26
Tabungan / *Saving*															
Rupiah	1,62	1,28	1,03	1,07	1,07	1,07	1,01	1,02	1,95	0,92	0,97	0,96	0,95	0,95	0,97
Valas / *Foreign Exchange*	0,21	0,21	0,20	0,28	0,28	0,28	0,28	0,30	0,26	0,20	0,29	0,29	0,28	0,29	0,29
Simpanan Berjangka / *Time Deposits*															
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*															
Rupiah	6,89	5,37	3,41	3,33	3,26	3,27	3,27	3,19	3,18	3,13	3,15	3,29	3,76	4,12	4,61
Valas / *Foreign Exchange*	2,84	1,16	0,52	0,50	0,49	0,49	0,45	0,45	0,48	0,42	0,55	0,49	0,58	0,93	1,36
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*															
Rupiah	7,10	5,85	3,66	3,48	3,45	3,27	3,21	3,22	3,21	3,18	3,21	3,26	3,80	4,38	5,24
Valas / *Foreign Exchange*	1,38	1,23	0,53	0,55	0,48	0,44	0,47	0,50	0,49	0,45	0,45	0,48	0,50	0,50	0,56
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*															
Rupiah	7,45	5,30	3,92	3,96	3,89	3,73	3,73	3,65	3,60	3,52	3,53	3,52	3,72	3,74	4,22
Valas / *Foreign Exchange*	0,99	0,56	0,53	0,55	0,55	0,55	0,55	0,55	0,46	0,75	0,75	0,75	0,87	0,87	0,88
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*															
Rupiah	7,29	6,42	4,28	4,26	4,20	4,02	3,83	3,75	3,74	3,71	3,70	3,82	4,27	4,79	5,40
Valas / *Foreign Exchange*	1,13	0,99	0,30	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25

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

Keterangan / *Items*	2019	2020	2021	2022										
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Giro / *Demand Deposits*															
Rupiah	2,01	1,77	1,51	1,47	1,44	1,44	1,41	1,41	1,42	1,43	1,40	1,40	1,45	1,54	1,66
Valas / *Foreign Exchange*	0,75	0,38	0,20	0,18	0,17	0,17	0,15	0,15	0,21	0,22	0,24	0,42	0,58	0,80	0,86
Tabungan / *Saving*															
Rupiah	1,15	0,78	0,67	0,66	0,67	0,66	0,65	0,67	0,68	0,64	0,64	0,64	0,66	0,67	0,65
Valas / *Foreign Exchange*	0,45	0,27	0,16	0,14	0,13	0,13	0,13	0,14	0,16	0,19	0,22	0,27	0,40	0,49	0,54
Simpanan Berjangka / *Time Deposits*															
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*															
Rupiah	5,94	4,35	3,08	3,00	2,96	2,97	2,94	2,87	2,89	2,93	2,97	3,06	3,41	3,70	4,04
Valas / *Foreign Exchange*	1,72	0,79	0,41	0,41	0,42	0,42	0,43	0,48	0,62	0,85	1,10	1,41	1,93	2,39	2,69
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*															
Rupiah	6,34	4,97	3,52	3,45	3,32	3,29	3,23	3,27	3,26	3,29	3,31	3,41	3,65	3,97	4,30
Valas / *Foreign Exchange*	2,08	0,98	0,56	0,53	0,49	0,48	0,51	0,56	0,68	0,79	1,02	1,33	1,65	2,21	2,55
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*															
Rupiah	6,81	5,32	3,81	3,76	3,64	3,52	3,55	3,56	3,50	3,48	3,52	3,54	3,69	3,89	4,19
Valas / *Foreign Exchange*	1,94	1,45	0,67	0,62	0,58	0,52	0,52	0,54	0,59	0,65	0,71	0,83	1,08	1,41	1,85
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*															
Rupiah	6,68	5,44	4,04	3,96	3,86	3,82	3,74	3,86	3,63	3,59	3,77	3,57	3,61	3,74	3,92
Valas / *Foreign Exchange*	2,26	1,40	0,80	0,75	0,70	0,67	0,68	0,68	0,72	0,77	0,98	1,06	1,75	1,98	2,41

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

Keterangan / *Items*	2019	2020	2021	2022											
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Giro / *Demand Deposits*															
Rupiah	2,30	1,72	1,27	1,35	1,26	1,26	1,24	1,22	1,25	1,30	1,26	1,32	1,49	1,66	1,76
Valas / *Foreign Exchange*	0,78	0,25	0,05	0,04	0,04	0,21	0,23	0,21	0,19	0,25	0,24	0,33	0,35	0,46	0,42
Tabungan / *Saving*															
Rupiah	1,54	1,45	2,13	2,05	2,12	2,10	2,19	2,21	1,25	2,39	2,47	2,58	2,60	2,55	2,49
Valas / *Foreign Exchange*	0,15	0,25	0,18	0,16	0,17	0,17	0,17	0,17	0,19	0,46	0,47	0,55	0,79	0,83	0,84
Simpanan Berjangka / *Time Deposits*															
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*															
Rupiah	4,82	2,98	2,03	2,21	2,10	2,02	1,99	1,94	1,96	2,00	2,37	2,83	3,28	3,58	3,86
Valas / *Foreign Exchange*	1,38	0,13	0,24	0,26	0,27	0,26	0,46	0,61	1,07	1,48	1,43	1,87	2,00	2,48	2,97
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*															
Rupiah	6,07	4,04	2,74	2,78	2,78	2,80	2,82	2,77	2,77	2,79	2,96	3,04	3,22	3,44	3,79
Valas / *Foreign Exchange*	1,40	0,37	0,17	0,19	0,17	0,65	0,71	0,71	0,95	1,19	1,64	2,10	2,38	2,96	3,21
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*															
Rupiah	6,50	4,50	3,40	3,32	3,27	3,22	3,16	3,22	3,24	3,27	3,31	3,43	3,67	3,94	4,13
Valas / *Foreign Exchange*	1,58	0,40	0,38	0,39	0,41	0,60	0,76	0,86	0,94	1,37	2,87	2,88	2,75	2,67	2,65
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*															
Rupiah	6,97	4,71	3,51	3,45	3,41	3,36	3,35	3,33	3,29	3,11	3,05	3,05	3,24	3,39	4,06
Valas / *Foreign Exchange*	1,99	0,84	0,46	0,46	0,49	0,52	0,58	0,62	0,81	1,76	2,09	2,18	2,32	2,54	2,69

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

Keterangan / *Items*	2019	2020	2021		2022											
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Penerima Kredit Lapangan Usaha / *Credit Recipients Industrial Origin*																
1. Pertanian, perburuan dan Kehutanan / *Agricultures, hunting and forestry*																
Rupiah	9,94	9,25	8,57	8,52	8,52	8,49	8,48	8,47	8,45	8,49	8,48	8,50	8,53	8,59	8,66	8,74
Valas / *Foreign Exchange*	4,32	3,26	3,04	2,97	2,92	2,91	3,01	2,97	3,13	3,49	3,79	4,04	4,32	4,72	5,20	5,53
2. Perikanan / *Fisheryies*																
Rupiah	10,43	9,92	9,34	9,41	9,38	9,30	9,27	9,23	9,19	9,26	9,27	9,27	9,28	9,31	9,30	9,38
Valas / *Foreign Exchange*	4,87	4,21	3,47	3,47	3,57	3,57	3,66	3,76	3,91	4,08	4,34	4,50	4,79	5,13	5,31	5,63
3. Pertambangan dan Penggalian / *Mining and Quarrying*																
Rupiah	10,24	9,80	9,17	9,01	9,05	9,08	8,49	7,79	7,65	7,46	7,79	7,65	7,92	7,66	7,96	8,46
Valas / *Foreign Exchange*	5,40	4,53	4,00	3,88	3,88	3,94	3,95	3,84	3,96	4,27	4,59	4,67	5,74	5,66	6,24	6,71
4. Industri Pengolahan / *Procesing industry*																
Rupiah	9,10	8,19	7,76	7,66	7,68	7,69	7,66	7,58	7,55	7,51	7,49	7,52	7,55	7,76	7,82	7,93
Valas / *Foreign Exchange*	4,29	3,26	3,11	3,00	2,98	2,98	3,08	3,16	3,32	3,64	3,93	4,12	4,50	4,76	5,04	5,35
5. Listrik, gas dan air / *Electricity, gas and water*																
Rupiah	8,75	7,51	6,91	6,53	6,54	6,83	6,38	6,18	6,24	6,16	6,47	6,45	6,53	6,59	6,73	7,01
Valas / *Foreign Exchange*	4,82	4,03	3,85	3,96	3,85	3,93	4,14	4,21	4,29	4,70	4,86	4,95	5,41	5,65	5,80	6,04
6. Konstruksi / *Construction*																
Rupiah	10,19	9,03	8,27	8,09	7,97	7,95	7,99	7,98	7,96	7,94	7,91	7,88	7,91	7,91	7,95	7,94
Valas / *Foreign Exchange*	4,29	3,91	3,79	3,93	3,65	3,64	3,69	3,66	3,79	4,05	4,26	4,46	4,67	5,01	6,08	6,45
7. Perdagangan Besar dan Eceran / *Big and retail trade*																
Rupiah	10,92	10,27	10,15	10,07	10,11	10,03	10,01	9,97	9,98	9,95	9,92	9,92	9,93	10,08	9,98	9,99
Valas / *Foreign Exchange*	4,99	4,21	3,44	3,44	3,26	3,15	3,19	3,02	3,26	3,46	3,89	4,11	4,49	4,80	4,89	5,28
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and food supply drinking*																
Rupiah	10,46	8,40	8,33	8,31	8,31	8,31	8,39	8,41	8,39	8,42	8,43	8,41	8,47	8,53	8,51	8,56
Valas / *Foreign Exchange*	5,34	4,27	3,75	4,17	4,17	4,18	4,26	4,34	4,38	4,49	4,76	4,89	5,54	5,66	6,01	6,20
9. Transportasi, pergudangan dan komunikasi / *Transportation, warehousing and communications*																
Rupiah	9,44	8,10	7,47	7,34	7,49	7,48	7,41	7,33	7,25	7,06	7,01	7,10	7,29	7,38	7,61	7,97
Valas / *Foreign Exchange*	5,02	4,37	4,04	4,05	4,05	4,11	4,14	3,86	4,28	4,20	4,61	4,67	4,91	4,91	5,20	5,29
10. Perantara Keuangan / *Transitional Finance*																
Rupiah	8,90	8,11	6,99	6,83	6,76	6,81	6,68	6,51	6,49	6,45	6,45	6,37	6,50	6,69	6,85	6,91
Valas / *Foreign Exchange*	3,02	1,53	1,36	1,38	1,46	1,61	1,91	2,04	2,32	2,83	3,23	3,50	4,17	4,62	5,15	5,39
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real estate, Rental Business, and services company*																
Rupiah	10,26	8,97	8,59	8,37	8,41	8,40	8,42	8,32	8,31	8,00	8,03	8,01	7,90	8,02	8,11	8,19
Valas / *Foreign Exchange*	5,43	4,21	4,02	4,67	4,69	4,74	5,03	5,19	5,39	5,87	5,92	5,99	6,59	7,00	7,31	7,77
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, the defense and compulsory social security*																
Rupiah	8,23	5,84	4,66	4,77	4,65	4,56	4,61	4,45	4,40	4,33	4,30	4,27	4,22	4,39	4,48	4,49
Valas / *Foreign Exchange*	4,14	2,17	1,69	1,70	1,69	1,75	1,83	2,06	2,43	2,95	3,11	3,19	4,03	4,61	5,32	5,62
13. Jasa Pendidikan / *Education services*																
Rupiah	10,98	10,15	12,61	12,48	12,42	12,23	12,11	12,00	11,94	12,06	11,94	11,83	11,69	11,78	11,66	11,53
Valas / *Foreign Exchange*	5,44	4,44	4,01	4,03	4,03	4,04	4,11	4,10	4,42	4,42	4,45	4,81	4,85	4,91	5,31	5,32
14. Jasa Kesehatan dan Kegiatan Sosial / *Health and social services*																
Rupiah	9,96	9,46	9,51	9,40	9,40	9,35	9,32	9,18	9,14	9,04	9,01	8,97	8,94	8,97	8,95	8,84
Valas / *Foreign Exchange*	4,50	3,14	3,12	3,13	3,62	3,32	3,35	4,09	4,19	4,25	5,47	5,64	5,61	6,85	6,99	7,09
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*																
Rupiah	10,59	9,55	8,97	8,99	8,98	8,95	8,83	8,65	8,57	8,47	8,50	8,51	8,45	8,49	8,52	8,36
Valas / *Foreign Exchange*	5,91	4,58	3,35	3,38	3,65	3,71	3,83	3,84	3,85	3,99	4,17	4,19	4,36	3,90	3,98	3,87
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual services which serve households*																
Rupiah	21,79	18,62	17,86	17,92	18,08	18,20	18,17	18,50	18,51	18,81	18,79	18,73	18,47	18,65	18,62	18,61
Valas / *Foreign Exchange*	-	-	4	4	4	4	4	4	4	4	4	4	5	5	5	5,15
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *Extra agency international agency and other international*																
Rupiah	11,38	12,24	10,37	10,39	10,99	11,11	10,84	11,06	11,07	11,15	11,12	11,14	10,85	10,74	8,93	8,98
Valas / *Foreign Exchange*	3,97	3,97	3,97	3,97	3,97	3,97	3,97	3,97	3,17	3,97	3,97	3,17	3,17	3,17	3,17	3,17
18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined*																
Rupiah	11,09	9,36	10,81	8,23	-	-	-	-	-	-	-	-	-	-	-	
Valas / *Foreign Exchange*	4,98	3,30	2,97	3,05	-	-	-	-	-	-	-	-				
Penerima Kredit Bukan Lapangan Usaha / *Credit Recipients Non Industrial Origin*																
Rumah Tangga / House Hold																0,00
- Untuk Pemilikan Rumah Tinggal / *For House Ownership*																0,00
Rupiah	8,68	8,31	8,05	8,02	8,00	7,97	7,94	7,89	7,87	7,81	7,76	7,71	7,67	7,67	7,63	7,60
Valas / *Foreign Exchange*	2,40	3,19	2,40	2,40	2,46	2,63	2,63	2,62	2,39	2,39	2,39	-	-	-	-	0,00
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*																
Rupiah	8,67	8,31	7,95	7,89	7,90	7,89	7,83	7,80	7,80	7,72	7,70	7,68	7,66	7,70	7,70	7,74
Valas / *Foreign Exchange*	-	-	1,25	1,25	1,25	1,25	1,25	1,25	1,25	1,25	1,25	1,25	1,25	1,25	1,25	1,25
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*																
Rupiah	9,49	9,19	9,13	9,05	9,06	9,03	8,99	8,91	8,90	8,81	8,77	8,67	8,56	8,54	8,50	8,42
Valas / *Foreign Exchange*	-	-	-	-	-	-	-	-	-	-	-		-	-	-	0,00
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*																
Rupiah	10,53	10,43	9,78	9,72	9,55	9,48	9,43	9,33	9,28	9,17	9,10	9,06	8,93	8,89	8,83	8,81
Valas / *Foreign Exchange*	2,76	3,07	3,90	3,90	3,00	3,00	1,00	2,50	2,50	2,50	2,50	2,50	2,50	2,50	2,50	2,50
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multiguna) / *Others*																
Rupiah	12,62	12,23	11,91	11,83	11,66	11,64	11,76	11,77	11,76	11,67	11,66	11,68	11,71	11,74	11,73	11,66
Valas / *Foreign Exchange*	7,46	4,15	3,96	3,91	0,71	3,93	3,87	3,97	3,98	0,66	4,02	4,03	4,05	4,07	4,08	6,31
- Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*																
Rupiah	16,01	13,86	13,25	13,38	12,44	12,49	12,51	12,61	12,69	12,70	12,75	12,78	12,83	13,97	14,01	14,06
Valas / *Foreign Exchange*	4,70	3,84	3,49	3,09	3,19	3,73	3,82	3,31	3,68	4,01	4,27	4,65	5,14	5,50	5,71	5,93

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

Jenis Penggunaan / *Type of Use*	2019	2020	2021	2022											
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
1. Jenis Penggunaan / *Type of Use*															
- Modal Kerja / *Working Capital*															
Rupiah	10,09	9,21	8,63	8,66	8,62	8,59	8,49	8,48	8,40	8,42	8,42	8,46	8,58	8,60	8,60
Valas / *Foreign Exchange*	4,35	3,45	3,03	2,99	2,99	3,07	3,06	3,24	3,54	3,91	4,11	4,56	4,80	5,12	5,51
- Investasi / *Investments*															
Rupiah	9,90	8,88	8,35	8,36	8,38	8,32	8,29	8,25	8,16	8,13	8,15	8,18	8,26	8,34	8,51
Valas / *Foreign Exchange*	4,85	3,74	3,69	3,66	3,71	3,85	3,93	4,07	4,39	4,57	4,72	5,33	5,49	5,87	6,16
- Konsumsi / *Consumption*															
Rupiah	11,62	10,97	10,53	10,30	10,28	10,32	10,31	10,31	10,28	10,26	10,24	10,24	10,41	10,38	10,36
Valas / *Foreign Exchange*	6,36	4,06	3,71	3,71	3,86	3,84	3,78	3,89	1,60	4,08	4,28	4,31	4,48	4,46	6,21
2. Orientasi Penggunaan / *User Orientation*															
- Ekspor / *Export*															
Rupiah	8,99	8,34	9,07	9,13	9,19	9,12	8,91	8,94	8,92	8,84	8,81	8,85	8,98	9,04	9,08
Valas / *Foreign Exchange*	4,16	2,70	2,85	2,81	2,85	3,03	3,04	3,24	3,69	3,94	4,17	4,78	4,99	5,33	5,77
- Impor / *Import*															
Rupiah	9,72	9,03	8,62	8,86	8,82	8,85	8,73	8,71	8,68	8,56	8,36	8,33	8,84	8,37	8,43
Valas / *Foreign Exchange*	4,67	3,87	3,32	3,37	3,36	3,39	3,27	3,38	3,65	3,91	4,23	4,70	4,69	4,98	5,55
- Lainnya / *Other*															
Rupiah	10,56	9,73	9,19	9,13	9,11	9,09	9,04	9,02	8,95	8,95	8,95	8,97	9,10	9,12	9,15
Valas / *Foreign Exchange*	4,60	3,67	3,37	3,32	3,35	3,45	3,48	3,64	3,93	4,22	4,40	4,88	5,15	5,50	5,81

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

Kelompok Bank / *Group of Bank*	2019	2020	2021	2022										
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Bank Persero / *State Owned Banks*															
Jumlah Bank / *Total Banks*	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
Jumlah Kantor / *Total Bank Offices*	17.621	17.307	18.182	14.640	14.595	13.344	13.298	13.271	13.258	13.212	13.130	13.059	13.066	13.014	13.023
BPD / *Regional Development Banks*															
Jumlah Bank / *Total Banks*	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27
Jumlah Kantor / *Total Bank Offices*	4.396	4.421	5.127	5.022	4.983	4.134	4.007	4.015	4.020	4.018	4.028	4.029	4.032	4.025	4.038
Bank Swasta Nasional / *Domestic Private Banks*															
Jumlah Bank / *Total Banks*	71	70	68	68	68	68	68	68	68	68	68	68	68	68	68
Jumlah Kantor / *Total Bank Offices*	9.074	8.969	9.030	8.999	8.925	8.524	8.443	8.386	8.340	8.315	8.301	8.269	8.275	8.282	8.293
Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / *Branch Offices of Foreign Banks*															
Jumlah Bank / *Total Banks*	8	8	8	8	8	8	8	8	8	8	8	8	8	8	7
Jumlah Kantor / *Total Bank Offices*	36	36	27	27	27	23	23	23	23	23	23	23	23	23	23
Total															
Jumlah Bank / *Total Banks*	**110**	**109**	**107**	**107**	**107**	**107**	**107**	**107**	**107**	**107**	**107**	**107**	**107**	**107**	**106**
Jumlah Kantor / *Total Bank Offices*	**31.127**	**30.733**	**32.366**	**28.688**	**28.530**	**26.025**	**25.771**	**25.695**	**25.641**	**25.568**	**25.482**	**25.380**	**25.396**	**25.344**	**25.377**

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

Lokasi / *Location*	2019	2020	2021	2022										
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
1. Jawa Barat	406	402	398	396	396	394	393	392	390	390	393	393	394	376	375
2. Banten	102	102	104	106	106	105	105	104	103	103	102	102	102	96	96
3. DKI Jakarta	471	467	456	456	456	456	453	456	456	457	460	462	462	452	451
4. D.I. Yogyakarta	61	61	61	61	61	61	61	61	61	61	61	61	61	59	59
5. Jawa Tengah	332	332	332	334	333	335	335	335	334	334	334	334	334	326	326
6. Jawa Timur	409	409	408	409	409	410	409	409	408	409	408	409	409	395	397
7. Bengkulu	34	34	35	35	35	35	34	34	34	34	34	34	34	32	32
8. Jambi	61	61	65	65	64	64	62	62	62	62	62	62	62	61	61
9. Aceh	77	87	62	60	60	59	58	58	58	58	58	58	59	52	52
10. Sumatera Utara	208	208	204	203	203	202	201	201	201	201	200	200	200	196	196
11. Sumatera Barat	87	87	88	88	88	88	87	87	87	87	87	87	87	84	84
12. Riau	90	90	91	91	90	89	88	88	87	87	87	87	87	83	84
13. Sumatera Selatan	106	106	108	108	108	107	106	106	106	105	105	105	104	99	98
14. Bangka Belitung	30	30	31	31	31	31	31	31	31	31	31	31	31	31	31
15. Kepulauan Riau	60	61	61	61	61	61	60	60	60	60	60	60	60	58	58
16. Lampung	65	65	66	66	66	67	67	67	67	67	66	66	66	63	65
17. Kalimantan Selatan	74	73	73	73	73	73	73	73	73	73	73	73	73	71	71
18. Kalimantan Barat	80	81	81	81	81	80	80	80	79	79	79	79	79	77	76
19. Kalimantan Timur	117	117	118	117	116	116	116	116	116	116	116	116	116	112	113
20. Kalimantan Tengah	46	46	47	47	46	46	46	46	46	46	46	46	46	44	44
21. Sulawesi Tengah	46	46	46	46	46	46	46	46	46	46	46	46	46	44	45
22. Sulawesi Selatan	135	136	137	136	137	137	137	137	137	137	137	137	137	135	135
23. Sulawesi Utara	64	64	62	62	62	62	62	62	62	62	62	62	62	61	61
24. Gorontalo	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19
25. Sulawesi Barat	16	16	16	16	16	16	16	16	16	16	16	17	17	17	17
26. Sulawesi Tenggara	45	45	45	45	44	44	43	43	43	43	43	43	43	41	41
27. Nusa Tenggara Barat	53	55	55	55	54	54	53	53	53	53	53	53	53	50	49
28. Bali	91	92	90	90	90	90	90	89	89	89	89	89	89	88	88
29. Nusa Tenggara Timur	60	60	59	59	59	59	59	59	59	59	59	59	59	59	58
30. Maluku	36	36	35	35	35	35	35	35	35	35	35	35	35	35	35
31. Papua	61	61	64	64	64	64	64	64	64	64	64	64	64	64	64
32. Maluku Utara	23	23	23	23	23	23	23	23	23	23	23	23	23	22	22
33. Irian Jaya Barat	27	27	28	28	28	29	29	29	30	30	30	30	30	30	29
34. Lainnya / *Others*	17	17	18	18	18	18	18	18	18	18	18	18	18	18	18
Total	**3.609**	**3.616**	**3.586**	**3.584**	**3.578**	**3.575**	**3.559**	**3.559**	**3.553**	**3.554**	**3.556**	**3.560**	**3.561**	**3.450**	**3.450**

Data Bank Perkreditan Rakyat (BPR)

Sumber Data:

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

Keterangan symbol/tanda pada tabel:

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

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

Indikator / *Indicator*	2019	2020	2021	2022										
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Penyaluran Dana / Fund Disbursements															
a. Kredit / *Credits*	108.784	110.770	116.580	116.687	119.295	120.826	122.444	122.166	123.447	124.085	125.115	126.052	126.932	127.939	129.295
b. Antar Bank Aktiva / *Inter-Bank Assets*	35.052	37.938	45.251	44.392	44.218	43.127	41.039	42.479	41.966	42.897	42.981	42.754	42.891	43.354	46.336
Sumber Dana / *Source of Funds*															
a. DPK / *Third Party Funds*	102.538	106.151	117.006	117.079	119.605	119.641	119.186	120.392	120.607	122.088	122.706	122.909	123.684	124.753	126.944
Deposito / *Time Deposits*	70.406	73.389	81.139	82.017	83.030	82.951	83.602	83.879	84.007	84.601	84.797	84.779	85.227	85.735	86.775
Tabungan / *Savings Deposits*	32.132	32.763	35.867	35.061	36.575	36.690	35.584	36.513	36.600	37.487	37.909	38.129	38.457	39.018	40.169
b. Antar Bank Pasiva / *Inter-Bank Liabilities*	6.386	6.656	8.903	9.005	9.195	9.435	11.480	9.768	9.917	10.058	10.167	10.185	10.204	10.261	10.583
c. Pinjaman yang Diterima / *Loans received*	13.412	13.707	12.782	12.091	11.286	11.349	11.480	11.433	11.576	11.367	11.376	11.447	11.400	11.355	13.005
d. Kewajiban Segera / *Immediate Liabilities*	892	1.008	956	924	1.077	1.058	1.297	1.205	1.156	1.119	1.061	1.088	1.034	1.049	1.075
Beberapa Komponen Modal / *Several Components of Capital*															
a. Modal Disetor / *Paid In Capital*	13.989	15.008	16.144	16.184	16.618	16.693	16.800	16.846	16.938	17.155	17.211	17.318	17.350	17.376	17.440
b. Cadangan / *Reserves*	3.435	3.629	3.916	3.937	3.998	4.057	4.137	4.163	4.202	4.208	4.205	4.196	4.196	4.193	4.191
c. L/R Tahun Berjalan / *Current Earnings*	3.456	2.901	3.005	260	466	752	905	1.146	1.442	1.720	2.061	2.351	2.536	2.833	3.169
d. L/R Tahun Lalu / *Retained Earnings (Profit/Loss)*	2.905	3.495	3.516	6.172	5.837	5.215	4.486	4.109	3.837	3.780	3.744	3.656	3.613	3.604	3.562

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

Indikator / *Indicator*	2019	2020	2021	2022										
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
LDR (%)	**79,09**	**75,44**	**73,67**	**72,58**	**73,27**	**74,31**	**75,60**	**75,07**	**75,67**	**75,42**	**75,78**	**76,25**	**76,52**	**76,63**	**75,83**
- Total Kredit / Total Credit	108.784	110.770	116.580	116.686	119.294	120.826	122.443	122.166	123.446	124.085	125.115	126.052	126.932	127.938	129.294
- Penghimpunan Dana / Funds collected	115.912	123.745	135.256	134.761	136.658	136.915	136.872[r]	138.093	138.548	139.891	140.516	140.741	141.489	142.552	146.110
- Modal Inti / Core Capital	21.636	23.079	22.983	26.010	26.145	25.684	25.093	24.636	24.590	24.628	24.594	24.569	24.399	24.396	24.388
NPL (%)	**6,81**	**7,22**	**6,72**	**7,15**	**7,35**	**7,44**	**7,53**	**8,13**	**7,80**	**7,93**	**7,98**	**8,12**	**8,66**	**8,49**	**7,89**
- Kredit Non Lancar / *Non Current Credits*	7.405	7.995	7.836	8.337	8.773	8.984	9.221	9.936	9.628	9.843	9.989	10.230	10.994	10.864	10.202
- Total Kredit / *Total Credit*	108.784	110.770	116.580	116.687	119.295	120.826	122.444	122.166	123.447	124.085	125.115	126.052	126.932	127.939	129.295
ROA (%)	**2,31**	**1,87**	**1,78**	**1,86**	**1,64**	**1,76**	**1,60**	**1,60**	**1,68**	**1,70**	**1,77**	**1,78**	**1,72**	**1,74**	**1,74**
- L/R Tahun Berjalan / *Current Earnings (Profit/Loss)*	3.456	2.901	3.005	260	466	752	905	1.146	1.442	1.720	2.061	2.351	2.536	3.091	3.169
- Total Aktiva / *Total Aktiva*	149.623	155.075	168.443	167.821	170.332	170.690	170.289	171.422	172.126	173.920	175.039	175.659	176.621	178.127	182.302
ROE (%)	**21,00**	**16,40**	**15,77**	**16,30**	**14,25**	**15,24**	**13,65**	**13,77**	**14,36**	**14,52**	**15,18**	**15,32**	**14,84**	**15,06**	**15,39**
- L/R Tahun Berjalan / *Current Earnings (Profit/Loss)*	3.456	2.901	3.005	260	466	752	905	1.146	1.442	1.720	2.061	2.351	2.536	3.091	3.169
- Modal Disetor / *Paid In Capital*	13.989	15.008	16.144	16.184	16.618	16.693	16.800	16.846	16.938	17.155	17.211	17.318	17.350	17.376	17.440
- Cadangan Umum / *General Reserve*	2.473	2.686	2.914	2.943	2.987	3.051	3.105	3.123	3.145	3.151	3.152	3.148	3.149	3.150	3.151

