

STATISTIK PERBANKAN INDONESIA

INDONESIA BANKING STATISTICS



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KATA PENGANTAR *FOREWORD*

Statistik Perbankan Indonesia (SPI) merupakan media publikasi yang menyajikan data mengenai perbankan Indonesia. SPI diterbitkan secara bulanan oleh Otoritas Jasa Keuangan untuk memberikan gambaran perkembangan perbankan di Indonesia.

The Indonesia Banking Statistic is a publication media that provides data of Indonesian Banking. The SPI is published monthly by Financial Services Authority to provide an overview of banking development in Indonesia.

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 activities in banking sector from The Bank of Indonesia to Financial Services Authority since December 31st, 2013, accordingly since SPI of November 2013 edition is published by Financial Services Authority and can be accessed through website www.ojk.go.id on menu Data and Banking Statistic.

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, Januari 2024
Jakarta, January 2024

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

HALAMAN KETERANGAN PAGE OF REFERENCE

Jadwal Publikasi Kedepan

Edisi Desember 2024 akan diterbitkan pada minggu ke III bulan Februari 2025.

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

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

Sangkalan

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

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Advance Release Calender (ARC)

December 2024 edition will be released on the 3rd week of February 2025.

Notes, Symbols and Sources of Data

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

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

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

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

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

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

Disclaimer

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

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DAFTAR SINGKATAN *LIST OF ABBREVIATIONS*

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

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Data Perbankan

Sumber Data:

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

Keterangan symbol/tanda pada tabel:

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

Tabel 1 Kegiatan Usaha Perbankan (Bank Industries Operation) dalam Miliar Rp (Billion Rp)																
Indikator / Indicator	2020	2021	2022	2023					2024							
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Penyaluran Dana / Distribution of Funds																
Bank Umum / Commercial Banks	9.098.135	10.114.135	11.065.740	11.337.259	11.621.114	11.553.744	11.589.528	11.714.942	11.730.845	11.801.256	11.904.243	11.865.419	11.932.184	11.985.323	12.039.936	12.184.276
Bank Perekonomian Rakyat / Rural Banks	148.709	161.831	175.631	186.291	188.212	187.662	186.986	186.777	187.588	187.730	189.021	190.342	191.548	192.518	193.442	194.710
SBI dan SBIS ¹⁾	18.785	12.420	2.866	-	-	-	-	-	-	-	-	-	-	-	-	-
Sumber Dana / Source of Funds																
Bank Umum / Commercial Banks	7.406.325	8.129.720	8.925.471	9.042.451	9.347.078	9.253.893	9.290.752	9.486.068	9.538.974	9.586.274	9.660.127	9.614.026	9.661.232	9.685.238	9.701.111	9.826.838
Bank Perekonomian Rakyat / Rural Banks	127.522	139.648	151.607	161.430	163.564	163.355	162.685	162.934	163.883	163.891	165.231	166.347	167.233	167.942	168.512	169.440
Jumlah Aset / Total Assets																
Bank Umum / Commercial Banks	9.177.894	10.112.304	11.113.314	11.427.957	11.765.838	11.670.488	11.708.017	11.875.828	11.878.090	11.921.366	12.048.215	12.012.401	12.090.887	12.147.173	12.172.027	12.334.712
Bank Perekonomian Rakyat / Rural Banks	155.075	168.443	182.302	193.019	194.984	194.684	193.932	193.992	194.870	195.006	196.338	197.687	199.106	200.162	201.290	202.485
Jumlah Bank / Total Banks																
Bank Umum / Commercial Banks	109	107	106	105	105	106	106	106	106	106	106	106	106	105	105	105
Bank Perekonomian Rakyat / Rural Banks	1.506	1.468	1.441	1.405	1.402	1.400	1.393	1.392	1.389	1.388	1.384	1.381	1.378	1.377	1.369	1.367
Jumlah Kantor / Total Bank Offices																
Bank Umum / Commercial Banks	30.733	32.366	25.377	24.280	24.276	24.286	24.268	24.243	24.209	24.150	24.170	24.268	23.972	23.935	23.919	23.897
Bank Perekonomian Rakyat / Rural Banks	5.913	5.871	6.044	6.049	6.047	6.047	6.050	6.041	6.026	6.007	5.998	6.008	5.993	5.975	5.960	5.955

Data Bank Umum Berdasarkan Modal Inti (KBMI)

Sumber Data:

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

Tambahan Informasi:

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

Keterangan symbol/tanda pada tabel:

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

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

Keterangan	2022	2023					2024							
		Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Penyaluran Dana / Distribution of Funds														
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	6.497.620	7.038.547	7.186.935	7.150.426	7.188.333	7.336.880	7.398.760	7.460.641	7.567.757	7.602.991	7.596.921	7.673.175	7.750.770	7.816.667
- Kepada Pihak Ketiga / To Third Party	6.423.564	6.965.899	7.090.243	7.057.558	7.094.514	7.244.637	7.310.683	7.376.114	7.478.404	7.514.618	7.507.704	7.579.250	7.656.895	7.717.257
Rupiah	5.475.409	5.962.973	6.082.640	6.038.236	6.087.081	6.181.036	6.206.709	6.254.871	6.339.927	6.375.563	6.434.305	6.520.520	6.544.039	6.586.571
Valas / Foreign Exchange	948.155	1.002.926	1.007.604	1.019.322	1.007.433	1.063.601	1.103.974	1.121.243	1.138.477	1.139.056	1.073.398	1.058.730	1.112.856	1.130.686
- Kepada Bank Lain / Inter Bank Credit/Financing	74.057	72.648	96.692	92.867	93.819	92.243	88.077	84.527	89.353	88.373	89.218	93.925	93.875	99.410
Rupiah	57.685	50.821	65.332	64.108	63.605	62.642	61.124	58.608	57.069	56.418	56.683	56.153	54.422	59.163
Valas / Foreign Exchange	16.371	21.826	31.360	28.760	30.214	29.601	26.953	25.919	32.284	31.955	32.535	37.773	39.454	40.247
b. Penempatan pada Bank Lain / Interbank Placement	245.442	248.040	258.375	269.217	288.631	294.873	278.392	281.345	294.565	259.371	270.118	318.734	284.315	296.833
- Giro / Demand Deposit	144.978	128.664	149.694	160.847	176.952	165.838	154.294	160.118	164.480	140.056	141.643	181.661	146.284	163.282
- Inter Bank Call Money / Inter Bank Call Money	85.345	96.950	89.153	90.788	89.930	104.935	102.809	92.888	104.840	93.694	104.858	111.884	111.062	113.422
- Deposito Berjangka / Time Deposits	8.596	16.220	14.565	11.538	14.076	17.128	13.580	19.164	13.126	15.884	12.738	15.630	17.784	10.730
- Lainnya / Others	6.523	6.206	4.963	6.043	6.763	6.972	7.710	9.174	12.118	9.737	10.879	9.560	9.186	9.999
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	1.293.578	913.822	1.047.750	894.750	888.257	892.628	852.950	890.173	798.191	761.901	834.803	784.629	780.866	806.754
- Giro / Demand Deposit	753.482	597.207	649.718	574.751	553.521	513.561	571.780	544.568	516.610	506.546	510.339	487.388	507.176	502.914
- Fine Tune Operation (FTO)	398.999	164.552	231.117	185.908	200.277	174.099	146.623	185.904	120.554	144.738	212.565	165.678	155.756	136.039
- Fasbi	140.952	147.077	154.566	126.375	124.926	202.901	126.316	154.012	154.159	103.984	111.533	121.921	108.245	158.792
- Lainnya / Others	145	4.987	12.349	7.716	9.534	2.067	8.231	5.689	6.868	6.632	467	9.642	9.689	9.008
d. Surat Berharga / Securities	1.863.495	1.970.342	1.987.800	2.144.721	2.202.478	2.164.719	2.154.009	2.170.643	2.252.938	2.299.363	2.240.214	2.272.888	2.311.202	2.343.148
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	2.866	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	39.081	25.484	25.976	26.016	22.795	22.549	21.450	19.824	19.592	18.628	15.994	15.229	15.930	13.592
- Obligasi / Bonds	1.557.913	1.496.944	1.468.745	1.541.600	1.539.942	1.497.135	1.475.342	1.447.818	1.451.567	1.416.526	1.374.670	1.393.858	1.381.743	1.383.611
- Lainnya / Others	263.635	447.914	493.079	577.105	639.741	645.036	657.217	703.001	781.779	864.209	849.549	863.802	913.530	945.945
e. Penyertaan / Equity Investment	111.145	115.936	116.678	117.607	117.963	124.236	124.694	126.952	126.077	126.986	127.320	125.385	125.741	126.993
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	358.264	353.469	342.397	343.934	345.753	344.689	346.766	346.251	337.237	335.809	332.942	330.667	331.743	332.830
- Kredit & Pembiayaan yang diberikan / Credit & Financing	349.526	344.011	333.040	334.645	337.020	336.020	339.232	338.767	329.853	328.253	325.631	323.479	324.446	325.480
- Surat Berharga / Securities	2.024	3.638	3.982	3.838	3.207	2.917	2.014	2.046	1.579	1.799	1.761	1.865	1.784	1.926
- Lainnya / Others	6.715	5.820	5.375	5.451	5.527	5.752	5.520	5.438	5.805	5.758	5.550	5.323	5.514	5.424
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	28.582	22.518	19.530	27.364	20.809	23.286	37.198	32.215	32.456	29.295	44.122	48.058	34.040	33.982
h. Tagihan Lainnya / Other claims	667.613	674.586	661.649	605.726	537.304	533.631	538.075	492.935	495.022	449.703	485.643	431.787	421.259	427.069
Sumber Dana / Source of Funds														
a. Dana Pihak Ketiga / Third Party Funds	8.153.590	8.216.207	8.457.929	8.415.282	8.440.845	8.601.220	8.653.014	8.698.703	8.722.035	8.686.720	8.649.871	8.720.782	8.751.160	8.835.901
Rupiah	6.907.838	6.952.161	7.144.439	7.077.879	7.097.285	7.249.311	7.287.663	7.286.378	7.318.264	7.290.161	7.276.766	7.357.732	7.382.601	7.467.131
Giro / Demand Deposit	1.839.473	1.767.724	1.869.826	1.809.550	1.806.068	1.851.919	1.854.437	1.867.598	1.917.477	1.874.987	1.859.586	1.906.992	1.909.330	2.008.707
Tabungan / Saving	2.422.410	2.429.696	2.488.350	2.465.490	2.459.334	2.507.458	2.525.121	2.512.263	2.548.801	2.554.355	2.538.770	2.557.468	2.570.530	2.583.519
Simpanan Berjangka / Time Deposits	2.645.955	2.754.741	2.786.262	2.802.840	2.831.883	2.889.933	2.908.105	2.906.517	2.851.985	2.860.818	2.878.411	2.893.272	2.902.741	2.874.905
Valas / Foreign Exchange	1.245.752	1.264.046	1.313.490	1.337.403	1.343.559	1.351.910	1.365.351	1.412.325	1.403.771	1.396.559	1.373.105	1.363.050	1.368.558	1.368.770
Giro / Demand Deposit	706.687	759.026	792.724	806.309	812.217	811.896	830.543	862.098	823.361	808.935	793.021	796.623	793.734	795.329
Tabungan / Saving	192.775	180.702	180.833	185.266	185.112	185.951	191.454	194.383	197.303	200.145	201.644	207.361	202.089	197.775
Simpanan Berjangka / Time Deposits	346.290	324.319	339.933	345.828	346.231	354.062	343.354	355.844	383.107	387.479	378.439	359.066	372.735	375.666
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	2.127	10.080	17.579	16.113	14.186	15.276	11.143	16.929	17.140	9.575	10.844	14.057	14.124	16.241
c. Kewajiban kepada Bank lain / Interbank Liabilities	173.399	192.472	198.381	189.065	183.420	215.990	206.298	199.668	203.714	197.779	192.028	189.082	197.583	202.199
d. Surat Berharga yang diterbitkan / Issued Securities	115.117	97.655	99.040	104.030	103.599	99.904	95.242	94.406	95.780	94.125	90.921	90.324	99.640	96.562
e. Pinjaman yang Diterima / Loans received	293.291	280.175	308.328	308.021	304.945	304.258	314.338	318.871	323.207	326.484	332.274	326.527	336.907	345.134
Rupiah	88.881	83.856	98.029	99.044	99.025	97.470	97.625	96.820	94.688	93.388	94.194	94.003	93.563	98.721
Valas / Foreign Exchange	204.410	196.319	210.299	208.978	205.919	206.787	216.714	222.051	228.519	233.096	238.080	232.523	243.344	246.414
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	27.589	24.777	21.519	28.525	23.167	26.057	41.694	35.699	36.533	30.745	46.233	49.864	39.726	39.721
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	156.076	216.571	239.371	188.259	215.635	218.884	213.142	217.656	257.794	264.162	333.889	289.384	256.902	286.304
h. Setoran Jaminan / Guarantee Deposits	4.283	4.515	4.932	4.597	4.956	4.480	4.103	4.342	3.924	4.436	5.173	5.219	5.070	4.776
Beberapa komponen modal / Several Components of Capital														
a. Modal Disetor / Paid In Capital	282.879	308.309	312.788	314.422	314.963	315.092	315.086	315.727	316.763	317.363	317.244	312.186	313.520	313.527
b. Cadangan / Reserves	88.915	97.667	97.664	97.663	98.326	100.460	100.767	104.449	104.747	104.801	104.969	104.809	104.802	104.922
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	675.740	757.399	738.593	983.116	979.316	856.640	849.440	843.320	839.114	838.941	838.642	838.888	838.222	831.146
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit / Loss) 2)	201.817	221.626	243.326	20.878	39.361	61.872	79.345	101.467	126.525	149.620	171.026	194.970	217.590	237.148
e. Tambahan modal disetor / Additional Paid In Capital	282.024	286.555	288.231	290.899	291.296	298.644	292.397	296.830	296.181	300.528	305.886	311.136	303.477	302.177
f. Modal Pinjaman / Loan Capital	78.111	80.391	78.930	74.003	71.980	69.979	71.085	71.068	71.425	72.299	70.624	69.810	69.857	70.283

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

Keterangan	2022	2023					2024								
		Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Penyaluran Dana / Distribution of Funds															
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	772.695	755.144	754.649	746.379	750.256	718.795	757.536	763.934	773.981	778.552	784.585	782.946	792.232	801.954	
- Kepada Pihak Ketiga / To Third Party	769.034	752.615	751.536	743.329	746.858	715.508	753.641	759.937	769.833	774.464	780.582	778.944	788.644	797.381	
Rupiah	702.104	689.336	692.030	683.679	687.870	654.331	686.724	692.761	702.837	708.120	717.124	716.412	721.762	729.338	
Valas / Foreign Exchange	66.930	63.279	59.506	59.650	58.988	61.177	66.917	67.176	66.995	66.344	63.458	62.532	66.882	68.044	
- Kepada Bank Lain / Inter Bank Credit/Financing	3.662	2.529	3.113	3.050	3.398	3.287	3.896	3.997	4.149	4.088	4.003	4.001	3.588	4.573	
Rupiah	3.176	2.439	3.006	2.919	2.937	2.795	3.366	3.412	3.545	3.446	3.453	3.468	3.395	4.107	
Valas / Foreign Exchange	486	90	107	131	461	491	530	585	604	642	550	533	193	466	
b. Penempatan pada Bank Lain / Interbank Placement	33.491	44.324	41.517	36.958	37.314	44.321	44.671	44.259	40.531	39.608	43.687	42.531	46.630	45.974	
- Giro / Demand Deposit	13.967	11.025	14.110	11.950	10.872	13.365	14.273	15.425	13.469	12.357	12.315	11.899	11.375	9.708	
- Inter Bank Call Money / Inter Bank Call Money	15.091	22.924	22.056	20.130	18.582	21.183	24.414	18.795	19.799	18.504	21.711	21.324	25.368	30.849	
- Deposito Berjangka / Time Deposits	2.826	8.685	4.917	4.209	6.289	8.615	5.639	9.435	5.658	7.514	7.075	7.963	8.202	3.918	
- Lainnya / Others	1.608	1.691	434	668	1.571	1.157	345	603	1.604	1.233	2.585	1.345	1.684	1.499	
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	192.738	126.915	142.047	111.945	118.269	121.956	125.161	122.110	119.172	114.338	117.760	121.642	131.610	128.821	
- Giro / Demand Deposit	102.611	80.645	83.653	71.033	69.327	67.527	73.896	74.035	67.297	67.242	70.308	63.118	68.109	66.429	
- Fine Tune Operation (FTO)	48.397	12.987	16.506	15.045	20.081	15.773	19.697	16.388	12.435	17.501	15.594	23.179	29.061	25.175	
- Fasbi	41.601	33.282	41.878	25.858	28.851	38.647	31.558	31.439	39.204	29.272	31.400	34.728	33.682	36.330	
- Lainnya / Others	129	0	10	10	10	10	10	247	237	323	458	618	758	887	
d. Surat Berharga / Securities	227.226	232.474	241.420	241.308	245.386	243.853	266.880	276.963	289.100	294.593	297.631	302.320	302.558	308.143	
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	1.990	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	5.774	4.481	5.499	3.076	3.273	3.198	3.580	3.764	3.459	3.422	3.359	3.480	3.291	3.460	
- Obligasi / Bonds	190.174	184.958	183.677	182.180	179.490	170.234	189.598	188.499	189.627	189.279	187.420	180.931	175.424	179.428	
- Lainnya / Others	29.288	43.035	52.244	56.053	62.623	70.421	73.702	84.700	96.014	101.893	106.853	117.909	123.843	125.255	
e. Penyertaan / Equity Investment	1.845	811	809	795	796	796	3.071	3.079	3.104	3.104	3.105	3.105	3.105	3.105	
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	24.024	24.774	24.370	25.495	25.731	24.853	28.391	28.442	28.102	27.371	27.877	27.685	28.136	28.665	
- Kredit & Pembiayaan yang diberikan / Credit & Financing	23.341	24.082	23.568	24.717	24.938	24.049	27.577	27.652	27.254	26.542	27.014	26.815	27.262	27.789	
- Surat Berharga / Securities	110	125	182	165	165	155	135	122	120	114	119	127	136	126	
- Lainnya / Others	572	567	619	614	628	650	679	668	728	714	744	744	737	750	
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	6.011	3.868	3.456	2.234	2.024	1.992	3.203	2.920	2.890	2.511	3.778	3.115	6.343	6.301	
h. Tagihan Lainnya / Other claims	108.446	114.988	99.097	101.360	98.917	84.961	96.647	76.639	76.842	75.177	64.183	67.759	63.481	55.656	
Sumber Dana / Source of Funds															
a. Dana Pihak Ketiga / Third Party Funds	989.871	941.793	918.307	907.720	918.647	901.854	954.253	952.452	949.132	957.330	955.074	959.418	980.155	973.591	
Rupiah	917.158	873.932	852.264	842.364	853.431	831.761	882.441	879.007	877.666	880.729	880.975	883.642	902.008	899.179	
Giro / Demand Deposit	184.697	197.010	182.639	174.429	181.053	184.103	191.841	187.297	187.663	185.379	188.062	196.339	208.290	194.208	
Tabungan / Saving	220.436	199.173	214.755	202.837	198.283	194.117	206.402	205.192	209.611	209.945	211.537	209.220	209.189	212.522	
Simpanan Berjangka / Time Deposits	512.026	477.749	474.870	465.098	474.095	453.541	484.198	486.518	480.392	485.405	481.375	478.084	484.528	492.449	
Valas / Foreign Exchange	72.713	67.861	66.043	65.356	65.216	70.093	71.811	73.445	71.466	76.601	74.099	75.775	78.147	74.412	
Giro / Demand Deposit	30.274	26.131	27.384	27.652	26.707	31.694	30.356	31.596	28.119	30.042	27.637	33.878	35.503	31.114	
Tabungan / Saving	4.969	4.692	4.375	4.512	4.724	4.609	4.239	4.383	4.084	4.272	4.564	3.313	2.862	4.020	
Simpanan Berjangka / Time Deposits	37.470	37.038	34.283	33.192	33.785	33.789	37.217	37.465	39.262	42.287	41.898	38.584	39.781	39.279	
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	436	4.074	5.183	3.988	2.822	3.132	2.040	1.809	4.732	2.178	2.720	3.307	3.155	3.395	
c. Kewajiban kepada Bank lain / Interbank Liabilities	57.215	40.921	52.434	41.576	39.221	36.070	44.832	41.325	46.099	39.011	38.249	43.426	39.893	40.974	
d. Surat Berharga yang diterbitkan / Issued Securities	16.863	13.941	16.034	14.449	14.146	12.665	12.417	12.584	14.703	14.761	15.678	14.956	19.869	21.807	
e. Pinjaman yang Diterima / Loans received	35.748	25.679	26.636	27.793	27.531	22.596	34.782	33.474	34.835	36.110	35.324	33.473	34.634	35.067	
Rupiah	22.804	16.649	17.906	18.803	19.051	13.881	21.637	21.721	22.088	22.076	22.141	21.240	21.874	22.740	
Valas / Foreign Exchange	12.944	9.030	8.730	8.990	8.480	8.715	13.145	11.754	12.747	14.034	13.183	12.233	12.760	12.326	
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	6.475	4.475	4.086	3.510	3.320	3.392	4.851	4.522	4.506	4.031	4.647	3.873	7.346	7.661	
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	15.521	10.165	15.820	11.893	14.685	14.619	11.220	8.070	14.414	15.497	23.343	25.792	16.423	19.981	
h. Setoran Jaminan / Guarantee Deposits	368	227	278	248	240	224	198	189	190	195	185	172	162	210	
Beberapa komponen modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	132.897	135.079	135.200	135.358	135.804	135.062	154.073	154.615	155.019	155.368	155.489	150.750	152.084	152.091	
b. Cadangan / Reserves	24.230	26.487	26.562	26.561	27.223	27.870	28.053	28.438	28.695	28.750	28.914	28.754	28.747	28.866	
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	(14.366)	(8.544)	(7.973)	3.077	481	(6.466)	(20.728)	(22.723)	(23.962)	(24.015)	(24.319)	(23.158)	(23.162)	(23.420)	
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit /Loss) 2)	6.494	12.703	13.156	1.286	2.856	3.358	728	2.390	3.904	6.121	6.522	8.460	9.063	10.049	
e. Tambahan modal disetor / Additional Paid In Capital	69.167	48.625	48.900	48.640	49.784	49.020	56.655	56.643	56.484	57.431	57.927	58.808	57.037	57.370	
f. Modal Pinjaman / Loan Capital	16.040	9.456	8.979	9.019	9.013	9.028	13.065	13.065	13.078	12.767	13.175	13.142	13.201	13.217	

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

Keterangan	2022	2023					2024							
		Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Penyaluran Dana / Distribution of Funds														
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	720.129	829.875	864.422	851.088	858.449	925.745	883.865	888.160	910.309	908.810	897.231	898.933	905.139	911.508
- Kepada Pihak Ketiga / To Third Party	703.766	811.644	834.792	824.744	830.843	900.185	860.044	863.789	880.336	880.616	868.498	864.320	868.702	874.277
Rupiah	566.378	664.788	683.825	676.017	679.819	735.748	700.878	706.327	719.230	717.706	720.073	728.085	727.506	725.923
Valas / Foreign Exchange	137.389	146.856	150.967	148.727	151.024	164.438	159.165	157.462	161.106	162.910	148.425	136.234	141.196	148.354
- Kepada Bank Lain / Inter Bank Credit/Financing	16.362	18.231	29.630	26.344	27.606	25.560	23.821	24.371	29.973	28.194	28.732	34.613	36.436	37.231
Rupiah	13.282	9.275	12.833	12.277	12.246	11.141	10.578	10.323	9.775	9.602	9.451	9.434	8.829	9.597
Valas / Foreign Exchange	3.080	8.956	16.797	14.067	15.360	14.419	13.243	14.047	20.198	18.592	19.282	25.180	27.608	27.634
b. Penempatan pada Bank Lain / Interbank Placement	40.804	57.414	53.296	51.388	53.872	56.544	56.103	58.458	64.353	47.856	55.994	68.623	69.113	56.557
- Giro / Demand Deposit	9.725	12.440	14.505	15.410	16.395	17.045	12.925	17.386	16.288	15.474	13.537	13.603	15.118	11.781
- Inter Bank Call Money / Inter Bank Call Money	28.455	42.893	37.043	34.732	34.854	36.638	41.462	37.512	46.180	31.025	41.254	52.543	50.239	43.780
- Deposito Berjangka / Time Deposits	1.353	1.899	1.526	1.122	2.502	2.638	1.270	3.112	1.116	1.177	1.005	2.397	3.693	992
- Lainnya / Others	1.271	183	223	124	122	223	447	448	768	180	198	80	63	5
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	198.509	179.795	187.861	183.648	181.673	188.817	182.910	182.587	179.013	171.931	164.141	153.517	147.543	144.216
- Giro / Demand Deposit	82.287	85.377	95.471	79.006	79.058	72.258	83.037	81.291	71.338	77.770	72.060	72.468	75.825	75.037
- Fine Tune Operation (FTO)	79.641	61.917	57.622	79.014	81.815	76.855	74.925	71.185	53.603	55.319	63.550	48.199	41.254	30.424
- Fasbi	36.574	32.251	34.307	25.628	20.799	39.703	23.524	29.203	52.451	38.842	28.531	31.957	30.126	38.296
- Lainnya / Others	6	250	461	-	1	1	1.424	908	1.620	1	1	894	338	460
d. Surat Berharga / Securities	218.064	274.351	270.620	304.824	309.787	308.556	292.515	305.245	331.854	348.361	351.531	360.155	380.617	381.158
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	3.961	3.312	5.070	7.627	6.249	5.672	5.025	4.306	3.347	3.248	1.308	1.180	1.389	572
- Obligasi / Bonds	189.389	221.058	206.032	225.929	228.491	225.232	207.972	205.948	208.638	206.687	206.326	208.126	211.347	208.187
- Lainnya / Others	24.714	49.980	59.518	71.268	75.047	77.652	79.518	94.992	119.870	138.427	143.897	150.849	167.881	172.399
e. Penyertaan / Equity Investment	2.422	4.669	4.669	5.193	5.192	5.379	3.180	3.180	3.177	3.177	3.275	3.304	3.302	3.301
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	22.490	27.344	25.737	25.817	26.017	27.010	24.371	24.556	24.023	24.219	24.236	24.686	25.244	25.268
- Kredit & Pembiayaan yang diberikan / Credit & Financing	22.196	27.032	25.491	25.550	25.752	26.734	24.130	24.320	23.774	23.958	23.994	24.454	25.008	25.047
- Surat Berharga / Securities	20	17	15	20	20	23	20	20	21	16	15	15	14	14
- Lainnya / Others	275	295	231	247	245	253	221	216	228	244	227	217	222	208
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	8.995	6.581	5.116	10.369	7.645	8.641	14.102	11.510	12.159	10.154	14.772	16.738	10.754	10.127
h. Tagihan Lainnya / Other claims	107.048	115.793	92.830	102.416	101.652	117.648	107.364	103.783	95.535	84.507	87.396	77.470	75.510	80.358
Sumber Dana / Source of Funds														
a. Dana Pihak Ketiga / Third Party Funds	888.107	985.231	989.283	1.003.295	1.011.099	1.076.814	1.038.326	1.050.913	1.068.599	1.056.268	1.056.860	1.063.799	1.077.645	1.063.156
Rupiah	717.343	809.864	810.144	812.279	822.576	885.055	851.759	855.686	866.126	859.899	862.745	875.242	887.774	879.514
Giro / Demand Deposit	197.171	220.320	212.134	225.046	226.645	231.634	230.784	223.549	233.356	221.223	218.320	228.482	227.343	223.488
Tabungan / Saving	136.714	151.352	163.352	156.218	155.678	167.797	161.678	160.160	166.628	167.520	170.661	167.795	166.689	167.831
Simpanan Berjangka / Time Deposits	383.458	438.192	434.658	431.015	440.253	485.623	459.297	471.977	466.142	471.156	473.764	478.965	493.742	488.195
Valas / Foreign Exchange	170.764	175.367	179.139	191.016	188.523	191.760	186.567	195.227	202.474	196.369	194.115	188.557	189.870	183.642
Giro / Demand Deposit	104.215	114.938	110.490	117.387	118.139	119.980	121.952	121.682	122.388	118.574	118.736	115.291	112.045	111.142
Tabungan / Saving	14.362	7.627	7.719	9.420	9.246	8.393	8.075	8.725	8.829	8.632	9.448	9.547	9.022	8.854
Simpanan Berjangka / Time Deposits	52.186	52.802	60.930	64.209	61.138	63.386	56.539	64.820	71.256	69.162	65.932	63.719	68.804	63.646
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	0	0	0	659	431	559	0	0	0	157	67	0	0	0
c. Kewajiban kepada Bank lain / Interbank Liabilities	41.206	57.546	56.468	60.051	60.215	75.598	58.349	57.987	58.809	52.453	54.629	53.036	57.417	58.401
d. Surat Berharga yang diterbitkan / Issued Securities	2.071	1.977	2.382	1.982	1.958	4.956	2.832	2.982	3.427	2.891	2.592	2.793	2.468	2.096
e. Pinjaman yang Diterima / Loans received	32.585	40.486	44.290	44.794	47.108	49.690	38.962	40.293	42.387	43.354	40.414	39.912	39.102	40.789
Rupiah	22.433	26.511	31.414	31.598	31.432	34.588	28.230	28.268	28.520	28.639	28.591	28.553	28.587	29.697
Valas / Foreign Exchange	10.152	13.975	12.876	13.196	15.676	15.102	10.732	12.025	13.867	14.715	11.823	11.359	10.516	11.092
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	9.576	8.043	6.951	9.540	7.923	8.882	13.991	11.980	12.509	11.335	20.151	22.042	15.231	15.199
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	16.136	17.157	25.028	19.227	25.616	19.767	19.344	18.371	32.135	31.484	30.059	25.846	22.683	31.609
h. Setoran Jaminan / Guarantee Deposits	849	908	1.115	956	1.091	994	693	847	643	1.005	866	829	877	899
Beberapa komponen modal / Several Components of Capital														
a. Modal Disetor / Paid In Capital	44.691	68.551	72.940	74.328	74.384	75.203	56.216	56.216	56.848	57.134	57.134	57.161	57.161	57.161
b. Cadangan / Reserves	12.967	15.224	15.140	15.140	15.140	15.978	16.092	16.095	16.097	16.097	16.097	16.097	16.097	16.097
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	71.458	73.143	71.634	93.113	91.618	89.917	101.736	101.736	100.428	100.286	100.268	99.331	98.647	97.968
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit /Loss) 2)	17.562	17.099	17.948	1.651	3.345	5.297	8.407	10.704	12.849	14.949	17.339	19.489	21.367	22.795
e. Tambahan modal disetor / Additional Paid In Capital	33.768	50.316	47.967	50.228	50.372	51.998	44.947	45.827	45.011	45.290	46.068	46.860	45.832	45.485
f. Modal Pinjaman / Loan Capital	11.622	17.006	16.453	16.581	14.709	14.752	10.854	10.852	10.891	12.298	12.057	11.963	11.130	11.176

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

Keterangan	2022	2023					2024								
		Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Penyaluran Dana / Distribution of Funds															
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	1.708.709	1.821.321	1.860.582	1.844.972	1.859.031	1.899.337	1.912.208	1.917.887	1.940.268	1.944.899	1.936.110	1.961.252	1.979.632	1.985.230	
- Kepada Pihak Ketiga / To Third Party	1.687.209	1.800.556	1.834.908	1.819.661	1.834.203	1.874.812	1.889.635	1.894.870	1.916.653	1.921.641	1.912.397	1.937.438	1.957.793	1.960.046	
Rupiah	1.434.709	1.542.579	1.572.046	1.553.747	1.565.694	1.584.175	1.587.571	1.593.356	1.613.356	1.620.545	1.627.145	1.660.572	1.663.604	1.662.609	
Valas / Foreign Exchange	252.500	257.977	262.861	265.914	268.509	290.636	302.064	301.514	303.297	301.096	285.252	276.867	294.188	297.437	
- Kepada Bank Lain / Inter Bank Credit/Financing	21.499	20.765	25.675	25.311	24.828	24.526	22.574	23.017	23.614	23.258	23.714	23.814	21.839	25.184	
Rupiah	14.752	14.368	18.001	17.458	17.120	16.725	15.545	15.991	16.447	15.969	15.961	16.368	15.189	18.212	
Valas / Foreign Exchange	6.747	6.397	7.673	7.853	7.708	7.801	7.028	7.027	7.168	7.288	7.753	7.446	6.651	6.972	
b. Penempatan pada Bank Lain / Interbank Placement	40.018	44.574	35.215	40.262	44.351	51.145	39.884	43.389	51.557	44.622	42.611	41.097	34.464	43.428	
- Giro / Demand Deposit	28.369	29.016	23.141	23.395	25.946	28.053	24.442	27.858	34.553	24.946	25.611	24.903	24.141	26.781	
- Inter Bank Call Money / Inter Bank Call Money	9.705	12.662	9.117	13.651	14.590	18.925	10.978	11.219	12.225	15.279	14.231	13.232	8.162	14.206	
- Deposito Berjangka / Time Deposits	1.868	2.792	2.771	2.840	3.614	3.964	4.065	4.063	4.094	4.065	2.627	2.574	1.883	2.151	
- Lainnya / Others	76	104	185	376	201	203	399	249	685	332	141	387	278	289	
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	299.217	205.484	244.679	203.339	199.709	198.235	188.440	184.126	187.507	172.907	198.304	188.316	176.288	172.570	
- Giro / Demand Deposit	147.389	128.175	125.155	137.306	121.979	116.721	119.806	116.405	101.225	108.888	111.929	107.910	117.302	107.655	
- Fine Tune Operation (FTO)	109.994	47.214	54.367	34.900	40.369	32.048	38.426	24.562	34.210	36.277	47.769	32.366	25.709	24.244	
- Fasi	41.834	25.364	53.396	23.432	27.838	47.421	23.411	38.625	47.061	21.433	38.607	39.911	24.692	33.018	
- Lainnya / Others	-	4.731	11.871	7.701	9.523	2.045	6.797	4.534	5.011	6.309	-	8.130	8.585	7.653	
d. Surat Berharga / Securities	422.327	427.980	430.995	508.180	525.879	521.026	522.304	540.108	539.447	575.349	556.114	569.836	579.244	571.075	
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	20.088	8.040	6.288	5.097	4.827	4.920	3.584	4.303	5.346	5.089	4.924	3.869	3.301	2.716	
- Obligasi / Bonds	352.358	335.591	314.897	360.145	356.831	349.794	346.483	329.847	315.728	306.742	296.581	277.748	273.358	270.076	
- Lainnya / Others	49.881	84.349	109.810	142.938	164.221	166.312	172.238	205.958	218.374	263.518	254.610	268.219	302.585	298.282	
e. Penyerahan / Equity Investment	18.430	19.304	19.636	19.765	19.898	25.671	25.800	27.957	28.034	28.680	28.703	26.373	26.492	26.566	
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	83.476	89.325	87.807	88.393	87.142	87.574	88.371	87.088	86.946	86.420	85.278	85.382	85.467	85.207	
- Kredit & Pembiayaan yang diberikan / Credit & Financing	81.985	87.767	86.045	86.620	85.437	85.804	86.759	85.640	85.425	84.930	83.799	83.959	84.065	83.879	
- Surat Berharga / Securities	121	390	582	595	535	539	374	388	379	381	394	391	387	349	
- Lainnya / Others	1.369	1.169	1.181	1.178	1.170	1.231	1.238	1.060	1.142	1.108	1.085	1.032	1.014	979	
g. Tagihan Spot dan Derivat / Spot and Derivatives Claims	9.628	7.542	6.871	8.102	6.610	7.425	12.050	10.980	10.847	10.644	13.440	15.426	9.518	9.045	
h. Tagihan Lainnya / Other claims	137.418	165.013	193.407	125.931	112.612	118.004	105.337	100.895	116.546	104.160	128.045	126.875	111.221	126.674	
Sumber Dana / Source of Funds															
a. Dana Pihak Ketiga / Third Party Funds	1.992.606	1.994.825	2.070.642	2.056.903	2.068.855	2.108.243	2.112.419	2.115.651	2.141.621	2.155.885	2.137.726	2.154.522	2.146.246	2.151.361	
Rupiah	1.654.644	1.648.518	1.712.137	1.710.735	1.723.245	1.746.086	1.751.468	1.752.902	1.753.889	1.767.236	1.748.015	1.769.733	1.765.511	1.776.479	
Giro / Demand Deposit	425.604	413.211	436.747	434.026	438.067	440.558	435.334	444.111	451.886	445.413	430.132	444.379	449.324	463.176	
Tabungan / Saving	429.721	430.973	440.174	441.789	439.705	447.274	448.417	444.266	448.014	446.699	443.573	449.018	448.014	448.413	
Simpanan Berjangka / Time Deposits	799.318	804.334	835.217	834.920	845.472	858.253	867.717	864.524	853.989	875.124	874.310	876.336	868.173	864.889	
Valas / Foreign Exchange	337.963	346.307	358.505	346.169	345.610	362.158	360.951	362.749	387.732	388.649	389.711	384.788	380.735	374.882	
Giro / Demand Deposit	119.042	135.794	143.174	135.244	133.937	138.294	138.761	135.713	146.773	147.564	141.696	142.733	139.835	139.700	
Tabungan / Saving	97.330	96.761	97.991	97.036	97.587	99.571	102.969	105.152	106.281	108.144	109.905	113.623	110.442	104.542	
Simpanan Berjangka / Time Deposits	121.591	113.752	118.540	113.889	114.087	124.293	119.221	121.884	134.678	132.941	138.109	128.432	130.457	130.640	
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	933	5.552	11.900	11.016	10.490	11.131	8.671	14.692	11.954	6.747	7.586	10.304	10.537	12.406	
c. Kewajiban kepada Bank lain / Interbank Liabilities	25.479	46.373	39.931	44.986	37.844	51.486	44.679	48.096	41.972	47.735	46.701	45.280	46.514	46.941	
d. Surat Berharga yang diterbitkan / Issued Securities	18.967	11.508	11.132	11.200	11.241	11.065	12.103	10.962	12.572	11.575	11.574	11.979	17.156	16.442	
e. Pinjaman yang Diterima / Loans received	113.766	94.720	107.652	111.282	110.215	112.380	114.906	116.749	116.926	118.074	116.449	113.165	115.823	117.428	
Rupiah	41.986	38.761	46.756	46.698	46.612	47.078	45.653	44.651	41.910	40.378	41.171	41.897	40.729	43.898	
Valas / Foreign Exchange	71.771	55.960	60.896	64.584	63.602	65.302	69.253	72.098	75.016	77.696	75.278	71.267	75.093	73.530	
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	7.445	7.378	6.513	8.784	7.671	8.598	13.908	11.827	12.651	9.730	12.725	14.979	10.478	8.936	
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	54.201	81.822	98.344	52.865	72.951	72.112	57.882	67.075	88.751	82.391	113.559	116.797	100.220	113.120	
h. Setoran Jaminan / Guarantee Deposits	1.499	1.548	1.401	1.377	1.492	1.222	1.338	1.414	1.340	1.380	2.215	2.444	2.156	1.634	
Beberapa komponen modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	77.653	78.553	78.602	78.691	78.729	78.780	78.783	78.783	78.783	78.783	78.783	78.783	78.783	78.783	
b. Cadangan / Reserves	40.756	44.589	44.593	44.593	44.594	44.757	44.767	48.061	48.100	48.103	48.103	48.103	48.103	48.104	
c. U/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	142.364	160.772	160.801	199.776	200.067	193.495	188.738	184.614	182.953	182.976	182.999	183.022	183.045	183.068	
d. U/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	34.417	35.462	38.700	3.332	6.624	10.707	13.239	16.637	19.817	23.989	27.188	30.979	34.071	36.842	
e. Tambahan modal disetor / Additional Paid In Capital	73.526	76.475	77.507	77.581	77.371	83.742	80.542	82.326	82.020	83.370	85.126	86.749	84.422	83.775	
f. Modal Pinjaman / Loan Capital	31.602	29.660	29.353	29.843	29.771	27.556	28.073	28.070	28.237	28.150	27.198	26.859	27.066	27.265	

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

Keterangan	2022	2023					2024							
		Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Penyaluran Dana / Distribution of Funds														
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	3.296.088	3.632.206	3.707.282	3.707.987	3.720.597	3.793.003	3.845.151	3.890.660	3.943.199	3.970.730	3.978.995	4.030.044	4.073.768	4.117.976
- Kepada Pihak Ketiga / To Third Party	3.263.554	3.601.083	3.669.008	3.669.825	3.682.611	3.754.132	3.807.364	3.857.518	3.911.582	3.937.897	3.946.227	3.998.548	4.041.756	4.085.553
Rupiah	2.772.217	3.066.270	3.134.739	3.124.793	3.153.698	3.206.782	3.231.536	3.262.426	3.304.504	3.329.192	3.369.963	3.415.451	3.431.166	3.468.702
Valas / Foreign Exchange	491.337	534.814	534.269	545.032	528.913	547.350	575.828	595.092	607.078	608.705	576.264	583.096	610.590	616.851
- Kepada Bank Lain / Inter Bank Credit/Financing	32.533	31.123	38.274	38.162	37.987	38.871	37.787	33.142	31.617	32.833	32.768	31.497	32.012	32.423
Rupiah	26.475	24.739	31.491	31.453	31.302	31.981	31.635	28.881	27.302	27.401	27.818	26.883	27.009	27.248
Valas / Foreign Exchange	6.058	6.383	6.783	6.709	6.684	6.890	6.152	4.261	4.315	5.433	4.950	4.614	5.003	5.175
b. Penempatan pada Bank Lain / Interbank Placement	131.128	101.727	128.346	140.609	153.094	142.864	137.733	135.239	138.124	127.285	127.827	166.483	134.107	150.874
- Giro / Demand Deposit	92.917	76.183	97.938	110.093	123.740	107.375	102.653	99.449	100.170	87.279	90.180	131.255	95.649	115.012
- Inter Bank Call Money / Inter Bank Call Money	32.094	18.471	20.936	22.275	21.905	28.189	25.955	25.362	26.636	28.885	27.662	24.785	27.293	24.586
- Deposito Berjangka / Time Deposits	2.548	2.844	5.351	3.367	1.671	1.911	2.606	2.555	2.258	3.129	2.031	2.696	4.005	3.669
- Lainnya / Others	3.569	4.229	4.120	4.875	5.779	5.389	6.519	7.874	9.060	7.993	7.954	7.748	7.161	7.607
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	603.115	401.629	473.163	395.818	388.607	383.620	356.438	401.351	312.499	302.725	354.697	321.153	325.425	361.147
- Giro / Demand Deposit	421.195	303.009	345.438	287.406	283.156	257.055	295.040	272.836	276.751	252.646	256.043	243.893	245.940	253.793
- Fine Tune Operation (FTO)	160.967	42.434	102.733	56.948	58.012	49.423	13.575	73.769	20.305	35.642	85.652	61.934	59.732	56.197
- Fasbi	20.943	56.180	24.985	51.458	47.439	77.131	47.823	54.745	15.442	14.437	12.994	15.326	19.746	51.148
- Lainnya / Others	10	6	7	6	0	11	0	0	0	0	8	0	7	8
d. Surat Berharga / Securities	995.878	1.035.537	1.044.765	1.090.409	1.121.427	1.091.284	1.072.310	1.048.327	1.092.536	1.081.059	1.034.937	1.040.578	1.048.782	1.082.772
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	876	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	9.258	9.651	9.119	10.216	8.446	8.758	9.261	7.451	7.440	6.870	6.404	6.700	7.948	6.844
- Obligasi / Bonds	825.992	755.337	764.138	773.346	775.131	751.875	731.289	723.524	737.575	713.818	684.344	727.053	721.614	725.920
- Lainnya / Others	159.753	270.549	271.507	306.847	337.850	330.651	331.759	317.351	347.522	360.372	344.189	306.826	319.221	350.009
e. Penyertaan / Equity Investment	88.448	90.952	91.563	91.854	92.077	92.389	92.642	92.836	91.761	92.026	92.237	92.603	92.842	94.021
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	228.275	212.025	204.483	204.229	206.863	205.251	205.633	206.166	198.166	197.800	195.551	192.914	192.897	193.690
- Kredit & Pembiayaan yang diberikan / Credit & Financing	222.004	205.129	197.936	197.758	200.892	199.433	200.765	201.155	193.399	192.822	190.824	188.253	188.110	188.766
- Surat Berharga / Securities	1.772	3.107	3.203	3.059	2.486	2.200	1.486	1.517	1.059	1.287	1.232	1.332	1.247	1.436
- Lainnya / Others	4.498	3.788	3.344	3.412	3.484	3.619	3.382	3.495	3.708	3.691	3.495	3.330	3.539	3.488
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	3.948	4.527	4.088	6.658	4.531	5.228	7.843	6.805	6.560	5.986	12.131	12.779	7.425	8.509
h. Tagihan Lainnya / Other claims	314.702	278.793	276.315	276.019	224.124	213.018	228.728	211.617	206.099	185.858	206.020	159.683	171.047	164.381
Sumber Dana / Source of Funds														
a. Dana Pihak Ketiga / Third Party Funds	4.283.006	4.294.358	4.479.696	4.447.364	4.442.243	4.514.309	4.548.017	4.579.687	4.562.682	4.517.237	4.500.211	4.543.043	4.547.115	4.647.793
Rupiah	3.618.693	3.619.847	3.769.893	3.712.502	3.698.034	3.786.410	3.801.995	3.798.783	3.820.583	3.782.297	3.785.032	3.829.114	3.827.308	3.911.960
Giro / Demand Deposit	1.032.001	937.183	1.058.307	976.049	960.303	995.624	996.479	1.012.641	1.044.572	1.022.972	1.023.071	1.037.792	1.024.372	1.127.835
Tabungan / Saving	1.635.539	1.648.198	1.670.070	1.664.646	1.665.668	1.698.270	1.708.624	1.702.645	1.724.548	1.730.191	1.712.999	1.731.435	1.746.638	1.754.753
Simpanan Berjangka / Time Deposits	951.153	1.034.466	1.041.517	1.071.807	1.072.063	1.092.515	1.096.893	1.083.497	1.051.462	1.029.133	1.048.962	1.059.887	1.056.298	1.029.372
Valas / Foreign Exchange	664.313	674.511	709.803	734.862	744.209	727.899	746.022	780.905	742.099	734.940	715.179	713.929	719.806	735.833
Giro / Demand Deposit	453.155	482.163	511.675	526.027	533.433	521.928	539.473	573.107	526.081	512.755	504.952	504.720	506.351	513.374
Tabungan / Saving	76.114	71.621	71.947	74.297	73.555	73.377	76.171	76.122	78.109	79.097	77.726	80.877	79.763	80.358
Simpanan Berjangka / Time Deposits	135.043	120.726	126.180	134.538	137.220	132.594	130.378	131.675	137.909	143.088	132.501	128.331	133.693	142.101
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	757	454	496	450	443	453	432	427	454	493	471	446	431	440
c. Kewajiban kepada Bank lain / Interbank Liabilities	49.498	47.632	49.547	42.452	46.139	52.836	58.438	52.261	56.834	58.580	52.449	47.339	53.760	55.883
d. Surat Berharga yang diterbitkan / Issued Securities	77.216	70.229	69.492	76.399	76.255	71.217	67.891	67.878	65.078	64.896	61.098	60.596	60.147	56.217
e. Pinjaman yang Diterima / Loans received	111.191	119.290	129.750	124.152	120.091	119.591	125.689	128.355	129.060	128.947	140.087	139.976	147.349	151.850
Rupiah	1.648	1.936	1.953	1.945	1.931	1.923	2.105	2.180	2.171	2.296	2.291	2.313	2.374	2.385
Valas / Foreign Exchange	109.543	117.354	127.797	122.208	118.161	117.669	123.584	126.175	126.889	126.651	137.796	137.664	144.975	149.466
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	4.092	4.881	3.969	6.691	4.254	5.185	9.044	7.369	6.868	5.649	8.709	8.970	6.670	7.926
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	70.217	107.426	100.179	104.274	102.383	112.387	124.696	124.139	122.944	134.790	166.929	120.949	117.577	121.594
h. Setoran Jaminan / Guarantee Deposits	1.567	1.831	2.137	2.016	2.133	2.039	1.873	1.892	1.751	1.856	1.907	1.774	1.874	2.034
Beberapa komponen modal / Several Components of Capital														
a. Modal Disetor / Paid In Capital	27.638	26.126	26.046	26.046	26.046	26.046	26.014	26.113	26.113	26.078	25.838	25.491	25.491	25.491
b. Cadangan / Reserves	10.961	11.369	11.369	11.369	11.369	11.855	11.855	11.855	11.855	11.855	11.855	11.855	11.855	11.855
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	476.284	532.029	514.130	687.150	687.150	579.694	579.694	579.694	579.695	579.695	579.694	579.694	573.529	579.693
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	143.344	156.362	173.521	14.610	26.537	42.510	56.971	71.736	89.955	104.560	119.978	136.043	153.088	167.463
e. Tambahan modal disetor / Additional Paid In Capital	105.563	111.139	113.857	114.450	113.768	113.884	110.253	112.033	112.667	114.436	116.765	118.718	116.186	115.547
f. Modal Pinjaman / Loan Capital	18.846	24.269	24.144	18.560	18.488	18.643	19.092	19.081	19.219	19.084	18.194	17.846	18.460	18.626

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

Keterangan	2021	2022	2023					2024							
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
A. Pendapatan dan Beban Bunga/Bagi Hasil / Interest/Profit Sharing Income and Expenses															
1. Pendapatan bunga/Pendapatan Bagi Hasil / Interest Income/Profit Sharing Income	773.902	811.458	890.058	977.001	97.181	179.011	267.816	354.546	442.901	531.741	623.663	717.152	817.621	934.777	1.057.835
a. Dari Bank Indonesia / From Bank Indonesia Placement	9.740	13.904	19.063	20.916	1.694	3.155	4.733	6.121	7.831	9.005	10.277	11.623	12.981	14.371	15.603
b. Dari Penempatan pada bank lain / From interbank placement	2.691	5.409	10.985	12.037	1.207	2.252	3.467	4.656	5.942	7.164	8.367	9.559	10.665	12.750	13.013
c. Dari surat berharga / From securities	87.345	94.584	100.275	110.038	10.665	20.849	31.650	42.005	52.008	62.896	74.503	86.314	98.058	109.334	121.426
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	487.587	523.468	554.888	608.443	61.035	112.742	169.046	222.865	277.131	332.447	389.092	445.256	501.573	559.005	615.166
- kepada pihak ketiga bukan bank / To Third Party non Bank	484.944	520.202	550.457	603.518	60.098	111.227	166.924	220.154	273.822	328.568	384.634	440.211	496.007	552.464	608.054
- kepada bank lain / To other Bank	2.643	3.267	4.431	4.925	937	1.515	2.123	2.711	3.309	3.879	4.458	5.045	5.566	6.541	7.112
e. Lainnya / Others	186.539	174.093	204.848	225.568	22.581	40.013	58.919	78.899	99.989	120.228	141.424	164.401	194.344	239.316	292.627
2. Beban Bunga/Bagi Hasil / Interest/Profit Sharing Expenses	342.699	323.610	405.167	447.336	52.601	91.585	134.040	177.114	220.623	263.538	308.871	355.894	410.404	480.717	558.352
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	145	484	477	553	27	68	130	208	293	373	468	633	850	985	1.146
b. Kewajiban pada Bank lain / Interbank Liabilities	5.618	6.833	11.156	12.374	1.203	2.351	3.575	4.789	4.737	7.561	8.391	9.629	10.730	12.467	13.057
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	140.844	129.628	179.720	199.055	20.256	39.200	59.672	79.838	100.937	120.671	141.863	162.882	183.208	204.364	225.637
- Giro / Demand Deposit	24.161	27.740	40.416	45.132	5.110	9.703	14.699	19.485	25.034	29.712	34.740	39.825	44.778	49.963	54.926
- Tabungan / Saving	17.181	15.492	16.001	17.834	1.599	3.109	4.679	6.248	7.838	9.575	11.210	12.829	14.405	16.047	17.959
- Simpanan Berjangka / Time deposits	99.502	86.396	123.303	136.088	13.547	26.388	40.294	54.105	68.064	81.584	95.913	110.228	124.025	138.354	152.752
d. Surat Berharga / Securities	9.797	10.297	8.451	9.397	944	1.534	2.529	3.300	4.663	4.770	5.502	6.221	7.256	7.749	8.723
e. Pinjaman yang diterima / Loans received	6.908	13.077	14.859	16.115	3.981	4.220	5.566	7.140	8.712	9.806	11.441	13.174	14.816	16.566	18.420
f. Lainnya / Others	174.872	163.291	190.504	209.843	26.191	44.212	62.567	81.840	101.281	120.157	141.204	163.355	193.545	238.586	291.370
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	487.848	484.892	529.665	44.581	87.425	133.775	177.431	222.278	268.203	314.793	361.258	407.217	454.060	499.482
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses															
1. Pendapatan Operasional Selain Bunga/Bagi Hasil / Other Operating Income	460.019	522.998	478.808	664.976	147.813	433.677	171.204	223.705	271.224	314.444	359.885	441.097	508.041	581.781	684.808
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	20.448	10.408	15.706	16.855	1.644	2.781	4.034	4.528	6.144	7.355	8.908	11.406	13.730	14.571	15.829
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	-	0	57	3	-	0	5.074	1	6.799	1	1	117	118	130
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	60	276	1.159	1.360	316	371	570	789	917	983	1.395	1.487	1.489	1.491	1.477
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	208.665	318.768	266.718	426.023	122.175	392.520	107.302	136.903	167.153	181.489	211.615	265.721	315.189	365.601	443.524
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/commissions/provisions	87.234	97.515	93.735	103.364	8.061	16.277	25.901	35.023	46.588	56.573	67.169	76.296	85.105	94.873	103.588
f. Lainnya / Others	143.612	96.030	101.489	117.317	15.615	21.729	33.397	41.388	50.421	61.245	70.797	86.186	92.413	105.127	120.261
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	716.871	762.897	687.763	889.851	166.316	475.558	228.828	304.133	369.019	426.803	489.911	589.115	671.967	766.390	890.510
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	2.082	2.341	6.581	6.403	569	845	1.372	1.797	1.564	2.000	2.054	2.064	2.065	3.072	3.336
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	454	632	237	715	-	-	-	4	1	1	1	2	2	300	365
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	177	158	230	234	225	222	501	668	747	773	1.139	1.217	1.262	1.302	1.342
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	191.785	307.170	255.793	413.583	121.759	390.462	104.780	133.722	163.027	176.472	205.234	257.986	306.026	356.432	433.425
e. Penyusutan/Amortisasi / Depreciation/Amortizations	249.910	171.698	161.156	174.447	19.008	36.533	51.234	69.503	83.810	96.738	108.519	121.378	133.337	149.028	164.417
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	4.404	5.196	5.683	6.097	523	1.151	1.380	1.813	2.470	2.885	3.399	3.999	4.472	4.896	5.446
g. Lainnya / Others	268.059	275.703	258.083	288.372	24.232	46.344	69.562	96.625	117.400	147.934	169.564	202.468	224.804	251.361	282.179
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/Loss (A1+C1) - (A2+C2)	174.352	247.949	275.936	304.790	26.078	45.545	76.151	97.004	124.483	155.844	184.767	213.240	243.290	269.451	293.780
E. Pendapatan non-operasional / Non Operational Income	20.216	38.631	48.023	52.221	6.027	13.860	16.033	23.159	28.305	34.442	39.306	39.328	46.049	54.145	60.326
F. Beban non-operasional / Non Operational Expenses	20.411	34.081	47.863	52.567	5.764	10.301	15.243	21.679	26.900	32.623	38.094	38.959	45.760	52.109	58.373
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	(195)	4.550	160	(346)	264	3.559	790	1.481	1.404	1.819	1.212	369	289	2.036	1.953
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	174.271	252.499	276.097	304.445	26.341	49.104	76.941	98.484	125.887	157.663	185.979	213.609	243.579	271.487	295.733
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	89.861	125.725	(368)	146.980	(28)	(59)	(99)	(129)	(166)	(209)	(245)	(285)	(331)	(351)	(390)
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	89.586	125.715	(368)	146.908	(28)	(59)	(99)	(129)	(166)	(209)	(245)	(285)	(331)	(351)	(390)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	140.206	201.817	221.626	243.326	20.878	39.361	61.872	79.345	101.467	126.525	149.620	171.026	194.970	217.590	237.148

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

Keterangan	2021	2022	2023					2024							
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
A. Pendapatan dan Beban Bunga/Bagi Hasil / Interest/Profit Sharing Income and Expenses															
1. Pendapatan bunga/Pendapatan Bagi Hasil / Interest Income/Profit Sharing Income	136.178	141.972	148.225	161.325	14.655	28.826	41.800	59.070	74.366	89.538	105.278	122.830	148.285	188.377	237.140
a. Dari Bank Indonesia / From Bank Indonesia Placement	2.297	2.543	2.497	2.874	205	387	592	807	1.018	1.229	1.424	1.643	1.850	2.090	2.346
b. Dari Penempatan pada bank lain / From interbank placement	873	964	2.002	2.059	217	457	706	951	1.206	1.438	1.669	1.933	2.124	3.216	2.586
c. Dari surat berharga / From securities	11.759	12.673	14.110	15.244	1.394	2.803	4.019	5.788	7.363	8.931	10.579	12.315	14.168	15.304	17.379
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	64.408	71.646	70.887	77.252	6.773	13.282	18.919	26.258	32.935	39.691	46.694	53.532	59.705	66.358	73.789
- kepada pihak ketiga bukan bank / To Third Party non Bank	64.218	71.570	70.808	77.163	6.760	13.256	18.879	26.205	32.869	39.611	46.600	53.425	59.585	66.225	73.644
- kepada bank lain / To other Bank	190	76	79	89	13	26	39	53	66	80	94	107	120	133	145
e. Lainnya / Others	56.840	54.146	58.729	63.897	6.066	11.897	17.563	25.266	31.844	38.249	44.912	53.408	70.439	101.409	141.039
2. Beban Bunga/Bagi Hasil / Interest/Profit Sharing Expenses	86.768	83.805	90.476	98.313	9.635	18.735	27.054	39.264	49.461	59.322	69.732	82.000	102.401	137.185	180.699
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	137	114	97	117	8	20	34	52	60	63	73	93	123	145	153
b. Kewajiban pada Bank lain / Interbank Liabilities	895	1.566	2.283	2.567	310	583	851	1.242	1.504	1.780	2.057	2.322	2.579	3.444	3.091
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	28.410	26.515	29.409	32.059	2.985	5.797	8.333	11.876	14.993	17.996	21.171	24.315	26.953	29.951	33.440
- Giro / Demand Deposit	3.207	2.847	2.800	3.131	280	563	874	1.174	1.491	1.783	2.079	2.386	2.681	3.000	3.332
- Tabungan / Saving	2.801	3.403	2.793	3.044	282	556	804	1.177	1.481	1.769	2.077	2.376	2.637	2.917	3.259
- Simpanan Berjangka / Time deposits	22.401	20.265	23.816	25.884	2.423	4.678	6.655	9.525	12.021	14.444	17.016	19.553	21.636	24.034	26.849
d. Surat Berharga / Securities	1.403	1.801	1.270	1.447	105	204	261	434	536	635	746	859	1.262	1.067	1.358
e. Pinjaman yang diterima / Loans received	515	1.169	1.181	1.325	134	262	316	749	948	1.138	1.346	1.554	1.653	1.752	2.139
f. Lainnya / Others	55.389	52.640	56.236	60.798	6.094	11.869	17.259	24.912	31.420	37.711	44.338	52.858	69.831	100.826	140.518
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	58.167	57.749	63.012	5.020	10.091	14.746	19.806	24.905	30.216	35.547	40.831	45.884	51.192	56.441
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses															
1. Pendapatan Operasional Selain Bunga/Bagi Hasil / Other Operating Income	105.924	55.502	45.389	52.565	4.359	6.478	8.820	14.066	18.228	19.191	22.578	27.824	31.860	35.226	39.237
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	2.418	1.012	1.285	1.354	75	141	-	-	-	-	-	-	-	-	-
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	-	-	-	3	-	-	-	-	-	-	-	0	0	0
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	24	136	580	727	191	222	416	562	668	752	1.181	1.256	1.262	1.255	1.231
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	86.289	36.694	31.617	37.085	2.133	3.099	4.013	6.596	9.120	8.311	8.550	12.586	16.300	18.002	19.535
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/commissions/provisions	5.778	5.810	5.447	6.034	479	960	1.450	2.104	2.669	3.290	4.440	5.011	4.978	5.560	6.261
f. Lainnya / Others	11.415	11.850	6.460	7.365	1.478	2.057	2.767	4.426	5.316	6.369	7.973	8.360	8.802	9.593	11.366
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	147.717	102.965	86.092	97.805	7.625	12.897	19.219	33.008	40.150	44.162	50.865	60.008	67.184	75.096	83.267
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	1.143	510	1.019	976	51	74	93	217	206	242	283	318	291	378	438
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	1	12	40	40	0	0	0	4	1	1	1	2	2	2	2
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	176	143	208	208	149	149	426	577	633	686	1.071	1.124	1.125	1.129	1.129
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	83.510	35.598	30.165	35.368	2.004	2.510	3.740	6.284	8.706	7.528	8.422	12.280	15.558	17.736	19.316
e. Penyusutan/Amortisasi / Depreciation/Amortizations	23.825	24.620	17.221	19.199	2.288	3.690	5.249	12.018	13.299	14.756	16.262	17.978	19.022	20.694	23.754
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	904	859	1.042	1.149	62	103	147	198	251	314	369	428	464	525	578
g. Lainnya / Others	38.159	41.223	36.397	40.865	3.071	6.371	9.564	13.710	17.054	20.635	24.456	27.878	30.722	34.633	38.050
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	7.616	10.704	17.046	17.773	1.754	3.672	4.347	865	2.983	5.246	7.259	8.646	10.561	11.322	12.411
E. Pendapatan non-operasional / Non Operational Income	6.062	9.328	10.084	11.259	1.583	2.913	4.133	6.220	7.409	8.984	10.297	4.101	5.781	7.199	8.973
F. Beban non-operasional / Non Operational Expenses	6.038	9.684	10.517	11.634	1.686	2.999	4.308	6.247	7.513	9.355	9.972	4.346	5.806	7.126	8.819
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	24	(356)	(433)	(375)	(103)	(86)	(175)	(27)	(105)	(371)	326	(245)	(24)	73	154
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	7.640	10.348	16.613	17.398	1.651	3.585	4.172	838	2.879	4.875	7.585	8.401	10.536	11.394	12.565
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	4.306	4.804	-	5.154	-	-	-	-	-	-	-	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	4.031	4.804	-	5.154	-	-	-	-	-	-	-	-	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	4.510	6.494	12.703	13.156	1.286	2.856	3.358	728	2.390	3.904	6.121	6.522	8.460	9.063	10.049