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

Lokasi / *Location*	2019	2020	2021	2022										
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
1. Jawa Barat	20.474	20.370	21.788	21.691	21.846	21.777	21.804	21.794	21.861	22.145	22.113	22.256	22.496	22.619	23.098
2. Banten	5.328	5.152	6.121	6.105	6.113	6.072	6.237	6.261	6.370	6.363	6.505	6.468	6.525	6.693	6.940
3. DKI Jakarta	3.118	3.459	3.993	4.067	4.140	4.331	4.459	4.485	4.496	4.546	4.577	4.639	4.683	4.722	5.011
4. D.I Yogyakarta	7.135	7.607	8.244	8.493	8.460	8.550	8.650	9.318	8.145	8.280	8.260	8.280	8.344	8.447	8.675
5. Jawa Tengah	35.523	37.675	41.006	40.616	43.328	43.404	42.534	42.579	43.921	44.551	44.887	44.776	45.101	45.432	45.856
6. Jawa Timur	15.467	16.242	17.629	17.632	17.671	17.825	17.636	17.814	17.894	18.038	18.292	18.400	18.480	18.636	19.021
7. Bengkulu	106	106	118	116	118	118	118	119	120	124	122	124	124	130	135
8. Jambi	1.047	1.091	1.197	1.197	1.190	1.189	1.193	1.186	1.188	1.191	1.201	1.219	1.227	1.237	1.261
9. Aceh	297	242	91	90	90	89	87	86	88	87	88	88	87	92	93
10. Sumatera Utara	1.798	1.901	2.076	2.090	2.089	2.101	2.091	2.136	2.103	2.127	2.155	2.178	2.200	2.216	2.225
11. Sumatera Barat	1.835	1.902	1.985	1.975	1.969	1.944	1.900	1.958	1.966	1.938	1.951	1.962	1.964	1.976	2.041
12. Riau	1.401	1.473	1.828	1.833	1.870	1.884	1.852	1.881	1.890	1.901	1.896	1.908	1.911	1.916	1.963
13. Kepulauan Riau	7.407	7.453	7.667	7.621	7.657	7.703	7.721	7.821	7.908	7.943	8.008	8.083	8.160	8.259	8.519
14. Sumatera Selatan	1.706	1.826	1.899	1.909	1.911	1.910	1.892	1.900	1.907	1.922	1.922	1.912	1.909	1.943	1.964
15. Bangka Belitung	176	190	208	205	205	207	204	202	201	200	201	199	198	195	195
16. Lampung	12.251	12.851	13.901	13.902	13.373	13.184	13.234	13.236	13.245	13.364	13.334	13.355	13.375	13.406	14.322
17. Kalimantan Selatan	705	761	809	790	782	749	770	754	787	778	803	792	794	809	908
18. Kalimantan Barat	1.284	1.470	1.716	1.689	1.680	1.720	1.718	1.731	1.744	1.761	1.819	1.840	1.834	1.861	1.894
19. Kalimantan Timur	396	400	473	474	474	483	471	473	487	499	496	531	531	541	542
20. Kalimantan Tengah	627	694	1.187	1.083	1.109	1.215	1.170	1.290	1.259	1.325	1.338	1.390	1.446	1.511	1.930
21. Kalimantan Utara	87	86	89	91	91	92	95	95	95	139	157	151	144	138	115
22. Sulawesi Tengah	2.621	2.677	2.732	2.631	2.569	2.508	2.595	2.526	2.543	2.554	2.583	2.576	2.553	2.560	2.602
23. Sulawesi Selatan	2.854	2.843	2.898	2.980	3.003	3.013	3.027	3.039	3.000	3.005	2.990	2.986	3.046	3.068	3.007
24. Sulawesi Utara	1.670	1.798	2.091	2.066	2.066	2.061	2.077	2.094	2.121	2.127	2.127	2.122	2.111	2.124	2.166
25. Sulawesi Tenggara	333	334	376	362	359	353	354	363	372	385	387	386	387	394	438
26. Sulawesi Barat	8	9	121	122	128	146	143	134	143	135	144	143	143	132	143
27. Gorontalo	34	54	32	31	30	29	30	28	26	28	29	32	31	38	41
28. Nusa Tenggara Barat	1.583	1.617	1.707	1.703	1.695	1.670	1.661	1.700	1.713	1.733	1.756	1.770	1.772	1.800	1.843
29. Bali	17.130	17.074	18.528	18.423	18.584	18.579	18.659	18.569	18.689	18.889	19.015	19.148	19.082	19.192	19.245
30. Nusa Tenggara Timur	800	867	906	916	921	920	918	914	911	907	895	892	898	898	898
31. Maluku	2.123	2.177	2.348	2.319	2.224	2.254	2.346	2.279	2.286	2.290	2.298	2.317	2.325	2.364	2.416
32. Papua	1.353	1.429	1.678	1.609	1.598	1.614	1.650	1.669	1.658	1.658	1.700	1.735	1.730	1.764	1.773
33. Maluku Utara	219	252	282	283	287	287	289	294	292	291	289	296	304	308	307
34. Papua Barat	727	993	718	706	703	707	700	698	696	696	701	707	708	707	712
35. Lainnya / *Others*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	**149.623**	**155.075**	**168.443**	**167.821**	**170.332**	**170.690**	**170.289**	**171.422**	**172.126**	**173.920**	**175.039**	**175.659**	**176.621**	**178.127**	**182.302**

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

Total Aset / *Total Asset*	2019	2020	2021	2022										
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Total Aset BPR / *Total Asset Rural bank* < 1 Miliar / *< 1 Billion*	9	8	5	5	5	5	4	4	4	4	2	3	3	2	2
Total Aset BPR / *Total Asset Rural bank* 1 s.d 5 Miliar / *1 up to 5 Billion*	66	49	37	35	37	34	37	36	35	35	35	34	32	29	30
Total Aset BPR / *Total Asset Rural bank* 5 s.d 10 Miliar / *5 up to 10 Billion*	146	123	102	95	94	97	93	93	92	88	85	83	82	82	85
Total Aset BPR / *Total Asset Rural bank* > 10 Miliar / *> 10 Billion*	1.325	1.326	1.324	1.331	1.328	1.326	1.320	1.321	1.323	1.324	1.328	1.326	1.328	1.329	1.324
Total	**1.546**	**1.506**	**1.468**	**1.466**	**1.464**	**1.462**	**1.454**	**1.454**	**1.454**	**1.451**	**1.450**	**1.446**	**1.445**	**1.442**	**1.441**

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

Kolektibilitas / *Collectibility*	2019	2020	2021	2022										
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Kredit / *Credit*	**108.784**	**110.770**	**116.580**	**116.687**	**119.295**	**120.826**	**122.444**	**122.166**	**123.447**	**124.085**	**125.115**	**126.052**	**126.932**	**127.939**	**129.295**
a. Lancar / *Current*	101.379	102.775	99.464	98.749	99.945	100.772	103.168	101.487	103.411	103.578	104.534	105.467	105.136	106.455	108.489
b. Dalam Perhatian Khusus / *Spesial Mention*		0	9.280	9.600	10.576	11.070	10.055	10.744	10.407	10.664	10.592	10.355	10.802	10.620	10.604
c. Kurang Lancar / *Sub-Standard*	1.373	923	982	1.318	1.565	1.547	1.531	1.580	1.520	1.635	1.661	1.646	1.905	1.697	1.348
d. Diragukan / *Doubtful*	1.512	1.292	1.058	1.119	1.104	1.233	1.293	1.453	1.329	1.351	1.441	1.456	1.563	1.610	1.454
e. Macet / *Lost*	4.520	5.780	5.795	5.901	6.104	6.204	6.397	6.903	6.778	6.856	6.888	7.128	7.526	7.557	7.399
Non Performing Loan* (Nominal) / *Non Performing Loan (Nominal)	**7.405**	**7.995**	**7.836**	**8.337**	**8.773**	**8.984**	**9.221**	**9.936**	**9.628**	**9.843**	**9.989**	**10.230**	**10.994**	**10.864**	**10.202**
***Rasio Non Performing Loan (%) / Non Performing Loan Ratio* (%)**	**6,81**	**7,22**	**6,72**	**7,15**	**7,35**	**7,44**	**7,53**	**8,13**	**7,80**	**7,93**	**7,98**	**8,12**	**8,66**	**8,49**	**7,89**

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

Lokasi / *Location*	2019	2020	2021	2022										
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
1. Jawa Barat	1.153	1.316	1.363	1.407	1.431	1.489	1.519	1.584	1.604	1.653	1.674	1.700	1.734	1.749	1.702
2. Banten	221	266	222	255	259	250	252	276	275	290	286	275	279	262	255
3. DKI Jakarta	108	116	153	161	165	155	149	157	176	182	181	167	168	172	177
4. D.I Yogyakarta	252	292	307	348	380	389	405	464	372	378	380	378	416	419	441
5. Jawa Tengah	1.917	2.035	2.213	2.341	2.590	2.690	2.792	2.875	2.931	3.045	3.099	3.345	3.485	3.518	3.276
6. Jawa Timur	827	936	930	961	1.009	1.040	1.051	1.108	1.092	1.114	1.136	1.134	1.170	1.192	1.137
7. Bengkulu	5	6	9	9	9	9	9	9	7	8	8	8	8	8	7
8. Jambi	93	106	95	99	103	100	104	109	103	107	114	111	114	111	106
9. Aceh	21	22	11	11	10	11	11	11	11	11	11	10	9	9	10
10. Sumatera Utara	91	100	98	104	105	106	101	101	97	98	98	101	101	106	99
11. Sumatera Barat	94	105	87	93	98	105	113	125	118	119	118	114	110	106	93
12. Riau	127	128	110	117	118	120	124	127	123	124	123	121	131	136	122
13. Kepulauan Riau	397	383	285	298	312	301	306	318	314	320	317	298	307	304	291
14. Sumatera Selatan	93	103	81	83	87	89	88	91	93	93	98	97	96	96	89
15. Bangka Belitung	8	9	8	9	10	10	10	10	10	12	12	12	13	12	10
16. Lampung	170	201	211	233	235	244	240	248	248	253	248	244	238	240	200
17. Kalimantan Selatan	40	43	43	43	46	44	42	44	43	40	41	40	41	41	38
18. Kalimantan Barat	90	76	66	68	70	68	70	71	71	73	76	75	82	84	84
19. Kalimantan Timur	22	29	23	26	22	22	23	26	26	27	29	29	30	32	28
20. Kalimantan Tengah	43	39	34	36	34	36	35	39	38	40	41	42	41	41	36
21. Kalimantan Utara	1	2	2	2	2	3	3	2	2	2	4	4	4	6	3
22. Sulawesi Tengah	39	34	26	27	28	30	31	31	30	30	30	30	31	30	28
23. Sulawesi Selatan	46	62	50	85	85	84	84	83	83	83	82	85	85	85	81
24. Sulawesi Utara	94	100	100	110	112	107	111	112	108	116	135	120	125	126	110
25. Sulawesi Tenggara	36	35	25	26	27	27	26	28	27	28	29	26	30	29	21
26. Sulawesi Barat	0	1	1	1	2	2	2	2	2	2	2	2	2	2	2
27. Gorontalo	4	1	1	1	1	1	1	1	1	1	1	1	1	1	1
28. Nusa Tenggara Barat	149	159	159	164	168	177	185	193	189	192	185	186	185	174	168
29. Bali	856	863	782	857	881	906	956	1.317	1.076	1.059	1.091	1.143	1.660	1.549	1.388
30. Nusa Tenggara Timur	21	28	30	38	45	42	44	49	42	42	47	43	50	50	35
31. Maluku	3	5	14	16	18	19	18	21	21	22	26	27	28	27	27
32. Papua	49	36	30	36	38	38	40	40	37	35	34	32	33	35	27
33. Maluku Utara	2	4	4	3	4	4	3	4	4	4	4	4	4	4	3
34. Papua Barat	332	355	266	266	267	267	271	261	256	239	233	228	185	108	105
35. Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	**7.405**	**7.995**	**7.836**	**8.337**	**8.773**	**8.984**	**9.221**	**9.936**	**9.628**	**9.843**	**9.989**	**10.230**	**10.994**	**10.864**	**10.202**

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

Indikator / *Indicator*	Desember 2019		Desember 2020		Desember 2021		Desember 2021		Desember 2022	
	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds)* (%)	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds)* (%)	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds)* (%)	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds)* (%)	Nominal	Persentase thd Total DPK (%) (Persentage of Total Third Party Funds) (%)
Deposito / *Time Deposits*	70.406	68,66	73.389	69,14	81.139	0,69	81.139	69,35	86.775	0,68
Tabungan / *Saving*	32.132	31,34	32.763	30,86	35.867	0,31	35.867	30,65	40.169	0,08
Total DPK / *Total Third Party Funds*	**102.538**	**100,00**	**106.151**	**100,00**	**117.006**	**100,00**	**117.006**	**100,00**	**126.944**	**1,00**

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

Lokasi / *Location*	Tabungan *(Saving Deposits)*	Deposito *(Time Deposits)*	Total DPK *(Total of Third Party Funds)*	Pangsa Thd Total DPK (%) *(Portion to Total Third Party Funds (%)*
1. Jawa Barat	5.161	10.609	15.770	12,42%
2. Banten	803	3.188	3.990	3,14%
3. DKI Jakarta	290	3.590	3.880	3,06%
4. D.I Yogyakarta	2.370	4.378	6.747	5,32%
5. Jawa Tengah	15.948	19.031	34.979	27,55%
6. Jawa Timur	3.879	8.652	12.530	9,87%
7. Bengkulu	36	49	86	0,07%
8. Jambi	165	730	894	0,70%
9. Aceh	21	41	62	0,05%
10. Sumatera Utara	866	841	1.707	1,34%
11. Sumatera Barat	951	643	1.594	1,26%
12. Riau	545	778	1.323	1,04%
13. Kepulauan Riau	814	6.003	6.817	5,37%
14. Sumatera Selatan	320	939	1.259	0,99%
15. Bangka Belitung	36	107	143	0,11%
16. Lampung	1.058	6.236	7.293	5,75%
17. Kalimantan Selatan	279	277	556	0,44%
18. Kalimantan Barat	416	1.004	1.420	1,12%
19. Kalimantan Timur	118	161	279	0,22%
20. Kalimantan Tengah	310	846	1.156	0,91%
21. Kalimantan Utara	32	22	54	0,04%
22. Sulawesi Tengah	127	1.049	1.177	0,93%
23. Sulawesi Selatan	328	1.755	2.083	1,64%
24. Sulawesi Utara	330	1.339	1.669	1,31%
25. Sulawesi Tenggara	121	88	208	0,16%
26. Sulawesi Barat	80	19	98	0,08%
27. Gorontalo	13	13	26	0,02%
28. Nusa Tenggara Barat	703	598	1.300	1,02%
29. Bali	3.254	11.224	14.478	11,40%
30. Nusa Tenggara Timur	219	430	650	0,51%
31. Maluku	172	1.007	1.179	0,93%
32. Papua	212	681	893	0,70%
33. Maluku Utara	21	96	117	0,09%
34. Papua Barat	174	352	526	0,41%
35. Lainnya / *Others*	-	-	-	0,00%
Total	**40.169**	**86.775**	**126.944**	**100,00%**

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

Lokasi / *Location*	2019	2020	2021	2022										
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
1. Jawa Barat	13.665	13.847	15.114	15.049	15.006	14.874	14.846	14.908	14.871	15.125	15.087	15.169	15.301	15.401	15.770
2. Banten	3.377	3.161	3.517	3.507	3.556	3.568	3.591	3.575	3.639	3.638	3.652	3.677	3.726	3.813	3.990
3. DKI Jakarta	2.159	2.495	3.143	3.224	3.306	3.444	3.591	3.611	3.617	3.600	3.628	3.676	3.689	3.741	3.880
4. D.I Yogyakarta	5.453	5.732	6.307	6.423	6.470	6.499	6.587	6.943	6.286	6.411	6.391	6.386	6.453	6.541	6.747
5. Jawa Tengah	26.738	28.422	31.334	31.100	33.327	33.417	32.670	32.953	33.643	34.173	34.409	34.281	34.492	34.707	34.979
6. Jawa Timur	10.144	10.787	11.852	11.911	11.869	11.930	11.755	11.899	11.957	12.079	12.203	12.150	12.242	12.346	12.530
7. Bengkulu	54	58	71	69	70	71	71	73	73	77	75	76	75	81	86
8. Jambi	766	788	875	873	865	864	867	864	859	857	861	872	876	879	894
9. Aceh	149	138	64	63	63	61	61	60	59	59	59	59	57	63	62
10. Sumatera Utara	1.361	1.476	1.623	1.639	1.636	1.653	1.645	1.681	1.652	1.666	1.679	1.690	1.700	1.703	1.707
11. Sumatera Barat	1.425	1.475	1.545	1.537	1.537	1.512	1.470	1.528	1.532	1.514	1.520	1.523	1.525	1.535	1.594
12. Riau	1.012	1.045	1.303	1.297	1.322	1.327	1.308	1.333	1.326	1.324	1.312	1.310	1.312	1.303	1.323
13. Kepulauan Riau	5.980	6.006	6.192	6.238	6.272	6.316	6.360	6.391	6.432	6.463	6.507	6.536	6.576	6.660	6.817
14. Sumatera Selatan	1.021	1.143	1.204	1.220	1.223	1.220	1.213	1.223	1.222	1.242	1.244	1.235	1.225	1.250	1.259
15. Bangka Belitung	136	146	159	155	154	157	160	157	155	154	153	151	148	144	143
16. Lampung	6.205	6.539	7.072	7.182	7.155	7.040	7.149	7.180	7.210	7.342	7.328	7.314	7.334	7.288	7.293
17. Kalimantan Selatan	424	461	488	469	458	426	445	426	455	444	460	457	455	472	556
18. Kalimantan Barat	1.001	1.151	1.330	1.316	1.307	1.345	1.326	1.328	1.336	1.349	1.387	1.403	1.395	1.409	1.420
19. Kalimantan Timur	211	209	253	254	249	252	244	246	249	256	251	279	271	276	279
20. Kalimantan Tengah	426	448	702	565	573	654	583	681	635	657	658	698	721	783	1.156
21. Kalimantan Utara	31	31	38	40	41	41	41	42	42	81	100	89	83	78	54
22. Sulawesi Tengah	959	985	1.058	1.055	1.087	1.047	1.087	1.089	1.120	1.134	1.150	1.151	1.166	1.178	1.177
23. Sulawesi Selatan	1.858	1.879	2.008	2.104	2.113	2.125	2.173	2.176	2.153	2.150	2.136	2.128	2.133	2.147	2.083
24. Sulawesi Utara	1.331	1.395	1.635	1.621	1.607	1.601	1.626	1.635	1.645	1.655	1.647	1.641	1.630	1.636	1.669
25. Sulawesi Tenggara	155	151	166	150	147	142	152	159	156	166	169	163	167	170	208
26. Sulawesi Barat	11	20	79	79	85	102	98	88	99	92	100	99	97	86	98
27. Gorontalo	17	37	18	17	15	13	15	15	13	14	15	14	12	20	26
28. Nusa Tenggara Barat	1.100	1.114	1.190	1.179	1.171	1.146	1.156	1.187	1.182	1.205	1.222	1.236	1.244	1.260	1.300
29. Bali	12.568	11.920	13.460	13.506	13.678	13.537	13.644	13.666	13.706	13.905	14.046	14.135	14.257	14.416	14.478
30. Nusa Tenggara Timur	591	640	666	673	678	675	677	675	680	678	665	660	660	658	650
31. Maluku	834	936	1.084	1.127	1.141	1.143	1.098	1.104	1.094	1.087	1.091	1.113	1.123	1.136	1.179
32. Papua	688	844	814	807	796	798	839	859	869	855	864	896	895	932	893
33. Maluku Utara	107	103	108	107	107	113	114	117	116	115	115	117	113	114	117
34. Papua Barat	581	567	534	523	521	528	520	522	522	521	524	526	531	527	526
35. Lainnya / *Others*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	**102.538**	**106.151**	**117.006**	**117.079**	**119.605**	**119.641**	**119.186**	**120.392**	**120.607**	**122.088**	**122.706**	**122.909**	**123.684**	**124.753**	**126.944**

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

Indikator / *Indicator*	2019	2020	2021	2022											
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Tabungan / *Saving*	3,33	3,08	2,57	2,53	2,48	2,47	2,45	2,44	2,42	2,39	2,38	2,38	2,37	2,36	2,31
Deposito / *Time Deposits*	8,16	7,16	5,88	5,82	5,71	5,65	5,61	5,57	5,54	5,51	5,50	5,49	5,52	5,58	5,57

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

Sektor Ekonomi / *Economic Sector*	2019	2020	2021	2022										
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
1 Pertanian, Perburuhan, dan Kehutanan / *Agriculture, hunting, and forestry*	28,78	27,60	26,94	27,12	27,18	27,10	27,16	26,86	26,89	26,91	26,80	26,58	26,44	26,49	25,98
2 Perikanan / *Fisheryies*	25,45	23,93	23,57	23,15	23,25	23,48	23,53	23,19	23,46	23,48	23,23	23,10	23,04	23,04	23,15
3 Pertambangan dan Penggalian / *Mining and quarrying*	21,13	22,79	20,71	20,75	19,73	19,61	20,33	20,44	20,54	20,45	20,38	20,12	20,24	20,23	20,13
4 Industri Pengolahan / *Processing industry*	21,55	21,40	21,10	21,13	21,09	21,02	20,75	20,85	20,90	20,94	20,97	20,57	20,41	20,33	20,23
5 Listrik, Gas dan Air / *Electricity, gas and water*	22,14	21,31	21,35	21,48	20,27	20,62	20,19	20,88	21,26	22,24	21,43	22,03	21,79	21,66	21,47
6 Konstruksi / *Construction*	23,33	22,43	22,62	22,30	22,34	22,25	22,22	22,25	22,28	22,36	22,41	22,11	22,02	22,15	21,84
7 Perdagangan Besar dan Eceran / *Big and retail trade*	25,36	24,41	23,83	23,72	23,75	23,85	23,85	23,81	23,58	23,60	23,53	23,47	23,47	23,41	23,35
8 Penyediaan Akomodasi dan Penyedian Makan Minum / *Provision of accommodation and food supply drinking*	20,84	20,70	20,06	19,68	19,75	19,58	19,56	19,39	19,23	19,07	19,09	19,24	19,21	19,10	18,69
9 Transportasi, Pergudangan dan Komunikasi / *Transportation, warehousing and communications*	22,17	21,85	21,75	21,92	21,93	21,75	21,81	21,72	21,71	21,60	21,50	21,12	21,12	21,16	21,09
10 Perantara Keuangan / *Transitional finance*	17,53	16,99	15,09	14,34	14,39	14,49	14,30	13,87	13,73	13,71	13,51	13,46	13,45	13,33	13,04
11 Real Estate / *Real estate, rental business, and services company*	18,44	17,30	17,08	16,87	16,95	16,90	16,88	16,87	16,86	16,93	16,97	16,82	16,81	16,87	16,53
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / *Government administration, the defense and compulsory social security*	23,63	23,00	22,09	20,39	20,63	20,44	20,79	20,73	20,75	20,74	20,49	20,38	20,08	20,34	20,32
13 Jasa Pendidikan / *Education services*	23,34	21,51	21,06	20,84	20,83	20,93	21,27	21,60	21,46	21,46	21,93	21,64	21,51	21,40	21,38
14 Jasa Kesehatan dan Kegiatan Sosial / *Health and social services*	23,53	22,07	21,24	22,23	21,68	21,61	21,25	21,26	21,26	21,30	21,21	20,82	20,82	20,92	20,75
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	23,20	23,14	22,31	23,16	23,21	23,10	23,28	23,16	22,98	22,75	22,66	22,56	22,56	22,54	22,21
16 Jasa Perorangan yang Melayani Rumah Tangga / *Individual services serving the household*	25,73	25,21	25,49	26,77	25,64	25,81	25,61	25,55	25,41	25,31	25,27	25,11	25,12	25,10	25,03
17 Kegiatan Usaha yang Belum Jelas Batasannya / *International Agency and Other Extra Agency International*	25,85	25,34	24,59	45,27	40,77	32,86	27,10	26,24	26,62	26,89	26,69	25,83	25,88	32,16	31,11
18 Bukan Lapangan Usaha - Rumah Tangga / *Business Activities which are not clearly defined*	19,72	18,52	17,96	18,10	18,20	18,13	18,15	18,16	18,17	18,25	18,23	18,11	18,10	18,12	18,06
19 Bukan Lapangan Usaha - Lainnya / *Not the business field - other*	22,86	22,02	22,15	22,12	22,10	22,12	22,04	21,73	21,71	21,65	21,55	21,81	21,77	21,67	21,55

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

Jenis Penggunaan / *Type of Use*	2019	2020	2021	2022										
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Modal Kerja / *Working Capital*	24,65	23,79	23,22	23,11	23,09	23,08	23,09	22,98	22,87	22,86	22,77	22,66	22,61	22,60	22,37
Investasi / *Investment*	22,67	21,57	21,29	21,30	21,46	21,31	21,26	21,26	21,15	21,02	20,97	20,70	20,67	20,64	20,52
Konsumsi / *Consumption*	22,38	21,13	20,98	20,97	20,99	20,98	20,92	20,69	20,68	20,65	20,57	20,71	20,66	20,59	20,49

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

Keterangan / *Information*	2019	2020	2021	2022										
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Jumlah BPR / *Total Rural Banks*	1.545	1.506	1.468	1.466	1.464	1.462	1.454	1.454	1.454	1.451	1.450	1.446	1.445	1.442	1.441
Jumlah Kantor / *Total Bank Offices*	5.939	5.913	5.871	5.879	6.004	5.997	5.994	6.013	6.018	6.025	6.020	6.031	6.045	6.046	6.044

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

Lokasi / *Location*	BPR *(Rural Bank)*			Total
	KP	KC	KPK	
1. Jawa Barat	225	406	331	962
2. Banten	54	66	44	164
3. DKI Jakarta	27	14	3	44
4. D.I Yogyakarta	51	54	114	219
5. Jawa Tengah	248	598	898	1.744
6. Jawa Timur	257	286	856	1.399
7. Bengkulu	5	6	1	12
8. Jambi	19	8	4	31
9. Aceh	4	-	11	15
10. Sumatera Utara	47	51	42	140
11. Sumatera Barat	81	43	78	202
12. Riau	28	12	15	55
13. Kepulauan Riau	44	28	12	84
14. Sumatera Selatan	24	15	9	48
15. Bangka Belitung	4	3	5	12
16. Lampung	24	33	21	78
17. Kalimantan Selatan	14	22	11	47
18. Kalimantan Barat	20	5	6	31
19. Kalimantan Timur	13	12	31	56
20. Kalimantan Tengah	6	7	6	19
21. Kalimantan Utara	2	1	8	11
22. Sulawesi Tengah	7	16	16	39
23. Sulawesi Selatan	20	14	6	40
24. Sulawesi Utara	16	27	17	60
25. Sulawesi Tenggara	16	5	5	26
26. Sulawesi Barat	2	1	-	3
27. Gorontalo	2	4	1	7
28. Nusa Tenggara Barat	20	56	29	105
29. Bali	132	58	104	294
30. Nusa Tenggara Timur	12	5	12	29
31. Maluku	1	9	10	20
32. Papua	8	17	3	28
33. Maluku Utara	3	6	2	11
34. Papua Barat	5	4	-	9
35. Lainnya / *Others*	-	-	-	-
Total	**1.441**	**1.892**	**2.711**	**6.044**

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

Indikator / *Indicator*	2019	2020	2021	2022										
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Penyaluran Dana iB / *Disbursement of Fund iB*	**12.807**	**14.025**	**16.033**	**16.068**	**16.022**	**16.102**	**16.206**	**16.471**	**16.611**	**17.087**	**17.292**	**17.826**	**18.097**	**18.364**	**18.955**
Pembiayaan iB / *Financing iB*	9.943	10.681	11.984	12.087	12.361	12.639	12.890	12.920	13.098	13.300	13.520	13.950	14.110	14.237	14.448
Antar Bank Aktiva iB / *Interbank Assets iB*	2.864	3.343	4.050	3.981	3.661	3.463	3.316	3.551	3.513	3.787	3.772	3.876	3.987	4.127	4.507
Sumber Dana iB / *Source of Funds iB*	**11.535**	**12.862**	**14.521**	**14.610**	**14.576**	**14.714**	**14.860**	**15.103**	**15.220**	**15.656**	**15.839**	**16.335**	**16.597**	**16.835**	**17.344**
Dana Pihak Ketiga / *Third Party Funds*	8.732	9.819	11.592	11.640	11.565	11.598	11.710	11.903	11.918	12.265	12.393	12.727	12.910	13.080	13.446
Tabungan iB Wadiah / *Wadiah Savings iB*	1.874	1.993	2.296	2.229	2.091	2.098	2.143	2.173	2.161	2.254	2.255	2.262	2.298	2.384	2.583
Tabungan iB Mudharabah / *Mudharabah Savings iB*	1.329	1.379	1.601	1.569	1.579	1.539	1.494	1.546	1.507	1.569	1.595	1.630	1.656	1.712	1.762
Deposito iB Mudharabah / *Deposit Mudharabah iB*	5.529	6.447	7.694	7.842	7.895	7.961	8.073	8.184	8.250	8.443	8.543	8.835	8.957	8.983	9.102
Antar Bank Passiva / *Interbank Liabilities*	2.423	2.513	2.074	2.121	2.148	2.192	2.218	2.278	2.377	2.427	2.470	2.614	2.659	2.715	2.843
Pinjaman yang Diterima / *Loan received*	291	187	652	619	632	674	698	686	691	714	718	728	756	763	820
Kewajiban Lainnya / *Other Liabilities*	89	342	204	230	231	251	234	236	233	251	258	266	271	277	234
Beberapa Komponen Modal / *Some Components of Capital*	**1.671**	**1.972**	**2.270**	**2.266**	**2.215**	**2.195**	**2.181**	**2.200**	**2.250**	**2.301**	**2.351**	**2.429**	**2.453**	**2.494**	**2.535**
Modal Disetor / *Paid-In Capital*	1.183	1.457	1.758	1.776	1.776	1.805	1.812	1.814	1.839	1.863	1.900	1.948	1.948	1.974	1.985
Cadangan / *Reserves*	206	249	277	282	299	315	323	323	324	325	324	324	324	327	328
L/R Tahun berjalan / *Current Earnings (Profit/Loss)*	262	224	219	24	44	65	80	101	127	154	173	201	228	259	293
L/R Tahun Lalu / *Last Year Earnings (Profit/Loss)*	20	42	14	185	96	10	(33)	(38)	(41)	(42)	(46)	(44)	(47)	(66)	(71)

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

Indikator / *Indicator*	2019	2020	2021	2022										
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Aset / *Assets*	**13.758**	**14.950**	**17.060**	**17.126**	**17.126**	**17.180**	**17.288**	**17.552**	**17.715**	**18.194**	**18.409**	**18.966**	**19.253**	**19.554**	**20.157**
Pembiayaan iB / *Financing iB*	**9.943**	**10.681**	**11.984**	**12.087**	**12.361**	**12.639**	**12.639**	**12.920**	**13.098**	**13.300**	**13.520**	**13.950**	**14.110**	**14.237**	**14.448**
Lancar / Current	9.243	9.908	10.139	10.225	10.377	10.643	10.960	10.809	11.032	11.215	11.404	11.816	11.912	12.026	12.358
DPK	-	-	1.012	986	1.085	1.105	1.003	1.133	1.115	1.127	1.155	1.176	1.223	1.261	1.235
Kurang Lancar / Sub Standard	141	125	128	164	174	172	188	215	191	201	201	222	227	199	129
Diragukan / Doubtful	124	126	102	95	89	95	102	104	109	112	113	119	110	108	121
Macet / Lost	135	522	603	618	635	623	637	660	651	644	646	617	638	644	604
Non Performing Financing* (Nominal) / *Non Performing Financing (Nominal)	**700**	**773**	**833**	**877**	**899**	**891**	**927**	**979**	**951**	**958**	**960**	**958**	**974**	**950**	**855**
Non Performing Financing* (%) / *Non Performing Financing (%)	**7,04**	**7,24**	**6,95**	**7,25**	**7,27**	**7,05**	**7,34**	**7,58**	**7,26**	**7,20**	**7,10**	**6,87**	**6,90**	**6,67**	**5,91**

Data Perkreditan

Sumber Data:

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

Tambahan Informasi:

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

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

Keterangan symbol/tanda pada tabel:

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

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

Keterangan / *Items*	2021	2022											
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*													
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	415.515	412.763	419.064	423.886	436.792	441.227	440.431	443.783	442.754	447.333	446.814	454.514	458.325
NPL/NPF	6.518	6.755	6.584	6.753	6.730	6.934	6.875	6.932	6.847	6.742	7.009	6.708	6.342
2. Perikanan / *Fishery*	18.688	18.396	18.553	18.974	19.341	19.331	19.322	19.445	19.571	19.537	19.657	19.783	19.726
NPL/NPF	1.053	1.124	1.138	1.114	1.155	1.220	1.211	1.403	1.349	1.373	1.376	1.345	1.286
3. Pertambangan dan Penggalian / *Mining and Quarrying*	153.803	157.659	158.130	165.411	186.945	187.429	210.945	210.182	220.990	220.122	243.306	236.738	237.390
NPL/NPF	6.799	7.933	7.936	7.024	6.900	6.536	6.403	6.372	6.214	6.048	5.965	5.893	5.755
4. Industri Pengolahan / *Procesing Industry*	951.109	942.998	951.760	971.012	991.841	1.004.231	1.042.559	1.045.518	1.030.562	1.047.501	1.058.879	1.054.606	1.067.006
NPL/NPF	49.248	48.787	48.338	47.314	48.001	48.498	47.860	47.906	47.862	48.725	46.764	44.175	40.184
5. Listrik, gas dan air / *Electricity, Gas and Water*	159.701	154.466	151.275	156.590	161.251	161.853	170.583	162.186	159.702	160.558	161.030	160.352	162.327
NPL/NPF	1.668	1.676	1.427	1.422	1.387	1.939	1.860	1.851	1.843	1.278	1.204	1.183	761
6. Konstruksi / *Construction*	380.381	373.187	375.500	373.747	372.320	377.308	381.254	380.192	379.698	386.860	397.467	397.398	396.583
NPL/NPF	13.755	13.950	14.052	14.318	14.683	15.079	14.326	14.259	14.698	14.458	14.698	14.636	14.080
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	974.420	959.753	979.288	999.455	1.017.824	1.029.936	1.042.842	1.028.614	1.035.029	1.047.692	1.050.979	1.040.988	1.043.912
NPL/NPF	39.728	40.680	41.332	41.372	43.826	44.621	43.644	44.328	43.617	42.703	42.394	41.692	37.666
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	120.741	121.005	121.266	122.188	122.259	121.033	121.261	122.310	123.661	122.600	123.714	123.430	123.620
NPL/NPF	7.653	7.918	7.830	7.845	7.928	6.890	6.567	6.767	7.032	6.214	6.558	6.468	6.636
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	306.242	291.600	289.621	298.941	309.964	308.094	326.514	315.209	310.854	318.996	314.849	313.011	313.052
NPL/NPF	6.347	6.056	6.111	5.965	5.884	6.083	5.251	5.317	5.635	5.479	5.507	5.560	5.116
10. Perantara Keuangan / *Financial intermediaries*	224.714	223.227	232.684	236.088	246.420	249.434	269.598	269.490	274.756	271.875	279.848	283.827	305.787
NPL/NPF	2.925	3.204	3.337	3.449	3.286	3.300	2.652	3.015	2.760	2.576	2.304	2.438	2.248
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	265.315	262.751	264.709	272.593	272.141	272.006	285.771	287.022	288.549	304.672	305.043	308.634	314.584
NPL/NPF	7.414	7.663	7.882	7.791	8.006	9.006	8.142	8.200	7.729	7.275	6.766	6.613	6.284
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	34.272	34.191	34.185	33.859	34.630	34.317	34.145	34.408	35.584	37.057	38.659	41.179	43.829
NPL/NPF	3	4	5	6	7	6	5	14	14	1	0	1	0
13. Jasa Pendidikan / *Education Services*	13.990	13.734	14.557	14.631	14.421	14.699	14.171	14.522	14.459	14.726	14.480	14.525	14.893
NPL/NPF	211	223	247	272	254	305	266	250	258	260	251	220	258
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	28.513	27.957	27.456	27.972	28.980	28.396	29.792	28.701	29.413	29.795	29.837	30.705	31.522
NPL/NPF	171	153	158	170	347	174	173	166	155	141	143	147	234
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	95.691	92.996	95.040	98.048	102.953	103.450	106.596	106.765	108.568	112.178	110.741	113.401	114.669
NPL/NPF	2.253	2.392	2.452	2.354	2.716	2.893	2.777	2.692	2.705	2.552	2.640	2.523	2.399
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	3.872	3.834	3.821	3.829	3.881	3.971	3.946	3.984	3.972	4.039	3.995	3.947	3.985
NPL/NPF	80	84	86	94	107	109	108	108	117	115	112	107	95,17
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*	365	339	339	339	342	12	352	333	12	12	12,14	21,07	21,74
NPL/NPF	-	-	-	-	-	-	-	-	0,12	0,12	0,12	-	-
18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined*	716	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	96	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / *Loans/Financing to Non Industrial Origin*													
Rumah Tangga / *House Hold*													
- Untuk Pemilikan Rumah Tinggal / *For Home Ownership*	544.004	545.436	548.719	556.089	561.108	561.738	552.044	557.526	564.154	570.329	575.876	581.135	586.568
NPL/NPF	12.164	12.705	12.804	12.399	12.633	13.130	12.292	12.413	12.368	12.273	12.541	12.521	11.831
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	26.100	26.058	26.150	26.544	26.627	26.556	26.979	27.089	27.304	27.638	27.792	27.869	27.945
NPL/NPF	529	545	553	524	529	525	498	521	516	512	537	546	542
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	20.771	20.952	20.752	20.876	20.935	20.854	21.034	20.750	20.865	20.923	21.019	21.010	20.995
NPL/NPF	944	996	1.002	989	1.016	1.062	1.075	1.078	1.064	1.040	1.030	1.018	1.005
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	99.101	102.080	102.744	103.579	105.503	104.869	106.627	107.975	109.129	118.523	112.083	114.492	115.955
NPL/NPF	1.973	1.952	1.937	1.960	1.966	2.037	1.998	2.005	1.994	1.968	1.929	1.864	1.756
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	694.729	698.499	701.729	709.753	714.019	709.708	733.473	735.794	740.580	748.760	754.062	760.741	773.017
NPL/NPF	8.961	9.423	9.620	9.394	9.531	10.018	10.105	10.374	10.406	10.117	10.263	10.116	9.726
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	235.831	225.526	225.059	228.863	230.753	231.912	236.620	237.528	239.287	243.175	243.366	245.167	247.852
NPL/NPF	2.776	2.709	2.585	2.565	2.528	2.645	2.549	2.583	2.621	2.611	2.487	2.539	2.371

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

Keterangan / *Items*	2021	2022											
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*													
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	32.865	32.421	32.077	32.170	32.485	33.023	34.506	34.914	35.072	35.001	35.021	35.940	35.760
NPL/NPF	1.016	1.037	696	670	773	793	926	934	848	853	1.006	870	669
2. Perikanan / *Fishery*	1.876	1.992	2.043	2.174	2.237	2.211	2.818	2.775	2.807	2.648	2.609	2.751	2.622
NPL/NPF	92	93	96	93	96	98	104	131	135	170	176	184	183
3. Pertambangan dan Penggalian / *Mining and Quarrying*	9.805	10.341	10.665	11.336	12.084	13.629	12.330	13.211	13.532	14.651	14.658	15.928	15.306
NPL/NPF	249	249	247	256	318	292	238	150	150	139	141	147	241
4. Industri Pengolahan / *Procesing Industry*	102.559	100.464	87.211	89.810	90.671	91.051	93.143	91.009	91.141	90.713	95.060	94.075	98.216
NPL/NPF	4.251	4.272	3.864	3.793	3.935	3.937	3.364	3.470	3.980	2.938	3.090	2.526	2.333
5. Listrik, gas dan air / *Electricity, Gas and Water*	13.335	13.512	12.417	13.160	13.318	13.567	11.886	10.553	10.496	10.499	10.892	11.067	11.080
NPL/NPF	129	130	133	133	134	132	68	67	67	70	73	74	67
6. Konstruksi / *Construction*	38.986	37.255	37.490	38.039	36.634	37.461	42.685	42.816	42.123	43.027	43.476	43.599	44.281
NPL/NPF	2.272	2.386	2.454	2.470	2.597	2.591	2.649	2.658	2.692	2.493	2.492	2.672	2.012
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	87.473	84.954	84.861	85.884	88.512	88.236	97.559	95.410	97.807	99.082	98.439	97.690	97.104
NPL/NPF	3.686	3.736	3.631	3.733	3.770	3.872	4.641	4.735	4.901	4.883	4.828	4.943	4.085
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	24.517	24.468	24.364	24.306	24.063	23.859	27.454	27.730	28.214	26.924	27.121	27.492	27.828
NPL/NPF	2.065	2.080	2.085	2.075	1.980	1.978	1.960	2.000	2.281	1.834	1.946	1.977	1.862
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	20.015	19.891	19.555	21.409	21.369	21.712	20.940	19.868	20.223	21.277	20.930	21.018	21.860
NPL/NPF	537	595	562	511	475	715	972	913	957	903	933	976	658
10. Perantara Keuangan / *Financial intermediaries*	42.843	41.740	37.793	37.437	39.446	39.639	45.682	41.944	43.851	43.441	44.051	45.332	49.509
NPL/NPF	191	203	202	320	285	284	502	493	487	482	492	587	496
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	33.664	31.851	32.283	33.371	33.536	33.624	38.433	38.264	38.637	39.621	39.515	40.509	40.856
NPL/NPF	1.203	1.280	1.284	1.311	1.305	1.298	1.596	1.606	1.533	1.258	1.324	1.339	1.044
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	2.479	2.249	2.014	1.780	1.662	1.498	1.367	1.335	1.298	1.225	1.667	1.575	2.004
NPL/NPF	0	0	1	1	1	0	1	7	7	0	0	0	0
13. Jasa Pendidikan / *Education Services*	3.540	3.365	4.161	4.244	3.998	4.048	4.184	4.923	4.902	4.896	4.910	4.961	5.192
NPL/NPF	39	46	57	58	58	52	48	53	57	52	48	25	28
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	3.781	4.194	3.844	3.920	3.934	3.738	4.620	3.877	4.038	4.059	3.984	4.017	4.609
NPL/NPF	60	27	28	28	203	30	32	34	33	35	37	42	87
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	9.176	8.653	8.843	9.237	9.213	9.373	10.286	10.358	10.483	10.692	10.455	10.454	10.687
NPL/NPF	230	307	304	305	301	377	408	417	421	359	367	341	353
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	1.741	1.721	1.735	1.745	1.762	1.773	1.798	1.809	1.833	1.861	1.872	1.890	1.895
NPL/NPF	18	16	17	23	23	24	25	24	24	23	21	20	20
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*	1	1	1	1	1	1	1	1	1	1	1	1	1
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined*	359	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	73	-	-	-	-	-	-	-	-	-	-	-	0
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / *Loans/Financing to Non Industrial Origin*													
Rumah Tangga / *House Hold*													
- Untuk Pemilikan Rumah Tinggal / *For Home Ownership*	27.851	27.752	27.828	28.119	28.404	28.525	30.580	30.740	31.916	31.271	31.341	31.566	31.556
NPL/NPF	866	942	961	954	976	1.032	1.056	1.087	1.107	1.122	1.105	1.136	1.047
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	2.868	2.864	2.894	2.867	2.856	2.891	2.967	2.962	2.986	3.017	2.929	2.942	2.925
NPL/NPF	34	32	36	36	35	40	41	41	44	42	36	37	30
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	1.242	1.238	1.230	1.283	1.289	1.311	1.392	1.402	1.424	1.466	1.470	1.499	1.515
NPL/NPF	77	79	77	77	76	85	83	88	80	80	82	91	90
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	5.733	5.858	5.900	5.922	6.045	5.910	6.718	6.713	6.810	6.999	6.940	7.212	7.511
NPL/NPF	96	95	101	97	100	104	173	179	179	188	189	206	168
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	151.190	152.191	152.375	154.377	155.574	156.127	169.142	169.774	171.057	172.461	173.364	174.375	176.002
NPL/NPF	1.523	1.593	1.555	1.585	1.620	1.796	3.487	3.597	3.629	3.607	3.719	3.827	3.620
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	75.834	73.874	72.693	74.061	75.519	76.284	77.772	78.840	79.741	80.328	80.945	80.868	80.715
NPL/NPF	559	544	554	556	625	682	714	755	818	876	726	783	721

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

Keterangan / *Items*	2021	2022											
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*													
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	15.081	15.758	15.769	15.570	15.624	15.109	14.419	14.568	14.940	15.031	14.270	13.955	13.594
NPL/NPF	616	771	777	769	767	774	579	582	580	568	577	581	561
2. Perikanan / *Fishery*	1.981	1.632	1.623	1.688	1.876	1.867	1.256	1.288	1.256	1.260	1.281	1.237	1.203
NPL/NPF	25	58	58	20	20	24	11	10	11	12	13	13	11
3. Pertambangan dan Penggalian / *Mining and Quarrying*	19.720	20.034	19.131	18.301	20.989	22.499	24.161	23.852	27.287	27.886	28.044	26.921	26.446
NPL/NPF	628	669	663	664	659	619	596	690	690	696	699	655	450
4. Industri Pengolahan / *Procesing Industry*	115.243	115.986	130.901	132.017	118.978	119.925	130.703	131.927	129.459	127.274	133.716	130.925	131.594
NPL/NPF	4.485	4.553	4.943	4.477	4.410	4.422	4.780	4.806	4.770	4.891	4.619	3.863	4.027
5. Listrik, gas dan air / *Electricity, Gas and Water*	13.672	13.498	11.366	11.501	9.420	10.115	11.685	10.272	9.907	11.049	11.211	10.485	10.154
NPL/NPF	148	146	146	145	145	145	126	126	126	125	47	18	6
6. Konstruksi / *Construction*	50.199	49.525	49.878	51.624	51.710	52.785	50.207	50.952	50.952	52.758	53.056	53.194	52.727
NPL/NPF	1.683	1.730	1.725	1.793	1.787	1.885	1.666	1.608	1.594	1.581	1.677	1.706	1.297
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	91.527	91.166	94.543	95.869	95.591	96.618	90.849	90.778	88.706	89.696	90.658	90.132	89.670
NPL/NPF	4.636	4.644	4.787	4.604	4.844	5.002	3.737	3.748	3.831	3.591	3.341	3.325	3.118
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	8.306	8.015	8.040	8.037	7.955	7.932	3.613	3.655	3.468	3.455	3.601	3.712	3.877
NPL/NPF	421	520	522	523	518	525	429	438	436	275	271	272	266
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	34.102	31.104	30.991	31.105	28.553	27.939	32.065	32.616	28.690	29.565	29.430	27.924	28.511
NPL/NPF	913	769	761	764	746	737	406	406	406	407	414	409	403
10. Perantara Keuangan / *Financial intermediaries*	49.305	52.763	57.580	57.715	48.499	52.098	55.333	56.512	56.442	60.903	63.386	65.589	66.749
NPL/NPF	1.350	1.345	1.306	1.342	1.334	1.375	256	257	286	270	287	293	268
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	38.836	40.830	41.858	44.356	43.644	43.855	55.461	56.745	57.505	64.768	65.415	66.570	65.845
NPL/NPF	1.080	1.087	1.060	1.084	1.073	1.905	1.370	1.392	1.389	1.418	1.447	1.443	1.423
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	214	479	435	336	305	327	318	317	321	374	420	501	788
NPL/NPF	0	0	0	0	0	0	0	7	7	0	0	0	-
13. Jasa Pendidikan / *Education Services*	2.003	2.102	2.081	1.959	1.952	1.946	1.146	1.140	1.129	1.137	1.212	1.187	1.210
NPL/NPF	111	114	113	110	109	141	107	105	105	103	103	102	103
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	3.074	3.092	3.072	2.923	2.886	2.879	2.684	2.704	2.705	2.698	2.790	2.759	2.769
NPL/NPF	11	19	19	20	19	19	16	20	20	19	20	20	18
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	7.202	6.958	7.151	7.238	8.360	8.101	6.798	7.424	7.502	7.281	7.723	7.261	7.174
NPL/NPF	171	185	191	194	198	220	126	141	138	141	136	142	110
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	615	621	632	640	688	718	733	740	741	737	739	748	786
NPL/NPF	13	14	14	15	16	17	18	17	17	18	18	18	18
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*	1	3	3	3	3	3	3	3	3	2	2	2	2
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined*	228	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	4	-	-	-	-	-	-	-	-	-	-	-	0
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / *Loans/Financing to Non Industrial Origin*													
Rumah Tangga / *House Hold*													
- Untuk Pemilikan Rumah Tinggal / *For Home Ownership*	16.436	16.451	16.484	16.555	16.576	16.359	14.771	14.858	14.937	15.055	15.228	15.299	15.379
NPL/NPF	1.456	1.428	1.420	1.390	1.368	1.239	1.067	1.084	1.086	1.059	1.079	1.077	1.007
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	724	716	714	715	708	685	617	619	614	608	683	687	693
NPL/NPF	42	43	44	43	45	25	18	18	19	19	27	26	28
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	369	366	369	363	363	354	323	317	315	303	305	296	295
NPL/NPF	72	74	74	73	73	75	68	67	66	62	64	63	60
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	3.281	2.388	2.460	2.556	2.709	2.763	2.527	2.615	2.766	2.887	3.081	3.178	3.323
NPL/NPF	99	106	103	102	104	101	39	47	50	59	67	73	69
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	96.873	101.339	102.451	105.035	105.926	106.689	96.719	97.323	98.889	101.490	102.713	103.987	105.901
NPL/NPF	2.199	2.324	2.413	2.438	2.508	2.589	654	664	664	666	688	695	675
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	76.007	69.710	71.149	71.676	71.662	71.416	71.792	71.860	72.232	72.852	73.153	73.981	75.078
NPL/NPF	669	611	610	604	587	609	509	525	523	491	504	513	467

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

Keterangan / *Items*	2022												
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*													
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	55.760	54.639	56.785	57.750	61.432	62.057	61.037	61.646	58.324	58.336	58.682	59.577	59.434
NPL/NPF	876	881	884	918	835	848	837	827	828	814	858	801	797
2. Perikanan / *Fishery*	2.521	2.438	2.369	2.371	2.358	2.328	2.044	2.050	2.067	2.049	2.024	1.935	1.916
NPL/NPF	90	94	98	116	122	150	142	260	255	254	239	228	204
3. Pertambangan dan Penggalian / *Mining and Quarrying*	34.252	34.764	36.459	36.428	46.616	45.586	55.329	53.331	59.242	58.855	60.947	55.521	54.986
NPL/NPF	258	1.299	1.317	333	327	381	415	370	363	350	294	284	291
4. Industri Pengolahan / *Procesing Industry*	241.045	239.679	240.017	244.717	269.671	275.350	280.566	284.886	290.814	294.366	291.879	292.686	291.381
NPL/NPF	12.329	11.990	11.937	11.479	11.887	11.921	11.891	12.041	12.063	12.733	12.751	12.600	11.986
5. Listrik, gas dan air / *Electricity, Gas and Water*	28.906	25.777	26.220	28.706	33.228	32.243	35.350	31.780	30.179	30.353	30.640	30.188	30.865
NPL/NPF	455	460	454	456	454	455	457	452	455	436	432	436	427
6. Konstruksi / *Construction*	116.672	117.151	118.024	112.017	113.896	114.272	114.840	114.834	114.668	114.588	117.583	117.052	114.604
NPL/NPF	6.823	6.826	6.806	6.805	7.074	7.329	7.095	6.914	7.057	7.172	7.432	7.184	7.432
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	185.949	180.826	184.985	189.471	195.431	198.364	203.573	200.163	200.845	204.721	206.435	199.386	193.308
NPL/NPF	10.008	9.593	9.724	10.492	10.729	10.590	10.893	10.823	10.285	10.521	10.687	10.663	9.158
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	23.044	23.794	23.762	23.632	23.485	23.525	23.837	24.088	24.174	24.163	24.181	24.668	24.241
NPL/NPF	1.164	1.184	1.224	1.283	1.296	1.303	1.278	1.421	1.426	1.418	1.475	1.456	1.801
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	78.203	69.746	68.485	74.580	81.228	79.823	80.827	78.689	77.440	78.352	76.805	78.331	79.997
NPL/NPF	999	979	961	949	917	909	933	905	948	934	916	926	904
10. Perantara Keuangan / *Financial intermediaries*	65.862	65.528	66.665	70.647	84.646	84.045	90.151	91.728	92.402	92.577	95.748	96.396	104.207
NPL/NPF	678	942	945	1.023	992	961	947	1.432	1.306	1.320	1.317	1.314	1.230
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	85.784	86.319	87.599	89.575	90.487	89.610	91.151	90.989	91.845	98.690	99.744	101.223	101.493
NPL/NPF	2.074	2.107	2.298	2.292	2.316	2.357	2.261	2.204	2.114	2.064	2.125	2.139	2.211
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	7	7	3	4	4	4	5	4	4	5	5	8	7
NPL/NPF	-	-	-	-	-	-	-	-	-	0	0	-	-
13. Jasa Pendidikan / *Education Services*	5.161	5.041	5.108	5.134	5.161	5.398	5.457	5.061	5.018	5.049	4.968	5.019	5.197
NPL/NPF	48	47	52	72	51	73	75	53	61	71	64	60	95
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	8.111	7.636	7.573	8.015	8.856	8.671	8.698	8.524	8.800	9.023	9.130	9.356	9.446
NPL/NPF	51	51	49	49	51	46	48	39	27	12	14	17	65
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	12.071	11.197	11.551	12.695	10.794	10.627	12.312	10.310	10.677	12.559	9.970	9.798	10.055
NPL/NPF	296	253	258	326	540	533	531	344	309	279	285	298	298
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	331	320	308	317	320	334	315	311	309	303	298	277	283
NPL/NPF	15	15	14	15	17	18	17	17	23	22	21	21	13
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*	1	1	1	1	1	1	1	1	1	1	1	1	1
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined*	128	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	18	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / *Loans/Financing to Non Industrial Origin*													
Rumah Tangga / *House Hold*													
- Untuk Pemilikan Rumah Tinggal / *For Home Ownership*	341.768	343.627	345.847	350.382	353.833	354.968	359.272	362.934	366.697	371.440	374.927	378.334	381.090
NPL/NPF	6.221	6.462	6.593	6.356	6.540	6.701	6.526	6.555	6.686	6.651	6.843	6.865	6.552
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	14.052	14.073	14.162	14.349	14.428	14.393	14.709	14.816	14.987	15.192	15.242	15.268	15.269
NPL/NPF	264	273	273	256	264	275	254	276	277	273	290	307	313
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	12.228	12.467	12.341	12.465	12.553	12.520	12.681	12.489	12.586	12.653	12.793	12.800	12.795
NPL/NPF	498	529	536	503	517	538	534	515	515	498	498	496	462
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	28.998	32.164	32.642	33.402	34.046	33.676	34.431	34.962	35.598	36.140	36.949	37.364	37.045
NPL/NPF	452	455	452	448	451	481	476	480	477	466	471	463	466
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	121.728	123.622	124.312	126.102	127.188	127.703	130.130	131.173	132.438	134.811	136.451	138.694	140.330
NPL/NPF	1.868	1.974	1.984	1.893	1.875	1.963	1.939	1.904	1.905	1.869	1.907	1.907	1.938
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	20.428	18.595	18.359	18.428	18.591	18.659	18.801	18.848	18.856	18.912	18.813	18.825	19.260
NPL/NPF	549	567	473	468	427	439	440	426	402	389	380	372	372