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

Keterangan	2021	2022	2023					2024							
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	104.090	107.720	137.185	152.752	13.762	26.627	42.584	54.443	68.890	83.161	97.927	112.661	127.194	142.387	156.982
a. Dari Bank Indonesia / From Bank Indonesia Placement	2.022	3.184	4.915	5.405	475	919	1.462	1.963	2.496	3.025	3.470	3.878	4.254	4.656	4.959
b. Dari Penempatan pada bank lain / From interbank placement	383	766	2.400	2.632	240	421	639	840	1.056	1.274	1.529	1.746	1.999	2.270	2.506
c. Dari surat berharga / From securities	9.637	11.684	15.523	17.151	1.701	3.305	5.324	6.685	8.458	10.221	12.119	14.068	15.962	17.994	20.050
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	53.880	57.640	67.770	75.311	6.577	12.740	20.661	26.831	33.852	40.767	47.873	54.926	61.921	69.125	75.960
- kepada pihak ketiga bukan bank / To Third Party non Bank	53.720	57.303	67.071	74.542	6.473	12.532	20.356	26.432	33.364	40.188	47.189	54.136	61.066	67.770	74.447
- kepada bank lain / To other Bank	160	337	698	769	105	208	305	399	488	580	685	790	855	1.354	1.513
e. Lainnya / Others	38.168	34.445	46.578	52.252	4.769	9.244	14.497	18.123	23.027	27.873	32.935	38.042	43.058	48.343	53.506
2. Beban Bunga / Interest Expenses	61.091	54.300	78.089	87.521	8.363	16.024	25.481	31.644	40.077	48.371	57.087	65.731	74.223	83.180	91.890
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	-	-	0	10	1	2	4	16	18	21	25	34	44	47	48
b. Kewajiban pada Bank lain / Interbank Liabilities	835	900	2.515	2.767	280	541	871	1.005	1.242	1.464	1.729	1.954	2.188	2.416	2.662
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	20.716	19.048	28.448	31.505	2.959	5.666	9.162	11.716	14.880	18.036	21.380	24.683	27.910	31.370	34.714
- Giro / Demand Deposit	2.171	2.675	3.615	3.974	415	802	1.198	1.593	2.022	2.445	2.882	3.291	3.691	4.148	4.580
- Tabungan / Saving	1.660	1.669	1.855	2.120	218	412	649	783	996	1.211	1.436	1.663	1.885	2.110	2.331
- Simpanan Berjangka / Time deposits	16.885	14.702	22.978	25.411	2.326	4.452	7.315	9.339	11.861	14.380	17.062	19.729	22.334	25.111	27.803
d. Surat Berharga / Securities	1.310	1.013	1.220	1.357	273	204	591	628	735	839	951	1.054	1.145	1.225	1.303
e. Pinjaman yang diterima / Loans received	1.116	960	2.310	2.520	259	501	838	814	1.017	1.241	1.429	1.656	1.886	2.096	2.294
f. Lainnya / Others	37.032	32.382	43.596	49.362	4.591	9.110	14.015	17.465	22.184	26.770	31.572	36.350	41.050	46.026	50.868
g. Koreksi atas pendapatan bunga / Corrections	82	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	42.998	53.420	59.097	65.231	5.399	10.603	17.102	22.798	28.813	34.790	40.840	46.930	52.972	59.207	65.092
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	83.649	214.590	203.769	223.674	31.911	365.909	71.093	84.150	96.717	103.277	127.737	165.266	201.417	243.335	305.243
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	1.750	1.364	5.614	5.708	558	481	816	609	975	1.416	1.770	2.242	2.681	2.949	3.139
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	-	0	57	-	-	0	1	1	1	1	1	2	1	13
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	35	140	553	607	125	148	154	227	248	231	214	230	225	235	245
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	65.579	201.538	184.837	202.502	29.633	362.943	65.802	79.126	90.336	95.595	118.798	154.802	189.644	230.026	290.790
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/commissions/provisions	6.026	7.259	7.100	7.795	589	1.174	1.818	2.306	2.928	3.464	4.025	4.658	5.235	5.881	6.431
f. Lainnya / Others	10.259	4.288	5.664	7.006	1.005	1.163	2.503	1.881	2.228	2.570	2.929	3.333	3.630	4.243	4.625
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	113.549	246.170	242.647	266.862	35.259	372.324	81.792	96.469	112.204	121.879	149.901	190.455	229.593	275.681	341.647
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	237	709	4.994	4.819	275	409	752	457	625	933	1.072	1.188	1.261	1.632	1.742
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	345	-	-	444	-	-	-	-	-	-	-	-	-	9	12
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	22	26	77	74	75	91	114	87	68	94	138	173	211
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	62.517	197.839	182.264	199.797	29.412	362.112	64.826	77.904	88.818	93.805	116.855	152.380	186.497	226.752	287.528
e. Penyusutan/Amortisasi / Depreciation/Amortizations	17.787	11.280	17.233	19.532	2.298	3.064	5.840	4.668	5.794	6.854	7.979	9.252	10.737	12.503	13.675
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	1.029	1.369	1.715	1.686	138	367	397	522	655	789	987	1.160	1.271	1.399	1.562
g. Lainnya / Others	31.634	34.973	36.420	40.558	3.059	6.298	9.901	12.826	16.197	19.411	22.940	26.382	29.690	33.214	36.918
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/Loss (A1+C1) - (A2+C2)	13.098	21.840	20.218	22.043	2.051	4.188	6.403	10.479	13.325	16.189	18.676	21.742	24.796	26.861	28.688
E. Pendapatan non-operasional / Non Operational Income	2.057	1.465	3.316	3.193	573	370	817	1.238	1.361	1.586	1.807	1.653	1.980	1.913	2.257
F. Beban non-operasional / Non Operational Expenses	1.940	1.123	1.296	1.025	468	294	367	773	864	1.088	1.097	864	1.391	1.040	1.235
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	118	343	2.021	2.167	105	77	450	464	497	499	710	789	589	872	1.023
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	13.216	22.182	22.238	24.211	2.156	4.264	6.853	10.943	13.823	16.687	19.386	22.531	25.385	27.734	29.711
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	2.756	2.989	(368)	1.925	(28)	(59)	(99)	(129)	(166)	(209)	(245)	(285)	(331)	(351)	(390)
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	2.756	2.989	(368)	1.925	(28)	(59)	(99)	(129)	(166)	(209)	(245)	(285)	(331)	(351)	(390)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	11.034	17.562	17.099	17.948	1.651	3.345	5.297	8.407	10.704	12.849	14.949	17.339	19.489	21.367	22.795

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

Keterangan	2021	2022	2023					2024							
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	208.880	208.189	225.576	247.683	22.213	43.176	65.829	87.665	110.003	132.610	155.978	179.248	202.558	225.788	248.184
a. Dari Bank Indonesia / From Bank Indonesia Placement	2.887	4.209	6.910	7.523	564	1.022	1.497	1.916	2.313	2.721	3.110	3.516	3.920	4.273	4.600
b. Dari Penempatan pada bank lain / From interbank placement	370	532	1.068	1.174	111	227	364	472	592	710	835	943	1.059	1.167	1.269
c. Dari surat berharga / From securities	25.630	24.785	24.349	26.852	2.698	5.335	8.174	10.971	13.694	16.657	19.881	23.282	26.696	30.151	33.525
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	115.366	122.977	130.082	142.711	12.566	24.709	38.016	50.602	63.275	76.253	89.176	102.297	115.570	128.757	141.506
- kepada pihak ketiga bukan bank / To Third Party non Bank	114.457	122.091	128.862	141.365	12.412	24.408	37.555	49.993	62.513	75.341	88.108	101.073	114.217	127.253	139.858
- kepada bank lain / To other Bank	909	886	1.221	1.346	153	301	461	609	762	912	1.068	1.224	1.353	1.504	1.648
e. Lainnya / Others	64.628	55.687	63.165	69.424	6.275	11.883	17.778	23.704	30.129	36.269	42.975	49.209	55.313	61.440	67.284
2. Beban Bunga / Interest Expenses	112.375	100.834	125.515	138.494	13.185	25.435	38.501	51.515	64.924	78.280	92.508	106.483	120.280	134.121	147.463
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	3	369	378	423	18	46	90	135	201	268	318	395	498	560	653
b. Kewajiban pada Bank lain / Interbank Liabilities	479	712	1.498	1.714	175	352	521	707	877	1.065	1.268	1.483	1.667	1.884	2.082
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	41.875	38.499	54.911	60.651	6.006	11.642	17.727	23.712	29.778	35.840	42.148	48.525	54.852	61.124	67.255
- Giro / Demand Deposit	6.390	7.522	10.540	11.757	1.258	2.386	3.630	4.828	6.043	7.267	8.524	9.767	10.965	12.230	13.441
- Tabungan / Saving	5.566	5.166	6.251	6.865	624	1.229	1.841	2.444	3.033	3.608	4.188	4.787	5.379	5.989	6.572
- Simpanan Berjangka / Time deposits	29.919	25.810	38.120	42.029	4.124	8.027	12.256	16.441	20.702	24.965	29.436	33.971	38.508	42.905	47.242
d. Surat Berharga / Securities	4.252	2.967	2.557	2.870	263	533	779	991	1.202	1.440	1.670	1.921	2.207	2.518	2.835
e. Pinjaman yang diterima / Loans received	3.291	4.288	6.234	6.831	641	1.246	1.884	2.540	3.212	3.879	4.556	5.214	5.856	6.591	7.213
f. Lainnya / Others	62.388	54.000	59.937	66.005	6.083	11.615	17.500	23.430	29.654	35.788	42.549	48.946	55.200	61.443	67.426
g. Koreksi atas pendapatan bunga / Corrections	88	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	96.505	107.355	100.061	109.189	9.028	17.742	27.328	36.151	45.079	54.330	63.469	72.765	82.278	91.667	100.721
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	55.850	54.586	55.429	62.282	6.559	11.111	16.830	22.657	29.044	33.901	38.057	47.308	53.268	55.652	60.818
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	6.476	3.185	3.649	4.176	489	868	1.223	1.203	1.617	1.859	2.419	3.353	4.240	4.253	4.460
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	-	-	-	-	-	-	-	-	-	-	-	114	116	116
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	0	-	26	26	0	1	0	0	1	0	0	1	1	1	1
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	18.770	17.694	17.473	19.553	2.413	2.996	4.533	7.150	10.337	11.645	12.350	18.015	19.577	19.578	21.112
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/commissions/provisions	17.130	18.693	18.729	20.706	1.598	3.418	5.772	7.381	9.028	10.763	13.075	14.598	16.635	17.832	19.555
f. Lainnya / Others	13.473	15.014	15.551	17.821	2.059	3.828	5.301	6.922	8.061	9.633	10.212	11.341	12.521	13.871	15.573
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	119.625	118.467	111.736	122.761	11.826	21.339	31.697	43.768	54.755	65.470	72.286	86.146	96.512	105.843	116.325
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	488	957	212	250	148	234	354	904	519	613	487	352	323	739	825
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	0,8	15,1	-	-	-	-	-	-	-	-	-	-	-	0	-
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	15.451	13.012	15.239	16.565	2.855	3.540	5.041	7.801	10.796	12.437	11.725	16.848	18.403	18.712	19.734
e. Penyusutan/Amortisasi / Depreciation/Amortizations	43.455	37.955	33.301	35.555	2.837	5.530	7.778	10.493	12.367	15.167	16.666	19.030	20.988	23.237	25.879
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	1.733	2.107	2.075	2.333	264	524	700	923	1.226	1.470	1.741	1.953	2.199	2.385	2.640
g. Lainnya / Others	58.497	64.422	60.910	68.057	5.722	11.511	17.824	23.647	29.847	35.784	41.668	47.963	54.599	60.771	67.248
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/Loss (A1+C1) - (A2+C2)	32.729	43.474	43.753	48.710	3.761	7.513	12.461	15.040	19.368	22.761	29.241	33.926	39.034	41.476	45.213
E. Pendapatan non-operasional / Non Operational Income	10.817	21.721	33.710	36.670	3.742	7.177	10.763	15.109	18.907	23.145	26.392	32.640	37.259	43.750	47.639
F. Beban non-operasional / Non Operational Expenses	10.362	21.746	32.966	36.677	3.277	6.326	9.773	13.603	17.390	20.912	25.560	32.316	37.046	42.210	46.309
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	455	(25)	744	(6)	465	851	990	1.506	1.517	2.234	832	324	213	1.539	1.331
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	33.298	43.449	44.497	48.704	4.226	8.364	13.451	16.545	20.885	24.995	30.073	34.250	39.247	43.015	46.544
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	12.158	15.391	-	16.369	-	-	-	-	-	-	-	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	12.158	15.380	-	16.317	-	-	-	-	-	-	-	-	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	26.279	34.417	35.462	38.700	3.332	6.624	10.707	13.239	16.637	19.817	23.989	27.188	30.979	34.071	36.842

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

Keterangan	2021	2022	2023					2024							
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	324.755	353.577	379.073	415.241	46.551	80.381	117.603	153.368	189.642	226.432	264.481	302.413	339.584	378.225	415.529
a. Dari Bank Indonesia / From Bank Indonesia Placement	2.535	3.967	4.741	5.114	450	827	1.182	1.435	2.003	2.030	2.272	2.585	2.956	3.352	3.698
b. Dari Penempatan pada bank lain / From interbank placement	1.065	3.147	5.515	6.172	639	1.147	1.758	2.392	3.087	3.741	4.333	4.937	5.483	6.098	6.651
c. Dari surat berharga / From securities	40.318	45.441	46.293	50.792	4.872	9.406	14.133	18.562	22.493	27.088	31.924	36.648	41.233	45.885	50.472
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	253.933	271.205	286.148	313.169	35.119	62.011	91.451	119.174	147.068	175.735	205.349	234.501	264.378	294.766	323.910
- kepada pihak ketiga bukan bank / To Third Party non Bank	252.549	269.237	283.715	310.448	34.453	61.031	90.134	117.524	145.076	173.428	202.738	231.577	261.140	291.216	320.105
- kepada bank lain / To other Bank	1.384	1.968	2.433	2.722	666	980	1.317	1.650	1.992	2.307	2.611	2.924	3.238	3.550	3.805
e. Lainnya / Others	26.903	29.816	36.375	39.995	5.472	6.989	9.081	11.804	14.989	17.838	20.603	23.742	25.534	28.125	30.798
2. Beban Bunga / Interest Expenses	82.464	84.671	111.087	123.008	21.418	31.391	43.005	54.691	66.161	77.565	89.544	101.681	113.501	126.231	138.301
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	5	1	2	2	0	0	2	5	14	22	52	112	185	234	292
b. Kewajiban pada Bank lain / Interbank Liabilities	3.409	3.655	4.860	5.326	438	875	1.332	1.835	1.113	3.253	3.337	3.870	4.296	4.723	5.222
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	49.843	45.568	66.952	74.840	8.306	16.094	24.451	32.534	41.286	48.999	57.164	65.359	73.494	81.919	90.228
- Giro / Demand Deposit	12.393	14.696	23.461	26.271	3.157	5.952	8.997	11.890	15.478	18.218	21.255	24.381	27.442	30.585	33.573
- Tabungan / Saving	7.154	5.253	5.102	5.805	474	911	1.386	1.844	2.328	2.987	3.509	4.003	4.504	5.030	5.796
- Simpanan Berjangka / Time deposits	30.296	25.619	38.388	42.764	4.675	9.231	14.068	18.800	23.480	27.795	32.400	36.976	41.548	46.304	50.859
d. Surat Berharga / Securities	2.832	4.517	3.404	3.722	303	593	899	1.248	1.856	2.135	2.387	2.642	2.938	3.227	
e. Pinjaman yang diterima / Loans received	1.986	6.660	5.135	5.439	2.948	2.211	2.528	3.037	3.534	3.548	4.110	4.751	5.421	6.127	6.774
f. Lainnya / Others	20.063	24.269	30.735	33.678	9.424	11.617	13.792	16.033	18.023	19.888	22.745	25.202	27.463	30.292	32.558
g. Koreksi atas pendapatan bunga / Corrections	4.326	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	242.291	268.906	267.986	292.233	25.133	48.990	74.599	98.676	123.481	148.866	174.937	200.732	226.084	251.994	277.229
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	214.597	198.321	174.221	326.454	104.985	50.179	74.462	102.832	127.236	158.075	171.514	200.698	221.495	247.568	279.510
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	9.804	4.848	5.158	5.617	522	1.291	1.820	2.338	3.096	3.609	4.284	5.199	6.021	6.553	7.385
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	-	-	-	-	-	-	5.073	-	6.798	-	-	-	-	-
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	62.842	32.790	166.883	87.996	23.481	32.955	44.031	57.360	65.938	71.917	80.318	89.758	97.994	112.087
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/commissions/provisions	58.300	65.753	62.459	68.829	5.395	10.726	16.861	23.232	31.964	39.056	45.629	52.029	58.257	65.600	71.340
f. Lainnya / Others	108.464	64.878	73.814	85.125	11.072	14.681	22.825	28.158	34.816	42.674	49.683	63.152	67.460	77.420	88.697
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	335.979	295.295	247.288	402.423	111.605	68.998	96.120	130.888	161.911	195.293	216.859	252.505	278.679	309.769	349.271
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	215	165	357	358	95	128	172	219	214	212	212	206	191	322	332
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	108	620	197	231	-	-	-	-	-	-	-	-	-	288	351
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	0	-	-	-	-	-	-	-	-	-	-	-	-	3
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	30.308	60.721	28.125	161.854	87.487	22.300	31.172	41.733	54.706	62.703	68.232	76.478	85.569	93.232	106.847
e. Penyusutan/Amortisasi / Depreciation/Amortizations	164.841	97.843	93.402	100.161	11.584	24.249	32.367	42.325	52.350	59.962	67.612	75.118	82.589	92.595	101.109
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	737	861	851	928	59	157	136	170	337	312	301	458	538	588	666
g. Lainnya / Others	139.769	135.085	124.357	138.891	12.380	22.164	32.273	46.442	54.303	72.104	80.501	100.245	109.792	122.743	139.964
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/Loss (A1+C1) - (A2+C2)	120.909	171.932	194.919	216.264	18.512	30.171	52.940	70.620	88.806	111.648	129.591	148.926	168.900	189.792	207.468
E. Pendapatan non-operasional / Non Operational Income	1.279	6.116	913	1.099	129	3.399	320	593	628	726	809	934	1.029	1.283	1.456
F. Beban non-operasional / Non Operational Expenses	2.071	1.528	3.084	3.230	333	681	795	1.056	1.134	1.268	1.465	1.433	1.518	1.732	2.010
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	(791)	4.588	(2.171)	(2.132)	(204)	2.718	(475)	(462)	(505)	(543)	(656)	(499)	(489)	(448)	(554)
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	120.118	176.520	192.748	214.132	18.308	32.890	52.465	70.158	88.301	111.106	128.935	148.427	168.411	189.344	206.913
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	70.641	102.541	-	123.512	-	-	-	-	-	-	-	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	70.641	102.541	-	123.512	-	-	-	-	-	-	-	-	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	98.383	143.344	156.362	173.521	14.610	26.537	42.510	56.971	71.736	89.955	104.560	119.978	136.043	153.088	167.463

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

Indikator / Indicator	2021	2022	2023				2024								
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Tagihan Komitmen / Committed Claims	1.213.629	1.447.440	1.698.518	1.591.926	1.831.800	1.678.533	1.745.457	1.844.959	1.844.355	2.045.052	2.149.577	2.181.414	2.164.067	2.345.003	2.328.255
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	41.525	32.934	60.980	59.296	57.169	57.409	54.115	53.521	54.385	51.505	49.619	47.264	45.787	46.966	49.548
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (purchased)	1.163.491	1.405.654	1.622.265	1.518.870	1.752.393	1.603.849	1.671.744	1.773.448	1.772.744	1.975.979	2.082.404	2.116.199	2.102.886	2.280.416	2.262.209
- Lainnya / Others	8.613	8.851	15.273	13.760	22.238	17.275	19.598	17.990	17.726	17.567	17.918	17.951	15.394	17.622	16.499
Kewajiban Komitmen / Committed Liabilities	3.113.244	3.664.205	3.827.479	3.648.305	3.894.643	3.841.291	3.867.654	4.036.986	4.022.709	4.265.568	4.368.409	4.428.547	4.434.081	4.602.585	4.674.038
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / Undisbursed loan/financing facilities to debtors	1.705.175	2.142.859	2.098.925	2.028.018	2.101.928	2.091.872	2.079.770	2.130.376	2.142.880	2.152.193	2.158.256	2.154.667	2.143.183	2.183.996	2.237.697
- Committed	429.072	479.975	560.593	521.916	545.584	549.334	550.996	558.271	559.269	569.351	566.241	557.099	548.299	564.993	576.758
- Uncommitted	1.276.104	1.662.883	1.538.333	1.506.102	1.556.344	1.542.538	1.528.774	1.572.105	1.573.611	1.582.842	1.592.015	1.597.567	1.594.884	1.619.003	1.660.939
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / Undisbursed loan/financing facilities to other banks	24.251	17.762	16.446	16.978	16.406	19.277	20.141	26.288	25.215	24.326	25.094	28.931	33.150	32.103	28.744
- Committed	3.874	2.897	3.493	1.339	1.379	1.417	1.269	1.311	2.803	4.561	7.316	4.459	4.342	4.136	4.819
- Uncommitted	20.377	14.865	12.953	15.639	15.027	17.860	18.871	24.977	22.412	19.765	17.778	24.472	28.808	27.967	23.924
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	85.063	101.522	90.970	84.005	83.412	83.799	77.415	78.560	84.053	84.617	80.093	76.573	79.142	79.671	84.741
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	1.285.893	1.388.554	1.605.519	1.505.814	1.665.416	1.628.711	1.669.110	1.782.418	1.747.821	1.984.885	2.087.001	2.147.045	2.157.955	2.286.513	2.302.678
- Lainnya / Others	12.862	13.509	15.619	13.490	17.482	17.632	21.219	19.344	22.739	19.547	17.965	21.331	20.651	20.301	20.179
Tagihan Kontinjensi / Contingent Claims	269.045	273.728	301.384	301.337	300.915	260.885	266.624	276.717	277.867	277.326	283.687	271.435	269.518	281.281	288.396
- Garansi yang diterima / Received guarantees	204.276	249.893	273.274	275.473	274.590	235.638	239.718	251.371	251.841	250.903	256.256	244.985	240.906	251.596	255.909
- Pendapatan bunga/bagi hasil dalam penyelesaian / Accrued interest	53.711	1.811	2.284	1.591	1.616	1.489	1.475	1.504	1.520	1.533	1.499	1.521	1.566	1.597	1.664
- Lainnya / Others	11.058	22.024	25.825	24.273	24.709	23.758	25.432	23.841	24.507	24.890	25.933	24.929	27.046	28.089	27.824
Kewajiban Kontinjensi / Contingent Liabilities	348.030	388.567	384.886	395.260	377.396	372.684	385.791	387.032	397.043	401.139	385.357	393.211	393.652	409.513	424.452
- Garansi yang diberikan / Issued guarantees	345.453	384.200	378.561	388.471	370.443	365.724	379.029	380.009	389.840	393.895	377.839	385.401	385.686	401.460	416.061
- Lainnya / Others	2.576	4.367	6.326	6.789	6.953	6.960	6.762	7.022	7.203	7.244	7.518	7.809	7.965	8.053	8.391
Lainnya / Others	696.230	578.345	578.394	602.308	585.820	591.613	599.706	611.791	619.322	632.673	637.069	639.238	644.460	648.985	650.942
- Penerusan Kredit/pembiayaan / Channelling	11.477	7.342	7.741	7.709	7.665	7.629	7.620	7.605	7.576	7.599	7.591	7.576	7.643	7.720	7.722
- Aset produktif yang dihapusbukukan / Written off earning assets	627.791	570.265	569.754	593.689	577.229	583.048	591.119	603.204	610.750	624.061	628.448	630.622	635.764	640.182	642.121
- Kredit/Pembiayaan yang diberikan / Credit disbursed	548.614	562.649	563.449	587.383	570.916	576.738	584.801	596.866	604.412	617.476	621.868	624.410	629.564	633.955	636.676
- Lainnya / Others	79.177	7.616	6.305	6.306	6.313	6.310	6.318	6.338	6.338	6.585	6.579	6.213	6.200	6.227	5.445
- Aset produktif yang dihapusstagi / Charged off earning assets	56.962	739	899	910	927	936	967	982	996	1.013	1.031	1.039	1.053	1.083	1.099
- Kredit/Pembiayaan yang diberikan / Credit/Financing disbursed	49.558	739	899	910	927	936	967	982	996	1.013	1.031	1.039	1.053	1.083	1.099
- Lainnya / Others	7.404	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Miliar Rp (Billion Rp)

Indikator / Indicator	2021	2022	2023				2024								
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Tagihan Komitmen / Committed Claims	418.224	228.624	196.338	210.367	69.147	66.544	75.203	78.761	107.773	104.492	109.043	110.397	110.209	133.697	134.543
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	4.866	1.543	3.756	8.353	7.958	8.399	8.016	7.886	7.965	8.008	7.873	7.555	6.875	6.649	7.268
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (purchased)	412.539	226.286	187.908	197.482	54.705	51.935	61.105	65.969	93.710	90.103	93.997	94.455	97.276	119.739	120.657
- Lainnya / Others	819	794	4.674	4.532	6.484	6.211	6.082	4.906	6.098	6.381	7.173	8.387	6.058	7.309	6.619
Kewajiban Komitmen / Committed Liabilities	538.929	375.654	348.004	349.865	171.556	167.182	176.273	193.367	225.364	223.782	224.706	227.384	218.899	245.060	259.069
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / Undisbursed loan/financing facilities to debtors	145.539	115.563	132.769	125.341	113.579	110.646	112.600	122.065	122.630	119.285	120.197	119.466	118.031	124.583	124.853
- Committed	35.456	37.410	44.201	37.675	39.362	39.402	39.260	41.634	39.970	37.542	38.573	38.479	38.610	38.794	39.951
- Uncommitted	110.084	78.153	88.568	87.665	74.217	71.245	73.340	80.432	82.661	81.743	81.623	80.987	79.421	85.788	84.902
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / Undisbursed loan/financing facilities to other banks	157	155	386	409	497	533	429	455	478	380	473	519	508	560	1.169
- Committed	30	64	134	104	117	112	88	149	127	115	212	223	204	216	862
- Uncommitted	127	91	252	305	380	421	341	306	350	265	261	296	304	344	307
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	5.633	2.212	2.248	2.238	1.962	2.166	1.590	1.774	2.181	1.943	1.555	1.878	1.731	1.704	2.469
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	384.112	254.418	209.750	220.380	52.240	50.583	57.590	64.353	96.554	98.770	98.882	102.171	94.920	114.592	126.944
- Lainnya / Others	3.487	3.306	2.852	1.498	3.278	3.254	4.064	4.721	3.522	3.404	3.599	3.351	3.708	3.623	3.633
Tagihan Kontinjensi / Contingent Claims	36.834	29.605	28.959	39.272	27.563	26.840	27.168	29.655	30.836	31.581	33.512	29.817	30.521	31.353	31.491
- Garansi yang diterima / Received guarantees	28.407	18.930	22.063	33.327	21.644	20.866	21.195	20.860	22.165	22.395	23.041	20.678	19.600	19.991	20.453
- Pendapatan bunga/bagi hasil dalam penyelesaian / Accrued interest	7.088	1.058	1.484	791	794	626	641	647	663	674	629	633	648	651	651
- Lainnya / Others	1.339	9.618	5.412	5.143	5.125	5.349	5.333	8.148	8.008	8.512	9.843	8.506	10.273	10.710	10.387
Kewajiban Kontinjensi / Contingent Liabilities	28.150	17.738	13.934	16.620	13.166	12.506	12.548	13.042	12.905	12.663	12.810	13.082	13.885	13.371	13.059
- Garansi yang diberikan / Issued guarantees	27.909	17.000	13.117	15.712	12.183	11.537	11.939	12.217	11.991	11.828	11.892	12.161	12.889	12.474	12.107
- Lainnya / Others	241	738	816	907	983	970	609	824	913	835	918	922	996	897	952
Lainnya / Others	62.084	61.978	52.882	53.913	53.411	53.940	54.153	70.255	71.184	72.359	72.679	73.135	72.764	73.618	74.429
- Penerusan Kredit/pembiayaan / Channelling	532	257	150	147	619	619	617	626	625	625	625	620	620	619	619
- Aset produktif yang dihapusbukukan / Written off earning assets	53.302	61.714	52.683	53.717	52.720	53.253	53.464	69.559	70.488	71.663	71.982	72.444	72.073	72.923	73.734
- Kredit/Pembiayaan yang diberikan / Credit disbursed	52.770	61.215	52.111	53.148	51.817	52.349	52.560	68.655	69.584	70.759	71.078	71.537	71.167	72.017	72.831
- Lainnya / Others	532	499	572	569	903	903	904	904	904	904	904	907	907	907	903
- Aset produktif yang dihapustagih / Charged off earning assets	8.251	8	49	49	71	68	71	71	71	71	72	71	71	76	76
- Kredit/Pembiayaan yang diberikan / Credit/Financing disbursed	8.200	8	49	49	71	68	71	71	71	71	72	71	71	76	76
- Lainnya / Others	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Miliar Rp (*Billion Rp*)

Indikator / Indicator	2021	2022	2023				2024								
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Tagihan Komitmen / Committed Claims	212.427	431.775	525.014	449.645	632.876	605.561	613.315	654.698	577.458	713.309	761.937	742.353	738.894	836.900	849.911
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	7.713	5.560	8.949	5.497	5.631	5.608	5.657	4.173	4.983	108	108	108	108	108	108
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (purchased)	197.606	419.051	507.097	435.708	618.623	591.338	598.839	641.471	563.914	703.449	753.201	733.471	730.128	828.191	840.705
- Lainnya / Others	7.108	7.164	8.969	8.441	8.622	8.614	8.820	9.055	8.561	9.751	8.628	8.774	8.658	8.601	9.098
Kewajiban Komitmen / Committed Liabilities	550.557	717.966	818.846	740.682	934.612	959.386	939.082	982.268	891.848	1.055.203	1.096.003	1.106.784	1.120.854	1.177.985	1.218.476
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / Undisbursed loan/financing facilities to debtors	321.373	381.014	374.718	358.643	380.212	379.927	378.924	383.300	384.511	384.907	381.889	382.800	377.835	391.078	403.450
- Committed	52.557	58.917	37.341	37.678	37.358	38.631	35.650	32.875	33.994	33.827	31.734	31.767	31.418	32.596	38.663
- Uncommitted	268.816	322.096	337.377	320.965	342.854	341.296	343.274	350.425	350.517	351.079	350.155	351.033	346.417	358.482	364.786
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / Undisbursed loan/financing facilities to other banks	7.964	5.266	6.439	8.092	7.152	7.981	9.424	13.029	11.236	8.873	10.047	15.078	16.656	13.425	13.004
- Committed	53	353	325	286	285	263	209	204	207	612	4.237	2.353	1.348	1.282	1.280
- Uncommitted	7.912	4.913	6.114	7.806	6.867	7.718	9.215	12.825	11.029	8.261	5.810	12.725	15.309	12.143	11.725
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	8.751	8.212	5.647	4.916	4.739	5.105	5.089	4.322	5.125	5.415	4.883	4.375	5.459	4.670	5.599
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	205.797	315.921	423.291	360.237	533.585	557.417	536.111	572.536	481.991	646.947	690.087	695.258	711.702	759.386	786.814
- Lainnya / Others	6.672	7.553	8.750	8.794	8.925	8.956	9.533	9.080	8.985	9.062	9.096	9.271	9.202	9.425	9.609
Tagihan Kontinjensi / Contingent Claims	101.202	57.426	63.744	54.165	61.138	59.454	61.641	58.074	53.855	55.660	56.452	53.546	52.488	55.109	47.787
- Garansi yang diterima / Received guarantees	94.855	56.671	57.617	48.743	55.401	55.007	55.799	56.910	52.684	54.529	55.260	52.451	51.436	54.052	46.787
- Pendapatan bunga/bagi hasil dalam penyelesaian / Accrued interest	6.330	81	85	83	87	88	85	86	86	81	87	91	96	99	99
- Lainnya / Others	17	674	6.041	5.339	5.650	4.359	5.758	1.078	1.085	1.050	1.105	1.005	957	958	900
Kewajiban Kontinjensi / Contingent Liabilities	24.515	29.329	33.400	31.205	30.829	31.542	30.840	30.635	31.491	32.172	32.695	-	-	-	-
- Garansi yang diberikan / Issued guarantees	24.273	28.955	33.163	30.971	30.595	31.308	30.606	30.400	31.257	32.172	32.695	32.353	33.189	33.545	33.581
- Lainnya / Others	242	374	237	234	234	234	234	234	234	0	0	0	0	0	0
Lainnya / Others	56.757	45.261	56.415	69.132	56.926	56.770	58.226	44.859	45.552	46.666	46.996	47.244	47.690	47.178	45.969
- Penerusan Kredit/pembiayaan / Channelling	6.211	1.774	1.830	1.830	1.356	1.355	1.355	1.355	1.354	1.353	1.353	1.352	1.352	1.351	1.350
- Aset produktif yang dihapusbukukan / Written off earning assets	44.899	43.476	54.563	67.280	55.570	55.415	56.870	43.503	44.197	45.312	45.642	45.891	46.337	45.825	44.616
- Kredit/Pembiayaan yang diberikan / Credit disbursed	43.724	42.721	53.809	66.518	55.143	54.988	56.443	43.075	43.769	44.880	45.210	45.460	45.903	45.390	44.178
- Lainnya / Others	1.174	755	754	762	427	427	428	428	428	432	432	431	434	435	438
- Aset produktif yang dihapustagih / Charged off earning assets	5.648	10	22	22	0	0	0	0	0	0	1	1	1	2	3
- Kredit/Pembiayaan yang diberikan / Credit/Financing disbursed	5.648	10	22	22	0	0	0	0	0	0	1	1	1	2	3
- Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Miliar Rp (*Billion Rp*)

Indikator / Indicator	2021	2022	2023				2024								
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Tagihan Komitmen / Committed Claims	303.252	448.901	562.125	538.889	599.528	570.631	584.886	603.935	639.881	659.075	677.647	676.070	680.392	735.750	704.146
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	28.946	25.831	48.276	45.446	43.579	43.402	40.442	41.462	41.437	43.389	41.638	39.601	38.804	40.208	42.172
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (purchased)	274.112	422.597	512.780	493.217	553.949	526.340	543.138	560.548	597.872	615.010	635.538	636.251	641.427	695.313	661.862
- Lainnya / Others	194	473	1.070	225	2.000	889	1.307	1.924	573	676	472	218	160	228	112
Kewajiban Komitmen / Committed Liabilities	938.903	1.177.302	1.345.777	1.316.953	1.422.104	1.395.014	1.399.503	1.439.563	1.467.049	1.498.423	1.511.913	1.510.583	1.515.495	1.594.769	1.596.345
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / Undisbursed loan/financing facilities to debtors	609.276	733.622	802.843	802.050	842.648	834.316	825.915	841.149	847.619	853.277	855.257	850.331	846.724	862.823	892.056
- Committed	79.500	105.556	104.964	105.230	108.851	109.169	112.906	116.177	115.133	122.311	118.938	115.432	119.411	117.963	122.987
- Uncommitted	529.777	628.066	697.879	696.820	733.797	725.147	713.009	724.972	732.486	730.966	736.318	734.898	727.313	744.860	769.068
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / Undisbursed loan/financing facilities to other banks	9.875	9.700	6.170	7.310	7.553	9.511	9.305	11.838	11.025	12.546	13.400	12.246	13.967	15.939	12.570
- Committed	134	36	23	20	13	32	32	31	33	1.337	1.733	842	816	784	823
- Uncommitted	9.741	9.664	6.147	7.290	7.541	9.479	9.272	11.807	10.992	11.209	11.667	11.404	13.151	15.154	11.747
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	20.575	18.586	17.402	16.619	17.179	18.394	18.407	17.993	18.015	19.832	17.957	16.903	16.433	17.559	17.870
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	296.654	413.232	516.043	488.731	551.166	528.765	542.011	564.580	584.981	608.520	621.086	625.492	632.691	692.901	669.056
- Lainnya / Others	2.523	2.163	3.318	2.244	3.556	4.028	3.865	4.003	5.410	4.249	4.213	5.612	5.680	5.548	4.793
Tagihan Kontinjensi / Contingent Claims	58.054	119.118	121.710	118.205	121.301	121.394	122.292	132.623	128.688	124.961	127.929	123.192	123.844	130.526	129.854
- Garansi yang diterima / Received guarantees	32.465	107.129	107.116	104.191	107.127	107.069	107.708	117.748	113.019	109.379	112.694	107.517	107.755	113.817	112.963
- Pendapatan bunga/bagi hasil dalam penyelesaian / Accrued interest	16.250	672	715	717	736	775	749	771	771	778	784	797	821	847	913
- Lainnya / Others	9.340	11.316	13.880	13.297	13.439	13.551	13.835	14.105	14.898	14.803	14.451	14.877	15.268	15.862	15.977
Kewajiban Kontinjensi / Contingent Liabilities	44.514	55.987	57.429	58.901	57.362	57.098	58.356	58.284	58.931	-	58.955	-	-	-	-
- Garansi yang diberikan / Issued guarantees	43.981	55.455	57.048	58.518	56.980	56.814	58.079	58.043	58.679	59.808	58.692	59.996	63.978	64.365	63.934
- Lainnya / Others	532	532	381	384	382	284	277	241	253	293	263	303	251	277	315
Lainnya / Others	185.306	132.256	133.772	133.734	131.283	132.074	132.797	133.738	135.263	136.527	136.207	136.024	136.934	138.064	138.577
- Penerusan Kredit/pembiayaan / Channelling	386	386	386	386	386	386	386	386	386	386	386	386	386	386	386
- Aset produktif yang dihapusbukukan / Written off earning assets	148.402	131.150	132.559	132.510	130.042	130.821	131.515	132.441	133.953	135.199	134.863	134.671	135.567	136.673	137.171
- Kredit/Pembiayaan yang diberikan / Credit disbursed	141.846	129.080	131.667	131.620	129.155	129.935	130.627	131.546	133.058	134.302	133.968	134.119	135.021	136.117	136.612
- Lainnya / Others	6.556	2.070	892	890	887	886	888	896	895	898	895	552	546	556	559
- Aset produktif yang dihapustagih / Charged off earning assets	36.519	7.207	827	839	855	868	896	911	925	942	959	967	982	1.005	1.021
- Kredit/Pembiayaan yang diberikan / Credit/Financing disbursed	29.165	720	827	839	855	868	896	911	925	942	959	967	982	1.005	1.021
- Lainnya / Others	7.354	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / Indicator	2021	2022	2023				2024								
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Tagihan Komitmen / Committed Claims	279.726	338.140	415.040	393.025	530.249	435.798	472.052	507.565	519.242	568.176	600.950	652.595	634.572	638.656	638.655
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (purchased)	279.234	337.720	414.480	392.463	525.116	434.236	468.663	505.460	517.249	567.417	599.305	652.023	634.054	637.173	638.985
- Lainnya / Others	492	420	560	563	5.133	1.562	3.389	2.105	1.993	759	1.645	572	518	1.483	670
Kewajiban Komitmen / Committed Liabilities	1.084.855	1.393.284	1.314.852	1.240.805	1.356.371	1.319.709	1.352.796	1.421.788	1.438.447	1.488.160	1.535.788	1.583.797	1.578.834	1.584.771	1.600.148
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / Undisbursed loan/financing facilities to debtors	628.987	912.660	788.595	741.985	765.489	766.983	762.331	783.861	788.120	794.724	800.914	802.069	800.593	805.513	817.339
- Committed	261.559	278.092	374.087	341.333	360.013	362.131	363.180	367.584	380.172	375.671	376.995	371.421	358.860	375.640	375.156
- Uncommitted	367.427	634.568	414.508	400.652	405.475	404.851	399.151	416.277	407.948	419.054	423.919	430.648	441.733	429.872	442.183
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / Undisbursed loan/financing facilities to other banks	6.255	2.640	3.451	1.167	1.204	1.253	983	966	2.477	2.528	1.173	1.087	2.019	2.180	2.000
- Committed	3.658	2.444	3.011	929	965	1.010	940	927	2.436	2.497	1.133	1.041	1.975	1.854	1.855
- Uncommitted	2.597	197	440	238	240	243	42	39	41	31	40	46	44	326	145
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	50.104	72.512	65.673	60.233	59.531	58.135	52.328	54.472	58.732	57.428	55.698	53.418	55.519	55.739	58.802
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	399.330	404.984	456.435	436.466	528.424	491.945	533.399	580.948	584.296	630.649	676.945	724.124	718.641	719.635	719.863
- Lainnya / Others	180	487	699	955	1.723	1.393	3.756	1.540	4.822	2.831	1.058	3.098	2.062	1.705	2.145
Tagihan Kontinjensi / Contingent Claims	72.955	67.580	86.971	89.695	90.913	53.196	55.523	56.364	64.487	65.125	65.795	64.880	62.665	64.294	76.265
- Garansi yang diterima / Received guarantees	48.550	67.164	86.479	89.202	90.418	52.697	55.017	55.854	63.972	64.599	65.260	64.339	62.116	63.735	75.705
- Pendapatan bunga/bagi hasil dalam penyelesaian / Accrued interest	24.043	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / Others	362	416	492	493	495	499	506	510	515	526	535	541	549	558	560
Kewajiban Kontinjensi / Contingent Liabilities	250.851	285.513	280.124	288.534	276.040	271.538	284.048	285.072	293.716	296.203	280.897	287.477	282.348	297.956	313.563
- Garansi yang diberikan / Issued guarantees	249.290	282.790	275.324	283.270	270.685	266.066	278.406	279.349	287.912	290.087	274.560	280.892	275.630	291.077	306.439
- Lainnya / Others	1.561	2.723	4.892	5.264	5.354	5.472	5.642	5.723	5.803	6.116	6.336	6.585	6.718	6.879	7.123
Lainnya / Others	392.083	338.850	335.324	345.529	344.200	348.828	354.531	362.939	367.323	377.122	381.187	382.834	387.072	390.125	391.967
- Penerusan Kredit/pembiayaan / Channelling	4.349	4.926	5.375	5.348	5.304	5.269	5.262	5.239	5.212	5.235	5.228	5.218	5.286	5.364	5.367
- Aset produktif yang dihapusbukukan / Written off earning assets	381.189	333.924	329.948	340.182	338.896	343.560	349.269	357.701	362.111	371.886	375.960	377.616	381.786	384.761	386.600
- Kredit/Pembiayaan yang diberikan / Credit disbursed	310.273	329.633	325.861	336.098	334.801	339.466	345.171	353.590	358.000	367.535	371.612	373.294	377.474	380.431	383.055
- Lainnya / Others	70.915	4.291	4.087	4.084	4.095	4.093	4.098	4.111	4.111	4.351	4.348	4.323	4.313	4.330	3.545
- 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	2023			2024									
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	25,67	25,66	27,86	27,65	27,52	27,73	25,96	25,97	26,17	26,09	26,56	26,69	26,78	27,02	26,87
- Modal / Capital	1.569.939	1.721.678	1.841.577	1.854.756	1.876.930	1.895.328	1.801.162	1.809.135	1.832.172	1.855.060	1.884.043	1.900.753	1.927.840	1.947.280	1.962.440
- ATMR / Risk Weighted Assets	6.116.974	6.708.481	6.610.631	6.708.461	6.819.062	6.834.507	6.937.844	6.967.060	7.000.725	7.109.746	7.092.384	7.122.534	7.198.938	7.207.119	7.303.169
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	24,07	24,10	26,19	26,01	26,00	26,18	24,44	24,44	24,65	24,62	25,06	25,20	25,29	25,54	25,39
- Modal Inti (Tier I) / Core Capital (Tier I)	1.472.240	1.616.687	1.731.357	1.745.174	1.772.815	1.789.346	1.695.911	1.702.467	1.725.573	1.750.069	1.777.133	1.794.757	1.820.373	1.840.370	1.854.512
- ATMR / Risk Weighted Assets	6.116.974	6.708.481	6.610.631	6.708.461	6.819.062	6.834.507	6.937.844	6.967.060	7.000.725	7.109.746	7.092.384	7.122.534	7.198.938	7.207.119	7.303.169
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,84	2,43	2,72	2,74	2,71	2,52	2,62	2,51	2,56	2,66	2,69	2,69	2,73	2,73	2,69
- Laba sebelum pajak / Profit	174.271	252.499	301.196	304.445	316.094	294.621	307.765	295.453	302.129	315.325	318.821	320.413	324.772	325.785	322.618
- Rata-rata total aset / Average total assets	9.476.690	10.391.582	11.072.174	11.129.980	11.670.488	11.689.252	11.751.444	11.783.167	11.810.693	11.850.280	11.873.440	11.900.621	11.914.387	11.940.151	11.976.020
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	83,58	78,65	76,80	78,92	88,27	91,48	80,05	80,62	79,85	78,68	78,26	78,75	78,71	79,04	79,87
- Biaya Operasional / Operating Expenses	889.655	933.289	915.751	1.141.734	201.152	532.258	310.028	410.509	499.894	582.365	670.427	794.900	903.193	1.023.913	1.173.965
- Pendapatan Operasional / Operating Income	1.064.432	1.186.632	1.192.317	1.446.744	227.871	581.819	387.310	509.187	626.072	740.132	856.680	1.009.356	1.147.452	1.295.363	1.469.782
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	4,51	4,71	4,83	4,81	4,54	4,49	4,59	4,56	4,56	4,57	4,59	4,60	4,60	4,61	4,59
- Pendapatan bunga bersih / Interest income net	413.942	471.396	512.723	512.914	520.229	509.234	519.876	517.093	518.316	521.202	524.260	526.213	527.132	528.870	528.703
- Rata-rata total aset produktif / Average total earning assets	9.170.121	10.018.364	10.619.572	10.669.911	11.452.630	11.352.192	11.333.258	11.348.928	11.370.906	11.405.096	11.424.262	11.447.000	11.458.273	11.483.604	11.517.671
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	77,13	78,78	84,78	83,83	83,87	84,05	84,23	84,49	84,80	85,74	86,51	86,80	86,91	87,50	87,34
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	5.768.585	6.423.563	6.965.899	7.090.243	7.057.558	7.094.514	7.244.637	7.310.909	7.376.114	7.478.404	7.514.618	7.507.704	7.579.250	7.656.895	7.717.257
- Total Dana Pihak Ketiga / Total Third Party Funds	7.479.463	8.153.590	8.216.207	8.457.929	8.415.282	8.440.845	8.601.220	8.652.769	8.698.703	8.722.035	8.686.720	8.649.871	8.720.782	8.751.160	8.835.901
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	19,57	15,90	12,83	13,29	13,07	13,24	13,24	12,27	12,46	12,12	11,27	11,65	11,92	11,31	11,48
- Aset Likuid Primer / Primary Liquid Asset	1.208.213	1.080.533	870.312	981.613	887.467	910.848	947.300	832.703	872.947	851.904	765.830	837.058	859.002	790.211	836.535
- Aset Likuid Sekunder / Secondary Liquid assets	771.178	685.951	595.572	582.144	638.365	638.948	624.555	624.473	613.043	608.589	587.462	571.632	588.951	586.106	580.026
- Total Aset / Total Assets	10.112.304	11.113.321	11.427.957	11.765.838	11.670.488	11.708.017	11.875.828	11.878.090	11.921.366	12.048.215	12.012.401	12.090.887	12.147.173	12.172.027	12.334.712

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

Indikator / Indicator	2021	2022	2023			2024									
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	29,11	30,93	32,97	33,44	32,91	33,15	33,14	32,35	32,31	32,14	32,46	32,09	32,20	31,96	31,80
- Modal / Capital	215.111	239.810	234.203	238.889	231.044	232.185	224.656	232.230	232.719	233.529	236.639	237.765	236.621	236.841	238.568
- ATMR / Risk Weighted Assets	738.938	775.277	710.292	714.454	702.063	700.315	677.935	717.781	720.259	726.570	729.076	740.905	734.787	741.170	750.245
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	27,78	28,93	31,49	31,97	31,45	31,59	31,67	30,39	30,37	30,21	30,53	30,14	30,23	29,95	29,88
- Modal Inti (Tier I) / Core Capital (Tier I)	205.245	224.274	223.700	228.441	220.804	221.226	214.676	218.120	218.740	219.496	222.601	223.308	222.123	221.944	224.151
- ATMR / Risk Weighted Assets	738.938	775.277	710.292	714.454	702.063	700.315	677.935	717.781	720.259	726.570	729.076	740.905	734.787	741.170	750.245
Return On Assets Ratio (%) / Return On Assets Ratio (%)	0,60	0,77	1,38	1,33	1,49	1,62	1,30	0,18	0,50	0,71	0,94	0,91	1,02	0,99	0,99
- Laba sebelum pajak / Profit	7.640	10.347	18.123	17.398	19.814	21.512	16.688	2.514	6.909	9.750	13.003	12.602	14.048	13.673	13.707
- Rata-rata total aset / Average total assets	1.279.647	1.341.222	1.310.592	1.312.625	1.325.821	1.331.894	1.282.757	1.367.724	1.369.756	1.373.803	1.377.320	1.381.191	1.371.430	1.377.765	1.382.999
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	95,91	92,60	87,74	88,50	87,35	84,83	87,38	98,40	95,32	93,24	91,02	91,06	90,41	90,65	90,69
- Biaya Operasional / Operating Expenses	179.569	135.166	121.183	136.195	11.545	20.223	29.478	48.095	59.020	67.021	76.897	89.900	100.616	112.406	124.505
- Pendapatan Operasional / Operating Income	187.233	145.961	138.122	153.901	13.217	23.838	33.734	48.879	61.921	71.877	84.483	98.725	111.284	123.998	137.283
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	3,70	4,46	4,96	4,93	4,47	4,50	4,59	4,35	4,39	4,44	4,46	4,47	4,50	4,49	4,48
- Pendapatan bunga bersih / Interest income net	44.499	55.236	59.935	59.530	56.782	56.610	55.103	55.514	56.036	56.796	57.268	57.460	57.436	57.653	57.755
- Rata-rata total aset produktif / Average total earning assets	1.201.704	1.238.396	1.208.907	1.207.106	1.270.118	1.257.069	1.199.905	1.275.379	1.276.404	1.280.218	1.283.145	1.286.019	1.276.793	1.283.004	1.288.374
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	71,51	77,69	79,91	81,84	81,89	81,30	79,34	78,98	79,79	81,11	80,90	81,73	81,19	80,46	81,90
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	693.732	769.034	752.615	751.536	743.329	746.858	715.508	753.641	759.937	769.833	774.464	780.582	778.944	788.644	797.381
- Total Dana Pihak Ketiga / Total Third Party Funds	970.137	989.872	941.793	918.307	907.720	918.647	901.854	954.253	952.452	949.132	957.330	955.074	959.418	980.155	973.591
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	20,75	15,37	13,29	14,24	12,65	12,95	13,93	13,18	12,85	13,08	12,52	12,55	12,97	13,15	13,29
- Aset Likuid Primer / Primary Liquid Asset	198.540	148.428	110.658	125.064	100.000	106.107	118.082	115.490	110.049	111.655	106.376	108.359	117.982	128.393	127.385
- Aset Likuid Sekunder / Secondary Liquid assets	81.377	72.361	71.738	71.173	67.738	67.099	63.283	67.305	66.952	70.652	68.773	68.447	65.604	60.320	63.429
- Total Aset / Total Assets	1.348.864	1.436.185	1.372.439	1.377.864	1.325.821	1.337.966	1.302.438	1.387.353	1.377.885	1.394.038	1.398.421	1.408.285	1.416.007	1.434.777	1.435.341

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

Indikator / Indicator	2021	2022	2023			2024									
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	36,88	38,06	37,43	36,92	38,15	37,85	36,48	37,41	37,39	36,63	36,78	36,44	36,11	37,28	37,09
- Modal / Capital	271.808	305.933	348.268	347.986	367.365	368.275	368.942	363.590	367.538	367.973	370.199	365.399	364.732	371.035	372.993
- ATMR / Risk Weighted Assets	737.072	803.798	930.372	942.515	962.935	973.107	1.011.361	971.960	982.889	1.004.498	1.006.523	1.002.739	1.010.052	995.360	1.005.699
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	34,55	35,68	34,96	34,58	35,84	35,41	34,22	35,47	35,47	34,90	34,92	34,61	34,32	35,45	35,28
- Modal Inti (Tier I) / Core Capital (Tier I)	254.657	286.794	325.278	325.890	345.156	344.542	346.050	344.730	348.608	350.555	351.518	347.096	346.612	352.861	354.822
- ATMR / Risk Weighted Assets	737.072	803.798	930.372	942.515	962.935	973.107	1.011.361	971.960	982.889	1.004.498	1.006.523	1.002.739	1.010.052	995.360	1.005.699
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,14	1,72	1,61	1,60	1,62	1,60	1,64	2,05	2,07	2,06	2,05	2,08	2,08	2,04	1,98
- Laba sebelum pajak / Profit	13.216	22.182	24.260	24.211	25.871	25.586	27.413	32.829	33.174	33.375	33.233	33.796	33.847	33.281	32.412
- Rata-rata total aset / Average total assets	1.154.798	1.288.046	1.508.715	1.516.467	1.593.490	1.598.477	1.671.656	1.598.740	1.605.189	1.616.328	1.621.790	1.626.411	1.630.565	1.634.432	1.637.670
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	91,55	92,40	92,92	92,96	94,84	98,89	93,21	91,06	90,43	89,63	90,09	90,71	91,21	91,86	92,79
- Biaya Operasional / Operating Expenses	138.932	269.274	277.822	305.728	39.347	379.649	93.489	111.257	130.797	144.382	176.353	220.466	263.888	313.581	383.679
- Pendapatan Operasional / Operating Income	151.750	291.436	298.996	328.876	41.489	383.929	100.301	122.183	144.638	161.094	195.761	243.033	289.328	341.387	413.474
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	3,74	4,18	4,30	4,31	3,97	3,91	4,05	4,23	4,27	4,27	4,28	4,30	4,30	4,32	4,31
- Pendapatan bunga bersih / Interest income net	40.800	50.667	60.702	61.354	60.904	59.832	64.755	64.804	65.596	66.016	66.429	66.803	67.027	67.449	67.448
- Rata-rata total aset produktif / Average total earning assets	1.085.081	1.211.223	1.412.969	1.421.990	1.535.876	1.528.819	1.597.660	1.530.312	1.535.348	1.545.961	1.550.527	1.553.888	1.557.007	1.560.830	1.563.544
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	81,26	79,24	82,38	84,38	82,20	82,17	83,60	82,83	82,19	82,38	83,37	82,18	81,25	80,61	82,23
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	644.999	703.766	811.644	834.792	824.744	830.843	900.185	860.044	863.789	880.336	880.616	868.498	864.320	868.702	874.277
- Total Dana Pihak Ketiga / Total Third Party Funds	793.773	888.106	985.231	989.283	1.003.295	1.011.099	1.076.814	1.038.326	1.050.913	1.068.599	1.056.268	1.056.860	1.063.799	1.077.645	1.063.156
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	22,38	22,27	20,69	19,45	20,73	20,55	20,02	19,62	19,18	19,89	18,12	18,24	18,43	18,05	16,57
- Aset Likuid Primer / Primary Liquid Asset	183.586	202.979	216.560	204.207	213.661	212.889	226.021	208.244	204.900	226.201	189.740	197.517	198.185	193.311	173.718
- Aset Likuid Sekunder / Secondary Liquid assets	83.950	98.200	102.754	98.951	116.630	116.703	114.393	108.643	107.927	106.293	109.986	105.114	108.467	108.063	103.034
- Total Aset / Total Assets	1.195.504	1.352.427	1.543.570	1.558.863	1.593.490	1.603.465	1.700.059	1.615.266	1.630.983	1.672.025	1.654.560	1.658.759	1.663.801	1.669.232	1.670.051

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

Indikator / Indicator	2021	2022	2023			2024									
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	25,30	24,38	25,82	25,80	25,61	25,68	25,32	24,89	24,90	24,44	24,75	25,01	25,07	24,90	24,93
- Modal / Capital	357.409	391.103	410.027	415.037	417.134	421.029	420.188	414.980	416.549	416.490	423.588	426.657	436.413	435.303	438.404
- ATMR / Risk Weighted Assets	1.412.509	1.604.015	1.588.223	1.608.457	1.629.073	1.639.238	1.659.622	1.666.949	1.672.653	1.704.314	1.711.407	1.706.086	1.740.999	1.748.048	1.758.655
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	23,24	22,70	24,26	24,30	24,10	24,20	23,84	23,42	23,44	23,05	23,31	23,61	23,63	23,55	23,55
- Modal Inti (Tier I) / Core Capital (Tier I)	328.286	364.092	385.232	390.825	392.611	396.696	395.641	390.427	392.129	392.841	399.000	402.832	411.319	411.670	414.221
- ATMR / Risk Weighted Assets	1.412.509	1.604.015	1.588.223	1.608.457	1.629.073	1.639.238	1.659.622	1.666.949	1.672.653	1.704.314	1.711.407	1.706.086	1.740.999	1.748.048	1.758.655
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,41	1,68	1,78	1,78	1,79	1,76	1,87	1,72	1,74	1,72	1,77	1,76	1,78	1,75	1,72
- Laba sebelum pajak / Profit	33.298	43.450	48.543	48.704	50.710	50.185	53.805	49.636	50.125	49.989	51.553	51.375	52.329	51.618	50.775
- Rata-rata total aset / Average total assets	2.357.650	2.580.085	2.727.600	2.739.812	2.839.259	2.846.495	2.872.007	2.879.883	2.887.472	2.901.408	2.912.367	2.922.808	2.934.399	2.941.837	2.949.830
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	83,48	79,13	79,91	79,98	81,33	80,54	79,59	81,25	81,16	81,33	80,33	80,78	80,49	80,82	81,06
- Biaya Operasional / Operating Expenses	169.751	166.148	178.211	196.352	19.034	35.393	53.089	72.405	90.732	108.800	123.282	144.949	163.078	180.240	198.297
- Pendapatan Operasional / Operating Income	203.336	209.957	223.014	245.501	23.405	43.944	66.703	89.116	111.797	133.774	153.474	179.444	202.619	223.021	244.638
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	3,79	3,88	3,80	3,79	3,61	3,56	3,65	3,62	3,60	3,59	3,58	3,57	3,57	3,57	3,55
- Pendapatan bunga bersih / Interest income net	86.552	96.588	99.739	99.797	100.947	98.853	101.623	100.746	100.331	100.657	100.671	100.852	101.224	101.375	101.069
- Rata-rata total aset produktif / Average total earning assets	2.284.059	2.489.948	2.623.767	2.635.698	2.797.152	2.772.919	2.783.210	2.785.040	2.790.279	2.802.559	2.812.202	2.821.896	2.832.366	2.839.171	2.846.723
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	79,51	84,67	90,26	88,62	88,47	88,66	88,93	89,47	89,56	89,50	89,13	89,46	89,92	91,22	91,11
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	1.483.010	1.687.209	1.800.556	1.834.908	1.819.661	1.834.203	1.874.812	1.889.861	1.894.870	1.916.653	1.921.641	1.912.397	1.937.438	1.957.793	1.960.046
- Total Dana Pihak Ketiga / Total Third Party Funds	1.865.083	1.992.606	1.994.825	2.070.642	2.056.903	2.068.855	2.108.243	2.112.174	2.115.651	2.141.621	2.155.885	2.137.726	2.154.522	2.146.246	2.151.361
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	21,71	17,12	13,30	13,31	12,87	13,25	13,10	12,33	11,88	12,34	11,11	11,53	10,63	9,79	10,07
- Aset Likuid Primer / Primary Liquid Asset	315.680	284.281	197.953	229.825	183.377	194.733	200.774	173.199	168.069	202.126	161.511	180.773	167.535	133.479	151.459
- Aset Likuid Sekunder / Secondary Liquid assets	222.490	179.198	170.418	152.861	182.007	183.404	182.264	184.785	178.759	164.548	169.239	164.533	154.298	161.029	153.502
- Total Aset / Total Assets	2.478.932	2.707.159	2.769.612	2.874.143	2.839.259	2.853.731	2.923.032	2.903.266	2.918.395	2.971.085	2.978.123	2.995.899	3.027.126	3.008.777	3.029.757

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

Indikator / Indicator	2021	2022	2023			2024									
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	22,48	22,26	25,11	24,77	24,44	24,81	21,94	22,11	22,49	22,78	23,42	23,71	23,97	24,29	24,08
- Modal / Capital	725.611	784.832	849.079	852.844	861.386	873.839	787.375	798.335	815.366	837.068	853.617	870.931	890.073	904.101	912.475
- ATMR / Risk Weighted Assets	3.228.455	3.525.391	3.381.744	3.443.036	3.524.991	3.521.847	3.588.926	3.610.370	3.624.923	3.674.364	3.645.378	3.672.804	3.713.099	3.722.540	3.788.571
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	21,19	21,03	23,57	23,24	23,10	23,48	20,61	20,75	21,13	21,42	22,06	22,37	22,63	22,94	22,73
- Modal Inti (Tier I) / Core Capital (Tier I)	684.053	741.527	797.147	800.018	814.245	826.882	739.544	749.189	766.095	787.177	804.014	821.520	840.320	853.895	861.318
- ATMR / Risk Weighted Assets	3.228.455	3.525.391	3.381.744	3.443.036	3.524.991	3.521.847	3.588.926	3.610.370	3.624.923	3.674.364	3.645.378	3.672.804	3.713.099	3.722.540	3.788.571
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,56	3,41	3,81	3,85	3,72	3,34	3,54	3,55	3,56	3,73	3,71	3,73	3,76	3,80	3,76
- Laba sebelum pajak / Profit	120.118	176.520	210.270	214.132	219.700	197.337	209.859	210.473	211.922	222.212	221.031	222.640	224.548	227.213	225.724
- Rata-rata total aset / Average total assets	4.684.596	5.182.229	5.525.267	5.561.076	5.911.917	5.912.386	5.925.024	5.936.819	5.948.276	5.958.741	5.961.964	5.970.211	5.977.992	5.986.117	6.005.521
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	76,88	67,26	63,61	70,07	87,62	74,55	71,81	71,79	71,28	70,21	69,49	69,57	69,02	68,82	69,32
- Biaya Operasional / Operating Expenses	401.403	362.700	338.535	503.458	131.225	96.993	133.971	178.752	219.344	262.162	293.895	339.585	375.611	417.686	467.484
- Pendapatan Operasional / Operating Income	522.114	539.278	532.185	718.466	149.761	130.108	186.573	249.008	307.716	373.387	422.961	488.153	544.222	606.957	674.387
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	5,27	5,29	5,44	5,41	5,16	5,07	5,19	5,14	5,14	5,15	5,19	5,20	5,20	5,21	5,20
- Pendapatan bunga bersih / Interest income net	242.291	268.906	292.348	292.233	301.596	293.939	298.395	296.029	296.353	297.733	299.891	301.099	301.445	302.393	302.431
- Rata-rata total aset produktif / Average total earning assets	4.599.276	5.078.797	5.373.928	5.405.117	5.849.484	5.793.385	5.752.484	5.758.197	5.768.874	5.776.357	5.778.389	5.785.197	5.792.107	5.800.600	5.819.030
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	76,53	76,20	83,86	81,90	82,52	82,90	83,16	83,71	84,23	85,73	87,17	87,69	88,01	88,89	87,90
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2.946.844	3.263.554	3.601.083	3.669.008	3.669.825	3.682.611	3.754.132	3.807.364	3.857.518	3.911.582	3.937.897	3.946.227	3.998.548	4.041.756	4.085.553
- Total Dana Pihak Ketiga / Total Third Party Funds	3.850.469	4.283.006	4.294.358	4.479.696	4.447.364	4.442.243	4.514.309	4.548.017	4.579.687	4.562.682	4.517.237	4.500.211	4.543.043	4.547.115	4.647.793
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	17,56	13,90	10,38	11,45	11,20	11,31	11,21	10,04	10,83	9,63	9,16	9,69	10,53	9,77	10,39
- Aset Likuid Primer / Primary Liquid Asset	510.407	444.845	345.141	422.517	390.429	397.120	402.424	335.770	389.929	311.922	308.203	350.409	375.301	335.028	383.973
- Aset Likuid Sekunder / Secondary Liquid assets	383.360	336.192	250.662	259.159	271.989	271.741	264.616	263.739	259.405	267.096	239.464	233.539	260.582	256.695	260.061
- Total Aset / Total Assets	5.089.004	5.617.550	5.742.335	5.954.968	5.911.917	5.912.855	5.950.299	5.972.204	5.994.103	6.011.068	5.981.297	6.027.943	6.040.239	6.059.240	6.199.563

Tabel 1.21. Perkembangan Aset Bank Umum Berdasarkan Kelompok Usaha (Growth of Commercial Banks Assets based on Group of Banks) Miliar (Billion)														
Kelompok Bank / Group of Bank	2021	2022	2023					2024						
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Nov
- KBMI 1	1.348.864	1.436.185	1.372.439	1.377.863	1.325.821	1.337.966	1.302.438	1.387.353	1.377.885	1.394.038	1.398.421	1.408.285	1.416.007	1.434.777
- KBMI 2	1.195.504	1.352.427	1.543.570	1.558.864	1.593.490	1.603.465	1.700.059	1.615.266	1.630.983	1.672.025	1.654.560	1.658.759	1.663.801	1.669.232
- KBMI 3	2.478.932	2.707.159	2.769.612	2.874.143	2.839.259	2.853.731	2.923.032	2.903.266	2.918.395	2.971.085	2.978.123	2.995.899	3.027.126	3.008.777
- KBMI 4	5.089.004	5.617.550	5.742.335	5.954.968	5.911.917	5.912.855	5.950.299	5.972.205	5.994.103	6.011.068	5.981.297	6.027.943	6.040.239	6.059.240
Total	10.112.304	11.113.321	11.427.957	11.765.838	11.670.488	11.708.017	11.875.828	11.878.090	11.921.366	12.048.215	12.012.401	12.090.887	12.147.173	12.172.027

12.334.712

Tabel 1.22. Jumlah Bank Umum Berdasarkan Pengelompokan Total Aset (Total of Commercial Banks Based on Total Assets)				
Kelompok Bank / Group of Bank	November 2024			
	< Rp. 1	Rp. 1	Rp. 10	> Rp.
	Triliun	s.d 10 Triliun	s.d 50 Triliun	50 Triliun
KBMI 1	-	12	49	4
KBMI 2	-	-	10	13
KBMI 3	-	-	-	13
KBMI 4	-	-	-	4
Total	-	12	59	34

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

Indikator / Indicator	2021	2022	2023					2024							
			Nov	Des	Jan	Feb	Mar	Apr r)	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Aset Produktif Neraca / Earning Assets	8.665.390	9.451.430	10.054.492	10.231.028	10.605.165	10.409.759	10.538.936	10.583.877	10.612.561	10.821.678	10.819.467	10.814.361	10.922.209	10.980.586	10.519.262
a. Lancar / Current	8.244.402	9.045.096	9.567.364	9.764.748	10.079.720	9.877.845	10.012.904	10.039.739	10.078.250	10.292.196	10.296.055	10.297.558	10.398.545	10.460.863	10.023.234
b. Dalam Perhatian Khusus / Special Mention	242.194	245.638	318.533	307.279	354.897	360.814	358.178	369.817	357.624	355.950	348.005	342.798	352.154	347.112	331.917
c. Kurang Lancar / Sub-Standard	23.338	20.182	24.127	24.369	31.266	27.504	23.432	27.170	25.209	26.521	28.634	23.336	23.418	21.688	19.659
d. Diragukan / Doubtful	20.640	25.509	25.577	24.802	26.884	28.177	29.740	26.682	28.149	29.030	27.121	29.366	27.004	25.391	23.802
e. Macet / Loss	134.815	115.006	118.891	109.830	112.398	115.419	114.683	120.469	123.329	117.981	119.653	121.304	121.088	125.531	120.649
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	2.155.891	2.824.164	2.764.116	2.513.236	2.567.534	2.556.192	2.736.815	2.793.579	2.636.479	2.650.129	2.636.234	2.826.766	2.822.964	2.879.416	2.755.683
a. Lancar / Current	2.122.335	2.713.801	2.720.280	2.482.662	2.535.660	2.523.441	2.694.425	2.752.652	2.609.017	2.624.510	2.609.428	2.789.634	2.786.123	2.842.314	2.723.221
b. Dalam Perhatian Khusus / Special Mention	29.466	79.291	35.598	26.747	27.667	28.395	33.664	32.142	23.424	22.054	23.258	28.963	28.982	28.771	29.171
c. Kurang Lancar / Sub-Standard	881	2.104	2.574	1.365	1.605	1.819	2.954	2.784	1.387	955	955	2.231	2.173	2.225	898
d. Diragukan / Doubtful	213	867	1.235	255	262	309	919	993	310	332	268	1.009	1.062	949	225
e. Macet / Loss	2.997	28.101	4.429	2.208	2.341	2.229	4.852	5.008	2.341	2.278	2.324	4.930	4.624	5.157	2.168
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	182.884	191.767	176.832	162.828	174.755	175.456	176.580	183.106	180.725	177.097	178.954	182.175	179.369	180.941	167.402
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	52.051	74.029	72.635	96.692	92.867	93.819	92.243	88.077	84.527	89.353	88.373	89.218	93.925	93.875	99.581
a. Lancar / Current	52.028	73.999	72.581	96.617	92.712	93.640	92.025	87.891	84.348	89.145	88.206	89.047	93.755	93.704	99.229
b. Dalam Perhatian Khusus / Special Mention	13	23	0	9	27	58	86	50	16	42	20	4	4	4	11
c. Kurang Lancar / Sub-Standard	-	-	-	6	-	-	-	-	19	6	0	-	-	-	-
d. Diragukan / Doubtful	0	-	-	4	5	0	17	25	32	19	3	3	-	-	-
e. Macet / Loss	10	7	54	57	123	121	115	111	112	140	145	164	167	167	170
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	10	7	54	66	129	121	132	136	163	165	147	167	167	167	170

Miliar Rp (Billion Rp)

[illegible]

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)
Milliar Rp (Billion Rp)

Indikator / Indicator	2021	2022	2023					2024							
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Aset Produktif Neraca / Earning Assets	935.269	1.085.851	1.258.892	1.271.780	1.352.906	1.341.008	1.426.234	1.360.599	1.374.052	1.420.769	1.406.976	1.414.559	1.429.600	1.449.049	1.447.768
a. Lancar / Current	881.124	1.044.701	1.199.366	1.214.194	1.288.117	1.278.149	1.360.849	1.300.920	1.315.142	1.361.169	1.349.351	1.357.328	1.369.991	1.388.889	1.387.434
b. Dalam Perhatian Khusus / Special Mention	32.462	26.703	37.129	36.492	41.770	39.997	41.992	40.013	38.530	40.030	37.326	36.988	39.702	39.939	39.771
c. Kurang Lancar / Sub-Standard	1.562	1.313	3.164	3.336	4.270	3.534	2.956	3.089	2.952	2.811	3.195	2.764	2.480	2.404	2.649
d. Diragukan / Doubtful	2.053	1.785	1.813	1.995	2.053	2.604	2.212	2.149	2.875	2.747	2.104	2.067	1.384	1.558	1.735
e. Macet / Loss	18.067	11.349	17.420	15.763	16.696	16.725	18.225	14.428	14.554	14.012	15.002	15.412	16.044	16.258	16.178
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	362.322	434.891	431.395	402.623	422.698	424.321	434.909	441.795	431.929	431.275	429.413	444.491	442.968	452.349	465.245
a. Lancar / Current	353.871	426.221	423.443	396.685	415.637	417.107	426.522	433.756	424.128	423.594	421.077	436.011	434.748	443.428	456.239
b. Dalam Perhatian Khusus / Special Mention	7.212	7.665	6.673	4.967	6.058	6.244	7.203	7.016	7.259	7.114	7.684	7.502	7.291	7.902	7.989
c. Kurang Lancar / Sub-Standard	650	672	811	563	481	581	764	680	301	319	328	600	538	658	637
d. Diragukan / Doubtful	29	40	25	8	5	7	12	6	5	23	9	85	117	86	105
e. Macet / Loss	559	293	443	400	517	381	407	337	236	224	315	292	274	275	274
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	22.920	15.453	23.676	22.066	24.021	23.831	24.577	20.689	20.922	20.136	20.952	21.221	20.837	21.239	21.579
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	6.625	16.362	18.221	29.630	26.344	27.606	25.560	23.821	24.371	29.973	28.194	28.732	34.613	36.436	37.231
a. Lancar / Current	6.625	16.352	18.201	29.592	26.242	27.483	25.401	23.690	24.247	29.824	28.082	28.616	34.497	36.320	37.115
b. Dalam Perhatian Khusus / Special Mention	-	11	-	9	10	38	79	45	15	42	20	4	4	4	-
c. Kurang Lancar / Sub-Standard	-	-	-	5	-	-	-	-	16	3	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	4	5	-	-	8	16	16	-	3	-	-	-
e. Macet / Loss	0	0	20	20	87	85	79	77	76	87	92	109	112	112	116
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	0	0	20	29	92	85	79	86	108	107	92	112	112	112	116

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)
Milliar Rp (Billion Rp)

Indikator / Indicator	2021	2022	2023					2024							
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Aset Produktif Neraca / Earning Assets	2.156.140	2.347.833	2.488.945	2.554.703	2.622.646	2.576.483	2.636.021	2.623.264	2.652.526	2.702.840	2.723.761	2.717.637	2.756.639	2.755.798	2.779.093
a. Lancar / Current	2.045.055	2.224.534	2.350.255	2.422.926	2.466.606	2.417.142	2.482.318	2.463.673	2.497.013	2.546.792	2.569.534	2.565.234	2.600.743	2.599.926	2.626.309
b. Dalam Perhatian Khusus / Special Mention	64.213	76.057	92.622	88.324	108.996	112.141	109.301	114.101	109.648	111.018	108.265	107.092	110.836	110.752	107.529
c. Kurang Lancar / Sub-Standard	7.484	7.352	5.935	5.581	6.517	6.112	5.306	6.200	6.713	5.843	6.716	6.501	6.161	6.317	6.251
d. Diragukan / Doubtful	4.751	5.210	5.516	5.372	7.307	7.193	5.520	4.664	4.874	5.582	5.930	5.327	5.575	4.887	5.115
e. Macet / Loss	34.636	34.680	34.616	32.500	33.219	33.894	33.575	34.626	34.278	33.606	33.315	33.484	33.324	33.915	33.889
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	682.717	946.140	1.013.973	883.884	923.373	918.170	1.045.484	1.061.418	934.375	944.515	944.369	1.076.551	1.079.235	1.099.577	1.126.104
a. Lancar / Current	675.840	933.146	998.181	874.314	912.990	907.216	1.031.278	1.046.283	924.308	936.093	934.869	1.061.781	1.063.841	1.084.630	1.111.210
b. Dalam Perhatian Khusus / Special Mention	6.585	9.275	12.089	8.829	9.358	9.857	10.080	11.008	9.046	7.529	8.597	10.645	11.216	10.699	10.594
c. Kurang Lancar / Sub-Standard	90	1.215	1.254	372	640	719	1.566	1.494	624	488	492	1.385	1.380	1.291	1.321
d. Diragukan / Doubtful	51	593	824	68	72	70	673	681	65	67	73	685	727	685	669
e. Macet / Loss	151	1.910	1.625	302	312	308	1.889	1.952	332	337	338	2.054	2.071	2.272	2.311
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	47.163	50.961	49.771	44.194	48.068	48.297	48.528	49.617	46.886	45.924	46.865	49.436	49.238	49.367	49.555
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	11.589	21.480	20.763	25.675	25.311	24.828	24.526	22.574	23.017	23.614	23.258	23.714	23.814	21.839	25.184
a. Lancar / Current	11.577	21.463	20.730	25.640	25.259	24.774	24.468	22.520	22.964	23.558	23.205	23.661	23.761	21.786	25.120
b. Dalam Perhatian Khusus / Special Mention	12	11	-	-	17	19	7	5	-	-	-	0	-	-	11
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	3	3	0	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	17	17	17	3	3	-	-	-	-
e. Macet / Loss	0	7	33	35	35	35	34	32	34	50	50	53	53	53	53
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	0	7	33	35	35	35	50	49	53	56	53	53	53	53	53

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)
Milliar Rp (Billion Rp)

Indikator / Indicator	2021	2022	2023					2024							
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Aset Produktif Neraca / Earning Assets	4.488.465	4.869.583	5.169.659	5.275.030	5.449.311	5.348.680	5.370.431	5.418.895	5.410.234	5.501.274	5.487.850	5.478.162	5.526.230	5.551.608	5.642.186
a. Lancar / Current	4.279.569	4.674.912	4.931.201	5.044.136	5.198.285	5.091.005	5.115.884	5.153.530	5.150.838	5.247.972	5.235.142	5.231.341	5.278.192	5.308.883	5.396.785
b. Dalam Perhatian Khusus / Special Mention	118.783	116.595	157.192	153.666	168.981	175.031	172.900	179.895	173.320	168.306	167.043	162.157	164.945	158.908	161.140
c. Kurang Lancar / Sub-Standard	10.892	9.072	12.032	12.841	17.648	15.055	12.436	14.690	12.047	14.957	15.670	11.289	12.080	10.149	10.593
d. Diragukan / Doubtful	12.211	16.530	16.732	16.066	15.500	16.026	20.106	17.854	18.302	18.394	16.964	19.837	17.901	17.069	16.249
e. Macet / Loss	67.011	52.474	52.503	48.321	48.896	51.563	49.105	52.926	55.727	51.646	53.032	53.538	53.113	56.599	57.419
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	934.635	1.270.603	1.133.416	1.086.962	1.097.225	1.092.750	1.094.048	1.118.649	1.137.241	1.144.766	1.132.345	1.137.466	1.133.760	1.154.508	1.184.579
a. Lancar / Current	919.224	1.187.029	1.119.028	1.073.215	1.083.571	1.079.339	1.080.342	1.106.544	1.128.953	1.136.655	1.124.623	1.129.224	1.126.382	1.147.172	1.169.981
b. Dalam Perhatian Khusus / Special Mention	13.080	58.641	12.431	11.776	11.614	11.328	11.641	9.963	6.149	6.352	6.056	6.630	6.079	5.761	13.112
c. Kurang Lancar / Sub-Standard	135	122	380	426	476	453	458	470	442	141	120	113	129	118	105
d. Diragukan / Doubtful	118	129	290	166	175	217	164	220	212	209	167	163	151	111	124
e. Macet / Loss	2.077	24.683	1.288	1.379	1.388	1.414	1.442	1.451	1.485	1.410	1.379	1.336	1.020	1.347	1.258
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	92.444	103.009	83.224	79.199	84.084	84.727	83.711	87.612	88.215	86.755	87.332	86.277	84.393	85.393	85.747
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	29.237	32.533	31.123	38.274	38.162	37.987	38.871	37.787	33.142	31.617	32.833	32.768	31.497	32.012	32.423
a. Lancar / Current	29.232	32.533	31.123	38.274	38.162	37.986	38.871	37.787	33.142	31.616	32.833	32.768	31.497	32.012	32.423
b. Dalam Perhatian Khusus / Special Mention	-	-	0	0	0	0	-	0	0	-	-	0	0	0	0
c. Kurang Lancar / Sub-Standard	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	0	-	-	-	0	0	0	-	-	-	-	-	-	-	-
e. Macet / Loss	4	-	-	-	-	-	0	0	0	0	-	-	-	-	-
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	4	-	-	0	0	0	0	0	0	0	-	-	-	-	-

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	November 2024	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	2.804.036	31,73
Rupiah	2.008.707	22,73
Valas / Foreign Exchange	795.329	9,00
Tabungan / Saving	2.781.294	31,48
Rupiah	2.583.519	29,24
Valas / Foreign Exchange	197.775	2,24
Simpanan Berjangka / Time Deposits	3.250.571	36,79
Rupiah	2.874.905	32,54
Valas / Foreign Exchange	375.666	4,25
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	1.138.908	12,89
Valas / Foreign Exchange	173.593	1,96
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	1.085.776	12,29
Valas / Foreign Exchange	125.105	1,42
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	342.188	3,87
Valas / Foreign Exchange	46.127	0,52
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	308.033	3,49
Valas / Foreign Exchange	30.840	0,35
Total DPK / Total Third Party Funds	8.835.901	100
Rupiah	7.467.131	85
Valas / Foreign Exchange	1.368.770	15

Tabel 1.29. Komposisi Dana Pihak Ketiga Bank Umum - KBMI 1 (Composition of Third Party Funds of Commercial Banks - KBMI 1) Nilai Nominal dalam Miliar Rp (Billion Rp)		
Keterangan / Items	November 2024	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	225.322	23,14
Rupiah	194.208	19,95
Valas / Foreign Exchange	31.114	3,20
Tabungan / Saving	216.542	22,24
Rupiah	212.522	21,83
Valas / Foreign Exchange	4.020	0,41
Simpanan Berjangka / Time Deposits	531.728	54,62
Rupiah	492.449	50,58
Valas / Foreign Exchange	39.279	4,03
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	188.717	19,38
Valas / Foreign Exchange	14.181	1,46
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	137.682	14,14
Valas / Foreign Exchange	11.781	1,21
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	85.011	8,73
Valas / Foreign Exchange	4.420	0,45
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	81.039	8,32
Valas / Foreign Exchange	8.896	0,91
Total DPK / Total Third Party Funds	973.591	100
Rupiah	899.179	92
Valas / Foreign Exchange	74.412	8

Tabel 1.30. Komposisi Dana Pihak Ketiga Bank Umum - KBMI 2 (Composition of Third Party Funds of Commercial Banks - KBMI 2) Nilai Nominal dalam Miliar Rp (Billion Rp)		
Keterangan / Items	November 2024	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	334.630	31,48
Rupiah	223.488	21,02
Valas / Foreign Exchange	111.142	10,45
Tabungan / Saving	176.685	16,62
Rupiah	167.831	15,79
Valas / Foreign Exchange	8.854	0,83
Simpanan Berjangka / Time Deposits	551.841	51,91
Rupiah	488.195	45,92
Valas / Foreign Exchange	63.646	5,99
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	203.020	19,10
Valas / Foreign Exchange	28.931	2,72
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	161.751	15,21
Valas / Foreign Exchange	21.104	1,99
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	61.982	5,83
Valas / Foreign Exchange	8.854	0,83
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	61.442	5,78
Valas / Foreign Exchange	4.757	0,45
Total DPK / Total Third Party Funds	1.063.156	100
Rupiah	879.514	83
Valas / Foreign Exchange	183.642	17

Tabel 1.31. Komposisi Dana Pihak Ketiga Bank Umum - KBMI 3 (Composition of Third Party Funds of Commercial Banks - KBMI 3) Nilai Nominal dalam Miliar Rp (Billion Rp)		
Keterangan / Items	November 2024	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	602.876	28,02
Rupiah	463.176	21,53
Valas / Foreign Exchange	139.700	6,49
Tabungan / Saving	552.955	25,70
Rupiah	448.413	20,84
Valas / Foreign Exchange	104.542	4,86
Simpanan Berjangka / Time Deposits	995.529	46,27
Rupiah	864.889	40,20
Valas / Foreign Exchange	130.640	6,07
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	390.718	18,16
Valas / Foreign Exchange	62.020	2,88
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	277.501	12,90
Valas / Foreign Exchange	41.964	1,95
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	112.766	5,24
Valas / Foreign Exchange	18.513	0,86
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	83.904	3,90
Valas / Foreign Exchange	8.143	0,38
Total DPK / Total Third Party Funds	2.151.361	100
Rupiah	1.776.479	83
Valas / Foreign Exchange	374.882	17

Tabel 1.32. Komposisi Dana Pihak Ketiga Bank Umum - KBMI 4 (Composition of Third Party Funds of Commercial Banks - KBMI 4) Nilai Nominal dalam Miliar Rp (Billion Rp)		
November 2024		
Keterangan / Items	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	1.641.209	35,31
Rupiah	1.127.835	24,27
Valas / Foreign Exchange	513.374	11,05
Tabungan / Saving	1.835.111	39,48
Rupiah	1.754.753	37,75
Valas / Foreign Exchange	80.358	1,73
Simpanan Berjangka / Time Deposits	1.171.473	25,20
Rupiah	1.029.372	22,15
Valas / Foreign Exchange	142.101	3,06
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	356.453	7,67
Valas / Foreign Exchange	68.461	1,47
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	508.842	10,95
Valas / Foreign Exchange	50.256	1,08
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	82.429	1,77
Valas / Foreign Exchange	14.341	0,31
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	81.649	1,76
Valas / Foreign Exchange	9.043	0,19
Total DPK / Total Third Party Funds	4.647.793	100,00
Rupiah	3.911.960	84,17
Valas / Foreign Exchange	735.833	15,83

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

Keterangan / Items	2021	2022	2023		2024										
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Giro / Demand Deposits															
Rupiah	1,71	1,91	2,08	2,20	2,14	2,16	2,16	2,15	2,21	2,24	2,26	2,25	2,30	2,29	2,35
Valas / Foreign Exchange	0,17	1,01	1,50	1,66	1,68	1,69	1,62	1,63	1,96	1,72	2,22	2,32	2,28	2,22	1,93
Tabungan / Saving															
Rupiah	0,69	0,67	0,67	0,69	0,68	0,67	0,68	0,68	0,67	0,67	0,65	0,65	0,67	0,66	0,67
Valas / Foreign Exchange	0,17	0,43	0,72	0,78	0,78	0,77	0,69	0,75	0,84	0,81	0,82	0,83	0,84	0,83	0,79
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	2,92	3,95	4,52	4,76	4,68	4,62	4,62	4,65	4,68	4,70	4,78	4,79	4,81	4,78	4,78
Valas / Foreign Exchange	0,37	2,74	3,71	3,85	3,98	3,88	3,95	3,70	3,76	3,69	3,92	3,94	3,83	3,74	3,71
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	3,21	4,18	5,00	5,24	5,37	5,39	5,36	5,32	5,31	5,34	5,41	5,47	5,52	5,53	5,53
Valas / Foreign Exchange	0,50	2,60	4,24	4,57	4,61	4,55	4,41	4,52	4,54	4,64	4,69	4,60	4,61	4,53	4,38
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	3,52	4,16	5,31	5,52	5,61	5,66	5,69	5,70	5,69	5,45	5,43	5,46	5,54	5,57	5,67
Valas / Foreign Exchange	0,60	2,45	3,84	4,19	4,36	4,41	4,33	4,42	4,33	3,95	4,37	4,49	4,52	4,44	4,40
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	3,99	4,68	5,32	5,66	5,78	5,71	5,74	5,79	5,81	5,80	5,80	5,85	5,82	5,85	5,67
Valas / Foreign Exchange	0,66	2,05	3,08	3,16	3,00	2,99	3,03	3,03	3,08	3,12	3,16	3,40	3,43	3,44	3,37

Tabel 1.34. Suku Bunga/Bagi Hasil Rata-rata DPK Bank Umum - KBMI 1 (Average of Interest/Profit Sharing Rate of Third Party Funds of Commercial Banks - KBMI 1) Persen (Percent)															
Keterangan / Items	2021	2022	2023			2024									
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Giro / Demand Deposits															
Rupiah	1,74	1,75	1,88	1,86	1,95	1,95	1,93	2,12	1,88	1,86	1,92	1,86	1,97	2,00	1,99
Valas / Foreign Exchange	0,10	0,55	0,79	1,14	1,33	1,27	1,06	1,43	1,21	1,09	1,51	1,40	0,89	1,04	1,09
Tabungan / Saving															
Rupiah	1,65	1,54	1,52	1,54	1,50	1,55	1,58	1,26	1,61	1,56	1,52	1,52	1,55	1,54	1,53
Valas / Foreign Exchange	0,17	0,63	1,05	0,94	1,10	1,18	1,19	1,04	1,11	1,03	1,21	1,57	2,41	2,00	2,71
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	3,74	4,76	5,04	5,33	5,23	5,17	5,13	5,21	5,24	5,24	5,33	5,31	5,31	5,37	5,09
Valas / Foreign Exchange	0,66	2,89	3,87	4,03	3,95	4,11	4,05	4,16	3,99	4,16	4,42	4,20	4,15	4,09	3,78
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	4,18	4,90	5,49	5,77	5,86	5,90	5,83	5,97	5,90	5,90	5,99	6,01	6,01	5,99	5,64
Valas / Foreign Exchange	0,88	2,48	4,05	4,07	4,10	4,20	4,18	4,72	4,40	4,34	4,48	4,58	4,67	4,55	4,29
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	4,36	4,55	5,46	5,66	5,91	5,79	5,88	6,01	5,96	5,73	5,84	5,87	5,88	5,96	5,64
Valas / Foreign Exchange	1,13	1,53	4,04	4,23	4,01	4,33	4,38	4,47	4,44	4,28	4,40	4,44	4,50	4,50	4,56
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	4,50	4,57	5,28	5,60	6,04	5,78	5,82	5,99	6,01	6,05	6,11	6,28	6,11	6,09	5,35
Valas / Foreign Exchange	0,95	2,66	4,05	4,12	4,39	4,34	4,38	4,59	4,59	4,75	4,77	4,63	4,71	4,71	3,20

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

Keterangan / Items	2021	2022	2023		2024										
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Giro / Demand Deposits															
Rupiah	1,56	1,83	1,94	1,96	2,05	1,95	1,91	1,90	1,98	2,00	1,99	1,94	2,06	2,01	2,01
Valas / Foreign Exchange	0,09	0,47	1,26	1,42	1,86	1,23	1,22	1,56	1,39	1,32	1,44	1,48	1,89	1,91	1,89
Tabungan / Saving															
Rupiah	1,17	1,29	1,25	1,37	1,28	1,30	1,34	1,10	1,34	1,34	1,34	1,32	1,06	1,31	1,32
Valas / Foreign Exchange	0,11	0,61	0,33	0,37	1,30	1,46	0,92	1,22	1,77	1,81	1,79	1,56	1,54	1,86	1,90
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	3,62	4,76	5,25	5,72	5,44	5,37	5,39	5,35	5,40	5,46	5,48	5,46	5,53	5,46	5,42
Valas / Foreign Exchange	0,56	2,83	3,84	4,25	4,45	4,25	4,44	3,98	4,44	3,77	4,39	4,26	4,18	4,24	4,01
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	3,83	5,20	5,63	5,90	6,07	6,14	6,09	6,01	6,05	6,05	6,11	6,10	6,17	6,17	6,21
Valas / Foreign Exchange	0,66	2,97	4,66	4,92	5,00	4,90	4,88	4,75	4,76	4,96	5,00	5,06	4,97	4,83	4,68
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	4,23	4,68	5,85	5,94	5,81	6,04	6,07	6,05	5,96	5,92	5,98	5,95	6,09	6,11	6,14
Valas / Foreign Exchange	1,04	2,63	4,14	4,22	4,35	4,24	4,27	4,27	4,28	4,35	4,40	4,48	4,48	4,44	4,39
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	4,22	5,59	6,21	6,61	6,53	6,63	6,64	6,66	6,68	6,66	6,65	6,67	6,69	6,70	6,57
Valas / Foreign Exchange	0,66	2,29	4,29	4,31	4,15	4,25	4,26	4,00	4,05	4,06	4,03	3,97	3,98	4,00	3,82

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

Keterangan / Items	2021	2022	2023			2024										
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Giro / Demand Deposits																
Rupiah	1,87	2,25	2,39	2,49	2,43	2,46	2,52	2,42	2,57	2,57	2,51	2,45	2,48	2,49	2,52	
Valas / Foreign Exchange	0,25	1,17	2,55	2,72	2,38	2,56	2,80	2,70	2,66	2,78	2,86	3,04	2,89	2,87	2,89	
Tabungan / Saving																
Rupiah	1,18	1,06	1,03	1,03	1,03	1,02	1,02	1,01	0,96	0,96	0,93	0,91	1,03	0,90	0,89	
Valas / Foreign Exchange	0,19	0,61	1,20	1,31	1,25	1,21	1,08	1,21	1,32	1,29	1,31	1,28	1,26	1,26	1,12	
Simpanan Berjangka / Time Deposits																
- Simpanan Berjangka 1 bln / 1 Month Time Deposits																
Rupiah	2,98	4,13	4,63	4,92	4,84	4,80	4,89	4,91	4,96	4,98	5,01	5,05	5,09	5,02	5,16	
Valas / Foreign Exchange	0,34	2,91	3,89	4,11	4,08	4,06	4,18	4,00	4,06	4,12	4,19	4,24	4,07	3,86	4,00	
- Simpanan Berjangka 3 bln / 3 Month Time Deposits																
Rupiah	3,16	4,36	5,17	5,38	5,47	5,48	5,45	5,41	5,43	5,44	5,54	5,60	5,61	5,61	6,01	
Valas / Foreign Exchange	0,38	2,61	4,15	4,42	4,36	4,37	4,46	4,45	4,49	4,70	4,74	4,69	4,51	4,40	4,40	
- Simpanan Berjangka 6 bln / 6 Month Time Deposits																
Rupiah	3,25	4,10	4,99	5,39	5,43	5,45	5,52	5,54	5,59	5,41	5,48	5,58	5,63	5,62	6,14	
Valas / Foreign Exchange	0,43	1,96	3,88	4,34	4,40	4,41	4,42	4,48	4,36	4,31	4,37	4,65	4,67	4,59	4,42	
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits																
Rupiah	3,79	4,33	5,11	5,26	5,26	5,26	5,33	5,31	5,34	5,35	5,40	5,45	5,47	5,48	6,16	
Valas / Foreign Exchange	0,70	2,31	3,27	3,73	3,21	3,15	3,22	3,08	3,19	3,24	3,32	3,33	3,41	3,40	4,68	

Tabel 1.37. Suku Bunga/Bagi Hasil Rata-rata DPK Bank Umum - KBMI 4 (Average of Interest/Profit Sharing Rate of Third Party Funds of Commercial Banks - KBMI 4) Persen (Percent)															
Keterangan / Items	2021	2022	2023			2024									
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Giro / Demand Deposits															
Rupiah	1,68	1,82	2,05	2,19	2,09	2,13	2,12	2,15	2,19	2,25	2,28	2,32	2,35	2,34	2,43
Valas / Foreign Exchange	0,16	1,11	1,34	1,47	1,51	1,61	1,49	1,43	1,98	1,57	2,27	2,38	2,31	2,22	1,72
Tabungan / Saving															
Rupiah	0,38	0,39	0,41	0,41	0,41	0,41	0,40	0,40	0,40	0,41	0,41	0,41	0,42	0,43	0,43
Valas / Foreign Exchange	0,17	0,24	0,23	0,25	0,24	0,24	0,24	0,25	0,25	0,24	0,24	0,25	0,25	0,25	0,24
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	2,34	3,03	3,72	3,79	3,83	3,73	3,58	3,67	3,60	3,62	3,74	3,81	3,79	3,78	3,85
Valas / Foreign Exchange	0,27	2,52	3,44	3,34	3,63	3,51	3,47	3,19	2,96	3,06	3,29	3,40	3,31	3,23	3,44
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	2,63	3,38	4,54	4,82	4,96	4,98	4,97	4,90	4,87	4,94	4,99	5,09	5,18	5,20	5,12
Valas / Foreign Exchange	0,39	2,37	4,19	4,62	4,71	4,60	4,21	4,44	4,54	4,51	4,53	4,29	4,53	4,50	4,33
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	3,02	3,78	5,22	5,38	5,55	5,61	5,56	5,52	5,52	5,05	4,65	4,62	4,63	4,65	4,94
Valas / Foreign Exchange	0,53	2,81	3,59	4,05	4,42	4,50	4,26	4,41	4,29	3,28	4,35	4,33	4,39	4,24	4,22
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	3,48	4,49	5,05	5,40	5,44	5,45	5,45	5,49	5,50	5,45	5,40	5,36	5,33	5,37	4,91
Valas / Foreign Exchange	0,53	1,55	1,53	1,46	1,37	1,37	1,37	1,39	1,40	1,36	1,44	1,86	1,88	1,89	1,96

Tabel 1.38. Perkembangan Jumlah Bank Umum dan Kantor Bank Umum berdasarkan Modal Inti (KBMI) (Growth of Total Commercial Banks and Bank Offices based on Core Capital(KBMI))															
Kelompok Bank / Group of Bank	2021	2022	2023			2024									
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
KBMI 1															
Jumlah Bank / Total Banks	75	70	66	66	66	66	65	66	66	66	66	66	65	65	65
Jumlah Kantor / Total Bank Offices	4.989	4.681	3.888	3.835	3.884	3.885	3.592	3.758	3.719	3.762	3.766	3.740	3.735	3.735	3.738
KBMI 2															
Jumlah Bank / Total Banks	16	19	22	22	22	23	24	23	23	23	23	23	23	23	23
Jumlah Kantor / Total Bank Offices	3.275	2.312	2.793	2.871	2.699	2.825	3.117	2.946	2.945	2.942	2.960	2.891	2.889	2.887	2.887
KBMI 3															
Jumlah Bank / Total Banks	12	13	13	13	14	13	13	13	13	13	13	13	13	13	13
Jumlah Kantor / Total Bank Offices	8.916	4.841	4.656	4.654	4.786	4.643	4.620	4.604	4.585	4.578	4.645	4.572	4.564	4.560	4.547
KBMI 4															
Jumlah Bank / Total Banks	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
Jumlah Kantor / Total Bank Offices	15.186	13.543	12.943	12.916	12.917	12.915	12.914	12.901	12.901	12.888	12.897	12.769	12.747	12.737	12.725
Total															
Jumlah Bank / Total Banks	107	106	105	105	106	106	106	106	106	106	106	106	105	105	105
Jumlah Kantor / Total Bank Offices	32.366	25.377	24.280	24.276	24.286	24.268	24.243	24.209	24.150	24.170	24.268	23.972	23.935	23.919	23.897

Data Bank Umum Berdasarkan Kelompok Bank

Sumber Data:

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

Keterangan symbol/tanda pada tabel:

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

Tabel 1.1.a. Kegiatan Usaha Bank Umum (Commercial Bank Operations) Miliar Rp (Billion Rp)																
Keterangan / Items	2020	2021	2022	2023					2024							
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov
Penyaluran Dana / Distribution of Funds																
a. Kredit Yang Diberikan / Credit	5.547.618	5.820.636	6.497.620	7.038.547	7.186.935	7.150.426	7.188.333	7.336.880	7.398.760	7.460.641	7.567.757	7.602.991	7.596.921	7.673.175	7.750.770	7.816.667
- Kepada Pihak Ketiga / To Third Party	5.481.560	5.768.585	6.423.564	6.965.899	7.090.243	7.057.558	7.094.514	7.244.637	7.310.683	7.376.114	7.478.044	7.514.618	7.507.704	7.579.250	7.656.895	7.717.257
Rupiah	4.723.761	4.955.703	5.475.409	5.962.973	6.082.640	6.038.236	6.087.081	6.181.036	6.206.709	6.254.871	6.339.927	6.375.563	6.434.305	6.520.520	6.544.039	6.586.571
Valas / Foreign Exchange	757.798	812.883	948.155	1.002.604	1.007.604	1.019.322	1.007.433	1.063.601	1.103.974	1.121.243	1.138.477	1.139.056	1.073.398	1.058.730	1.112.856	1.130.686
- Kepada Bank Lain / Inter Bank Credit	66.058	52.051	74.057	72.648	96.692	92.867	93.819	92.243	88.077	84.527	89.353	88.373	89.218	93.925	93.875	99.410
Rupiah	52.401	41.608	57.685	50.821	65.332	64.108	63.605	62.642	61.124	58.608	57.069	56.418	56.683	56.153	54.422	59.163
Valas / Foreign Exchange	13.657	10.443	16.371	21.826	31.360	28.760	30.214	29.601	26.953	25.919	32.284	31.955	32.535	37.773	39.454	40.247
b. Penempatan pada Bank Lain / Interbank Placement	252.800	223.134	245.442	248.040	258.375	269.217	288.631	294.873	278.392	281.345	294.565	259.371	270.118	318.734	284.315	296.833
- Giro / Demand Deposit	123.338	122.504	144.978	128.664	149.694	160.847	176.952	165.838	154.294	160.118	164.480	140.056	141.643	181.661	146.284	163.282
- Inter Bank Call Money / Inter Bank Call Money	99.266	75.942	85.345	96.950	89.153	90.788	89.930	104.935	102.809	92.888	104.840	93.694	104.858	111.884	111.062	113.422
- Deposito Berjangka / Time Deposits	22.754	19.992	8.596	16.220	14.565	11.538	14.076	17.128	13.580	19.164	13.126	15.884	12.738	15.630	17.784	10.730
- Lainnya / Others	7.442	4.696	6.523	6.206	4.963	6.043	6.733	6.972	7.710	9.174	12.118	9.737	10.879	9.560	9.186	9.399
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	775.395	1.146.356	1.293.578	913.822	1.047.750	894.750	888.257	892.628	852.950	890.173	798.191	761.901	834.903	784.629	780.866	806.754
- Giro / Demand Deposit	305.171	491.581	753.482	597.207	649.718	574.751	553.521	513.561	571.780	544.568	516.610	506.546	510.339	487.388	507.176	502.914
- Fine Tune Operation (FTO)	288.370	398.246	398.999	164.552	231.117	185.908	200.277	174.099	146.623	185.904	120.554	144.738	212.565	165.678	155.756	136.039
- Fasbi	166.856	242.494	140.952	147.077	154.566	126.375	124.926	202.901	126.316	154.012	154.159	103.984	111.533	121.921	108.245	158.792
- Lainnya / Others	14.998	14.035	145	4.987	12.349	7.716	9.534	2.067	8.231	5.689	6.868	6.632	9.642	9.689	9.689	9.008
d. Surat Berharga / Securities	1.466.904	1.830.962	1.863.495	1.970.342	1.987.800	2.144.721	2.202.478	2.164.719	2.154.009	2.170.643	2.252.938	2.299.363	2.240.214	2.272.888	2.311.202	2.343.148
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	18.785	12.420	2.866	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	55.922	45.171	39.081	25.484	25.976	26.016	22.795	22.549	21.450	19.824	19.592	18.628	15.994	15.229	15.930	13.592
- Obligasi / Bonds	1.209.094	1.539.989	1.557.913	1.496.944	1.468.745	1.541.600	1.539.942	1.497.135	1.475.342	1.447.818	1.451.567	1.416.526	1.374.670	1.393.858	1.381.743	1.383.611
- Lainnya / Others	183.104	233.381	263.635	447.914	493.079	577.105	639.741	645.036	657.217	703.001	781.779	864.209	849.549	863.802	913.530	945.945
e. Penyertaan / Equity Investment	54.982	96.503	111.145	115.936	116.678	117.607	117.963	124.236	124.694	127.052	126.077	126.986	127.320	125.385	125.741	126.993
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	313.016	354.825	358.264	353.469	342.397	343.934	345.753	344.689	346.766	346.251	337.237	335.809	332.942	330.667	331.743	332.830
- Kredit yang diberikan / Credit	304.167	345.888	349.526	344.011	333.040	334.645	337.020	336.020	339.232	338.767	329.853	328.253	325.631	323.479	324.446	325.480
- Surat Berharga / Securities	2.793	2.578	2.024	3.638	3.982	3.838	3.207	2.917	2.014	2.046	1.579	1.799	1.761	1.865	1.784	1.926
- Lainnya / Others	6.056	6.360	6.715	5.820	5.375	5.451	5.527	5.752	5.520	5.438	5.805	5.758	5.550	5.323	5.514	5.424
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	30.961	18.072	28.582	22.518	19.530	27.364	20.809	32.286	37.198	32.215	32.456	29.295	44.122	48.058	34.040	33.982
h. Tagihan Lainnya / Other claims	656.458	623.647	667.613	674.586	661.649	605.726	537.304	533.631	538.075	492.935	495.022	449.703	485.643	431.787	421.259	427.069
Sumber Dana / Source of Funds																
a. Dana Pihak Ketiga / Third Party Funds	6.665.390	7.479.463	8.153.590	8.216.207	8.457.929	8.415.282	8.440.845	8.601.220	8.653.014	8.698.703	8.722.035	8.686.720	8.649.871	8.720.782	8.751.160	8.835.901
Rupiah	5.756.007	6.442.601	6.907.838	6.952.161	7.144.439	7.077.879	7.097.285	7.249.311	7.287.663	7.286.378	7.318.264	7.290.161	7.276.766	7.357.732	7.382.601	7.467.131
Giro / Demand Deposit	1.262.734	1.591.523	1.839.473	1.767.724	1.869.826	1.809.550	1.806.068	1.851.919	1.854.437	1.867.598	1.917.477	1.874.987	1.859.586	1.906.992	1.909.330	2.008.707
Tabungan / Saving	2.014.663	2.263.564	2.422.410	2.429.696	2.488.350	2.465.490	2.459.334	2.507.458	2.525.121	2.512.263	2.548.801	2.554.355	2.538.770	2.557.468	2.570.530	2.583.519
Simpanan Berjangka / Time Deposits	2.478.610	2.267.514	2.645.955	2.754.741	2.786.262	2.802.840	2.831.883	2.889.933	2.908.105	2.890.517	2.851.985	2.860.818	2.868.411	2.903.272	2.902.741	2.874.905
Valas / Foreign Exchange	909.383	1.036.861	1.245.752	1.264.046	1.313.490	1.337.403	1.343.559	1.351.910	1.365.351	1.412.325	1.403.771	1.396.559	1.373.105	1.363.050	1.368.558	1.368.770
Giro / Demand Deposit	424.401	551.982	706.687	759.026	792.724	806.309	812.217	811.896	830.543	862.098	823.361	808.933	793.021	796.623	793.734	795.329
Tabungan / Saving	158.837	168.696	192.775	180.702	180.833	185.266	185.112	185.951	191.454	194.383	197.303	200.145	201.644	207.361	202.089	197.775
Simpanan Berjangka / Time Deposits	326.145	316.184	346.290	324.319	339.933	345.828	346.231	354.062	343.354	355.844	383.107	387.479	378.439	359.066	372.735	375.666
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	6.011	1.672	2.127	10.080	17.579	16.113	14.186	15.276	11.143	16.929	17.140	9.575	10.844	14.057	14.124	16.241
c. Kewajiban kepada Bank lain / Interbank Liabilities	176.681	160.594	173.399	192.472	198.381	189.065	183.420	215.990	206.298	199.668	203.714	197.779	192.028	189.082	197.583	202.199
d. Surat Berharga yang diterbitkan / Issued Securities	125.079	117.684	115.117	97.655	99.040	104.030	103.599	99.904	95.242	94.406	95.780	94.125	90.921	90.324	99.640	96.562
e. Pinjaman yang Diterima / Loans received	270.036	227.554	293.291	280.175	308.328	308.021	304.945	304.258	314.338	318.871	323.207	326.484	332.274	326.527	336.907	345.134
Rupiah	71.871	62.206	86.881	83.856	96.029	99.044	99.025	97.470	97.625	96.820	94.688	93.388	94.194	94.003	93.663	98.721
Valas / Foreign Exchange	198.165	165.349	206.410	196.319	210.299	208.978	205.919	206.787	216.714	222.051	228.519	233.096	238.080	232.523	243.344	246.414
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	23.795	12.370	27.589	24.777	21.519	28.525	23.167	26.057	41.694	35.699	36.533	30.745	46.233	49.864	39.726	39.721
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repurchase) / Other Liabilities	134.966	125.817	156.076	216.571	239.371	188.259	215.635	218.884	213.142	217.656	257.794	264.162	333.889	289.384	256.902	286.304
h. Setoran Jaminan / Guarantee Deposits	4.367	4.565	4.283	4.515	4.932	4.597	4.956	4.480	4.103	4.342	3.924	4.436	5.173	5.219	5.070	4.776
Beberapa komponen modal / Several Components of Capital																
a. Modal Disetor / Paid In Capital	229.563	261.671	282.879	308.309	312.788	314.422	314.963	315.092	315.086	315.727	316.763	317.363	317.244	312.186	313.520	313.527
b. Cadangan / Reserves	73.652	88.915	88.915	97.667	97.664	97.663	98.326	100.460	100.767	104.449	104.747	104.801	104.969	104.809	104.802	104.922
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	612.598	648.343	675.740	757.399	738.593	983.116	979.316	856.640	849.440	843.320	839.114	838.941	838.682	838.888	838.222	831.146
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	104.718	140.207	201.817	221.626	243.326	20.878	39.361	61.872	79.345	101.467	126.525	149.620	171.026	194.970	217.590	237.148
e. Tambahan modal disetor / Additional Paid In Capital	192.236	273.985	282.024	286.555	288.231	290.899	291.296	298.644	292.397	296.830	296.181	300.528	305.886	311.136	303.477	302.177
f. Modal Pinjaman / Loan Capital	56.206	65.85														

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

Keterangan / Items	2020	2021	2022	2023					2024							
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Penyaluran Dana / Distribution of Funds																
a. Kredit Yang Diberikan / Credit	2.456.205	2.630.861	2.903.228	3.201.667	3.253.481	3.265.192	3.269.943	3.325.693	3.372.596	3.412.336	3.470.674	3.494.068	3.491.556	3.535.064	3.572.672	3.597.615
- Kepada Pihak Ketiga / To Third Party	2.445.965	2.623.165	2.894.142	3.191.347	3.241.987	3.253.814	3.258.671	3.314.118	3.361.159	3.402.123	3.460.160	3.483.681	3.481.515	3.525.543	3.562.815	3.587.353
Rupiah	2.130.279	2.250.578	2.445.933	2.698.598	2.750.459	2.745.819	2.766.080	2.806.491	2.825.167	2.846.271	2.893.869	2.915.299	2.944.338	2.979.570	2.990.202	3.013.692
Valas / Foreign Exchange	315.686	372.587	448.209	492.749	491.528	507.996	492.590	507.627	535.992	555.852	566.290	568.381	537.177	545.973	572.613	573.661
- Kepada Bank Lain / Inter Bank Credit	10.240	7.796	9.086	10.320	11.494	11.378	11.272	11.575	11.437	10.213	10.515	10.387	10.041	9.521	9.857	10.262
Rupiah	6.266	5.658	5.051	5.720	6.481	6.483	6.395	6.509	7.155	6.520	6.773	6.824	6.869	6.875	6.894	7.147
Valas / Foreign Exchange	3.974	2.138	4.034	4.600	5.012	4.895	4.877	5.067	4.282	3.692	3.741	3.563	3.172	2.646	2.962	3.115
b. Penempatan pada Bank Lain / Interbank Placement	79.290	72.637	117.187	96.400	122.295	134.081	145.970	133.680	128.080	127.679	129.893	116.701	119.270	157.347	120.926	138.764
- Giro / Demand Deposit	56.276	54.993	89.749	76.451	94.538	109.362	121.950	105.425	100.325	98.310	100.733	86.076	87.768	128.431	93.867	112.476
- Inter Bank Call Money / Inter Bank Call Money	16.143	12.635	21.321	13.072	18.484	16.657	16.770	21.157	18.833	19.144	18.047	19.710	21.725	18.681	15.894	15.012
- Deposito Berjangka / Time Deposits	3.768	4.105	2.548	2.844	5.351	3.367	1.671	1.911	2.606	2.555	2.258	3.129	2.031	2.696	4.005	3.669
- Lainnya / Others	3.102	904	3.569	4.032	3.922	4.675	5.578	5.187	6.317	7.670	8.655	7.786	7.746	7.538	7.161	7.607
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	320.000	396.875	520.124	341.031	430.537	334.478	325.323	311.995	299.134	340.490	262.597	270.574	303.563	273.439	280.657	314.161
- Giro / Demand Deposit	140.604	201.794	343.867	223.962	272.251	214.351	212.549	189.050	226.070	205.476	222.179	207.816	205.076	190.310	195.671	202.154
- Fine Tune Operation (FTO)	97.477	94.247	154.876	51.819	121.145	61683	60200	57673	20407	71056	21127	43123	79390	56.632	60.360	57.941
- Fasbi	81.918	100.827	21.371	65.245	37.134	58.438	50.754	65.261	52.657	63.958	19.291	19.635	19.088	26.497	24.619	54.058
- Lainnya / Others	1	6	10	6	7	6	0	11	0	0	0	0	8	0	7	8
d. Surat Berharga / Securities	615.448	786.707	805.839	756.668	763.965	810.276	831.056	811.431	790.148	765.981	783.941	739.155	695.550	697.500	721.023	750.561
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	15.483	9.815	876	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	40.225	29.869	28.115	14.556	11.810	11.460	9.723	10.839	10.208	9.465	10.103	9.056	8.181	8.020	8.984	7.834
- Obligasi / Bonds	499.825	676.547	621.203	530.770	540.658	549.459	542.253	528.778	510.062	502.728	504.311	478.748	452.179	480.236	486.355	489.171
- Lainnya / Others	59.915	70.477	155.644	211.342	249.357	279.080	271.814	269.878	253.787	253.787	269.527	251.352	235.190	209.244	225.685	253.556
e. Penyertaan / Equity Investment	26.197	65.030	78.186	80.691	81.302	81.593	81.816	82.058	82.311	82.505	81.430	81.695	81.906	82.253	82.491	83.670
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	186.006	210.919	209.222	194.233	186.801	186.595	189.013	187.108	186.826	186.934	179.044	178.581	176.431	173.144	173.830	173.928
- Kredit yang diberikan / Credit	180.143	205.201	203.279	187.640	180.338	180.417	183.353	181.565	182.259	182.285	174.799	174.161	172.183	168.908	169.529	169.548
- Surat Berharga / Securities	2.176	2.124	1.761	3.068	3.164	3.020	2.450	2.166	1.453	1.483	1.027	1.255	1.201	1.301	1.216	1.407
- Lainnya / Others	3.687	3.594	4.182	3.525	3.099	3.157	3.210	3.377	3.114	3.166	3.218	3.165	3.047	2.935	3.085	2.973
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	5.696	2.929	3.951	4.420	3.935	6.518	4.484	5.175	7.708	6.724	6.490	5.978	11.803	12.459	7.309	8.449
h. Tagihan Lainnya / Other claims	186.428	182.009	148.643	158.306	170.773	166.640	144.700	133.694	160.340	156.411	149.608	158.035	181.937	149.658	147.360	143.815
Sumber Dana / Source of Funds			0													
a. Dana Pihak Ketiga / Third Party Funds	2.873.149	3.179.487	3.581.139	3.552.347	3.747.610	3.713.099	3.716.820	3.771.957	3.806.579	3.845.999	3.824.397	3.791.045	3.771.666	3.810.518	3.818.939	3.904.397
Rupiah	2.459.829	2.731.178	2.990.814	2.931.772	3.080.887	3.027.187	3.022.032	3.084.531	3.107.499	3.116.509	3.130.044	3.101.509	3.109.516	3.155.751	3.157.341	3.227.231
Giro / Demand Deposit	555.777	690.666	860.753	757.165	873.115	798.843	786.566	802.083	815.893	867.380	848.887	848.915	865.905	857.201	942.376	942.376
Tabungan / Saving	1.005.889	1.055.887	1.176.066	1.176.066	1.201.674	1.186.507	1.186.507	1.229.526	1.211.354	1.204.646	1.228.669	1.229.167	1.214.124	1.235.223	1.250.693	1.263.439
Simpanan Berjangka / Time Deposits	898.563	934.825	953.163	998.541	1.006.098	1.041.691	1.048.958	1.072.922	1.080.252	1.073.476	1.033.995	1.023.455	1.046.476	1.054.623	1.049.447	1.021.416
Valas / Foreign Exchange	413.319	448.310	590.326	620.575	666.723	685.912	694.788	687.426	699.081	729.490	694.353	689.536	662.150	654.768	661.599	677.166
Giro / Demand Deposit	204.899	267.918	416.370	457.208	493.774	503.611	509.335	503.415	515.269	548.134	499.279	487.878	473.746	474.871	477.699	484.018
Tabungan / Saving	46.356	46.357	56.563	53.559	54.025	56.600	55.807	55.826	58.341	58.229	60.115	60.589	58.663	61.399	60.231	61.117
Simpanan Berjangka / Time Deposits	162.065	134.035	117.393	109.809	118.923	125.702	129.646	128.185	125.470	123.127	134.959	141.069	129.742	118.498	123.668	132.030
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	537	1.671	757	453	495	449	442	453	431	427	454	492	470	445	431	439
c. Kewajiban kepada Bank lain / Interbank Liabilities	44.899	38.720	41.672	44.679	40.701	36.436	40.299	47.630	49.665	47.934	52.101	56.162	48.111	44.159	49.098	50.082
d. Surat Berharga yang diterbitkan / Issued Securities	83.796	80.309	85.868	76.661	76.327	83.229	83.086	78.027	74.696	74.886	70.846	69.807	66.005	65.876	65.423	61.489
e. Pinjaman yang Diterima / Loans received	141.994	124.731	136.000	147.931	163.464	157.772	153.621	153.102	158.915	161.425	158.382	156.853	168.381	168.942	175.996	181.412
Rupiah	24.982	23.436	25.661	29.946	34.976	34.895	34.794	34.712	34.798	34.570	30.828	29.458	29.898	30.545	30.546	31.467
Valas / Foreign Exchange	117.013	101.295	110.339	117.985	128.487	122.877	118.827	118.390	124.117	126.855	127.554	127.395	138.483	138.396	145.450	149.945
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	2.345	1.351	3.709	4.757	3.848	6.511	4.157	5.018	8.715	7.202	6.722	5.558	8.411	8.596	6.436	7.758
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/rep0) / Other Liabilities	66.728	62.316	60.981	104.648	93.700	93.366	95.717	107.043	117.195	119.847	122.492	129.817	151.512	117.247	111.905	116.385
h. Setoran Jaminan / Guarantee Deposits	1.383	934	1.293	1.559	1.857	1.771	1.918	1.826	1.673	1.666	1.562	1.678	1.714	1.564	1.641	1.797
Beberapa komponen modal / Several Components of Capital			-													
a. Modal Disetor / Paid In Capital	30.446	33.461	32.541	31.602	31.522	31.522	31.522	31.522	31.490	31.589	31.589	31.555	31.314	30.968	30.968	30.968
b. Cadangan / Reserves	11.994	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596
c. LR Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	300.631	312.691	328.621	368.195	355.529	483.981	484.064	404.439	404.439	404.439	404.439	404.439	404.439	404.438	404.438	404.438
d. LR Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	37.301	69.282	106.452	115.242	128.723	10.427	18.956	31.074	40.782	51.315	65.035	74.842	85.793	97.759	109.063	119.393
e. Tambahan modal disetor / Additional Paid In Capital	48.834	119.757	103.220	111.261	113.714	114.019	113.467	113.701	110.843	112.114	112.782	114.448	116.783	118.361	115.990	115.512
f. Modal Pinjaman / Loan Capital	10.945	25.162	27.505	32.915	32.757	27.288	27.197	27.395	27.865	27.952	28.128	27.959	26.828	26.386	27.167	27.379

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

Keterangan / Items	2020	2021	2022	2023					2024							
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Penyaluran Dana / Distribution of Funds																
a. Kredit Yang Diberikan / Credit	493.422	520.497	571.247	610.387	618.449	610.860	611.855	619.824	622.194	627.539	635.377	640.569	645.190	651.854	653.637	654.734
- Kepada Pihak Ketiga / To Third Party	488.666	516.091	562.847	602.144	606.680	599.641	600.650	609.927	612.310	617.795	625.616	630.119	634.921	641.603	643.980	644.351
Rupiah	488.402	514.928	561.280	601.051	605.611	598.543	599.539	608.768	611.116	616.593	624.418	628.915	633.746	640.457	642.773	643.359
Valas / Foreign Exchange	264	1.162	1.567	1.093	1.069	1.098	1.110	1.159	1.194	1.202	1.198	1.204	1.175	1.146	1.207	992
- Kepada Bank Lain / Inter Bank Credit	4.756	4.407	8.400	8.244	11.770	11.218	11.205	9.896	9.883	9.744	9.761	10.450	10.268	10.251	9.657	10.383
Rupiah	4.756	4.407	8.400	7.933	11.462	10.903	10.891	9.579	9.558	9.419	9.433	9.312	9.186	9.191	8.558	9.274
Valas / Foreign Exchange	-	-	-	310	308	316	314	317	325	325	328	1.138	1.082	1.060	1.099	1.109
b. Penempatan pada Bank Lain / Interbank Placement	28.601	23.315	22.947	41.860	35.883	28.624	32.305	41.725	40.726	40.212	43.001	35.574	38.513	46.628	51.863	40.121
- Giro / Demand Deposit	4.317	2.585	3.678	4.015	3.931	3.975	4.307	5.048	5.050	9.553	8.161	8.289	3.901	4.938	6.666	3.799
- Inter Bank Call Money / Inter Bank Call Money	9.126	9.736	16.129	28.651	26.959	21.046	20.836	26.977	29.976	19.275	29.130	20.367	28.193	32.938	35.117	33.148
- Deposito Berjangka / Time Deposits	16.052	8.385	2.390	8.836	4.559	3.390	6.970	9.413	5.150	10.767	4.937	6.685	6.246	8.568	10.026	3.121
- Lainnya / Others	838	878	750	359	434	212	192	287	550	616	772	254	173	185	54	54
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	71.953	110.147	117.807	90.188	103.022	72.373	73.436	75.743	73.402	72.946	77.630	67.508	66.183	69.877	70.009	83.461
- Giro / Demand Deposit	29.527	51.741	82.891	69.808	79.779	55.977	54.880	47.944	56.237	57.686	49.999	50.799	52.087	50.772	54.746	55.532
- Fine Tune Operation (FTO)	16.912	18.249	13.669	1.487	3.839	4.610	5.944	3.666	2.007	2.701	5.082	1.907	2.210	605	1.187	2.501
- Fasbi	23.928	39.582	21.247	18.893	19.404	11.786	12.613	24.133	15.158	12.559	22.549	14.803	11.886	18.500	14.076	25.428
- Lainnya / Others	1.587	575	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Surat Berharga / Securities	80.760	117.817	127.769	132.796	134.959	140.160	144.574	148.339	148.703	160.978	163.600	168.995	175.091	180.112	194.730	196.020
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	3.110	1.369	195	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	5.666	4.944	2.642	1.634	1.638	958	1.212	914	1.054	1.176	1.051	1.202	1.032	967	817	917
- Obligasi / Bonds	51.886	83.303	100.444	97.909	92.305	100.477	100.993	101.923	102.055	106.398	102.718	101.344	101.548	101.009	104.403	102.989
- Lainnya / Others	20.098	28.201	24.488	33.253	41.017	38.725	42.369	45.503	45.593	53.403	59.831	66.449	72.511	78.136	89.510	92.113
e. Penyertaan / Equity Investment	1.945	1.955	2.067	2.091	2.092	2.092	2.091	2.280	2.280	2.280	2.305	2.306	2.406	2.404	2.404	2.405
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	14.290	16.089	15.771	17.463	16.668	17.155	17.609	17.814	18.351	18.527	17.933	18.056	18.274	18.651	18.920	19.154
- Kredit yang diberikan / Credit	13.730	15.590	15.406	17.083	16.307	16.789	17.243	17.445	17.973	18.154	17.546	17.677	17.889	18.255	18.523	18.771
- Surat Berharga / Securities	226	199	41	33	42	31	30	32	33	28	31	29	30	28	28	28
- Lainnya / Others	333	299	324	347	319	336	336	337	345	346	355	350	355	367	370	354
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	11	6	19	16	5	38	12	21	19	17	16	11	63	100	44	22
h. Tagihan Lainnya / Other claims	47.769	46.175	52.866	57.452	46.726	46.295	43.541	42.833	40.748	27.150	34.983	29.014	24.745	27.958	23.453	22.188
Sumber Dana / Source of Funds																
a. Dana Pihak Ketiga / Third Party Funds	590.602	681.607	723.880	751.340	730.333	712.647	727.273	752.332	754.832	756.851	761.328	759.653	771.646	790.239	810.904	802.849
Rupiah	589.463	676.637	721.844	746.921	723.757	704.130	720.858	743.416	751.111	747.466	746.311	749.420	765.136	786.410	805.161	799.552
Giro / Demand Deposit	131.204	169.986	180.745	209.921	167.905	187.257	195.536	200.558	202.233	194.477	197.922	197.749	211.708	218.847	204.333	218.847
Tabungan / Saving	188.112	208.612	221.084	213.088	239.041	219.571	211.944	216.517	220.874	220.923	230.827	231.964	235.696	231.603	235.069	235.069
Simpanan Berjangka / Time Deposits	270.147	298.039	320.016	324.792	316.811	297.302	313.378	326.341	328.004	332.066	317.562	330.229	331.691	342.162	354.710	360.150
Valas / Foreign Exchange	1.139	4.970	2.036	4.419	6.576	8.518	6.415	8.915	3.721	9.385	15.017	10.232	6.510	3.830	5.744	3.297
Giro / Demand Deposit	136	808	760	139	136	100	99	88	94	352	215	197	147	140	147	132
Tabungan / Saving	110	106	123	97	100	105	108	106	113	117	117	124	116	123	123	112
Simpanan Berjangka / Time Deposits	892	4.056	1.152	4.183	6.339	8.313	6.208	8.722	3.514	8.916	14.685	9.912	6.248	3.568	5.474	3.053
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	1	1	1	1	581	1	1	1	1	1	649	1	724	1	1	1
c. Kewajiban kepada Bank Lain / Interbank Liabilities	23.092	20.660	29.195	27.740	32.972	24.381	19.399	24.828	21.555	22.258	24.318	18.414	17.718	20.716	21.829	21.779
d. Surat Berharga yang diterbitkan / Issued Securities	9.537	8.089	6.910	4.261	6.204	3.910	3.886	4.586	4.261	4.311	5.158	4.424	4.025	4.728	3.908	3.937
e. Pinjaman yang Diterima / Loans received	18.301	18.400	25.854	24.405	29.894	31.288	31.558	29.236	29.505	29.547	30.075	29.875	29.860	29.174	29.174	29.916
Rupiah	18.301	18.400	25.854	24.172	29.863	31.051	31.322	28.998	29.261	29.303	29.830	29.631	29.629	29.604	29.174	29.916
Valas / Foreign Exchange	-	-	-	233	231	237	236	238	244	244	246	244	232	-	-	-
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	2	0	3	18	1	18	18	20	58	27	14	38	10	12	39	25
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/rep0) / Other Liabilities	1.501	2.765	8.877	10.562	21.013	12.727	11.796	7.524	7.289	4.629	19.216	14.879	8.407	11.537	7.553	13.746
h. Setoran Jaminan / Guarantee Deposits	323	406	436	232	497	329	277	264	201	212	199	212	225	280	256	249
Beberapa komponen modal / Several Components of Capital																
a. Modal Disetor / Paid In Capital	44.615	48.206	53.424	56.367	59.919	59.934	60.438	60.601	60.624	60.721	61.247	61.368	61.423	61.615	61.622	61.622
b. Cadangan / Reserves	23.424	26.605	30.337	34.518	34.510	34.509	35.172	36.636	36.941	37.287	37.498	37.497	37.636	37.379	37.371	37.491
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	2.909	3.978	2.702	3.967	3.965	20.108	15.875	10.809	8.497	7.259	6.388	6.388	6.141	6.130	6.127	5.869
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	13.002	13.776	15.300	13.244	14.519	1.255	2.277	3.500	4.093	5.379	6.818	7.819	8.954	10.160	11.162	12.343
e. Tambahan modal disetor / Additional Paid In Capital	4.269	2.698	2.825	5.657	2.765	2.841	2.759	2.984	2.159	2.692	2.489	2.516	3.235	3.763	3.005	3.290
f. Modal Pinjaman / Loan Capital	2.934	3.930	4.122	4.123	4.122	4.122	4.148	4.148	4.124	4.124	4.124	5.566	5.566	5.566	5.566	5.567

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

Keterangan / Items	2020	2021	2022	2023					2024							
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Penyaluran Dana / Distribution of Funds																
a. Kredit Yang Diberikan / Credit	2.415.930	2.498.048	2.833.037	3.048.548	3.123.842	3.092.393	3.123.180	3.195.027	3.213.818	3.234.270	3.261.587	3.275.970	3.277.938	3.302.438	3.336.207	3.369.453
- Kepada Pihak Ketiga / To Third Party	2.368.008	2.461.474	2.783.624	3.002.957	3.067.242	3.035.704	3.066.719	3.138.184	3.159.780	3.183.083	3.224.889	3.225.797	3.251.006	3.286.953	3.315.802	3.315.802
Rupiah	2.019.257	2.098.946	2.367.959	2.573.557	2.633.578	2.606.919	2.634.167	2.674.589	2.684.734	2.706.827	2.732.127	2.745.932	2.771.591	2.814.191	2.825.328	2.842.454
Valas / Foreign Exchange	349.751	362.528	415.665	429.400	433.664	428.786	432.551	463.595	475.046	476.256	479.246	478.957	454.206	436.815	461.625	473.348
- Kepada Bank Lain / Inter Bank Credit	46.923	36.574	49.413	45.591	56.601	56.689	56.461	56.843	54.038	51.187	50.213	51.081	52.141	51.432	49.254	53.651
Rupiah	41.379	31.543	39.393	36.367	46.589	45.922	45.519	45.754	43.611	42.008	40.863	40.282	40.628	40.081	38.969	42.739
Valas / Foreign Exchange	5.544	5.031	10.020	9.223	10.012	10.767	10.942	11.089	10.427	9.178	9.351	10.799	11.513	11.351	10.285	10.912
b. Penempatan pada Bank Lain / Interbank Placement	108.478	102.668	80.573	77.922	71.755	78.188	79.689	88.707	79.746	81.192	87.535	83.999	79.408	76.308	79.534	83.970
- Giro / Demand Deposit	61.068	59.506	48.853	44.800	40.347	44.779	48.523	44.893	44.893	42.012	45.008	42.012	45.997	44.059	42.637	42.957
- Inter Bank Call Money / Inter Bank Call Money	41.296	33.418	26.083	27.231	21.702	32.273	28.891	33.665	28.237	29.412	35.144	28.353	27.157	32.741	36.728	36.728
- Deposito Berjangka / Time Deposits	2.935	7.002	3.657	4.540	4.655	4.781	5.435	5.804	5.824	5.842	5.931	6.071	4.461	4.366	3.753	3.940
- Lainnya / Others	3.180	2.742	1.980	1.550	590	786	583	714	792	666	1.183	772	598	726	403	346
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	307.063	521.894	541.815	384.270	418.695	385.923	386.690	395.675	370.868	366.512	352.867	320.372	371.383	354.222	336.302	330.420
- Giro / Demand Deposit	101.980	188.136	301.395	280.223	273.556	282.676	264.006	256.983	267.281	259.794	222.312	224.418	232.641	227.091	235.713	226.079
- Fine Tune Operation (FTO)	148.664	239.511	165.873	53.278	53.955	53.846	61.047	42.836	52.529	44.425	45.624	45.919	73.754	58.655	46.239	38.615
- Fasbi	43.600	80.803	74.419	46.038	79.302	41.691	52.104	93.800	44.250	57.513	79.683	43.403	64.530	59.728	45.008	57.185
- Lainnya / Others	12.819	13.443	128	4.731	11.881	7.710	9.533	2.055	6.807	4.781	5.247	6.632	458	8.748	9.343	8.541
d. Surat Berharga / Securities	686.753	845.684	838.227	963.922	974.802	1.068.151	1.095.843	1.084.102	1.093.550	1.120.416	1.161.012	1.242.553	1.219.702	1.246.451	1.247.419	1.242.797
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	191	1.236	1.236	1.236	1.236	1.236	1.236	1.236	1.236	1.236	1.236	1.236	1.236	1.236	1.236	1.236
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	7.533	8.357	3.597	5.840	7.355	6.877	5.481	4.278	3.482	2.487	2.832	2.929	3.173	2.674	2.479	1.801
- Obligasi / Bonds	580.288	705.088	752.660	767.664	744.326	793.499	795.498	776.984	774.780	756.665	754.893	746.334	727.672	717.384	704.782	703.981
- Lainnya / Others	98.740	131.203	80.175	190.419	223.120	267.775	294.863	302.840	315.288	361.264	403.287	493.289	488.857	526.393	540.158	537.016
e. Penyertaan / Equity Investment	26.768	29.445	30.819	33.137	33.267	33.906	34.039	39.881	40.086	42.250	42.325	42.969	42.992	40.712	40.829	40.902
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	106.672	121.292	128.426	137.221	135.052	136.065	135.111	135.618	137.588	136.748	136.189	135.112	134.239	134.754	134.642	135.350
- Kredit yang diberikan / Credit	104.562	118.718	126.148	134.886	132.405	133.409	132.490	132.952	135.089	134.376	133.528	132.445	131.645	132.282	132.128	132.848
- Surat Berharga / Securities	379	245	213	535	772	781	721	710	521	529	513	510	526	529	536	486
- Lainnya / Others	1.731	2.330	2.065	1.800	1.875	1.876	1.901	1.957	1.979	1.844	2.148	2.158	2.068	1.943	1.978	2.016
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	14.258	8.381	13.622	10.951	9.739	11.694	9.758	10.840	17.910	15.965	16.096	15.243	19.603	21.989	13.891	13.169
h. Tagihan Lainnya / Other claims	400.487	371.833	405.807	387.813	379.482	326.062	284.089	285.921	263.060	234.276	248.642	205.009	221.263	200.660	197.543	207.195
Sumber Dana / Source of Funds																
a. Dana Pihak Ketiga / Third Party Funds	3.016.126	3.411.842	3.595.556	3.666.873	3.745.302	3.745.857	3.747.642	3.822.025	3.835.298	3.836.983	3.867.211	3.884.026	3.899.912	3.877.080	3.882.448	3.889.803
Rupiah	2.596.157	2.916.904	3.052.474	3.133.590	3.206.723	3.209.087	3.212.831	3.276.268	3.281.201	3.276.303	3.288.934	3.296.092	3.263.106	3.281.755	3.285.096	3.306.586
Giro / Demand Deposit	507.027	648.844	702.334	734.301	732.749	730.719	737.676	770.589	739.495	730.508	743.193	730.580	736.022	742.871	772.562	772.562
Tabungan / Saving	814.929	940.522	1.014.955	1.034.349	1.041.836	1.052.586	1.054.253	1.074.967	1.086.223	1.079.916	1.082.383	1.086.676	1.082.297	1.083.286	1.081.818	1.078.720
Simpanan Berjangka / Time Deposits	1.274.202	1.327.538	1.335.185	1.394.313	1.430.585	1.423.752	1.427.858	1.449.824	1.457.302	1.456.891	1.456.043	1.466.223	1.460.229	1.460.448	1.460.407	1.455.304
Valas / Foreign Exchange	419.969	494.938	543.081	533.282	538.579	536.770	534.811	545.757	554.097	560.680	578.278	587.934	596.806	595.324	597.351	583.217
Giro / Demand Deposit	161.502	209.304	208.181	216.290	215.818	218.426	216.233	217.855	226.091	222.278	231.692	232.548	232.266	234.385	235.800	228.381
Tabungan / Saving	103.092	113.357	128.274	125.067	124.618	125.087	125.771	127.521	130.462	132.699	133.647	136.165	139.310	142.197	138.197	132.971
Simpanan Berjangka / Time Deposits	155.375	172.278	206.626	191.926	198.144	193.257	192.807	200.381	197.544	205.702	212.939	219.221	225.231	218.742	223.355	221.865
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	5.473	1	1.369	9.626	16.502	15.004	13.312	14.264	10.711	16.501	16.038	8.925	9.583	13.611	13.692	15.801
c. Kewajiban kepada Bank lain / Interbank Liabilities	88.784	80.086	79.126	94.405	95.416	100.382	95.607	108.437	108.623	103.502	98.157	98.422	98.872	98.800	102.392	104.338
d. Surat Berharga yang diterbitkan / Issued Securities	31.745	29.287	22.339	16.733	16.891	16.828	17.291	16.285	15.208	19.776	19.893	20.891	19.720	30.309	31.137	31.137
e. Pinjaman yang Diterima / Loans received	106.689	84.359	131.435	107.838	114.970	118.961	119.766	121.919	125.919	127.889	134.720	139.755	134.031	127.976	131.736	133.806
Rupiah	26.588	20.369	37.366	29.737	33.389	33.097	32.909	33.760	33.566	32.947	34.030	34.298	34.666	33.853	33.842	37.338
Valas / Foreign Exchange	80.101	63.990	94.069	78.101	81.581	85.864	86.857	88.159	92.352	94.952	100.689	105.457	99.365	94.123	97.894	96.469
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	13.021	6.041	11.770	10.981	9.539	12.734	11.271	12.530	19.949	16.920	17.886	14.254	18.912	21.586	14.795	13.088
g. Kewajiban Lainnya (menakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/rep0) / Other Liabilities	63.128	58.334	81.791	99.828	121.198	78.731	103.047	100.629	85.993	91.857	114.345	116.096	170.382	154.153	135.833	154.744
h. Setoran Jaminan / Guarantee Deposits	2.405	2.530	2.061	2.200	2.069	2.005	2.103	1.819	1.898	1.991	1.896	1.931	2.755	2.982	2.729	2.260
Beberapa Komponen modal / Several Components of Capital																
a. Modal Disetor / Paid in Capital	147.188	172.692	193.293	216.718	217.725	219.345	219.382	219.347	219.350	219.795	220.679	220.940	220.940	216.174	217.315	217.315
b. Cadangan / Reserves	38.235	40.967	44.982	49.553	49.558	49.558	49.558	50.228	50.230	53.566	53.653	53.709	53.736	53.834	53.834	53.835
c. U/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	273.869	293.812	304.689	340.337	334.202	421.887	422.238	386.586	381.931	377.049	374.650	374.478	374.429	375.625	375.648	369.500
d. U/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	46.927	53.222	74.206	82.127	87.723	8.075	15.537	23.845	29.835	38.765	47.603	58.565	66.474	75.956	85.243	92.664
e. Tambahan modal disetor / Additional Paid in Capital	137.429	151.133	176.439	169.970	171.989	174.213	175.248	182.169	180.066	182.333	181.238	183.779	185.972	188.942	184.559	183.540
f. Modal Pinjaman / Loan Capital	42.327	36.760	46.484	43.353	42.051	42.592	40.636	38.436	38.996	38.993	39.173	38.774	38.229	37.858	37.124	37.338