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

Keterangan / *Items*	2022												
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*													
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	311.809	309.946	314.434	318.395	327.252	331.039	330.469	332.655	334.419	338.966	338.841	345.042	349.536
NPL/NPF	4.009	4.066	4.227	4.395	4.354	4.519	4.532	4.590	4.592	4.507	4.568	4.456	4.315
2. Perikanan / *Fishery*	12.311	12.334	12.517	12.741	12.871	12.926	13.205	13.331	13.441	13.579	13.744	13.861	13.985
NPL/NPF	847	878	887	885	916	947	954	1.002	949	936	948	920	887
3. Pertambangan dan Penggalian / *Mining and Quarrying*	90.026	92.520	91.875	99.346	107.256	105.714	119.124	119.789	120.929	118.730	139.658	138.367	140.653
NPL/NPF	5.663	5.716	5.710	5.772	5.596	5.243	5.154	5.161	5.011	4.863	4.830	4.807	4.773
4. Industri Pengolahan / *Procesing Industry*	492.262	486.870	493.631	504.468	512.521	517.905	538.147	537.697	519.149	535.148	538.224	536.920	545.814
NPL/NPF	28.183	27.973	27.595	27.565	27.768	28.218	27.825	27.588	27.048	28.163	26.305	25.186	21.838
5. Listrik, gas dan air / *Electricity, Gas and Water*	103.788	101.677	101.271	103.221	105.286	105.929	111.662	109.581	109.120	108.656	108.285	108.613	110.228
NPL/NPF	936	940	694	688	654	1.208	1.210	1.206	1.195	647	652	654	262
6. Konstruksi / *Construction*	174.524	169.255	170.109	172.066	170.081	172.789	173.522	171.590	171.956	176.487	183.352	183.554	184.971
NPL/NPF	2.978	3.008	3.067	3.250	3.224	3.274	2.915	3.080	3.355	3.213	3.096	3.074	3.338
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	609.472	602.806	614.898	628.232	638.290	646.717	650.861	642.263	647.671	654.193	655.447	653.780	663.830
NPL/NPF	21.397	22.707	23.190	22.544	24.484	25.158	24.373	25.022	24.599	23.707	23.538	22.761	21.305
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	64.874	64.729	65.100	66.213	66.757	65.716	66.357	66.837	67.805	68.058	68.811	67.558	67.675
NPL/NPF	4.003	4.134	3.999	3.964	4.134	3.084	2.900	2.908	2.889	2.687	2.866	2.764	2.707
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	173.922	170.859	170.591	171.847	178.816	178.620	192.683	184.037	184.501	189.802	187.684	185.738	182.684
NPL/NPF	3.898	3.713	3.827	3.741	3.747	3.722	2.940	3.093	3.323	3.235	3.243	3.249	3.150
10. Perantara Keuangan / *Financial intermediaries*	66.704	63.196	70.646	70.289	73.830	73.651	78.432	79.305	82.061	74.954	76.663	76.509	85.322
NPL/NPF	706	713	884	763	676	680	946	833	680	503	208	244	254
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	107.031	103.750	102.969	105.291	104.474	104.917	100.726	101.024	100.562	101.592	100.369	100.331	106.390
NPL/NPF	3.056	3.189	3.240	3.104	3.312	3.446	2.914	2.999	2.693	2.535	1.870	1.692	1.605
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	31.573	31.456	31.733	31.739	32.658	32.488	32.454	32.751	33.961	35.453	36.567	39.094	41.030
NPL/NPF	3	3	3	5	5	5	4	1	-	-	-	0	-
13. Jasa Pendidikan / *Education Services*	3.287	3.226	3.207	3.295	3.310	3.307	3.383	3.397	3.409	3.645	3.390	3.358	3.295
NPL/NPF	13	16	26	32	36	38	36	39	36	34	35	34	32
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	13.547	13.035	12.967	13.114	13.304	13.109	13.790	13.596	13.870	14.015	13.933	14.574	14.697
NPL/NPF	48	56	62	73	75	79	77	73	74	75	72	69	64
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	67.242	66.188	67.495	68.877	74.585	75.348	77.200	78.673	79.906	81.645	82.594	85.888	86.752
NPL/NPF	1.557	1.647	1.699	1.529	1.678	1.763	1.713	1.790	1.838	1.773	1.852	1.743	1.639
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	1.184	1.172	1.147	1.127	1.111	1.146	1.100	1.123	1.089	1.138	1.086	1.033	1.020
NPL/NPF	33	40	41	41	51	50	48	50	52	51	52	48	44
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*	363	335	334	334	338	8*)	348	329	8	9	9	18	18
NPL/NPF	-	-	-	-	-	-	-	0	0	0	0	-	-
18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined*	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / *Loans/Financing to Non Industrial Origin*													
Rumah Tangga / *House Hold*													
- Untuk Pemilikan Rumah Tinggal / *For Home Ownership*	157.949	157.606	158.561	161.032	162.295	161.885	147.421	148.994	150.605	152.562	154.379	155.937	158.544
NPL/NPF	3.621	3.872	3.831	3.699	3.748	4.157	3.644	3.687	3.490	3.440	3.514	3.443	3.226
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	8.455	8.405	8.381	8.613	8.634	8.587	8.686	8.692	8.718	8.821	8.938	8.971	9.059
NPL/NPF	189	198	200	189	185	185	184	186	176	177	185	176	171
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	6.932	6.881	6.812	6.764	6.730	6.669	6.638	6.541	6.541	6.501	6.450	6.414	6.390
NPL/NPF	297	315	316	335	350	363	390	407	403	398	386	368	393
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	61.090	61.671	61.741	61.699	62.703	62.519	62.950	63.685	63.954	72.496	65.114	66.738	68.076
NPL/NPF	1.326	1.295	1.281	1.313	1.311	1.350	1.310	1.299	1.287	1.255	1.201	1.123	1.053
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	324.937	321.346	322.591	324.240	325.331	319.190	337.482	337.524	338.195	339.998	341.534	343.686	350.784
NPL/NPF	3.371	3.531	3.669	3.477	3.529	3.670	4.025	4.210	4.209	3.975	3.949	3.687	3.493
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	63.562	63.347	62.857	64.699	64.981	65.553	68.256	67.980	68.457	71.083	70.455	71.493	72.799
NPL/NPF	999	985	948	936	889	915	885	877	878	855	877	871	812

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

Keterangan / *Items*	2021	2022											
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Jenis Penggunaan / *Type of Use*													
Kredit/Pembiayaankepada Pihak Ketiga / *Credit/financing to Third Party*													
1. Modal Kerja / *Working Capital*	2.621.250	2.569.978	2.593.781	2.661.468	2.750.567	2.780.824	2.864.415	2.850.487	2.843.725	2.892.088	2.905.465	2.877.196	2.940.289
NPL/NPF	104.692	107.231	107.689	107.031	110.255	111.892	107.221	108.923	108.803	106.449	105.294	102.643	95.607
2. Investasi / *Investment*	1.527.639	1.520.878	1.543.465	1.556.097	1.571.739	1.575.905	1.635.667	1.622.177	1.634.410	1.653.465	1.693.843	1.719.862	1.710.944
NPL/NPF	41.276	41.372	41.225	40.233	40.963	41.701	40.899	40.659	40.032	39.489	38.397	37.065	33.737
3. Konsumsi / *Consumption*	1.619.696	1.618.551	1.625.154	1.645.704	1.658.946	1.655.636	1.676.779	1.686.661	1.701.319	1.729.347	1.734.198	1.750.414	1.772.331
NPL/NPF	27.303	28.330	28.501	27.830	28.203	29.417	28.516	28.975	28.969	28.521	28.788	28.605	27.232
Total Kredit/Pembiayaan / *Total Credit/Financing*	**5.768.585**	**5.709.407**	**5.762.401**	**5.863.269**	**5.981.252**	**6.012.365**	**6.176.861**	**6.159.326**	**6.179.454**	**6.274.901**	**6.333.506**	**6.347.472**	**6.423.564**
NPL/NPF	**173.270**	**176.933**	**177.415**	**175.093**	**179.421**	**183.010**	**176.635**	**178.556**	**177.803**	**174.459**	**172.480**	**168.313**	**156.576**
Orientasi Penggunaan / *User Orientation*													
Kredit kepada Pihak Ketiga / *Credit to Third Party*													
1. Ekspor / *Export*	199.100	198.171	196.657	190.357	199.772	189.009	200.741	195.588	193.207	194.324	194.074	192.353	189.896
NPL/NPF	6.092	5.765	5.808	5.693	5.950	6.234	6.161	6.300	6.404	7.069	6.912	6.126	5.533
2. Impor / *Import*	79.660	75.021	74.515	75.789	84.014	89.381	90.849	84.294	87.207	89.010	89.807	83.771	86.567
NPL/NPF	3.472	2.275	2.275	2.239	2.478	2.574	2.539	2.610	2.180	2.163	2.044	2.051	1.948
3. Lainnya / *Other*	5.489.825	5.436.216	5.491.229	5.597.122	5.697.467	5.733.975	5.885.271	5.879.444	5.899.040	5.991.568	6.049.625	6.071.349	6.147.100
NPL/NPF	163.706	168.893	169.332	167.161	170.994	174.201	167.934	169.647	169.220	165.227	163.523	160.136	149.094
Total Kredit/Pembiayaan / *Total Credit/Financing*	**5.768.585**	**5.709.407**	**5.762.401**	**5.863.269**	**5.981.252**	**6.012.365**	**6.176.861**	**6.159.326**	**6.179.454**	**6.274.901**	**6.333.506**	**6.347.472**	**6.423.564**
NPL/NPF	**173.270**	**176.933**	**177.415**	**175.093**	**179.421**	**183.010**	**176.634**	**178.556**	**177.803**	**174.459**	**172.480**	**168.313**	**156.576**

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

Keterangan / *Items*	2021	2022											
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Jenis Penggunaan / *Type of Use*													
Kredit/Pembiayaankepada Pihak Ketiga / *Credit/financing to Third Party*													
1. Modal Kerja / *Working Capital*	281.146	271.332	258.046	265.267	271.631	274.432	296.840	289.605	295.615	299.467	302.894	305.119	313.815
NPL/NPF	11.867	12.047	11.577	11.505	11.773	12.175	12.615	12.629	13.622	12.355	12.534	12.392	10.574
2. Investasi / *Investment*	148.708	147.742	143.312	144.756	143.291	144.011	152.855	151.193	150.842	150.152	151.766	153.179	154.996
NPL/NPF	4.290	4.410	4.083	4.276	4.482	4.299	4.919	5.062	4.952	4.138	4.439	4.331	3.564
3. Konsumsi / *Consumption*	263.879	263.777	262.920	266.629	269.687	271.049	288.571	290.430	293.934	295.543	296.990	298.463	300.222
NPL/NPF	3.111	3.286	3.283	3.305	3.433	3.739	5.554	5.747	5.856	5.916	5.858	6.079	5.676
Total Kredit/Pembiayaan / *Total Credit/Financing*	**693.732**	**682.851**	**664.279**	**676.653**	**684.610**	**689.491**	**738.266**	**731.227**	**740.391**	**745.161**	**751.650**	**756.760**	**769.034**
NPL/NPF	**19.268**	**19.742**	**18.943**	**19.087**	**19.687**	**20.212**	**23.088**	**23.438**	**24.430**	**22.409**	**22.831**	**22.802**	**19.814**
Orientasi Penggunaan / *User Orientation*													
Kredit kepada Pihak Ketiga / *Credit to Third Party*													
1. Ekspor / *Export*	21.850	28.279	24.537	17.334	21.494	16.981	15.314	11.702	12.437	12.244	13.785	12.480	12.504
NPL/NPF	1.693	1.643	1.285	1.100	1.092	1.107	349	251	250	261	263	264	341
2. Impor / *Import*	4.268	3.844	3.391	3.405	3.287	3.403	3.432	3.353	3.424	3.447	3.399	3.735	3.348
NPL/NPF	39	38	24	23	23	32	23	23	23	23	22	22	19
3. Lainnya / *Other*	667.613	650.727	636.351	655.914	659.829	669.107	719.520	716.172	724.530	729.471	734.467	740.546	753.182
NPL/NPF	17.535	18.061	17.634	17.965	18.572	19.074	22.716	23.165	24.157	22.126	22.545	22.516	19.454
Total Kredit/Pembiayaan / *Total Credit/Financing*	**693.732**	**682.851**	**664.279**	**676.653**	**684.610**	**689.491**	**738.266**	**731.227**	**740.391**	**745.161**	**751.650**	**756.760**	**769.034**
NPL/NPF	**19.268**	**19.742**	**18.943**	**19.087**	**19.687**	**20.212**	**23.088**	**23.438**	**24.430**	**22.409**	**22.831**	**22.802**	**19.814**

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

Keterangan / *Items*	2021	2022											
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Jenis Penggunaan / *Type of Use*													
Kredit/Pembiayaankepada Pihak Ketiga / *Credit/financing to Third Party*													
1. Modal Kerja / *Working Capital*	334.488	337.886	358.245	363.794	343.412	350.831	353.477	353.886	349.255	355.898	360.506	360.203	362.072
NPL/NPF	13.088	13.267	13.712	13.577	13.766	14.068	11.603	11.717	11.717	11.576	11.164	10.353	9.661
2. Investasi / *Investment*	116.822	115.680	116.807	117.090	113.619	113.886	127.958	131.606	131.758	139.976	146.447	142.899	141.026
NPL/NPF	3.209	3.358	3.372	2.946	2.878	3.742	2.619	2.634	2.689	2.538	2.505	2.506	2.418
3. Konsumsi / *Consumption*	193.690	190.970	193.627	196.900	197.945	198.265	186.749	187.592	189.753	193.195	195.163	197.428	200.668
NPL/NPF	4.537	4.586	4.663	4.651	4.684	4.638	2.355	2.405	2.407	2.357	2.429	2.448	2.305
Total Kredit/Pembiayaan / *Total Credit/Financing*	**644.999**	**644.535**	**668.679**	**677.785**	**654.977**	**662.982**	**668.185**	**673.084**	**670.766**	**689.069**	**702.116**	**700.529**	**703.766**
NPL/NPF	**20.834**	**21.211**	**21.747**	**21.174**	**21.328**	**22.449**	**16.577**	**16.756**	**16.813**	**16.471**	**16.098**	**15.307**	**14.385**
Orientasi Penggunaan / *User Orientation*													
Kredit kepada Pihak Ketiga / *Credit to Third Party*													
1. Ekspor / *Export*	36.131	32.186	34.525	36.469	25.748	24.705	33.591	34.270	32.514	31.918	31.260	31.033	30.726
NPL/NPF	1.792	1.784	2.086	2.089	1.957	1.956	2.846	2.930	2.898	2.937	2.779	2.039	2.028
2. Impor / *Import*	4.135	7.293	7.806	9.110	11.153	11.394	11.018	7.152	6.288	6.497	6.493	6.940	6.655
NPL/NPF	300	367	380	378	462	463	415	415	416	507	425	426	434
3. Lainnya / *Other*	604.733	605.057	626.348	632.205	618.075	626.882	623.576	631.661	631.964	650.654	664.363	662.556	666.386
NPL/NPF	18.742	19.059	19.281	18.707	18.909	20.029	13.316	13.412	13.499	13.027	12.894	12.842	11.922
Total Kredit/Pembiayaan / *Total Credit/Financing*	**644.999**	**644.535**	**668.679**	**677.785**	**654.977**	**662.982**	**697.677**	**673.084**	**670.766**	**689.069**	**702.116**	**700.529**	**703.766**
NPL/NPF	**20.834**	**21.211**	**21.747**	**21.174**	**21.328**	**22.449**	**20.181**	**16.756**	**16.813**	**16.471**	**16.098**	**15.307**	**14.385**

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

Keterangan / *Items*	2021	2022											
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Jenis Penggunaan / *Type of Use*													
Kredit/Pembiayaankepada Pihak Ketiga / *Credit/financing to Third Party*													
1. Modal Kerja / *Working Capital*	583.182	568.537	579.268	596.749	655.911	615.455	677.283	667.409	676.663	683.945	682.963	664.578	666.861
NPL/NPF	25.968	26.543	26.492	26.475	26.987	24.746	26.853	27.237	26.751	27.332	27.790	27.419	27.020
2. Investasi / *Investment*	360.626	356.326	356.646	359.310	371.702	330.570	388.208	390.987	390.146	400.043	406.077	416.842	414.560
NPL/NPF	10.216	10.177	10.528	10.131	10.622	9.267	10.969	10.866	10.769	11.069	11.122	11.007	9.893
3. Konsumsi / *Consumption*	539.202	544.548	547.662	555.128	560.640	466.208	570.025	575.223	581.162	589.148	595.175	601.284	605.788
NPL/NPF	9.852	10.261	10.310	9.924	10.075	9.014	10.169	10.156	10.262	10.147	10.389	10.411	10.103
Total Kredit/Pembiayaan / *Total Credit/Financing*	**1.483.010**	**1.469.410**	**1.483.575**	**1.511.187**	**1.588.253**	**1.412.233**	**1.635.516**	**1.633.619**	**1.647.970**	**1.673.137**	**1.684.215**	**1.682.705**	**1.687.209**
NPL/NPF	**46.036**	**46.981**	**47.330**	**46.530**	**47.683**	**43.027**	**47.991**	**48.259**	**47.782**	**48.548**	**49.301**	**48.836**	**47.016**
Orientasi Penggunaan / *User Orientation*													
Kredit kepada Pihak Ketiga / *Credit to Third Party*													
1. Ekspor / *Export*	36.562	33.183	34.829	34.421	48.517	45.058	49.865	51.272	51.598	55.470	55.415	54.409	50.019
NPL/NPF	802	718	717	701	837	830	857	835	773	1.397	1.340	1.247	870
2. Impor / *Import*	51.877	42.905	43.362	44.322	50.575	54.923	55.876	53.516	56.592	57.328	58.715	53.413	50.197
NPL/NPF	2.513	1.216	1.211	1.159	1.268	1.331	1.324	1.360	910	810	794	764	700
3. Lainnya / *Other*	1.394.571	1.393.322	1.405.384	1.432.444	1.489.160	1.312.252	1.529.775	1.528.831	1.539.780	1.560.339	1.570.084	1.574.883	1.586.993
NPL/NPF	42.720	45.047	45.402	44.670	45.579	40.866	45.810	46.064	46.100	46.342	47.167	46.825	45.446
Total Kredit/Pembiayaan / *Total Credit/Financing*	**1.483.010**	**1.469.410**	**1.483.575**	**1.511.187**	**1.588.253**	**1.412.233**	**1.635.516**	**1.633.619**	**1.647.970**	**1.673.137**	**1.684.215**	**1.682.705**	**1.687.209**
NPL/NPF	**46.036**	**46.981**	**47.330**	**46.530**	**47.683**	**43.027**	**47.991**	**48.259**	**47.782**	**48.548**	**49.301**	**48.836**	**47.016**

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

Keterangan / *Items*	2021	2022											
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Jenis Penggunaan / *Type of Use*													
Kredit/Pembiayaankepada Pihak Ketiga / *Credit/financing to Third Party*													
1. Modal Kerja / *Working Capital*	1.422.435	1.392.224	1.398.222	1.435.658	1.479.613	1.493.780	1.536.815	1.539.588	1.522.192	1.552.777	1.559.102	1.547.296	1.597.540
NPL/NPF	53.770	55.374	55.908	55.473	57.729	58.412	56.150	57.339	56.713	55.186	53.806	52.479	48.351
2. Investasi / *Investment*	901.484	901.130	926.701	934.940	943.126	947.550	966.646	948.391	961.665	963.294	989.552	1.006.942	1.000.362
NPL/NPF	23.561	23.427	23.242	22.879	22.982	23.022	22.391	22.097	21.622	21.744	20.332	19.221	17.862
3. Konsumsi / *Consumption*	622.926	619.257	620.945	627.046	630.675	624.403	631.433	633.416	636.470	651.461	646.870	653.239	665.652
NPL/NPF	9.802	10.197	10.244	9.950	10.012	10.642	10.438	10.667	10.443	10.100	10.112	9.668	9.148
Total Kredit/Pembiayaan / *Total Credit/Financing*	**2.946.844**	**2.912.611**	**2.945.868**	**2.997.644**	**3.053.413**	**3.065.733**	**3.134.894**	**3.121.395**	**3.120.327**	**3.167.533**	**3.195.525**	**3.207.478**	**3.263.554**
NPL/NPF	**87.133**	**88.998**	**89.395**	**88.302**	**90.723**	**92.076**	**88.979**	**90.103**	**88.778**	**87.030**	**84.250**	**81.368**	**75.361**
Orientasi Penggunaan / *User Orientation*													
Kredit kepada Pihak Ketiga / *Credit to Third Party*													
1. Ekspor / *Export*	104.556	104.522	102.766	102.133	104.012	100.792	101.972	98.344	96.658	94.692	93.614	94.430	96.647
NPL/NPF	1.805	1.620	1.720	1.803	2.064	2.330	2.110	2.284	2.483	2.474	2.530	2.576	2.294
2. Impor / *Import*	19.380	20.979	19.956	18.952	18.999	19.613	20.523	20.272	20.903	21.738	21.200	19.682	26.367
NPL/NPF	620	653	661	680	725	748	777	812	831	823	803	839	795
3. Lainnya / *Other*	2.822.908	2.787.110	2.823.146	2.876.559	2.930.402	2.945.328	3.012.400	3.002.779	3.002.766	3.051.104	3.080.711	3.093.365	3.140.540
NPL/NPF	84.708	86.726	87.014	85.819	87.934	88.998	86.093	87.007	85.464	83.733	80.917	77.953	72.272
Total Kredit/Pembiayaan / *Total Credit/Financing*	**2.946.844**	**2.912.611**	**2.945.868**	**2.997.644**	**3.053.413**	**3.065.733**	**3.134.894**	**3.121.395**	**3.120.327**	**3.167.533**	**3.195.525**	**3.207.478**	**3.263.554**
NPL/NPF	**87.133**	**88.998**	**89.395**	**88.302**	**90.723**	**92.076**	**88.979**	**90.103**	**88.778**	**87.030**	**84.250**	**81.368**	**75.361**

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

Pengelompokan Bank / *Group of Banks*	2021	2022											
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
1. KBMI 1	1.175	1.175	542	517	517	499	1.092	1.087	1.067	1.058	1.054	1.047	1.010
NPL/NPF	50	46	34	31	29	28	189	191	193	197	204	207	168
2. KBMI 2	9.218	9.275	9.867	9.819	9.984	10.046	9.636[r]	9.695	9.808	9.920	9.939	10.170	10.286
NPL/NPF	410	398	387	372	355	357	195[r]	190	189	183	187	184	186
3. KBMI 3	26.254	26.508	26.228	26.103	26.400	26.629	26.916[r]	27.049	27.079	27.293	27.441	27.881	28.386
NPL/NPF	651	680	573	553	502	523	532[r]	521	518	501	502	500	521
4. KBMI 4	38.709	40.346	39.632	40.469	40.815	41.306	42.037	41.847	42.558	43.176	44.034	44.859	45.844
NPL/NPF	721	736	696	618	531	527	504	496	490	481	497	496	509
8 Bank Umum / *Commercial Bank*	75.355	77.305	76.269	76.907	77.716	78.480	79.681	79.679	80.512	81.448	82.468	83.957	85.527
NPL/NPF	1.833	1.860	1.690	1.575	1.417	1.435	1.421	1.399	1.391	1.361	1.391	1.388	1.384

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

Keterangan / *Items*	2019	2020	2021	2022										
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*															
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	369.903	385.586	415.515	412.763	419.064	423.886	436.792	441.227	440.431	443.783	442.754	447.333	446.814	454.514	458.325
NPL/NPF	5.642	7.480	6.518	6.755	6.584	6.753	6.730	6.934	6.875	6.932	6.847	6.742	7.009	6.708	6.342
2. Perikanan / *Fishery*	14.115	16.032	18.688	18.396	18.553	18.974	19.341	19.331	19.322	19.445	19.571	19.537	19.657	19.783	19.726
NPL/NPF	750	886	1.053	1.124	1.138	1.114	1.155	1.220	1.211	1.403	1.349	1.373	1.376	1.345	1.286
3. Pertambangan dan Penggalian / *Mining and Quarrying*	134.315	124.618	153.803	157.659	158.130	165.411	186.945	187.429	210.945	210.182	220.990	220.122	243.306	236.738	237.390
NPL/NPF	4.808	9.049	6.799	7.933	7.936	7.024	6.900	6.536	6.403	6.372	6.214	6.048	5.965	5.893	5.755
4. Industri Pengolahan / *Procesing Industry*	931.727	893.642	951.109	942.998	951.760	971.012	991.841	1.004.231	1.042.559	1.045.518	1.030.562	1.047.501	1.058.879	1.054.606	1.067.006
NPL/NPF	36.191	40.898	49.248	48.787	48.338	47.314	48.001	48.498	47.860	47.906	47.862	48.725	46.764	44.175	40.184
5. Listrik, gas dan air / *Electricity, Gas and Water*	198.255	168.881	159.701	154.466	151.275	156.590	161.251	161.853	170.583	162.186	159.702	160.558	161.030	160.352	162.327
NPL/NPF	1.770	2.091	1.668	1.676	1.427	1.422	1.387	1.939	1.860	1.851	1.843	1.278	1.204	1.183	761
6. Konstruksi / *Construction*	362.271	376.473	380.381	373.187	375.500	373.747	372.320	377.308	381.254	380.192	379.698	386.860	397.467	397.398	396.583
NPL/NPF	12.863	12.973	13.755	13.950	14.052	14.318	14.683	15.079	14.326	14.259	14.698	14.458	14.698	14.636	14.080
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	1.006.069	942.188	974.420	959.753	979.288	999.455	1.017.824	1.029.936	1.042.842	1.028.614	1.035.029	1.047.692	1.050.979	1.040.988	1.043.912
NPL/NPF	34.739	41.784	39.728	40.680	41.332	41.372	43.826	44.621	43.644	44.328	43.617	42.703	42.394	41.692	37.666
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	109.842	116.183	120.741	121.005	121.266	122.188	122.259	121.033	121.261	122.310	123.661	122.600	123.714	123.430	123.620
NPL/NPF	6.111	6.258	7.653	7.918	7.830	7.845	7.928	6.890	6.567	6.767	7.032	6.214	6.558	6.468	6.636
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	246.935	266.189	306.242	291.600	289.621	298.941	309.964	308.094	326.514	315.209	310.854	318.996	314.849	313.011	313.052
NPL/NPF	4.047	5.739	6.347	6.056	6.111	5.965	5.884	6.083	5.251	5.317	5.635	5.479	5.507	5.560	5.116
10. Perantara Keuangan / *Financial intermediaries*	249.782	216.297	224.714	223.227	232.684	236.088	246.420	249.434	269.598	269.490	274.756	271.875	279.848	283.827	305.787
NPL/NPF	1.247	1.089	2.925	3.204	3.337	3.449	3.286	3.300	2.652	3.015	2.760	2.576	2.304	2.438	2.248
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	269.360	259.978	265.315	262.751	264.709	272.593	272.141	272.006	285.771	287.022	288.549	304.672	305.043	308.634	314.584
NPL/NPF	6.190	8.048	7.414	7.663	7.882	7.791	8.006	9.006	8.142	8.200	7.729	7.275	6.766	6.613	6.284
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	28.901	30.887	34.272	34.191	34.185	33.859	34.630	34.317	34.145	34.408	35.584	37.057	38.659	41.179	43.829
NPL/NPF	7	4	3	4	5	6	7	6	5	14	14	1	0	1	0
13. Jasa Pendidikan / *Education Services*	14.194	13.594	13.990	13.734	14.557	14.631	14.421	14.699	14.171	14.522	14.459	14.726	14.480	14.525	14.893
NPL/NPF	119	244	211	223	247	272	254	305	266	250	258	260	251	220	258
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	33.576	28.262	28.513	27.957	27.456	27.972	28.980	28.396	29.792	28.701	29.413	29.795	29.837	30.705	31.522
NPL/NPF	413	382	171	153	158	170	347	174	173	166	155	141	143	147	234
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	82.543	89.457	95.691	92.996	95.040	98.048	102.953	103.450	106.596	106.765	108.568	112.178	110.741	113.401	114.669
NPL/NPF	1.839	2.902	2.253	2.392	2.452	2.354	2.716	2.893	2.777	2.692	2.705	2.552	2.640	2.523	2.399
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve*	3.415	2.989	3.872	3.834	3.821	3.829	3.881	3.971	3.946	3.984	3.972	4.039	3.995	3.947	3.985
NPL/NPF	64	55	80	84	86	94	107	109	108	108	117	115	112	107	95
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*	280	358	365	339	339	339	342	12 *)	352	333	12	12	12	21	22
NPL/NPF	-	0	-	-	-	-	-	-	-	-	0	0	0	-	-
18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined*	1.976	2.490	716	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	130	138	96	0	0	0	0	0	0	0	0	0	0	0	0
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / *Loans/FInancing to Non Industrial Origin*															
Rumah Tangga / *House Hold*															
- Untuk Pemilikan Rumah Tinggal / *For Home Ownership*	479.928	496.603	544.004	545.436	548.719	556.089	561.108	561.738	552.044	557.526	564.154	570.329	575.876	581.135	586.568
NPL/NPF	12.120	12.760	12.164	12.705	12.804	12.399	12.633	13.130	12.292	12.413	12.368	12.273	12.541	12.521	11.831
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	22.309	22.826	26.100	26.058	26.150	26.544	26.627	26.556	26.979	27.089	27.304	27.638	27.792	27.869	27.945
NPL/NPF	348	507	529	545	553	524	529	525	498	521	516	512	537	546	542
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	24.340	22.004	20.771	20.952	20.752	20.876	20.935	20.854	21.034	20.750	20.865	20.923	21.019	21.010	20.995
NPL/NPF	1.353	1.073	944	996	1.002	989	1.016	1.062	1.075	1.078	1.064	1.040	1.030	1.018	1.005
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	140.399	105.772	99.101	102.080	102.744	103.579	105.503	104.869	106.627	107.975	109.129	118.523	112.083	114.492	115.955
NPL/NPF	1.904	2.167	1.973	1.952	1.937	1.960	1.966	2.037	1.998	2.005	1.994	1.968	1.929	1.864	1.756
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	652.364	673.005	694.729	698.499	701.729	709.753	714.019	709.708	733.473	735.794	740.580	748.760	754.062	760.741	773.017
NPL/NPF	6.490	8.229	8.961	9.423	9.620	9.394	9.531	10.018	10.105	10.374	10.406	10.117	10.263	10.116	9.726
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	240.193	227.246	235.831	225.526	225.059	228.863	230.753	231.912	236.620	237.528	239.287	243.175	243.366	245.167	247.852
NPL/NPF	2.690	2.949	2.776	2.709	2.585	2.565	2.528	2.645	2.549	2.583	2.621	2.611	2.487	2.539	2.371