Tabel 1.5.a.																
Kegiatan Usaha Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri																
(Branch Offices of Foreign Banks Operations)																
Miliar Rp (Billion Rp)																
Keterangan / Items	2020	2021	2022	2023				2024								
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Penyaluran Dana / Distribution of Funds																
a. Kredit Yang Diberikan / Credit	182.060	171.130	190.108	177.944	191.163	181.980	183.356	196.335	190.152	186.496	200.119	192.385	182.238	183.820	188.255	194.866
- Kepada Pihak Ketiga / To Third Party	177.922	167.855	182.951	169.451	174.335	168.398	168.475	182.408	177.434	173.112	181.255	178.470	165.470	161.098	163.147	169.751
Rupiah	85.824	91.250	100.237	89.767	92.993	86.956	87.294	91.188	85.692	85.180	89.512	85.417	84.630	86.302	85.737	87.067
Valas / Foreign Exchange	92.098	76.606	82.714	79.684	81.342	81.443	81.181	91.219	91.742	87.933	91.742	90.513	80.840	74.795	77.411	82.685
- Kepada Bank Lain / Inter Bank Credit	4.139	3.274	7.157	8.493	16.828	13.582	14.881	13.928	12.719	13.384	18.864	16.455	16.767	22.722	25.108	25.114
Rupiah	-	-	800	800	800	800	800	800	800	800	800	800	800	800	800	800
Valas / Foreign Exchange	4.139	3.274	2.317	7.693	16.028	12.782	14.081	13.128	11.919	12.724	18.864	16.455	16.767	22.716	25.108	25.110
b. Penempatan pada Bank Lain / Interbank Placement	36.432	24.514	24.734	31.859	28.442	28.344	30.667	30.761	29.840	32.261	34.136	23.097	32.927	38.452	31.991	33.977
- Giro / Demand Deposit	3.409	3.688	2.697	3.598	6.418	7.163	5.915	6.842	4.026	4.219	4.578	3.699	3.977	4.233	3.113	4.050
- Inter Bank Call Money / Inter Bank Call Money	32.701	20.153	21.812	27.996	22.008	20.811	23.432	23.136	25.763	27.819	28.250	18.473	26.588	33.108	27.310	28.534
- Deposito Berjangka / Time Deposits	-	500	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / Others	322	173	225	265	17	370	1.319	783	51	223	1.308	925	2.362	1.111	1.568	1.393
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	76.379	117.441	113.832	98.333	95.496	101.976	102.809	109.215	109.545	110.225	105.097	103.447	93.773	87.091	93.897	78.713
- Giro / Demand Deposit	33.061	49.910	25.329	23.214	24.132	21.747	22.086	21.914	21.612	22.121	23.513	20.534	19.215	21.047	19.149	19.149
- Fine Tune Operation (FTO)	25.316	46.238	64.581	57.968	52.766	65.769	69.924	71.266	67.723	53.790	57.210	49.785	47.970	47.970	36.984	36.984
- Fasbi	17.410	21.282	23.915	16.901	18.725	14.461	9.456	19.707	14.250	19.822	32.635	26.144	16.028	17.196	24.543	22.121
- Lainnya / Others	591	11	8	250	461	-	1	1	1.424	908	1.620	1	894	338	460	460
d. Surat Berhaga / Securities	83.944	80.554	91.660	116.956	114.054	126.134	131.006	120.847	121.608	123.268	144.385	148.661	149.871	148.825	148.030	153.770
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	2.498	2.002	4.726	3.454	5.172	6.721	6.379	6.518	6.706	6.696	5.606	5.440	3.608	3.569	3.650	3.040
- Obligasi / Bonds	77.095	75.051	83.606	100.601	91.456	98.165	101.198	89.450	88.445	82.027	89.644	90.101	93.271	95.229	86.203	87.470
- Lainnya / Others	4.350	3.502	3.328	12.900	17.425	21.249	23.428	24.879	26.458	34.546	49.135	53.119	52.992	50.028	58.177	63.260
e. Penyerahan / Equity Investment	73	73	73	17	17	17	17	17	17	17	17	17	17	17	17	17
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	6.048	6.526	4.845	4.552	4.077	4.119	4.020	4.149	4.001	4.042	4.072	4.060	3.998	4.118	4.351	4.398
- Kredit yang diberikan / Credit	5.732	6.379	4.693	4.402	3.990	4.030	3.934	4.059	3.911	3.952	3.981	3.970	3.914	4.035	4.265	4.314
- Surat Berhaga / Securities	12	9	9	3	5	6	6	9	7	8	8	6	4	5	4	4
- Lainnya / Others	305	138	143	147	82	82	80	80	82	82	83	84	79	78	81	81
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	10.996	6.757	10.990	7.131	5.851	9.113	6.555	7.249	11.561	9.509	9.854	8.063	12.653	13.510	12.797	12.341
h. Tagihan Lainnya / Other claims	21.775	23.630	60.296	71.015	64.668	66.729	64.975	71.184	73.928	75.098	61.789	57.644	57.699	53.510	52.903	53.871
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Tabel 1.6.a.
Laporan Laba / Rugi Bank Umum
Commercial Banks Income Statements
Miliar Rp (Billion Rp)

Keterangan / Items				2020	2021	2022	2023				2024								
							Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																			
1. Pendapatan bunga / Interest Income				794.091	773.902	811.458	890.058	977.001	97.181	179.011	267.816	354.546	442.901	531.741	623.663	717.152	817.621	934.777	1.057.835
a. Dari Bank Indonesia / From Bank Indonesia Placement				8.902	9.740	13.904	19.063	20.916	1.694	3.155	4.733	6.121	7.831	9.005	10.277	11.623	12.981	14.371	15.603
b. Dari Penempatan pada bank lain / From interbank placement				5.392	2.691	5.409	10.985	12.037	1.207	2.252	3.467	4.656	5.942	7.164	8.367	9.559	10.665	12.750	13.013
c. Dari surat berharga / From securities				75.630	87.345	94.584	100.275	110.038	10.665	20.849	31.650	42.005	52.008	62.896	74.503	86.314	98.058	109.334	121.426
d. Dari Kredit yang diberikan / From credit				508.294	487.587	523.468	554.888	608.443	61.035	112.742	169.046	222.865	277.131	332.447	389.092	445.256	501.573	559.005	615.166
- kepada pihak ketiga bukan bank / To Third Party non Bank				504.082	484.944	520.202	550.457	603.518	60.098	111.227	166.924	220.154	273.822	328.568	384.634	440.211	496.007	552.464	608.054
- kepada bank lain / To other Bank				4.212	2.643	3.267	4.431	4.925	937	1.515	2.123	2.711	3.309	3.879	4.458	5.045	5.566	6.541	7.112
e. Lainnya / Others				195.873	186.539	174.093	204.848	225.568	22.581	40.013	58.919	78.899	99.989	120.228	141.424	164.401	194.344	239.316	292.627
2. Beban Bunga / Interest Expenses				412.189	342.699	323.610	405.167	447.336	52.601	91.585	134.040	177.114	220.623	263.538	308.871	355.894	410.404	480.717	558.352
a. Kepada Bank Indonesia / Bank Indonesia Liabilities				368	145	484	477	553	27	68	130	208	293	373	468	633	850	985	1.146
b. Kewajiban pada Bank lain / Interbank Liabilities				8.085	5.618	6.833	11.156	12.374	1.203	2.351	3.575	4.789	4.737	7.561	8.391	9.629	10.730	12.467	13.057
c. Kepada pihak ketiga bukan Bank / Third Party non Bank				190.658	140.844	129.628	179.720	199.055	20.256	39.200	59.672	79.838	100.937	120.871	141.863	162.882	183.208	204.364	225.637
- Giro / Demand Deposit				27.192	24.161	27.740	40.416	45.132	5.110	9.703	14.699	19.485	25.034	29.712	34.740	39.825	44.778	49.963	54.926
- Tabungan / Saving				21.655	17.181	15.492	16.001	17.834	1.599	3.109	4.679	6.248	7.838	9.575	11.210	12.829	14.405	16.047	17.959
- Simpanan Berjangka / Time deposits				141.811	99.502	86.396	123.303	136.088	13.547	26.388	40.294	54.105	68.064	81.584	95.913	110.228	124.025	138.354	152.752
d. Surat Berharga / Securities				10.961	9.797	10.297	8.451	9.397	944	1.534	2.529	3.300	4.663	4.770	5.502	6.221	7.256	7.749	8.723
e. Pinjaman yang diterima / Loans received				10.340	6.908	13.077	14.859	16.115	3.981	4.220	5.566	7.140	8.712	9.806	11.441	13.174	14.816	16.566	18.420
f. Lainnya / Others				187.804	174.872	163.291	190.504	209.843	26.191	44.212	62.567	81.840	101.281	120.157	141.204	163.355	193.545	238.586	291.370
g. Koreksi atas pendapatan bunga / Corrections				3.972	4.515	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)				381.902	431.203	487.848	484.892	529.665	44.581	87.425	133.775	177.431	222.278	268.203	314.793	361.258	407.217	454.060	499.482
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses																			
1. Pendapatan Operasional Selain Bunga / Other Operating Income				407.621	460.019	522.998	478.808	664.976	147.813	433.677	171.204	223.705	271.224	314.444	359.885	441.097	508.041	581.781	684.808
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities				22.342	20.448	10.408	15.706	16.855	1.644	2.781	4.034	4.528	6.144	7.355	8.908	11.406	13.730	14.571	15.829
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit				1	-	-	0	57	3	-	0	5.074	1	6.799	1	1	117	118	130
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets				239	60	276	1.159	1.360	316	371	570	789	917	983	1.395	1.487	1.489	1.491	1.477
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction				203.924	208.665	318.768	266.718	426.023	122.175	392.520	107.302	136.903	167.153	181.489	211.615	265.721	315.189	365.601	443.524
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/comissions/provisions				77.002	87.234	97.515	93.735	103.364	8.061	16.277	25.901	35.023	46.588	56.573	67.169	76.296	85.105	94.873	103.588
f. Lainnya / Others				104.114	143.612	96.030	101.489	117.317	15.615	21.729	33.397	41.388	50.421	61.245	70.797	86.186	92.413	105.127	120.261
2. Beban Operasional Selain Beban Bunga / Non Interest Expense				652.690	716.871	762.897	687.763	889.851	166.316	475.558	228.828	304.133	369.019	426.803	489.911	589.115	671.967	766.390	890.510
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities				1.595	2.082	2.341	6.581	6.403	569	845	1.372	1.797	1.564	2.000	2.054	2.064	2.065	3.072	3.336
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit				170	454	632	237	715	-	-	-	4	1	1	1	2	2	300	365
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets				184	177	158	230	234	225	222	501	668	747	773	1.139	1.217	1.262	1.302	1.342
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction				183.116	191.785	307.170	255.793	413.583	121.759	390.462	104.780	133.722	163.027	176.472	205.234	257.986	306.026	356.432	433.425
e. Penyusutan/Amortisasi / Depreciation/Amortizations				220.212	249.910	171.698	161.156	174.447	19.008	36.533	51.234	69.503	83.810	96.738	108.519	121.378	133.337	149.028	164.417
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions				4.508	4.404	5.196	5.683	6.097	523	1.151	1.380	1.813	2.470	2.885	3.399	3.999	4.472	4.896	5.446
g. Lainnya / Others				242.905	268.059	275.703	258.083	288.372	24.232	46.344	69.562	96.625	117.400	147.934	169.564	202.468	224.804	251.361	282.179
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)				136.833	174.352	247.949	275.936	304.790	26.078	45.545	76.151	97.004	124.483	155.844	184.767	213.240	243.290	269.451	293.780
E. Pendapatan non - operasional / Non Operational Income				26.831	20.216	38.631	48.023	52.221	6.027	13.860	16.033	23.159	28.305	34.442	39.306	39.328	46.049	54.145	60.326
F. Beban non - operasional / Non Operational Expenses				24.048	20.411	34.081	47.863	52.567	5.764	10.301	15.243	21.679	26.900	32.623	38.094	38.959	45.760	52.109	58.373
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)				2.782	(195)	4.550	160	(346)	264	3.559	790	1.481	1.404	1.819	1.212	369	289	2.036	1.953
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit				139.616	174.271	252.499	276.097	304.445	26.341	49.104	76.941	98.484	125.887	157.663	185.979	213.609	243.579	271.487	295.733
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received				67.531	89.861	125.725	(368)	146.960	(28)	(59)	(99)	(129)	(166)	(209)	(245)	(285)	(331)	(351)	(390)
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office				67.820	89.586	125.715	(368)	146.908	(28)	(59)	(99)	(129)	(166)	(209)	(245)	(285)	(331)	(351)	(390)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax				104.718	140.206	201.817	221.626	243.326	20.878	39.361	61.872	79.345	101.467	126.525	149.620	171.026	194.970	217.590	237.148

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

Keterangan / Items	2020	2021	2022	2023				2024								
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																
1. Pendapatan bunga / Interest Income	277.235	284.381	310.102	330.416	361.847	42.154	71.817	104.514	135.855	167.535	199.994	233.741	267.143	299.814	333.617	366.168
a. Dari Bank Indonesia / From Bank Indonesia Placement	1.963	1.809	2.686	3.925	4.301	465	816	1.120	1.386	1.936	1.924	2.175	2.454	2.770	3.122	3.434
b. Dari Penempatan pada bank lain / From interbank placement	2.210	1.125	2.902	5.036	5.659	603	1.084	1.659	2.250	2.910	3.517	4.053	4.614	5.124	5.683	6.199
c. Dari surat berharga / From securities	27.102	30.916	34.319	32.234	35.302	3.418	6.580	9.802	12.774	15.205	18.282	21.355	24.188	26.834	29.640	32.441
d. Dari Kredit yang diberikan / From credit	226.686	232.177	248.384	260.464	284.740	32.427	56.786	83.453	108.354	133.104	158.976	185.314	211.464	238.457	265.642	291.543
- kepada pihak ketiga bukan bank / To Third Party non Bank	225.811	232.039	247.487	259.357	283.480	31.911	56.095	82.563	107.265	131.802	157.469	183.620	209.576	236.371	263.357	289.111
- kepada bank lain / To other Bank	874	138	897	1.106	1.260	516	691	890	1.089	1.302	1.507	1.694	1.888	2.085	2.285	2.432
e. Lainnya / Others	19.276	18.354	21.811	28.757	31.845	5.240	6.551	8.480	11.091	14.382	17.295	20.845	24.423	26.629	29.530	32.552
2. Beban Bunga / Interest Expenses	113.490	84.725	88.362	116.236	128.806	22.406	33.193	45.746	58.439	71.005	83.617	97.313	110.648	123.595	137.375	150.487
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	285	5	1	2	2	0	0	0	0	1	9	39	71	112	159	215
b. Kewajiban pada Bank lain / Interbank Liabilities	4.406	3.378	3.699	5.015	5.495	450	894	1.354	1.880	1.167	3.330	3.435	3.976	4.417	4.863	5.383
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	76.575	51.596	47.778	69.190	77.439	8.705	16.905	25.744	34.327	43.538	51.821	60.494	69.235	77.861	86.746	95.480
- Giro / Demand Deposit	13.332	11.697	14.028	23.725	26.639	3.234	6.070	9.152	12.056	15.655	18.413	21.480	24.652	27.715	30.879	33.880
- Tabungan / Saving	9.647	7.674	5.735	5.310	6.032	497	971	1.483	1.983	2.501	3.191	3.746	4.274	4.807	5.374	6.169
- Simpanan Berjangka / Time deposits	53.597	32.224	28.015	40.155	44.768	4.974	9.864	15.109	20.288	25.382	30.217	35.267	40.309	45.339	50.493	55.432
d. Surat Berharga / Securities	4.018	4.055	5.358	3.875	4.230	340	667	1.010	1.395	2.375	2.077	2.380	2.653	2.930	3.248	3.559
e. Pinjaman yang diterima / Loans received	6.168	4.162	8.461	6.893	7.392	3.141	2.590	3.109	3.825	4.519	4.722	5.455	6.252	7.099	7.965	8.781
f. Lainnya / Others	18.430	17.204	23.065	31.261	34.249	9.771	12.136	14.529	17.012	19.405	21.659	25.510	28.461	31.177	34.394	37.069
g. Koreksi atas pendapatan bunga / Corrections	3.609	4.326	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	163.746	199.656	221.739	214.180	233.040	19.748	38.625	58.768	77.416	96.531	116.376	136.428	156.494	176.219	196.242	215.681
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses																
1. Pendapatan Operasional Selain Bunga / Other Operating Income	134.785	193.775	178.085	156.037	308.286	102.745	46.701	69.761	95.368	118.229	147.049	158.332	185.699	205.002	226.727	257.148
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	7.199	9.800	4.394	4.779	5.137	485	1.059	1.565	1.953	2.636	3.079	3.649	4.433	5.155	5.662	6.360
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	-	-	-	-	-	-	-	-	5.073	-	6.798	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	18.348	35.067	62.350	31.637	165.685	87.742	23.291	32.771	43.768	57.019	65.557	71.442	79.535	88.882	97.183	111.321
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/comissions/provisions	38.267	42.773	48.744	46.257	51.390	4.044	8.067	12.868	17.103	24.431	30.140	34.958	39.881	44.618	49.385	53.635
f. Lainnya / Others	70.970	106.135	62.597	73.365	86.073	10.474	14.284	22.557	27.471	34.143	41.476	48.282	61.850	66.347	74.498	85.833
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	245.562	308.199	271.058	225.845	380.265	109.047	64.542	89.499	121.608	150.645	182.046	201.368	235.009	259.246	286.977	324.413
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	323	282	708	127	157	18	35	72	144	127	109	145	88	76	155	146
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	10.982	29.112	58.992	27.753	161.551	87.244	22.182	31.068	41.441	54.453	62.474	68.069	76.069	85.180	93.060	106.810
e. Penyusutan/Amortisasi / Depreciation/Amortizations	130.834	155.562	93.842	92.521	100.234	10.859	23.425	31.270	40.382	50.031	57.304	64.750	72.230	79.354	88.041	96.347
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	810	743	866	857	935	59	158	137	171	339	316	306	463	543	595	672
g. Lainnya / Others	102.614	122.501	116.650	104.587	117.388	10.867	18.740	26.953	39.470	45.694	61.843	68.098	86.160	94.094	105.125	120.437
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	52.968	85.232	128.767	144.372	161.061	13.446	20.784	39.030	51.175	64.115	81.379	93.392	107.185	121.975	135.993	148.416
E. Pendapatan non - operasional / Non Operational Income	846	761	3.603	572	766	34	3.389	154	239	306	345	398	494	606	1.046	1.025
F. Beban non - operasional / Non Operational Expenses	1.840	1.117	934	2.569	2.503	321	650	764	1.061	1.140	1.197	1.298	1.237	1.211	1.574	1.556
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	(993)	(357)	2.669	(1.998)	(1.737)	(287)	2.739	(610)	(822)	(834)	(851)	(900)	(743)	(605)	(528)	(531)
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	51.975	84.875	131.436	142.374	159.324	13.159	23.523	38.420	50.353	63.281	80.528	92.492	106.441	121.369	135.465	147.885
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	19.973	36.056	59.186	-	73.360	-	-	-	-	-	-	-	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	19.973	36.056	59.186	-	73.360	-	-	-	-	-	-	-	-	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	37.301	69.282	106.452	115.242	128.723	10.427	18.956	31.074	40.782	51.315	65.035	74.842	85.793	97.759	109.063	119.393

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

Keterangan / Items	2020	2021	2022	2023				2024								
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																
1. Pendapatan bunga / Interest Income	101.078	100.679	101.231	106.434	116.967	9.901	19.578	29.791	39.899	50.393	60.746	71.438	82.131	92.915	104.299	115.286
a. Dari Bank Indonesia / From Bank Indonesia Placement	1.166	1.258	1.401	895	992	82	153	230	294	358	450	529	605	675	741	815
b. Dari Penempatan pada bank lain / From interbank placement	1.284	741	592	1.210	1.366	109	233	377	509	664	808	938	1.096	1.247	1.442	1.620
c. Dari surat berharga / From securities	6.155	6.865	7.943	8.268	9.073	787	1.549	2.366	3.169	4.023	4.867	5.771	6.724	7.621	8.623	9.664
d. Dari Kredit yang diberikan / From credit	55.543	55.898	56.577	55.401	61.138	5.137	10.224	15.559	20.775	26.119	31.559	37.015	42.412	48.065	53.713	59.101
- kepada pihak ketiga bukan bank / To Third Party non Bank	55.377	55.764	56.370	54.974	60.667	5.078	10.112	15.392	20.559	25.856	31.251	36.659	42.005	47.609	53.208	58.552
- kepada bank lain / To other Bank	166	134	207	427	471	59	112	166	216	263	309	357	407	456	505	550
e. Lainnya / Others	36.930	35.916	34.718	40.660	44.396	3.787	7.420	11.258	15.152	19.229	23.062	27.185	31.293	35.308	39.780	44.085
2. Beban Bunga / Interest Expenses	60.267	55.587	52.458	61.527	67.432	6.144	11.891	18.027	24.204	30.585	36.645	43.201	49.674	56.010	62.979	69.757
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	2	0	-	0	13	2	3	5	19	21	24	30	36	44	45	46
b. Kewajiban pada bank lain / Interbank Liabilities	756	413	532	1.049	1.179	109	215	321	431	525	627	738	829	918	1.008	1.121
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	21.595	18.684	16.360	19.633	21.649	2.057	3.927	6.039	8.080	10.156	12.162	14.294	16.372	18.446	20.681	22.846
- Giro / Demand Deposit	2.764	2.583	2.620	2.338	2.537	204	410	637	834	1.065	1.271	1.472	1.675	1.883	2.117	2.333
- Tabungan / Saving	2.325	1.982	1.828	1.673	1.881	187	350	525	707	897	1.087	1.284	1.485	1.680	1.875	2.067
- Simpanan Berjangka / Time deposits	16.506	14.119	11.912	15.623	17.231	1.667	3.168	4.877	6.539	8.194	9.804	11.539	13.212	14.883	16.689	18.447
d. Surat Berharga / Securities	1.147	1.074	976	796	864	69	132	195	256	318	374	444	514	582	653	705
e. Pinjaman yang diterima / Loans received	913	870	913	1.212	1.333	157	310	479	625	773	927	1.081	1.240	1.393	1.542	1.692
f. Lainnya / Others	35.778	34.463	33.676	38.838	42.394	3.750	7.305	10.987	14.794	18.792	22.532	26.614	30.684	34.626	39.050	43.346
g. Koreksi atas pendapatan bunga / Corrections	76	84	-	-	-	-	-	-	-	-	-	-	-	-	-	-
h. Laba/Rugi Operasional (A1 - A2) / Net Interest Income (A1-A2)	40.811	45.091	48.774	44.906	49.535	3.757	7.687	11.764	15.694	19.808	24.100	28.237	32.456	36.906	41.320	45.529
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses																
1. Pendapatan Operasional Selain Bunga / Other Operating Income	12.166	13.851	11.388	10.164	11.296	1.639	2.102	3.265	4.119	5.055	5.914	6.933	7.985	9.163	10.556	11.569
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	900	699	437	278	346	68	73	93	93	135	187	275	357	431	453	484
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	1	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	-	-	3	0	0	0	0	0	0	0	0	0	0	1	1	1
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	843	1.658	2.017	1.580	1.654	80	148	227	358	505	573	714	948	1.112	1.280	1.379
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/comissions/provisions	2.920	3.540	4.416	4.479	4.958	398	829	1.293	1.739	2.194	2.605	3.045	3.507	3.976	4.484	4.940
f. Lainnya / Others	7.502	7.954	4.517	3.828	4.338	1.093	1.052	1.651	1.929	2.221	2.549	2.899	3.173	3.643	4.339	4.764
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	37.977	42.382	41.341	38.019	42.199	3.861	6.974	10.698	14.756	18.215	21.519	25.333	29.070	33.105	37.597	41.293
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	108	29	211	44	37	7	9	15	77	63	79	86	103	119	146	180
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	-	-	-	-	-	-	-	-	-	-	-	-	-	3	7	7
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	757	1.539	1.940	1.556	1.606	105	162	248	381	523	582	720	911	1.062	1.237	1.338
e. Penyusutan/Amortisasi / Depreciation/Amortizations	9.569	11.084	6.834	6.897	7.484	1.404	1.753	2.556	3.388	3.938	4.547	5.103	5.798	6.886	8.047	8.788
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	62	104	93	82	90	7	14	20	28	35	42	49	56	63	70	77
g. Lainnya / Others	27.480	29.626	32.264	29.440	32.982	2.337	5.036	7.858	10.882	13.656	16.269	19.376	22.203	24.972	28.090	30.902
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	15.001	16.560	18.821	17.051	18.632	1.535	2.815	4.331	5.058	6.648	8.496	9.837	11.372	12.963	14.280	15.805
E. Pendapatan non - operasional / Non Operational Income	5.200	5.772	7.224	9.753	10.921	1.175	2.536	3.553	4.918	6.137	7.427	8.726	3.295	4.714	6.127	7.595
F. Beban non - operasional / Non Operational Expenses	5.164	5.835	7.428	10.021	11.085	1.169	2.554	3.570	4.922	6.153	7.474	8.792	3.441	4.903	6.326	7.804
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	36	(63)	(204)	(268)	(164)	6	(18)	(17)	(5)	(17)	(47)	(66)	(146)	(189)	(199)	(209)
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	15.037	16.497	18.617	16.783	18.468	1.541	2.797	4.314	5.053	6.632	8.449	9.771	11.226	12.774	14.081	15.596
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	4.242	4.207	4.055	-	4.449	-	-	-	-	-	-	-	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	4.076	4.031	4.055	-	4.449	-	-	-	-	-	-	-	-	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	13.002	13.776	15.300	13.244	14.519	1.255	2.277	3.500	4.093	5.379	6.818	7.819	8.954	10.160	11.162	12.343

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

Keterangan / Items	2020	2021	2022	2023				2024								
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																
1. Pendapatan bunga / Interest Income	397.993	377.151	7.891	428.518	471.221	42.542	82.653	125.933	168.673	212.197	255.664	300.533	347.458	402.044	471.506	548.697
a. Dari Bank Indonesia / From Bank Indonesia Placement	4.546	5.568	1.203	10.238	11.088	796	1.487	2.279	2.917	3.559	4.239	4.821	5.502	6.189	6.805	7.384
b. Dari Penempatan pada bank lain / From interbank placement	1.529	663	48.547	2.623	2.889	261	520	797	1.071	1.348	1.631	1.957	2.248	2.485	3.623	3.032
c. Dari surat berharga / From securities	38.774	46.339	210.081	53.681	59.023	5.739	11.243	17.194	23.066	28.968	35.141	41.943	49.145	56.532	63.192	70.624
d. Dari Kredit yang diberikan / From credit	213.903	192.555	208.048	227.477	249.936	22.281	43.529	66.733	89.294	112.330	135.213	158.889	182.385	204.977	228.438	252.258
- kepada pihak ketiga bukan bank / To Third Party non Bank	211.020	190.212	2.033	224.835	247.023	21.962	42.909	65.799	88.061	110.798	133.405	156.793	179.997	202.329	225.509	249.061
- kepada bank lain / To other Bank	2.883	2.343	116.763	2.642	2.913	319	620	934	1.233	1.532	1.808	2.097	2.387	2.648	2.928	3.197
e. Lainnya / Others	139.241	132.025	179.344	134.499	148.284	13.465	25.875	38.930	52.325	65.993	79.439	92.923	108.178	131.860	169.447	215.399
2. Beban Bunga / Interest Expenses	233.876	199.964	401	221.475	244.614	23.177	44.959	68.108	91.653	115.503	139.070	163.378	189.943	224.534	273.458	330.604
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	82	140	2.236	399	452	20	51	101	157	235	304	357	475	635	718	822
b. Kewajiban pada bank lain / Interbank Liabilities	2.178	1.658	63.020	4.181	4.703	475	953	1.453	1.935	2.404	2.867	3.347	3.849	4.307	5.408	5.287
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	89.387	68.493	10.082	86.628	95.288	9.077	17.541	26.634	35.750	45.113	54.282	63.976	73.731	82.935	92.512	102.437
- Giro / Demand Deposit	10.017	9.004	7.688	12.689	14.102	1.492	2.875	4.381	5.883	7.400	8.908	10.458	11.977	13.479	15.060	16.602
- Tabungan / Saving	9.595	7.408	45.250	8.851	9.736	894	1.743	2.601	3.465	4.320	5.147	6.001	6.861	7.680	8.527	9.422
- Simpanan Berjangka / Time deposits	69.775	52.082	3.802	65.088	71.450	6.691	12.923	19.652	26.401	33.392	40.228	47.518	54.893	61.776	68.926	76.414
d. Surat Berharga / Securities	5.771	4.665	3.699	3.576	4.082	345	699	1.017	1.303	1.582	1.893	2.212	2.559	3.231	3.319	3.912
e. Pinjaman yang diterima / Loans received	3.138	1.824	106.187	6.755	7.390	678	1.311	1.978	2.668	3.392	4.123	4.904	5.682	6.323	7.059	7.947
f. Lainnya / Others	133.033	123.078	-	119.935	132.699	12.580	24.403	36.925	49.840	62.777	75.600	88.582	103.647	127.103	164.443	210.198
g. Koreksi atas pendapatan bunga / Corrections	287	105	205.140	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	164.117	177.187	-	207.043	226.607	19.365	37.694	57.825	77.020	96.694	116.594	137.155	157.515	177.510	198.047	218.093
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses																
1. Pendapatan Operasional Selain Bunga / Other Operating Income	119.025	108.316	109.630	100.094	108.997	13.923	21.417	31.855	44.564	55.360	63.971	74.864	92.763	109.954	133.632	174.998
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	11.873	8.731	4.575	5.075	5.809	700	1.389	1.889	1.960	2.691	3.341	4.022	5.344	6.675	6.734	7.051
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	0	-	-	-	-	3	-	-	-	-	-	-	-	114	116	116
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	23	36	152	579	632	125	149	155	227	249	228	205	203	221	231	245
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	50.141	33.979	35.421	30.623	33.100	5.630	6.573	9.604	15.128	19.539	20.671	23.368	34.941	46.000	61.492	95.300
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/commissions/provisions	32.382	37.660	41.178	40.243	44.043	3.456	7.086	11.291	15.569	19.188	22.908	28.075	31.624	35.088	39.357	43.260
f. Lainnya / Others	24.605	27.910	28.304	23.574	25.413	4.009	6.220	8.916	11.679	13.693	16.824	19.195	20.652	21.856	25.701	29.026
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	224.577	217.163	221.574	205.487	225.316	23.574	40.358	61.097	86.136	105.254	122.827	140.236	167.702	193.215	227.334	278.955
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	544	1.239	900	811	691	305	432	621	1.079	798	1.204	1.112	1.082	1.021	1.495	1.584
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	52	109	632	237	271	-	-	-	4	1	1	1	2	2	290	353
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	68	11	15	6	6	77	71	67	83	102	78	59	86	128	162	201
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	42.138	26.706	30.547	27.017	28.698	5.782	6.745	9.700	14.935	18.951	19.812	21.746	33.145	43.872	59.646	92.790
e. Penyusutan/Amortisasi / Depreciation/Amortizations	75.389	79.475	68.952	59.741	64.525	6.617	11.109	16.959	25.183	29.129	34.056	37.726	42.163	45.679	51.212	57.344
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	2.949	2.886	3.558	3.632	4.037	397	746	1.008	1.332	1.739	2.094	2.476	2.807	3.140	3.436	3.805
g. Lainnya / Others	103.437	106.737	116.970	114.044	127.087	10.396	21.256	32.743	43.519	54.534	65.581	77.116	88.417	99.373	111.093	122.878
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	58.565	68.340	93.196	101.650	110.288	9.715	18.754	28.582	35.448	46.800	57.739	71.783	82.576	94.248	104.345	114.136
E. Pendapatan non - operasional / Non Operational Income	19.459	12.749	26.911	35.617	38.849	4.470	7.783	12.008	17.182	20.972	25.627	28.972	34.677	39.674	45.928	50.329
F. Beban non - operasional / Non Operational Expenses	17.017	13.449	25.712	34.933	38.927	4.076	7.088	10.900	15.693	19.605	23.949	27.997	34.209	39.173	44.204	49.008
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	2.443	(700)	1.199	685	(79)	394	695	1.108	1.489	1.367	1.679	975	468	501	1.724	1.321
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	61.008	67.754	94.395	102.335	110.209	10.109	19.448	29.691	36.937	48.167	59.417	72.758	83.044	94.749	106.069	115.457
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	43.405	49.855	62.773	-	69.560	-	-	-	-	-	-	-	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	43.405	49.855	62.762	-	69.508	-	-	-	-	-	-	-	-	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	46.927	53.222	74.206	82.127	87.723	8.075	15.537	23.845	29.835	38.765	47.603	58.565	66.474	75.956	85.243	92.664

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

Keterangan / Items	2020	2021	2022	2023				2024								
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																
1. Pendapatan bunga / Interest Income	17.785	11.691	15.641	24.691	26.967	2.585	4.962	7.579	10.119	12.775	15.338	17.951	20.421	22.848	25.355	27.684
a. Dari Bank Indonesia / From Bank Indonesia Placement	1.227	1.106	1.925	4.005	4.534	350	699	1.105	1.525	1.978	2.392	2.752	3.061	3.347	3.703	3.970
b. Dari Penempatan pada bank lain / From interbank placement	369	161	713	2.116	2.123	234	415	635	825	1.020	1.209	1.418	1.600	1.809	2.001	2.163
c. Dari surat berharga / From securities	3.599	3.224	3.774	6.093	6.639	721	1.478	2.288	2.996	3.813	4.606	5.435	6.257	7.071	7.880	8.697
d. Dari Kredit yang diberikan / From credit	12.163	6.957	8.426	11.546	12.628	1.190	2.203	3.301	4.443	5.579	6.699	7.873	8.996	10.074	11.212	12.264
- kepada pihak ketiga bukan bank / To Third Party non Bank	11.874	6.929	8.297	11.290	12.348	1.146	2.112	3.169	4.270	5.366	6.444	7.563	8.633	9.698	10.390	11.331
- kepada bank lain / To other Bank	289	28	130	256	281	43	91	132	173	212	255	310	363	376	822	933
e. Lainnya / Others	427	243	802	932	1.042	90	167	251	331	386	432	472	507	547	559	591
2. Beban Bunga / Interest Expenses	4.557	2.422	3.446	5.928	6.484	874	1.543	2.160	2.818	3.530	4.205	4.979	5.629	6.266	6.904	7.504
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	0	0	82	76	86	4	14	24	32	36	36	42	51	60	64	64
b. Kewajiban pada Bank lain / Interbank Liabilities	745	168	366	910	997	169	289	447	543	641	737	872	976	1.087	1.188	1.265
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	3.101	2.071	2.470	4.268	4.679	416	826	1.255	1.681	2.130	2.605	3.099	3.544	3.967	4.424	4.873
- Giro / Demand Deposit	1.079	877	1.011	1.664	1.854	180	348	530	712	915	1.120	1.330	1.520	1.700	1.908	2.111
- Tabungan / Saving	88	117	240	168	186	21	45	69	93	120	150	180	209	239	271	301
- Simpanan Berjangka / Time deposits	1.934	1.077	1.219	2.437	2.640	215	434	656	876	1.096	1.335	1.589	1.814	2.027	2.246	2.460
d. Surat Berharga / Securities	25	3	161	204	220	190	36	307	345	387	427	466	495	514	530	546
e. Pinjaman yang diterima / Loans received	122	52	4	0	-	5	10	-	22	28	33	2	-	-	-	-
f. Lainnya / Others	563	128	363	470	501	90	368	126	194	306	366	498	563	638	699	757
g. Koreksi atas pendapatan bunga / Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	13.228	9.269	12.194	18.763	20.483	1.710	3.419	5.418	7.301	9.245	11.133	12.972	14.792	16.583	18.451	20.180
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses																
1. Pendapatan Operasional Selain Bunga / Other Operating Income	141.646	144.078	223.895	212.512	236.397	29.506	363.457	66.324	79.655	92.580	97.510	119.757	154.649	183.923	210.866	241.093
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	2.370	1.218	1.002	5.574	5.563	390	259	486	523	681	748	962	1.272	1.469	1.722	1.933
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	-	-	-	0	57	-	-	0	1	1	1	1	1	2	1	13
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	215	24	121	580	727	191	222	416	562	668	755	1.190	1.284	1.267	1.259	1.231
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	134.591	137.961	218.981	202.878	225.585	28.722	362.508	64.699	77.648	90.090	94.688	116.091	150.297	179.195	205.647	235.524
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/comissions/provisions	3.432	3.262	3.178	2.757	2.973	164	295	449	612	776	920	1.091	1.284	1.423	1.647	1.753
f. Lainnya / Others	1.038	1.613	613	723	1.493	39	173	273	309	364	396	421	511	566	589	638
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	144.575	149.127	228.923	218.413	242.070	29.834	363.685	67.533	81.633	94.906	100.412	122.973	157.334	186.401	214.483	245.849
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	621	532	521	5.600	5.517	239	369	664	496	575	608	710	792	850	1.276	1.426
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	118	345	-	-	444	-	-	-	-	-	-	-	-	-	9	12
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	117	166	143	224	228	149	151	434	585	645	695	1.081	1.131	1.131	1.133	1.134
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	129.238	134.428	215.691	199.467	221.727	28.628	361.373	63.764	76.965	89.100	93.605	114.700	147.862	175.912	202.489	232.487
e. Penyusutan/Amortisasi / Depreciation/Amortizations	4.421	3.789	2.070	1.998	2.205	128	246	449	551	712	831	940	1.187	1.417	1.727	1.937
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	686	670	679	1.112	1.035	59	233	215	282	358	433	568	673	726	796	891
g. Lainnya / Others	9.374	9.196	9.819	10.011	10.914	631	1.312	2.008	2.754	3.516	4.240	4.974	5.689	6.365	7.053	7.963
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	10.299	4.220	7.166	12.863	14.810	1.382	3.192	4.209	5.323	6.919	8.231	9.756	12.107	14.104	14.834	15.423
E. Pendapatan non - operasional / Non Operational Income	1.325	934	893	2.082	1.685	348	152	317	821	891	1.042	1.210	862	1.055	1.043	1.376
F. Beban non - operasional / Non Operational Expenses	28	10	7	340	52	198	8	9	2	2	4	7	72	473	5	6
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	1.297	925	886	1.742	1.634	150	144	308	818	888	1.039	1.203	791	582	1.039	1.371
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	11.596	5.145	8.051	14.604	16.444	1.532	3.335	4.517	6.142	7.807	9.269	10.959	12.898	14.686	15.872	16.794
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	(89)	(257)	(289)	(368)	(410)	(28)	(59)	(99)	(129)	(166)	(209)	(245)	(285)	(331)	(351)	(390)
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	365	(356)	(289)	(368)	(410)	(28)	(59)	(99)	(129)	(166)	(209)	(245)	(285)	(331)	(351)	(390)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	7.488	3.926	5.858	11.013	12.361	1.121	2.592	3.453	4.635	6.007	7.069	8.394	9.806	11.095	12.123	12.748

Tabel 1.11.a. Rekening Administratif Bank Umum (Commercial Banks Off-Balance Sheet) Miliar Rp (Billion Rp)																	
Indikator / Indicator	2020	2021	2022	2023				2024									
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Tagihan Komitmen / Committed Claims	1.037.780	1.213.629	1.447.440	1.698.518	1.591.926	1.831.800	1.678.533	1.745.457	1.844.959	1.844.355	2.045.052	2.149.577	2.181.414	2.164.067	2.345.003	2.328.255	
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	42.308	41.525	32.934	60.980	59.296	57.169	57.409	54.115	53.521	54.385	51.505	49.619	47.264	45.787	46.966	49.548	
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (purchased)	987.245	1.163.491	1.405.654	1.622.265	1.518.870	1.752.393	1.603.849	1.671.744	1.773.448	1.772.744	1.975.979	2.082.040	2.116.199	2.102.886	2.280.416	2.262.209	
- Lainnya / Others	8.227	8.613	8.851	15.273	13.760	22.238	17.275	19.598	17.990	17.226	17.567	17.918	17.951	15.394	17.622	16.499	
Kewajiban Komitmen / Committed Liabilities	2.820.197	3.113.244	3.664.205	3.827.479	3.648.305	3.894.643	3.841.291	3.867.654	4.036.986	4.022.709	4.265.568	4.368.409	4.428.547	4.434.081	4.602.585	4.674.038	
- Fasilitas kredit kepada nasabah yang belum ditarik / Undisbursed loan facilities to debtors	1.643.288	1.705.175	2.142.859	2.098.925	2.028.018	2.101.928	2.091.872	2.079.770	2.130.376	2.142.880	2.152.193	2.158.256	2.154.667	2.143.183	2.183.996	2.237.697	
- Committed	405.603	429.072	479.975	560.593	521.916	545.584	549.334	550.996	558.271	569.269	569.351	566.241	557.099	548.299	564.993	576.758	
- Uncommitted	1.237.685	1.276.104	1.662.883	1.538.333	1.506.102	1.556.344	1.542.538	1.528.774	1.572.105	1.573.611	1.582.842	1.592.015	1.597.567	1.594.884	1.619.003	1.680.939	
- Fasilitas kredit kepada bank lain yang belum ditarik / Undisbursed loan facilities to other banks	19.402	24.251	17.762	16.446	16.978	16.406	19.277	20.141	26.288	25.215	24.326	25.094	28.931	33.150	32.103	28.744	
- Committed	4.843	3.874	2.897	3.493	1.339	1.379	1.417	1.269	1.311	2.803	4.561	7.316	4.459	4.342	4.136	4.819	
- Uncommitted	14.559	20.377	14.865	12.953	15.639	15.027	17.860	18.871	24.977	22.412	19.765	17.778	24.472	28.808	27.967	23.924	
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	68.511	85.063	101.522	90.970	84.005	83.412	83.799	77.415	78.560	84.053	84.617	80.093	76.573	79.142	79.671	84.741	
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	1.080.952	1.285.893	1.388.554	1.605.519	1.505.814	1.665.416	1.628.711	1.669.110	1.782.418	1.747.821	1.984.885	2.087.001	2.147.045	2.157.955	2.286.513	2.302.678	
- Lainnya / Others	8.044	12.862	13.509	15.619	13.490	17.482	17.632	21.219	19.344	22.739	19.547	17.965	21.331	20.651	20.301	20.179	
Tagihan Kontinjensi / Contingent Claims	275.006	269.045	273.728	301.384	301.330	300.915	260.885	266.624	276.716	277.867	283.267	287.867	271.435	269.518	281.281	285.396	
- Garansi yang diterima / Received guarantees	222.265	204.276	249.893	273.274	275.473	274.590	235.638	239.718	251.371	251.841	250.903	256.256	244.985	240.906	251.596	255.909	
- Pendapatan bunga dalam penyelesaian / Accrued interest	44.416	53.711	1.811	2.284	1.591	1.616	1.489	1.475	1.504	1.520	1.533	1.499	1.521	1.566	1.597	1.664	
- Lainnya / Others	8.325	11.058	22.024	25.825	24.273	24.709	23.758	25.432	23.841	24.507	24.890	25.933	24.929	27.046	28.089	27.824	
Kewajiban Kontinjensi / Contingent Liabilities	341.684	348.030	388.567	384.886	395260,0591	377.396	372.684	385.791	387.032	397.043	401.139	385.357	393.211	393.652	409.513	424.452	
- Garansi yang diberikan / Issued guarantees	338.920	345.453	384.200	378.561	388.471	370.443	365.724	379.029	380.009	389.840	393.895	377.839	385.401	385.686	401.460	416.061	
- Lainnya / Others	2.764	2.576	4.367	6.326	6788,708389	6.953	6.960	6.762	7.022	7.203	7.244	7.518	7.809	7.965	8.053	8.391	
Lainnya / Others	566.622	696.230	578.345	578.394	602.308	585.820	591.613	599.706	611.791	619.322	632.673	637.069	639.238	644.460	648.985	650.942	
- Penerusan Kredit / Channelling	12.966	11.477	7.342	7.741	7.709	7.665	7.629	7.620	7.605	7.576	7.599	7.591	7.576	7.643	7.720	7.722	
- Aset produktif yang dihapusbukan / Written off earning assets	500.846	627.791	570.265	569.754	593.689	577.229	583.048	591.119	603.204	610.750	624.061	628.448	630.622	635.764	640.182	642.121	
- Kredit yang diberikan / Credit disbursed	490.473	548.614	562.649	563.449	587.383	570.916	576.738	584.801	596.866	604.412	617.476	621.868	624.410	629.564	633.955	636.676	
- Lainnya / Others	10.373	79.177	7.616	6.305	6.306	6.313	6.310	6.318	6.338	6.338	6.585	6.579	6.213	6.200	6.227	5.445	
- Aset produktif yang dihapusstagh / Charged off earning assets	52.809	56.962	739	899	910	927	936	967	982	996	1.013	1.031	1.039	1.053	1.083	1.099	
- Kredit yang diberikan / Credit disbursed	45.429	49.558	739	899	910	927	936	967	982	996	1.013	1.031	1.039	1.053	1.083	1.099	
- Lainnya / Others	7.380	7.404	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Tabel 1.12.a. Rekening Administratif Bank Persero (State Owned Banks Off-Balance Sheet) Miliar Rp (Billion Rp)																
Indikator / Indicator	2020	2021	2022	2023				2024								
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Tagihan Komitmen / Committed Claims	212.808	272.165	330.578	399.361	374.959	508.983	421.232	458.985	492.266	506.613	552.920	587.801	636.000	618.074	621.091	623.578
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding	212.512	271.748	330.493	399.276	374.876	508.897	421.147	458.898	492.178	506.524	552.831	587.713	635.916	617.991	621.005	623.492
- Lainnya / Others	296	418	85	84	84	86	85	86	88	88	89	88	84	82	85	86
Kewajiban Komitmen / Committed Liabilities	653.065	753.808	1.057.299	922.899	846.544	944.764	908.844	948.970	1.019.354	1.026.184	1.064.456	1.117.857	1.164.694	1.172.455	1.168.783	1.191.917
- Fasilitas kredit kepada nasabah yang belum ditarik / Undisbursed loan	350.189	377.531	610.521	425.835	383.832	386.484	387.399	389.615	409.689	406.206	401.580	408.144	412.608	426.081	420.152	437.232
- Committed	40.703	60.069	48.810	73.908	53.907	56.131	57.290	64.345	69.154	70.987	65.291	64.667	65.000	65.416	70.288	66.554
- Uncommitted	309.486	317.462	561.712	351.926	329.925	330.353	330.109	325.270	340.535	335.219	336.290	343.477	347.609	360.664	349.864	370.678
- Fasilitas kredit kepada bank lain yang belum ditarik / Undisbursed loan	4.251	3.379	702	1.021	738	746	743	548	545	547	531	546	546	550	832	651
- Committed	2.231	785	508	581	500	506	500	506	506	506	500	506	500	506	506	506
- Uncommitted	2.020	2.594	193	440	238	240	243	42	39	41	31	40	46	44	326	145
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	34.576	38.007	58.082	54.465	48.993	48.253	48.202	42.263	44.340	47.587	45.438	44.603	42.244	44.609	45.016	48.423
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	264.037	334.878	387.896	441.481	412.883	509.182	472.401	516.444	564.678	571.742	616.805	664.660	709.197	701.118	702.684	705.510
- Lainnya / Others	12	13	98	98	97	100	99	100	102	102	103	102	98	96	100	100
Tagihan Kontinjensi / Contingent Claims	84.460	89.772	76.846	100.366	103.196	104.667	67.118	69.614	70.683	78.970	79.976	80.868	79.794	77.806	79.881	91.611
- Garansi yang diterima / Received guarantees	51.866	48.934	67.206	88.888	91.629	92.919	55.209	57.552	58.429	66.565	67.385	68.186	66.924	64.745	66.590	78.161
- Pendapatan bunga dalam penyelesaian / Accrued interest	26.379	33.095	175	162	159	158	157	154	155	155	158	161	164	167	173	181
- Lainnya / Others	6.215	7.742	9.465	11.316	11.407	11.590	11.752	11.908	12.099	12.249	12.434	12.522	12.707	12.894	13.118	13.269
Kewajiban Kontinjensi / Contingent Liabilities	218.809	233.977	266.790	260.161	268.839	256.289	251.769	262.965	264.454	272.773	273.848	258.423	265.032	259.940	275.005	290.012
- Garansi yang diberikan / Issued guarantees	217.325	232.373	264.067	255.269	263.575	250.934	246.297	257.324	258.731	266.790	267.733	252.086	258.447	253.222	268.126	282.889
- Lainnya / Others	1.484	1.604	2.723	4.892	5.264	5.354	5.472	5.642	5.723	5.803	6.116	6.336	6.585	6.718	6.879	7.123
Lainnya / Others	284.230	381.308	337.573	335.458	345.215	344.429	349.130	354.898	363.520	368.047	378.058	382.214	383.992	388.687	391.582	394.370
- Penerusan Kredit / Channelling	4.488	4.349	4.926	5.376	5.348	5.304	5.269	5.262	5.239	5.212	5.236	5.228	5.218	5.286	5.364	5.368
- Aset produktif yang dihapusbukukan / Written off earning assets	279.604	376.821	332.646	330.082	339.867	339.124	343.861	349.636	358.281	362.835	372.822	376.986	378.773	383.401	386.217	389.002
- Kredit yang diberikan / Credit disbursed	276.873	306.652	329.137	326.773	336.559	335.814	340.550	346.325	354.967	359.520	369.270	373.434	375.228	379.857	382.670	385.455
- Lainnya / Others	2.731	70.170	3.510	3.309	3.308	3.311	3.310	3.311	3.314	3.315	3.552	3.552	3.544	3.544	3.547	3.547
- Aset produktif yang dihapustagih / Charged off earning assets	139	138	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Kredit yang diberikan / Credit disbursed	139	138	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Miliar Rp (*Billion Rp*)

Indikator / Indicator	2020	2021	2022	2023				2024								
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov
Tagihan Komitmen / Committed Claims	7.324	13.570	11.454	15.478	12.739	15.601	17.681	17.658	19.393	17.126	15.567	17.301	17.362	17.038	17.654	18.418
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding	885	5.970	3.720	3.878	1.670	4.466	5.321	5.301	8.957	6.376	3.968	5.306	4.519	6.167	7.136	7.368
- Lainnya / Others	6.330	7.492	7.626	11.492	10.962	11.027	12.253	12.249	10.328	10.642	11.491	11.887	12.735	10.764	10.410	10.942
Kewajiban Komitmen / Committed Liabilities	28.035	40.282	42.244	45.004	43.359	47.840	48.845	51.171	54.612	51.307	47.351	48.648	47.370	47.146	48.610	47.896
- Fasilitas kredit kepada nasabah yang belum ditarik / Undisbursed loan	21.200	20.263	27.067	29.328	30.674	31.094	31.315	32.861	32.481	32.586	31.529	31.390	30.926	28.491	28.617	28.308
- Committed	4.826	6.009	8.794	8.117	8.676	9.061	8.852	9.070	9.415	8.969	7.975	8.124	7.949	7.674	7.855	7.766
- Uncommitted	16.374	14.253	18.274	21.211	21.998	22.033	22.463	23.791	23.066	23.617	23.554	23.267	22.977	20.817	20.762	20.542
- Fasilitas kredit kepada bank lain yang belum ditarik / Undisbursed loan	826	976	977	827	789	742	972	578	586	525	529	596	630	617	584	520
- Committed	117	69	366	384	319	325	303	248	241	242	240	249	249	282	263	237
- Uncommitted	709	907	612	443	469	417	669	330	345	283	290	347	381	335	321	283
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	116	238	646	543	508	431	411	339	300	584	560	361	266	465	289	226
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	651	9.392	3.698	4.132	2.272	4.634	5.319	5.606	9.296	6.771	4.345	5.328	4.537	6.149	7.236	7.475
- Lainnya / Others	5.242	9.414	9.856	10.174	9.117	10.939	10.828	11.786	11.949	10.841	10.387	10.973	11.010	11.423	11.883	11.366
Tagihan Kontinjensi / Contingent Claims	8.406	9.050	5.938	6.660	5.842	5.888	5.811	5.857	5.932	5.972	5.961	5.930	5.937	6.130	6.204	6.266
- Garansi yang diterima / Received guarantees	1.807	1.726	1.255	1.279	1.199	1.209	1.204	1.213	1.251	1.254	1.265	1.274	1.248	1.234	1.271	1.277
- Pendapatan bunga dalam penyelesaian / Accrued interest	5.607	6.164	817	1.244	554	562	472	483	489	492	491	490	491	505	505	504
- Lainnya / Others	992	1.160	3.866	4.137	4.089	4.117	4.135	4.161	4.192	4.226	4.206	4.166	4.198	4.391	4.428	4.485
Kewajiban Kontinjensi / Contingent Liabilities	6.066	6.626	7.540	7.589	8.324	6.494	6.074	5.651	5.897	6.717	7.013	7.824	8.534	9.618	9.478	9.352
- Garansi yang diberikan / Issued guarantees	5.960	6.518	7.002	6.963	7.622	5.711	5.294	5.236	5.244	5.981	6.370	7.126	7.838	8.835	8.809	8.646
- Lainnya / Others	107	108	538	626	702	783	781	415	653	736	643	698	697	783	669	706
Lainnya / Others	27.679	26.445	26.357	26.757	37.769	27.121	27.097	27.513	27.236	27.284	28.365	28.431	28.520	28.708	28.921	29.049
- Penerusan Kredit / Channelling	1.815	1.786	1.480	1.455	1.451	1.450	1.449	1.440	1.449	1.447	1.446	1.445	1.444	1.443	1.443	1.441
- Aset produktif yang dihapusbukan / Written off earning assets	25.702	24.494	24.876	25.302	36.318	25.671	25.648	26.073	25.787	25.838	26.919	26.985	27.076	27.265	27.478	27.608
- Kredit yang diberikan / Credit disbursed	24.965	23.752	24.619	25.045	36.060	25.413	25.390	25.815	25.529	25.579	26.660	26.727	26.817	27.005	27.218	27.348
- Lainnya / Others	737	742	257	257	257	257	257	257	259	259	259	259	259	260	259	260
- Aset produktif yang dihapustagih / Charged off earning assets	161	165	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Kredit yang diberikan / Credit disbursed	161	165	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Tabel 1.14.a.

Indikator / Indicator	2020	2021	2022	2023				2024								
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Tagihan Komitmen / Committed Claims	422.255	457.141	580.484	731.253	697.849	779.898	745.599	770.555	795.402	840.798	868.263	906.304	907.685	897.632	992.321	941.761
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	42.200	41.417	32.826	60.872	59.188	57.061	57.301	54.007	53.413	54.277	51.397	49.511	47.156	45.679	46.858	49.440
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding	378.455	415.020	546.517	666.788	636.042	711.712	683.599	709.409	734.416	780.026	811.808	850.851	855.513	847.424	938.337	887.009
- Lainnya / Others	1.600	704	1.141	3.593	2.619	11.126	4.699	7.139	7.573	6.495	5.058	5.942	5.016	4.529	7.126	5.312
Kewajiban Komitmen / Committed Liabilities	1.480.366	1.594.010	1.784.971	2.065.911	2.018.115	2.158.683	2.133.758	2.145.199	2.187.215	2.247.096	2.310.163	2.337.659	2.335.476	2.299.110	2.428.396	2.431.336
- Fasilitas kredit kepada nasabah yang belum ditarik / Undisbursed loan	990.205	1.045.459	1.193.191	1.351.744	1.340.147	1.408.358	1.397.757	1.381.147	1.401.274	1.421.080	1.442.054	1.442.365	1.433.997	1.414.724	1.450.596	1.483.129
- Committed	306.028	314.681	372.816	456.799	440.157	460.664	463.817	460.602	462.474	472.133	480.166	479.031	469.705	460.674	473.417	487.548
- Uncommitted	684.176	730.778	820.374	894.944	899.900	947.695	933.941	920.545	938.799	948.947	961.888	963.334	964.292	954.050	977.179	995.580
- Fasilitas kredit kepada bank lain yang belum ditarik / Undisbursed loan	9.616	14.083	11.919	9.004	8.175	8.521	10.596	10.232	12.752	13.466	14.902	15.548	13.838	16.510	18.503	15.599
- Committed	2.495	3.020	2.023	2.528	519	549	614	516	564	2.055	3.412	3.552	2.049	2.911	2.730	3.433
- Uncommitted	7.122	11.063	9.896	6.477	6.566	7.972	9.982	9.717	12.188	11.411	11.490	11.996	11.789	13.599	15.774	12.166
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	31.550	40.860	37.394	33.012	31.389	31.540	31.836	31.614	30.830	32.574	35.291	32.759	31.484	30.837	31.878	32.171
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	446.205	490.173	538.922	666.814	634.128	703.821	686.885	712.878	735.089	768.179	808.959	840.108	845.936	827.907	919.103	891.725
- Lainnya / Others	2.790	3.436	3.544	5.337	4.276	6.443	6.684	9.327	7.270	11.796	8.957	6.880	10.222	9.132	8.315	8.713
Tagihan Kontinjensi / Contingent Claims	153.744	149.462	169.598	170.268	165.646	164.528	161.614	164.588	172.792	166.592	165.233	171.182	160.846	160.817	170.075	174.232
- Garansi yang diterima / Received guarantees	140.667	133.501	160.276	159.225	156.200	154.843	153.102	154.610	164.611	157.993	156.337	161.333	152.135	150.345	158.803	163.376
- Pendapatan bunga dalam penyelesaian / Accrued interest	11.971	13.814	819	878	878	896	859	838	860	872	885	849	867	893	918	979
- Lainnya / Others	1.106	2.148	8.503	10.166	8.568	8.788	7.653	9.141	7.321	7.797	8.012	9.001	7.884	9.579	10.353	9.877
Kewajiban Kontinjensi / Contingent Liabilities	89.493	84.762	93.956	93.542	95.534	93.262	92.900	95.759	94.453	94.952	97.851	96.502	97.273	101.587	102.231	102.281
- Garansi yang diberikan / Issued guarantees	88.320	83.898	92.990	92.733	94.711	92.446	92.193	95.054	93.807	94.288	97.365	96.019	96.745	101.124	101.727	101.719
- Lainnya / Others	1.173	864	966	808	823	816	707	706	647	664	486	483	528	464	505	562
Lainnya / Others	236.336	268.883	199.645	209.552	212.737	207.667	208.750	210.605	214.449	217.120	219.378	219.575	219.849	220.111	222.550	223.293
- Penerusan Kredit / Channelling	6.663	5.342	935	910	910	910	910	918	918	918	918	918	914	914	913	913
- Aset produktif yang dihapusbukan / Written off earning assets	181.268	211.684	197.971	207.743	210.917	205.830	206.904	208.720	212.550	215.206	217.447	217.627	217.896	218.144	220.554	221.281
- Kredit yang diberikan / Credit disbursed	174.514	203.570	194.273	205.156	208.328	203.236	204.313	206.123	209.936	212.593	214.825	215.009	215.640	215.898	218.285	219.793
- Lainnya / Others	6.754	8.115	3.698	2.587	2.589	2.594	2.591	2.591	2.614	2.614	2.623	2.618	2.256	2.246	2.269	1.487
- Aset produktif yang dihapusstagh / Charged off earning assets	48.406	51.856	739	899	910	927	936	967	982	996	1.013	1.031	1.039	1.053	1.083	1.099
- Kredit yang diberikan / Credit disbursed	41.076	44.502	739	899	910	927	936	967	982	996	1.013	1.031	1.039	1.053	1.083	1.099
- Lainnya / Others	7.330	7.354	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Tabel 1.15.a.

Indikator / Indicator	2020	2021	2022	2023				2024								
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Tagihan Komitmen / Committed Claims	395.393	470.754	524.924	552.427	506.378	527.318	494.021	498.259	537.898	479.818	608.302	638.170	620.367	631.322	713.937	744.498
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding	395.393	470.754	524.924	552.322	506.282	527.318	493.782	498.136	537.898	479.818	607.372	638.170	620.251	631.304	713.937	744.340
- Lainnya / Others	-	-	-	105	96	-	239	123	-	-	930	-	116	19	-	158
Kewajiban Komitmen / Committed Liabilities	658.731	725.145	779.692	793.665	740.287	733.356	749.843	722.313	775.806	698.122	843.597	864.245	881.007	915.370	956.796	1.002.889
- Fasilitas kredit kepada nasabah yang belum ditarik / Undisbursed loan	281.694	261.923	312.079	292.019	273.365	275.992	275.400	276.147	286.932	283.008	277.029	276.357	277.135	273.887	284.631	289.028
- Committed	54.046	48.312	49.556	21.768	19.176	19.728	19.375	16.979	17.227	17.190	15.919	14.420	14.445	14.535	13.433	14.899
- Uncommitted	227.649	213.611	262.523	270.251	254.189	256.264	256.025	259.168	269.705	265.828	261.110	261.938	262.690	259.352	271.198	274.139
- Fasilitas kredit kepada bank lain yang belum ditarik / Undisbursed loan	4.708	5.813	4.164	5.593	7.277	6.398	6.967	8.782	12.406	10.677	8.365	8.404	13.916	15.473	12.184	11.973
- Committed	-	-	-	-	-	-	-	-	-	-	409	3.008	1.661	643	637	643
- Uncommitted	4.708	5.813	4.164	5.593	7.277	6.398	6.967	8.782	12.406	10.677	7.955	5.395	12.255	14.829	11.546	11.330
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	2.269	5.958	5.400	2.950	3.115	3.188	3.351	3.197	3.091	3.308	3.327	2.569	2.579	3.231	2.488	3.920
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	370.059	451.451	458.038	493.093	456.530	447.778	464.106	434.181	473.355	401.129	554.776	576.905	587.376	622.780	657.490	697.968
- Lainnya / Others	-	-	11	10	-	-	20	5	-	23	-	100	-	1	3	-
Tagihan Kontinjensi / Contingent Claims	28.396	20.761	21.347	24.089	26.653	25.832	26.342	26.565	27.308	26.333	26.155	25.706	24.858	24.765	25.120	13.288
- Garansi yang diterima / Received guarantees	27.925	20.116	21.156	23.882	26.445	25.618	26.124	26.342	27.079	26.099	25.916	25.463	24.679	24.582	24.931	13.094
- Pendapatan bunga dalam penyelesaian / Accrued interest	459	637	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / Others	13	9	190	207	208	214	218	223	229	234	239	243	180	183	189	193
Kewajiban Kontinjensi / Contingent Liabilities	27.316	22.665	20.281	23.595	22.563	21.352	21.940	21.416	22.228	22.601	22.427	22.608	22.372	22.506	22.799	22.807
- Garansi yang diberikan / Issued guarantees	27.316	22.665	20.141	23.595	22.563	21.352	21.940	21.416	22.228	22.601	22.427	22.608	22.372	22.506	22.799	22.807
- Lainnya / Others	-	-	140	-	-	-	-	-	-	-	-	-	-	-	-	-
Lainnya / Others	18.376	19.594	14.771	6.626	6.587	6.604	6.636	6.690	6.586	6.871	6.873	6.850	6.877	6.954	5.933	4.230
- Penerusan Kredit / Channeling	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Aset produktif yang dihapusbukukan / Written off earning assets	14.273	14.791	14.771	6.626	6.587	6.604	6.636	6.690	6.586	6.871	6.873	6.850	6.877	6.954	5.933	4.230
- Kredit yang diberikan / Credit disbursed	14.122	14.640	14.620	6.475	6.436	6.453	6.485	6.539	6.435	6.720	6.721	6.699	6.726	6.803	5.782	4.079
- Lainnya / Others	151	151	151	151	151	151	151	151	151	151	151	151	151	151	151	151
- Aset produktif yang dihapustagih / Charged off earning assets	4.103	4.803	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Kredit yang diberikan / Credit disbursed	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	2020	2021	2022	2023				2024								
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	23,89	25,66	25,62	27,97	27,75	27,62	27,83	25,98	25,99	26,18	26,13	26,61	26,74	26,85	27,09	26,93
- Modal / Capital	1.360.376	1.519.278	1.649.203	1.764.879	1.777.439	1.797.787	1.815.585	1.720.863	1.728.523	1.751.876	1.774.181	1.802.668	1.818.419	1.844.470	1.863.441	1.877.619
- ATMR / Risk Weighted Assets	5.693.416	5.919.917	6.437.288	6.309.626	6.404.190	6.509.329	6.524.971	6.624.862	6.651.241	6.691.788	6.789.908	6.773.603	6.801.359	6.870.204	6.879.552	6.972.533
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	22,24	24,06	24,09	26,30	26,13	26,10	26,29	24,47	24,47	24,67	24,66	25,11	25,26	25,36	25,62	25,46
- Modal Inti (Tier I) / Core Capital (Tier I)	1.266.316	1.424.392	1.550.607	1.659.697	1.673.139	1.698.975	1.715.390	1.620.965	1.627.239	1.650.684	1.674.588	1.701.165	1.717.853	1.742.517	1.762.496	1.775.222
- ATMR / Risk Weighted Assets	5.693.416	5.919.917	6.437.288	6.309.626	6.404.190	6.509.329	6.524.971	6.624.862	6.651.241	6.691.788	6.789.908	6.773.603	6.801.359	6.870.204	6.879.552	6.972.533
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,59	1,85	2,45	2,76	2,78	2,76	2,55	2,65	2,54	2,59	2,69	2,72	2,73	2,76	2,77	2,73
- Laba sebelum pajak / Profit	134.529	168.047	242.903	290.478	294.198	305.707	283.484	295.763	283.771	290.279	303.069	306.758	308.399	312.645	313.718	310.495
- Rata-rata total aset / Average total assets	8.440.183	9.075.206	9.912.750	10.533.059	10.586.231	11.084.967	11.103.197	11.159.480	11.190.689	11.217.207	11.254.560	11.276.639	11.302.545	11.313.896	11.337.728	11.371.076
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	86,58	83,55	78,70	76,79	78,94	88,43	91,68	80,16	80,74	79,95	78,77	78,32	78,82	78,79	79,12	79,97
- Biaya Operasional / Operating Expenses	849.954	856.794	900.323	882.168	1.104.135	197.417	525.418	299.879	397.057	483.149	562.392	646.956	767.931	872.708	989.851	1.136.210
- Pendapatan Operasional / Operating Income	981.650	1.025.464	1.143.976	1.148.756	1.398.730	223.255	573.100	374.111	491.789	604.324	713.945	826.056	974.228	1.107.698	1.251.053	1.420.713
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	4,45	4,63	4,80	4,93	4,92	4,64	4,58	4,68	4,65	4,65	4,66	4,69	4,70	4,70	4,71	4,69
- Pendapatan bunga bersih / Interest income net	361.932	407.834	460.243	499.807	500.346	506.630	495.466	505.203	502.734	503.823	506.460	509.684	511.774	512.592	514.391	514.297
- Rata-rata total aset produktif / Average total earning assets	8.136.641	8.803.063	9.587.154	10.131.860	10.177.978	10.922.778	10.820.587	10.796.026	10.811.116	10.831.105	10.861.525	10.878.606	10.899.812	10.908.803	10.932.287	10.963.734
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	82,54	77,49	78,98	84,87	84,11	84,06	84,25	84,52	84,70	84,98	85,95	86,80	87,05	87,15	87,70	87,54
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	5.235.027	5.512.366	6.100.964	6.603.266	6.721.867	6.686.393	6.721.070	6.866.246	6.927.732	6.990.945	7.088.644	7.123.588	7.112.441	7.178.573	7.252.056	7.308.940
- Total Dana Pihak Ketiga / Total Third Party Funds	6.342.538	7.114.041	7.724.561	7.780.274	7.991.997	7.954.722	7.977.437	8.123.819	8.179.126	8.226.417	8.247.384	8.206.878	8.170.752	8.237.476	8.268.849	8.348.943
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	18,91	20,01	16,23	13,02	13,45	13,27	13,42	13,34	12,43	12,62	12,20	11,36	11,75	12,04	11,37	11,59
- Aset Likuid Primer / Primary Liquid Asset	1.009.045	1.174.590	1.047.654	837.829	938.600	851.474	873.650	898.636	797.627	836.422	807.059	728.421	798.851	819.975	747.796	792.443
- Aset Likuid Sekunder / Secondary Liquid assets	651.176	760.137	669.416	578.007	564.056	618.976	619.270	604.518	604.488	592.838	588.214	567.350	550.440	568.052	565.560	563.883
- Total Aset / Total Assets	8.780.681	9.670.515	10.581.455	10.874.661	11.171.129	11.084.967	11.121.426	11.272.046	11.284.316	11.323.278	11.441.328	11.409.112	11.483.887	11.527.363	11.552.216	11.704.560

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

Keterangan / Items	2020	2021	2022	2023				2024								
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	18,82	21,39	21,20	23,42	23,21	22,65	23,12	20,56	20,63	20,93	21,19	21,77	22,04	22,21	22,53	22,35
- Modal / Capital	462.629	561.942	608.371	651.190	656.618	660.737	670.841	605.835	613.986	625.054	641.868	654.427	666.517	680.784	689.921	697.442
- ATMR / Risk Weighted Assets	2.458.280	2.627.678	2.869.649	2.780.827	2.828.475	2.917.624	2.901.560	2.946.463	2.976.023	2.985.963	3.028.657	3.005.702	3.024.605	3.065.593	3.062.204	3.120.100
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	17,52	19,85	19,80	21,73	21,54	21,22	21,70	19,15	19,19	19,50	19,77	20,35	20,63	20,82	21,13	20,96
- Modal Inti (Tier I) / Core Capital (Tier I)	430.786	521.477	568.213	604.375	609.217	619.086	629.675	564.236	571.066	582.240	598.671	611.592	624.117	638.279	647.103	653.988
- ATMR / Risk Weighted Assets	2.458.280	2.627.678	2.869.649	2.780.827	2.828.475	2.917.624	2.901.560	2.946.463	2.976.023	2.985.963	3.028.657	3.005.702	3.024.605	3.065.593	3.062.204	3.120.100
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,43	2,16	3,05	3,37	3,43	3,17	2,83	3,08	3,02	3,03	3,20	3,15	3,17	3,21	3,22	3,19
- Laba sebelum pajak / Profit	51.975	84.875	131.436	155.318	159.324	157.909	141.138	153.679	151.060	151.874	161.055	158.557	159.662	161.826	162.558	161.329
- Rata-rata total aset / Average total assets	3.626.978	3.932.076	4.306.153	4.611.205	4.644.803	4.976.680	4.979.839	4.985.668	5.000.485	5.015.786	5.025.937	5.029.948	5.035.799	5.042.380	5.048.946	5.064.904
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	86,62	81,66	72,35	69,24	75,29	90,62	79,78	77,06	77,35	76,96	75,86	75,38	75,48	74,92	74,83	75,32
- Biaya Operasional / Operating Expenses	342.975	378.705	343.300	321.767	486.573	129.313	93.813	129.349	172.251	211.546	253.213	283.439	327.824	362.586	401.966	450.339
- Pendapatan Operasional / Operating Income	395.943	463.761	474.496	464.726	646.273	142.704	117.582	167.865	222.688	274.882	333.806	376.000	434.307	483.962	537.176	597.915
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	4,63	5,16	5,24	5,20	5,15	4,88	4,78	4,85	4,79	4,76	4,78	4,80	4,81	4,81	4,81	4,79
- Pendapatan bunga bersih / Interest income net	163.746	199.656	221.739	233.651	233.040	236.979	231.749	235.072	232.248	231.674	232.753	233.877	234.741	234.958	235.491	235.288
- Rata-rata total aset produktif / Average total earning assets	3.539.589	3.870.328	4.228.754	4.493.443	4.523.220	4.857.751	4.846.923	4.843.355	4.851.216	4.864.325	4.871.499	4.874.276	4.878.942	4.884.792	4.891.909	4.907.252
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	85,13	82,50	80,82	89,84	86,51	87,63	87,67	87,86	88,30	88,46	90,48	91,89	92,31	92,52	93,29	91,88
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2.445.965	2.623.165	2.894.142	3.191.347	3.241.987	3.253.814	3.258.671	3.314.118	3.361.159	3.402.123	3.460.160	3.483.681	3.481.515	3.525.543	3.562.815	3.587.353
- Total Dana Pihak Ketiga / Total Third Party Funds	2.873.149	3.179.487	3.581.139	3.552.347	3.747.610	3.713.099	3.716.820	3.771.957	3.806.579	3.845.999	3.824.397	3.791.045	3.771.666	3.810.518	3.818.939	3.904.397
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	17,53	16,41	14,23	10,55	11,91	11,35	11,39	11,27	10,04	11,02	9,33	9,09	9,44	10,49	9,75	10,58
- Aset Likuid Primer / Primary Liquid Asset	414.449	395.658	401.380	328.758	410.025	363.662	366.965	362.978	309.025	363.309	274.573	275.505	308.432	336.622	295.589	344.473
- Aset Likuid Sekunder / Secondary Liquid assets	254.901	301.992	271.583	177.862	187.136	201.283	200.626	200.459	197.316	196.342	199.157	184.015	170.619	197.870	202.500	208.025
- Total Aset / Total Assets	3.818.584	4.251.749	4.728.435	4.802.700	5.014.378	4.976.680	4.982.998	4.997.325	5.044.938	5.076.992	5.076.692	5.054.014	5.076.755	5.095.028	5.108.042	5.224.479

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

Keterangan / Items	2020	2021	2022	2023			2024									
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	22,11	22,77	23,59	25,69	25,91	26,59	26,04	25,10	24,81	24,79	24,28	24,88	25,16	25,13	25,11	25,46
- Modal / Capital	89.468	97.305	104.310	113.193	115.338	118.014	116.185	113.829	111.650	112.712	111.832	114.822	116.165	117.384	117.824	118.927
- ATMR / Risk Weighted Assets	404.641	427.260	442.232	440.608	445.114	443.809	446.198	453.576	449.952	454.663	460.678	461.490	461.697	467.141	469.181	467.198
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	20,43	21,00	21,65	23,65	23,88	24,57	24,01	23,09	22,80	22,79	22,64	22,95	23,25	23,23	23,23	23,59
- Modal Inti (Tier I) / Core Capital (Tier I)	82.670	89.726	95.764	104.199	106.285	109.052	107.153	104.722	102.573	103.619	104.310	105.909	107.356	108.506	109.005	110.209
- ATMR / Risk Weighted Assets	404.641	427.260	442.232	440.608	445.114	443.809	446.198	453.576	449.952	454.663	460.678	461.490	461.697	467.141	469.181	467.198
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,04	2,03	2,12	1,97	1,98	2,06	1,80	1,83	1,61	1,67	1,76	1,75	1,75	1,76	1,73	1,73
- Laba sebelum pajak / Profit	14.433	15.802	17.474	17.070	17.185	17.960	15.772	16.168	14.290	14.860	15.677	15.624	15.696	15.860	15.692	15.796
- Rata-rata total aset / Average total assets	706.917	779.783	825.593	864.488	868.361	872.290	875.075	883.219	885.704	887.432	892.925	895.110	897.604	902.355	907.761	912.246
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	80,60	79,38	76,38	78,14	78,38	79,76	80,38	80,37	82,61	81,94	80,94	81,08	81,01	80,97	81,35	81,25
- Biaya Operasional / Operating Expenses	59.823	61.033	57.197	56.850	62.931	5.935	10.874	16.683	22.696	28.213	33.511	39.334	45.093	51.161	57.775	63.599
- Pendapatan Operasional / Operating Income	74.224	76.892	74.886	72.757	80.287	7.441	13.528	20.757	27.473	34.433	41.402	48.515	55.660	63.186	71.021	78.272
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	5,72	5,72	5,76	5,49	5,52	4,89	4,98	5,08	5,07	5,11	5,14	5,16	5,17	5,20	5,21	5,19
- Pendapatan bunga bersih / Interest income net	38.826	42.834	45.542	45.209	45.679	41.925	42.366	43.340	43.365	43.767	44.310	44.507	44.738	45.245	45.598	45.652
- Rata-rata total aset produktif / Average total earning assets	678.925	749.355	790.313	823.319	826.936	857.195	849.884	853.891	855.193	856.529	861.628	863.366	865.599	870.215	875.457	879.763
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	83,15	75,87	77,87	80,06	83,03	83,89	82,33	81,08	81,12	81,68	82,16	83,08	82,25	81,13	79,27	80,44
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	466.977	492.338	517.187	553.253	557.741	551.049	551.698	560.624	562.991	568.046	575.259	579.321	583.517	589.570	591.155	591.372
- Total Dana Pihak Ketiga / Total Third Party Funds	561.619	648.918	664.150	691.070	671.699	656.875	670.075	691.450	693.990	695.452	700.179	697.307	709.458	726.720	745.724	735.140
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	16,12	17,02	14,41	13,94	13,57	12,52	13,20	15,04	13,66	13,38	14,90	13,03	12,94	13,97	14,17	14,23
- Aset Likuid Primer / Primary Liquid Asset	92.289	103.468	78.172	78.811	80.638	61.704	68.196	87.229	73.437	70.068	85.696	67.058	66.680	79.537	80.879	81.620
- Aset Likuid Sekunder / Secondary Liquid assets	25.053	36.398	46.423	46.559	42.940	47.538	47.679	48.033	48.557	49.550	51.423	51.241	51.763	51.830	54.621	54.556
- Total Aset / Total Assets	727.860	821.803	864.727	899.034	910.955	872.290	877.860	899.507	893.158	894.344	920.394	908.214	915.064	940.363	956.413	957.103

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

Keterangan / Items	2020	2021	2022	2023			2024									
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	25,48	26,77	27,03	29,41	29,03	29,16	29,19	27,82	27,76	27,95	27,69	28,06	28,30	28,54	28,41	28,32
- Modal / Capital	644.848	693.681	762.944	812.963	814.023	821.894	830.909	804.595	801.803	812.038	817.060	829.955	838.192	850.833	853.661	857.524
- ATMR / Risk Weighted Assets	2.531.202	2.591.659	2.822.508	2.764.019	2.803.775	2.818.720	2.846.351	2.892.209	2.887.884	2.905.128	2.950.985	2.958.171	2.962.139	2.980.861	3.005.035	3.028.305
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	23,39	25,05	25,36	27,73	27,43	27,55	27,54	26,23	26,17	26,36	26,14	26,48	26,73	26,95	26,87	26,76
- Modal Inti (Tier I) / Core Capital (Tier I)	591.966	649.159	715.819	766.480	769.084	776.609	783.871	758.536	755.674	765.873	771.401	783.266	791.915	803.349	807.424	810.435
- ATMR / Risk Weighted Assets	2.531.202	2.591.659	2.822.508	2.764.019	2.803.775	2.818.720	2.846.351	2.892.209	2.887.884	2.905.128	2.950.985	2.958.171	2.962.139	2.980.861	3.005.035	3.028.305
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,56	1,59	2,00	2,26	2,23	2,39	2,28	2,29	2,12	2,21	2,27	2,39	2,38	2,41	2,43	2,39
- Laba sebelum pajak / Profit	56.525	62.225	85.942	102.158	101.245	111.452	106.562	107.848	99.996	104.807	107.798	113.790	113.695	115.378	116.421	115.049
- Rata-rata total aset / Average total assets	3.615.981	3.917.964	4.290.349	4.525.490	4.539.327	4.670.570	4.679.287	4.716.245	4.727.561	4.735.736	4.753.881	4.769.841	4.786.979	4.786.983	4.799.732	4.813.450
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	84,66	80,92	75,52	74,77	75,00	76,91	75,59	75,62	77,84	76,75	76,03	74,68	75,21	75,34	76,10	77,75
- Biaya Operasional / Operating Expenses	298.258	265.507	267.455	279.176	306.035	31.339	55.497	84.147	117.658	144.955	171.051	196.225	231.989	265.831	308.723	368.919
- Pendapatan Operasional / Operating Income	352.287	328.131	354.173	373.373	408.059	40.746	73.419	111.270	151.146	188.878	224.964	262.738	308.448	352.844	405.706	474.489
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	4,24	4,15	4,39	4,62	4,62	4,41	4,36	4,48	4,48	4,50	4,51	4,54	4,54	4,55	4,56	4,55
- Pendapatan bunga bersih / Interest income net	146.132	156.075	180.767	200.479	201.143	207.203	200.837	205.117	205.218	206.193	207.132	209.062	210.106	210.278	211.161	211.343
- Rata-rata total aset produktif / Average total earning assets	3.449.883	3.757.028	4.117.729	4.342.318	4.355.533	4.702.175	4.611.175	4.578.436	4.580.227	4.583.253	4.596.641	4.608.945	4.623.594	4.622.811	4.634.219	4.646.296
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	78,76	72,39	77,70	81,71	82,32	81,21	82,07	82,49	82,58	83,12	83,16	83,21	83,70	83,95	84,69	85,30
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2.144.164	2.229.008	2.506.684	2.689.215	2.747.804	2.713.132	2.742.226	2.809.096	2.826.147	2.847.663	2.871.971	2.884.656	2.881.939	2.902.362	2.934.938	2.960.464
- Total Dana Pihak Ketiga / Total Third Party Funds	2.722.257	3.079.110	3.226.257	3.291.210	3.338.005	3.341.069	3.341.433	3.405.505	3.422.253	3.426.096	3.453.710	3.466.529	3.442.981	3.457.293	3.465.318	3.470.555
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	19,08	22,86	16,39	12,60	12,67	12,71	12,90	12,54	12,04	11,58	12,05	10,93	11,48	10,83	10,17	10,08
- Aset Likuid Primer / Primary Liquid Asset	406.531	569.756	423.388	275.540	310.301	278.577	291.093	296.594	263.271	251.587	293.100	250.465	284.900	264.954	233.052	242.534
- Aset Likuid Sekunder / Secondary Liquid assets	318.331	372.862	308.317	305.502	284.186	315.099	313.799	304.200	310.073	300.619	290.582	281.356	278.463	266.775	266.623	256.713
- Total Aset / Total Assets	3.798.635	4.160.554	4.465.116	4.613.025	4.691.531	4.670.570	4.688.004	4.790.161	4.761.510	4.768.433	4.844.611	4.865.598	4.906.945	4.909.676	4.914.475	4.950.628

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

Keterangan / Items	2020	2021	2022	2023				2024								
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	54,61	60,86	57,31	57,85	58,58	59,89	59,74	59,11	59,60	58,40	58,19	58,43	55,97	54,81	58,88	57,08
- Modal / Capital	163.432	166.351	173.578	187.533	191.459	197.141	197.650	196.604	201.083	202.071	203.421	203.464	197.545	195.469	202.035	203.726
- ATMR / Risk Weighted Assets	299.293	273.320	302.899	324.173	326.827	329.176	330.861	332.614	337.382	346.033	349.588	348.241	352.919	356.609	343.133	356.930
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	53,76	60,01	56,39	56,96	57,69	59,00	58,84	58,17	58,67	57,50	57,27	57,55	55,10	53,95	57,98	56,20
- Modal Inti (Tier I) / Core Capital (Tier I)	160.894	164.030	170.811	184.644	188.552	194.228	194.691	193.471	197.926	198.952	200.207	200.398	194.466	192.383	198.963	200.590
- ATMR / Risk Weighted Assets	299.293	273.320	302.899	324.173	326.827	329.176	330.861	332.614	337.382	346.033	349.588	348.241	352.919	356.609	343.133	356.930
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,37	1,16	1,64	3,00	3,08	3,25	3,52	3,15	3,19	3,24	3,19	3,23	3,32	3,36	3,28	3,16
- Laba sebelum pajak / Profit	11.596	5.145	8.051	15.932	16.444	18.386	20.012	18.068	18.425	18.737	18.538	18.786	19.347	19.581	19.047	18.321
- Rata-rata total aset / Average total assets	490.307	445.383	490.655	531.874	533.740	565.427	568.996	574.348	576.939	578.253	581.816	581.740	582.163	582.178	581.288	580.476
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	93,53	96,73	96,65	94,31	94,13	95,26	99,09	93,91	93,34	92,75	91,95	92,19	92,73	92,98	93,35	93,82
- Biaya Operasional / Operating Expenses	148.897	151.548	232.371	224.375	248.596	30.830	365.234	69.700	84.451	98.436	104.617	127.958	163.025	193.130	221.387	253.354
- Pendapatan Operasional / Operating Income	159.196	156.679	240.421	237.900	264.112	32.363	368.571	74.219	90.481	106.131	113.773	138.803	175.813	207.706	237.149	270.037
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	2,83	2,17	2,71	4,33	4,34	4,06	4,00	4,17	4,18	4,21	4,19	4,18	4,17	4,16	4,17	4,15
- Pendapatan bunga bersih / Interest income net	13.228	9.269	12.194	20.469	20.483	20.523	20.514	21.674	21.904	22.188	22.266	22.238	22.188	22.110	22.141	22.014
- Rata-rata total aset produktif / Average total earning assets	468.244	426.351	450.357	472.780	472.289	505.657	512.606	520.344	524.481	526.998	531.757	532.018	531.677	530.985	530.701	530.423
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	95,91	81,28	72,31	68,98	74,28	69,11	67,63	71,56	69,23	66,87	67,36	69,81	67,09	66,31	68,30	71,07
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	177.922	167.855	182.951	169.451	174.335	168.398	168.475	182.408	177.434	173.112	181.255	175.930	165.470	161.098	163.147	169.751
- Total Dana Pihak Ketiga / Total Third Party Funds	185.513	206.526	253.015	245.648	234.684	243.679	249.109	254.907	256.304	258.870	269.099	251.996	246.647	242.945	238.868	238.852
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	34,13	35,42	35,90	36,22	33,82	35,83	35,73	34,81	34,28	33,90	33,48	32,02	32,20	32,70	31,41	29,42
- Aset Likuid Primer / Primary Liquid Asset	95.776	105.708	144.713	154.720	137.636	147.530	147.395	151.835	151.895	151.459	153.690	135.393	138.839	138.861	138.277	123.817
- Aset Likuid Sekunder / Secondary Liquid assets	52.892	48.885	43.093	48.085	49.794	55.055	57.166	51.826	48.543	46.326	47.051	50.738	49.595	51.578	41.817	44.589
- Total Aset / Total Assets	435.602	436.409	523.177	559.902	554.266	565.427	572.564	585.052	584.711	583.509	599.630	581.286	585.122	582.296	573.286	572.350

Tabel 1.21.a. Perkembangan Aset Bank Umum Berdasarkan Kelompok Bank (Growth of Commercial Banks Assets Based on Group of Banks) Miliar Rp (Billion Rp)																
Kelompok Bank / Group of Banks	2020	2021	2022	2023				2024								
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
- Bank Persero / State Owned Banks	3.818.584	4.251.749	4.728.435	4.802.700	5.014.378	4.976.681	4.982.998	4.997.325	5.044.938	5.076.992	5.076.692	5.054.014	5.076.755	5.095.028	5.108.042	5.224.479
- BPD / Regional Development Banks	763.879	861.329	938.286	971.800	985.415	940.520	947.241	972.941	966.272	967.729	994.429	982.648	990.230	1.016.463	1.034.117	1.037.487
- Bank Swasta Nasional / Domestic Private Banks	4.159.829	4.562.817	4.923.416	5.093.555	5.211.779	5.187.860	5.205.214	5.320.510	5.282.169	5.293.136	5.377.464	5.394.453	5.438.780	5.453.386	5.456.582	5.500.397
- Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks	435.602	436.409	523.177	559.902	554.266	565.427	572.564	585.052	584.711	583.509	599.630	581.286	585.122	582.296	573.286	572.350
Total	9.177.894	10.112.304	11.113.314	11.427.957	11.765.838	11.670.488	11.708.017	11.875.828	11.878.090	11.921.366	12.048.215	12.012.401	12.090.887	12.147.173	12.172.027	12.334.712

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 2021				Desember 2022				November 2023				Desember 2023				November 2024			
	< 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	-	3	20	4	-	2	21	4	-	3	19	5	-	3	19	5	-	2	20	5
Bank Swasta Nasional / Domestic Private Banks	-	16	33	19	-	11	37	20	-	10	37	20	-	10	37	20	-	10	37	20
Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks	-	1	3	4	-	-	3	4	-	-	2	5	-	-	2	5	-	-	2	5
Total	-	20	56	31	-	13	61	32	-	13	58	34	-	13	58	34	-	12	59	34

Tabel 1.23.a. Aset Produktif Bank Umum Konvensional dan Kualitas Kredit/Pembiayaan Bank Umum kepada Bank Lain (Earning Assets of Commercial Banks and Credit/Financing Quality of Commercial Banks to Other Bank) Miliar Rp (Billion Rp)																
Indikator / Indicator	2020	2021	2022	2023					2024							
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Aset Produktif Neraca / Earning Assets	7.720.284	8.262.969	8.981.890	9.549.681	9.692.662	10.079.668	9.876.400	9.990.451	10.045.377	10.063.754	10.259.259	10.261.304	10.256.442	10.354.483	10.412.642	10.519.262
a. Lancar / Current	7.319.912	7.858.621	8.592.333	9.084.152	9.246.886	9.577.060	9.367.506	9.487.233	9.524.757	9.552.614	9.752.874	9.760.305	9.762.822	9.853.763	9.916.343	10.023.234
b. Dalam Perhatian Khusus / Special Mention	235.325	232.695	236.947	305.416	295.149	340.526	346.105	343.724	354.701	343.068	341.338	334.393	328.495	338.296	332.863	331.917
c. Kurang Lancar / Sub-Standard	27.704	20.873	17.650	21.540	22.013	28.879	25.074	21.162	24.885	22.676	24.034	26.025	20.968	20.925	19.247	19.659
d. Diragukan / Doubtful	13.637	19.234	24.636	24.334	23.801	25.870	27.189	28.722	25.686	27.216	28.109	26.123	28.164	25.776	24.392	23.802
e. Macet / Loss	123.706	131.545	110.324	114.239	104.813	107.333	110.526	109.609	115.348	118.181	112.905	114.458	115.992	115.723	119.797	120.649
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	2.061.121	2.150.274	2.640.878	2.573.279	2.506.180	2.561.013	2.549.682	2.545.561	2.603.124	2.629.833	2.643.694	2.630.030	2.634.607	2.630.181	2.686.125	2.755.683
a. Lancar / Current	2.028.854	2.116.745	2.539.847	2.540.583	2.475.662	2.529.208	2.517.010	2.514.030	2.573.065	2.602.455	2.618.156	2.603.308	2.608.284	2.604.662	2.660.263	2.723.221
b. Dalam Perhatian Khusus / Special Mention	27.927	29.462	74.231	28.981	26.730	27.643	28.367	27.388	25.957	23.392	22.023	23.230	22.919	22.539	22.498	29.171
c. Kurang Lancar / Sub-Standard	1.968	879	1.004	1.210	1.364	1.601	1.812	1.658	1.458	1.383	952	949	934	826	906	898
d. Diragukan / Doubtful	228	213	218	390	253	261	307	247	313	308	328	266	262	243	207	225
e. Macet / Loss	2.144	2.975	25.579	2.116	2.170	2.301	2.187	2.238	2.331	2.294	2.235	2.278	2.208	1.911	2.251	2.168
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	169.387	175.719	179.410	163.829	154.414	166.244	167.095	163.636	170.021	172.059	168.564	170.099	168.529	165.405	166.800	167.402
Kredit kepada Bank Lain / Interbank Loans	66.058	52.051	74.057	72.648	96.692	93.023	93.819	92.243	88.077	84.671	89.512	88.540	89.384	94.092	94.042	99.581
a. Lancar / Current	65.963	52.028	73.999	72.581	96.617	92.712	93.640	92.025	87.891	84.348	89.145	88.206	89.047	93.755	93.704	99.229
b. Dalam Perhatian Khusus / Special Mention	35	13	31	0	9	27	58	86	48	16	45	0	4	4	4	11
c. Kurang Lancar / Sub-Standard	-	-	17	6	6	-	-	-	8	19	3	-	-	-	-	-
d. Diragukan / Doubtful	-	0	-	4	4	5	0	17	17	32	19	22	3	-	-	-
e. Macet / Loss	59	10	9	57	57	123	121	115	113	112	140	145	164	167	167	170
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	59	10	26	67	66	129	121	132	138	163	162	167	167	167	167	170

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

Indikator / Indicator	2020	2021	2022	2023					2024							
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Aset Produktif Neraca / Earning Assets	3.416.538	3.782.349	4.098.278	4.327.598	4.420.226	4.523.273	4.510.771	4.524.225	4.575.662	4.576.272	4.644.775	4.620.362	4.608.042	4.658.148	4.675.313	4.746.520
a. Lancar / Current	3.220.311	3.577.917	3.897.989	4.080.569	4.185.100	4.262.055	4.242.900	4.263.018	4.301.362	4.309.206	4.386.438	4.360.327	4.352.924	4.401.898	4.420.859	4.489.072
b. Dalam Perhatian Khusus / Special Mention	108.285	118.199	124.276	169.580	162.380	183.738	189.737	184.831	195.224	187.360	180.325	180.460	176.226	179.525	176.096	178.027
c. Kurang Lancar / Sub-Standard	16.956	9.601	7.980	10.368	11.013	16.196	13.527	10.667	12.791	11.665	14.517	16.242	11.247	11.592	10.275	10.859
d. Diragukan / Doubtful	7.277	11.727	12.758	16.282	15.526	14.716	15.515	19.573	17.025	17.700	18.196	16.368	20.021	18.552	16.440	16.268
e. Macet / Loss	63.709	64.905	55.274	50.799	46.207	46.567	49.092	46.136	49.260	50.340	45.300	46.966	47.623	46.580	51.643	52.295
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	606.341	651.290	933.372	737.055	697.446	686.732	682.955	689.750	713.305	721.310	715.281	705.180	713.846	724.462	734.126	769.195
a. Lancar / Current	595.211	636.055	849.906	723.135	684.269	673.729	670.271	677.260	701.812	713.391	707.982	698.230	706.419	717.751	727.375	755.533
b. Dalam Perhatian Khusus / Special Mention	8.859	12.943	58.294	11.881	11.073	10.890	10.541	10.390	9.336	5.736	5.491	5.234	5.756	5.349	5.121	12.049
c. Kurang Lancar / Sub-Standard	965	148	149	355	427	437	415	391	395	395	89	77	64	66	62	59
d. Diragukan / Doubtful	177	138	145	285	166	171	218	163	211	213	209	165	170	158	118	132
e. Macet / Loss	1.129	2.007	24.877	1.399	1.512	1.504	1.510	1.546	1.552	1.574	1.511	1.474	1.437	1.138	1.450	1.421
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	90.213	88.525	101.184	79.488	74.851	79.593	80.277	78.476	81.233	81.887	79.822	81.291	80.562	78.087	79.987	81.035
Kredit kepada Bank Lain / Interbank Loans	10.240	7.796	9.086	10.320	11.494	11.378	11.272	11.575	11.437	10.213	10.515	10.387	10.041	9.521	9.857	10.262
a. Lancar / Current	10.187	7.791	9.086	10.320	11.493	11.378	11.272	11.575	11.437	10.212	10.515	10.387	10.041	9.521	9.857	10.262
b. Dalam Perhatian Khusus / Special Mention	-	-	-	0	0	0	0	-	0	0	-	-	0	0	0	0
c. Kurang Lancar / Sub-Standard	-	-	-	-	0	0	0	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	53	4	-	-	-	-	-	0	0	0	0	-	-	-	-	-
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	53	4	-	-	0	0	0	0	0	0	0	-	-	-	-	-

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

Indikator / Indicator	2020	2021	2022	2023			2024									
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Aset Produktif Neraca / Earning Assets	624.946	679.494	717.049	768.817	771.695	789.641	774.298	793.512	792.664	795.063	814.783	810.670	820.624	841.853	859.185	845.775
a. Lancar / Current	601.918	657.302	697.212	741.826	745.692	757.216	742.893	761.347	760.086	762.029	782.625	778.505	788.144	808.419	825.812	811.599
b. Dalam Perhatian Khusus / Special Mention	9.539	9.137	8.302	13.609	13.314	18.708	17.511	17.936	17.606	17.120	17.022	16.691	17.015	17.648	17.525	18.022
c. Kurang Lancar / Sub-Standard	373	632	491	815	666	1.145	1.191	1.152	1.348	1.554	1.183	1.297	1.117	1.219	1.305	1.328
d. Diragukan / Doubtful	675	756	656	1.089	1.414	1.270	1.402	1.650	1.632	2.075	2.338	1.779	1.335	1.276	1.093	1.189
e. Macet / Loss	12.442	11.667	10.388	11.478	10.608	11.303	11.301	11.427	11.993	12.286	11.615	12.398	13.013	13.291	13.450	13.637
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	26.782	26.230	33.136	35.839	37.847	36.163	36.166	37.131	36.638	37.736	37.168	37.602	37.742	36.443	36.279	35.665
a. Lancar / Current	26.051	25.571	32.790	35.320	37.369	35.625	35.691	36.646	36.172	37.263	36.669	37.087	37.241	35.921	35.833	35.169
b. Dalam Perhatian Khusus / Special Mention	71	152	79	224	207	264	201	183	165	147	144	198	211	208	126	175
c. Kurang Lancar / Sub-Standard	4	4	5	8	2	11	7	17	14	34	5	7	4	2	10	3
d. Diragukan / Doubtful	2	2	2	24	6	1	6	11	11	19	40	18	11	3	2	10
e. Macet / Loss	653	501	259	263	263	261	261	274	276	273	309	293	276	308	308	308
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	14.149	13.563	11.801	13.677	12.959	13.991	14.167	14.531	15.274	16.241	15.491	15.791	15.755	16.099	16.167	16.475
Kredit kepada Bank Lain / Interbank Loans	4.756	4.407	8.400	8.244	11.770	11.218	11.205	9.896	9.883	9.744	9.761	10.450	10.268	10.251	9.657	10.383
a. Lancar / Current	4.743	4.406	8.389	8.214	11.731	11.116	11.082	9.738	9.753	9.620	9.611	10.338	10.152	10.135	9.541	10.267
b. Dalam Perhatian Khusus / Special Mention	13	-	11	6	9	10	38	79	45	15	42	-	4	4	4	-
c. Kurang Lancar / Sub-Standard	-	-	-	4	5	-	-	-	8	16	3	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	20	4	5	-	-	-	16	16	20	3	-	-	-
e. Macet / Loss	0	0	0	-	20	87	85	79	77	76	87	92	109	112	112	116
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	0	0	0	24	29	92	85	79	86	108	107	112	112	112	112	116

Tabel 1.26.a. Aset Produktif Bank Swasta Nasional dan Kualitas Kredit Bank Swasta Nasional kepada Bank Lain (Earning Assets of Domestic Private Banks and Credit Quality of Domestic Private Banks to Other Bank) Miliar Rp (Billion Rp)																
Indikator / Indicator	2020	2021	2022	2023					2024							
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Aset Produktif Neraca / Earning Assets	3.343.329	3.500.624	3.807.307	4.081.154	4.129.349	4.363.073	4.174.585	4.246.109	2.450.846	4.265.580	4.349.245	4.400.131	4.392.262	4.416.124	4.443.897	4.478.039
a. Lancar / Current	3.173.789	3.333.913	3.648.405	3.900.326	3.954.671	4.163.932	3.974.698	4.046.652	2.347.958	4.063.526	4.142.568	4.200.245	4.195.297	4.214.468	4.245.897	4.283.651
b. Dalam Perhatian Khusus / Special Mention	108.345	99.169	96.575	114.071	111.483	130.205	130.978	133.159	64.390	132.041	137.222	130.819	128.545	133.533	130.497	128.279
c. Kurang Lancar / Sub-Standard	9.807	9.055	9.021	10.063	10.075	11.333	10.254	8.505	5.041	8.611	7.488	7.589	7.748	7.814	7.449	6.525
d. Diragukan / Doubtful	5.504	6.501	11.142	6.948	6.849	9.878	10.255	7.484	4.102	7.423	7.557	7.961	6.808	5.934	6.843	6.329
e. Macet / Loss	45.885	51.986	42.164	49.745	46.271	47.725	48.400	50.310	29.355	53.979	54.409	53.517	53.864	54.376	53.211	53.255
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	1.112.010	1.176.394	1.332.586	1.476.228	1.464.566	1.531.188	1.522.903	1.509.137	945.325	1.551.193	1.580.097	1.577.311	1.567.018	1.554.180	1.593.619	1.623.095
a. Lancar / Current	1.100.809	1.165.871	1.323.689	1.464.911	1.453.632	1.519.232	1.510.052	1.497.923	941.060	1.539.636	1.569.686	1.566.023	1.555.972	1.543.005	1.582.924	1.612.586
b. Dalam Perhatian Khusus / Special Mention	10.639	9.846	8.020	10.451	10.082	10.649	11.538	9.932	3.962	10.361	9.373	10.236	9.893	10.153	9.643	9.512
c. Kurang Lancar / Sub-Standard	206	191	470	331	377	683	813	791	108	675	545	541	575	476	470	476
d. Diragukan / Doubtful	30	55	56	81	81	88	84	74	48	75	79	83	81	81	88	83
e. Macet / Loss	326	432	351	453	394	535	417	418	147	447	414	428	496	465	493	439
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	61.758	68.219	63.204	67.623	64.047	70.243	70.221	67.581	38.801	71.210	70.492	70.119	69.573	69.146	68.555	67.107
Kredit kepada Bank Lain / Interbank Loans	46.923	36.574	49.413	45.485	56.601	56.689	56.461	56.843	54.038	51.187	50.213	51.081	52.141	51.432	49.254	53.651
a. Lancar / Current	46.894	36.556	49.366	45.448	56.564	56.636	56.405	56.784	53.983	51.132	50.156	51.026	52.086	51.377	49.199	53.585
b. Dalam Perhatian Khusus / Special Mention	23	13	21	0	-	17	19	7	3	-	-	0	0	-	-	11
c. Kurang Lancar / Sub-Standard	-	-	17	-	-	-	-	-	-	3	3	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	17	17	17	3	3	-	-	-	-
e. Macet / Loss	6	6	9	37	36	36	36	36	36	36	52	52	55	55	55	55
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	6	6	26	37	36	36	36	52	52	55	58	55	55	55	55	55

Tabel 1.27.a.

[illegible]

Tabel 1.28.a. Komposisi Dana Pihak Ketiga Bank Umum (Composition of Third Party Funds of Commercial Banks) Miliar Rp (Billion Rp)										
Keterangan	Desember 2021		Desember 2022		November 2023		Desember 2023		November 2024	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	2.143.505	28,66	2.546.160	31,23	2.526.750	30,75	2.662.551	31,48	2.804.036	31,73
Rupiah	1.591.523	21,28	1.839.473	22,56	1.767.724	21,52	1.869.826	22,11	2.008.707	22,73
Valas / Foreign Exchange	551.982	7,38	706.687	8,67	759.026	9,24	792.724	9,37	795.329	9,00
Tabungan / Saving	2.432.260	32,52	2.615.185	32,07	2.610.398	31,77	2.669.183	31,56	2.781.294	31,48
Rupiah	2.263.564	30,26	2.422.410	29,71	2.429.696	29,57	2.488.350	29,42	2.583.519	29,24
Valas / Foreign Exchange	168.696	2,26	192.775	2,36	180.702	2,20	180.833	2,14	197.775	2,24
Simpanan Berjangka / Time Deposits	2.903.698	38,82	2.992.245	36,70	3.079.059	37,48	3.126.195	36,96	3.250.571	36,79
Rupiah	2.587.514	34,59	2.645.955	32,45	2.754.741	33,53	2.786.262	32,94	2.874.905	32,54
Valas / Foreign Exchange	316.184	4,23	346.290	4,25	324.319	3,95	339.933	4,02	375.666	4,25
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	1.151.042	15,39	1.289.691	15,82	1.177.488	14,33	1.180.070	13,95	1.138.908	12,89
Valas / Foreign Exchange	162.193	2,17	213.808	2,62	160.094	1,95	161.717	1,91	173.593	1,96
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	742.930	9,93	708.827	8,69	841.229	4,55	861.312	4,43	1.085.776	3,87
Valas / Foreign Exchange	55.384	0,74	54.723	0,67	88.227	4,40	100.085	4,38	125.105	3,49
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	320.224	4,28	275.858	3,38	374.186	4,40	374.272	4,38	342.188	3,49
Valas / Foreign Exchange	58.202	0,78	34.987	0,43	37.504	0,47	40.958	0,44	46.127	0,35
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	373.318	4,99	371.577	4,56	361.838	4,40	370.608	4,38	308.033	3,49
Valas / Foreign Exchange	40.405	0,54	42.772	0,52	38.493	0,47	37.174	0,44	30.840	0,35
Total DPK / Total Third Party Funds	7.479.463	100,00	8.153.590	100,00	8.216.207	100,00	8.457.929	100,00	8.835.901	100,00
Rupiah	6.442.601	86,14	6.907.838	84,72	6.952.161	84,62	7.144.439	84,47	7.467.131	84,51
Valas / Foreign Exchange	1.036.861	13,86	1.245.752	15,28	1.264.046	15,38	1.313.490	15,53	1.368.770	15,49

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 2021		Desember 2022		November 2023		Desember 2023		November 2024	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	958.583	30,15	1.277.123	35,66	1.214.373	34,19	1.366.889	36,47	1.426.395	36,53
Rupiah	690.666	21,72	860.753	28,78	757.165	25,83	873.115	28,34	942.376	24,14
Valas / Foreign Exchange	267.918	8,43	416.370	70,53	457.208	73,67	493.774	74,06	484.018	12,40
Tabungan / Saving	1.152.044	36,23	1.233.461	34,44	1.229.625	34,61	1.255.700	33,51	1.324.556	33,92
Rupiah	1.105.687	34,78	1.176.897	39,35	1.176.066	40,11	1.201.674	39,00	1.263.439	32,36
Valas / Foreign Exchange	46.357	1,46	56.563	9,58	53.559	8,63	54.025	8,10	61.117	1,57
Simpanan Berjangka / Time Deposits	1.068.860	33,62	1.070.556	29,89	1.108.349	31,20	1.125.021	30,02	1.153.447	29,54
Rupiah	934.825	29,40	953.163	26,62	998.541	28,11	1.006.098	26,85	1.021.416	26,16
Valas / Foreign Exchange	134.035	4,22	117.393	3,28	109.809	3,09	118.923	3,17	132.030	3,38
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	343.697	10,81	374.688	10,46	316.504	8,91	312.086	8,33	307.139	7,87
Valas / Foreign Exchange	60.740	1,91	67.517	1,89	48.016	1,35	46.969	1,25	57.843	1,48
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	323.819	10,18	315.935	0,43	369.632	4,70	384.126	4,49	522.628	2,57
Valas / Foreign Exchange	18.328	0,58	15.466	3,42	35.621	4,09	42.641	3,78	51.848	2,34
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	136.950	4,31	122.610	3,91	167.097	4,09	168.384	3,78	100.196	2,34
Valas / Foreign Exchange	35.815	1,13	17.103	0,48	14.240	0,34	17.685	0,31	13.585	0,22
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	130.359	4,10	139.929	3,91	145.308	4,09	141.503	3,78	91.453	2,34
Valas / Foreign Exchange	19.153	0,60	17.307	0,58	11.931	0,41	11.628	0,38	8.755	0,22
Total DPK / Total Third Party Funds	3.179.487	100,00	3.581.139	100,00	3.552.347	100,00	3.747.610	100,00	3.904.397	100,00
Rupiah	2.731.178	85,90	2.990.814	83,52	2.931.772	82,53	3.080.887	82,21	3.227.231	82,66
Valas / Foreign Exchange	448.310	14,10	590.326	16,48	620.575	17,47	666.723	17,79	677.166	17,34

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

Keterangan	Desember 2021		Desember 2022		November 2023		Desember 2023		November 2024	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	170.794	25,06	181.505	25,07	209.160	27,84	168.041	23,01	204.465	25,47
Rupiah	169.986	24,94	180.745	24,97	209.021	27,82	167.905	22,99	204.333	25,45
Valas / Foreign Exchange	808	0,12	760	0,11	139	0,02	136	0,02	132	0,02
Tabungan / Saving	208.717	30,62	221.207	30,56	213.205	28,38	239.141	32,74	235.182	29,29
Rupiah	208.612	30,61	221.084	30,54	213.108	28,36	239.041	32,73	235.069	29,28
Valas / Foreign Exchange	106	0,02	123	0,02	97	0,01	100	0,01	112	0,01
Simpanan Berjangka / Time Deposits	302.095	44,32	321.168	44,37	328.975	43,79	323.151	44,25	363.202	45,24
Rupiah	298.039	43,73	320.016	44,21	324.792	43,23	316.811	43,38	360.150	44,86
Valas / Foreign Exchange	4.056	0,60	1.152	0,16	4.183	0,56	6.339	0,87	3.053	0,38
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	79.057	11,60	96.270	13,30	110.026	14,64	101.674	13,92	93.773	11,68
Valas / Foreign Exchange	1.959	0,29	459	0,06	1.838	0,24	3.543	0,49	634	0,08
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	81.579	11,97	94.448	3,46	77.629	0,02	69.647	0,02	123.151	6,15
Valas / Foreign Exchange	1.027	0,15	17	14,40	2.198	12,54	2.630	14,74	1.346	11,69
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	30.288	4,44	25.053	14,40	42.929	12,54	37.850	14,74	49.404	11,69
Valas / Foreign Exchange	361	0,05	128	0,08	126	0,00	123	0,01	1.045	0,00
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	107.115	15,72	104.245	14,40	94.207	12,54	107.641	14,74	93.822	11,69
Valas / Foreign Exchange	709	0,10	549	0,08	22	0,00	43	0,01	27	0,00
Total DPK / Total Third Party Funds	681.607	100,00	723.880	100,00	751.340	100,00	730.333	100,00	802.849	100,00
Rupiah	676.637	99,27	721.844	99,72	746.921	99,41	723.757	99,10	799.552	99,59
Valas / Foreign Exchange	4.970	0,73	2.036	0,28	4.419	0,59	6.576	0,90	3.297	0,41

Tabel 1.31.a. Komposisi Dana Pihak Ketiga Bank Swasta Nasional (Composition of Third Party Funds of Domestic Private Banks) Miliar Rp (Billion Rp)										
Keterangan	Desember 2021		Desember 2022		November 2023		Desember 2023		November 2024	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	858.148	25,15	910.515	25,32	921.218	25,12	950.120	25,37	1.000.944	25,73
Rupiah	648.844	19,02	702.334	19,53	704.928	19,22	734.301	19,61	772.562	19,86
Valas / Foreign Exchange	209.304	6,13	208.181	5,79	216.290	5,90	215.818	5,76	228.381	5,87
Tabungan / Saving	1.053.879	30,89	1.143.229	31,80	1.159.416	31,62	1.166.454	31,14	1.211.692	31,15
Rupiah	940.522	27,57	1.014.955	28,23	1.034.349	28,21	1.041.836	27,82	1.078.720	27,73
Valas / Foreign Exchange	113.357	3,32	128.274	3,57	125.067	3,41	124.618	3,33	132.971	3,42
Simpanan Berjangka / Time Deposits	1.499.815	43,96	1.541.811	42,88	1.586.239	43,26	1.628.728	43,49	1.677.168	43,12
Rupiah	1.327.538	38,91	1.335.185	37,13	1.394.313	38,02	1.430.585	38,20	1.455.304	37,41
Valas / Foreign Exchange	172.278	5,05	206.626	5,75	191.926	5,23	198.144	5,29	221.865	5,70
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	712.881	20,89	795.937	22,14	723.399	19,73	742.855	19,83	710.068	18,25
Valas / Foreign Exchange	96.401	2,83	132.422	3,68	100.773	2,75	103.097	2,75	103.390	2,66
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	332.925	9,76	291.145	3,39	389.039	4,41	402.413	4,43	435.385	4,84
Valas / Foreign Exchange	34.555	1,01	34.975	3,51	45.762	3,28	50.225	3,19	66.871	3,12
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	147.456	4,32	122.023	3,51	161.783	3,28	165.999	3,19	188.353	3,12
Valas / Foreign Exchange	21.453	0,63	16.416	0,63	21.380	0,65	21.749	0,62	30.257	0,55
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	134.276	3,94	126.079	3,51	120.092	3,28	119.318	3,19	121.498	3,12
Valas / Foreign Exchange	19.869	0,58	22.813	0,63	24.011	0,65	23.073	0,62	21.346	0,55
Total DPK / Total Third Party Funds	3.411.842	100,00	3.595.556	100,00	3.666.873	100,00	3.745.302	100,00	3.889.803	100,00
Rupiah	2.916.904	85,49	3.052.474	84,90	3.133.590	85,46	3.206.723	85,62	3.306.586	85,01
Valas / Foreign Exchange	494.938	14,51	543.081	15,10	533.282	14,54	538.579	14,38	583.217	14,99

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 2021		Desember 2022		November 2023		Desember 2023		November 2024	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	155.979	75,53	177.017	69,96	182.000	74,09	177.501	75,63	172.234	72,11
Rupiah	82.027	39,72	95.641	37,80	96.611	39,33	94.505	40,27	89.436	37,44
Valas / Foreign Exchange	73.952	35,81	81.376	32,16	85.389	34,76	82.995	35,36	82.798	34,66
Tabungan / Saving	17.619	8,53	17.288	6,83	8.152	3,32	7.889	3,36	9.864	4,13
Rupiah	8.743	4,23	9.473	3,74	6.173	2,51	5.799	2,47	6.291	2,63
Valas / Foreign Exchange	8.876	4,30	7.815	3,09	1.979	0,81	2.090	0,89	3.574	1,50
Simpanan Berjangka / Time Deposits	32.928	15,94	58.710	23,20	55.496	22,59	49.295	21,00	56.754	23,76
Rupiah	27.112	13,13	37.591	14,86	37.095	15,10	32.768	13,96	38.036	15,92
Valas / Foreign Exchange	5.816	2,82	21.119	8,35	18.401	7,49	16.527	7,04	18.718	7,84
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	15.407	7,46	22.796	9,01	27.558	11,22	23.455	9,99	27.928	11,69
Valas / Foreign Exchange	3.093	1,50	13.410	5,30	9.467	3,85	8.108	3,45	11.726	4,91
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	4.606	2,23	7.299	2,44	4.928	0,97	5.127	0,87	4.613	1,77
Valas / Foreign Exchange	1.475	0,71	4.264	0,52	4.647	0,91	4.589	0,91	5.040	0,53
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	5.530	2,68	6.172	0,52	2.377	0,91	2.040	0,91	4.235	0,53
Valas / Foreign Exchange	573	0,28	1.341	0,83	1.758	1,03	1.400	1,04	1.240	0,30
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	1.569	0,76	1.324	0,52	2.231	0,91	2.146	0,91	1.259	0,53
Valas / Foreign Exchange	675	0,33	2.103	0,83	2.529	1,03	2.430	1,04	712	0,30
Total DPK / Total Third Party Funds	206.526	100,00	253.015	100,00	245.648	100,00	234.684	100,00	238.852	100,00
Rupiah	117.882	57,08	142.705	56,40	139.878	56,94	133.072	56,70	133.762	56,00
Valas / Foreign Exchange	88.644	42,92	110.310	43,60	105.769	43,06	101.612	43,30	105.090	44,00

Tabel 1.33.a. Komposisi DPK Bank Umum Berdasarkan Lokasi Penghimpunan Dana November 2024 (Composition of Third Party Funds of Commercial Banks Based on Location - November 2024) Milliar 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	118.770	20.555	304.783	15.667	205.696	15.242	629.249	51.465	680.714	7,70
2. Banten	69.322	9.926	101.791	5.507	90.208	10.946	261.321	26.379	287.701	3,26
3. DKI Jakarta	1.255.037	655.952	637.421	111.641	1.694.534	279.461	3.586.991	1.047.055	4.634.045	52,45
4. D.I Yogyakarta	11.437	587	49.311	1.281	20.983	446	81.730	2.315	84.045	0,95
5. Jawa Tengah	55.998	6.421	223.348	6.731	121.248	5.000	400.594	18.152	418.747	4,74
6. Jawa Timur	133.075	23.367	318.432	17.673	261.363	19.366	712.870	60.406	773.277	8,75
7. Bengkulu	2.708	465	12.024	94	3.634	34	18.366	592	18.958	0,21
8. Jambi	6.704	683	26.656	428	11.806	167	45.166	1.278	46.445	0,53
9. Aceh	9.252	438	24.981	77	10.837	14	45.070	529	45.599	0,52
10. Sumatera Utara	46.083	7.623	134.338	7.164	116.344	15.715	296.765	30.502	327.267	3,70
11. Sumatera Barat	7.581	832	31.077	471	14.084	668	52.741	1.970	54.712	0,62
12. Riau	20.464	5.707	66.566	1.885	32.141	1.571	119.171	9.163	128.334	1,45
14. Sumatera Selatan	20.636	906	56.361	1.667	28.327	3.529	105.324	6.102	111.426	1,26
15. Bangka Belitung	3.940	1.429	12.785	408	6.407	578	23.132	2.415	25.547	0,29
13. Kepulauan Riau	25.085	8.781	32.665	6.014	16.499	3.701	74.250	18.495	92.745	1,05
16. Lampung	10.891	557	36.211	638	11.451	443	58.552	1.638	60.191	0,68
17. Kalimantan Selatan	23.099	3.050	42.041	775	24.576	320	89.716	4.145	93.861	1,06
18. Kalimantan Barat	13.334	886	45.456	1.702	20.870	718	79.661	3.305	82.966	0,94
19. Kalimantan Timur	51.655	10.732	77.167	2.555	44.595	4.557	173.417	17.844	191.261	2,16
20. Kalimantan Tengah	13.403	883	22.232	211	9.478	127	45.113	1.221	46.334	0,52
21. Sulawesi Tengah	8.187	2.980	20.265	142	4.382	69	32.833	3.191	36.024	0,41
22. Sulawesi Selatan	20.533	1.711	78.171	1.629	30.698	508	129.401	3.848	133.249	1,51
23. Sulawesi Utara	5.103	364	16.512	894	7.199	176	28.814	1.434	30.248	0,34
24. Gorontalo	1.385	123	3.978	40	1.151	3	6.513	166	6.680	0,08
25. Sulawesi Barat	1.141	1	4.845	3	430	0	6.416	4	6.420	0,07
26. Sulawesi Tenggara	6.031	617	20.394	173	4.834	35	31.260	825	32.084	0,36
27. Nusa Tenggara Barat	5.918	2.785	23.083	405	11.315	43	40.316	3.233	43.549	0,49
28. Bali	26.999	4.583	90.204	7.364	42.741	1.138	159.944	13.086	173.030	1,96
29. Nusa Tenggara Timur	6.674	128	19.051	220	10.230	39	35.955	386	36.342	0,41
30. Maluku	2.672	52	8.696	96	3.568	71	14.936	219	15.155	0,17
31. Papua	16.316	359	26.883	331	8.327	79	51.526	769	52.295	0,59
32. Maluku Utara	4.292	29	6.827	48	2.040	73	13.160	150	13.310	0,15
33. Papua Barat	4.969	70	8.928	61	2.899	18	16.797	148	16.945	0,19
34. Lainnya	13	21.745	35	3.782	12	10.810	59	36.337	36.396	0,41
Total	2.008.707	795.329	2.583.519	197.775	2.874.905	375.666	7.467.131	1.368.770	8.835.901	100

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

Lokasi / Location	2020	2021	2022	2023				2024								
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
1. Jawa Barat	561.231	609.899	632.629	644.511	658.144	654.219	652.345	669.478	681.320	674.072	668.951	669.299	672.033	674.580	676.249	680.714
2. Banten	221.887	242.084	252.591	259.999	264.009	264.774	266.763	275.134	274.645	272.168	280.190	280.801	283.050	290.500	286.973	287.701
3. DKI Jakarta	3.392.262	3.908.384	4.373.922	4.272.054	4.499.584	4.457.434	4.471.875	4.576.871	4.572.527	4.616.917	4.599.624	4.552.099	4.500.957	4.545.484	4.535.543	4.634.045
4. D.I Yogyakarta	69.846	74.354	78.757	80.041	81.390	81.619	81.428	81.445	82.040	83.055	83.705	84.040	84.512	84.274	83.875	84.045
5. Jawa Tengah	341.042	371.697	384.849	398.534	404.249	401.541	403.441	402.942	421.809	422.006	422.536	421.890	424.521	428.495	430.205	418.747
6. Jawa Timur	633.322	683.634	708.011	736.840	736.718	743.608	743.866	752.817	754.789	760.419	766.653	768.869	767.078	768.466	774.878	773.277
7. Bengkulu	13.729	16.400	16.746	17.005	16.819	16.872	16.826	17.086	17.231	17.499	17.761	18.428	18.687	18.782	19.245	18.958
8. Jambi	38.203	42.790	44.400	43.730	44.492	43.230	45.536	45.299	44.935	44.849	44.497	44.873	45.021	45.318	46.844	46.445
9. Aceh	41.793	39.321	39.637	42.839	41.927	40.022	40.031	41.393	42.982	43.272	43.351	45.038	44.633	44.696	45.225	45.599
10. Sumatera Utara	261.975	293.498	306.773	317.376	318.612	319.963	320.300	320.702	320.025	317.374	324.225	325.064	322.730	324.880	328.372	327.267
11. Sumatera Barat	46.928	50.421	52.523	52.334	51.895	52.374	52.191	52.891	53.975	53.963	54.845	54.687	54.646	54.621	55.189	54.712
12. Riau	91.590	109.453	114.728	114.907	118.019	118.879	117.894	120.809	119.176	120.320	122.367	122.533	125.479	125.836	127.329	128.334
13. Sumatera Selatan	89.085	100.005	109.586	102.046	102.753	100.817	100.128	101.793	103.258	105.886	105.953	107.147	108.093	109.101	110.888	111.426
14. Bangka Belitung	19.196	24.284	25.940	26.787	24.909	24.059	23.610	23.230	23.156	22.945	23.238	23.525	23.873	24.424	25.280	25.547
15. Kepulauan Riau	61.254	66.415	75.641	85.433	85.158	81.977	84.303	85.051	86.673	86.420	88.917	88.938	89.696	91.129	92.955	92.745
16. Lampung	46.781	51.451	53.955	56.667	55.051	54.952	55.426	55.880	56.610	56.689	58.287	58.616	59.379	60.126	60.664	60.191
17. Kalimantan Selatan	55.405	64.398	76.363	82.591	80.176	83.080	83.141	82.345	87.429	85.075	86.081	86.189	86.917	87.945	92.382	93.861
18. Kalimantan Barat	65.138	71.359	73.661	76.743	77.531	77.605	78.517	78.854	78.998	80.353	81.291	81.895	81.752	82.372	82.764	82.966
19. Kalimantan Timur	117.244	131.337	162.497	176.308	173.747	176.060	175.252	176.059	180.275	183.830	184.800	184.318	184.734	186.481	190.848	191.261
20. Kalimantan Tengah	29.982	34.260	36.579	42.916	42.015	42.621	42.307	42.438	43.027	42.076	44.491	45.725	45.096	46.303	47.292	46.334
21. Sulawesi Tengah	25.803	32.247	32.442	33.561	31.411	31.595	32.364	34.721	34.266	35.917	36.087	35.417	34.948	35.736	36.541	36.024
22. Sulawesi Selatan	105.535	112.226	114.843	122.504	125.346	124.571	124.744	126.369	126.965	127.530	128.966	129.604	131.133	131.247	133.285	133.249
23. Sulawesi Utara	28.621	28.291	28.572	30.039	29.977	29.889	30.079	30.388	30.256	30.187	30.963	30.230	30.248	30.423	30.703	30.248
24. Gorontalo	5.312	5.967	6.136	6.421	6.253	6.372	6.370	6.667	6.723	6.702	6.720	6.721	6.678	6.943	6.937	6.680
25. Sulawesi Barat	5.207	5.860	5.704	5.975	5.899	5.755	5.750	5.767	5.941	5.979	6.308	6.245	6.329	6.284	6.496	6.420
26. Sulawesi Tenggara	25.940	29.829	30.489	33.092	32.431	30.006	29.656	29.994	30.701	30.462	33.147	32.444	31.706	31.848	32.102	32.084
27. Nusa Tenggara Barat	33.364	35.410	41.474	41.821	42.147	42.851	43.861	44.660	45.811	44.744	46.849	45.291	48.444	47.684	46.724	43.549
28. Bali	100.217	104.080	126.589	151.381	150.411	154.702	156.178	157.966	160.210	162.758	165.643	168.619	170.917	172.195	173.658	173.030
29. Nusa Tenggara Timur	30.085	33.167	33.059	35.484	34.947	34.515	35.237	36.152	36.603	36.326	35.605	36.383	36.158	36.252	36.770	36.342
30. Maluku	13.977	14.439	14.202	14.654	14.549	14.698	14.625	14.738	14.755	14.800	14.964	14.921	14.991	15.046	15.228	15.155
31. Papua	46.639	48.022	49.918	55.876	51.241	48.864	47.398	47.130	50.699	51.097	51.788	51.343	51.387	51.300	52.649	52.295
32. Maluku Utara	8.190	9.113	10.312	11.640	11.592	12.523	12.040	12.897	13.728	13.769	13.424	14.085	14.479	12.624	13.465	13.310
33. Papua Barat	18.068	17.034	17.962	19.989	17.880	17.452	17.266	17.499	16.833	16.611	17.407	17.402	17.353	17.591	17.537	16.945
34. Lainnya / Others	20.541	18.335	22.097	24.110	26.644	25.785	30.097	33.755	34.643	32.631	32.404	34.041	32.213	31.796	36.066	36.396
Total	6.665.390	7.479.463	8.153.590	8.216.207	8.457.929	8.415.282	8.440.845	8.601.220	8.653.014	8.698.703	8.722.035	8.686.720	8.649.871	8.720.782	8.751.160	8.835.901

Tabel 1.35.a. Suku Bunga Rata-rata DPK Bank Umum (Average of Interest Rate of Third Party Funds of Commercial Banks) Persen (Percent)																
Keterangan / Items	2020	2021	2022	2023				2024								
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Giro / Demand Deposits																
Rupiah	1,91	1,71	1,91	2,08	2,20	2,14	2,16	2,16	2,15	2,21	2,24	2,26	2,25	2,30	2,29	2,35
Valas / Foreign Exchange	0,42	0,17	1,01	1,50	1,66	1,68	1,69	1,62	1,63	1,96	1,72	2,22	2,32	2,28	2,22	1,93
Tabungan / Saving																
Rupiah	0,86	0,69	0,67	0,67	0,69	0,68	0,67	0,68	0,68	0,67	0,67	0,65	0,65	0,67	0,66	0,67
Valas / Foreign Exchange	0,28	0,17	0,43	0,72	0,78	0,78	0,77	0,69	0,75	0,84	0,81	0,82	0,83	0,84	0,83	0,79
Simpanan Berjangka / Time Deposits																
- Simpanan Berjangka 1 bln / 1 Month Time Deposits																
Rupiah	4,22	2,92	3,95	4,52	4,76	4,68	4,62	4,62	4,65	4,68	4,70	4,78	4,79	4,81	4,78	4,78
Valas / Foreign Exchange	0,72	0,37	2,74	3,71	3,85	3,98	3,88	3,95	3,70	3,76	3,69	3,92	3,94	3,83	3,74	3,71
- Simpanan Berjangka 3 bln / 3 Month Time Deposits																
Rupiah	4,39	3,21	4,18	5,00	5,24	5,37	5,39	5,36	5,32	5,31	5,34	5,41	5,47	5,52	5,53	5,53
Valas / Foreign Exchange	1,00	0,50	2,60	4,24	4,57	4,61	4,55	4,41	4,52	4,54	4,64	4,69	4,60	4,61	4,53	4,38
- Simpanan Berjangka 6 bln / 6 Month Time Deposits																
Rupiah	5,12	3,52	4,16	5,31	5,52	5,61	5,66	5,69	5,70	5,69	5,45	5,43	5,46	5,54	5,57	5,67
Valas / Foreign Exchange	1,38	0,60	2,45	3,84	4,19	4,36	4,41	4,33	4,42	4,33	3,95	4,37	4,49	4,52	4,44	4,40
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits																
Rupiah	5,80	3,99	4,68	5,32	5,66	5,78	5,71	5,74	5,79	5,81	5,80	5,80	5,85	5,82	5,85	5,67
Valas / Foreign Exchange	1,44	0,66	2,05	3,08	3,16	3,00	2,99	3,03	3,03	3,08	3,12	3,16	3,40	3,43	3,44	3,37