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

Keterangan / *Items*	2019	2020	2021	2022										
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*															
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	233.296	251.567	277.985	277.267	281.707	285.229	293.505	296.698	295.843	297.251	298.972	302.162	301.266	306.007	310.841
NPL/NPF	2.452	4.409	3.967	4.020	4.183	4.354	4.303	4.464	4.492	4.548	4.551	4.467	4.545	4.424	4.286
2. Perikanan / *Fishery*	6.880	8.874	11.313	11.372	11.543	11.765	11.874	11.899	12.124	12.272	12.313	12.432	12.565	12.733	12.883
NPL/NPF	495	511	752	784	792	793	824	855	861	907	854	841	853	825	794
3. Pertambangan dan Penggalian / *Mining and Quarrying*	62.764	67.410	88.074	90.731	90.017	97.381	103.958	102.123	115.419	116.161	117.017	115.922	136.912	135.612	137.863
NPL/NPF	2.391	6.897	5.666	5.719	5.714	5.772	5.582	5.235	5.144	5.156	5.006	4.857	4.820	4.804	4.770
4. Industri Pengolahan / *Procesing Industry*	326.481	316.144	347.203	342.936	348.988	356.657	360.387	364.801	379.368	376.588	364.002	378.874	378.794	377.577	385.352
NPL/NPF	17.235	25.339	22.244	21.981	21.440	21.036	21.122	21.106	20.597	20.360	19.824	20.920	19.570	18.219	15.208
5. Listrik, gas dan air / *Electricity, Gas and Water*	110.495	91.852	94.090	92.533	92.256	94.828	94.901	95.676	101.357	101.157	100.845	100.569	100.098	100.474	102.264
NPL/NPF	867	1.252	921	929	679	673	646	1.199	1.199	1.198	1.187	640	644	648	265
6. Konstruksi / *Construction*	158.369	172.158	177.544	171.456	171.939	176.241	174.755	176.812	176.786	174.992	174.972	179.458	184.436	184.600	184.004
NPL/NPF	6.556	7.103	8.212	8.150	8.219	8.399	8.714	8.839	8.295	8.283	8.777	8.723	8.929	8.914	9.312
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	466.193	457.066	489.375	485.609	492.979	505.680	510.060	517.564	519.917	512.092	513.125	515.805	514.348	517.173	526.379
NPL/NPF	13.278	17.270	19.066	20.357	20.808	20.093	21.919	22.435	21.523	21.788	21.642	20.636	21.081	20.388	19.105
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	38.120	46.245	51.110	51.083	51.377	52.323	52.836	52.766	53.355	53.767	54.672	54.841	55.391	54.736	54.726
NPL/NPF	1.148	1.947	2.455	2.567	2.262	2.288	2.463	2.366	2.181	2.148	2.235	2.068	2.262	2.154	2.038
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	109.308	124.042	134.995	132.201	132.503	131.922	137.385	136.746	148.765	141.080	140.855	146.275	143.256	139.921	139.778
NPL/NPF	2.048	2.979	3.790	3.587	3.713	3.616	3.627	3.626	2.841	2.985	3.229	3.149	3.159	3.173	3.114
10. Perantara Keuangan / *Financial intermediaries*	47.417	34.909	37.882	34.399	41.296	42.391	45.310	46.567	52.156	49.786	50.354	49.014	46.443	47.543	52.707
NPL/NPF	201	219	318	327	385	379	411	412	693	469	422	219	216	256	265
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	90.997	86.988	81.413	78.663	78.017	80.145	79.129	79.584	75.304	76.155	75.634	76.225	74.606	74.569	77.132
NPL/NPF	3.273	3.211	3.307	3.462	3.523	3.393	3.608	3.681	3.154	3.172	2.685	2.617	1.991	1.905	1.807
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	25.977	28.293	31.573	31.456	31.733	31.738	32.657	32.487	32.454	32.751	33.961	35.453	36.567	39.094	41.030
NPL/NPF	7	3	3	3	3	5	5	5	4	1	-	-	-	0	-
13. Jasa Pendidikan / *Education Services*	3.108	2.447	2.548	2.468	2.457	2.535	2.548	2.542	2.655	2.643	2.646	2.884	2.628	2.602	2.532
NPL/NPF	46	41	45	48	51	75	54	81	79	60	60	55	51	49	46
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	15.614	11.364	9.641	9.138	9.098	9.069	9.138	8.804	9.424	9.209	9.428	9.545	9.515	10.038	10.100
NPL/NPF	249	218	66	74	79	90	93	98	95	86	86	73	70	71	66
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	44.044	52.362	61.478	61.149	62.892	64.363	70.078	70.841	72.550	74.101	75.318	77.073	77.945	80.998	81.953
NPL/NPF	758	1.557	1.537	1.632	1.687	1.516	1.665	1.747	1.693	1.767	1.813	1.733	1.813	1.709	1.608
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	1.671	1.469	1.211	1.197	1.174	1.156	1.140	1.176	1.129	1.155	1.122	1.171	1.120	1.067	1.053
NPL/NPF	42	28	39	45	46	47	56	55	53	55	57	56	57	53	49
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*	272	355	361	333	333	333	336	7 *)	346	327	7	7	7	16	17
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined*	227	194	45	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	36	22	5	0	0	0	0	0	0	0	0	0	0	0	0
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / *Loans/Financing to Non Industrial Origin*															
Rumah Tangga / *House Hold*															
- Untuk Pemilikan Rumah Tinggal / *For Home Ownership*	290.692	299.176	322.700	323.612	325.651	328.290	330.835	330.635	317.465	319.827	322.381	325.884	328.946	331.960	335.181
NPL/NPF	6.658	6.634	6.415	6.594	6.622	6.331	6.409	6.752	6.130	6.150	6.242	6.084	6.262	6.181	5.719
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	7.589	7.157	7.492	7.453	7.441	7.503	7.480	7.438	7.514	7.396	7.416	7.480	7.552	7.574	7.624
NPL/NPF	183	240	266	282	286	274	267	271	246	248	248	236	258	259	254
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	6.833	5.955	5.119	5.073	5.020	4.968	4.895	4.855	4.830	4.752	4.696	4.666	4.601	4.564	4.534
NPL/NPF	581	375	312	331	330	329	340	349	365	380	384	385	376	364	398
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	40.210	34.096	33.135	33.464	33.752	33.869	34.164	33.990	34.235	34.616	34.872	43.167	35.226	36.252	36.915
NPL/NPF	514	488	387	368	381	420	408	436	410	423	417	408	421	416	435
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	293.745	297.233	305.113	301.694	303.343	305.295	305.387	299.494	317.920	316.762	317.122	318.988	320.310	322.570	329.856
NPL/NPF	2.469	3.002	3.291	3.438	3.516	3.331	3.351	3.486	3.807	3.966	3.993	3.805	3.795	3.508	3.422
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	50.471	48.607	51.765	51.652	51.645	53.030	53.190	53.530	55.967	55.708	55.914	58.441	57.649	58.528	59.416
NPL/NPF	740	1.086	845	838	811	803	761	786	761	751	751	730	747	739	676

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

Keterangan / *Items*	2019	2020	2021	2022										
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*															
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	13.261	13.521	14.973	14.953	15.343	15.687	16.051	16.022	16.449	17.156	17.323	17.632	17.706	18.134	18.364
NPL/NPF	918	899	675	678	689	681	686	699	669	676	681	667	681	685	635
2. Perikanan / *Fishery*	986	1.157	1.379	1.293	1.361	1.503	1.543	1.480	1.496	1.528	1.538	1.582	1.577	1.587	1.587
NPL/NPF	60	69	107	101	103	102	103	105	101	102	104	106	108	107	103
3. Pertambangan dan Penggalian / *Mining and Quarrying*	1.120	1.216	1.065	1.025	1.064	1.122	2.754	3.921	3.224	3.375	3.568	3.648	3.702	3.793	4.089
NPL/NPF	95	376	269	265	255	258	295	294	288	292	292	296	298	291	277
4. Industri Pengolahan / *Procesing Industry*	11.639	14.282	20.312	19.762	19.608	19.849	19.768	20.247	22.122	23.197	23.695	23.989	25.085	24.856	25.550
NPL/NPF	453	482	550	542	546	561	562	564	509	528	528	519	521	521	485
5. Listrik, gas dan air / *Electricity, Gas and Water*	2.463	2.484	2.204	2.135	2.179	2.609	2.599	2.583	2.513	1.996	2.005	1.912	1.886	1.851	1.765
NPL/NPF	95	54	56	54	54	58	57	57	57	57	57	57	57	28	10
6. Konstruksi / *Construction*	35.824	36.260	36.285	32.478	33.128	34.324	34.697	35.381	36.691	37.847	38.207	40.271	41.090	41.053	39.217
NPL/NPF	2.775	2.736	2.558	2.656	2.723	2.799	2.876	2.899	2.650	2.595	2.600	2.621	2.711	2.672	2.394
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	36.022	38.295	42.815	41.205	42.163	43.883	44.496	45.048	47.999	47.972	48.432	49.126	49.293	50.288	51.287
NPL/NPF	2.754	2.897	2.909	2.877	2.925	2.922	2.952	3.000	2.762	2.825	2.822	2.768	2.785	2.801	2.518
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	7.179	7.256	7.431	7.505	7.544	7.627	7.526	7.236	7.640	7.704	7.538	7.423	7.461	7.603	7.942
NPL/NPF	724	1.252	824	833	835	821	817	819	815	827	840	549	552	596	538
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	4.427	7.513	7.011	7.117	7.070	7.422	7.373	7.258	7.305	7.224	7.099	7.050	7.195	7.149	7.182
NPL/NPF	150	219	166	158	159	159	147	153	113	112	126	127	126	125	118
10. Perantara Keuangan / *Financial intermediaries*	10.816	9.483	8.943	8.680	8.654	10.094	9.000	9.711	11.340	10.530	10.409	10.841	11.131	11.232	11.757
NPL/NPF	201	149	325	304	296	435	417	419	396	396	426	410	427	412	408
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	7.310	4.933	4.858	4.779	4.655	4.856	4.852	4.932	4.981	4.964	4.996	5.348	5.427	5.504	5.467
NPL/NPF	691	716	629	648	629	650	641	638	619	635	638	650	651	652	638
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	2.647	2.567	2.681	2.576	2.304	2.054	1.905	1.763	1.623	1.588	1.556	1.535	1.755	2.015	2.726
NPL/NPF	0	0	0	0	1	1	1	0	1	13	13	0	0	0	0
13. Jasa Pendidikan / *Education Services*	1.377	1.333	1.282	1.245	1.240	1.238	1.236	1.234	1.208	1.201	1.185	1.192	1.232	1.225	1.261
NPL/NPF	14	44	19	20	19	20	19	21	18	18	18	16	16	15	16
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	2.611	2.464	2.249	2.250	2.252	2.243	2.200	2.200	2.244	2.267	2.259	2.283	2.306	2.277	2.336
NPL/NPF	69	23	20	25	25	25	24	22	24	29	29	26	27	28	27
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	4.708	5.676	5.917	5.591	5.761	5.684	5.736	5.828	5.809	6.230	6.334	6.322	6.275	6.209	6.138
NPL/NPF	352	334	216	226	226	234	239	253	226	243	241	229	223	230	197
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	329	214	219	208	209	211	215	211	210	210	213	209	205	218	256
NPL/NPF	5	6	6	5	7	8	7	8	9	9	10	9	9	9	8
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*	7	0	1	0	0	1	0	-	-	-	0	0	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined*	27	87	23	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	2	1	1	0	0	0	0	0	0	0	0	0	0	0	0
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / *Loans/Financing to Non Industrial Origin*															
Rumah Tangga / *House Hold*															
- Untuk Pemilikan Rumah Tinggal / *For Home Ownership*	21.643	22.845	24.829	24.848	24.996	25.215	25.452	25.400	25.645	25.867	26.090	26.378	26.549	26.871	26.917
NPL/NPF	1.534	1.749	1.669	1.728	1.734	1.712	1.694	1.659	1.565	1.601	1.596	1.582	1.608	1.606	1.497
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	451	447	501	498	496	494	492	476	481	475	477	485	485	509	503
NPL/NPF	31	34	36	35	36	36	36	21	20	20	22	22	23	23	23
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	434	452	408	410	417	421	418	414	414	409	408	404	407	415	412
NPL/NPF	84	106	94	95	94	94	94	95	89	89	88	87	90	90	83
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	529	482	592	578	620	608	623	626	647	655	669	682	682	686	701
NPL/NPF	4	3	3	3	3	2	2	2	2	2	3	3	3	3	4
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	176.269	196.716	210.004	208.824	209.877	211.981	212.764	212.916	215.200	216.324	217.797	219.911	220.846	222.286	224.468
NPL/NPF	690	884	1.320	1.407	1.413	1.394	1.407	1.486	1.368	1.429	1.456	1.429	1.473	1.487	1.404
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	122.355	118.982	120.110	120.140	120.168	120.249	120.239	119.851	120.337	120.431	120.984	121.604	121.887	122.209	122.924
NPL/NPF	476	489	635	694	702	678	725	759	663	688	692	661	676	679	630

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

Keterangan / *Items*	2019	2020	2021	2022										
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*															
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	119.598	119.280	120.532	118.486	120.302	121.263	125.522	126.745	126.302	128.151	125.270	126.248	127.421	129.949	128.690
NPL/NPF	2.272	2.172	1.876	2.057	1.713	1.718	1.741	1.772	1.714	1.708	1.615	1.608	1.784	1.599	1.421
2. Perikanan / *Fishery*	6.206	6.001	5.996	5.731	5.648	5.706	5.925	5.953	5.701	5.644	5.720	5.524	5.515	5.464	5.256
NPL/NPF	196	306	194	239	243	219	227	261	249	394	392	426	415	413	389
3. Pertambangan dan Penggalian / *Mining and Quarrying*	56.629	50.554	57.716	58.895	59.603	59.760	73.134	74.043	83.555	81.130	90.469	91.260	93.426	89.082	87.142
NPL/NPF	2.146	1.707	864	1.949	1.968	995	1.023	1.006	971	924	917	896	847	798	708
4. Industri Pengolahan / *Procesing Industry*	514.769	495.327	517.323	515.896	515.478	524.223	542.453	548.334	562.624	568.262	569.425	575.219	579.066	579.183	584.901
NPL/NPF	15.914	13.784	22.699	22.525	22.648	22.045	22.592	23.099	22.989	23.260	23.761	24.316	23.762	23.264	22.330
5. Listrik, gas dan air / *Electricity, Gas and Water*	68.558	57.960	54.148	50.300	49.544	52.120	56.761	55.684	58.989	52.221	50.415	50.530	51.306	51.049	51.602
NPL/NPF	808	785	692	693	693	691	684	683	604	596	599	582	503	507	486
6. Konstruksi / *Construction*	163.697	163.696	163.800	166.497	167.680	160.383	160.065	161.549	163.789	163.403	162.545	163.163	168.056	167.851	169.139
NPL/NPF	3.532	3.134	2.985	3.145	3.110	3.120	3.094	3.341	3.044	3.046	2.985	2.773	2.711	2.700	2.373
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	475.728	431.213	425.857	418.190	428.072	433.706	444.720	450.518	457.667	452.291	457.893	467.091	471.384	458.594	453.004
NPL/NPF	18.152	21.105	17.192	16.949	17.126	17.888	18.458	18.683	18.854	19.211	18.727	18.871	18.328	18.301	15.842
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	62.592	61.348	60.859	61.065	60.994	60.888	60.536	59.663	58.871	59.450	60.063	60.244	60.771	61.000	60.861
NPL/NPF	4.134	2.954	4.281	4.424	4.639	4.643	4.555	3.612	3.479	3.700	3.865	3.505	3.653	3.628	3.969
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	115.721	120.464	150.554	139.700	138.737	147.077	151.661	151.103	153.727	149.954	149.938	151.805	151.272	152.153	151.930
NPL/NPF	1.850	2.541	2.391	2.312	2.239	2.191	2.111	2.304	2.297	2.219	2.279	2.202	2.221	2.262	1.883
10. Perantara Keuangan / *Financial intermediaries*	149.403	138.304	144.436	145.268	147.053	150.228	155.785	155.637	165.720	169.603	173.857	167.909	176.314	176.835	192.610
NPL/NPF	845	720	2.282	2.573	2.656	2.635	2.458	2.470	1.563	2.149	1.912	1.947	1.661	1.770	1.575
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	164.509	163.380	174.670	174.257	177.285	182.872	183.523	182.764	200.979	200.758	202.525	217.816	219.589	222.874	226.992
NPL/NPF	2.226	4.120	3.478	3.553	3.730	3.748	3.757	4.687	4.368	4.393	4.406	4.008	4.125	4.056	3.839
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	276	27	18	158	148	66	67	67	67	68	67	68	67	70	73
NPL/NPF	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
13. Jasa Pendidikan / *Education Services*	9.708	9.814	10.160	10.021	10.859	10.857	10.636	10.922	10.307	10.678	10.626	10.649	10.618	10.696	11.100
NPL/NPF	59	159	147	154	177	177	180	203	168	172	181	189	183	157	195
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	15.111	14.367	16.565	16.511	16.103	16.658	17.640	17.390	18.122	17.222	17.722	17.964	18.013	18.387	19.082
NPL/NPF	96	141	85	55	54	55	230	54*)	53	50	40	42	46	48	142
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	33.372	31.129	27.998	25.827	25.998	27.611	26.805	26.441	28.122	26.398	26.880	28.745	26.464	26.156	26.532
NPL/NPF	729	1.012	501	535	539	604	812	893	858	681	651	591	604	584	595
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	1.415	1.307	2.441	2.429	2.437	2.463	2.526	2.584	2.607	2.620	2.637	2.659	2.670	2.663	2.676
NPL/NPF	16	21	35	34	33	40	44	46	46	44	50	49	46	45	39
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*	0	3	3	5	6	5	5	5	5	5	5	5	5	5	5
NPL/NPF	-	0	-	-	-	-	-	-	-	0	0	0	0	-	-
18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined*	877	1.534	462	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	92	115	89	0	0	0	0	0	0	0	0	0	0	0	0
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / *Loans/Financing to Non Industrial Origin*															
Rumah Tangga / *House Hold*															
- Untuk Pemilikan Rumah Tinggal / *For Home Ownership*	167.233	174.251	196.152	196.664	197.764	202.274	204.512	205.397	208.629	211.526	214.515	217.763	220.079	222.002	224.200
NPL/NPF	3.925	4.374	4.078	4.381	4.447	4.353	4.526	4.716	4.594	4.659	4.527	4.604	4.668	4.731	4.613
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	14.232	15.192	18.071	18.072	18.179	18.512	18.622	18.608	18.951	19.185	19.377	19.639	19.722	19.754	19.784
NPL/NPF	133	232	227	227	230	214	226	232	231	253	245	253	256	263	265
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	17.073	15.596	15.241	15.466	15.311	15.483	15.618	15.581	15.787	15.585	15.757	15.849	16.007	16.027	16.046
NPL/NPF	688	593	537	570	579	566	582	617	621	609	592	568	564	565	524
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	99.605	71.153	65.335	67.998	68.334	69.062	70.674	70.211	71.704	72.663	73.547	74.633	76.134	77.513	78.297
NPL/NPF	1.386	1.676	1.584	1.581	1.554	1.538	1.556	1.599	1.585	1.579	1.574	1.557	1.504	1.445	1.317
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	181.783	178.470	179.068	187.441	187.968	191.950	195.350	196.783	199.847	202.210	205.171	209.389	212.443	215.435	218.249
NPL/NPF	3.297	4.289	4.290	4.519	4.633	4.611	4.720	4.994	4.878	4.928	4.905	4.827	4.943	5.069	4.848
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	53.421	48.637	54.069	43.889	43.331	45.702	47.450	48.639	50.395	51.521	52.535	53.239	53.917	54.432	55.453
NPL/NPF	1.120	990	1.067	964	879	895	869	922	951	972	1.000	1.048	889	948	900

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

Keterangan / *Items*	2019	2020	2021	2022										
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*															
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	3.747	1.217	2.026	2.057	1.713	1.707	1.715	1.762	1.837	1.226	1.188	1.290	420	425	430
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Perikanan / *Fishery*	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Pertambangan dan Penggalian / *Mining and Quarrying*	13.803	5.437	6.948	7.009	7.446	7.148	7.099	7.341	8.746	9.517	9.935	9.292	9.267	8.251	8.296
NPL/NPF	175	70	-	-	-	-	-	-	-	-	0	-	-	-	-
4. Industri Pengolahan / *Procesing Industry*	78.838	67.889	66.270	64.405	67.685	70.284	69.233	70.849	78.445	77.471	73.440	69.419	75.934	72.990	71.203
NPL/NPF	2.590	1.293	3.754	3.740	3.704	3.673	3.725	3.728	3.764	3.757	3.748	2.971	2.912	2.171	2.161
5. Listrik, gas dan air / *Electricity, Gas and Water*	16.739	16.585	9.259	9.498	7.296	7.032	6.990	7.910	7.724	6.811	6.436	7.546	7.739	6.977	6.696
NPL/NPF	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-
6. Konstruksi / *Construction*	4.381	4.359	2.753	2.755	2.753	2.800	2.803	3.566	3.989	3.950	3.975	3.968	3.885	3.894	4.224
NPL/NPF	-	-	-	-	-	-	-	-	337	335	335	342	347	350	-
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	28.125	15.614	16.373	14.748	16.075	16.186	18.547	16.806	17.258	16.259	15.579	15.670	15.952	14.933	13.242
NPL/NPF	555	513	562	496	473	469	497	503	506	505	427	428	201	201	201
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	1.950	1.334	1.341	1.352	1.351	1.350	1.361	1.369	1.395	1.389	1.389	92	91	91	91
NPL/NPF	105	105	94	94	94	93	93	93	92	92	92	92	91	91	91
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	17.479	14.170	13.683	12.582	11.311	12.521	13.545	12.988	16.717	16.951	12.961	13.867	13.126	13.787	14.162
NPL/NPF	-	-	-	-	-	-	-	-	-	-	0	0	1	1	0
10. Perantara Keuangan / *Financial intermediaries*	42.146	33.602	33.453	34.880	35.681	33.375	36.325	37.519	40.382	39.570	40.136	44.111	45.960	48.216	48.713
NPL/NPF	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	6.544	4.678	4.374	5.052	4.752	4.720	4.637	4.726	4.507	5.145	5.393	5.282	5.422	5.686	4.992
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	-	-	-	-	-	-	-	-	-	-	-	-	270	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13. Jasa Pendidikan / *Education Services*	0	0	1	1	1	1	1	1	1	1	1	1	1	2	1
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	240	67	58	58	3	2	3	2	3	2	3	3	3	3	3
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	419	290	298	430	389	389	333	340	115	36	35	38	57	38	45
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined*	846	675	185	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / *Loans/Financing to Non Industrial Origin*															
Rumah Tangga / *House Hold*															
- Untuk Pemilikan Rumah Tinggal / *For Home Ownership*	360	331	324	312	309	309	310	306	306	306	1.168	303	303	301	271
NPL/NPF	2	2	2	2	2	3	3	3	3	3	3	3	3	3	3
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	37	29	36	35	35	34	34	34	34	32	33	33	33	32	34
NPL/NPF	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	1	1	4	4	4	4	4	4	4	4	4	4	4	4	4
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	55	41	39	39	39	41	42	42	41	41	40	40	41	42	42
NPL/NPF	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	568	586	543	539	540	527	519	515	506	497	490	472	463	451	443
NPL/NPF	35	54	60	58	58	58	53	53	52	53	53	56	52	53	53
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	13.945	11.019	9.887	9.846	9.915	9.882	9.874	9.892	9.921	9.868	9.854	9.891	9.913	9.998	10.059
NPL/NPF	355	383	229	212	192	189	173	179	174	172	178	172	175	173	165

Tabel 3.6.a.

Kredit/Pembiayaan dan NPL/NPF Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Kredit/Pembiayaan - Desember 2022

Credit/Financing and NPL/NPF of Commercial Bank to Non Banks Third Party Based on Business Sector and non Business Sector of Credit/Financing by Region - December 2022)

Miliar Rp *(Billion Rp)*

Keterangan	Lapangan Usaha																	Bukan Lapangan Usaha					
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Penggalian	Industri Pengolahan	Listrik, gas dan air	Konstruksi	Perdagangan Besar dan Eceran	Penyediaan akomodasi dan penyediaan makan minum	Transportasi, pergudangan dan komunikasi	Perantara Keuangan	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	Jasa Pendidikan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	Jasa Perorangan yang Melayani Rumah Tangga	Badan Internasional dan Badan Ekstra Internasional Lainnya	Kegiatan yang belum jelas batasannya	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan Flat atau Apartemen	Rumah Tangga - Untuk Pemilikan Ruko atau Rukan	Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor	Rumah Tangga - Untuk Pemilikan Peralatan Rumah Tangga Lainnya	Bukan Lapangan Usaha Lainnya
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
Jawa Barat	13.924	1.263	1.301	68.181	3.410	21.535	103.157	10.604	19.603	2.096	12.381	141	2.065	4.101	11.072	429	0	-	139.120	2.546	2.080	3.406	98.040	22.710
NPL/NPF	248	38	12	4.524	11	2.159	3.919	414	161	43	516	0	49	23	283	23	-	-	2.453	88	93	64	1.239	135
Banten	681	170	742	26.440	285	11.911	24.009	2.103	10.126	3.534	7.646	2	468	1.047	6.342	131	1	-	48.752	1.696	1.197	921	27.372	6.665
NPL/NPF	14	6	409	389	3	630	724	45	18	36	107	-	2	1	66	3	-	-	777	35	39	5	324	43
DKI Jakarta	169.373	3.705	177.370	634.802	134.020	274.820	326.800	53.325	228.134	286.619	248.326	14.013	4.805	13.294	44.618	427	6	-	147.362	18.530	7.195	98.813	146.485	96.649
NPL/NPF	2.100	686	4.879	20.712	696	4.416	11.295	3.892	2.471	1.711	4.557	0	128	134	998	11	-	-	2.925	316	298	1.491	2.666	1.417
D.I Yogyakarta	2.292	285	76	4.204	33	2.460	12.329	3.277	970	958	882	64	816	595	2.417	64	-	-	4.471	126	207	174	9.822	834
NPL/NPF	15	4	4	103	0	233	347	129	23	94	13	-	0	0	41	1	-	-	115	5	7	2	118	4
Jawa Tengah	21.868	2.573	579	63.148	362	15.805	110.638	8.966	4.778	2.411	7.068	358	1.525	2.924	10.787	399	0	-	25.988	340	946	1.799	33.432	34.658
NPL/NPF	246	64	51	8.344	3	497	3.204	530	50	221	82	-	5	13	202	8	-	-	450	7	34	31	383	107
Jawa Timur	35.604	2.738	1.467	112.441	7.075	22.935	137.731	10.333	10.221	1.924	8.383	186	1.865	2.477	11.228	729	0	-	58.500	2.638	2.070	3.273	83.345	3.404
NPL/NPF	631	252	122	4.019	7	2.061	6.262	372	308	51	349	-	18	11	218	14	-	-	1.425	54	108	47	1.123	34
Bengkulu	5.382	101	25	522	8	156	5.014	422	164	9	236	-	32	128	518	24	-	-	2.655	10	64	46	5.857	4.819
NPL/NPF	34	1	2	8	0	54	129	2	4	0	2	-	0	0	12	0	-	-	73	-	5	1	32	24
Jambi	12.907	133	163	1.349	20	879	8.468	1.098	287	52	500	0	104	136	760	46	-	-	5.744	51	152	103	14.236	81
NPL/NPF	89	2	7	49	0	102	297	28	5	3	28	-	2	2	18	0	-	-	96	0	4	0	161	1
Aceh	1.572	298	38	1.000	62	634	5.062	276	172	322	164	-	38	225	520	50	-	-	2.711	56	44	252	20.730	6
NPL/NPF	50	13	1	31	1	49	190	7	8	-	10	-	0	1	18	2	-	-	24	-	1	2	116	0
Sumatera Utara	42.595	570	251	42.952	103	7.730	45.356	2.709	5.502	989	3.165	12	393	1.618	3.190	248	4	-	20.643	530	1.472	2.502	38.341	2.024
NPL/NPF	478	18	18	771	10	486	1.859	114	26	16	94	-	18	16	74	11	-	-	449	7	62	38	549	48
Sumatera Barat	9.955	336	141	3.138	22	655	16.694	993	837	84	541	0	192	204	1.185	38	-	-	4.297	67	128	74	9.460	14.297
NPL/NPF	139	8	8	38	0	91	468	21	11	8	16	-	-	1	19	1	-	-	70	2	13	0	108	45
Riau	22.633	162	408	6.947	82	2.241	12.519	1.735	1.492	270	1.355	0	124	561	1.366	43	-	-	11.347	107	405	175	20.316	647
NPL/NPF	262	7	2	44	1	165	447	35	32	2	41	-	2	1	25	1	-	-	377	2	11	1	196	4
Sumatera Selatan	17.718	296	133	7.105	280	3.184	18.188	1.577	1.395	184	2.026	142	381	322	1.116	111	0	-	13.030	84	470	661	25.073	1.290
NPL/NPF	656	13	3	33	3	408	795	42	21	1	88	-	3	1	33	1	-	-	316	1	66	7	291	9
Bangka Belitung	1.987	341	132	679	30	216	2.895	186	115	14	104	-	20	157	322	4	-	-	2.364	16	56	84	4.734	17
NPL/NPF	40	8	0	225	-	43	80	2	3	-	5	-	0	0	5	0	-	-	33	-	6	0	29	0
Kepulauan Riau	330	334	194	8.271	413	1.459	7.201	1.217	3.740	78	2.558	0	151	253	751	21	-	-	8.106	130	325	118	8.923	1.150
NPL/NPF	3	7	0	41	0	221	141	87	8	-	17	-	4	3	16	0	-	-	189	1	8	0	105	20
Lampung	12.229	660	166	4.392	113	876	16.867	673	2.798	60	1.037	34	450	320	1.050	81	-	-	5.578	55	146	118	7.466	5.495
NPL/NPF	141	11	23	254	1	88	581	15	1.527	10	19	-	1	3	16	1	-	-	98	0	2	1	79	82
Kalimantan Selatan	9.269	313	1.504	2.481	756	973	10.475	697	2.461	321	1.073	27	98	166	1.521	47	-	-	11.132	74	286	102	12.886	243
NPL/NPF	57	14	16	38	0	136	640	9	30	9	35	-	14	0	26	3	-	-	245	0	26	2	159	1
Kalimantan Barat	14.915	448	335	1.637	127	773	12.818	1.112	1.811	656	731	454	73	119	912	27	-	-	8.426	44	496	449	18.150	274
NPL/NPF	101	9	71	48	0	175	462	43	19	2	23	-	0	1	20	0	-	-	135	0	17	3	126	3
Kalimantan Timur	13.155	497	2.324	6.260	315	7.349	15.505	2.105	3.888	329	3.171	2	175	194	2.360	39	-	-	8.213	165	510	519	20.550	747
NPL/NPF	375	11	95	24	5	519	1.026	36	40	10	66	-	2	1	65	1	-	-	272	10	34	14	278	6
Kalimantan Tengah	12.109	154	51	2.640	63	1.103	7.083	473	448	305	582	0	34	87	710	24	-	-	4.534	36	40	41	11.791	281
NPL/NPF	24	3	1	5	0	77	181	5	21	0	1	-	1	1	7	0	-	-	81	4	3	1	71	2
Sulawesi Tengah	3.850	457	3.726	3.501	974	638	8.525	478	898	39	951	1	22	41	562	32	-	-	2.403	11	117	32	17.795	202
NPL/NPF	76	6	4	11	0	113	283	13	3	0	2	-	0	0	13	1	-	-	59	-	14	1	155	1
Sulawesi Selatan	10.881	1.514	1.373	6.153	597	5.501	36.250	3.296	2.084	416	2.715	3	467	521	3.503	172	-	-	19.686	314	1.271	1.387	25.596	12.967
NPL/NPF	90	38	5	143	8	340	1.474	74	112	21	62	-	5	6	52	2	-	-	368	5	80	28	419	81
Sulawesi Utara	1.263	318	2.497	774	174	1.727	7.977	1.025	387	16	866	108	35	94	664	102	-	-	4.848	35	192	96	11.657	9.212
NPL/NPF	29	15	0	38	2	176	305	57	23	0	5	-	0	0	19	1	-	-	193	1	22	2	217	106
Gorontalo	1.208	138	18	321	2.618	92	2.758	191	55	1	221	-	17	15	275	3	9	-	1.065	7	27	4	4.774	3.218
NPL/NPF	171	4	1	22	0	54	194	29	2	-	9	-	-	0	21	1	-	-	21	-	2	0	52	22
Sulawesi Barat	1.774	89	10	264	7	135	2.409	71	36	10	41	23	6	41	280	7	-	-	548	3	17	7	3.081	2.036
NPL/NPF	18	2	0	30	0	23	85	6	5	-	0	-	0	0	9	0	-	-	9	-	0	0	13	5
Sulawesi Tenggara	2.155	466	4.109	715	13	552	6.712	645	239	18	617	177	18	65	632	24	-	-	3.800	33	161	69	14.203	716
NPL/NPF	19	9	13	18	0	61	221	14	5	0	13	-	2	0	12	1	-	-	56	0	7	1	73	8
Nusa Tenggara Barat	4.548	250	7.868	891	14	1.376	10.887	1.226	271	32	509	0	88	145	626	43	-	-	4.776	54	166	81	14.288	6.124
NPL/NPF	79	6	3	24	0	93	357	16	6	3	25	-	0	1	20	1	-	-	70	1	19	3	133	28
Bali	4.749	312	60	4.402	146	1.922	27.162	9.779	941	324	1.384	174	352	1.238	3.133	142	1	-	9.850	109	319	500	18.659	1.163
NPL/NPF	83	2	0	67	0	50	746	546	72	5	24	-	1	9	41	2	-	-	214	2	8	7	195	9
Nusa Tenggara Timur	1.794	301	66	939	45	742	10.316	860	416	67	316	-	53	79	648	76	-	-	1.325	11	47	52	11.825	9.785
NPL/NPF	32	14	2	16	4	66	243	8	9	0	11	-	0	1	8	1	-	-	20	-	0	0	62	38
Maluku	414	175	8	181	8	414	3.512	324	156	5	246	0	4	16	255	343	-	-	335	19	29	13	5.575	2.776
NPL/NPF	6	3	0	3	0	70	67	7	4	0	11	-	-	0	4	1	-	-	8	-	2	0	31	40
Papua	1.593	145	15	406	54	2.082	7.876	1.040	823	277	571	484	5	61	797	42	-	-	3.368	35	221	58	14.087	722
NPL/NPF	29	7	0	11	1	136	320	27	75	0	31	-	0	1	27	1	-	-	62	-	7	1	123	6
Maluku Utara	143	95	1.732	117	3	171	2.289	230	323	6	86	0	8	12	178	5	-	-	260	3	10	1	6.161	2.209
NPL/NPF	4	2	-	2	1	13	56	2	3	0	1	0	-	0	2	0	-	-	2	-	-	0	23	38
Papua Barat	799	88	6	214	10	694	3.125	358	328	26	212	367	10	21	361	17	-	-	1.331	10	129	20	7.474	184
NPL/NPF	3	4	0	20	2	140	109	7	10	-	22	-	-	0	9	1	-	-	147	0	8	1	71	4
Lainnya	2.656	-	28.501	49.539	10.085	2.843	15.301	216	7.152	3.335	3.920	27.056	-	244	10	-	-	-	-	-	-	0	833	243
NPL/NPF	-	-	-	80	-	135	159	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	0
Total	**458.325**	**19.726**	**237.390**	**1.067.006**	**162.327**	**396.583**	**1.043.912**	**123.620**	**313.052**	**305.787**	**314.584**	**43.829**	**14.893**	**31.522**	**114.669**	**3.985**	**22**	**0**	**586.568**	**27.945**	**20.995**	**115.955**	**773.017**	**247.852**
NPL	**6.342**	**1.286**	**5.755**	**40.184**	**761**	**14.080**	**37.666**	**6.636**	**5.116**	**2.248**	**6.284**	**0**	**258**	**234**	**2.399**	**95**	**0**	**0**	**11.831**	**542**	**1.005**	**1.756**	**9.726**	**2.371**

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

Keterangan / *Items*	2019	2020	2021	2022											
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Jenis Penggunaan / *Type of Use*															
Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*															
1. Modal Kerja / *Working Capital*	2.576.497	2.465.419	2.621.250	2.569.978	2.593.781	2.661.468	2.750.567	2.780.824	2.864.415	2.850.487	2.843.725	2.892.088	2.905.465	2.877.196	2.940.289
NPL/NPF	83.081	96.687	104.692	107.231	107.689	107.031	110.255	111.892	107.221	108.923	108.803	106.449	105.294	102.643	95.607
2. Investasi / *Investment*	1.481.226	1.468.687	1.527.639	1.520.878	1.543.465	1.556.097	1.571.739	1.575.905	1.635.667	1.622.177	1.634.410	1.653.465	1.693.843	1.719.862	1.710.944
NPL/NPF	33.859	43.335	41.276	41.372	41.225	40.233	40.963	41.701	40.899	40.659	40.032	39.489	38.397	37.065	33.737
3. Konsumsi / *Consumption*	1.559.269	1.547.454	1.619.696	1.618.551	1.625.154	1.645.704	1.658.946	1.655.636	1.676.779	1.686.661	1.701.319	1.729.347	1.734.198	1.750.414	1.772.331
NPL/NPF	24.894	27.685	27.303	28.330	28.501	27.830	28.203	29.417	28.516	28.975	28.969	28.521	28.788	28.605	27.232
Total Kredit/Pembiayaan / *Total Credit/Financing*	**5.616.992**	**5.481.560**	**5.768.585**	**5.709.407**	**5.762.401**	**5.863.269**	**5.981.252**	**6.012.365**	**6.176.861**	**6.159.326**	**6.179.454**	**6.274.901**	**6.333.506**	**6.347.472**	**6.423.564**
NPL/NPF	**141.834**	**167.707**	**173.270**	**176.933**	**177.415**	**175.093**	**179.421**	**183.010**	**176.635**	**178.556**	**177.803**	**174.459**	**172.480**	**168.313**	**156.576**
Orientasi Penggunaan / *User Orientation*															
Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*															
1. Ekspor / *Export*	129.120	142.171	199.100	198.171	196.657	190.357	199.772	189.009	200.741	195.588	193.207	194.324	194.074	192.353	189.896
NPL/NPF	2.472	2.865	6.092	5.765	5.808	5.693	5.950	6.234	6.161	6.300	6.404	7.069	6.912	6.126	5.533
2. Impor / *Import*	84.457	65.457	79.660	75.021	74.515	75.789	84.014	89.381	90.849	84.294	87.207	89.010	89.807	83.771	86.567
NPL/NPF	2.307	1.289	3.472	2.275	2.275	2.239	2.478	2.574	2.539	2.610	2.180	2.163	2.044	2.051	1.948
3. Lainnya / *Other*	5.403.414	5.273.932	5.489.825	5.436.216	5.491.229	5.597.122	5.697.467	5.733.975	5.885.271	5.879.444	5.899.040	5.991.568	6.049.625	6.071.349	6.147.100
NPL/NPF	137.055	163.553	163.706	168.893	169.332	167.161	170.994	174.201	167.934	169.647	169.220	165.227	163.523	160.136	149.094
Total Kredit/Pembiayaan / *Total Credit/Financing*	**5.616.992**	**5.481.560**	**5.768.585**	**5.709.407**	**5.762.401**	**5.863.269**	**5.981.252**	**6.012.365**	**6.176.861**	**6.159.326**	**6.179.454**	**6.274.901**	**6.333.506**	**6.347.472**	**6.423.564**
NPL/NPF	**141.834**	**167.707**	**173.270**	**176.933**	**177.415**	**175.093**	**179.421**	**183.010**	**176.635**	**178.556**	**177.803**	**174.459**	**172.480**	**168.313**	**156.576**

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

Keterangan / *Items*	2019	2020	2021	2022											
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Jenis Penggunaan / *Type of Use*															
Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*															
1. Modal Kerja / *Working Capital*	1.044.312	1.067.403	1.185.502	1.161.520	1.160.969	1.194.381	1.224.290	1.237.385	1.273.447	1.278.169	1.259.817	1.290.736	1.286.444	1.281.351	1.324.889
NPL/NPF	36.885	51.323	51.166	52.444	52.799	52.010	54.397	55.076	52.417	52.916	52.740	51.204	51.594	50.142	46.655
2. Investasi / *Investment*	696.920	686.337	712.338	712.472	739.340	749.376	755.707	759.708	775.506	753.319	765.427	766.977	789.453	803.409	795.726
NPL/NPF	14.197	21.684	21.226	21.240	20.785	20.517	20.696	21.127	20.487	20.070	19.687	19.850	18.467	17.448	16.079
3. Konsumsi / *Consumption*	689.541	692.225	725.325	722.948	726.852	732.955	735.949	729.942	737.931	739.062	742.402	758.626	754.285	761.447	773.527
NPL/NPF	11.145	11.825	11.515	11.852	11.945	11.487	11.536	12.079	11.718	11.918	12.036	11.648	11.859	11.467	10.903
Total Kredit/Pembiayaan / *Total Credit/Financing*	**2.430.773**	**2.445.965**	**2.623.165**	**2.596.940**	**2.627.161**	**2.676.712**	**2.715.947**	**2.727.034**	**2.786.884**	**2.770.550**	**2.767.646**	**2.816.339**	**2.830.182**	**2.846.207**	**2.894.142**
NPL/NPF	**62.226**	**84.831**	**83.906**	**85.537**	**85.529**	**84.014**	**86.630**	**88.283**	**84.622**	**84.904**	**84.463**	**82.703**	**81.920**	**79.057**	**73.637**
Orientasi Penggunaan / *User Orientation*															
Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*															
1. Ekspor / *Export*	28.376	41.544	102.437	102.900	101.194	100.545	101.294	98.008	99.087	95.366	93.579	91.626	90.455	91.220	93.345
NPL/NPF	1.192	1.377	1.495	1.620	1.720	1.803	2.064	2.330	2.102	2.276	2.475	2.467	2.524	2.568	2.287
2. Impor / *Import*	11.827	6.111	12.747	13.305	13.323	13.594	13.098	12.951	13.641	13.054	13.663	14.198	14.211	13.141	20.066
NPL/NPF	41	91	106	135	144	143	182	193	190	211	237	230	238	250	212
3. Lainnya / *Other*	2.390.569	2.398.310	2.507.981	2.480.735	2.512.643	2.562.574	2.601.555	2.616.075	2.674.157	2.662.130	2.660.405	2.710.515	2.725.516	2.741.846	2.780.731
NPL/NPF	60.993	83.363	82.305	83.782	83.665	82.068	84.383	85.759	82.329	82.416	81.750	80.006	79.157	76.239	71.138
Total Kredit/Pembiayaan / *Total Credit/Financing*	**2.430.773**	**2.445.965**	**2.623.165**	**2.596.940**	**2.627.161**	**2.676.712**	**2.715.947**	**2.727.034**	**2.786.884**	**2.770.550**	**2.767.646**	**2.816.339**	**2.830.182**	**2.846.207**	**2.894.142**
NPL/NPF	**62.226**	**84.831**	**83.906**	**85.537**	**85.529**	**84.014**	**86.630**	**88.283**	**84.622**	**84.904**	**84.463**	**82.703**	**81.920**	**79.057**	**73.637**

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

Keterangan / *Items*	2019	2020	2021	2022											
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Jenis Penggunaan / *Type of Use*															
Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*															
1. Modal Kerja / *Working Capital*	89.698	87.962	97.587	90.779	92.165	97.794	98.332	100.978	107.417	107.536	109.415	112.545	113.591	114.755	114.251
NPL/NPF	7.069	7.449	7.337	7.376	7.465	7.645	7.746	7.813	7.227	7.235	7.283	7.221	7.344	7.303	6.722
2. Investasi / *Investment*	53.056	60.781	62.060	62.024	62.370	62.612	63.620	64.076	65.437	67.453	66.943	67.819	69.737	70.238	72.672
NPL/NPF	2.287	2.809	1.992	2.015	2.027	2.087	2.099	2.138	2.032	2.124	2.142	1.827	1.847	1.869	1.651
3. Konsumsi / *Consumption*	321.681	339.923	356.444	355.299	356.574	358.969	359.988	359.683	362.724	364.161	366.425	369.465	370.856	372.976	375.924
NPL/NPF	2.818	3.265	3.757	3.963	3.981	3.916	3.958	4.022	3.707	3.829	3.856	3.784	3.874	3.888	3.641
Total Kredit/Pembiayaan / *Total Credit/Financing*	**464.434**	**488.666**	**516.091**	**508.102**	**511.108**	**519.376**	**521.940**	**524.737**	**535.578**	**539.150**	**542.783**	**549.829**	**554.183**	**557.970**	**562.847**
NPL/NPF	**12.175**	**13.523**	**13.086**	**13.353**	**13.473**	**13.648**	**13.803**	**13.973**	**12.965**	**13.188**	**13.281**	**12.832**	**13.064**	**13.060**	**12.013**
Orientasi Penggunaan / *User Orientation*															
Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*															
1. Ekspor / *Export*	410	448	529	512	535	801	717	739	1.134	1.128	1.111	1.098	1.091	1.067	953
NPL/NPF	1	1	3	3	8	3	3	3	3	3	3	3	1	1	1
2. Impor / *Import*	416	241	142	113	152	349	352	310	305	302	291	274	271	270	266
NPL/NPF	5	7	5	2	3	2	2	2	2	2	4	3	8	8	8
3. Lainnya / *Other*	463.609	487.977	515.419	507.478	510.421	518.225	520.871	523.688	534.138	537.720	541.381	548.457	552.822	556.633	561.628
NPL/NPF	12.168	13.516	13.078	13.349	13.461	13.643	13.798	13.968	12.960	13.183	13.275	12.826	13.055	13.051	12.005
Total Kredit/Pembiayaan / *Total Credit/Financing*	**464.434**	**488.666**	**516.091**	**508.102**	**511.108**	**519.376**	**521.940**	**524.737**	**535.578**	**539.150**	**542.783**	**549.829**	**554.183**	**557.970**	**562.847**
NPL/NPF	**12.175**	**13.523**	**13.086**	**13.353**	**13.473**	**13.648**	**13.803**	**13.973**	**12.965**	**13.188**	**13.281**	**12.832**	**13.064**	**13.060**	**12.013**

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

Keterangan / *Items*	2019	2020	2021	2022										
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Jenis Penggunaan / *Type of Use*															
Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*															
1. Modal Kerja / *Working Capital*	1.294.083	1.190.317	1.216.047	1.195.982	1.216.729	1.243.816	1.296.218	1.307.973	1.339.317	1.323.660	1.340.706	1.352.130	1.365.428	1.339.793	1.362.136
NPL/NPF	35.974	36.043	42.536	43.839	43.913	44.092	44.757	45.643	43.861	45.061	45.155	44.777	43.403	42.986	40.373
2. Investasi / *Investment*	664.353	675.390	718.332	713.251	709.220	712.070	721.547	721.429	757.838	764.198	765.354	784.769	796.530	812.218	809.460
NPL/NPF	17.104	18.734	17.300	17.357	17.654	16.676	17.208	17.471	17.398	17.486	17.224	17.225	17.486	17.146	15.411
3. Konsumsi / *Consumption*	533.082	503.300	527.095	529.529	530.888	542.983	552.226	555.220	565.314	572.691	580.903	590.513	598.301	605.163	612.029
NPL/NPF	10.537	12.154	11.739	12.242	12.322	12.177	12.479	13.081	12.861	13.000	12.843	12.858	12.825	13.020	12.467
Total Kredit/Pembiayaan / *Total Credit/Financing*	**2.491.518**	**2.369.008**	**2.461.474**	**2.438.763**	**2.456.837**	**2.498.868**	**2.569.991**	**2.584.622**	**2.662.468**	**2.660.549**	**2.686.963**	**2.727.412**	**2.760.259**	**2.757.173**	**2.783.624**
NPL/NPF	**63.615**	**66.931**	**71.575**	**73.438**	**73.889**	**72.945**	**74.445**	**76.195**	**74.120**	**75.547**	**75.222**	**74.860**	**73.714**	**73.153**	**68.251**
Orientasi Penggunaan / *User Orientation*															
Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*															
1. Ekspor / *Export*	71.825	77.734	72.521	64.128	63.734	64.418	68.837	66.758	69.927	69.515	68.386	72.974	72.779	72.213	68.394
NPL/NPF	947	1.003	1.879	1.438	1.412	1.329	1.277	1.296	1.316	1.286	1.198	1.839	1.596	1.506	1.205
2. Impor / *Import*	68.629	57.546	64.995	59.782	59.225	58.201	65.753	70.803	71.943	68.794	71.902	73.405	73.863	68.429	65.159
NPL/NPF	1.581	1.191	3.345	2.122	2.112	2.078	2.278	2.363	2.331	2.380	1.923	1.825	1.782	1.777	1.712
3. Lainnya / *Other*	2.351.064	2.233.728	2.323.958	2.314.852	2.333.877	2.376.250	2.435.401	2.447.061	2.520.598	2.522.241	2.546.675	2.581.033	2.613.616	2.616.531	2.650.071
NPL/NPF	61.086	64.738	66.351	69.878	70.366	69.537	70.890	72.536	70.473	71.881	72.102	71.196	70.336	69.870	65.335
Total Kredit/Pembiayaan / *Total Credit/Financing*	**2.491.518**	**2.369.008**	**2.461.474**	**2.438.763**	**2.456.837**	**2.498.868**	**2.569.991**	**2.584.622**	**2.662.468**	**2.660.549**	**2.686.963**	**2.727.412**	**2.760.259**	**2.757.173**	**2.783.624**
NPL/NPF	**63.615**	**66.931**	**71.575**	**73.438**	**73.889**	**72.945**	**74.445**	**76.195**	**74.120**	**75.547**	**75.222**	**74.860**	**73.714**	**73.153**	**68.251**

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

Keterangan / *Items*	2019	2020	2021	2022										
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Jenis Penggunaan / *Type of Use*															
Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*															
1. Modal Kerja / *Working Capital*	148.404	119.737	122.114	121.697	123.918	125.477	131.726	134.487	144.234	141.121	133.787	136.677	140.003	141.297	139.013
NPL/NPF	3.153	1.872	3.653	3.571	3.512	3.284	3.355	3.360	3.716	3.711	3.625	3.246	2.954	2.212	1.856
2. Investasi / *Investment*	66.898	46.178	34.909	33.130	32.536	32.039	30.866	30.693	36.886	37.207	36.685	33.901	38.123	33.997	33.086
NPL/NPF	272	109	758	760	759	952	960	965	982	978	978	587	597	602	596
3. Konsumsi / *Consumption*	14.965	12.006	10.832	10.775	10.841	10.797	10.782	10.792	10.811	10.748	11.590	10.743	10.756	10.828	10.852
NPL/NPF	394	440	292	273	253	250	229	235	230	228	234	232	231	230	222
Total Kredit/Pembiayaan / *Total Credit/Financing*	**230.266**	**177.922**	**167.855**	**165.603**	**167.295**	**168.313**	**173.374**	**175.972**	**191.931**	**189.076**	**182.062**	**181.321**	**188.882**	**186.122**	**182.951**
NPL/NPF	**3.819**	**2.421**	**4.703**	**4.604**	**4.524**	**4.486**	**4.544**	**4.560**	**4.928**	**4.918**	**4.837**	**4.064**	**3.782**	**3.043**	**2.674**
Orientasi Penggunaan / *User Orientation*															
Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*															
1. Ekspor / *Export*	28.509	22.445	23.612	30.630	31.194	24.593	28.923	23.504	30.592	29.580	30.132	28.625	29.749	27.853	27.204
NPL/NPF	332	484	2.716	2.704	2.668	2.558	2.605	2.605	2.740	2.735	2.728	2.761	2.792	2.051	2.041
2. Impor / *Import*	3.585	1.559	1.776	1.821	1.814	3.646	4.811	5.317	4.961	2.144	1.351	1.133	1.461	1.930	1.076
NPL/NPF	680	0	16	16	16	16	16	16	16	16	16	105	16	16	16
3. Lainnya / *Other*	198.172	153.917	142.468	133.151	134.287	140.073	139.640	147.151	156.378	157.352	150.578	151.563	157.671	156.339	154.671
NPL/NPF	2.807	1.936	1.971	1.884	1.840	1.912	1.922	1.938	2.172	2.167	2.093	1.199	974	976	617
Total Kredit/Pembiayaan / *Total Credit/Financing*	**230.266**	**177.922**	**167.855**	**165.603**	**167.295**	**168.313**	**173.374**	**175.972**	**191.931**	**189.076**	**182.062**	**181.321**	**188.882**	**186.122**	**182.951**
NPL/NPF	**3.819**	**2.421**	**4.703**	**4.604**	**4.524**	**4.486**	**4.544**	**4.560**	**4.928**	**4.918**	**4.837**	**4.064**	**3.782**	**3.043**	**2.674**

Tabel 3.12.a.
Kredit/Pembiayaan dan NPL/NPF Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan per Lokasi Dati I Bank Penyalur Kredit/Pembiayaan - Desember 2022
(Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use based on Bank Location for December 2022)
Miliar Rp *(Billion Rp)*