Tabel 1.36.a. Suku Bunga Rata-rata DPK Bank Persero (Average of Interest Rate of Third Party Funds of State Owned Banks) Persen (Percent)																
Keterangan / Items	2020	2021	2022	2023			2024									
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Giro / Demand Deposits																
Rupiah	2,06	1,95	2,20	2,44	2,57	2,47	2,50	2,49	2,49	2,58	2,63	2,68	2,71	2,75	2,75	2,84
Valas / Foreign Exchange	0,49	0,17	1,19	1,43	1,56	1,59	1,67	1,55	1,47	2,07	1,61	2,39	2,52	2,43	2,32	1,78
Tabungan / Saving																
Rupiah	0,85	0,62	0,61	0,61	0,61	0,61	0,62	0,63	0,62	0,62	0,63	0,62	0,63	0,64	0,65	0,66
Valas / Foreign Exchange	0,31	0,20	0,21	0,20	0,20	0,20	0,20	0,20	0,20	0,20	0,20	0,20	0,20	0,20	0,20	0,20
Simpanan Berjangka / Time Deposits																
- Simpanan Berjangka 1 bln / 1 Month Time Deposits																
Rupiah	3,74	2,53	3,59	4,10	4,28	4,39	4,34	4,34	4,45	4,42	4,29	4,41	4,47	4,43	4,38	4,49
Valas / Foreign Exchange	0,65	0,31	2,80	3,70	3,62	3,98	3,91	3,88	3,53	3,21	3,30	3,60	3,70	3,60	3,52	3,72
- Simpanan Berjangka 3 bln / 3 Month Time Deposits																
Rupiah	3,77	2,77	3,77	4,90	5,22	5,41	5,43	5,41	5,33	5,32	5,35	5,40	5,49	5,56	5,57	5,50
Valas / Foreign Exchange	1,06	0,40	2,55	4,47	4,89	4,91	4,79	4,49	4,67	4,71	4,79	4,83	4,64	4,74	4,69	4,51
- Simpanan Berjangka 6 bln / 6 Month Time Deposits																
Rupiah	4,52	3,12	4,11	5,33	5,62	5,76	5,80	5,80	5,75	5,78	5,31	4,96	5,04	5,09	5,10	5,37
Valas / Foreign Exchange	1,36	0,57	2,96	3,81	4,46	4,81	4,87	4,73	4,82	4,61	3,38	4,47	4,47	4,53	4,38	4,36
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits																
Rupiah	5,85	3,70	4,80	5,35	5,70	5,72	5,73	5,74	5,77	5,78	5,74	5,70	5,69	5,67	5,71	5,26
Valas / Foreign Exchange	1,49	0,54	1,58	1,53	1,46	1,37	1,37	1,36	1,38	1,39	1,35	1,43	1,87	1,88	1,89	1,96

Tabel 1.37.a. Suku Bunga Rata-rata DPK Bank Pembangunan Daerah (Average of Interest Rate of Third Party Funds of Regional Development Banks) Persen (Percent)																
Keterangan / Items	2020	2021	2022	2023			2024									
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Giro / Demand Deposits																
Rupiah	1,93	1,69	1,68	1,61	1,51	1,62	1,64	1,67	1,65	1,65	1,64	1,60	1,60	1,67	1,65	1,66
Valas / Foreign Exchange	0,29	0,29	0,26	0,23	0,24	0,24	0,22	0,22	0,23	0,23	0,23	0,24	0,22	0,22	0,23	0,20
Tabungan / Saving																
Rupiah	1,28	1,03	0,97	0,83	0,96	0,86	0,85	0,90	0,93	0,93	0,94	0,85	0,83	0,92	0,91	0,91
Valas / Foreign Exchange	0,21	0,20	0,29	0,20	0,31	0,22	0,23	0,24	0,26	0,26	0,35	0,32	0,34	0,21	0,21	0,21
Simpanan Berjangka / Time Deposits																
- Simpanan Berjangka 1 bln / 1 Month Time Deposits																
Rupiah	5,37	3,41	4,61	4,59	5,64	4,92	4,70	4,65	4,54	4,54	4,65	4,81	4,65	4,77	4,68	4,63
Valas / Foreign Exchange	1,16	0,52	1,36	5,72	6,57	6,39	6,16	5,78	4,39	4,39	2,49	5,51	3,34	5,15	5,36	3,57
- Simpanan Berjangka 3 bln / 3 Month Time Deposits																
Rupiah	5,85	3,66	5,24	5,26	5,68	5,96	6,05	5,95	5,88	5,88	5,88	5,93	5,90	5,95	5,94	6,09
Valas / Foreign Exchange	1,23	0,53	0,56	6,32	6,42	6,41	6,40	6,15	5,74	5,74	5,69	5,34	5,66	5,61	5,34	5,60
- Simpanan Berjangka 6 bln / 6 Month Time Deposits																
Rupiah	5,30	3,92	4,22	5,43	5,63	5,64	5,62	5,64	5,78	5,78	5,20	5,37	5,39	5,63	5,73	5,81
Valas / Foreign Exchange	0,56	0,53	0,88	0,99	1,15	1,22	1,22	1,22	4,29	4,29	4,36	4,41	5,74	5,69	5,67	5,67
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits																
Rupiah	6,42	4,28	5,40	6,02	6,45	6,54	6,59	6,61	6,70	6,70	6,74	6,74	6,92	6,75	6,78	6,68
Valas / Foreign Exchange	0,99	0,30	0,25	2,41	3,46	3,57	3,55	3,44	3,45	3,45	3,38	3,37	2,47	3,18	3,14	2,61

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

Keterangan / Items	2020	2021	2022	2023			2024									
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Giro / Demand Deposits																
Rupiah	1,77	1,51	1,66	1,87	1,95	1,96	1,98	2,00	1,98	1,98	2,02	2,01	1,97	2,03	2,03	2,04
Valas / Foreign Exchange	0,38	0,20	0,86	1,83	2,07	2,09	1,95	2,03	2,13	2,13	2,14	2,24	2,32	2,20	2,17	2,19
Tabungan / Saving																
Rupiah	0,78	0,67	0,65	0,68	0,69	0,68	0,67	0,66	0,66	0,66	0,63	0,62	0,61	0,61	0,60	0,60
Valas / Foreign Exchange	0,27	0,16	0,54	0,99	1,08	1,03	1,01	0,92	1,01	1,01	1,07	1,09	1,08	1,09	1,08	1,01
Simpanan Berjangka / Time Deposits																
- Simpanan Berjangka 1 bln / 1 Month Time Deposits																
Rupiah	4,35	3,08	4,04	4,69	4,86	4,78	4,74	4,74	4,75	4,75	4,88	4,93	4,95	4,98	4,97	4,93
Valas / Foreign Exchange	0,79	0,41	2,69	3,71	3,89	3,85	3,77	3,86	3,80	3,80	3,93	4,03	4,06	3,93	3,79	3,72
- Simpanan Berjangka 3 bln / 3 Month Time Deposits																
Rupiah	4,97	3,52	4,30	5,05	5,21	5,23	5,22	5,17	5,20	5,20	5,23	5,32	5,37	5,38	5,39	5,42
Valas / Foreign Exchange	0,98	0,56	2,55	3,98	4,24	4,29	4,34	4,33	4,39	4,39	4,42	4,52	4,52	4,53	4,42	4,32
- Simpanan Berjangka 6 bln / 6 Month Time Deposits																
Rupiah	5,32	3,81	4,19	5,28	5,40	5,47	5,53	5,61	5,65	5,65	5,57	5,67	5,69	5,73	5,76	5,80
Valas / Foreign Exchange	1,45	0,67	1,85	3,84	4,01	4,07	4,10	4,13	4,18	4,18	4,24	4,30	4,47	4,49	4,44	4,39
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits																
Rupiah	5,44	4,04	3,92	4,74	4,72	5,21	4,86	4,93	4,95	4,95	5,04	5,11	5,15	5,19	5,18	5,20
Valas / Foreign Exchange	1,40	0,80	2,41	3,74	3,98	3,85	3,85	3,90	3,91	3,91	4,03	4,05	3,99	4,04	4,06	3,98

Tabel 1.39.a. Suku Bunga Rata-rata DPK Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri (Average of Interest Rate of Third Party Funds of Branch Offices of Foreign Banks) Persen (Percent)																
Keterangan / Items	2020	2021	2022	2023				2024								
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Giro / Demand Deposits																
Rupiah	1,72	1,27	1,76	2,03	2,12	1,98	1,97	1,91	1,79	1,79	2,01	1,90	1,91	1,97	1,80	1,83
Valas / Foreign Exchange	0,25	0,05	0,42	1,09	1,16	1,17	1,10	1,10	1,31	1,31	1,17	1,27	1,26	1,73	1,76	1,90
Tabungan / Saving																
Rupiah	1,45	2,13	2,49	3,47	3,24	3,52	3,41	3,56	3,80	3,80	3,93	3,98	4,11	4,08	4,18	4,18
Valas / Foreign Exchange	0,25	0,18	0,84	0,30	0,30	2,49	2,52	1,76	1,95	1,95	3,03	3,07	2,77	2,97	3,13	3,30
Simpanan Berjangka / Time Deposits																
- Simpanan Berjangka 1 bln / 1 Month Time Deposits																
Rupiah	2,98	2,03	3,86	4,48	4,42	4,58	4,47	4,49	4,62	4,62	4,79	4,71	4,69	4,55	4,59	4,49
Valas / Foreign Exchange	0,13	0,24	2,97	3,45	3,59	3,92	3,76	3,81	3,51	3,51	4,08	3,83	3,94	3,69	3,67	3,51
- Simpanan Berjangka 3 bln / 3 Month Time Deposits																
Rupiah	4,04	2,74	3,79	4,18	4,31	4,48	4,59	4,72	4,64	4,64	4,74	4,75	4,69	4,69	4,64	4,60
Valas / Foreign Exchange	0,37	0,17	3,21	3,88	4,00	3,91	4,00	4,10	4,10	4,10	4,08	4,23	4,26	4,22	4,05	3,63
- Simpanan Berjangka 6 bln / 6 Month Time Deposits																
Rupiah	4,50	3,40	4,13	4,71	4,74	4,73	4,77	4,84	5,20	5,20	5,50	5,61	5,71	5,82	5,80	5,80
Valas / Foreign Exchange	0,40	0,38	2,65	4,24	3,99	3,99	3,90	3,87	3,84	3,84	4,10	4,18	4,28	4,22	4,10	4,19
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits																
Rupiah	4,71	3,51	4,06	5,40	5,43	5,07	5,07	5,09	5,12	5,12	5,07	5,09	5,09	5,11	5,13	5,14
Valas / Foreign Exchange	0,84	0,46	2,69	4,39	4,39	3,44	3,37	3,32	3,30	3,30	3,20	3,17	3,11	3,04	2,93	2,67

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	2020	2021	2022	2023					2024							
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Penerima Kredit Lapangan Usaha / Credit Recipients Industrial Origin																
1. Pertanian, perburuan dan Kehutanan / Agriculture, hunting and forestry																
Rupiah	9,25	8,52	8,74	9,84	9,81	9,82	9,81	9,77	9,78	9,79	9,75	9,69	9,67	9,65	9,63	9,63
Valas / Foreign Exchange	3,26	2,97	5,53	6,05	6,05	6,08	5,99	6,06	6,09	6,11	6,00	6,01	5,99	5,84	5,74	5,69
2. Perikanan / Fisheries																
Rupiah	9,92	9,41	9,38	10,60	10,63	10,71	10,70	10,73	10,74	10,72	10,70	10,66	10,65	10,65	10,52	10,63
Valas / Foreign Exchange	4,21	3,47	5,63	6,54	6,53	6,55	5,84	5,68	5,69	5,56	6,03	6,08	6,12	6,19	5,97	5,82
3. Pertambangan dan Penqualian / Mining and Quarrying																
Rupiah	9,80	9,01	8,46	8,07	7,87	7,80	7,87	7,82	7,74	7,79	7,83	7,83	7,90	7,89	7,93	7,83
Valas / Foreign Exchange	4,53	3,88	6,71	7,44	7,53	7,53	7,52	7,32	7,41	7,34	7,40	7,40	7,38	7,11	7,01	6,96
4. Industri Pengolahan / Processing industry																
Rupiah	8,19	7,66	7,93	8,23	8,19	8,22	8,23	8,23	8,25	8,32	8,33	8,31	8,28	8,29	8,17	8,15
Valas / Foreign Exchange	3,26	3,00	5,35	6,20	6,23	6,23	6,23	6,27	6,26	6,31	6,34	6,32	6,30	6,15	6,06	5,93
5. Listrik, gas dan air / Electricity, gas and water																
Rupiah	7,51	6,53	7,01	7,72	8,15	8,16	8,21	8,14	8,10	8,09	8,10	7,75	7,64	8,00	7,85	7,57
Valas / Foreign Exchange	4,03	3,96	6,04	6,84	6,84	6,77	6,78	6,88	6,95	6,94	7,02	6,92	6,96	6,91	6,77	6,71
6. Konstruksi / Construction																
Rupiah	9,03	8,09	7,94	7,94	7,86	7,72	7,63	7,64	7,71	7,73	7,74	7,75	7,77	8,08	7,57	7,50
Valas / Foreign Exchange	3,91	3,93	6,45	5,98	5,93	5,86	7,14	7,31	6,31	6,35	6,24	6,24	6,09	6,04	5,59	5,56
7. Perdagangan Besar dan Eceran / Big and retail trade																
Rupiah	10,27	10,07	9,99	10,25	10,23	10,29	10,27	10,24	10,25	10,18	10,12	10,10	10,08	9,99	10,00	9,98
Valas / Foreign Exchange	4,21	3,44	5,28	6,27	6,25	6,30	6,22	6,19	6,23	6,23	6,19	6,21	6,17	6,11	5,89	5,85
8. Penyediaan akomodasi dan penyediaan makan minum / Provision of accomodation and food supply drinking																
Rupiah	8,40	8,31	8,56	9,14	9,15	9,20	9,21	9,24	9,15	9,16	9,13	9,05	9,03	9,01	9,04	9,02
Valas / Foreign Exchange	4,27	4,17	6,20	6,93	6,97	7,08	7,05	7,08	7,18	7,18	7,17	7,22	7,20	6,96	6,91	6,86
9. Transportasi, pergudangan dan komunikasi / Transportation, warehousing and communications																
Rupiah	8,10	7,34	7,97	8,02	8,03	8,11	8,14	8,15	8,01	8,06	8,09	8,06	8,08	7,99	7,98	7,97
Valas / Foreign Exchange	4,37	4,05	5,29	5,99	6,00	6,00	5,99	5,94	5,96	6,03	6,07	6,10	5,99	5,79	5,64	5,61
10. Perantara Keuangan / Transitional Finance																
Rupiah	8,11	6,83	6,91	7,17	7,12	7,14	7,15	7,18	7,21	7,29	7,30	7,35	7,36	7,77	7,29	7,27
Valas / Foreign Exchange	1,53	1,38	5,39	6,31	6,22	6,29	6,31	6,28	6,27	6,26	6,21	6,25	6,23	6,09	5,98	5,84
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real estate, Rental Business, and services company																
Rupiah	8,97	8,37	8,19	8,14	8,16	8,13	8,11	8,11	8,14	8,20	8,18	8,21	8,20	8,14	8,15	8,11
Valas / Foreign Exchange	4,21	4,67	7,77	8,28	8,00	7,64	7,88	7,79	7,76	7,75	7,71	7,60	7,51	7,32	7,12	6,95
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / Government administration, the defense and compulsory social security																
Rupiah	5,84	4,77	4,49	6,15	6,28	6,22	6,17	6,15	6,93	6,99	6,97	6,96	6,96	6,95	6,93	6,88
Valas / Foreign Exchange	2,17	1,70	5,62	6,75	6,78	6,70	6,64	6,62	6,61	6,60	6,75	6,75	6,66	6,59	6,47	6,29
13. Jasa Pendidikan / Education services																
Rupiah	10,15	12,48	11,53	10,81	10,74	10,73	10,63	10,55	10,52	10,47	10,40	10,37	10,32	10,31	10,21	10,16
Valas / Foreign Exchange	4,44	4,03	5,32	5,95	6,00	6,07	6,06	6,22	6,12	6,24	6,41	6,55	6,41	6,48	6,48	6,48
14. Jasa Kesehatan dan Kegiatan Sosial / Health and social services																
Rupiah	9,46	9,40	8,84	8,63	8,48	8,42	8,42	8,35	8,39	8,37	8,33	8,33	8,31	8,29	8,26	8,25
Valas / Foreign Exchange	3,14	3,13	7,09	8,09	8,10	8,05	7,93	7,94	7,90	7,94	7,96	7,90	7,97	7,96	7,36	6,67
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / Community, Sociocultural,Entertainment and Other Individual Services																
Rupiah	9,55	8,99	8,36	8,82	8,87	9,08	9,13	9,36	9,65	9,57	9,46	9,47	9,31	9,28	9,16	9,25
Valas / Foreign Exchange	4,58	3,38	3,87	5,13	5,20	5,18	5,21	5,39	5,39	5,46	5,47	5,46	5,47	5,25	5,26	5,31
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual services which serve households																
Rupiah	18,62	17,92	18,61	18,61	18,45	18,51	18,53	18,50	18,65	18,58	18,45	18,46	18,45	18,28	18,33	18,48
Valas / Foreign Exchange	-	4	5	5	5	5	5	5	4,78	4,60	4,61	4,71	4,71	4,72	4,72	4,72
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / Extra agency international agency and other international																
Rupiah	12,24	10,39	8,98	9,23	9,42	9,45	9,50	9,58	9,23	9,30	9,34	9,62	9,64	9,66	9,72	9,87
Valas / Foreign Exchange	3,97	3,97	3,17	3,17	3,17	3,17	3,17	3,17	3,17	0,00	9,34	0,00	0,00	8,56	8,56	
18. Kegiatan yang belum jelas batasannya / Business Activities which are not clearly defined																
Rupiah	9,36	8,23	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Valas / Foreign Exchange	3,30	3,05	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit Bukan Lapangan Usaha / Credit Recipients Non Industrial Origin																
Rumah Tangga / House Hold																
- Untuk Pemilikan Rumah Tinggal / For House Ownership																
Rupiah	8,31	8,02	7,60	7,24	7,20	7,17	7,14	7,04	7,03	7,00	6,97	6,94	6,94	6,93	6,91	6,89
Valas / Foreign Exchange	3,19	2,40	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Untuk Pemilikan Flat atau Apartemen / For Apartement Ownership																
Rupiah	8,31	7,89	7,74	7,52	7,49	7,47	7,46	7,44	7,44	7,41	7,37	7,36	7,37	7,37	7,35	7,33
Valas / Foreign Exchange	-	1,25	1,25	-	-	-	-	-	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
- Untuk Pemilikan Ruko atau Rukan / For Shop House Ownership																
Rupiah	9,19	9,05	8,42	7,71	7,62	7,54	7,48	7,51	7,91	7,83	7,75	7,68	7,62	7,56	7,50	7,46
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Untuk Pemilikan Kendaraan Bermotor / For Vehicles Ownership																
Rupiah	10,43	9,72	8,81	8,67	8,69	8,72	8,74	8,76	8,77	8,78	8,83	8,79	8,79	8,76	8,75	8,73
Valas / Foreign Exchange	3,07	3,90	2,50	6,38	6,42	6,46	6,50	6,55	6,61	6,66	6,72	6,79	6,87	6,95	7,04	6,93
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multiguna) / Others																
Rupiah	12,23	11,83	11,66	11,72	11,70	11,73	11,72	11,69	11,66	11,67	11,69	11,67	11,67	11,68	11,64	11,84
Valas / Foreign Exchange	4,15	3,91	6,31	6,01	5,17	6,76	6,92	6,94	6,97	6,96	6,03	6,02	6,14	6,18	6,18	6,12
- Bukan Lapangan Usaha Lainnya / Non Industrial Orizin Others																
Rupiah	13,86	13,38	14,06	13,88	13,73	14,38	14,37	14,23	14,30	14,34	14,34	14,43	14,35	14,48	14,48	15,63
Valas / Foreign Exchange	3,84	3,09	5,93	8,28	8,50	8,22	6,90	7,02	6,99	6,97	7,07	7,22	6,83	6,95	6,91	6,86

Tabel 1.41.a. Suku Bunga Rata-rata Kredit Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan (Average of Credit Interest Rate of Commercial Banks Based on Types and Orientation of Use) Persen (Percent)																
Jenis Penggunaan / Type of Use	2020	2021	2022	2023				2024								
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
1. Jenis Penggunaan / Type of Use																
- Modal Kerja / Working Capital																
Rupiah	9,21	8,63	8,60	8,91	8,86	8,87	8,84	8,83	8,85	8,86	8,82	8,81	8,78	8,87	8,72	8,68
Valas / Foreign Exchange	3,45	3,03	5,51	6,23	6,28	6,29	6,27	6,25	6,28	6,31	6,33	6,33	6,31	6,18	6,04	5,94
- Investasi / Investments																
Rupiah	8,88	8,35	8,51	8,82	8,81	8,84	8,86	8,85	8,85	8,85	8,86	8,82	8,81	8,75	8,71	8,69
Valas / Foreign Exchange	3,74	3,69	6,16	6,91	6,92	6,89	6,88	6,88	6,89	6,88	6,89	6,88	6,86	6,69	6,60	6,50
- Konsumsi / Consumption																
Rupiah	10,97	10,53	10,36	10,17	10,13	10,21	10,19	10,13	10,12	10,12	10,12	10,11	10,10	10,13	10,11	10,36
Valas / Foreign Exchange	4,06	3,71	6,21	6,44	5,80	7,03	6,91	6,96	6,98	6,96	6,24	6,25	6,27	6,34	6,32	6,27
2. Orientasi Penggunaan / User Orientation																
- Ekspor / Export																
Rupiah	8,34	9,07	9,08	8,69	8,60	8,37	8,47	8,63	8,40	8,40	8,43	8,38	8,39	8,31	8,14	7,90
Valas / Foreign Exchange	2,70	2,85	5,77	6,68	6,69	6,69	6,67	6,62	6,58	6,63	6,70	6,65	6,64	6,46	6,26	6,19
- Impor / Import																
Rupiah	9,03	8,62	8,43	8,28	8,27	8,25	8,24	8,16	8,28	8,35	8,27	8,27	8,27	8,21	8,17	8,15
Valas / Foreign Exchange	3,87	3,32	5,55	6,53	6,41	6,45	6,33	6,15	6,29	6,35	6,38	6,43	6,35	6,29	6,11	5,98
- Lainnya / Other																
Rupiah	9,73	9,19	9,15	9,31	9,27	9,32	9,30	9,27	9,28	9,28	9,27	9,25	9,23	9,27	9,19	9,25
Valas / Foreign Exchange	3,67	3,37	5,81	6,55	6,58	6,57	6,57	6,56	6,58	6,58	6,60	6,59	6,57	6,42	6,31	6,22

Tabel 1.42.a. Perkembangan Jumlah Bank Umum dan Kantor Bank Umum (Growth of Total Commercial Banks and Bank Offices)																
Kelompok Bank / Group of Bank	2020	2021	2022	2023			2024									
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Bank Persero / State Owned Banks																
Jumlah Bank / Total Banks	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
Jumlah Kantor / Total Bank Offices	## ##	## ##	## ##	## ##	## ##	## ##	## ##	## ##	## ##	## ##	## ##	## ##	## ##	## ##	## ##	## ##
BPD / Regional Development Banks																
Jumlah Bank / Total Banks	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27
Jumlah Kantor / Total Bank Offices	4.421	5.127	4.038	4.020	4.035	4.043	4.043	4.044	4.044	4.043	4.046	4.053	3.993	3.996	3.993	3.996
Bank Swasta Nasional / Domestic Private Banks																
Jumlah Bank / Total Banks	70	68	68	67	67	68	68	68	68	68	68	68	68	67	67	67
Jumlah Kantor / Total Bank Offices	8.969	9.030	8.293	7.820	7.830	7.830	7.814	7.789	7.769	7.713	7.741	7.823	7.715	7.699	7.698	7.688
Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks																
Jumlah Bank / Total Banks	8	8	7	7	7	7	7	7	7	7	7	7	7	7	7	7
Jumlah Kantor / Total Bank Offices	36	27	23	19	19	19	19	19	19	19	19	19	19	19	19	19
Total																
Jumlah Bank / Total Banks	109	107	106	105	105	106	106	106	106	106	106	106	106	105	105	105
Jumlah Kantor / Total Bank Offices	30.733	32.366	25.377	24.280	24.276	24.286	24.268	24.243	24.209	24.150	24.170	24.268	23.972	23.935	23.919	23.897

Tabel 1.43.a. Perkembangan Jumlah Kantor Cabang Bank Berdasarkan Lokasi Bank (Growth of Total Branch Offices Based on Location)																
Lokasi / Location	2020	2021	2022	2023			2024									
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
1. Jawa Barat	402	398	375	372	371	372	372	372	373	373	373	374	374	372	373	372
2. Banten	102	104	96	94	94	96	96	96	96	96	96	96	96	96	96	96
3. DKI Jakarta	467	456	451	445	446	444	444	444	444	445	446	446	446	446	447	448
4. D.I. Yogyakarta	61	61	59	59	59	59	59	59	59	59	59	59	59	59	58	58
5. Jawa Tengah	332	332	326	318	318	318	318	318	318	318	318	317	317	315	315	315
6. Jawa Timur	409	408	397	386	383	383	383	383	380	380	380	379	379	377	377	378
7. Bengkulu	34	35	32	32	32	32	32	32	32	32	32	32	32	32	32	32
8. Jambi	61	65	61	59	58	58	58	58	58	58	58	58	58	57	57	57
9. Aceh	87	62	52	52	52	52	52	52	52	52	52	52	52	52	52	52
10. Sumatera Utara	208	204	196	194	193	193	193	193	193	193	193	192	192	191	191	191
11. Sumatera Barat	87	88	84	84	84	84	84	84	84	84	84	83	83	83	83	83
12. Riau	90	91	84	86	86	87	87	87	87	87	87	87	87	85	85	85
13. Sumatera Selatan	106	108	98	98	98	98	98	98	98	98	98	98	98	97	97	97
14. Bangka Belitung	30	31	31	30	30	30	30	30	30	30	30	30	30	30	30	30
15. Kepulauan Riau	61	61	58	61	61	59	59	59	59	59	59	59	59	58	58	58
16. Lampung	65	66	65	66	65	65	65	65	65	65	65	65	65	64	64	64
17. Kalimantan Selatan	73	73	71	71	71	71	71	71	71	71	71	71	71	70	70	70
18. Kalimantan Barat	81	81	76	77	77	77	77	77	77	77	77	77	77	76	75	75
19. Kalimantan Timur	117	118	113	112	112	112	112	112	112	112	112	111	111	109	109	109
20. Kalimantan Tengah	46	47	44	44	44	44	44	44	44	44	44	44	44	44	44	44
21. Sulawesi Tengah	46	46	45	48	48	48	48	48	48	48	48	48	48	48	48	48
22. Sulawesi Selatan	136	137	135	133	133	133	133	133	133	133	133	133	133	132	132	132
23. Sulawesi Utara	64	62	61	61	61	61	61	61	61	61	61	61	61	61	61	61
24. Gorontalo	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19
25. Sulawesi Barat	16	16	17	17	17	17	17	17	17	17	17	17	17	17	17	17
26. Sulawesi Tenggara	45	45	41	44	44	44	44	44	44	44	44	44	44	44	44	44
27. Nusa Tenggara Barat	55	55	49	48	48	48	48	48	48	48	48	48	48	47	47	47
28. Bali	92	90	88	85	85	88	88	88	88	88	88	88	88	87	87	87
29. Nusa Tenggara Timur	60	59	58	60	60	60	60	60	60	60	60	60	60	60	60	60
30. Maluku	36	35	35	36	36	36	36	36	36	36	36	36	36	36	36	36
31. Papua	61	64	64	65	65	65	65	65	65	65	65	65	65	65	65	65
32. Maluku Utara	23	23	22	22	22	22	22	22	22	22	22	22	22	22	22	22
33. Irian Jaya Barat	27	28	29	29	29	29	29	29	29	29	29	29	29	29	29	29
34. Lainnya / Others	17	18	18	19	19	19	19	19	19	19	19	19	19	19	19	19
Total	3.616	3.586	3.450	3.426	3.420	3.423	3.423	3.423	3.421	3.422	3.423	3.419	3.419	3.398	3.399	3.400

Data Bank Perekonomian 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 Perekonomian Rakyat (Rural Banks Operations) Miliar Rp (Billion Rp)																
Indikator / Indicator	2020	2021	2022	2023			2024									
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Penyaluran Dana / Fund Disbursements																
a. Kredit / Credits	110.770	116.580	129.295	140.185	140.791	141.175	142.192	144.210	143.820	143.920	144.597	145.512	146.220	146.822	147.126	148.083
b. Antar Bank Aktiva / Inter-Bank Assets	37.938	45.251	46.336	46.106	47.421	46.488	44.794	42.567	43.768	43.810	44.424	44.829	45.328	45.696	46.316	46.627
Sumber Dana / Source of Funds																
a. DPK / Third Party Funds	106.151	117.006	126.944	137.011	137.909	138.271	137.960	137.662	138.506	138.735	139.341	140.738	141.590	142.108	142.790	143.259
Deposito / Time Deposits	73.389	81.139	86.775	95.183	95.293	96.186	96.184	96.971	97.307	97.270	97.792	98.372	98.625	98.723	98.882	98.749
Tabungan / Savings Deposits	32.763	35.867	40.169	41.828	42.617	42.085	41.777	40.690	41.199	41.465	41.549	42.366	42.965	43.386	43.908	44.510
b. Antar Bank Pasiva / Inter-Bank Liabilities	6.656	8.903	10.583	10.039	10.055	10.054	9.793	9.442	9.350	9.350	9.382	9.538	9.577	9.554	9.688	9.670
c. Pinjaman yang Diterima / Loans received	13.707	12.782	13.005	13.311	14.628	14.117	13.936	14.683	14.997	14.668	15.391	15.064	15.066	15.332	15.121	15.553
d. Kewajiban Segera / Immediate Liabilities	1.008	956	1.075	1.069	972	913	995	1.147	1.031	1.137	1.117	1.006	1.000	947	914	958
Beberapa Komponen Modal / Several Components of Capital																
a. Modal Disetor / Paid In Capital	15.008	16.144	17.440	18.807	18.914	18.937	18.948	19.019	19.118	19.151	19.241	19.322	19.484	19.573	19.624	19.743
b. Cadangan / Reserves	3.629	3.916	4.191	4.466	4.457	4.473	4.483	4.534	4.560	4.623	4.682	4.686	4.676	4.666	4.662	4.661
c. L/R Tahun Berjalan / Current Earnings	2.901	3.005	3.169	1.922	1.944	(55)	161	430	479	814	1.065	1.303	1.597	1.859	2.098	2.283
d. L/R Tahun Lalu / Retained Earnings (Profit/Loss)	3.495	3.516	3.562	3.323	3.261	5.126	4.797	4.267	4.165	3.851	3.409	3.181	3.147	3.103	3.083	3.038

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

Indikator / Indicator	2020	2021	2022	2023					2024							
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
LDR (%)	75,44	73,67	75,83	76,94	76,56	75,31	76,26	77,37	76,87	77,09	77,02	77,14	77,15	77,24	77,24	77,45
- Total Kredit / Total Credit	110.770	116.580	129.294	140.180	140.788	141.175	142.192	144.210	143.823	143.926	144.603	145.519	146.232	146.839	147.149	148.105
- Penghimpunan Dana / Funds collected	123.745	135.256	146.110	156.831	158.749	187.451	186.468	186.389	187.099	186.691	187.742	188.633	189.531	190.104	190.502	191.224
- Modal Inti / Core Capital	23.079	22.983	24.388	25.356	25.142	28.606	28.320	27.823	27.659	27.570	27.236	26.995	27.062	27.003	27.005	26.933
NPL (%)	7,22	6,72	7,89	10,52	9,87	10,25	10,55	10,70	11,20	11,37	11,39	11,58	11,67	11,73	11,82	11,97
- Kredit Non Lancar / Non Current Credits	7.995	7.836	10.202	14.747	13.890	14.466	14.994	15.424	16.107	16.369	16.464	16.850	17.065	17.216	17.397	17.729
- Total Kredit / Total Credit	110.770	116.580	129.295	140.185	140.791	141.175	142.192	144.210	143.820	143.920	144.597	145.512	146.220	146.822	147.126	148.083
ROA (%)	1,87	1,78	1,74	1,09	1,00	(0,34)	0,50	0,89	0,74	1,00	1,09	1,13	1,20	1,24	1,25	1,23
- L/R Tahun Berjalan / Current Earnings (Profit/Loss)	2.901	3.005	3.169	1.922	1.944	(665)	965	1.718	1.438	1.953	2.131	2.234	2.395	2.479	2.517	2.491
- Total Aktiva / Total Aktiva	155.075	168.443	182.302	193.019	194.984	194.684	193.932	193.992	194.870	195.006	196.338	197.687	199.106	200.162	201.290	202.485
ROE (%)	16,40	15,77	15,39	9,47	8,74	(2,98)	4,33	7,66	6,37	8,63	9,36	9,78	10,41	10,74	10,88	10,71
- L/R Tahun Berjalan / Current Earnings (Profit/Loss)	2.901	3.005	3.169	1.922	1.944	(665)	965	1.718	1.438	1.953	2.131	2.234	2.395	2.479	2.517	2.491
- Modal Disetor / Paid In Capital	15.008	16.144	17.440	18.807	18.914	18.937	18.948	19.019	19.118	19.151	19.241	19.322	19.484	19.573	19.624	19.743
- Cadangan Umum / General Reserve	2.686	2.914	3.151	3.334	3.335	3.350	3.372	3.409	3.442	3.479	3.520	3.520	3.520	3.515	3.511	3.514

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

Lokasi / Location	2020	2021	2022	2023				2024								
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
1. Jawa Barat	20.370	21.788	23.098	23.216	23.447	23.642	23.658	23.774	23.929	23.797	23.760	23.905	24.175	24.306	24.483	23.965
2. Banten	5.152	6.121	6.940	7.498	7.711	7.732	7.649	7.701	7.771	7.750	7.825	7.944	7.961	7.977	7.949	8.887
3. DKI Jakarta	3.459	3.993	5.011	5.489	5.557	5.514	5.512	5.649	5.642	5.629	5.738	5.702	5.778	5.753	5.866	5.916
4. D.I Yogyakarta	7.607	8.244	8.675	8.617	8.787	8.692	8.685	8.691	8.702	8.758	8.787	8.870	8.874	8.846	8.797	8.821
5. Jawa Tengah	37.675	41.006	45.856	47.339	47.224	46.948	46.640	46.126	46.321	46.238	46.304	46.753	47.212	47.515	47.774	47.826
6. Jawa Timur	16.242	17.629	19.021	22.436	22.629	22.477	22.540	22.361	22.394	22.471	22.729	22.838	23.061	23.221	23.259	23.407
7. Bengkulu	106	118	135	174	177	182	186	194	184	185	188	188	195	194	196	199
8. Jambi	1.091	1.197	1.261	1.393	1.386	1.408	1.408	1.383	1.376	1.381	1.396	1.387	1.404	1.405	1.403	1.399
9. Aceh	242	91	93	47	49	48	47	44	42	43	43	46	45	44	45	45
10. Sumatera Utara	1.901	2.076	2.225	2.428	2.430	2.463	2.471	2.475	2.492	2.499	2.504	2.553	2.564	2.592	2.611	2.626
11. Sumatera Barat	1.902	1.985	2.041	1.991	2.030	2.014	1.988	1.931	1.949	1.968	1.982	1.998	2.004	2.029	1.965	1.987
12. Riau	1.473	1.828	1.963	2.133	2.136	2.115	2.090	2.093	2.119	2.109	2.128	2.182	2.166	2.150	2.183	2.205
13. Kepulauan Riau	7.453	7.667	8.519	9.896	9.912	10.117	10.161	10.367	10.477	10.549	10.827	10.988	11.145	11.220	11.313	11.466
14. Sumatera Selatan	1.826	1.899	1.964	2.071	2.126	2.126	2.156	2.212	2.231	2.239	2.231	2.239	2.250	2.263	2.286	2.293
15. Bangka Belitung	190	208	195	206	214	210	211	211	205	207	207	209	211	213	214	213
16. Lampung	12.851	13.901	14.322	14.352	14.933	14.748	14.612	14.574	14.858	14.732	14.978	14.878	14.995	15.296	15.272	15.505
17. Kalimantan Selatan	761	809	908	1.404	1.487	1.586	1.540	1.524	1.513	1.485	1.475	1.468	1.516	1.520	1.527	1.563
18. Kalimantan Barat	1.470	1.716	1.894	1.998	2.026	1.966	1.963	1.952	1.940	1.939	1.920	1.910	1.921	1.928	1.915	1.932
19. Kalimantan Timur	400	473	542	674	705	691	684	667	662	675	677	670	674	677	680	688
20. Kalimantan Tengah	694	1.187	1.930	2.303	2.305	2.309	2.317	2.312	2.304	2.326	2.303	2.305	2.300	2.297	2.333	2.374
21. Kalimantan Utara	86	89	115	154	144	140	141	193	200	188	171	181	216	209	198	193
22. Sulawesi Tengah	2.677	2.732	2.602	309	327	319	315	308	309	316	324	333	339	347	349	349
23. Sulawesi Selatan	2.843	2.898	3.007	3.220	3.151	3.269	3.265	3.340	3.375	3.364	3.361	3.370	3.323	3.334	3.312	3.323
24. Sulawesi Utara	1.798	2.091	2.166	2.133	2.184	2.196	2.177	2.179	2.153	2.178	2.179	2.226	2.216	2.207	2.188	2.192
25. Sulawesi Tenggara	334	376	438	455	498	467	457	457	463	485	482	515	498	494	516	558
26. Sulawesi Barat	9	121	143	157	149	164	151	154	138	157	155	168	163	161	167	161
27. Gorontalo	54	32	41	54	59	59	58	57	57	59	59	60	61	59	63	62
28. Nusa Tenggara Barat	1.617	1.707	1.843	2.003	2.056	2.044	2.020	1.994	2.008	2.035	2.022	2.066	2.087	2.113	2.164	2.192
29. Bali	17.074	18.528	19.245	20.540	20.650	20.653	20.543	20.708	20.758	20.856	20.949	21.073	21.102	21.072	21.363	21.371
30. Nusa Tenggara Timur	867	906	898	825	832	835	829	820	831	824	825	834	840	848	856	862
31. Maluku	2.177	2.348	2.416	6.855	6.986	6.896	6.805	6.872	6.813	6.912	7.138	7.177	7.146	7.205	7.373	7.432
32. Papua	1.429	1.678	1.773	312	339	321	319	337	324	324	327	305	311	308	309	310
33. Maluku Utara	252	282	307	154	155	151	150	147	147	145	162	165	172	175	182	182
34. Papua Barat	993	718	712	183	184	180	185	184	183	179	181	180	181	182	181	179
35. Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	155.075	168.443	182.302	193.019	194.984	194.684	193.932	193.992	194.870	195.006	196.338	197.687	199.106	200.162	201.290	202.485

Tabel 2.4 Jumlah BPR Berdasarkan Total Aset (Rural Banks Based on Total Assets) Miliar Rp (Billion Rp)																
Total Aset / Total Asset	2020	2021	2022	2023				2024								
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Total Aset BPR / Total Asset Rural bank	8	5	2	3	2	1	1	1	1	1	1	1	1	1	-	-
< 1 Miliar / < 1 Billion																
Total Aset BPR / Total Asset Rural bank	49	37	30	24	22	22	22	21	19	19	19	18	18	18	18	19
1 s.d 5 Miliar / 1 up to 5 Billion																
Total Aset BPR / Total Asset Rural bank	123	102	85	70	69	70	69	69	69	69	69	69	69	69	60	57
5 s.d 10 Miliar / 5 up to 10 Billion																
Total Aset BPR / Total Asset Rural bank	1.326	1.324	1.324	1.308	1.309	1.307	1.301	1.301	1.300	1.299	1.295	1.293	1.290	1.289	1.291	1.291
> 10 Miliar / > 10 Billion																
Total	1.506	1.468	1.441	1.405	1.402	1.400	1.393	1.392	1.389	1.388	1.384	1.381	1.378	1.377	1.369	1.367

Tabel 2.5 Non Performing Loan Bank Perekonomian Rakyat (NPL of Rural Bank) Miliar Rp (Billion Rp)																
Kolektibilitas / Collectibility	2020	2021	2022	2023				2024								
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Kredit / Credit	110.770	116.580	129.295	140.185	140.791	141.175	142.192	144.210	143.820	143.920	144.597	145.512	146.220	146.822	147.126	148.083
a. Lancar / Current	102.775	99.464	108.489	112.489	113.709	113.357	113.228	113.789	112.254	111.965	112.574	113.452	114.181	114.909	114.945	115.889
b. Dalam Perhatian Khusus / Spesial Mention	0	9.280	10.604	12.949	13.192	13.352	13.969	14.996	15.459	15.586	15.559	15.210	14.974	14.697	14.785	14.465
c. Kurang Lancar / Sub-Standard	923	982	1.348	2.463	2.031	2.474	2.763	2.789	2.993	3.030	3.037	3.064	3.050	3.069	2.990	3.029
d. Diragukan / Doubtful	1.292	1.058	1.454	2.361	2.350	2.393	2.383	2.359	2.465	2.655	2.514	2.680	2.740	2.767	2.889	2.785
e. Macet / Lost	5.780	5.795	7.399	9.923	9.510	9.599	9.849	10.276	10.648	10.685	10.913	11.107	11.275	11.380	11.518	11.916
Non Performing Loan (Nominal) / Non Performing Loan (Nominal)	7.995	7.836	10.202	14.747	13.890	14.466	14.994	15.424	16.107	16.369	16.464	16.850	17.065	17.216	17.397	17.729
Rasio Non Performing Loan (%) / Non Performing Loan Ratio (%)	7,22	6,72	7,89	10,52	9,87	10,25	10,55	10,70	11,20	11,37	11,39	11,58	11,67	11,73	11,82	11,97

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

Lokasi / Location	2020	2021	2022	2023				2024								
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
1. Jawa Barat	1.316	1.363	1.702	2.005	1.953	1.877	1.938	1.988	2.113	2.202	2.232	2.282	2.286	2.285	2.271	2.318
2. Banten	266	222	255	472	459	498	537	543	606	635	649	630	659	635	649	724
3. DKI Jakarta	116	153	177	374	341	349	405	414	497	501	574	580	592	640	633	686
4. D.I Yogyakarta	292	307	441	798	723	792	817	811	838	855	843	851	848	850	836	845
5. Jawa Tengah	2.035	2.213	3.276	5.317	4.816	5.078	5.183	5.304	5.448	5.275	5.357	5.468	5.490	5.534	5.693	5.819
6. Jawa Timur	936	930	1.137	1.602	1.539	1.604	1.632	1.690	1.789	1.801	1.821	1.843	1.858	1.866	1.888	1.974
7. Bengkulu	6	9	7	7	6	7	7	7	8	9	8	8	8	8	8	8
8. Jambi	106	95	106	153	153	166	172	175	180	189	181	181	180	184	183	177
9. Aceh	22	11	10	3	3	3	3	3	4	4	4	4	4	4	4	4
10. Sumatera Utara	100	98	99	133	126	132	138	147	153	162	160	165	167	169	164	170
11. Sumatera Barat	105	87	93	129	117	135	145	167	193	200	196	201	204	200	200	198
12. Riau	128	110	122	133	124	135	141	147	150	154	159	163	173	177	173	178
13. Kepulauan Riau	383	285	291	372	356	392	401	482	517	528	534	559	554	555	554	548
14. Sumatera Selatan	103	81	89	105	98	102	105	112	116	122	120	123	130	132	128	126
15. Bangka Belitung	9	8	10	12	11	12	12	13	13	13	8	9	8	8	9	8
16. Lampung	201	211	200	241	231	234	253	280	293	302	310	343	350	354	359	346
17. Kalimantan Selatan	43	43	38	54	50	51	54	57	60	59	59	57	57	57	55	58
18. Kalimantan Barat	76	66	84	166	162	161	169	167	165	170	166	172	171	167	172	178
19. Kalimantan Timur	29	23	28	26	23	24	24	29	30	31	30	34	36	38	41	41
20. Kalimantan Tengah	39	34	36	50	50	55	66	67	70	77	75	110	110	108	111	107
21. Kalimantan Utara	2	2	3	6	6	6	7	8	10	12	12	12	12	11	10	11
22. Sulawesi Tengah	34	26	28	9	9	9	9	9	9	9	10	10	10	10	10	10
23. Sulawesi Selatan	62	50	81	85	83	84	84	85	86	86	87	85	85	83	82	82
24. Sulawesi Utara	100	100	110	138	107	111	123	114	113	112	114	113	114	114	115	113
25. Sulawesi Tenggara	35	25	21	26	23	25	30	30	33	32	33	32	31	31	31	31
26. Sulawesi Barat	1	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2
27. Gorontalo	1	1	1	2	2	2	3	2	3	2	1	2	2	1	2	1
28. Nusa Tenggara Barat	159	159	168	199	194	203	209	219	226	224	227	229	235	241	243	242
29. Bali	863	782	1.388	1.604	1.632	1.695	1.801	1.827	1.842	2.048	1.946	2.029	2.123	2.188	2.201	2.148
30. Nusa Tenggara Timur	28	30	35	58	45	64	67	59	65	70	63	67	69	67	66	69
31. Maluku	5	14	27	112	99	110	109	113	122	126	128	128	139	136	136	142
32. Papua	36	30	27	21	17	19	20	22	24	26	27	29	29	28	33	36
33. Maluku Utara	4	4	3	3	3	4	4	4	4	5	4	4	4	5	5	5
34. Papua Barat	355	266	105	327	324	325	326	326	326	326	326	326	326	326	328	327
35. Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	7.995	7.836	10.202	14.747	13.890	14.466	14.994	15.424	16.107	16.369	16.464	16.850	17.065	17.216	17.397	17.729

Tabel 2.7 Komposisi DPK Bank Perekonomian Rakyat (Composition of Third Party Funds of Rural Bank) Miliar Rp (Billion Rp)										
Indikator / Indicator	November 2022		Desember 2022		November 2023		Desember 2023		November 2024	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Deposito / Time Deposits	85.735	0,69	86.775	0,68	95.183	0,69	95.293	0,69	98.749	0,69
Tabungan / Saving	39.018	0,31	40.169	0,08	41.828	0,31	42.617	0,31	44.510	0,31
Total DPK / Total Third Party Funds	124.753	1,00	126.944	1,00	137.011	1,00	137.909	1,00	143.259	1,00

Tabel 2.8
Komposisi DPK BPR Berdasarkan Lokasi Penghimpunan - November 2024
(Composition of Third Party Funds of Rural Banks Based on Location - November 2024)
 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	5.127	11.541	16.668	11,63
2. Banten	786	4.244	5.030	3,51
3. DKI Jakarta	436	4.216	4.652	3,25
4. D.I Yogyakarta	2.360	4.676	7.036	4,91
5. Jawa Tengah	17.322	19.918	37.240	25,99
6. Jawa Timur	4.653	11.370	16.024	11,19
7. Bengkulu	44	74	118	0,08
8. Jambi	157	863	1.020	0,71
9. Aceh	19	11	30	0,02
10. Sumatera Utara	914	1.082	1.996	1,39
11. Sumatera Barat	858	663	1.520	1,06
12. Riau	581	791	1.372	0,96
13. Kepulauan Riau	1.219	7.996	9.215	6,43
14. Sumatera Selatan	310	1.169	1.479	1,03
15. Bangka Belitung	36	111	147	0,10
16. Lampung	1.297	6.210	7.507	5,24
17. Kalimantan Selatan	253	829	1.083	0,76
18. Kalimantan Barat	410	1.122	1.532	1,07
19. Kalimantan Timur	129	202	331	0,23
20. Kalimantan Tengah	367	1.022	1.389	0,97
21. Kalimantan Utara	94	45	139	0,10
22. Sulawesi Tengah	124	945	1.068	0,75
23. Sulawesi Selatan	346	2.084	2.430	1,70
24. Sulawesi Utara	354	1.334	1.688	1,18
25. Sulawesi Tenggara	114	116	230	0,16
26. Sulawesi Barat	88	25	113	0,08
27. Gorontalo	9	23	32	0,02
28. Nusa Tenggara Barat	851	698	1.549	1,08
29. Bali	4.436	12.488	16.924	11,81
30. Nusa Tenggara Timur	251	408	659	0,46
31. Maluku	178	1.489	1.667	1,16
32. Papua	200	630	831	0,58
33. Maluku Utara	29	86	115	0,08
34. Papua Barat	158	269	427	0,30
35. Lainnya / Others	-	-	-	0,00
Total	44.510	98.749	143.259	100,00

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

Lokasi / Location	2020	2021	2022	2023					2024							
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
1. Jawa Barat	13.847	15.114	15.770	15.917	16.106	16.165	16.254	16.163	16.383	16.229	16.130	16.345	16.528	16.651	16.768	16.668
2. Banten	3.161	3.517	3.990	4.432	4.504	4.536	4.496	4.513	4.578	4.636	4.665	4.731	4.735	4.825	4.770	5.030
3. DKI Jakarta	2.495	3.143	3.880	4.334	4.405	4.348	4.361	4.403	4.422	4.410	4.431	4.426	4.495	4.460	4.605	4.652
4. D.I Yogyakarta	5.732	6.307	6.747	6.797	6.933	6.845	6.852	6.851	6.885	6.953	6.974	7.057	7.038	7.000	7.015	7.036
5. Jawa Tengah	28.422	31.334	34.979	36.492	36.498	36.288	36.067	35.564	35.929	35.878	35.942	36.360	36.676	36.899	37.135	37.240
6. Jawa Timur	10.787	11.852	12.530	15.336	15.430	15.388	15.444	15.289	15.471	15.562	15.713	15.844	15.965	16.050	16.003	16.024
7. Bengkulu	58	71	86	107	110	113	113	116	110	112	114	118	119	117	117	118
8. Jambi	788	875	894	999	990	1.015	1.017	1.014	1.019	1.023	1.038	1.027	1.039	1.036	1.026	1.020
9. Aceh	138	64	62	29	30	29	28	29	28	28	28	29	29	29	30	30
10. Sumatera Utara	1.476	1.623	1.707	1.862	1.868	1.883	1.893	1.902	1.929	1.933	1.932	1.974	1.968	1.979	1.986	1.996
11. Sumatera Barat	1.475	1.545	1.594	1.519	1.559	1.545	1.505	1.460	1.506	1.523	1.531	1.543	1.544	1.563	1.501	1.520
12. Riau	1.045	1.303	1.323	1.358	1.357	1.327	1.305	1.308	1.342	1.338	1.357	1.408	1.379	1.364	1.371	1.372
13. Kepulauan Riau	6.006	6.192	6.817	7.957	7.938	8.209	8.297	8.486	8.557	8.626	8.709	8.886	9.004	9.050	9.144	9.215
14. Sumatera Selatan	1.143	1.204	1.259	1.311	1.357	1.349	1.380	1.423	1.457	1.474	1.471	1.471	1.462	1.462	1.482	1.479
15. Bangka Belitung	146	159	143	148	149	145	144	145	144	148	150	152	154	151	148	147
16. Lampung	6.539	7.072	7.293	7.583	7.570	7.719	7.660	7.536	7.449	7.443	7.485	7.475	7.501	7.507	7.555	7.507
17. Kalimantan Selatan	461	488	556	970	1.051	1.142	1.095	1.078	1.070	1.048	1.034	1.012	1.049	1.049	1.052	1.083
18. Kalimantan Barat	1.151	1.330	1.420	1.513	1.587	1.552	1.546	1.543	1.524	1.523	1.528	1.510	1.518	1.522	1.513	1.532
19. Kalimantan Timur	209	253	279	313	345	321	321	316	317	322	324	318	323	329	332	331
20. Kalimantan Tengah	448	702	1.156	1.318	1.337	1.337	1.338	1.350	1.327	1.345	1.342	1.343	1.345	1.343	1.383	1.389
21. Kalimantan Utara	31	38	54	95	86	84	83	137	145	134	116	128	163	157	145	139
22. Sulawesi Tengah	985	1.058	1.177	1.118	1.108	1.097	1.091	1.071	1.070	1.046	1.052	1.065	1.049	1.054	1.055	1.068
23. Sulawesi Selatan	1.879	2.008	2.083	2.317	2.250	2.367	2.377	2.465	2.501	2.496	2.485	2.479	2.430	2.440	2.427	2.430
24. Sulawesi Utara	1.395	1.635	1.669	1.681	1.699	1.728	1.714	1.733	1.714	1.730	1.730	1.744	1.722	1.711	1.690	1.688
25. Sulawesi Tenggara	151	166	208	207	246	210	198	195	196	217	219	241	223	220	225	230
26. Sulawesi Barat	20	79	98	108	101	115	101	105	88	106	104	121	117	115	120	113
27. Gorontalo	37	18	26	27	30	29	27	27	28	30	29	32	32	30	30	32
28. Nusa Tenggara Barat	1.114	1.190	1.300	1.421	1.461	1.443	1.419	1.399	1.413	1.434	1.414	1.443	1.459	1.481	1.526	1.549
29. Bali	11.920	13.460	14.478	16.273	16.235	16.378	16.308	16.466	16.340	16.425	16.547	16.748	16.782	16.792	16.914	16.924
30. Nusa Tenggara Timur	640	666	650	650	651	649	643	636	648	640	643	647	652	659	661	659
31. Maluku	936	1.084	1.179	1.422	1.498	1.489	1.454	1.484	1.479	1.500	1.676	1.666	1.690	1.672	1.673	1.667
32. Papua	844	814	893	861	882	901	887	913	895	884	885	859	861	848	841	831
33. Maluku Utara	103	108	117	110	113	106	112	115	115	116	118	111	114	115	118	115
34. Papua Barat	567	534	526	427	426	421	427	427	426	423	426	425	426	428	429	427
35. Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	106.151	117.006	126.944	137.011	137.909	138.271	137.960	137.662	138.506	138.735	139.341	140.738	141.590	142.108	142.790	143.259

Tabel 2.10 Suku Bunga Rata-rata DPK Bank Perekonomian Rakyat (Average of Third Party Interest Rates of Rural Banks) Persentase (%)																
Indikator / Indicator	2020	2021	2022	2023					2024							
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Tabungan / Saving	3,08	2,57	2,31	2,27	2,26	2,26	2,25	2,24	2,23	2,22	2,20	2,19	2,18	2,18	2,18	2,17
Deposito / Time Deposits	7,16	5,88	5,57	5,92	5,93	5,94	5,95	5,96	5,97	5,97	5,98	5,99	6,00	6,01	6,00	6,01

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

Sektor Ekonomi / <i>Economic Sector</i>	2020	2021	2022	2023					2024							
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
1 Pertanian, Perburuan, dan Kehutanan / <i>Agriculture, hunting, and forestry</i>	27,60	26,94	25,98	25,21	25,17	25,15	25,21	25,20	24,79	25,08	24,83	25,01	25,07	25,11	25,04	24,99
2 Perikanan / <i>Fisheryies</i>	23,93	23,57	23,15	22,39	21,85	22,09	22,20	22,25	22,22	22,45	22,47	22,55	22,98	22,88	22,74	22,86
3 Pertambangan dan Penggalian / <i>Mining and quarrying</i>	22,79	20,71	20,13	19,17	18,87	18,89	18,91	18,91	19,34	19,71	20,04	19,36	19,62	19,80	20,05	19,83
4 Industri Pengolahan / <i>Processing industry</i>	21,40	21,10	20,23	19,23	19,30	19,31	19,38	19,34	19,50	19,14	19,12	18,97	19,11	19,06	19,02	18,90
5 Listrik, Gas dan Air / <i>Electricity, gas and water</i>	21,31	21,35	21,47	19,50	19,84	22,13	22,22	22,32	22,39	23,45	22,14	21,94	22,20	22,25	22,25	22,27
6 Konstruksi / <i>Construction</i>	22,43	22,62	21,84	20,88	20,43	20,39	20,20	20,26	20,42	20,38	20,34	20,12	20,26	20,22	20,20	20,06
7 Perdagangan Besar dan Eceran / <i>Big and retail trade</i>	24,41	23,83	23,35	22,38	22,17	22,06	21,98	22,02	22,11	21,98	21,97	21,64	21,74	21,83	21,80	21,79
8 Penyediaan Akomodasi dan Penyediaan Makan Minum / <i>Provision of accommodation and food supply drinking</i>	20,70	20,06	18,69	17,93	17,76	17,78	17,67	17,99	18,84	18,82	18,87	17,86	18,75	18,80	18,86	18,72
9 Transportasi, Pergudangan dan Komunikasi / <i>Transportation, warehousing and communications</i>	21,85	21,75	21,09	19,87	19,91	19,72	19,78	19,76	19,99	19,88	19,76	19,58	19,61	19,75	19,72	19,47
10 Perantara Keuangan / <i>Transitional finance</i>	16,99	15,09	13,04	13,37	13,34	13,46	13,30	13,23	13,86	13,82	13,78	13,46	13,74	13,73	13,65	13,44
11 Real Estate / <i>Real estate, rental business, and services company</i>	17,30	17,08	16,53	15,62	15,67	15,62	15,81	16,17	17,50	17,13	17,22	15,71	17,32	17,26	17,11	17,10
12 Administrasi Pemerintahan, Pertahanan Dan Jaminan Sosial Wajib / <i>Government administration, the defense and compulsory social security</i>	23,00	22,09	20,32	19,32	19,36	19,78	19,75	19,83	19,98	19,79	19,80	20,16	20,44	20,24	20,57	20,56
13 Jasa Pendidikan / <i>Education services</i>	21,51	21,06	21,38	20,06	19,98	19,81	19,60	19,59	19,64	19,75	19,56	19,31	19,38	19,41	19,30	19,28
14 Jasa Kesehatan dan Kegiatan Sosial / <i>Health and social services</i>	22,07	21,24	20,75	19,43	19,16	19,37	19,31	18,69	19,91	19,93	19,83	19,07	19,84	20,01	19,84	19,70
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	23,14	22,31	22,21	21,36	21,29	21,40	21,53	21,56	22,04	21,96	21,91	21,34	21,95	21,86	21,85	21,71
16 Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual services serving the household</i>	25,21	25,49	25,03	23,41	22,78	22,82	22,82	22,52	22,52	22,47	22,45	22,60	22,93	22,45	22,44	22,39
17 Kegiatan Usaha yang Belum Jelas Batasannya / <i>International Agency and Other Extra Agency International</i>	25,34	24,59	31,11	25,53	25,27	25,94	25,87	25,79	27,32	27,51	26,97	22,91	22,85	22,85	23,63	23,21
18 Bukan Lapangan Usaha - Rumah Tangga / <i>Business Activities which are not clearly defined</i>	18,52	17,96	18,06	17,47	17,32	17,46	17,45	17,42	17,59	17,52	17,51	17,29	17,52	17,50	17,38	17,32
19 Bukan Lapangan Usaha - Lainnya / <i>Not the business field - other</i>	22,02	22,15	21,55	20,23	20,18	20,19	20,14	19,99	19,97	19,87	19,81	19,72	19,69	19,66	19,69	19,65

Tabel 2.12 Suku Bunga Rata-rata Kredit BPR Berdasarkan Jenis Penggunaan (Average of Credit Interest Rates of Rural Banks Based on Type of Use) Persen (Percent)																
Jenis Penggunaan / Type of Use	2020	2021	2022	2023					2024							
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Modal Kerja / Working Capital	23,79	23,22	22,37	21,36	21,21	21,18	21,16	21,22	21,41	21,35	21,31	20,92	21,23	21,24	21,20	21,13
Investasi / Investment	21,57	21,29	20,52	19,60	19,45	19,35	19,36	19,43	19,75	19,61	19,54	19,09	19,38	19,50	19,38	19,24
Konsumsi / Consumption	21,13	20,98	20,49	19,39	19,30	19,35	19,31	19,20	19,23	19,14	19,10	18,97	19,02	18,99	18,95	18,90

Tabel 2.13 Perkembangan Jumlah Bank Perekonomian Rakyat (Growth of Total Rural Banks)															
Keterangan / Information	2020	2021	2022	2023					2024						
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Nov
Jumlah BPR / Total Rural Banks	1.506	1.468	1.441	1.405	1.402	1.400	1.393	1.392	1.389	1.388	1.384	1.381	1.378	1.377	1.369
Jumlah Kantor / Total Bank Offices	5.913	5.871	6.044	6.049	6.047	6.047	6.050	6.041	6.026	6.007	5.998	6.008	5.993	5.975	5.960

Tabel 2.14
Perkembangan Jumlah BPR dan Kantor BPR Berdasarkan Lokasi -- November 2024
(Growth of Total Rural Bank and Rural Banks Offices Based on Location - November 2024)

Lokasi / Location	BPR (Rural Bank)			Total
	KP	KC	KPK	
1. Jawa Barat	222	380	308	910
2. Banten	52	69	43	164
3. DKI Jakarta	28	16	3	47
4. D.I Yogyakarta	46	52	113	211
5. Jawa Tengah	238	623	870	1.731
6. Jawa Timur	241	279	851	1.371
7. Bengkulu	5	7	1	13
8. Jambi	19	8	4	31
9. Aceh	1	-	10	11
10. Sumatera Utara	45	56	41	142
11. Sumatera Barat	65	51	69	185
12. Riau	28	13	20	61
13. Kepulauan Riau	44	31	7	82
14. Sumatera Selatan	21	18	9	48
15. Bangka Belitung	3	4	5	12
16. Lampung	23	37	17	77
17. Kalimantan Selatan	15	23	10	48
18. Kalimantan Barat	19	7	8	34
19. Kalimantan Timur	14	13	29	56
20. Kalimantan Tengah	6	9	7	22
21. Kalimantan Utara	2	1	8	11
22. Sulawesi Tengah	6	18	20	44
23. Sulawesi Selatan	18	16	6	40
24. Sulawesi Utara	15	29	19	63
25. Sulawesi Tenggara	15	7	3	25
26. Sulawesi Barat	2	1	-	3
27. Gorontalo	2	2	1	5
28. Nusa Tenggara Barat	19	58	33	110
29. Bali	128	62	105	295
30. Nusa Tenggara Timur	11	10	10	31
31. Maluku	1	9	11	21
32. Papua	7	18	3	28
33. Maluku Utara	2	7	3	12
34. Papua Barat	4	7	-	11
35. Lainnya / Others	-	-	-	-
Total	1.367	1.941	2.647	5.955

Tabel 2.15 Kegiatan Usaha BPR Syariah (Sharia Rural Banks Operation) Miliar Rp (Billion Rp)																
Indikator / Indicator	2020	2021	2022	2024												
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Penyaluran Dana iB / Disbursement of Fund iB	14.025	16.033	18.955	21.485	21.873	21.635	21.643	21.380	21.397	21.616	21.645	22.043	22.443	22.562	22.812	22.915
Pembiayaan iB / Financing iB	10.681	11.984	14.448	16.844	17.025	17.050	17.423	17.696	17.664	17.877	17.977	18.141	18.379	18.520	18.756	18.825
Antar Bank Aktiva iB / Interbank Assets iB	3.343	4.050	4.507	4.641	4.848	4.586	4.220	3.684	3.733	3.739	3.668	3.902	4.064	4.042	4.056	4.090
Sumber Dana iB / Source of Funds iB	12.862	14.521	17.344	19.779	20.131	19.906	19.936	19.756	19.799	19.973	19.991	20.367	20.700	20.830	21.078	21.170
Dana Pihak Ketiga / Third Party Funds	9.819	11.592	13.446	14.892	15.270	15.094	15.194	15.119	15.200	15.289	15.290	15.654	15.917	16.053	16.260	16.364
Tabungan iB Wadiah / Wadiah Savings iB	1.993	2.296	2.583	2.790	3.032	2.801	2.720	2.640	2.564	2.642	2.662	2.744	2.746	2.760	2.827	2.820
Tabungan iB Mudharabah / Mudharabah Savings	1.379	1.601	1.762	1.857	1.959	1.913	1.941	1.890	1.898	1.943	1.914	1.981	2.034	2.090	2.108	2.164
Deposito iB Mudharabah / Deposit Mudharabah	6.447	7.694	9.102	10.244	10.279	10.380	10.534	10.590	10.738	10.704	10.713	10.929	11.137	11.204	11.326	11.380
Antar Bank Passiva / Interbank Liabilities	2.513	2.074	2.843	3.393	3.382	3.365	3.328	3.162	3.127	3.172	3.218	3.211	3.254	3.247	3.247	3.252
Pinjaman yang Diterima / Loan received	187	652	820	1.198	1.229	1.180	1.137	1.204	1.206	1.244	1.211	1.218	1.242	1.229	1.267	1.245
Kewajiban Lainnya / Other Liabilities	342	204	234	296	249	268	277	270	266	268	271	283	288	301	304	308
Beberapa Komponen Modal / Some Components of Capital	1.972	2.270	2.535	2.750	2.724	2.757	2.705	2.652	2.644	2.667	2.710	2.726	2.758	2.758	2.806	2.822
Modal Disetor / Paid-In Capital	1.457	1.758	1.985	2.238	2.257	2.252	2.269	2.282	2.304	2.310	2.332	2.352	2.362	2.363	2.387	2.388
Cadangan / Reserves	249	277	328	362	362	362	374	391	403	394	391	388	392	391	393	389
L/R Tahun berjalan / Current Earnings (Profit/Loss)	224	219	293	334	360	11	37	34	46	80	108	119	137	136	159	170
L/R Tahun Lalu / Last Year Earnings (Profit/Loss)	42	14	(71)	(184)	(255)	132	25	(55)	(109)	(117)	(122)	(133)	(133)	(132)	(133)	(125)

Tabel 2.16 Aset dan Pembiayaan BPR Syariah (Asset and Financing of Sharia Rural Bank) Miliar Rp (Billion Rp)																
Indikator / Indicator	2020	2021	2022	2024												
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Aset / Assets	14.950	17.060	20.157	22.774	23.177	22.993	22.970	22.745	22.758	22.958	23.018	23.413	23.789	23.909	24.206	24.314
Pembiayaan iB / Financing iB	10.681	11.984	14.448	16.844	17.025	17.050	17.423	17.696	17.664	17.877	17.977	18.141	18.379	18.520	18.756	18.825
Lancar / Current	9.908	10.139	12.358	13.801	14.263	14.161	14.279	14.291	13.934	14.031	14.196	14.228	14.395	14.564	14.704	14.776
DPK	-	1.012	1.235	1.739	1.658	1.698	1.880	2.087	2.300	2.347	2.302	2.317	2.329	2.283	2.344	2.327
Kurang Lancar / Sub Standard	125	128	129	347	226	326	354	335	381	407	372	426	442	444	441	444
Diragukan / Doubtful	126	102	121	212	208	212	206	222	236	255	251	304	319	304	277	273
Macet / Lost	522	603	604	745	670	653	705	761	812	837	856	866	894	924	991	1.004
Non Performing Financing (Nominal) / Non Performing Financing (Nominal)	773	833	855	1.304	1.104	1.191	1.264	1.317	1.430	1.499	1.479	1.596	1.655	1.673	1.709	1.722
Non Performing Financing (%) / Non Performing Financing (%)	7,24	6,95	5,91	7,74	6,49	6,99	7,26	7,44	8,09	8,38	8,23	8,80	9,00	9,03	9,11	9,15

Data Perkreditan

Sumber Data:

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

Tambahan Informasi:

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

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

Keterangan symbol/tanda pada tabel:

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

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

Keterangan / Items	2021	2022	2023					2024							
			Nov	Des	Jan	Feb	Mar *)	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	415.515	458.325	493.153	497.658	495.431	496.076	504.081	502.366	509.733	514.165	519.810	517.253	517.924	522.186	523.523
NPL/NPF	6.518	6.342	11.289	9.271	10.005	10.174	9.736	10.073	10.248	10.120	10.746	10.755	9.845	10.299	10.419
2. Perikanan / Fishery	18.688	19.726	20.729	20.797	20.549	20.466	20.732	20.769	20.763	20.676	20.492	20.399	20.407	19.857	
NPL/NPF	1.053	1.286	1.137	1.102	1.169	1.122	1.153	1.237	1.245	1.249	1.226	1.115	1.138	1.173	957
3. Pertambangan dan Penggalian / Mining and Quarrying	153.803	237.390	276.584	290.468	298.436	299.705	307.837	314.098	328.433	326.437	332.172	329.133	341.990	352.400	360.695
NPL/NPF	6.799	5.755	3.690	3.564	3.770	3.730	3.814	3.784	3.763	5.048	4.253	4.358	4.366	4.205	4.218
4. Industri Pengolahan / Processing Industry	951.109	1.067.006	1.105.700	1.117.340	1.104.256	1.101.415	1.128.541	1.164.819	1.153.910	1.165.659	1.174.030	1.151.935	1.158.410	1.186.028	1.201.695
NPL/NPF	49.248	40.184	38.152	36.383	36.456	35.569	36.310	37.024	37.688	38.584	39.141	38.004	37.373	37.546	38.139
5. Listrik, gas dan air / Electricity, Gas and Water	159.701	162.327	175.612	183.959	187.612	186.266	188.931	194.453	198.090	201.753	211.134	217.783	200.753	208.007	219.620
NPL/NPF	1.668	761	691	664	501	304	293	312	405	416	550	543	535	541	548
6. Konstruksi / Construction	380.381	396.583	394.972	395.097	384.170	386.577	390.064	388.261	389.088	393.436	394.213	394.062	402.766	394.507	398.861
NPL/NPF	13.755	14.080	15.146	14.284	15.053	15.079	14.675	15.275	15.554	14.729	15.259	15.209	14.593	14.160	13.229
7. Perdagangan Besar dan Eceran / Wholesale and Retail Trade	974.420	1.043.912	1.125.872	1.139.157	1.115.478	1.135.755	1.166.723	1.167.201	1.174.276	1.190.285	1.177.848	1.177.326	1.201.216	1.203.426	1.194.305
NPL/NPF	39.728	37.666	39.656	37.217	40.234	40.385	39.602	42.017	42.467	40.669	40.932	40.591	40.152	40.226	40.457
8. Penyediaan akomodasi dan penyediaan makan minum / Provision of accommodation and the provision of eating and drinking	120.741	123.620	129.575	130.793	129.910	130.119	129.883	133.387	133.982	135.773	135.086	135.656	136.210	137.816	138.311
NPL/NPF	7.653	6.636	4.348	3.880	4.268	4.338	4.291	4.797	4.944	4.527	4.172	4.463	4.521	4.519	4.413
9. Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications	306.242	313.052	364.071	373.419	375.223	374.421	387.437	395.253	405.983	412.014	412.535	408.343	416.446	417.817	417.906
NPL/NPF	6.347	5.116	3.688	3.773	4.086	4.091	4.080	4.095	4.129	3.994	3.691	3.630	3.566	3.614	3.534
10. Perantara Keuangan / Financial intermediaries	224.714	305.787	346.425	369.668	364.088	377.007	410.520	410.417	417.691	429.804	423.201	425.789	428.862	427.574	426.979
NPL/NPF	2.925	2.248	1.918	1.623	1.744	1.938	1.953	2.097	2.054	1.922	1.957	1.939	1.886	1.836	1.719
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	265.315	314.584	349.332	356.071	359.556	351.535	354.262	355.918	358.436	367.651	371.687	368.892	368.139	367.324	368.106
NPL/NPF	7.414	6.284	7.640	6.599	9.433	10.041	7.589	8.052	7.890	6.775	6.767	6.966	6.829	6.828	6.599
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / Government administration, Defense and Compulsory social security	34.272	43.829	57.939	65.292	66.054	64.839	66.283	68.607	69.362	77.369	80.114	78.863	78.258	84.975	89.474
NPL/NPF	3	0	1	1	1	4	4	74	74	74	74	71	71	71	1
13. Jasa Pendidikan / Education Services	13.990	14.893	16.576	16.877	16.975	17.115	17.118	17.022	17.197	17.331	17.411	17.533	17.451	17.445	17.655
NPL/NPF	211	258	228	228	243	255	237	237	247	227	217	208	213	218	251
14. Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	28.513	31.522	36.413	37.410	37.128	37.487	37.984	38.455	39.084	39.547	39.847	39.758	40.811	41.182	42.708
NPL/NPF	171	234	322	456	331	345	350	353	378	366	391	384	380	389	394
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / Community, Sociocultural, Entertainment and Other Individual Services	95.691	114.669	156.411	158.563	157.575	159.756	149.489	146.599	151.334	156.934	156.089	159.587	163.871	167.963	172.187
NPL/NPF	2.253	2.399	3.006	3.137	3.478	3.560	3.353	3.213	3.292	3.065	3.137	3.096	3.106	3.158	3.388
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	3.872	3.985	3.947	4.002	3.942	3.903	3.892	3.808	3.765	3.779	3.734	3.722	3.765	3.696	3.636
NPL/NPF	80	95	107	109	131	133	137.60	136.71	135.11	129.22	131.99	129.78	137.15	119.32	114.01
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency	365	22	19	18	18	17	17	15	14	13	12	12	261	270	11
NPL/NPF	-	-	0,15	0,15	0,15	-	0	0	0	0	0	0	0	0	1
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	586.568	654.352	659.766	664.035	668.307	637.903	683.263	689.624	697.266	704.365	707.448	709.140	715.842	718.945
NPL/NPF	12.164	11.831	15.965	15.382	16.355	16.654	14.870	16.816	16.961	16.709	17.215	17.210	17.300	17.951	18.848
- Untuk Pemilikan Flat atau Apartemen / For Apartement Ownership	26.100	27.945	29.297	29.552	29.518	29.497	29.630	29.714	29.995	30.316	30.611	30.666	30.821	31.018	31.171
NPL/NPF	529	542	750	710	761	770	777	824	832	795	814	790	795	810	865
- Untuk Pemilikan Ruko atau Rukan / For Shop House Ownership	20.771	20.995	22.028	22.476	22.762	22.977	70.114	27.985	28.030	28.205	28.292	28.410	28.532	28.636	28.805
NPL/NPF	944	1.005	984	935	987	1.005	2.737	1.487	1.334	1.286	1.261	1.239	1.244	1.188	1.169
- Untuk Pemilikan Kendaraan Bermotor / For Vehicles Ownership	99.101	115.955	128.825	131.419	132.259	133.420	134.794	135.875	135.736	133.191	135.550	135.747	137.812	139.800	142.442
NPL/NPF	1.973	1.756	2.610	2.594	2.653	2.676	2.781	2.917	3.085	3.041	3.133	3.141	3.189	3.194	3.211
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / Others	694.729	773.017	810.272	820.985	821.923	825.604	834.120	836.914	843.699	852.574	862.416	873.122	883.511	893.586	902.327
NPL/NPF	8.961	9.726	10.419	10.271	10.953	11.360	11.430	12.019	12.402	12.381	12.844	12.807	12.878	13.050	13.149
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others															
NPL/NPF	235.831	247.852	267.796	269.458	270.660	272.250	274.281	275.524	277.880	284.140	283.785	286.170	291.900	294.989	298.040
NPL/NPF	2.776	2.371	2.893	2.794	2.934	3.070	3.086	3.160	3.212	3.128	2.982	2.945	3.073	3.233	3.341

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

Keterangan / Items	2021	2022	2023				2024								
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	32.865	35.760	32.210	33.058	33.470	33.637	27.168	27.746	27.790	27.976	28.034	28.043	28.176	27.300	27.261
NPL/NPF	1.016	669	879	815	908	867	872	929	896	860	833	870	802	954	967
2. Perikanan / Fishery	1.876	2.622	2.143	2.146	1.980	1.941	1.610	1.656	1.643	1.641	1.638	1.634	1.591	1.617	1.621
NPL/NPF	92	183	219	202	209	144	140	172	176	174	176	180	178	183	137
3. Pertambangan dan Penggalian / Mining and Quarrying	9.805	15.306	17.384	16.138	16.608	16.599	16.814	18.983	19.781	19.947	18.601	18.398	18.515	19.802	20.248
NPL/NPF	249	241	235	236	248	251	277	1.047	1.110	989	204	182	179	178	173
4. Industri Pengolahan / Processing Industry	102.559	98.216	94.266	97.424	94.831	94.802	96.642	102.300	102.398	103.791	104.829	105.063	104.956	106.940	109.208
NPL/NPF	4.251	2.333	2.318	2.040	2.092	2.076	2.071	2.282	2.436	2.460	2.467	2.464	2.396	2.448	2.447
5. Listrik, gas dan air / Electricity, Gas and Water	13.335	11.080	11.939	9.195	8.994	9.365	9.787	11.843	11.777	11.963	11.726	11.453	11.142	11.344	11.532
NPL/NPF	129	67	13	13	15	15	11	18	127	127	239	238	238	238	239
6. Konstruksi / Construction	38.986	44.281	41.257	38.974	35.961	36.192	36.680	38.380	38.742	39.423	40.157	40.563	39.122	38.979	38.544
NPL/NPF	2.272	2.012	2.015	1.762	1.889	1.938	1.965	2.394	2.364	2.340	2.342	2.367	2.486	2.450	2.430
7. Perdagangan Besar dan Eceran / Wholesale and Retail Trade	87.473	97.104	95.096	94.828	96.418	96.546	86.782	88.243	89.109	90.075	89.493	90.023	89.377	90.258	91.755
NPL/NPF	3.686	4.085	4.651	4.316	4.572	4.337	4.389	5.129	5.369	5.082	5.346	5.273	5.108	5.130	4.991
8. Penyediaan akomodasi dan penyediaan makan minum / Provision of accomodation and theprovision of eating and drinking	24.517	27.828	22.224	21.655	21.793	21.713	14.023	16.930	17.123	17.404	17.087	17.552	17.748	18.442	17.784
NPL/NPF	2.065	1.862	764	585	569	579	534	715	702	754	744	1.047	1.074	1.025	1.027
9. Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications	20.015	21.860	22.206	22.578	23.007	22.705	23.944	26.528	26.202	27.016	26.906	27.005	27.033	25.912	25.682
NPL/NPF	537	658	600	550	709	716	646	917	953	931	886	878	837	814	686
10. Perantara Keuangan / Financial intermediaries	42.843	49.509	53.289	53.749	49.225	49.514	50.456	53.137	54.743	55.556	55.642	55.556	55.130	55.812	56.311
NPL/NPF	191	496	275	256	264	378	380	731	718	725	750	777	768	726	726
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	33.664	40.856	43.691	43.365	41.414	41.938	40.153	43.089	42.906	43.608	45.502	45.388	44.621	45.471	46.143
NPL/NPF	1.203	1.044	1.228	1.210	1.214	1.302	1.244	1.586	1.543	1.552	1.487	1.498	1.482	1.426	1.424
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / Government administration, Defense and Compulsory social security	2.479	2.004	1.240	1.546	1.272	1.194	1.087	989	887	786	730	590	466	426	397
NPL/NPF	0	0	0	0	0	0	0	70	70	70	70	70	70	70	0
13. Jasa Pendidikan / Education Services	3.540	5.192	5.279	5.313	5.316	5.276	5.245	5.732	5.729	5.674	5.735	5.679	5.640	5.794	5.593
NPL/NPF	39	28	43	37	45	45	43	53	64	47	43	32	39	39	54
14. Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	3.781	4.609	4.537	4.522	4.565	4.701	4.156	4.380	4.372	4.489	4.497	4.646	4.689	4.814	5.682
NPL/NPF	60	87	83	67	68	67	66	86	113	134	171	170	171	166	164
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / Community, Sociocultural, Entertainment and Other Individual Services	9.176	10.687	9.471	9.760	9.591	9.689	7.797	7.792	7.871	7.943	7.664	7.965	8.296	8.298	8.453
NPL/NPF	230	353	350	230	257	283	275	339	338	317	300	298	302	325	331
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	1.741	1.895	1.917	1.939	1.938	1.939	178	180	179	178	176	176	173	154	153
NPL/NPF	18	20	16	13	27	27	22	23	23	23	23	23	25	8	8
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency	1	1	-	-	-	-	-	-	-	0	0	0	0	0	0
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / Business Activities which are not clearly defined	359	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	73	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin															
Rumah Tangga / House Hold															
- Untuk Pemilikan Rumah Tinggal / For Home Ownership	27.851	31.556	32.169	32.046	32.641	33.196	33.604	34.558	34.951	35.469	35.940	36.242	35.967	36.396	36.726
NPL/NPF	866	1.047	1.354	1.218	1.268	1.324	1.322	1.632	1.673	1.684	1.699	1.686	1.665	1.659	1.687
- Untuk Pemilikan Flat atau Apartemen / For Apartement Ownership	2.868	2.925	2.993	2.632	2.611	2.607	2.611	2.638	2.657	2.662	2.658	2.674	2.689	2.701	2.691
NPL/NPF	34	30	23	23	23	26	27	37	35	36	37	30	35	39	44
- Untuk Pemilikan Ruko atau Rukan / For Shop House Ownership	1.242	1.515	1.615	1.446	1.503	1.560	1.593	1.611	1.648	1.678	1.701	1.691	1.669	1.732	1.786
NPL/NPF	77	90	98	74	80	84	80	84	86	83	83	82	84	82	83
- Untuk Pemilikan Kendaraan Bermotor / For Vehicles Ownership	5.733	7.511	6.625	6.496	6.453	6.359	6.406	6.629	6.775	6.787	6.614	6.931	3.598	3.684	3.843
NPL/NPF	96	168	144	134	135	133	133	282	280	272	272	266	253	251	245
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / Others	151.190	176.002	165.161	166.575	166.944	167.632	159.866	171.236	172.628	174.704	177.092	179.891	181.912	184.547	186.692
NPL/NPF	1.523	3.620	1.952	1.826	1.942	2.082	2.081	3.358	3.429	3.374	3.429	3.472	3.352	3.410	3.496
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others															
NPL/NPF	75.834	80.868	85.905	86.152	86.796	87.753	88.908	89.060	90.025	91.060	92.042	93.419	96.435	98.221	99.276
NPL/NPF	559	783	841	825	870	924	924	929	978	939	918	927	951	942	977

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

Keterangan / Items	2021	2022	2023			2024									
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	15.081	13.594	17.676	17.330	16.505	16.819	24.588	24.152	25.515	25.313	25.747	25.280	24.848	24.941	25.177
NPL/NPF	616	561	919	680	704	722	769	750	785	764	773	780	785	800	805
2. Perikanan / Fishery	1.981	1.203	1.626	1.605	1.612	1.560	1.955	1.892	1.942	1.948	1.984	1.971	1.987	1.974	1.958
NPL/NPF	25	11	32	31	32	37	43	46	54	47	48	45	47	50	53
3. Pertambangan dan Penggalian / Mining and Quarrying	19.720	26.446	29.711	29.016	31.513	32.555	32.370	31.859	30.705	30.789	32.732	31.412	31.432	30.302	30.573
NPL/NPF	628	450	1.215	1.155	1.160	1.159	1.182	329	323	322	321	485	311	315	316
4. Industri Pengolahan / Processing Industry	115.243	131.594	146.187	144.317	148.571	146.362	150.169	147.176	145.760	149.990	148.941	142.091	133.843	135.177	139.786
NPL/NPF	4.485	4.027	3.855	4.037	4.036	3.927	4.808	4.666	5.072	5.342	5.486	5.342	5.043	5.097	5.732
5. Listrik, gas dan air / Electricity, Gas and Water	13.672	10.154	10.180	15.055	13.887	14.337	14.670	12.543	12.752	13.196	13.203	12.649	12.635	13.021	13.207
NPL/NPF	148	6	36	17	7	18	15	13	13	13	13	13	13	13	13
6. Konstruksi / Construction	50.199	52.727	60.398	60.018	59.389	59.511	59.681	57.429	57.938	59.144	59.367	59.335	59.243	57.569	56.674
NPL/NPF	1.683	1.297	2.595	2.555	2.977	2.827	2.671	2.788	2.926	2.463	2.778	2.764	2.603	2.849	2.398
7. Perdagangan Besar dan Eceran / Wholesale and Retail Trade	91.527	89.670	111.299	115.495	105.948	109.748	131.884	122.504	123.324	124.753	122.306	121.425	121.489	126.809	127.129
NPL/NPF	4.636	3.118	4.620	4.293	4.686	4.712	4.692	4.650	4.639	4.442	4.509	4.525	4.821	4.857	5.021
8. Penyediaan akomodasi dan penyediaan makan minum / Provision of accomodation and theprovision of eating and drinking	8.306	3.877	9.271	9.842	9.824	10.068	17.533	14.429	14.363	14.512	14.588	14.739	15.108	15.211	15.353
NPL/NPF	421	266	237	191	193	198	208	232	233	232	235	240	243	246	250
9. Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications	34.102	28.511	34.496	36.211	35.612	35.061	35.439	35.024	37.287	35.785	37.835	38.075	36.707	34.071	34.411
NPL/NPF	913	403	720	704	740	763	748	460	433	419	420	426	434	423	426
10. Perantara Keuangan / Financial intermediaries	49.305	66.749	70.189	80.485	78.961	80.246	88.274	83.460	82.191	89.708	85.867	82.768	85.672	85.348	84.259
NPL/NPF	1.350	268	648	400	404	468	487	268	265	216	221	218	178	185	181
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	38.836	65.845	71.543	72.368	69.244	69.197	72.665	71.096	71.088	71.902	72.297	70.138	68.369	69.834	69.914
NPL/NPF	1.080	1.423	2.095	1.439	1.747	1.727	1.555	1.430	1.431	1.407	1.423	1.422	1.428	1.407	1.400
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / Government administration, Defense and Compulsory social security	214	788	1.400	1.722	2.044	1.758	1.841	1.923	1.924	2.129	2.171	2.278	2.662	2.626	2.567
NPL/NPF	0	-	1	1	1	1	1	0	0	0	0	0	0	0	0
13. Jasa Pendidikan / Education Services	2.003	1.210	2.584	2.686	2.684	2.677	2.699	2.145	2.168	2.176	2.182	2.192	2.178	2.186	2.469
NPL/NPF	111	103	120	121	121	132	114	107	107	107	107	107	107	110	110
14. Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	3.074	2.769	2.787	2.964	2.815	2.714	2.742	2.613	2.633	2.622	2.612	2.610	2.642	2.668	2.686
NPL/NPF	11	18	42	193	43	54	55	27	30	18	19	17	18	21	21
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / Community, Sociocultural, Entertainment and Other Individual Services	7.202	7.174	7.956	7.933	7.729	7.979	10.301	9.534	9.585	9.612	9.737	9.939	9.787	9.741	9.739
NPL/NPF	171	110	281	522	530	546	551	208	213	184	194	197	192	194	220
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	615	786	745	777	709	695	2.450	2.435	2.415	2.403	2.395	2.389	2.392	2.373	2.369
NPL/NPF	13	18	21	21	21	22	28	29	28	29	33	33	36	37	36
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2
NPL/NPF	-	-	-	-	-	-	-	0	-	-	0	-	-	-	-
18. Kegiatan yang belum jelas batasannya / Business Activities which are not clearly defined	228	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	15.379	18.347	18.944	19.025	19.079	19.190	18.151	18.256	18.270	18.448	18.517	18.505	18.562	18.575
NPL/NPF	1.456	1.007	1.612	1.498	1.588	1.581	1.473	1.159	1.193	1.160	1.179	1.179	1.166	1.128	1.136
- Untuk Pemilikan Flat atau Apartemen / For Apartement Ownership	724	693	756	1.104	1.089	1.077	1.083	1.038	1.029	972	1.033	1.027	1.018	1.011	1.005
NPL/NPF	42	28	71	55	56	59	61	48	46	35	44	46	42	41	41
- Untuk Pemilikan Ruko atau Rukan / For Shop House Ownership	369	295	292	495	489	508	508	515	505	506	519	574	582	590	587
NPL/NPF	72	60	59	57	62	70	70	67	68	69	64	64	63	51	50
- Untuk Pemilikan Kendaraan Bermotor / For Vehicles Ownership	3.281	3.323	4.540	4.684	5.170	5.520	5.619	5.465	5.463	3.177	5.478	5.443	5.451	5.448	5.416
NPL/NPF	99	69	269	268	271	276	265	98	107	68	105	107	124	116	118
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / Others	96.873	105.901	138.965	141.458	141.832	143.099	154.333	144.148	146.130	147.738	149.612	152.455	155.196	156.401	157.459
NPL/NPF	2.199	675	2.141	2.149	2.223	2.279	2.328	1.183	1.269	1.136	1.158	1.113	1.135	1.156	1.124
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others															
NPL/NPF	76.007	75.078	70.694	70.279	70.089	70.271	70.188	70.512	70.814	73.689	71.599	71.190	72.572	72.838	72.962
NPL/NPF	669	467	475	470	481	523	510	545	555	507	451	427	458	465	446

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

Keterangan / Items	2021	2022	2023				2024								
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	55.760	59.434	59.502	62.077	60.884	60.724	63.552	61.923	62.865	64.307	65.143	63.567	63.254	66.587	66.635
NPL/NPF	876	797	806	792	777	776	772	788	806	814	796	805	804	804	804
2. Perikanan / <i>Fishery</i>	2.521	1.916	2.030	1.990	1.921	1.872	1.964	2.026	2.041	2.058	1.932	1.749	1.698	1.710	1.756
NPL/NPF	90	204	194	187	191	185	184	190	191	192	192	84	85	97	92
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	34.252	54.986	52.440	56.060	57.005	59.602	61.565	62.009	62.652	60.092	56.858	56.082	55.068	56.111	60.950
NPL/NPF	258	291	269	266	355	353	352	361	359	359	367	354	559	348	379
4. Industri Pengolahan / <i>Processing Industry</i>	241.045	291.381	292.595	288.837	283.685	287.328	293.167	302.715	296.110	301.089	308.335	300.664	303.604	312.190	306.298
NPL/NPF	12.329	11.986	9.483	8.709	8.708	8.669	8.583	8.603	8.578	7.955	8.330	7.672	7.505	7.098	7.029
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	28.906	30.865	34.664	39.464	39.654	39.231	39.392	37.799	38.579	38.071	38.442	37.489	37.293	40.161	40.700
NPL/NPF	455	427	370	362	196	195	193	198	185	197	196	189	183	188	189
6. Konstruksi / <i>Construction</i>	116.672	114.604	100.587	101.607	98.260	98.093	98.396	97.114	97.814	98.912	98.720	98.283	100.280	95.586	97.719
NPL/NPF	6.823	7.432	7.705	7.167	7.291	7.459	7.220	7.237	7.509	7.588	7.857	7.806	7.215	7.021	6.593
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	185.949	193.308	206.210	210.642	204.141	216.892	224.142	225.028	223.158	228.153	223.151	223.273	232.377	230.213	227.985
NPL/NPF	10.008	9.158	8.263	7.629	7.719	7.683	7.571	7.925	7.799	7.773	7.677	7.621	7.612	7.583	7.479
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and the provision of eating and drinking</i>	23.044	24.241	23.367	23.293	23.069	23.067	23.119	23.178	23.895	23.995	23.854	23.722	23.711	24.068	24.516
NPL/NPF	1.164	1.801	1.355	1.216	1.484	1.516	1.521	1.542	1.732	1.529	1.221	1.211	1.194	1.229	1.228
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	78.203	79.997	96.530	97.341	97.750	98.445	100.186	103.938	103.997	105.468	107.524	103.795	106.284	108.155	108.355
NPL/NPF	999	904	877	923	939	944	895	888	901	907	913	903	898	915	941
10. Perantara Keuangan / <i>Financial intermediaries</i>	65.862	104.207	120.872	125.670	122.361	121.285	134.752	136.985	141.159	141.991	136.482	139.423	140.643	141.372	137.209
NPL/NPF	678	1.230	795	777	779	797	796	801	773	803	810	808	806	789	789
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	85.784	101.493	110.879	115.019	115.791	108.516	108.115	107.167	107.799	110.115	111.842	111.154	111.243	112.698	113.303
NPL/NPF	2.074	2.211	2.660	2.249	4.704	4.656	2.252	2.302	2.226	2.196	2.239	2.410	2.623	2.614	2.419
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	7	7	2.344	4.345	3.168	3.167	3.167	3.188	3.481	3.590	3.767	3.808	3.852	3.921	3.883
NPL/NPF	-	-	-	-	-	0	0	0	1	0	0	0	0	0	0
13. Jasa Pendidikan / <i>Education Services</i>	5.161	5.197	5.519	5.609	5.689	5.777	5.833	5.825	5.906	5.954	5.946	6.046	6.041	5.874	5.915
NPL/NPF	48	95	33	42	47	46	46	46	41	44	46	48	48	51	57
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	8.111	9.446	11.236	11.809	11.363	11.410	11.952	12.271	12.489	12.505	12.622	12.751	13.246	13.406	13.812
NPL/NPF	51	65	86	77	80	83	84	85	84	83	78	75	75	86	86
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	12.071	10.055	11.033	11.659	11.876	10.966	10.854	10.924	10.973	11.336	11.685	11.920	12.393	12.662	12.860
NPL/NPF	296	298	230	218	221	217	243	235	277	244	235	232	236	234	233
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	331	283	272	269	276	274	274	248	250	258	268	272	277	266	270
NPL/NPF	15	13	16	16	16	16	21	21	21	21	21	20	21	22	22
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	1	1	1	1	1	1	1	1	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	128	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin															
Rumah Tangga / <i>House Hold</i>															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	341.768	381.090	416.746	419.915	422.918	425.841	428.245	430.100	433.283	437.374	441.487	442.372	442.725	446.077	446.631
NPL/NPF	6.221	6.552	8.306	8.139	8.610	8.724	8.570	9.098	9.100	9.015	9.565	9.601	9.638	10.350	11.143
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	14.052	15.269	16.166	16.334	16.365	16.353	16.436	16.444	16.586	16.809	16.941	16.958	17.043	17.080	17.140
NPL/NPF	264	313	413	391	419	411	426	453	473	457	474	465	463	456	490
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	12.228	12.795	14.039	14.286	14.418	14.546	14.698	14.749	14.785	14.856	14.930	15.015	15.108	15.148	15.198
NPL/NPF	498	462	498	496	510	511	512	540	463	483	489	503	507	481	479
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	28.998	37.045	41.708	43.391	43.118	43.536	44.126	44.219	43.617	44.042	44.469	44.566	48.817	50.250	52.515
NPL/NPF	452	466	612	623	661	649	696	744	816	815	844	877	918	935	952
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	121.728	140.330	153.985	157.408	158.201	159.742	163.377	164.228	165.913	167.785	169.412	171.501	174.260	176.113	177.851
NPL/NPF	1.868	1.938	2.218	2.235	2.397	2.420	2.522	2.597	2.707	2.670	2.746	2.774	2.813	2.871	2.898
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>															
NPL/NPF	20.428	19.260	27.831	27.883	27.747	27.534	27.500	27.555	27.517	27.894	27.832	27.987	28.224	28.144	28.546
NPL/NPF	549	372	567	533	538	565	600	592	580	565	536	522	525	626	630

Keterangan / Items	2021	2022	2023					2024							
			Nov	Des	Jan	Feb	Mar *)	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	311.809	349.536	383.765	385.193	384.572	384.897	388.773	388.545	393.562	396.568	400.886	400.363	401.646	403.358	404.451
NPL/NPF	4.009	4.315	8.685	6.985	7.616	7.809	7.324	7.607	7.761	7.682	8.343	8.299	7.455	7.742	7.842
2. Perikanan / <i>Fishery</i>	12.311	13.985	14.930	15.056	15.036	15.093	15.202	15.155	15.144	15.115	15.122	15.138	15.124	15.106	14.522
NPL/NPF	847	887	691	682	738	756	786	830	824	836	809	807	827	844	675
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	90.026	140.653	177.050	189.254	193.310	190.949	197.088	201.247	215.295	215.609	223.980	223.241	236.975	246.185	248.924
NPL/NPF	5.663	4.773	1.971	1.908	2.006	1.967	2.002	2.047	1.971	3.379	3.362	3.337	3.316	3.364	3.350
4. Industri Pengolahan / <i>Processing Industry</i>	492.262	545.814	572.652	586.763	577.169	572.922	588.563	612.628	609.642	610.788	611.925	604.117	616.008	631.721	646.403
NPL/NPF	28.183	21.838	22.495	21.598	21.628	20.898	20.847	21.472	21.602	22.828	22.859	22.527	22.430	22.903	22.931
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	103.788	110.228	118.829	120.245	125.077	123.333	125.082	132.267	134.982	138.523	147.763	156.193	139.683	143.481	154.181
NPL/NPF	936	262	273	273	283	76	75	84	79	79	102	103	101	102	107
6. Konstruksi / <i>Construction</i>	174.524	184.971	192.729	194.498	190.560	192.780	195.307	195.337	194.594	195.956	195.969	195.880	204.122	202.373	205.924
NPL/NPF	2.978	3.338	2.830	2.800	2.896	2.855	2.819	2.857	2.755	2.338	2.282	2.273	2.288	1.841	1.809
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	609.472	663.830	713.267	718.192	708.972	712.569	723.915	731.427	738.685	747.303	742.899	742.605	757.973	756.146	747.437
NPL/NPF	21.397	21.305	22.122	20.980	23.257	23.653	22.950	24.313	24.660	23.373	23.400	23.172	22.611	22.655	22.966
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	64.874	67.675	74.713	76.002	75.225	75.270	75.208	78.850	78.601	79.862	79.557	79.643	79.643	80.095	80.658
NPL/NPF	4.003	2.707	1.991	1.888	2.022	2.046	2.028	2.307	2.278	2.011	1.972	1.966	2.010	2.019	1.907
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	173.922	182.684	210.840	217.289	218.854	218.210	227.869	229.763	238.497	243.746	240.270	239.469	246.423	249.679	249.458
NPL/NPF	3.898	3.150	1.490	1.596	1.697	1.669	1.791	1.831	1.843	1.737	1.472	1.424	1.397	1.462	1.481
10. Perantara Keuangan / <i>Financial intermediaries</i>	66.704	85.322	102.075	109.764	113.541	125.962	137.039	136.836	139.598	142.549	145.210	148.042	147.418	145.041	149.200
NPL/NPF	706	254	200	190	297	295	290	298	298	177	176	137	134	136	23
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	107.031	106.390	123.220	125.319	133.106	131.884	133.330	134.566	136.643	142.026	142.045	142.213	143.907	139.322	138.746
NPL/NPF	3.056	1.605	1.657	1.701	1.768	2.356	2.537	2.733	2.691	1.620	1.619	1.636	1.297	1.382	1.356
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	31.573	41.030	52.956	57.679	59.571	58.721	60.189	62.508	63.071	70.864	73.446	72.187	71.279	78.003	82.627
NPL/NPF	3	-	-	0	0	3	3	3	3	3	3	0	0	0	0
13. Jasa Pendidikan / <i>Education Services</i>	3.287	3.295	3.193	3.269	3.286	3.385	3.341	3.320	3.394	3.527	3.549	3.617	3.592	3.592	3.678
NPL/NPF	13	32	32	28	29	31	34	32	36	29	22	21	18	18	30
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	13.547	14.697	17.853	18.115	18.385	18.662	19.134	19.193	19.591	19.930	20.115	19.750	20.235	20.295	20.528
NPL/NPF	48	64	111	119	139	141	144	155	150	131	123	123	116	116	122
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	67.242	86.752	127.951	129.210	128.378	131.123	120.537	118.349	122.905	128.044	127.002	129.763	133.394	137.262	141.134
NPL/NPF	1.557	1.639	2.145	2.167	2.470	2.515	2.284	2.432	2.464	2.319	2.408	2.369	2.376	2.406	2.604
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	1.184	1.020	1.013	1.016	1.018	994	990	944	921	940	896	884	922	903	843
NPL/NPF	33	44	53	59	67	68	67	64	63	57	55	53	56	53	48
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	363	18	16	15	15	14	14	12	12	11	10	10	259	268	9
NPL/NPF	-	-	0	0	0	-	0	0	0	0	0	0	0	0	1
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin															
Rumah Tangga / House Hold															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	158.544	158.544	187.090	188.861	189.452	190.192	156.863	200.454	203.133	206.154	208.490	210.316	211.943	214.806	217.012
NPL/NPF	3.226	3.226	4.692	4.526	4.889	5.025	3.505	4.926	4.994	4.850	4.771	4.744	4.832	4.813	4.882
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	9.059	9.059	9.381	9.482	9.453	9.460	9.501	9.594	9.724	9.873	9.979	10.007	10.072	10.226	10.335
NPL/NPF	171	171	243	242	263	274	263	286	278	266	259	248	255	274	289
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	6.390	6.390	6.082	6.249	6.352	6.364	53.315	11.110	11.092	11.164	11.142	11.131	11.173	11.165	11.234
NPL/NPF	393	393	329	309	334	340	2.075	797	717	650	624	590	591	574	557
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	68.076	68.076	75.951	76.848	77.518	78.005	78.643	79.562	79.883	79.184	78.989	78.807	79.947	80.418	80.668
NPL/NPF	1.053	1.053	1.585	1.569	1.586	1.618	1.687	1.794	1.882	1.886	1.912	1.891	1.895	1.892	1.896
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	350.784	350.784	352.162	355.545	354.945	355.131	356.544	357.301	359.028	362.347	366.301	369.275	372.142	376.526	380.325
NPL/NPF	3.493	3.493	4.108	4.061	4.391	4.580	4.499	4.881	4.997	5.201	5.512	5.449	5.578	5.613	5.631
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others															
NPL/NPF	72.799	72.799	83.366	85.144	86.028	86.692	87.685	88.397	89.524	91.497	92.352	93.574	94.668	95.786	97.257
	812	812	1.009	966	1.045	1.058	1.052	1.094	1.099	1.117	1.077	1.068	1.139	1.200	1.288

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

Keterangan / Items	2021	2022	2023			2024									
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party															
1. Modal Kerja / Working Capital	2.621.250	2.940.289	3.168.939	3.235.836	3.174.440	3.192.017	3.273.269	3.319.148	3.332.464	3.389.530	3.392.455	3.390.115	3.433.614	3.431.489	3.451.740
NPL/NPF	104.692	95.607	96.043	90.069	93.968	93.607	92.574	95.338	96.835	95.807	96.416	95.444	93.801	93.270	93.043
2. Investasi / Investment	1.527.639	1.710.944	1.884.391	1.920.752	1.941.961	1.950.443	1.990.525	2.002.260	2.038.685	2.063.182	2.077.144	2.056.025	2.063.920	2.121.535	2.143.787
NPL/NPF	41.276	33.737	34.975	32.222	36.937	37.461	35.004	37.441	37.679	36.087	36.230	36.020	34.911	35.634	35.338
3. Konsumsi / Consumption	1.619.696	1.772.331	1.912.569	1.933.656	1.941.158	1.952.055	1.980.842	1.989.275	2.004.965	2.025.692	2.045.019	2.061.563	2.081.716	2.103.871	2.121.730
NPL/NPF	27.303	27.232	33.620	32.686	34.643	35.534	35.682	37.222	37.826	37.339	38.249	38.132	38.481	39.425	40.582
Total Kredit/Pembiayaan / Total Credit/Financing	5.768.585	6.423.564	6.965.899	7.090.243	7.057.558	7.094.514	7.244.637	7.310.683	7.376.114	7.478.404	7.514.618	7.507.704	7.579.250	7.656.895	7.717.257
NPL/NPF	173.270	156.576	164.638	154.977	165.548	166.603	163.260	170.002	172.339	169.234	170.895	169.596	167.192	168.329	168.963
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	199.100	189.896	187.309	184.109	188.048	183.627	184.917	205.748	200.596	195.075	200.469	187.268	174.613	178.258	180.072
NPL/NPF	6.092	5.533	5.531	5.237	5.487	5.476	5.989	5.568	5.654	5.006	4.869	4.655	3.882	3.781	4.712
2. Impor / Import	79.660	86.567	102.443	105.929	99.898	100.717	110.502	110.380	107.934	114.619	109.912	111.218	111.308	115.651	121.739
NPL/NPF	3.472	1.948	1.518	1.446	1.446	1.465	1.431	1.451	1.432	1.428	1.576	1.431	1.527	1.556	1.514
3. Lainnya / Other	5.489.825	6.147.100	6.676.146	6.800.205	6.769.612	6.810.171	6.949.217	6.994.555	7.067.585	7.168.710	7.204.238	7.209.218	7.293.329	7.362.987	7.415.446
NPL/NPF	163.706	149.094	157.590	148.294	158.615	159.662	155.840	162.982	165.254	162.800	164.450	163.510	161.783	162.992	162.737
Total Kredit/Pembiayaan / Total Credit/Financing	5.768.585	6.423.564	6.965.899	7.090.243	7.057.558	7.094.514	7.244.637	7.310.683	7.376.114	7.478.404	7.514.618	7.507.704	7.579.250	7.656.895	7.717.257
NPL/NPF	173.270	156.576	164.638	154.977	165.548	166.603	163.260	170.002	172.339	169.234	170.895	169.596	167.192	168.329	168.963

Tabel 3.7. Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 1 Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan (Credit/Financing and NPL/NPF of Commercial Banks - KBMI 1 to Non Bank Third Party Based on Types and Orientation of Use) Miliar Rp (Billion Rp)															
Keterangan / Items	2021	2022	2023			2024									
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party															
1. Modal Kerja / Working Capital	281.146	313.815	304.793	309.136	298.595	300.462	272.386	286.496	287.945	293.033	293.041	294.495	292.034	294.516	299.773
NPL/NPF	11.867	10.574	10.328	9.374	9.902	9.767	9.682	12.425	12.817	12.451	11.993	12.061	11.893	11.953	11.640
2. Investasi / Investment	148.708	154.996	153.355	147.053	147.786	147.289	150.134	161.413	163.308	164.439	165.377	165.239	164.641	166.847	166.595
NPL/NPF	4.290	3.564	3.362	2.956	3.185	3.257	3.253	4.065	4.184	4.136	4.088	4.306	4.263	4.228	4.166
3. Konsumsi / Consumption	263.879	300.222	294.467	295.346	296.947	299.106	292.987	305.732	308.684	312.361	316.046	320.848	322.269	327.281	331.014
NPL/NPF	3.111	5.676	4.412	4.100	4.318	4.573	4.567	6.322	6.481	6.388	6.438	6.465	6.340	6.383	6.532
Total Kredit/Pembiayaan / Total Credit/Financing	693.732	769.034	752.615	751.536	743.329	746.858	715.508	753.641	759.937	769.833	774.464	780.582	778.944	788.644	797.381
NPL/NPF	19.268	19.814	18.101	16.430	17.405	17.598	17.502	22.811	23.482	22.974	22.519	22.831	22.496	22.564	22.338
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	21.850	12.504	9.564	12.006	11.212	11.101	11.853	12.202	12.458	12.538	12.270	11.933	10.715	10.567	10.299
NPL/NPF	1.693	341	131	188	190	189	190	193	269	258	257	249	238	243	244
2. Impor / Import	4.268	3.348	2.898	4.032	4.548	4.860	4.499	4.408	3.868	4.156	4.359	4.162	3.981	3.979	4.032
NPL/NPF	39	19	75	75	68	68	68	68	68	97	97	66	68	85	79
3. Lainnya / Other	667.613	753.182	740.153	735.499	727.569	730.896	699.157	737.031	743.611	753.139	757.835	764.487	764.248	774.098	783.050
NPL/NPF	17.535	19.454	17.895	16.166	17.147	17.341	17.244	22.551	23.146	22.619	22.166	22.516	22.190	22.236	22.015
Total Kredit/Pembiayaan / Total Credit/Financing	693.732	769.034	752.615	751.536	743.329	746.858	715.508	753.641	759.937	769.833	774.464	780.582	778.944	788.644	797.381
NPL/NPF	19.268	19.814	18.101	16.430	17.405	17.598	17.502	22.811	23.482	22.974	22.519	22.831	22.496	22.564	22.338

Tabel 3.8. Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 2 Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan (Credit/Financing and NPL/NPF of Commercial Banks - KBMI 2 to Non Bank Third Party Based on Types and Orientation of Use) Miliar Rp (Billion Rp)															
Keterangan / Items	2021	2022	2023			2024									
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party															
1. Modal Kerja / Working Capital	334.488	362.072	417.956	430.076	422.341	426.869	482.513	464.811	464.131	478.639	475.906	465.286	462.653	465.737	467.094
NPL/NPF	13.088	9.661	14.105	13.482	14.105	14.013	14.941	13.911	14.493	14.028	14.580	14.524	14.040	14.389	14.745
2. Investasi / Investment	116.822	141.026	160.093	167.752	164.708	164.420	166.751	155.404	157.461	157.345	158.061	154.006	148.341	148.116	151.178
NPL/NPF	3.209	2.418	3.333	2.876	3.299	3.301	2.986	2.091	2.060	1.978	2.001	2.091	2.220	2.214	2.238
3. Konsumsi / Consumption	193.690	200.668	233.595	236.964	237.695	239.554	250.921	239.828	242.197	244.352	246.649	249.206	253.325	254.849	256.005
NPL/NPF	4.537	2.305	4.627	4.496	4.681	4.788	4.709	3.100	3.238	2.975	3.001	2.936	2.988	2.956	2.915
Total Kredit/Pembiayaan / Total Credit/Financing	644.999	703.766	811.644	834.792	824.744	830.843	900.185	860.044	863.789	880.336	880.616	868.498	864.320	868.702	874.277
NPL/NPF	20.834	14.385	22.065	20.853	22.085	22.101	22.637	19.103	19.791	18.981	19.582	19.551	19.248	19.560	19.898
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	36.131	30.726	35.889	31.336	32.822	33.212	34.718	38.274	36.954	38.174	39.008	37.245	31.038	32.601	34.649
NPL/NPF	1.792	2.028	1.206	775	789	788	1.526	1.352	1.363	1.368	1.363	1.298	653	628	1.399
2. Impor / Import	4.135	6.655	6.749	4.709	6.603	5.327	6.638	7.305	6.425	6.608	5.707	6.249	5.829	6.221	6.384
NPL/NPF	300	434	319	319	320	320	321	323	323	323	440	319	410	414	415
3. Lainnya / Other	604.733	666.386	769.006	798.747	785.319	792.303	858.830	814.464	820.410	835.555	835.900	825.004	827.452	829.880	833.244
NPL/NPF	18.742	11.922	20.540	19.759	20.975	20.992	20.789	17.428	18.105	17.290	17.779	17.934	18.186	18.518	18.084
Total Kredit/Pembiayaan / Total Credit/Financing	644.999	703.766	811.644	834.792	824.744	830.843	900.185	860.044	863.789	880.336	880.616	868.498	864.320	868.702	874.277
NPL/NPF	20.834	14.385	22.065	20.853	22.085	22.101	22.637	19.103	19.791	18.981	19.582	19.551	19.248	19.560	19.898

Tabel 3.9. Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 3 Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan (Credit/Financing and NPL/NPF of Commercial Banks - KBMI 3 to Non Bank Third Party Based on Types and Orientation of Use) Miliar Rp (Billion Rp)															
Keterangan / Items	2021	2022	2023			2024									
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party															
1. Modal Kerja / Working Capital	583.182	666.861	704.656	714.983	694.900	706.429	735.580	746.071	741.321	755.764	751.278	744.506	760.011	767.197	759.787
NPL/NPF	25.968	27.020	25.058	22.878	23.281	23.395	22.825	22.007	22.188	21.639	21.836	21.453	20.938	20.161	19.753
2. Investasi / Investment	360.626	414.560	425.425	440.707	441.994	440.222	444.850	446.268	451.848	452.129	455.292	449.492	451.251	457.782	462.379
NPL/NPF	10.216	9.893	8.085	7.751	10.218	10.199	7.907	9.215	9.294	9.065	9.142	8.784	8.926	8.916	8.587
3. Konsumsi / Consumption	539.202	605.788	670.475	679.217	682.767	687.552	694.382	697.296	701.701	708.761	715.071	718.399	726.176	732.814	737.880
NPL/NPF	9.852	10.103	12.615	12.417	13.136	13.279	13.325	14.023	14.139	14.005	14.654	14.742	14.864	15.720	16.590
Total Kredit/Pembiayaan / Total Credit/Financing	1.483.010	1.687.209	1.800.556	1.834.908	1.819.661	1.834.203	1.874.812	1.889.635	1.894.870	1.916.653	1.921.641	1.912.397	1.937.438	1.957.793	1.960.046
NPL/NPF	46.036	47.016	45.758	43.046	46.636	46.873	44.057	45.245	45.621	44.708	45.631	44.979	44.727	44.796	44.930
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	36.562	50.019	53.660	49.319	50.438	50.132	50.308	62.542	59.505	56.432	64.295	56.913	52.202	53.448	52.234
NPL/NPF	802	870	1.271	1.246	1.254	1.285	1.211	860	863	826	829	824	819	836	839
2. Impor / Import	51.877	50.197	57.528	59.664	52.652	56.101	66.060	64.634	62.488	66.338	62.874	63.337	65.315	66.761	71.783
NPL/NPF	2.513	700	689	648	655	655	634	639	637	637	734	732	729	749	751
3. Lainnya / Other	1.394.571	1.586.993	1.689.369	1.725.925	1.716.571	1.727.970	1.758.444	1.762.459	1.772.877	1.793.883	1.794.473	1.792.146	1.819.922	1.837.584	1.836.029
NPL/NPF	42.720	45.446	43.798	41.152	44.726	44.933	42.213	43.746	44.122	43.245	44.068	43.423	43.179	43.211	43.341
Total Kredit/Pembiayaan / Total Credit/Financing	1.483.010	1.687.209	1.800.556	1.834.908	1.819.661	1.834.203	1.874.812	1.889.635	1.894.870	1.916.653	1.921.641	1.912.397	1.937.438	1.957.793	1.960.046
NPL/NPF	46.036	47.016	45.758	43.046	46.636	46.873	44.057	45.245	45.621	44.708	45.631	44.979	44.727	44.796	44.930

Tabel 3.10. Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 4 Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan (Credit/Financing and NPL/NPF of Commercial Banks - KBMI 4 to Non Bank Third Party Based on Types and Orientation of Use) Miliar Rp (Billion Rp)															
Keterangan / Items	2021	2022	2023		2024										
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party															
1. Modal Kerja / Working Capital	1.422.435	1.597.540	1.741.534	1.781.640	1.758.604	1.758.257	1.782.791	1.821.770	1.839.067	1.862.094	1.872.230	1.885.828	1.918.916	1.904.039	1.925.087
NPL/NPF	53.770	48.351	46.552	44.335	46.680	46.432	45.125	46.996	47.337	47.690	48.008	47.407	46.930	46.768	46.905
2. Investasi / Investment	901.484	1.000.362	1.145.518	1.165.240	1.187.473	1.198.511	1.228.790	1.239.175	1.266.068	1.289.269	1.298.414	1.287.289	1.299.687	1.348.790	1.363.636
NPL/NPF	23.561	17.862	20.195	18.639	20.235	20.704	20.858	22.070	22.140	20.908	20.999	20.839	19.502	20.276	20.346
3. Konsumsi / Consumption	622.926	665.652	714.032	722.128	723.748	725.843	742.551	746.419	752.383	760.219	767.252	773.110	779.945	788.927	796.831
NPL/NPF	9.802	9.148	11.967	11.673	12.508	12.895	13.081	13.777	13.967	13.972	14.156	13.989	14.289	14.366	14.544
Total Kredit/Pembiayaan / Total Credit/Financing	2.946.844	3.263.554	3.601.083	3.669.008	3.669.825	3.682.611	3.754.132	3.807.364	3.857.518	3.911.582	3.937.897	3.946.227	3.998.548	4.041.756	4.085.553
NPL/NPF	87.133	75.361	78.714	74.648	79.423	80.032	79.064	82.843	83.445	82.570	83.163	82.235	80.721	81.410	81.796
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	104.556	96.647	88.197	91.449	93.576	89.181	88.039	92.730	91.678	87.931	84.895	81.176	80.659	81.642	82.889
NPL/NPF	1.805	2.294	2.923	3.028	3.253	3.213	3.062	3.163	3.159	2.553	2.420	2.283	2.172	2.075	2.230
2. Impor / Import	19.380	26.367	35.268	37.524	36.096	34.428	33.306	34.034	35.153	37.517	36.972	37.471	36.182	38.690	39.541
NPL/NPF	620	795	434	404	403	422	409	422	405	371	305	315	321	308	270
3. Lainnya / Other	2.822.908	3.140.540	3.477.619	3.540.035	3.540.153	3.559.001	3.632.787	3.680.601	3.730.687	3.786.134	3.816.030	3.827.580	3.881.707	3.921.424	3.963.123
NPL/NPF	84.708	72.272	75.357	71.216	75.767	76.396	75.593	79.258	79.881	79.646	80.437	79.637	78.228	79.027	79.297
Total Kredit/Pembiayaan / Total Credit/Financing	2.946.844	3.263.554	3.601.083	3.669.008	3.669.825	3.682.611	3.754.132	3.807.364	3.857.518	3.911.582	3.937.897	3.946.227	3.998.548	4.041.756	4.085.553
NPL/NPF	87.133	75.361	78.714	74.648	79.423	80.032	79.064	82.843	83.445	82.570	83.163	82.235	80.721	81.410	81.796

Tabel 3.11. Kredit/Pembiayaan dan NPL/NPF Bank Umum KBMI kepada Pihak Ketiga Bukan Bank Yang Penarikannya Menggunakan Kartu (Credit/Financing and Non Performing Loan (NPL)/ Non Performing Financing (NPF) of Commercial Conventional and Sharia Banks based on KBMI to Non Bank Third Party Withdrawn By Card) Miliar Rp (Billion Rp)															
Pengelompokan Bank / Group of Banks	2021	2022	2023			2024									
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
1. KBMI 1	1.175	1.010	450	480	468	474	490	920	918	937	953	963	944	948	965
NPL/NPF	50	168	18	18	18	18	19	173	175	179	181	183	159	161	164
2. KBMI 2	9.218	10.286	5.851	5.383	5.457	5.495	5.503	5.114	5.169	5.202	5.254	5.291	5.353	5.404	5.471
NPL/NPF	410	186	266	272	273	276	278	130	137	137	138	137	145	149	158
3. KBMI 3	26.254	28.386	35.995	36.876	37.240	37.260	37.472	37.872	37.634	38.222	38.175	38.389	38.782	38.593	39.058
NPL/NPF	651	521	660	648	663	684	712	725	734	725	705	690	695	816	823
4. KBMI 4	38.709	45.844	50.613	51.769	52.019	52.022	52.371	52.515	52.812	53.909	54.214	54.805	55.194	54.658	55.351
NPL/NPF	721	509	623	634	657	672	685	698	709	715	696	684	697	723	756
5 Bank Umum / Commercial Bank	75.355	85.527	92.910	94.509	95.185	95.251	95.837	96.422	96.533	98.270	98.595	99.449	100.273	99.603	100.845
NPL/NPF	1.833	1.384	1.568	1.571	1.612	1.650	1.694	1.725	1.755	1.755	1.719	1.694	1.696	1.850	1.901

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

Keterangan / Items	2020	2021	2022	2023			2024										
				Nov	Des	Jan	Feb	Mar *)	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin																	
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	385.586	415.515	458.325	493.153	497.658	495.431	496.076	504.081	502.366	509.733	514.165	519.810	517.253	517.924	522.186	523.523	
NPL/NPF	7.480	6.518	6.342	11.289	9.271	10.005	10.174	9.736	10.073	10.248	10.120	10.746	10.755	9.845	10.299	10.419	
2. Perikanan / <i>Fishery</i>	16.032	18.688	19.726	20.729	20.797	20.549	20.466	20.732	20.729	20.769	20.763	20.676	20.492	20.399	20.407	19.857	
NPL/NPF	886	1.053	1.286	1.137	1.102	1.169	1.122	1.153	1.237	1.245	1.249	1.226	1.115	1.138	1.173	957	
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	124.618	153.803	237.390	276.584	290.468	298.436	299.705	307.837	314.098	328.433	326.437	332.172	329.133	341.990	352.400	360.695	
NPL/NPF	9.049	6.799	5.755	3.690	3.564	3.770	3.730	3.814	3.784	3.763	5.048	4.253	4.358	4.366	4.205	4.218	
4. Industri Pengolahan / <i>Processing Industry</i>	893.642	951.109	1.067.006	1.105.700	1.117.340	1.104.256	1.101.415	1.128.541	1.164.819	1.153.910	1.165.659	1.174.030	1.151.935	1.158.410	1.186.028	1.201.695	
NPL/NPF	40.898	49.248	40.184	38.152	36.383	36.456	35.569	36.310	37.024	37.688	38.584	39.141	38.004	37.373	37.546	38.139	
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	168.881	159.701	162.327	175.612	183.959	187.612	186.266	188.931	194.453	198.090	201.753	211.134	217.783	200.753	208.007	219.620	
NPL/NPF	2.091	1.668	761	691	664	501	304	293	312	405	416	550	543	535	541	548	
6. Konstruksi / <i>Construction</i>	376.473	380.381	396.583	394.972	395.097	384.170	386.577	390.064	388.261	389.088	393.436	394.213	394.062	402.766	394.507	398.861	
NPL/NPF	12.973	13.755	14.080	15.146	14.284	15.053	15.079	14.675	15.275	15.554	14.729	15.259	15.209	14.593	14.160	13.229	
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	942.188	974.420	1.043.912	1.125.872	1.139.157	1.115.478	1.135.755	1.166.723	1.167.201	1.174.276	1.190.285	1.177.848	1.177.326	1.201.216	1.203.426	1.194.305	
NPL/NPF	41.784	39.728	37.666	39.656	37.217	40.234	40.385	39.602	42.017	42.467	40.669	40.932	40.591	40.152	40.226	40.457	
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	116.183	120.741	123.620	129.575	130.793	129.910	130.119	129.883	133.387	133.982	135.773	135.086	135.656	136.210	137.816	138.311	
NPL/NPF	6.258	7.653	6.636	4.348	3.880	4.268	4.338	4.291	4.797	4.944	4.527	4.172	4.463	4.521	4.519	4.413	
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	266.189	306.242	313.052	364.071	373.419	375.223	374.421	387.437	395.253	405.983	412.014	412.535	408.343	416.446	417.817	417.906	
NPL/NPF	5.739	6.347	5.116	3.688	3.773	4.086	4.091	4.080	4.095	4.129	3.994	3.691	3.630	3.566	3.614	3.534	
10. Perantara Keuangan / <i>Financial Intermediaries</i>	216.297	224.714	305.787	346.425	369.668	364.088	377.007	410.520	410.417	417.691	429.804	423.201	425.789	428.862	427.574	426.979	
NPL/NPF	1.089	2.925	2.248	1.918	1.623	1.744	1.938	1.953	2.097	2.054	1.922	1.957	1.939	1.886	1.836	1.719	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	259.978	265.315	314.584	349.332	356.071	359.556	351.535	354.262	355.918	358.436	367.651	371.687	368.892	368.139	367.324	368.106	
NPL/NPF	8.048	7.414	6.284	7.640	6.599	9.433	10.041	7.589	8.052	7.890	6.775	6.767	6.966	6.829	6.828	6.599	
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	30.887	34.272	43.829	57.939	65.292	66.054	64.839	66.283	68.607	69.362	77.369	80.114	78.863	78.258	84.975	89.474	
NPL/NPF	4	3	0	1	1	1	4	4	74	74	74	74	71	71	71	1	
13. Jasa Pendidikan / <i>Education Services</i>	13.594	13.990	14.893	16.576	16.877	16.975	17.115	17.118	17.022	17.197	17.331	17.411	17.533	17.451	17.445	17.655	
NPL/NPF	244	211	258	228	228	243	255	237	237	247	227	217	208	213	218	251	
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	28.262	28.513	31.522	36.413	37.410	37.128	37.487	37.984	38.455	39.084	39.547	39.847	39.758	40.811	41.182	42.708	
NPL/NPF	382	171	234	322	456	331	345	350	353	378	366	391	384	380	389	394	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	89.457	95.691	114.669	156.411	158.563	157.575	159.756	149.489	146.599	151.334	156.934	156.089	159.587	163.871	167.963	172.187	
NPL/NPF	2.902	2.253	2.399	3.006	3.137	3.478	3.560	3.353	3.213	3.292	3.065	3.137	3.096	3.106	3.158	3.388	
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	2.989	3.872	3.985	3.947	4.002	3.942	3.903	3.892	3.808	3.765	3.779	3.734	3.722	3.765	3.696	3.636	
NPL/NPF	55	80	95	107	109	131	133	138	137	135	129	132	130	137	119	114	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	358	365	22	19	18	18	17	17	15	14	13	12	12	261	270	11	
NPL/NPF	0	-	-	0	0	0	-	0	0	0	0	0	0	0	0	1	
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	2.490	716	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
NPL/NPF	138	96	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin																	
Rumah Tangga / <i>House Hold</i>																	
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	544.004	581.135	586.568	654.352	659.766	664.035	668.307	637.903	683.263	689.624	697.266	704.365	707.448	709.140	715.842	718.945	
NPL/NPF	12.164	12.521	11.831	15.965	15.382	16.355	16.654	14.870	16.816	16.961	16.709	17.215	17.210	17.300	17.951	18.848	
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	26.100	27.869	27.945	29.297	29.552	29.518	29.497	29.630	29.714	29.995	30.316	30.611	30.666	30.821	31.018	31.171	
NPL/NPF	529	546	542	750	710	761	770	777	824	832	795	814	790	795	810	865	
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	20.771	21.010	20.995	22.028	22.476	22.762	22.977	70.114	27.985	28.030	28.205	28.292	28.410	28.532	28.636	28.805	
NPL/NPF	944	1.018	1.005	984	935	987	1.005	2.737	1.487	1.334	1.286	1.261	1.239	1.244	1.188	1.169	
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	99.101	114.492	115.955	128.825	131.419	132.259	133.420	134.794	135.875	135.736	133.191	135.550	135.747	137.812	139.800	142.442	
NPL/NPF	1.973	1.864	1.756	2.610	2.594	2.653	2.676	2.781	2.917	3.085	3.041	3.133	3.141	3.189	3.194	3.211	
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	694.729	760.741	773.017	810.272	820.985	821.923	825.604	834.120	836.914	843.699	852.574	862.416	873.122	883.511	893.586	902.327	
NPL/NPF	8.961	10.116	9.726	10.419	10.271	10.953	11.360	11.430	12.019	12.402	12.381	12.844	12.807	12.878	13.050	13.149	
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>																	
NPL/NPF	235.831	245.167	247.852	267.796	269.458	270.660	272.250	274.281	275.524	277.880	284.140	283.785	286.170	291.900	294.989	298.040	
NPL/NPF	2.776	2.539	2.371	2.893	2.794	2.934	3.070	3.086	3.160	3.212	3.128	2.982	2.945	3.073	3.233	3.341	

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

Keterangan / Items	2020	2021	2022	2023				2024								
				Nov	Des	Jan	Feb	Mar *)	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin																
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	251.567	277.985	310.841	350.263	351.708	351.163	352.250	354.135	354.497	359.557	362.126	364.694	364.251	365.337	367.456	368.324
NPL/NPF	4.409	3.967	4.286	8.556	6.869	7.486	7.657	7.158	7.436	7.577	7.498	8.136	8.090	7.252	7.536	7.649
2. Perikanan / <i>Fishery</i>	8.874	11.313	12.883	13.443	13.629	13.667	13.727	13.831	13.761	13.727	13.692	13.699	13.694	13.676	13.651	13.051
NPL/NPF	511	752	794	595	587	643	661	691	735	734	744	711	710	727	762	592
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	67.410	88.074	137.863	167.013	175.643	179.720	175.556	180.194	184.295	196.837	193.025	202.129	200.481	215.442	221.681	223.946
NPL/NPF	6.897	5.666	4.770	1.968	1.905	1.997	1.958	1.993	2.046	1.973	3.367	3.344	3.312	3.293	3.341	3.327
4. Industri Pengolahan / <i>Processing Industry</i>	316.144	347.203	385.352	399.249	405.889	406.279	401.850	411.051	433.372	428.420	433.802	433.727	420.058	431.292	442.083	450.886
NPL/NPF	25.339	22.244	15.208	14.391	13.680	13.667	12.908	12.753	12.948	12.912	14.136	13.972	13.862	13.840	14.369	14.491
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	91.852	94.090	102.264	112.197	109.795	114.576	112.861	114.734	117.335	118.713	122.009	131.328	140.071	123.540	126.537	137.025
NPL/NPF	1.252	921	265	271	270	280	73	72	83	78	77	101	101	100	101	105
6. Konstruksi / <i>Construction</i>	172.158	177.544	184.004	185.935	187.542	187.101	189.326	191.346	189.998	189.038	190.746	190.359	188.921	194.041	189.283	192.374
NPL/NPF	7.103	8.212	9.312	7.906	7.359	7.552	7.526	7.304	7.388	7.670	7.146	7.355	7.339	6.989	6.405	5.963
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	457.066	489.375	526.379	560.171	567.941	560.505	564.842	573.833	578.510	586.598	594.153	591.565	589.605	599.732	596.298	585.576
NPL/NPF	17.270	19.066	19.105	19.272	18.167	20.209	20.638	19.679	20.572	20.701	19.251	19.301	19.119	18.394	18.735	19.091
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	46.245	51.110	54.726	59.986	60.981	60.505	60.548	60.194	63.715	63.315	64.848	64.368	64.343	64.399	64.634	65.018
NPL/NPF	1.947	2.455	2.038	1.862	1.832	1.965	1.986	1.967	2.103	2.059	1.776	1.719	1.726	1.769	1.774	1.676
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	124.042	134.995	139.778	161.555	165.636	165.803	164.816	174.140	171.320	177.297	183.228	180.461	181.592	188.884	191.964	189.783
NPL/NPF	2.979	3.790	3.114	1.204	1.318	1.418	1.379	1.499	1.531	1.503	1.429	1.408	1.358	1.332	1.393	1.400
10. Perantara Keuangan / <i>Financial intermediaries</i>	34.909	37.882	52.707	65.921	71.936	74.902	77.747	85.979	92.476	91.935	97.437	98.879	99.728	101.040	103.734	101.939
NPL/NPF	219	318	265	211	201	307	305	302	310	309	189	189	149	146	148	35
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	86.988	81.413	77.132	92.184	92.034	96.727	95.462	96.143	97.320	99.622	105.741	102.333	102.372	103.803	100.109	99.100
NPL/NPF	3.211	3.307	1.807	2.094	1.854	1.916	2.482	2.643	2.794	2.748	1.618	1.616	1.629	1.260	1.267	1.257
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	28.293	31.573	41.030	55.290	62.017	62.729	61.878	63.346	65.685	66.542	74.445	77.204	75.987	75.123	81.909	86.486
NPL/NPF	3	3	-	-	0	0	3	3	3	3	3	3	0	0	0	0
13. Jasa Pendidikan / <i>Education Services</i>	2.447	2.548	2.532	2.232	2.265	2.263	2.364	2.326	2.315	2.361	2.405	2.422	2.440	2.434	2.414	2.480
NPL/NPF	41	45	46	31	35	35	37	38	36	36	33	27	27	24	24	30
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	11.364	9.641	10.100	13.615	13.800	14.113	14.342	14.614	14.573	14.949	15.299	15.413	14.961	15.418	15.470	15.676
NPL/NPF	218	66	66	113	113	134	135	136	146	142	121	115	112	106	100	108
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	52.362	61.478	81.953	122.418	124.138	123.212	126.005	115.349	115.793	120.336	125.421	124.313	127.063	130.610	134.448	138.250
NPL/NPF	1.557	1.537	1.608	2.105	2.129	2.433	2.476	2.242	2.367	2.401	2.262	2.371	2.329	2.327	2.366	2.556
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	1.469	1.211	1.053	1.046	1.050	1.053	1.030	1.026	981	960	979	937	929	968	949	890
NPL/NPF	28	39	49	58	64	72	73	72	69	68	62	60	58	61	58	53
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	355	361	17	16	15	14	14	14	11	11	11	10	10	259	268	9
NPL/NPF	-	-	-	0	0	0	-	0	0	0	0	0	0	0	0	1
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	194	45	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	22	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin																
Rumah Tangga / <i>House Hold</i>																
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	299.176	322.700	335.181	381.629	383.610	386.731	389.855	357.345	401.717	406.040	411.038	416.160	418.009	418.615	423.483	425.324
NPL/NPF	6.634	6.415	5.719	8.394	8.035	8.617	8.803	7.084	8.700	8.941	8.653	9.217	9.267	9.307	10.016	10.798
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	7.157	7.492	7.624	8.123	8.245	8.302	8.347	8.462	8.591	8.783	8.997	9.212	9.342	9.494	9.679	9.843
NPL/NPF	240	266	254	346	342	363	367	353	378	378	359	393	385	384	420	449
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	5.955	5.119	4.534	4.252	4.369	4.430	4.452	51.395	9.168	9.144	9.179	9.086	9.091	9.136	9.124	9.175
NPL/NPF	375	312	398	303	291	309	315	2.047	763	696	629	616	580	576	567	554
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	34.096	33.135	36.915	38.200	38.379	38.432	38.385	38.058	38.024	37.632	36.677	35.893	35.365	35.271	35.267	35.198
NPL/NPF	488	387	435	709	627	647	711	728	777	779	788	752	693	663	626	648
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	297.233	305.113	329.856	328.531	332.005	331.328	331.952	334.796	335.343	336.895	339.948	343.765	346.621	349.283	353.578	356.967
NPL/NPF	3.002	3.291	3.422	3.948	3.981	4.234	4.448	4.430	4.639	4.741	4.821	5.174	5.128	5.239	5.312	5.506
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>																
NPL/NPF	48.607	51.765	59.416	68.080	69.361	70.261	71.061	71.809	72.358	73.413	74.953	75.724	76.581	77.746	78.793	80.034
NPL/NPF	1.086	845	676	866	819	894	903	892	928	928	945	900	891	956	1.010	1.090