Lokasi / *Location*	Modal Kerja *(Working Capital)*	Investasi *(Investment)*	Konsumsi *(Consumption)*	Orientasi Penggunaan *(User Orientation)*		
				Ekspor	Impor	Lainnya
1. Jawa Barat	200.301	74.961	267.903	8.619	2.379	532.168
NPL/NPF	10.495	1.929	4.073	342	48	16.107
2. Banten	66.125	29.512	86.603	2.035	371	179.834
NPL/NPF	2.224	230	1.223	83	20	3.573
3. DKI Jakarta	1.525.941	1.088.516	515.035	109.191	60.885	2.959.415
NPL/NPF	40.823	17.862	9.113	3.327	966	63.505
4. D.I Yogyakarta	20.391	11.329	15.635	870	205	46.280
NPL/NPF	764	244	252	17	1	1.242
5. Jawa Tengah	195.968	58.219	97.163	10.516	1.611	339.224
NPL/NPF	10.339	3.180	1.012	319	636	13.576
6. Jawa Timur	283.512	83.826	153.230	19.254	4.842	496.473
NPL/NPF	12.368	2.329	2.791	721	156	16.610
7. Bengkulu	8.410	4.330	13.451	578	185	25.427
NPL/NPF	187	63	135	6	1	377
8. Jambi	15.057	11.846	20.367	945	436	45.889
NPL/NPF	469	161	263	33	6	855
9. Aceh	6.806	3.627	23.799	2	0	34.230
NPL/NPF	299	81	144	-	-	524
10. Sumatera Utara	96.807	60.581	65.512	7.796	2.228	212.877
NPL/NPF	3.045	964	1.154	66	15	5.082
11. Sumatera Barat	25.312	9.702	28.322	1.776	209	61.351
NPL/NPF	649	178	238	31	2	1.032
12. Riau	27.768	24.170	32.997	1.586	1.002	82.347
NPL/NPF	712	355	592	30	3	1.625
13. Sumatera Selatan	33.236	20.923	40.607	1.536	278	92.953
NPL/NPF	1.271	831	690	52	8	2.732
14. Bangka Belitung	4.801	2.401	7.272	339	42	14.092
NPL/NPF	375	36	68	40	-	438
15. Kepulauan Riau	15.820	11.151	18.753	256	289	45.180
NPL/NPF	458	92	323	2	8	863
16. Lampung	30.636	11.173	18.859	1.608	636	58.423
NPL/NPF	975	1.717	263	74	17	2.863
17. Kalimantan Selatan	20.270	11.911	24.723	1.308	193	55.403
NPL/NPF	843	185	433	35	2	1.423
18. Kalimantan Barat	19.690	17.258	27.839	1.096	147	63.544
NPL/NPF	748	227	285	27	3	1.230
19. Kalimantan Timur	31.155	26.512	30.704	1.720	373	86.279
NPL/NPF	1.777	499	614	38	3	2.849
20. Kalimantan Tengah	13.411	12.455	16.722	934	163	41.492
NPL/NPF	293	34	161	14	1	473
21. Sulawesi Tengah	18.868	5.828	20.560	992	117	44.147
NPL/NPF	414	112	230	20	0	736
22. Sulawesi Selatan	56.262	19.184	61.221	4.555	486	131.626
NPL/NPF	1.908	525	982	98	43	3.274
23. Sulawesi Utara	13.052	4.977	26.040	862	74	43.133
NPL/NPF	532	138	540	23	0	1.188
26. Gorontalo	4.309	3.631	9.095	426	23	16.587
NPL/NPF	269	240	98	15	1	591
25. Sulawesi Barat	3.813	1.389	5.692	327	34	10.534
NPL/NPF	138	41	26	5	0	201
24. Sulawesi Tenggara	13.819	3.339	18.982	696	82	35.362
NPL/NPF	310	79	145	11	1	523
27. Nusa Tenggara Barat	23.524	5.251	25.490	1.057	60	53.149
NPL/NPF	547	87	253	14	0	873
28. Bali	32.232	23.989	30.600	1.901	113	84.806
NPL/NPF	871	778	434	19	1	2.064
29. Nusa Tenggara Timur	14.525	2.194	23.046	1.411	108	38.247
NPL/NPF	356	59	120	16	2	516
30. Maluku	5.096	965	8.747	430	45	14.333
NPL/NPF	157	20	81	4	1	252
31. Papua	11.503	4.768	18.491	1.291	217	33.254
NPL/NPF	522	142	198	38	2	823
32. Maluku Utara	3.021	2.376	8.646	346	34	13.662
NPL/NPF	75	11	63	6	1	143
33. Papua Barat	4.870	1.767	9.147	516	100	15.169
NPL/NPF	237	90	231	6	2	550
34. Lainnya	93.977	56.880	1.077	3.126	8.599	140.210
NPL/NPF	159	214	6	-	-	380
Total	**2.940.289**	**1.710.944**	**1.772.331**	**189.896**	**86.567**	**6.147.100**
NPL/NPF	**95.607**	**33.737**	**27.232**	**5.533**	**1.948**	**149.094**

Tabel 3.13.a.
Kredit/Pembiayaan dan NPL/NPF Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lokasi Dati I Bank Penyalur Kredit/Pembiayaan
(Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Based on Bank Location)
Miliar Rp *(Billion Rp)*

Keterangan / *Items*	2019	2021	2021	2022										
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
1. Jawa Barat	459.256	472.032	501.483	496.860	501.671	508.894	512.700	513.680	522.212	524.766	527.543	534.810	537.421	540.098	543.165
NPL/NPF	13.879	17.707	17.698	17.526	17.590	17.576	18.879	19.348	17.595	17.702	17.591	17.356	17.409	17.113	16.496
2. Banten	149.391	152.070	170.500	170.839	171.563	175.841	176.430	177.482	178.931	178.449	182.257	184.382	184.770	185.277	182.240
NPL/NPF	2.463	3.741	3.861	3.922	3.730	3.529	3.775	3.943	3.806	3.725	3.724	3.652	3.714	3.853	3.677
3. DKI Jakarta	2.780.889	2.608.359	2.733.222	2.689.971	2.719.473	2.773.090	2.861.943	2.883.102	3.004.142	2.986.741	3.000.837	3.053.405	3.097.898	3.081.872	3.129.491
NPL/NPF	60.128	76.761	80.648	81.656	81.507	80.389	81.023	80.508	78.455	79.056	77.811	77.065	73.765	71.759	67.798
4. D.I Yogyakarta	39.369	40.600	42.704	42.590	42.903	43.426	43.629	43.728	44.325	44.348	44.413	44.756	45.052	45.489	47.355
NPL/NPF	936	908	1.122	1.162	1.174	1.255	1.343	1.370	1.341	1.434	1.465	1.338	1.351	1.353	1.260
5. Jawa Tengah	297.885	303.109	318.564	317.312	320.253	327.158	329.915	330.548	334.046	334.533	336.126	340.315	342.019	344.961	351.350
NPL/NPF	12.465	14.093	16.158	16.836	16.343	16.125	16.541	16.571	16.157	16.127	15.900	15.887	16.226	16.322	14.531
6. Jawa Timur	494.118	476.988	491.193	484.445	489.267	494.975	496.363	499.100	508.435	506.503	506.959	514.413	512.496	515.315	520.569
NPL/NPF	16.160	16.922	17.532	18.199	18.443	18.140	18.689	19.770	19.620	19.786	20.570	19.890	20.326	19.887	17.487
7. Bengkulu	20.815	22.461	24.254	24.222	24.493	24.876	25.028	25.060	25.298	25.369	25.495	25.738	25.927	26.120	26.191
NPL/NPF	341	307	333	362	368	367	387	391	386	394	408	411	421	422	385
8. Jambi	40.103	42.535	44.479	44.332	44.587	45.250	45.422	45.445	45.930	45.822	46.229	46.427	46.508	46.853	47.270
NPL/NPF	1.102	1.083	897	837	864	819	861	930	925	945	947	925	965	973	893
9. Aceh	38.268	36.838	31.166	30.924	31.128	31.913	32.133	32.325	32.664	32.635	32.874	33.317	33.598	33.992	34.232
NPL/NPF	388	833	605	608	614	640	651	639	622	609	621	596	563	579	524
10. Sumatera Utara	226.229	216.540	211.424	214.230	213.527	218.848	230.185	228.498	231.171	227.078	221.809	224.499	222.554	220.985	222.900
NPL/NPF	6.870	7.184	5.511	5.850	5.839	5.713	5.679	5.824	5.621	5.849	5.843	5.418	5.445	5.414	5.163
11. Sumatera Barat	52.616	54.553	58.633	58.453	59.214	59.827	60.385	60.408	61.195	61.011	61.676	62.087	62.302	62.942	63.336
NPL/NPF	1.137	1.042	1.036	1.072	1.110	1.097	1.181	1.241	1.171	1.203	1.191	1.152	1.159	1.123	1.066
12. Riau	69.639	72.355	77.625	77.153	77.831	78.656	79.063	79.319	80.918	81.573	78.837	82.280	82.285	83.867	84.935
NPL/NPF	1.796	1.817	1.770	1.738	1.760	1.745	1.765	1.866	1.848	1.995	1.757	1.766	1.808	1.836	1.658
13. Sumatera Selatan	83.333	86.177	89.398	88.552	89.649	90.585	91.258	91.472	92.173	92.193	92.689	93.486	94.195	94.676	94.767
NPL/NPF	2.467	3.472	2.747	2.754	2.841	2.776	2.905	3.020	2.960	2.941	3.016	2.978	2.945	2.902	2.792
14. Bangka Belitung	13.832	12.362	13.028	12.901	13.075	13.414	13.518	13.556	13.724	13.772	13.861	14.003	14.141	14.307	14.474
NPL/NPF	478	288	288	311	320	486	494	501	500	502	494	488	510	510	478
15. Kepulauan Riau	37.971	37.771	40.243	39.608	39.853	40.147	41.344	41.025	41.617	41.956	45.778	44.595	45.387	44.091	45.724
NPL/NPF	1.574	1.536	1.202	1.227	1.247	1.188	1.192	1.217	1.207	1.300	1.366	1.528	1.553	911	873
16. Lampung	52.136	53.348	56.740	55.897	56.592	57.193	57.894	58.181	59.016	59.304	59.735	59.938	60.114	60.397	60.667
NPL/NPF	1.571	1.430	3.044	2.893	2.900	2.848	2.878	3.088	3.078	2.990	2.980	2.948	3.040	3.026	2.955
17. Kalimantan Selatan	54.055	50.948	53.332	53.553	54.233	54.454	55.036	55.412	56.106	56.024	56.647	57.294	57.596	56.934	56.904
NPL/NPF	1.277	1.169	1.275	1.402	1.402	1.424	1.548	1.593	1.546	1.548	1.520	1.475	1.565	1.499	1.461
18. Kalimantan Barat	53.774	55.952	58.138	57.156	57.700	58.713	59.615	59.860	60.433	60.575	60.968	61.691	62.661	63.356	64.787
NPL/NPF	915	960	1.262	1.312	1.376	1.372	1.405	1.506	1.368	1.439	1.467	1.455	1.508	1.368	1.260
19. Kalimantan Timur	73.982	73.372	80.963	80.524	81.004	81.977	82.371	82.485	82.951	82.996	83.046	84.186	84.947	86.227	88.372
NPL/NPF	3.361	4.039	3.151	3.342	3.379	3.303	3.377	3.476	3.168	3.240	3.257	3.231	3.200	3.122	2.890
20. Kalimantan Tengah	31.071	33.653	36.544	36.264	36.605	37.149	37.413	37.538	38.828	40.277	40.846	40.904	41.339	41.959	42.588
NPL/NPF	316	405	450	502	514	514	535	569	546	550	545	526	541	528	488
21. Sulawesi Tengah	29.615	31.086	38.354	38.376	38.856	39.391	40.137	40.439	40.437	40.951	40.899	41.605	43.330	44.273	45.256
NPL/NPF	581	565	733	813	818	768	825	904	901	883	880	798	792	771	757
22. Sulawesi Selatan	120.901	122.563	126.948	126.139	127.269	129.090	129.297	129.562	130.252	130.760	131.790	133.453	134.646	135.797	136.667
NPL/NPF	4.335	3.037	4.174	4.346	4.547	4.576	4.599	4.909	4.004	4.098	4.211	4.176	4.258	4.041	3.415
23. Sulawesi Utara	39.490	39.386	41.433	41.246	41.467	41.971	42.046	42.082	42.770	42.795	42.985	43.362	43.678	44.022	44.068
NPL/NPF	1.249	1.396	1.316	1.332	1.344	1.348	1.426	1.463	1.467	1.475	1.472	1.451	1.443	1.363	1.211
24. Gorontalo	13.611	14.590	15.901	15.969	16.099	16.409	16.478	16.451	16.595	16.599	16.684	16.807	16.898	17.019	17.036
NPL/NPF	370	514	596	605	614	601	634	641	649	659	694	678	681	637	607
25. Sulawesi Barat	8.450	9.198	10.049	10.013	10.061	10.206	10.299	10.313	10.436	10.467	10.541	10.658	10.688	10.757	10.894
NPL/NPF	122	106	132	151	156	156	163	175	187	212	220	218	229	220	206
26. Sulawesi Tenggara	25.527	27.258	32.255	32.260	32.373	32.966	33.169	33.302	33.642	33.691	31.235	34.199	34.212	34.644	36.140
NPL/NPF	594	533	560	594	618	607	576	606	589	610	608	591	593	576	534
27. Nusa Tenggara Barat	44.948	50.607	53.696	53.714	53.897	54.403	54.864	55.040	55.727	55.843	56.307	56.440	57.031	57.568	54.265
NPL/NPF	476	521	734	800	861	840	938	1.021	1.035	1.061	1.068	1.071	1.079	1.019	888
28. Bali	81.273	81.876	83.299	83.127	83.717	84.256	84.479	84.644	84.979	85.065	85.174	85.784	85.991	86.340	86.821
NPL/NPF	2.355	1.911	2.111	2.220	2.465	2.341	2.430	2.523	2.507	2.726	2.526	2.424	2.359	2.274	2.083
29. Nusa Tenggara Timur	32.230	34.297	36.860	36.594	36.854	37.429	37.634	37.755	38.410	38.596	38.922	38.856	39.156	39.421	39.766
NPL/NPF	629	613	465	555	562	541	580	1.149	1.166	1.199	1.198	632	639	592	534
30. Maluku	12.221	12.762	13.650	13.643	13.834	14.057	14.092	14.117	14.423	14.454	14.553	14.612	14.717	14.828	14.808
NPL/NPF	160	156	246	268	277	280	280	287	296	330	314	294	308	275	258
31. Papua	30.198	31.322	32.443	31.898	32.054	32.489	32.760	32.900	33.250	33.301	33.446	33.923	34.342	34.675	34.763
NPL/NPF	642	678	843	879	906	869	960	1.013	987	1.019	1.040	954	971	959	863
32. Maluku Utara	9.302	9.756	10.677	10.667	10.788	11.011	12.741	12.768	13.078	13.168	13.306	13.466	13.734	13.865	14.042
NPL/NPF	161	115	144	161	177	167	175	174	178	168	175	169	173	156	150
33. Irian Jaya Barat	13.341	13.980	15.069	14.877	14.828	14.944	15.042	14.938	15.068	15.106	15.224	15.424	15.458	15.664	15.785
NPL/NPF	364	351	391	462	519	541	576	620	589	626	640	625	639	628	558
34. Lainnya / *Others*	87.152	100.858	124.321	125.098	125.684	128.258	126.569	129.830	133.679	132.605	129.760	133.786	136.412	148.879	151.934
NPL/NPF	175	1.511	237	235	234	151	153	153	156	156	284	292	300	303	380
Total	**5.616.992**	**5.481.560**	**5.768.585**	**5.709.407**	**5.762.401**	**5.863.269**	**5.981.252**	**6.012.365**	**6.176.861**	**6.159.326**	**6.179.454**	**6.274.901**	**6.333.506**	**6.347.472**	**6.423.564**
NPL/NPF	**141.834**	**167.707**	**173.270**	**176.933**	**177.415**	**175.093**	**179.421**	**183.010**	**176.635**	**178.556**	**177.803**	**174.459**	**172.480**	**168.313**	**156.576**

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

Keterangan / *Items*	2019	2020	2021	2022										
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Kredit Kepada Pihak Tidak Terkait / *Loan for Unconnected Parties*	**5.550.039**	**5.426.326**	**5.710.968**	**5.654.635**	**5.701.346**	**5.802.012**	**5.918.516**	**5.950.832**	**6.112.315**	**6.086.867**	**6.133.245**	**6.226.975**	**6.283.210**	**6.297.983**	**6.371.758**
a. Lancar / *Current*	5.124.871	5.017.731	5.301.445	5.207.307	5.222.782	5.356.520	5.459.185	5.480.649	5.658.856	5.640.899	5.689.498	5.787.496	5.848.670	5.868.862	5.972.133
b. DPK / *Special Mention*	283.382	242.207	236.567	270.715	301.467	270.750	280.262	287.526	277.144	267.728	266.263	265.341	262.385	261.127	243.367
c. Kurang Lancar / *Sub-Standard*	23.277	26.784	21.521	25.511	22.158	19.953	22.832	23.258	21.459	23.715	21.767	20.665	20.831	18.692	18.779
d. Diragukan / *Doubtful*	27.086	14.453	20.605	19.047	25.978	27.647	25.657	29.364	31.496	30.592	32.746	31.311	28.487	27.293	25.407
e. Macet / *Lost*	91.422	125.151	130.829	132.054	128.961	127.142	130.581	130.034	123.359	123.932	122.971	122.162	122.837	122.009	112.072
Non Performing Loan Pihak Tidak Terkait / *Non Performing Loan of Non Connected Parties*	141.785	166.389	172.955	176.612	177.097	174.742	179.069	182.657	176.315	178.239	177.484	174.138	172.155	167.994	156.258
Kredit Kepada PihakTerkait / *Loan for Connected Parties*	**66.953**	**55.234**	**57.618**	**54.773**	**61.055**	**61.257**	**62.736**	**61.533**	**64.546**	**72.458**	**46.209**	**47.926**	**50.296**	**49.489**	**51.805**
a. Lancar / *Current*	65.356	52.614	57.190	54.236	60.535	60.217	61.717	60.540	63.523	71.259	44.640	46.524	48.853	48.170	50.488
b. DPK / *Special Mention*	1.548	1.301	113	216	201	688	667	640	703	883	1.250	1.081	1.119	1.000	1.000
c. Kurang Lancar / *Sub-Standard*	4	396	245	245	3	1	2	3	12	1	4	4	5	3	2
d. Diragukan / *Doubtful*	24	4	10	7	3	4	4	2	2	4	4	4	6	8	6
e. Macet / *Lost*	21	919	60	69	312	347	346	349	307	312	312	313	313	308	310
Non Performing Loan Pihak Terkait / *Non Performing Loan of Connected Parties*	49	1.319	315	320	318	351	352	353	320	317	319	321	324	319	318

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

Pengelompokan Bank / *Group of Banks*	2019	2020	2021	2022										
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
1. Bank Persero / *State Owned Banks*	28.398	24.856	**27.472**	**28.309**	**28.100**	**28.463**	**28.683**	**28.941**	**29.377**	**29.211**	**29.641**	**30.154**	**30.841**	**31.505**	**32.096**
NPL	567	768	575	578	548	476	394	388	371	361	356	349	359	357	366
2. BPD / *Regional Development Banks*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Bank Swasta Nasional / *Domestic Private Banks*	50.837	42.529	42.179	43.273	42.503	42.820	43.327	43.788	5.826	44.633	45.003	45.396	45.707	46.438	47.344
NPL	1.041	1.049	1.129	1.156	1.030	988	920	938	110	930	927	913	927	931	919
4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / *Foreign Owned Banks*	7.651	5.918	5.705	5.723	5.666	5.625	5.705	5.750	44.477	5.835	5.868	5.911	5.920	6.014	6.087
NPL	181	191	**128**	**125**	**113**	**111**	**103**	**108**	**940**	**108**	**108**	**102**	**105**	**100**	**99**
5. Bank Umum / *Commercial Bank*	86.886	73.303	75.355	77.305	76.269	76.907	77.716	78.480	79.681	79.679	80.512	81.460	82.468	83.957	85.527
NPL	1.790	2.009	1.833	1.860	1.690	1.575	1.417	1.435	1.421	1.399	1.391	1.363	1.391	1.388	1.384

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

	Sektor Ekonomi / *Economic Sector*	2019	2020	2021	2022									
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
1	Pertanian, Perburuhan, dan Kehutanan / *Agriculture, Hunting, and Forestry*	5.760	6.462	7.041	7.033	7.295	7.657	7.717	7.741	8.045	7.964	7.822	8.006	8.211	8.234	8.616
2	Perikanan / *Fishery*	326	511	504	440	462	484	490	495	534	556	549	551	560	583	609
3	Pertambangan dan Penggalian / *Mining and Quarrying*	1.012	667	635	722	753	756	767	762	795	825	856	874	890	912	941
4	Industri Pengolahan / *Processing industry*	2.057	2.395	2.784	3.038	3.157	3.269	3.442	3.402	3.469	3.540	3.626	3.705	3.877	3.915	3.986
5	Listrik, Gas dan Air / *Electricity, Gas and Water*	117	155	163	146	155	166	178	175	178	184	153	151	157	159	159
6	Konstruksi / *Construction*	3.834	4.345	4.858	4.879	4.986	5.115	5.295	5.435	5.620	5.805	6.005	6.069	6.217	6.383	6.421
7	Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	23.544	23.264	24.746	24.241	24.820	25.025	25.523	25.478	25.412	25.835	26.233	26.152	26.222	26.390	26.560
8	Penyediaan Akomodasi dan Penyedian Makan Minum / *Provision of accommodation and the provision of eating and drinking*	1.514	1.968	2.228	2.487	2.587	2.630	2.666	2.649	2.682	2.706	2.751	2.832	2.908	2.962	2.994
9	Transportasi, Pergudangan dan Komunikasi / *Transportation, Warehousing and communications*	2.291	2.860	3.104	2.948	2.977	3.118	3.223	3.306	3.398	3.461	3.532	3.569	3.639	3.663	3.789
10	Perantara Keuangan / *Financial intermediaries*	620	736	835	943	1.029	1.178	1.326	1.333	1.381	1.419	1.515	1.504	1.521	1.528	1.640
11	Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	3.403	4.337	4.374	4.437	4.499	4.552	4.600	4.611	4.662	4.682	4.747	4.733	4.777	4.819	4.906
12	Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / *Government administration, Defese and Compulsory Social Security*	93	91	102	238	276	284	285	270	257	255	253	250	252	240	236
13	Jasa Pendidikan / *Education services*	321	363	372	403	403	421	391	403	413	425	437	403	406	418	426
14	Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	746	620	636	634	671	693	690	698	671	685	689	664	682	678	698
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / *Community, Sociocultural, Entertainment and Other Individual Services*	7.629	6.281	6.902	9.138	9.769	9.659	9.573	9.457	9.466	9.103	9.073	9.012	9.004	9.187	9.060
16	Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	678	753	816	473	414	373	361	349	339	328	308	294	286	272	259
17	Kegiatan Usaha yang Belum Jelas Batasannya / *Business Activities are not clearly defined*	3.523	2.774	2.628	25	29	56	193	32	31	8	8	28	6	3	3
18	Bukan Lapangan Usaha - Rumah Tangga / *Loans to Non Industrial Origin - Households*	8.276	13.106	15.053	15.498	15.713	15.783	16.010	16.148	16.339	16.549	16.770	16.985	17.274	17.452	17.661
19	Bukan Lapangan Usaha - Lainnya / *Non Industrial Origin-Others*	43.040	39.084	38.801	38.963	39.297	39.610	39.713	39.420	39.753	39.754	39.789	40.271	40.042	40.143	40.333
	Total	**108.784**	**110.770**	**116.580**	**116.687**	**119.295**	**120.826**	**122.444**	**122.166**	**123.447**	**124.085**	**125.115**	**126.052**	**126.932**	**127.939**	**129.295**

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

Sektor Ekonomi / *Economic Sector*	2019	2020	2021	2022											
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Modal Kerja / *Working Capital*															
- Pertanian, Perburuhan, dan Kehutanan / *Agriculture, Hunting, and Forestry*	4.920	5.587	6.094	6.113	6.354	6.691	6.751	6.767	7.068	6.976	6.834	6.996	7.179	7.207	7.586
- Perikanan / *Fishery*	295	452	458	403	426	448	453	458	496	514	502	505	509	530	551
- Pertambangan dan Penggalian / *Mining and Quarrying*	899	547	504	584	620	606	591	585	605	627	648	663	670	692	707
- Industri Pengolahan / *Processing industry*	1.774	2.061	2.381	2.601	2.710	2.800	2.959	2.924	2.982	3.044	3.109	3.160	3.287	3.326	3.381
- Listrik, Gas dan Air / *Electricity, Gas and Water*	103	131	140	127	136	144	145	150	154	161	128	129	134	137	134
- Konstruksi / *Construction*	3.519	4.038	4.517	4.446	4.530	4.664	4.839	4.971	5.151	5.304	5.490	5.553	5.688	5.845	5.872
- Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	21.101	20.984	22.295	21.840	22.373	22.595	23.112	23.079	22.994	23.394	23.756	23.633	23.670	23.768	23.955
- Penyediaan Akomodasi dan Penyedian Makan Minum / *Provision of accommodation and the provision of eating and drinking*	1.120	1.402	1.654	1.765	1.857	1.890	1.911	1.887	1.913	1.920	1.969	2.017	2.061	2.106	2.110
- Transportasi, Pergudangan dan Komunikasi / *Transportation, Warehousing and communications*	1.589	1.859	2.050	1.937	1.971	2.066	2.140	2.186	2.245	2.251	2.281	2.321	2.363	2.360	2.430
- Perantara Keuangan / *Financial intermediaries*	569	687	772	875	946	1.097	1.245	1.281	1.325	1.355	1.451	1.441	1.460	1.467	1.583
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	2.956	3.845	3.946	3.986	4.043	4.087	4.126	4.134	4.189	4.202	4.256	4.249	4.254	4.292	4.367
- Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / *Government administration, Defese and Compulsory Social Security*	64	62	66	158	193	197	203	195	183	182	182	178	180	173	168
- Jasa Pendidikan / *Education services*	197	210	224	261	263	281	248	257	264	273	284	266	269	268	268
- Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	523	435	429	392	436	455	455	460	442	456	460	455	474	473	486
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / *Community, Sociocultural, Entertainment and Other Individual Services*	6.117	4.950	5.432	7.228	7.848	7.806	7.758	7.611	7.590	7.260	7.253	7.170	7.179	7.365	7.250
- Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	513	571	638	383	326	288	281	271	263	254	239	227	218	206	194
- Kegiatan Usaha yang Belum Jelas Batasannya / *Business Activities are not clearly defined*	2.884	2.243	2.021	25	29	46	125	25	24	7	7	21	6	3	3
- Bukan Lapangan Usaha - Rumah Tangga / *Loans to Non Industrial Origin - Households*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Bukan Lapangan Usaha - Lainnya / *Non Industrial Origin-Others*	23	14	3	62	-	-	-	-	-	-	-	-	-	-	-
Total Modal Kerja / *Total Working Capital*	**49.166**	**50.080**	**53.626**	**53.187**	**55.062**	**56.163**	**57.341**	**57.242**	**57.887**	**58.180**	**58.850**	**58.982**	**59.602**	**60.217**	**61.047**
Investasi															
- Pertanian, Perburuhan, dan Kehutanan / *Agriculture, Hunting, and Forestry*	839	875	947	920	941	966	966	974	977	988	988	1.010	1.031	1.027	1.030
- Perikanan / *Fishery*	31	59	46	37	36	36	37	37	38	42	47	46	51	53	57
- Pertambangan dan Penggalian / *Mining and Quarrying*	113	120	131	137	133	150	176	178	190	199	208	212	220	219	234
- Industri Pengolahan / *Processing industry*	283	334	402	438	447	469	483	478	487	496	516	545	591	590	605
- Listrik, Gas dan Air / *Electricity, Gas and Water*	14	24	23	19	18	22	33	25	24	24	25	23	23	22	24
- Konstruksi / *Construction*	316	307	341	432	456	451	456	464	469	501	515	516	528	538	549
- Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	2.443	2.281	2.451	2.401	2.447	2.430	2.412	2.399	2.419	2.441	2.477	2.519	2.553	2.622	2.605
- Penyediaan Akomodasi dan Penyedian Makan Minum / *Provision of accommodation and the provision of eating and drinking*	394	565	573	722	731	740	755	762	769	787	782	815	847	856	884
- Transportasi, Pergudangan dan Komunikasi / *Transportation, Warehousing and communications*	702	1.001	1.054	1.012	1.006	1.052	1.084	1.120	1.153	1.210	1.251	1.248	1.276	1.303	1.358
- Perantara Keuangan / *Financial intermediaries*	50	49	63	68	83	81	81	52	56	64	64	63	61	61	57
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and*	447	491	428	451	456	465	474	477	473	479	491	484	522	526	539
- Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / *Government administration, Defese and Compulsory Social Security*	29	29	36	79	83	87	82	75	74	73	71	73	72	66	69
- Jasa Pendidikan / *Education services*	124	153	148	142	140	140	142	146	149	152	154	137	137	150	158
- Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	223	185	207	242	234	237	235	237	228	229	230	209	208	205	211
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / *Community, Sociocultural, Entertainment and Other Individual Services*	1.513	1.331	1.469	1.910	1.921	1.852	1.815	1.846	1.876	1.843	1.819	1.842	1.825	1.822	1.809
- Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	165	181	178	90	88	85	80	78	76	74	69	67	68	66	65
- Kegiatan Usaha yang Belum Jelas Batasannya / *Business Activities are not clearly defined*	639	531	607	0	1	11	68	7	7	0	1	7	1	1	0
- Bukan Lapangan Usaha - Rumah Tangga / *Loans to Non Industrial Origin - Households*	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
- Bukan Lapangan Usaha - Lainnya / *Non Industrial Origin-Others*	**1**	**0**	**0**	**7**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Total Investasi / *Total Investment*	**8.327**	**8.515**	**9.105**	**9.108**	**9.222**	**9.271**	**9.380**	**9.357**	**9.466**	**9.601**	**9.706**	**9.815**	**10.013**	**10.127**	**10.254**
Konsumsi / *Consumption*															
- Kredit pemilikan rumah (KPR) yang dijamin dengan hak tanggungan pertama dengan tujuan untuk dihuni / *Housing Loan (mortgage) secured by first mortgage in order to live*	2.106	1.998	1.972	2.009	2.026	2.035	2.041[r]	2.037	2.064	2.069	2.053	2.088	2.097	2.135	2.158
- Kredit pemilikan kendaraan bermotor / *Vehicle Loans*	1.190	1.043	1.080	1.112	1.113	1.116	1.128[r]	1.117	1.123	1.133	1.150	1.156	1.161	1.176	1.172
- Kredit konsumsi lainnya / *Other consumer credit*	47.995	49.135	50.797	51.271	51.872	52.241	52.554[r]	52.413	52.907	53.102	53.356	54.012	54.058	54.285	54.663
Total Konsumsi / *Total consumption*	**51.291**	**52.175**	**53.850**	**54.392**	**55.011**	**55.392**	**55.723**	**55.568**	**56.093**	**56.304**	**56.559**	**57.255**	**57.317**	**57.595**	**57.993**
Total	**108.784**	**110.770**	**116.580**	**116.687**	**119.295**	**120.826**	**122.444**	**122.166**	**123.447**	**124.085**	**125.115**	**126.052**	**126.932**	**127.939**	**129.295**

Tabel 3.18.a.
Kredit Bank Perkreditan Rakyat Berdasarkan Lokasi Bank Penyalur
(Credit of Rural Banks Based on Banks Location)
Miliar Rp *(Billion Rp)*

Lokasi / *Location*	2019	2020	2021	2022										
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
1. Jawa Barat	13.848	13.223	13.961	14.012	14.256	14.526	14.809	14.724	14.990	15.128	15.243	15.408	15.594	15.793	15.834
2. Banten	3.991	3.982	4.096	4.129	4.199	4.293	4.422	4.427	4.476	4.515	4.624	4.739	4.818	4.865	4.918
3. DKI Jakarta	1.848	2.051	2.427	2.444	2.471	2.564	2.633	2.623	2.692	2.739	2.782	2.843	2.863	2.883	2.995
4. D.I Yogyakarta	5.263	5.679	5.805	6.035	6.059	6.105	6.228	6.622	5.947	5.981	6.009	6.069	6.073	6.097	6.146
5. Jawa Tengah	26.912	28.082	29.847	29.576	31.313	31.749	32.085	31.470	32.581	32.690	32.893	32.849	33.012	33.231	33.363
6. Jawa Timur	10.797	10.841	11.554	11.571	11.775	11.987	12.270	12.186	12.243	12.314	12.399	12.487	12.529	12.660	12.774
7. Bengkulu	73	74	79	81	83	85	87	87	87	88	90	95	97	100	102
8. Jambi	774	803	863	868	874	884	900	895	903	914	925	940	948	956	969
9. Aceh	152	135	57	55	53	54	52	51	51	51	50	50	49	48	48
10. Sumatera Utara	1.252	1.205	1.406	1.410	1.443	1.461	1.481	1.478	1.454	1.474	1.496	1.517	1.536	1.559	1.566
11. Sumatera Barat	1.331	1.355	1.369	1.361	1.380	1.402	1.414	1.403	1.422	1.401	1.408	1.417	1.426	1.437	1.449
12. Riau	984	954	1.028	1.024	1.035	1.048	1.067	1.062	1.076	1.096	1.117	1.140	1.154	1.172	1.177
13. Kepulauan Riau	5.379	5.152	5.220	5.244	5.267	5.343	5.439	5.530	5.601	5.666	5.747	5.842	5.927	6.044	6.219
14. Sumatera Selatan	1.436	1.457	1.474	1.466	1.475	1.474	1.489	1.493	1.507	1.518	1.541	1.561	1.590	1.604	1.621
15. Bangka Belitung	111	119	109	108	111	112	112	110	111	109	111	112	112	111	112
16. Lampung	9.664	10.096	10.322	10.326	10.358	10.405	10.473	10.461	10.567	10.616	10.681	10.731	10.805	10.827	10.869
17. Kalimantan Selatan	426	425	520	523	532	548	546	541	555	554	568	584	593	594	599
18. Kalimantan Barat	711	758	977	969	972	994	1.009	1.011	1.035	1.054	1.092	1.108	1.111	1.117	1.123
19. Kalimantan Timur	240	241	270	272	274	277	284	282	293	300	305	310	317	323	327
20. Kalimantan Tengah	518	561	826	838	844	852	883	1.003	1.027	1.035	1.028	1.035	1.087	1.116	1.534
21. Kalimantan Utara	43	39	56	59	61	63	64	63	63	63	63	62	62	63	66
22. Sulawesi Tengah	2.274	2.288	2.224	2.205	2.203	2.199	2.196	2.184	2.184	2.180	2.188	2.191	2.186	2.201	2.212
23. Sulawesi Selatan	2.467	2.268	2.384	2.406	2.423	2.441	2.460	2.457	2.474	2.487	2.500	2.511	2.519	2.526	2.537
24. Sulawesi Utara	1.221	1.329	1.351	1.345	1.363	1.397	1.428	1.434	1.473	1.496	1.536	1.561	1.563	1.562	1.536
25. Sulawesi Tenggara	238	229	257	260	267	271	273	272	273	277	282	291	295	297	300
26. Sulawesi Barat	23	25	79	78	78	78	79	78	76	76	74	76	75	77	79
27. Gorontalo	25	53	48	49	50	51	50	50	50	49	50	51	51	50	53
28. Nusa Tenggara Barat	1.150	1.194	1.255	1.266	1.278	1.283	1.277	1.264	1.260	1.268	1.280	1.304	1.335	1.364	1.405
29. Bali	11.287	11.522	11.894	11.901	11.967	12.017	12.060	12.044	12.085	12.046	12.077	12.169	12.176	12.187	12.274
30. Nusa Tenggara Timur	641	669	672	662	668	664	662	661	669	669	680	684	694	698	697
31. Maluku	1.825	1.917	1.974	1.983	1.990	2.003	2.006	2.011	2.021	2.025	2.037	2.053	2.064	2.084	2.094
32. Papua	1.130	1.241	1.354	1.345	1.346	1.367	1.379	1.376	1.383	1.395	1.421	1.441	1.448	1.464	1.467
33. Maluku Utara	166	200	220	222	225	229	229	228	230	230	233	237	239	243	244
34. Papua Barat	584	604	602	596	598	598	598	588	587	582	584	584	585	586	586
35. Lainnya / *Others*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	**108.784**	**110.770**	**116.580**	**116.687**	**119.295**	**120.826**	**122.444**	**122.166**	**123.447**	**124.085**	**125.115**	**126.052**	**126.932**	**127.939**	**129.295**

Tabel 3.19.a.
Kredit/Pembiayaan dan Non Performing Loan/Non Performing Financing UMKM dan MKM Sektor Ekonomi
(SMEs Credit/Financing & Micro, Small, and NPL/NPF Based on Economic Sector)
Miliar Rp *(Billion Rp)*

Sektor Ekonomi / *Economic Sector*	2019	2020	2021	2022										
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Usaha Mikro Kecil dan Menengah (UMKM) / *Micro, Small and Medium Enterprises*															
1. Pertanian, Perburuan dan Kehutanan / *Agriculture, hunting, and forestry*															
Baki Debet	109.544	130.012	161.456	164.403	171.619	177.019	182.790	186.811	191.948	194.405	197.473	201.109	204.553	209.748	214.198
NPL/NPF	2.523	2.594	2.900	3.295	3.478	3.469	3.417	3.622	3.565	3.557	3.377	3.289	3.409	3.305	3.067
2. Perikanan / *Fishery*															
Baki Debet	9.379	11.416	14.751	14.902	15.079	15.203	15.387	15.367	15.432	15.610	15.737	15.872	15.942	16.031	16.021
NPL/NPF	252	385	376	445	463	441	477	522	518	534	534	557	559	527	489
3. Pertambangan dan Penggalian / *Mining and quarrying*															
Baki Debet	8.544	8.039	8.969	8.275	7.158	6.257	6.183	6.188	6.897	6.528	6.671	7.860	7.223	6.942	7.080
NPL/NPF	369	1.240	397	391	406	409	491	514	470	468	410	351	362	351	332
4. Industri Pengolahan / *Processing industry*															
Baki Debet	111.401	112.601	128.136	127.585	127.980	128.206	134.258	127.541	131.206	130.937	131.415	133.163	134.288	133.204	135.619
NPL/NPF	4.622	4.929	5.419	5.623	5.721	4.836	8.278	5.437	5.255	5.524	5.448	5.018	5.157	5.026	4.678
5. Listrik, Gas dan Air / *Electricity, gas and water*															
Baki Debet	6.669	4.039	3.808	3.635	3.447	3.528	8.877	3.596	3.676	3.541	3.108	3.124	3.185	3.438	3.565
NPL/NPF	104	148	133	137	129	142	144	151	132	130	130	116	116	124	103
6. Konstruksi / *Construction*															
Baki Debet	72.030	59.164	57.583	53.475	54.094	54.276	55.956	57.094	56.737	56.667	51.590	52.778	52.784	53.021	52.264
NPL/NPF	6.328	6.719	7.342	7.516	7.640	7.569	7.633	8.062	7.589	7.634	6.499	6.368	6.295	6.229	5.649
7. Perdagangan Besar dan Eceran / *Wholesale and retail trade*															
Baki Debet	548.273	530.652	601.384	600.119	607.806	617.667	621.357	629.834	636.940	636.829	639.463	645.199	648.072	652.167	656.418
NPL/NPF	18.931	18.208	21.565	22.827	23.783	23.534	25.373	26.945	25.941	27.061	27.011	25.941	26.432	25.921	23.799
8. Penyediaan Akomodasi dan Penyediaan Makan Minum / *Provision of accommodation and the provision of eating and drinking*															
Baki Debet	45.137	50.623	58.603	59.241	59.731	60.436	60.966	61.184	60.867	61.154	60.003	60.608	61.086	60.840	61.393
NPL/NPF	1.443	2.009	1.694	1.936	2.010	2.004	2.175	2.244	2.071	2.261	2.204	2.017	2.240	2.034	1.850
9. Transportasi, Pergudangan dan Komunikasi / *Transportation, warehousing and communications*															
Baki Debet	44.767	42.711	41.876	41.461	41.471	41.709	41.714	41.842	41.968	42.205	42.203	43.456	43.231	43.824	45.268
NPL/NPF	1.269	1.433	1.886	1.804	1.769	1.782	1.867	1.860	1.844	1.840	1.779	1.643	1.650	1.612	1.437
10. Perantara Keuangan / *Financial intermediaries*															
Baki Debet	17.233	12.167	10.001	11.113	10.659	10.585	10.201	10.825	11.678	11.662	10.468	10.559	10.789	10.713	10.835
NPL/NPF	345	436	286	309	754	757	761	756	390	422	419	393	401	446	350
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real estate, Business Ownership, and Business Services*															
Baki Debet	58.426	50.701	48.499	48.895	48.881	49.235	49.982	50.386	50.288	49.989	48.414	48.893	48.169	49.443	51.024
NPL/NPF	1.818	2.746	2.876	2.956	3.022	2.964	3.002	3.112	2.951	3.059	2.773	2.713	2.406	2.356	2.098
12. Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib / *Government administration, defense and compulsory social security*															
Baki Debet	160	100	214	342	251	171	156	202	206	180	208	357	240	239	387
NPL/NPF	1	3	3	4	5	3	4	3	2	1	1	1	0	1	0
13. Jasa Pendidikan / *Education services*															
Baki Debet	6.872	7.235	8.294	8.281	8.867	8.812	8.432	8.359	8.458	8.481	8.504	8.630	8.564	8.626	8.554
NPL/NPF	103	104	85	96	114	125	126	134	118	120	125	129	120	115	154
14. Jasa Kesehatan dan Kegiatan Sosial / *Health services and social activities*															
Baki Debet	11.716	10.257	11.824	11.686	11.455	11.671	11.796	11.862	12.050	11.756	11.825	11.968	12.000	12.319	12.537
NPL/NPF	252	248	132	146	151	162	169	167	166	160	150	140	141	144	134
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / *Community, Sociocultural, Entertainment and Other Individual Services*															
Baki Debet	53.400	54.513	60.959	58.970	60.406	61.509	63.129	63.778	64.951	65.490	65.907	67.021	67.570	68.434	69.711
NPL/NPF	1.561	1.768	1.557	1.599	1.659	1.679	1.837	1.980	1.906	2.013	2.026	1.931	2.014	1.914	1.805
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual services which serve households*															
Baki Debet	3.093	2.875	3.825	3.788	3.775	3.776	3.836	3.926	3.909	3.942	3.936	4.002	3.955	3.902	3.926
NPL/NPF	63	49	74	79	81	88	102	103	102	103	112	109	107	102	90
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*															
Baki Debet	6	7	5	5	6	6	6	6	7	5	6	6	6	14	15
NPL/NPF	-	0	-	-	-	-	-								-
18. Kegiatan yang Belum Jelas Batasannya / *Business activities are not clearly defined*															-
Baki Debet	847	1.220	829	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	125	94	31	-	-	-	-	-	-	-	-	-	-	-	-
19. Penerima Kredit Bukan Lapangan Usaha / *Debtor is not the business field - other*															-
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20. Tidak Teridentifikasi / *Un-identified*															-
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / *Total*															-
Baki Debet	**1.107.497**	**1.088.332**	**1.221.015**	**1.216.176**	**1.232.683**	**1.250.065**	**1.275.027**	**1.278.801**	**1.297.219**	**1.299.384**	**1.296.931**	**1.314.605**	**1.321.658**	**1.332.905**	**1.348.813**
NPL/NPF	**40.111**	**43.113**	**46.757**	**49.162**	**51.184**	**49.964**	**55.856**	**55.613**	**53.020**	**54.887**	**52.998**	**50.715**	**51.410**	**50.206**	**46.033**

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

Jenis Penggunaan / *Type of Use*	2019	2020	2021	2022										
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Usaha Mikro Kecil dan Menengah (UMKM) / *Micro, Small and Medium Enterprises*															
1. Modal Kerja / *Working Capital*															
Baki Debet	797.185	796.710	925.184	921.954	915.715	932.107	942.238	956.205	969.608	993.845	983.157	1.002.386	1.005.743	1.003.506	1.013.459
NPL/NPF	31.012	31.719	36.453	38.282	39.540	39.017	41.564	43.966	41.818	43.645	42.298	40.517	41.000	40.163	36.961
2. Investasi / *Investment*															
Baki Debet	310.312	291.623	295.831	294.222	316.969	317.957	332.789	322.597	327.611	305.539	313.774	312.219	315.915	329.399	335.355
NPL/NPF	9.098	11.394	10.304	10.880	11.645	10.948	14.292	11.647	11.202	11.242	10.700	10.198	10.410	10.044	9.072
3. Konsumsi / *Consumption*															
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Tidak Teridentifikasi / *Un-identified*															
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Jumlah / *Total*															
Baki Debet	**1.107.497**	**1.088.332**	**1.221.015**	**1.216.176**	**1.232.683**	**1.250.065**	**1.275.027**	**1.278.801**	**1.297.219**	**1.299.384**	**1.296.931**	**1.314.605**	**1.321.658**	**1.332.905**	**1.348.813**
NPL/NPF	**40.111**	**43.113**	**46.757**	**49.162**	**51.184**	**49.964**	**55.856**	**55.613**	**53.020**	**54.887**	**52.998**	**50.715**	**51.410**	**50.206**	**46.033**

Tabel 3.21.a.
Kredit/Pembiayaan dan Non Performing Loan/Non Performing Financing Rincian Kredit UMKM dan MKM Menurut Kelompok Bank
(Detail of SMEs Credit/Financing and Detail of MKM Credit/Financing Based on Group of Bank)
Miliar Rp *(Billion Rp)*

Kelompok Bank	2019	2020	2021	2022										
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Usaha Mikro Kecil dan Menengah (UMKM) / *Micro, Small and Medium Enterprises*															
1. Bank Persero / *State Owned Banks*															
Baki Debet	**615.585**	**633.015**	**748.855**	**749.501**	**758.102**	**776.708**	**795.644**	**797.113**	**812.206**	**812.994**	**814.323**	**824.580**	**830.611**	**839.089**	**849.159**
Mikro / *Micro*	230.095	189.333	326.560	330.834	338.595	349.941	366.307	366.886	373.421	376.702	379.199	436.534	441.193	448.973	455.972
Kecil / *Small*	236.710	250.616	333.146	330.712	334.704	341.514	345.547	345.636	351.445	351.282	353.485	308.442	308.915	310.234	311.440
Menengah / *Medium*	148.781	193.066	89.149	87.954	84.803	85.253	83.789	84.592	87.341	85.010	81.639	79.604	80.503	79.883	81.747
NPL/NPF	**17.904**	**18.781**	**23.175**	**25.002**	**26.033**	**25.411**	**30.607**	**29.511**	**28.562**	**29.727**	**28.725**	**26.992**	**27.588**	**26.505**	**24.608**
Mikro / *Micro*	3.279	2.416	5.532	6.522	6.971	6.957	11.246	8.964	9.166	9.543	9.623	9.658	10.180	9.167	8.430
Kecil / *Small*	7.584	7.738	10.391	11.201	11.771	11.595	12.689	13.810	13.005	13.583	13.865	12.665	12.745	12.750	11.566
Menengah / *Medium*	7.040	8.627	7.251	7.279	7.290	6.859	6.672	6.738	6.392	6.600	5.237	4.669	4.662	4.588	4.612
2. BPD / *Regional Development Banks*															
Baki Debet	**78.694**	**74.773**	**81.582**	**77.761**	**79.177**	**81.225**	**84.383**	**85.860**	**85.860**	**86.984**	**89.403**	**91.713**	**92.442**	**93.880**	**91.839**
Mikro / *Micro*	16.175	16.575	19.377	19.016	19.129	19.373	19.824	19.866	19.866	20.709	21.275	21.874	22.257	22.691	22.809
Kecil / *Small*	32.300	32.943	37.033	35.677	36.485	37.365	38.183	38.557	38.557	40.857	41.895	43.113	43.345	44.281	44.161
Menengah / *Medium*	30.219	25.255	25.172	23.068	23.563	24.487	26.376	27.437	27.437	25.418	26.233	26.726	26.840	26.908	24.868
NPL/NPF	**6.488**	**7.005**	**6.570**	**6.621**	**6.758**	**6.829**	**7.190**	**7.289**	**6.695**	**6.871**	**6.926**	**6.878**	**6.939**	**6.996**	**6.415**
Mikro / *Micro*	539	584	694	748	747	727	739	752	738	751	762	747	762	776	749
Kecil / *Small*	2.335	2.434	2.397	2.368	2.409	2.422	2.444	2.483	2.256	2.303	2.322	2.285	2.319	2.365	2.165
Menengah / *Medium*	3.614	3.987	3.479	3.505	3.602	3.680	4.006	4.054	3.700	3.817	3.841	3.846	3.859	3.855	3.501
3. Bank Swasta Nasional / *Domestic Private Banks*															
Baki Debet	**412.620**	**380.345**	**390.463**	**388.823**	**395.312**	**392.042**	**394.912**	**395.741**	**399.064**	**399.316**	**393.116**	**398.220**	**398.517**	**399.841**	**407.718**
Mikro / *Micro*	37.254	41.235	43.934	49.029	50.844	49.598	51.718	52.093	52.887	48.636	47.248	49.593	50.374	51.104	53.916
Kecil / *Small*	74.242	69.294	89.334	85.353	87.660	87.185	89.210	89.417	90.572	96.648	95.925	104.856	105.654	107.745	110.901
Menengah / *Medium*	301.125	269.816	257.195	254.441	256.807	255.259	253.985	254.231	255.604	254.032	249.943	243.772	242.489	240.992	242.901
NPL/NPF	**15.570**	**17.327**	**17.013**	**17.539**	**18.394**	**17.725**	**18.059**	**18.813**	**17.763**	**18.289**	**17.347**	**16.845**	**16.883**	**16.705**	**15.009**
Mikro / *Micro*	1.263	1.631	2.262	2.190	2.716	2.666	2.660	2.816	2.460	2.464	2.094	2.182	2.083	2.115	1.912
Kecil / *Small*	2.141	2.218	2.436	2.409	2.565	2.618	2.729	2.840	2.882	2.894	2.777	2.957	2.998	2.936	2.442
Menengah / *Medium*	12.166	13.478	12.315	12.940	13.112	12.441	12.669	13.157	12.421	12.931	12.476	11.706	11.802	11.654	10.656
4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / *Branch Offices of Foreign Banks*															
Baki Debet	**597**	**199**	**115**	**91**	**92**	**90**	**87**	**87**	**91**	**87**	**89**	**92**	**88**	**95**	**97**
Mikro / *Micro*	1	0	0	0	0	0	0		0	0	0	0	0	0	0
Kecil / *Small*	76	69	27	30	31	29	28	28	31	28	30	31	31	38	40
Menengah / *Medium*	520	130	88	61	62	60	60	59	60	59	60	61	57	58	57
NPL/NPF	**149**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**		**0**	
Mikro / *Micro*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Kecil / *Small*	46	0	0	0	0	0	0	0	0	0	0	0	0	0	
Menengah / *Medium*	103	0	0	0	0	0	0	0	0	0	0	0	0	0	
Jumlah / *Total*															
Baki Debet	**1.107.497**	**1.088.332**	**1.221.015**	**1.216.176**	**1.232.683**	**1.250.065**	**1.275.027**	**1.278.801**	**1.297.220**	**1.299.382**	**1.296.931**	**1.314.605**	**1.321.658**	**1.332.905**	**1.348.813**
NPL/NPF	**40.111**	**43.113**	**46.757**	**49.162**	**51.184**	**49.964**	**55.856**	**55.613**	**53.020**	**54.887**	**52.998**	**50.715**	**51.410**	**50.206**	**46.033**

Tabel 3.22.a.
Kredit/Pembiayaan UMKM dan MKM Menurut Lokasi Proyek Per Daerah Tingkat I
(SMEs Credit/Financing and MKM Credit Based on Project Location)
Miliar Rp *(Billion Rp)*

Lokasi / *Location*	2019	2020	2021	2022										
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Usaha Mikro Kecil dan Menengah (UMKM) / *Micro, Small and Medium Enterprises*															
1. Jawa Barat	151.081	147.306	169.569	169.813	170.842	173.000	174.671	176.782	179.656	180.206	179.711	182.270	182.691	183.287	185.184
2. Banten	48.867	46.131	50.737	49.935	50.718	51.082	51.409	51.292	53.162	53.457	52.808	53.423	53.651	54.179	54.291
3. DKI Jakarta	157.529	143.631	138.889	137.998	139.497	138.785	144.361	142.883	143.085	141.943	137.530	139.969	139.172	138.772	144.233
4. D.I Yogyakarta	16.437	17.035	20.067	20.205	20.492	20.773	20.945	21.234	21.548	21.437	21.240	21.479	21.634	21.936	22.236
5. Jawa Tengah	125.128	126.914	148.313	149.146	151.873	154.857	160.019	160.222	162.697	163.686	164.889	167.359	168.569	170.871	171.888
6. Jawa Timur	159.406	159.233	179.883	179.571	181.480	185.601	186.722	190.424	192.764	192.970	192.858	195.049	196.275	197.683	199.243
7. Bengkulu	8.832	9.561	11.369	11.405	11.676	12.000	12.164	12.271	12.180	12.542	12.376	12.532	12.645	13.093	13.195
8. Jambi	16.780	16.447	18.880	18.707	19.102	19.537	19.814	19.966	20.236	20.388	20.361	20.793	20.994	21.391	21.819
9. Aceh	12.130	10.831	10.538	10.533	10.550	10.732	10.931	10.925	11.014	10.938	11.011	10.995	11.006	10.845	10.773
10. Sumatera Utara	59.197	56.968	63.143	63.028	63.461	64.791	65.449	65.734	66.876	66.933	67.413	68.362	69.111	69.730	70.370
11. Sumatera Barat	19.561	19.612	23.693	23.934	24.440	24.906	25.124	25.455	26.039	26.095	26.206	26.585	26.860	27.266	27.485
12. Riau	28.886	28.791	32.446	31.645	32.135	33.205	33.142	33.255	33.964	33.940	34.051	34.658	35.242	35.712	36.091
13. Kepulauan Riau	28.133	27.883	31.073	30.970	31.576	32.037	32.529	32.830	33.453	33.793	34.066	34.851	35.058	35.659	36.162
14. Sumatera Selatan	5.841	5.243	5.758	5.478	5.556	5.703	5.769	5.854	5.969	5.973	6.018	6.174	6.538	6.564	6.572
15. Bangka Belitung	9.436	8.473	10.321	10.103	10.258	10.513	10.877	10.939	11.067	11.068	11.089	11.222	11.251	11.294	11.596
16. Lampung	20.068	20.516	23.981	24.132	24.661	25.147	25.785	25.676	26.033	26.160	26.413	26.779	27.045	27.392	27.550
17. Kalimantan Selatan	14.377	14.525	16.692	16.831	17.562	17.752	17.794	17.988	18.695	18.308	18.762	18.955	19.057	19.154	19.427
18. Kalimantan Barat	22.121	22.652	24.023	23.460	24.268	24.156	24.771	24.907	25.268	25.379	25.572	25.809	26.013	26.182	26.523
19. Kalimantan Timur	27.301	26.784	30.158	31.396	31.100	30.096	30.147	30.590	30.898	31.366	31.231	31.644	31.892	32.315	32.400
20. Kalimantan Tengah	11.999	12.192	14.227	14.161	14.503	14.670	15.091	15.511	15.603	15.581	15.986	16.258	16.279	16.325	16.882
21. Sulawesi Tengah	10.161	10.371	11.835	11.761	11.972	11.830	14.777	12.212	12.449	13.046	13.269	13.509	13.576	13.682	13.927
22. Sulawesi Selatan	39.956	40.559	49.304	48.926	50.452	51.865	55.027	52.563	52.557	52.758	52.472	52.940	53.419	54.368	54.853
23. Sulawesi Utara	11.291	10.665	11.754	11.574	11.697	11.880	11.963	11.978	12.334	12.233	12.244	12.459	12.563	12.648	12.715
24. Sulawesi Tenggara	4.210	4.119	5.001	5.074	5.128	5.286	5.303	5.322	5.428	5.271	5.270	5.306	5.306	5.361	5.453
25. Sulawesi Barat	4.647	4.886	6.102	5.967	6.011	6.126	6.232	6.305	6.787	6.413	6.412	6.481	6.503	6.555	6.644
26. Gorontalo	8.640	9.253	11.187	11.167	11.329	11.635	11.821	11.979	12.185	12.227	12.310	12.457	12.554	12.759	12.898
27. Nusa Tenggara Barat	14.335	15.822	17.993	17.876	18.125	18.238	18.408	18.543	18.740	18.739	18.603	18.801	18.948	19.383	19.474
28. Bali	38.127	38.737	43.288	43.604	43.920	44.185	44.313	45.049	45.174	45.154	45.133	45.395	45.461	45.757	45.818
29. Nusa Tenggara Timur	11.525	11.550	14.201	14.117	14.287	14.670	14.811	15.113	15.553	15.593	15.739	15.904	16.006	16.242	16.406
30. Maluku	3.934	4.121	4.799	4.773	4.847	4.964	5.011	5.052	5.180	5.200	5.334	5.375	5.395	5.458	5.494
31. Papua	10.600	10.334	11.402	11.014	11.134	11.871	11.502	11.624	12.024	12.008	12.082	12.145	12.186	12.182	12.207
32. Maluku Utara	2.517	2.448	3.104	3.535	3.599	3.647	3.729	3.640	3.757	3.806	3.646	3.687	3.743	3.825	3.878
33. Papua Barat	3.947	3.885	4.441	4.285	4.317	4.446	4.539	4.609	4.663	4.715	4.782	4.934	4.970	4.952	5.046
34. Lainnya / *Others*	32	18	31	54	114	76	78	75	181	58	44	44	43	82	82
35. Tidak Teridentifikasi / *Un-identified*	466	835	2.813	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / *Total*	**1.107.497**	**1.088.332**	**1.221.015**	**1.216.176**	**1.232.683**	**1.250.065**	**1.275.027**	**1.278.801**	**1.297.219**	**1.299.384**	**1.296.931**	**1.314.605**	**1.321.658**	**1.332.905**	**1.348.813**

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