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

Keterangan / Items	2020	2021	2022	2023				2024								
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin																
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	13.521	14.973	18.364	21.575	21.903	22.050	22.301	22.669	22.763	22.894	23.088	23.249	23.424	23.504	23.289	23.571
NPL/NPF	899	675	635	811	746	805	840	891	910	943	920	940	974	922	934	951
2. Perikanan / <i>Fishery</i>	1.157	1.379	1.587	1.805	1.824	1.819	1.841	1.861	1.871	1.861	1.866	1.878	1.882	1.867	1.912	1.903
NPL/NPF	69	107	103	140	133	138	144	147	160	173	167	170	169	171	180	137
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	1.216	1.065	4.089	3.041	3.128	3.339	3.401	3.502	3.819	3.510	3.586	3.634	3.610	4.077	4.416	4.292
NPL/NPF	376	269	277	90	96	100	101	149	123	141	136	137	113	111	110	110
4. Industri Pengolahan / <i>Processing Industry</i>	14.282	20.312	25.550	27.298	26.987	25.970	24.439	24.752	24.757	25.178	24.828	24.178	24.209	25.631	26.045	25.708
NPL/NPF	482	550	485	418	773	810	828	831	870	1.272	1.242	1.260	1.271	1.259	1.283	1.287
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	2.484	2.204	1.765	1.556	1.553	1.526	1.539	1.674	1.687	1.684	1.834	1.842	1.839	1.732	1.740	1.661
NPL/NPF	54	56	10	13	11	14	14	10	11	11	11	11	11	11	11	12
6. Konstruksi / <i>Construction</i>	36.260	36.285	39.217	44.025	42.001	38.885	39.374	40.276	39.824	39.796	41.300	42.819	43.434	42.238	40.517	39.778
NPL/NPF	2.736	2.558	2.394	2.796	2.511	2.722	2.650	2.687	2.752	2.880	2.668	2.715	2.721	2.811	2.830	2.846
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	38.295	42.815	51.287	59.191	59.773	58.486	59.131	61.131	61.226	62.130	64.432	64.767	64.897	65.324	65.577	65.282
NPL/NPF	2.897	2.909	2.518	3.411	3.204	3.357	3.557	3.758	4.065	4.137	3.942	4.060	4.091	4.338	4.360	4.565
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	7.256	7.431	7.942	9.094	9.071	9.051	9.190	9.266	9.342	9.424	9.597	9.613	9.729	9.847	9.907	10.010
NPL/NPF	1.252	824	538	486	328	330	338	336	387	389	413	419	383	427	431	457
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	7.513	7.011	7.182	7.688	8.379	8.245	8.122	8.281	9.207	9.474	9.149	9.080	9.106	8.116	8.060	7.821
NPL/NPF	219	166	118	106	104	110	115	117	133	133	120	97	98	107	97	110
10. Perantara Keuangan / <i>Financial intermediaries</i>	9.483	8.943	11.757	11.548	12.185	11.150	10.774	12.378	12.777	13.694	14.670	14.201	14.130	14.113	13.828	13.464
NPL/NPF	149	325	408	461	324	328	449	448	484	478	425	432	427	417	423	419
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	4.933	4.858	5.467	5.957	5.951	5.795	5.876	6.027	6.164	6.172	6.256	6.243	5.691	5.622	5.614	5.640
NPL/NPF	716	629	638	727	700	723	723	724	734	768	752	755	744	764	767	767
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	2.567	2.681	2.726	2.363	2.994	3.043	2.895	2.867	2.853	2.752	2.854	2.838	2.799	3.054	2.983	2.891
NPL/NPF	0	0	0	0	0	0	0	0	70	70	70	70	70	70	70	0
13. Jasa Pendidikan / <i>Education Services</i>	1.333	1.282	1.261	2.142	2.249	2.244	2.264	2.301	2.282	2.334	2.320	2.331	2.351	2.353	2.352	2.638
NPL/NPF	44	19	16	37	32	42	42	40	34	43	26	25	17	25	28	27
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	2.464	2.249	2.336	2.472	2.563	2.588	2.511	2.515	2.580	2.585	2.640	2.632	2.638	2.661	2.682	2.692
NPL/NPF	23	20	27	34	40	42	43	44	44	69	79	83	79	80	83	86
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	5.676	5.917	6.138	6.615	6.928	6.799	6.978	7.061	7.039	7.160	7.200	7.261	7.332	7.748	7.859	7.920
NPL/NPF	334	216	197	255	245	259	279	275	297	310	279	287	284	291	295	330
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	214	219	256	229	262	207	200	204	193	191	189	188	187	187	177	173
NPL/NPF	6	6	8	10	10	9	10	12	12	13	12	13	13	13	13	13
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	0	1	-	0	0	0	0	0	0	0	0	0	0	0	0	0
NPL/NPF	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	87	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin																
Rumah Tangga / House Hold																
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	22.845	24.829	26.917	29.169	29.207	29.367	29.553	29.909	29.963	30.171	30.380	30.646	30.676	30.551	30.675	30.709
NPL/NPF	1.749	1.669	1.497	1.699	1.606	1.742	1.749	1.770	1.834	1.902	1.872	1.912	1.924	1.899	1.878	1.910
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	447	501	503	566	564	558	561	577	589	592	599	605	607	609	610	610
NPL/NPF	34	36	23	35	27	29	30	31	33	34	33	34	35	34	34	35
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	452	408	412	397	408	409	417	419	440	435	438	439	441	452	465	472
NPL/NPF	106	94	83	83	82	87	94	95	96	99	98	94	92	90	81	84
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	482	592	701	1.033	1.100	1.242	1.297	1.323	1.336	1.376	1.412	1.463	1.493	1.531	1.547	1.548
NPL/NPF	3	3	4	9	8	9	12	14	19	19	20	23	27	32	34	36
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	196.716	210.004	224.468	240.250	243.433	243.318	244.815	247.574	248.544	251.050	253.472	256.367	260.032	264.276	267.235	269.155
NPL/NPF	884	1.320	1.404	1.593	1.491	1.590	1.644	1.648	1.694	1.778	1.644	1.699	1.679	1.686	1.695	1.731
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>																
NPL/NPF	118.982	120.110	122.924	124.127	124.215	123.550	123.171	123.358	123.053	123.331	123.505	123.846	124.413	126.110	126.489	126.411
NPL/NPF	489	635	630	786	759	798	833	810	828	848	751	751	757	749	747	749

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

Keterangan / Items	2020	2021	2022	2023				2024								
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin																
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	119.280	120.532	128.690	120.893	123.626	121.665	120.729	126.215	124.166	126.167	128.245	130.940	128.665	128.578	130.900	131.136
NPL/NPF	2.172	1.876	1.421	1.922	1.655	1.714	1.677	1.688	1.727	1.728	1.702	1.670	1.691	1.672	1.830	1.819
2. Perikanan / <i>Fishery</i>	6.001	5.996	5.256	5.482	5.344	5.064	4.898	5.040	5.097	5.182	5.205	5.098	4.916	4.855	4.844	4.903
NPL/NPF	306	194	389	403	382	388	317	314	342	338	338	345	236	240	231	228
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	50.554	57.716	87.142	99.920	105.270	107.609	112.353	116.736	117.227	120.141	122.305	118.727	117.939	115.206	119.310	125.377
NPL/NPF	1.707	864	708	1.632	1.563	1.673	1.672	1.672	1.616	1.649	1.545	772	933	961	754	782
4. Industri Pengolahan / <i>Processing Industry</i>	495.327	517.323	584.901	606.680	614.180	601.554	607.907	622.986	635.077	632.655	634.814	644.320	639.544	639.215	657.010	660.754
NPL/NPF	13.784	22.699	22.330	21.110	20.159	20.245	20.211	20.364	21.009	21.296	20.992	21.647	20.725	20.700	20.388	20.123
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	57.960	54.148	51.602	57.938	68.622	67.335	67.448	67.934	71.269	73.527	73.882	73.923	72.108	71.663	75.966	77.017
NPL/NPF	785	692	486	407	382	208	218	211	219	316	327	438	431	424	429	430
6. Konstruksi / <i>Construction</i>	163.696	163.800	169.139	160.859	162.285	154.873	154.613	155.099	155.233	156.837	158.085	158.881	159.565	164.232	162.456	164.442
NPL/NPF	3.134	2.985	2.373	4.445	4.415	4.780	4.902	4.683	5.135	5.004	4.915	5.189	5.149	4.793	4.925	4.420
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	431.213	425.857	453.004	491.245	493.074	482.862	497.087	507.231	507.558	505.655	511.571	504.310	508.201	523.000	523.376	524.318
NPL/NPF	21.105	17.192	15.842	16.816	15.689	16.510	16.032	16.007	17.219	17.469	17.316	17.412	17.223	17.264	16.973	16.642
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	61.348	60.859	60.861	60.495	60.740	60.354	60.380	60.423	60.330	61.244	61.328	61.105	61.584	61.964	63.275	63.283
NPL/NPF	2.954	4.281	3.969	2.000	1.720	1.972	2.014	1.987	2.307	2.497	2.338	2.035	2.354	2.325	2.315	2.280
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	120.464	150.554	151.930	182.504	186.647	189.098	189.465	193.403	201.869	204.487	204.842	206.525	200.740	202.585	203.791	204.856
NPL/NPF	2.541	2.391	1.883	2.377	2.351	2.557	2.597	2.464	2.431	2.493	2.445	2.186	2.173	2.127	2.123	2.023
10. Perantara Keuangan / <i>Financial intermediaries</i>	138.304	144.436	192.610	224.324	234.941	230.039	239.580	260.655	258.984	267.807	268.985	264.933	269.367	268.926	264.491	265.867
NPL/NPF	720	2.282	1.575	1.247	1.098	1.108	1.184	1.202	1.303	1.268	1.307	1.337	1.363	1.324	1.266	1.265
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	163.380	174.670	226.992	244.445	251.664	250.338	243.366	245.346	244.816	245.042	248.295	255.426	253.559	251.814	254.107	255.691
NPL/NPF	4.120	3.478	3.839	4.819	4.044	6.794	6.837	4.222	4.524	4.375	4.405	4.396	4.593	4.805	4.794	4.575
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	27	18	73	71	66	67	66	70	69	68	70	72	77	81	83	97
NPL/NPF	1	0	0	1	1	1	1	1	0	1	1	1	1	1	0	0
13. Jasa Pendidikan / <i>Education Services</i>	9.814	10.160	11.100	12.201	12.363	12.467	12.486	12.490	12.424	12.502	12.605	12.656	12.740	12.662	12.677	12.534
NPL/NPF	159	147	195	160	161	165	176	159	168	168	168	165	164	164	166	194
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	14.367	16.565	19.082	20.323	21.045	20.424	20.631	20.853	21.300	21.549	21.605	21.799	22.159	22.732	23.027	24.337
NPL/NPF	141	85	142	174	302	156	166	170	163	166	167	193	192	193	205	200
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	31.129	27.998	26.532	27.292	27.448	27.525	26.596	26.885	23.766	23.837	24.312	24.515	25.192	25.512	25.656	26.017
NPL/NPF	1.012	501	595	646	763	787	805	836	550	581	523	478	484	488	497	502
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	1.307	2.441	2.676	2.673	2.690	2.682	2.673	2.662	2.633	2.614	2.611	2.609	2.606	2.610	2.569	2.572
NPL/NPF	21	35	39	38	36	50	50	54	56	54	55	59	59	63	49	48
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	3	3	5	3	3	3	3	3	3	2	2	2	2	2	2	2
NPL/NPF	0	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	1.534	462	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	115	89	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin																
Rumah Tangga / <i>House Hold</i>																
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	174.251	196.152	224.200	243.159	246.821	247.811	248.772	250.521	251.452	253.282	255.717	257.429	258.629	259.841	261.552	262.778
NPL/NPF	4.374	4.078	4.613	5.839	5.740	5.996	6.103	6.016	6.281	6.118	6.184	6.085	6.019	6.093	6.057	6.140
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	15.192	18.071	19.784	20.579	20.729	20.845	20.578	20.522	20.608	20.708	20.782	20.706	20.707	20.717	20.705	20.717
NPL/NPF	232	227	265	363	341	370	373	392	412	421	403	387	370	377	355	380
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	15.596	15.241	16.046	17.374	17.696	17.919	18.105	18.296	18.373	18.448	18.585	18.763	18.874	18.941	19.043	19.155
NPL/NPF	593	537	524	598	562	591	595	595	628	539	559	551	567	578	540	530
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	71.153	65.335	78.297	89.575	91.925	92.571	93.723	95.398	96.500	96.713	95.087	98.177	98.873	100.992	102.968	105.679
NPL/NPF	1.676	1.584	1.317	1.892	1.959	1.997	1.954	2.040	2.122	2.287	2.233	2.358	2.421	2.495	2.534	2.527
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	178.470	179.068	218.249	241.412	245.493	247.224	248.788	251.703	252.979	255.706	259.107	262.238	266.422	269.913	272.734	276.201
NPL/NPF	4.289	4.290	4.848	4.871	4.751	5.081	5.224	5.310	5.645	5.840	5.873	5.929	5.958	5.918	6.007	5.912
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	48.637	54.069	55.453	73.510	74.570	75.576	76.471	77.658	78.134	79.011	83.409	81.657	83.326	84.973	86.397	88.079
NPL/NPF	990	1.067	900	1.212	1.194	1.233	1.305	1.358	1.362	1.407	1.405	1.306	1.295	1.344	1.450	1.474

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

Keterangan / Items	2020	2021	2022	2023				2024								
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin																
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	1.217	2.026	430	422	422	554	796	1.062	940	1.115	705	927	913	505	540	492
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Perikanan / <i>Fishery</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	5.437	6.948	8.296	6.610	6.427	7.768	8.394	7.404	8.756	7.945	7.522	7.682	7.103	7.265	6.992	7.080
NPL/NPF	70	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Industri Pengolahan / <i>Processing Industry</i>	67.889	66.270	71.203	72.473	70.283	70.454	67.218	69.752	71.614	67.657	72.215	71.806	68.124	62.272	60.890	64.347
NPL/NPF	1.293	3.754	2.161	2.233	1.771	1.734	1.622	2.363	2.197	2.208	2.215	2.262	2.147	1.574	1.507	2.239
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	16.585	9.259	6.696	3.922	3.990	4.175	4.419	4.590	4.162	4.166	4.029	4.042	3.765	3.818	3.765	3.917
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6. Konstruksi / <i>Construction</i>	4.359	2.753	4.224	4.152	3.269	3.311	3.263	3.343	3.205	3.416	3.305	2.155	2.141	2.255	2.251	2.267
NPL/NPF	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	15.614	16.373	13.242	15.265	18.368	13.626	14.695	24.528	19.907	19.893	20.128	17.206	14.623	13.160	18.175	19.128
NPL/NPF	513	562	201	158	157	158	158	159	160	160	160	160	158	157	158	159
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	1.334	1.341	91	0	-	0	0	0	0	-	-	-	-	-	-	-
NPL/NPF	105	94	91	-	-	-	-	-	-	-	-	-	-	-	-	-
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	14.170	13.683	14.162	12.324	12.756	12.076	12.018	11.613	12.857	14.725	14.795	16.470	16.904	16.862	14.002	15.446
NPL/NPF	-	-	0	-	-	-	-	-	0	0	-	-	-	-	-	-
10. Perantara Keuangan / <i>Financial intermediaries</i>	33.602	33.453	48.713	44.631	50.605	47.997	48.906	51.508	46.181	44.256	48.711	45.188	42.564	44.783	45.521	45.709
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	4.678	4.374	4.992	6.746	6.422	6.696	6.830	6.747	7.618	7.601	7.359	7.685	7.270	6.901	7.494	7.675
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	-	-	-	215	215	215	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13. Jasa Pendidikan / <i>Education Services</i>	0	1	1	2	1	1	1	1	1	1	1	2	2	1	2	4
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	67	58	3	3	3	3	3	2	3	2	3	3	1	1	3	3
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	290	298	45	85	48	39	177	194	0	0	0	0	0	0	0	0
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	675	185	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin																
Rumah Tangga / House Hold																
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	331	324	271	395	129	127	127	129	131	131	131	131	134	133	132	133
NPL/NPF	2	2	3	33	-	-	-	1	1	1	1	1	1	1	-	0
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	29	36	34	29	13	13	13	13	13	12	12	11	11	11	12	12
NPL/NPF	0	0	0	6	-	-	-	-	-	-	-	-	-	-	-	-
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	1	4	4	5	4	4	3	3	3	3	3	3	3	3	3	3
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	41	39	42	16	15	15	14	16	16	16	16	16	17	18	17	17
NPL/NPF	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	586	543	443	79	54	53	49	47	47	48	47	46	46	39	38	3
NPL/NPF	54	60	53	8	48	48	44	42	42	42	42	41	42	35	35	-
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	11.019	9.887	10.059	2.079	1.312	1.272	1.546	1.456	1.979	2.124	2.273	2.557	1.849	3.071	3.310	3.516
NPL/NPF	383	229	165	29	21	8	30	26	42	30	27	25	2	25	26	27

Tabel 3.6.a.
Kredit/Pembiayaan dan NPL/NPF Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Kredit/Pembiayaan - November 2024
Credit/Financing and NPL/NPF of Commercial Bank to Non Banks Third Party Based on Business Sector and non Business Sector of Credit/Financing by Region - (November 2024)
Miliar Rp (Billion Rp)

Keterangan	Lapangan Usaha												Bukan Lapangan Usaha											
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Penggalian	Industri Pengolahan	Listrik, gas dan air	Konstruksi	Perdagangan Besar dan Eceran	Penyediaan akomodasi dan penyediaan makan minum	Transportasi, pergudangan dan komunikasi	Perantara Keuangan	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	Jasa Pendidikan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	Jasa Perorangan yang Melayani Rumah Tangga	Badan Internasional dan Badan Ekstra Internasional Lainnya	Kegiatan yang belum jelas batasannya	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan Apartemen	Rumah Tangga - Untuk Pemilikan Rumah atau Ruko	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	15.003	1.368	3.602	66.690	3.473	23.942	111.409	11.660	24.725	7.794	16.831	205	3.156	5.985	11.593	319	0	-	166.291	3.348	3.192	3.447	116.642	21.196
NPL/NPF	1.498	82	32	2.440	9	1.644	5.192	327	105	135	298	-	23	41	484	20	-	-	5.129	129	190	75	1.613	139
Banten	832	182	1.250	23.313	433	10.860	25.664	2.696	10.605	3.748	14.668	3	519	2.302	2.919	103	0	-	63.997	2.124	1.946	1.049	31.690	7.612
NPL/NPF	28	5	42	232	4	653	924	42	38	21	77	-	3	10	88	1	0	-	1.418	64	60	4	462	133
DKI Jakarta	178.703	2.293	264.116	735.703	184.018	272.109	411.031	54.378	318.373	401.298	277.652	18.828	4.991	15.476	90.684	349	5	-	181.137	19.518	10.548	122.718	179.191	130.320
NPL/NPF	2.806	130	3.787	20.460	425	5.869	10.064	2.087	2.224	1.024	4.447	0	144	123	904	16	-	-	4.348	550	355	2.862	4.404	2.133
D.I Yogyakarta	2.752	281	92	4.479	58	6.242	12.460	3.376	996	786	1.334	1	941	1.068	2.788	55	-	-	4.922	108	365	179	10.471	1.158
NPL/NPF	79	15	1	105	3	141	522	117	13	103	43	-	6	69	86	5	-	-	136	10	21	1	232	4
Jawa Tengah	25.346	2.778	412	65.565	436	17.388	117.965	13.364	4.842	2.421	7.490	16	1.936	4.323	12.894	318	-	-	32.330	370	1.214	1.912	37.346	37.346
NPL/NPF	733	120	39	9.260	5	687	4.531	385	90	176	119	30	10	21	370	12	-	-	708	5	77	39	362	110
Jawa Timur	40.647	2.707	2.306	123.754	4.599	23.807	154.582	11.334	13.774	1.753	11.838	6	2.159	3.323	13.514	644	1	-	73.290	2.785	2.960	4.492	92.540	3.723
NPL/NPF	1.324	125	81	2.615	34	849	5.937	443	361	64	627	0	25	29	432	16	-	-	2.084	57	172	78	1.087	33
Bengkulu	6.349	94	289	535	14	195	5.003	557	238	9	289	0	38	125	602	26	-	-	2.908	11	76	40	6.705	5.408
NPL/NPF	91	3	1	14	0	25	157	6	4	0	4	-	0	0	21	1	-	-	73	-	3	0	46	34
Jambi	15.203	130	139	2.568	18	981	8.644	1.234	413	34	611	0	103	156	1.058	33	-	-	6.933	109	148	96	15.645	111
NPL/NPF	152	5	5	23	0	60	243	31	7	15	13	0	2	5	16	0	-	-	180	1	1	2	221	1
Aceh	3.408	306	114	1.361	116	540	6.141	549	321	31	289	0	89	365	837	40	-	-	2.901	71	38	821	25.080	12
NPL/NPF	71	11	1	33	1	93	268	25	20	-	28	-	1	1	17	2	-	-	34	1	1	13	157	0
Sumatera Utara	52.186	612	463	63.712	603	7.185	48.693	3.051	4.268	1.124	5.674	8	540	2.543	4.338	205	2	-	23.880	708	1.644	2.810	47.122	2.014
NPL/NPF	511	31	22	567	1	360	1.692	128	62	32	86	0	2	10	123	5	-	-	717	10	43	56	560	33
Sumatera Barat	12.172	324	150	2.641	32	745	17.284	1.117	1.237	42	772	-	233	333	1.528	44	-	-	5.409	77	159	72	10.927	16.101
NPL/NPF	260	18	7	57	0	82	659	27	17	4	20	-	0	1	44	1	-	-	94	1	5	1	119	50
Riau	26.163	154	401	8.729	70	2.634	13.872	1.967	2.230	393	1.801	-	108	992	2.147	38	-	-	13.145	151	543	142	23.378	809
NPL/NPF	487	6	3	110	1	161	628	23	43	71	46	-	0	1	43	0	-	-	451	5	14	1	285	8
Sumatera Selatan	21.429	295	2.141	12.666	246	3.458	18.873	1.936	1.956	52	3.839	3	340	592	1.527	132	-	-	16.799	135	459	526	29.034	1.700
NPL/NPF	448	19	8	35	2	257	763	33	40	3	55	0	0	2	49	4	-	-	457	6	34	9	343	15
Banka Belitung	2.453	403	1.311	450	6	212	3.149	198	145	6	104	-	43	145	413	4	-	-	2.854	26	47	60	5.675	50
NPL/NPF	407	29	7	11	1	20	81	2	4	0	3	-	0	0	10	0	-	-	39	0	3	1	50	1
Kepulauan Riau	301	405	337	7.818	1.122	1.403	7.660	1.550	5.270	73	2.717	1	289	210	1.109	16	-	-	9.915	123	396	158	10.409	1.344
NPL/NPF	5	9	-	917	0	179	149	61	18	4	189	-	4	2	4	18	0	-	222	3	8	1	133	20
Lampung	11.177	612	303	4.277	129	851	16.087	1.243	1.979	217	1.168	5	394	770	1.321	61	-	-	6.771	93	160	134	8.759	6.285
NPL/NPF	259	49	10	209	2	95	595	35	13	1	16	-	4	6	69	3	-	-	148	1	5	4	86	74
Kalimantan Selatan	10.576	334	9.800	2.689	544	1.066	12.348	841	3.530	444	2.166	-	98	169	1.977	42	-	-	13.112	72	449	111	16.300	241
NPL/NPF	71	18	39	82	2	126	501	16	34	1	28	-	6	1	51	4	-	-	420	1	25	1	232	1
Kalimantan Barat	20.600	469	187	1.593	150	561	12.737	1.493	2.906	295	1.043	2	82	130	1.102	21	-	-	9.530	142	482	373	21.738	322
NPL/NPF	156	34	1	93	1	62	745	44	21	3	23	-	1	5	43	0	-	-	245	0	8	4	200	4
Kalimantan Timur	15.992	609	9.428	3.597	3.391	5.483	16.917	2.692	6.649	176	3.503	1	221	243	2.813	32	-	-	9.649	206	832	916	25.083	955
NPL/NPF	33	21	43	28	7	525	646	28	67	12	112	0	2	2	67	0	-	-	258	5	25	13	350	16
Kalimantan Tengah	14.477	157	176	1.162	128	874	9.325	743	665	703	524	1	74	115	1.103	21	-	-	5.249	39	50	44	13.875	347
NPL/NPF	91	5	1	9	4	159	207	5	15	0	11	-	-	0	23	0	-	-	144	0	2	0	133	6
Sulawesi Tengah	4.852	592	11.917	3.063	319	9.412	686	728	27	742	1	-	35	51	762	25	-	-	3.426	45	112	33	19.922	491
NPL/NPF	69	16	26	17	0	72	304	9	5	0	9	-	-	0	25	1	-	-	51	0	4	0	246	4
Sulawesi Selatan	14.085	2.086	2.037	8.152	3.644	5.757	38.594	3.216	2.602	508	2.997	4	460	745	4.122	196	-	-	25.538	534	1.504	1.436	29.162	13.768
NPL/NPF	226	69	21	387	33	242	1.811	219	129	26	153	-	4	32	162	6	-	-	533	8	65	34	412	98
Sulawesi Utara	1.578	343	4.823	783	168	1.648	8.468	998	424	12	1.124	9	25	107	774	116	-	-	5.800	68	278	71	13.097	10.885
NPL/NPF	44	15	3	33	0	169	227	25	15	-	10	-	4	1	24	2	-	-	176	1	9	1	202	116
Gorontalo	667	116	37	289	2.241	142	2.622	155	57	0	84	0	52	21	301	1	3	-	1.320	12	29	3	5.538	3.755
NPL/NPF	103	12	1	26	0	51	195	22	3	0	23	-	-	0	22	0	1	-	20	0	1	0	89	24
Sulawesi Barat	2.226	104	16	280	16	167	2.425	108	47	7	46	2	8	41	335	5	-	-	833	3	19	4	3.660	2.058
NPL/NPF	43	5	0	36	0	14	108	4	1	3	4	-	0	1	8	0	-	-	23	0	3	0	27	13
Sulawesi Tenggara	3.465	572	2.014	739	16	662	7.324	590	611	4	932	0	21	48	1									

Tabel 3.7.a. Kredit/Pembiayaan dan NPL/NPF Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan (Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use) Miliar Rp (Billion Rp)																
Keterangan / Items	2020	2021	2022	2023			2024									
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Jenis Penggunaan / Type of Use																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																
1. Modal Kerja / Working Capital	2.465.419	2.621.250	2.940.289	3.168.939	3.235.836	3.174.440	3.192.017	3.273.269	3.319.148	3.332.464	3.389.530	3.392.455	3.390.115	3.433.614	3.431.489	3.451.740
NPL/NPF	96.687	104.692	95.607	96.043	90.069	93.968	93.607	92.574	95.338	96.835	95.807	96.416	95.444	93.801	93.270	93.043
2. Investasi / Investment	1.468.687	1.527.639	1.710.944	1.884.391	1.920.752	1.941.961	1.950.443	1.990.525	2.002.260	2.038.685	2.063.182	2.077.144	2.056.025	2.063.920	2.121.535	2.143.787
NPL/NPF	43.335	41.276	33.737	34.975	32.222	36.937	37.461	35.004	37.441	37.679	36.087	36.230	36.020	34.911	35.634	35.338
3. Konsumsi / Consumption	1.547.454	1.619.696	1.772.331	1.912.569	1.933.656	1.941.158	1.952.055	1.980.842	1.989.275	2.004.965	2.025.692	2.045.019	2.061.563	2.081.716	2.103.871	2.121.730
NPL/NPF	27.685	27.303	27.232	33.620	32.686	34.643	35.534	35.682	37.222	37.826	37.339	38.249	38.132	38.481	39.425	40.582
Total Kredit/Pembiayaan / Total Credit/Financing	5.481.560	5.768.585	6.423.564	6.965.899	7.090.243	7.057.558	7.094.514	7.244.637	7.310.683	7.376.114	7.478.404	7.514.618	7.507.704	7.579.250	7.656.895	7.717.257
NPL/NPF	167.707	173.270	156.576	164.638	154.977	165.548	166.603	163.260	170.002	172.339	169.234	170.895	169.596	167.192	168.329	168.963
Orientasi Penggunaan / User Orientation																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																
1. Ekspor / Export	142.171	199.100	189.896	187.309	184.109	188.048	183.627	184.917	205.748	200.596	195.075	200.469	187.268	174.613	178.258	180.072
NPL/NPF	2.865	6.092	5.533	5.531	5.237	5.487	5.476	5.989	5.568	5.654	5.006	4.869	4.655	3.882	3.781	4.712
2. Impor / Import	65.457	79.660	86.567	102.443	105.929	99.898	100.717	110.502	110.380	107.934	114.619	109.912	111.218	111.308	115.651	121.739
NPL/NPF	1.289	3.472	1.948	1.518	1.446	1.446	1.465	1.431	1.451	1.432	1.428	1.576	1.431	1.527	1.556	1.514
3. Lainnya / Other	5.273.932	5.489.825	6.147.100	6.676.146	6.800.205	6.769.612	6.810.171	6.949.217	6.994.555	7.067.585	7.168.710	7.204.238	7.209.218	7.293.329	7.362.987	7.415.446
NPL/NPF	163.553	163.706	149.094	157.590	148.294	158.615	159.662	155.840	162.982	165.254	162.800	164.450	163.510	161.783	162.992	162.737
Total Kredit/Pembiayaan / Total Credit/Financing	5.481.560	5.768.585	6.423.564	6.965.899	7.090.243	7.057.558	7.094.514	7.244.637	7.310.683	7.376.114	7.478.404	7.514.618	7.507.704	7.579.250	7.656.895	7.717.257
NPL/NPF	167.707	173.270	156.576	164.638	154.977	165.548	166.603	163.260	170.002	172.339	169.234	170.895	169.596	167.192	168.329	168.963

Tabel 3.8.a. Kredit/Pembiayaan dan NPL/NPF Bank Persero Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan (Credit/Financing and NPL/NPF of State Owned Banks to Non Bank Third Party Based on Types and Orientation of Use) Miliar Rp (Billion Rp)																
Keterangan / Items	2020	2021	2022	2023			2024									
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Jenis Penggunaan / Type of Use																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																
1. Modal Kerja / Working Capital	1.067.403	1.185.502	1.324.889	1.441.124	1.472.456	1.463.619	1.457.665	1.472.431	1.506.314	1.517.362	1.547.302	1.557.157	1.560.088	1.591.214	1.572.384	1.576.645
NPL/NPF	51.323	51.166	46.655	42.237	39.541	41.728	41.461	39.608	40.641	40.959	41.035	41.598	41.222	40.192	40.212	40.131
2. Investasi / Investment	686.337	712.338	795.726	921.409	933.562	950.712	956.954	979.824	989.644	1.012.854	1.032.066	1.036.683	1.026.418	1.034.783	1.080.506	1.094.166
NPL/NPF	21.684	21.226	16.079	18.399	16.845	18.387	18.835	18.944	19.926	19.955	18.678	18.831	18.702	17.428	18.167	18.203
3. Konsumsi / Consumption	692.225	725.325	773.527	828.814	835.969	839.484	844.051	861.864	865.201	871.907	880.792	889.840	895.009	899.546	909.925	916.541
NPL/NPF	11.825	11.515	10.903	14.565	14.095	15.064	15.546	15.534	16.184	16.462	16.195	17.052	16.943	17.126	17.951	19.045
Total Kredit/Pembiayaan / Total Credit/Financing	2.445.965	2.623.165	2.894.142	3.191.347	3.241.987	3.253.814	3.258.671	3.314.118	3.361.159	3.402.123	3.460.160	3.483.681	3.481.515	3.525.543	3.562.815	3.587.353
NPL/NPF	84.831	83.906	73.637	75.201	70.481	75.179	75.842	74.086	76.751	77.377	75.909	77.481	76.867	74.746	76.330	77.379
Orientasi Penggunaan / User Orientation																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																
1. Ekspor / Export	41.544	102.437	93.345	83.374	85.130	88.562	90.633	86.289	85.078	89.635	88.594	84.776	81.688	77.703	78.438	79.629
NPL/NPF	1.377	1.495	2.287	2.926	2.923	3.025	3.251	3.211	3.060	3.160	3.157	2.551	2.417	2.167	2.072	2.227
2. Impor / Import	6.111	12.747	20.066	28.514	29.581	31.012	29.675	28.316	26.888	27.905	28.923	30.985	31.254	30.068	32.851	33.041
NPL/NPF	91	106	212	285	290	277	301	321	283	292	284	246	259	263	249	210
3. Lainnya / Other	2.398.310	2.507.981	2.780.731	3.051.049	3.076.636	3.122.413	3.133.507	3.144.066	3.202.152	3.243.620	3.284.607	3.344.398	3.370.739	3.417.772	3.451.526	3.474.682
NPL/NPF	83.363	82.305	71.138	72.262	71.989	67.179	71.627	72.310	70.744	73.299	73.936	73.112	74.805	72.316	74.009	74.942
Total Kredit/Pembiayaan / Total Credit/Financing	2.445.965	2.623.165	2.894.142	3.162.938	3.191.347	3.241.987	3.253.814	3.258.671	3.314.118	3.361.159	3.402.123	3.460.160	3.483.681	3.525.543	3.562.815	3.587.353
NPL/NPF	84.831	83.906	73.637	75.473	75.201	70.481	75.179	75.842	74.086	76.751	77.377	75.909	77.481	74.746	76.330	77.379

Tabel 3.9.a. Kredit/Pembiayaan dan NPL/NPF BPD Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan (Credit/Financing and NPL/NPF of Regional Development Banks to Non Bank Third Party Based on Types and Orientation of Use) Miliar Rp (Billion Rp)																
Keterangan / Items	2020	2021	2022	2023			2024									
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Jenis Penggunaan / Type of Use																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																
1. Modal Kerja / Working Capital	87.962	97.587	114.251	122.631	122.360	115.733	116.437	120.305	121.038	122.841	126.401	126.651	126.559	126.266	124.266	122.825
NPL/NPF	7.449	7.337	6.722	7.814	7.453	7.865	8.145	8.428	8.881	9.519	9.017	9.214	9.232	9.469	9.565	9.709
2. Investasi / Investment	60.781	62.060	72.672	83.970	85.393	85.463	84.398	86.462	87.348	87.999	89.409	90.102	90.700	91.810	92.692	92.619
NPL/NPF	2.809	1.992	1.651	1.981	1.803	1.925	1.988	2.042	2.207	2.312	2.246	2.259	2.233	2.347	2.350	2.409
3. Konsumsi / Consumption	339.923	356.444	375.924	395.542	398.927	398.445	399.815	403.160	403.924	406.956	409.807	413.366	417.662	423.528	427.022	428.907
NPL/NPF	3.265	3.757	3.641	4.205	3.974	4.256	4.362	4.368	4.503	4.679	4.418	4.513	4.514	4.489	4.469	4.547
Total Kredit/Pembiayaan / Total Credit/Financing	488.666	516.091	562.847	602.144	606.680	599.641	600.650	609.927	612.310	617.795	625.616	630.119	634.921	641.603	643.980	644.351
NPL/NPF	13.523	13.086	12.013	13.999	13.229	14.045	14.495	14.839	15.590	16.509	15.681	15.985	15.980	16.305	16.384	16.665
Orientasi Penggunaan / User Orientation																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																
1. Ekspor / Export	448	529	953	781	758	360	347	334	332	323	306	306	303	302	295	207
NPL/NPF	1	3	1	1	1	1	1	1	1	1	1	1	1	0	0	3
2. Impor / Import	241	142	266	64	63	53	58	56	54	53	34	39	32	40	40	43
NPL/NPF	7	5	8	5	5	5	5	5	5	5	5	5	5	5	5	5
3. Lainnya / Other	487.977	515.419	561.628	601.299	605.859	599.229	600.246	609.537	611.924	617.419	625.277	629.774	634.586	641.261	643.645	644.101
NPL/NPF	13.516	13.078	12.005	13.994	13.224	14.040	14.489	14.833	15.585	16.504	15.676	15.980	15.974	16.300	16.379	16.658
Total Kredit/Pembiayaan / Total Credit/Financing	488.666	516.091	562.847	602.144	606.680	599.641	600.650	609.927	612.310	617.795	625.616	630.119	634.921	641.603	643.980	644.351
NPL/NPF	13.523	13.086	12.013	13.999	13.229	14.045	14.495	14.839	15.590	16.509	15.681	15.985	15.980	16.305	16.384	16.665

Tabel 3.10.a. Kredit/Pembiayaan dan NPL/NPF Bank Swasta Nasional Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan (Credit/Financing and NPL/NPF of Domestic Private Banks to Non Bank Third Party Based on Types and Orientation of Use) Miliar Rp (Billion Rp)																
Keterangan / Items	2020	2021	2022	2023			2024									
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Jenis Penggunaan / Type of Use																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																
1. Modal Kerja / Working Capital	1.190.317	1.216.047	1.362.136	1.465.821	1.495.699	1.456.219	1.479.500	1.528.246	1.545.144	1.550.692	1.564.745	1.562.989	1.566.230	1.581.865	1.599.126	1.611.924
NPL/NPF	36.043	42.536	40.373	44.106	41.531	42.877	42.614	42.412	43.866	44.395	43.789	43.588	43.071	42.787	42.221	41.201
2. Investasi / Investment	675.390	718.332	809.460	851.527	874.310	877.740	880.782	895.783	896.675	908.623	914.016	922.853	912.737	913.774	924.415	931.281
NPL/NPF	18.734	17.300	15.411	14.091	13.189	16.231	16.245	13.622	14.903	15.006	14.754	14.734	14.699	14.757	14.725	14.330
3. Konsumsi / Consumption	503.300	527.095	612.029	685.609	697.233	701.746	706.436	714.155	717.961	723.768	732.612	739.047	746.830	755.367	763.412	772.597
NPL/NPF	12.154	11.739	12.467	14.774	14.548	15.267	15.553	15.710	16.451	16.611	16.656	16.617	16.630	16.805	16.943	16.963
Total Kredit/Pembiayaan / Total Credit/Financing	2.369.008	2.461.474	2.783.624	3.002.957	3.067.242	3.035.704	3.066.719	3.138.184	3.159.780	3.183.083	3.211.374	3.224.889	3.225.797	3.251.006	3.286.953	3.315.802
NPL/NPF	66.931	71.575	68.251	72.971	69.269	74.375	74.413	71.744	75.219	76.013	75.199	74.939	74.401	74.349	73.890	72.494
Orientasi Penggunaan / User Orientation																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																
1. Ekspor / Export	77.734	72.521	68.394	75.715	71.942	73.100	73.195	73.933	89.116	86.515	84.083	92.199	83.866	75.878	78.169	77.367
NPL/NPF	1.003	1.879	1.205	1.580	1.614	1.627	1.656	1.584	1.239	1.317	1.271	1.272	1.228	1.189	1.212	1.256
2. Impor / Import	57.546	64.995	65.159	70.600	73.319	67.251	70.121	80.511	78.716	75.958	79.909	75.492	77.305	79.425	80.532	86.329
NPL/NPF	1.191	3.345	1.712	1.208	1.149	1.125	1.123	1.127	1.139	1.127	1.161	1.297	1.137	1.243	1.287	1.284
3. Lainnya / Other	2.233.728	2.323.958	2.650.071	2.856.643	2.921.980	2.895.354	2.923.403	2.983.740	2.991.948	3.020.610	3.047.382	3.057.198	3.064.626	3.095.703	3.128.251	3.152.107
NPL/NPF	64.738	66.351	65.335	70.183	66.506	71.623	71.634	69.033	72.841	73.568	72.766	72.370	72.035	71.917	71.391	69.954
Total Kredit/Pembiayaan / Total Credit/Financing	2.369.008	2.461.474	2.783.624	3.002.957	3.067.242	3.035.704	3.066.719	3.138.184	3.159.780	3.183.083	3.211.374	3.224.889	3.225.797	3.251.006	3.286.953	3.315.802
NPL/NPF	66.931	71.575	68.251	72.971	69.269	74.375	74.413	71.744	75.219	76.013	75.199	74.939	74.401	74.349	73.890	72.494

Tabel 3.11.a. Kredit/Pembiayaan dan NPL/NPF Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan (Credit/Financing and NPL/NPF of Branch Offices of Foreign Banks to Non Bank Third Party Based on Types and Orientation of Use) Miliar Rp (Billion Rp)																
Keterangan / Items	2020	2021	2022	2023			2024									
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Jenis Penggunaan / Type of Use																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																
1. Modal Kerja / Working Capital	119.737	122.114	139.013	139.363	145.321	138.869	138.414	152.287	146.652	141.569	151.082	145.658	137.238	134.269	135.713	140.346
NPL/NPF	1.872	3.653	1.856	1.887	1.544	1.499	1.387	2.125	1.951	1.962	1.966	2.016	1.919	1.352	1.273	2.002
2. Investasi / Investment	46.178	34.909	33.086	27.485	27.487	28.045	28.308	28.456	28.593	29.209	27.691	27.506	26.171	23.553	23.922	25.721
NPL/NPF	109	758	596	504	385	394	393	396	406	406	409	406	386	378	392	396
3. Konsumsi / Consumption	12.006	10.832	10.852	2.604	1.526	1.483	1.753	1.664	2.189	2.334	2.482	2.766	2.061	3.276	3.513	3.684
NPL/NPF	440	292	222	76	69	56	73	69	85	73	70	68	44	60	61	27
Total Kredit/Pembiayaan / Total Credit/Financing	177.922	167.855	182.951	169.451	174.335	168.398	168.475	182.408	177.434	173.112	181.255	175.930	165.470	161.098	163.147	169.751
NPL/NPF	2.421	4.703	2.674	2.467	1.998	1.949	1.853	2.590	2.441	2.440	2.445	2.490	2.349	1.791	1.726	2.425
Orientasi Penggunaan / User Orientation																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																
1. Ekspor / Export	22.445	23.612	27.204	25.682	22.847	23.955	23.796	25.572	26.665	25.164	25.910	26.275	24.907	20.731	21.356	22.869
NPL/NPF	484	2.716	2.041	1.027	598	608	608	1.345	1.168	1.179	1.183	1.179	1.145	526	497	1.227
2. Impor / Import	1.559	1.776	1.076	2.200	1.535	2.921	2.222	3.047	3.705	3.000	3.692	3.127	2.584	1.774	2.227	2.327
NPL/NPF	0	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16
3. Lainnya / Other	153.917	142.468	154.671	141.569	149.953	141.523	142.457	153.789	147.064	144.949	151.653	146.528	137.980	138.593	139.564	144.555
NPL/NPF	1.936	1.971	617	1.424	1.384	1.325	1.230	1.230	1.258	1.245	1.246	1.295	1.188	1.249	1.213	1.183
Total Kredit/Pembiayaan / Total Credit/Financing	177.922	167.855	182.951	169.451	174.335	168.398	168.475	182.408	177.434	173.112	181.255	175.930	165.470	161.098	163.147	169.751
NPL/NPF	2.421	4.703	2.674	2.467	1.998	1.949	1.853	2.590	2.441	2.440	2.445	2.490	2.349	1.791	1.726	2.425

Lokasi / Location	Modal Kerja (Working Capital)	Investasi (Investment)	Konsumsi (Consumption)	Orientasi Penggunaan (User Orientation)			
				Ekspor	Impor	Lainnya	
1. Jawa Barat	213.074	94.678	314.115	5.223	2.055	614.590	
NPL/NPF	9.947	2.383	7.275	309	26	19.270	
2. Banten	63.738	36.360	108.419	1.016	311	207.187	
NPL/NPF	1.841	328	2.142	47	7	4.257	
3. DKI Jakarta	1.911.585	1.318.421	643.431	121.306	88.424	3.663.707	
NPL/NPF	36.654	17.856	14.652	2.710	821	65.631	
4. D.I Yogyakarta	19.737	17.973	17.202	384	65	54.463	
NPL/NPF	835	474	404	28	5	1.679	
5. Jawa Tengah	207.106	70.387	110.518	5.890	1.348	380.773	
NPL/NPF	12.956	3.601	1.321	426	428	17.024	
6. Jawa Timur	310.011	100.836	179.790	13.511	5.834	571.292	
NPL/NPF	9.928	2.993	3.511	485	103	15.844	
7. Bengkulu	8.610	5.753	15.148	356	51	29.104	
NPL/NPF	215	113	156	8	3	473	
8. Jambi	15.668	15.657	23.041	308	117	53.942	
NPL/NPF	394	407	191	23	4	954	
9. Aceh	7.393	7.114	28.922	0	1	43.426	
NPL/NPF	394	177	206	-	-	777	
10. Sumatera Utara	129.300	65.905	78.179	9.614	2.063	261.707	
NPL/NPF	2.488	1.143	1.419	54	10	4.987	
11. Sumatera Barat	26.802	11.852	32.744	1.208	66	70.123	
NPL/NPF	895	302	270	5	5	1.440	
12. Riau	28.587	33.112	38.168	477	405	98.985	
NPL/NPF	1.092	531	764	16	5	2.367	
13. Sumatera Selatan	44.842	24.645	48.653	1.001	142	116.998	
NPL/NPF	1.310	408	864	47	4	2.530	
14. Bangka Belitung	5.699	3.342	8.712	113	10	17.630	
NPL/NPF	151	64	94	5	0	303	
15. Kepulauan Riau	15.939	14.343	22.345	69	1.231	51.326	
NPL/NPF	471	1.085	387	1	0	1.942	
16. Lampung	34.047	8.549	22.182	799	194	63.784	
NPL/NPF	1.123	242	317	38	4	1.640	
17. Kalimantan Selatan	27.714	18.911	30.285	634	94	76.182	
NPL/NPF	808	173	680	37	3	1.621	
18. Kalimantan Barat	19.996	23.374	32.586	505	43	75.409	
NPL/NPF	937	294	461	19	1	1.672	
19. Kalimantan Timur	32.565	39.179	37.642	721	287	108.378	
NPL/NPF	1.325	267	667	47	11	2.202	
20. Kalimantan Tengah	17.114	13.134	19.604	302	53	49.497	
NPL/NPF	442	88	285	21	1	793	
21. Sulawesi Tengah	24.445	9.593	24.029	388	33	57.646	
NPL/NPF	485	70	305	20	1	839	
22. Sulawesi Selatan	60.643	28.564	71.942	3.527	265	157.356	
NPL/NPF	2.526	995	1.150	130	38	4.503	
23. Sulawesi Utara	14.094	7.305	30.199	2.255	70	49.273	
NPL/NPF	497	75	504	24	0	1.052	
26. Gorontalo	3.767	3.022	10.656	225	6	17.216	
NPL/NPF	341	118	135	18	0	575	
25. Sulawesi Barat	3.731	2.103	6.576	112	12	12.286	
NPL/NPF	164	63	66	9	1	284	
24. Sulawesi Tenggara	11.720	6.356	22.024	310	21	39.769	
NPL/NPF	358	112	218	18	1	669	
27. Nusa Tenggara Barat	25.774	10.013	30.648	483	30	65.922	
NPL/NPF	1.059	119	276	26	0	1.428	
28. Bali	32.451	32.785	33.671	755	54	98.097	
NPL/NPF	694	316	444	20	0	1.434	
29. Nusa Tenggara Timur	15.975	3.229	26.567	711	44	45.016	
NPL/NPF	1.193	249	213	27	3	1.624	
30. Maluku	5.927	1.337	9.882	196	20	16.929	
NPL/NPF	253	48	134	15	0	150	
31. Papua	11.838	7.180	21.970	611	83	40.293	
NPL/NPF	525	192	299	38	5	974	
32. Maluku Utara	3.010	3.201	9.736	159	13	15.775	
NPL/NPF	93	31	259	16	-	366	
33. Papua Barat	4.839	1.924	10.857	189	35	17.396	
NPL/NPF	170	62	286	8	4	506	
34. Lainnya	94.022	103.653	1.286	6.714	18.259	173.968	
NPL/NPF	490	177	11	-	20	658	
Total	3.451.740	2.143.787	2.121.730	180.072	121.739	7.415.446	
NPL/NPF	93.043	35.338	40.582	4.712	1.514	162.737	

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

Keterangan / Items	2.020	2021	2022	2023					2024							
				Nov	Des	Jan	Feb	Mar	April	Mei	Jun	Jul	Agt	Sep	Okt	Nov
1. Jawa Barat	472.032	501.483	543.165	572.610	577.246	589.715	587.661	598.022	599.198	601.916	606.258	610.532	613.767	615.843	617.646	621.867
NPL/NPF	17.707	17.698	16.496	18.431	17.232	17.906	17.801	17.391	18.254	18.154	17.288	18.177	18.411	18.613	19.068	19.606
2. Banten	152.070	170.500	182.240	193.950	195.873	200.157	200.405	201.813	203.688	204.635	203.540	203.963	205.455	205.351	206.439	208.516
NPL/NPF	3.741	3.861	3.677	3.515	3.384	3.755	3.854	3.703	3.923	4.206	4.112	4.270	4.308	4.250	4.292	4.310
3. DKI Jakarta	2.608.359	2.733.222	3.129.491	3.446.757	3.540.977	3.503.248	3.531.954	3.632.604	3.679.148	3.733.467	3.787.868	3.794.763	3.767.260	3.803.706	3.842.569	3.873.437
NPL/NPF	76.761	80.648	67.798	68.878	65.491	69.609	69.804	67.623	69.112	71.973	71.634	71.542	71.052	69.125	69.112	69.162
4. D.I Yogyakarta	40.600	42.704	47.355	50.635	51.388	51.033	51.517	52.066	52.329	52.593	53.316	53.164	54.219	54.683	54.770	54.911
NPL/NPF	908	1.122	1.260	1.426	1.330	1.463	1.484	1.470	1.736	1.750	1.648	1.697	1.681	1.700	1.714	1.713
5. Jawa Tengah	303.109	318.564	351.350	367.361	373.724	371.826	373.262	376.149	379.693	374.495	376.680	376.728	378.549	384.065	385.503	388.010
NPL/NPF	14.093	16.158	14.531	16.441	15.270	16.801	16.963	16.946	17.757	16.351	18.556	19.183	18.375	18.088	17.888	17.878
6. Jawa Timur	476.988	491.193	520.569	552.507	551.129	546.584	547.581	554.905	555.740	557.301	564.495	566.113	571.369	583.249	588.491	590.637
NPL/NPF	16.922	17.532	17.487	17.867	16.566	17.333	16.980	16.946	17.761	17.736	16.813	16.510	16.453	16.194	16.434	16.432
7. Bengkulu	22.461	24.254	26.191	27.587	27.804	27.852	27.950	28.171	28.210	28.412	28.564	28.799	28.934	29.291	29.419	29.511
NPL/NPF	307	333	385	579	537	594	591	545	589	569	547	516	501	481	488	484
8. Jambi	42.535	44.479	47.270	49.756	50.203	50.403	50.607	51.411	51.470	52.046	52.446	52.529	52.748	53.623	54.257	54.366
NPL/NPF	1.083	897	893	943	910	982	1.023	990	1.037	1.046	1.016	1.019	1.012	991	992	981
9. Aceh	36.838	31.166	34.232	38.174	38.567	38.204	38.518	39.059	39.545	40.082	40.798	41.270	41.895	42.513	43.062	43.428
NPL/NPF	833	605	624	646	605	628	636	656	690	679	658	671	697	697	751	777
10. Sumatera Utara	216.540	211.424	222.900	246.928	250.210	247.594	247.907	254.576	254.706	255.772	261.265	263.521	264.238	266.316	268.700	273.384
NPL/NPF	7.184	5.511	5.163	4.814	4.624	5.014	5.115	5.144	5.394	5.457	5.299	5.363	5.129	5.049	5.069	5.051
11. Sumatera Barat	54.553	58.633	63.336	67.602	67.730	67.700	67.943	68.554	68.578	68.887	69.366	69.536	70.154	70.859	71.243	71.398
NPL/NPF	1.042	1.036	1.066	1.295	1.183	1.408	1.490	1.498	1.643	1.676	1.589	1.575	1.548	1.488	1.467	1.468
12. Riau	72.355	77.625	84.935	90.371	91.971	92.370	92.484	93.646	93.697	94.563	95.398	96.767	97.937	98.354	99.147	99.867
NPL/NPF	1.817	1.770	1.658	2.074	2.004	2.191	2.246	2.244	2.319	2.425	2.288	2.322	2.337	2.324	2.384	2.387
13. Sumatera Selatan	86.177	89.398	94.767	104.273	103.050	102.018	102.617	103.960	104.958	107.385	109.600	114.590	115.106	116.364	118.471	118.140
NPL/NPF	3.472	2.747	2.792	3.746	3.523	3.650	3.692	3.696	3.701	3.848	2.501	2.513	2.503	2.470	2.538	2.581
14. Bangka Belitung	12.362	13.028	14.474	16.335	16.162	15.986	15.994	16.092	16.099	16.233	16.517	16.782	17.413	17.552	17.874	17.753
NPL/NPF	288	288	478	461	264	289	295	289	305	300	291	328	313	296	303	309
15. Kepulauan Riau	37.771	40.243	45.724	49.278	49.441	48.389	48.807	48.869	49.451	49.675	51.288	50.702	51.550	52.207	52.257	52.626
NPL/NPF	1.536	1.202	873	2.008	1.886	1.945	1.942	1.892	2.076	2.028	1.972	1.988	1.990	2.000	2.041	1.943
16. Lampung	53.348	56.740	60.667	59.931	60.479	60.183	60.536	61.829	62.014	62.866	63.732	64.305	64.845	65.106	64.925	64.778
NPL/NPF	1.430	3.044	2.955	1.779	1.573	1.697	1.719	1.662	1.676	1.668	1.631	1.608	1.746	1.695	1.706	1.682
17. Kalimantan Selatan	50.948	53.332	56.904	63.229	64.693	65.258	65.313	66.276	67.880	67.341	69.166	71.818	72.780	74.581	76.824	76.910
NPL/NPF	1.169	1.275	1.461	1.532	1.421	1.459	1.530	1.571	1.561	1.604	1.515	1.552	1.533	1.574	1.647	1.661
18. Kalimantan Barat	55.952	58.138	64.787	70.315	71.395	70.791	71.597	72.156	72.434	73.056	74.752	74.691	74.954	75.438	75.613	75.957
NPL/NPF	960	1.262	1.260	1.326	1.257	1.455	1.410	1.362	1.512	1.668	1.675	1.716	1.676	1.680	1.710	1.692
19. Kalimantan Timur	73.372	80.963	88.372	100.130	100.731	97.837	98.965	97.701	98.418	98.750	99.316	101.431	101.450	102.666	106.741	109.386
NPL/NPF	4.039	3.151	2.890	2.104	1.908	2.199	2.019	2.060	2.126	2.232	1.894	1.899	1.935	2.157	2.194	2.260
20. Kalimantan Tengah	33.653	36.544	42.588	45.743	47.034	46.844	45.940	46.175	46.261	45.973	48.273	48.977	49.196	49.509	49.458	49.852
NPL/NPF	405	450	488	634	633	706	779	810	842	804	796	813	803	786	802	815
21. Sulawesi Tengah	31.086	38.354	45.256	47.973	48.260	49.779	49.981	52.595	52.111	52.639	53.916	55.339	56.230	56.879	57.485	58.067
NPL/NPF	565	733	757	910	840	901	881	858	928	946	842	844	838	835	841	860
22. Sulawesi Selatan	122.563	126.948	136.667	152.962	154.690	153.771	155.124	156.776	156.468	157.149	158.109	158.393	159.175	160.132	161.432	161.148
NPL/NPF	3.037	4.174	3.415	4.479	4.346	4.669	4.773	4.705	5.136	5.105	4.806	4.771	4.741	4.648	4.676	4.671
23. Sulawesi Utara	39.386	41.433	44.068	48.785	48.841	48.855	49.018	49.360	49.729	49.860	50.226	50.350	50.292	50.780	51.426	51.598
NPL/NPF	1.396	1.316	1.211	1.221	1.207	1.219	1.230	1.181	1.250	1.213	1.148	1.120	1.086	1.055	1.080	1.076
24. Gorontalo	14.590	15.901	17.036	17.546	17.545	17.527	17.530	17.677	17.628	17.621	17.435	17.455	17.363	17.373	17.512	17.446
NPL/NPF	514	607	607	970	943	962	934	884	887	866	661	672	658	612	610	593
25. Sulawesi Barat	9.198	10.049	10.894	11.740	11.897	11.839	11.918	12.020	12.083	12.173	12.167	12.218	12.232	12.299	12.376	12.410
NPL/NPF	106	132	206	276	260	289	291	293	313	316	282	292	292	297	301	294
26. Sulawesi Tenggara	27.258	32.255	36.140	35.359	35.787	35.870	36.129	36.565	36.684	36.937	37.412	37.703	38.870	39.336	39.839	40.100
NPL/NPF	533	560	534	613	581	630	657	645	669	662	603	626	632	631	677	688
27. Nusa Tenggara Barat	50.607	53.696	54.265	62.064	62.733	62.831	65.298	65.973	64.810	63.794	64.347	64.659	66.711	66.673	66.094	66.435
NPL/NPF	521	734	888	747	719	834	917	924	1.011	1.049	1.114	1.188	1.142	1.242	1.325	1.453
28. Bali	81.876	83.299	86.821	91.842	92.265	92.010	92.568	93.166	93.693	94.491	95.667	96.376	97.358	97.990	98.546	98.907
NPL/NPF	1.911	2.111	2.083	1.660	1.466	1.528	1.551	1.484	1.612	1.641	1.640	1.612	1.649	1.590	1.536	1.454
29. Nusa Tenggara Timur	34.297	36.860	39.766	44.127	44.236	44.131	44.164	44.556	44.679	44.931	45.077	45.252	45.397	45.560	45.750	45.770
NPL/NPF	613	465	534	810	728	873	928	944	1.131	1.164	1.312	1.388	1.423	1.522	1.592	1.654
30. Maluku	12.762	13.650	14.808	16.104	16.110	16.094	16.151	16.324	16.342	16.441	16.558	16.752	16.940	17.030	17.154	17.146
NPL/NPF	156	246	359	362	359	378	384	398	402	458	452	485	476	425	434	435

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

Keterangan / Items	2020	2021	2022	2023			2024									
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Kredit Kepada Pihak Tidak Terkait / Loan for Unconnected Parties	5.426.326	5.710.968	6.371.758	6.911.025	7.031.243	6.997.929	7.034.072	7.182.921	7.247.996	7.313.503	7.414.497	7.451.941	7.448.463	7.520.106	7.595.537	7.656.041
a. Lancar / Current	5.017.731	5.301.445	5.972.133	6.430.186	6.571.409	6.481.314	6.510.077	6.665.043	6.711.797	6.786.676	6.892.716	6.938.259	6.939.051	7.003.922	7.083.188	7.143.748
b. DPK / Special Mention	242.207	236.567	243.367	316.542	305.188	351.420	357.747	354.974	366.624	354.910	353.000	343.234	340.234	349.437	344.465	343.708
c. Kurang Lancar / Sub-Standard	26.784	21.521	18.779	22.893	23.177	29.910	26.312	22.119	25.889	23.961	25.262	27.346	22.098	22.229	20.445	20.989
d. Diragukan / Doubtful	14.453	20.605	25.407	25.449	24.675	26.757	28.148	29.693	26.636	28.017	28.895	26.964	29.258	26.905	25.360	24.709
e. Macet / Lost	125.151	130.829	112.072	115.955	106.793	108.528	111.788	111.092	117.050	119.939	114.624	116.138	117.823	117.612	122.079	122.887
Non Performing Loan Pihak Tidak Terkait / Non Performing Loan of Non Connected Parties	166.389	172.955	156.258	164.297	154.645	165.195	166.248	162.904	169.575	171.917	168.780	170.448	169.179	166.746	167.884	168.585
Kredit Kepada Pihak Terkait / Loan for Connected Parties	55.234	57.618	51.805	54.875	59.001	59.629	60.442	61.716	62.688	62.611	63.908	62.678	59.241	59.144	61.358	61.216
a. Lancar / Current	52.614	57.190	50.488	53.585	57.714	56.954	57.865	59.155	60.109	60.129	61.446	60.199	56.762	56.506	58.734	58.390
b. DPK / Special Mention	1.301	113	1.000	949	955	2.322	2.222	2.205	2.152	2.060	2.008	2.031	2.062	2.192	2.178	2.449
c. Kurang Lancar / Sub-Standard	396	245	2	6	3	5	6	5	75	22	44	4	3	35	103	6
d. Diragukan / Doubtful	4	10	6	15	13	13	2	4	4	73	90	108	78	73	5	36
e. Macet / Lost	919	60	310	319	315	336	347	346	348	327	319	335	336	338	338	336
Non Performing Loan Pihak Terkait / Non Performing Loan of Connected Parties	1.319	315	318	341	332	353	355	356	427	422	454	447	417	446	446	378

Tabel 3.15.a. Kredit/Pembiayaan dan NPL/NPF Bank Umum kepada Pihak Ketiga Bukan Bank Yang Penarikannya Menggunakan Kartu Berdasarkan Kelompok Bank (Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Withdrawn By Card Based on Group of Bank) Miliar Rp (Billion Rp)																
Pengelompokan Bank / Group of Banks	2020	2021	2022	2023				2024								
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
1. Bank Persero / State Owned Banks	24.856	27.472	32.096	35.009	35.707	36.003	36.160	36.267	36.290	36.519	37.193	37.451	37.665	38.125	37.524	37.972
NPL	768	575	366	473	481	500	510	521	526	532	539	517	506	517	538	564
2. BPD / Regional Development Banks	-	-	-	0	0	0	0	0	-	0	0	1	3	5	5	5
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Bank Swasta Nasional / Domestic Private Banks	42.529	42.179	47.344	57.300	58.639	59.033	58.924	59.420	59.991	59.806	60.925	60.987	61.630	61.994	61.900	62.682
NPL	1.049	1.129	919	1.086	1.082	1.104	1.135	1.170	1.196	1.221	1.215	1.201	1.186	1.178	1.311	1.337
4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Foreign Owned Banks	5.918	5.705	6.087	622	163	149	167	150	141	208	152	157	151	148	175	186
NPL	191	128	99	9	9	7	5	3	3	3	2	1	1	1	1	0
5. Bank Umum / Commercial Bank	73.303	75.355	85.527	92.930	94.509	95.185	95.251	95.837	96.422	96.533	98.270	98.595	99.449	100.273	99.603	100.845
NPL	2.009	1.833	1.384	1.568	1.571	1.612	1.650	1.694	1.725	1.755	1.755	1.719	1.694	1.696	1.850	1.901

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

Sektor Ekonomi / Economic Sector		2020	2021	2022	2023					2024							
					Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
1	Pertanian, Perburuhan, dan Kehutanan / Agriculture, Hunting, and Forestry	6.462	7.041	8.616	9.410	9.317	9.371	9.510	9.654	9.554	9.550	9.530	9.524	9.485	9.461	9.471	9.674
2	Perikanan / Fishery	511	504	609	626	645	644	643	630	627	620	626	621	617	613	606	598
3	Pertambangan dan Penggalian / Mining and Quarrying	667	635	941	1.201	1.237	1.224	1.231	1.213	1.198	1.100	1.116	1.103	1.086	1.090	1.141	1.092
4	Industri Pengolahan / Processing industry	2.395	2.784	3.986	4.840	4.778	4.789	4.813	5.116	5.217	5.005	5.017	5.089	5.091	5.130	5.145	5.223
5	Listrik, Gas dan Air / Electricity, Gas and Water	155	163	159	207	211	182	182	189	188	209	201	205	211	214	223	225
6	Konstruksi / Construction	4.345	4.858	6.421	8.035	8.029	7.832	7.940	8.095	8.108	8.203	8.364	8.565	8.632	8.761	8.857	8.820
7	Perdagangan Besar dan Eceran / Wholesale and Retail Trade	23.264	24.746	26.560	28.598	28.738	28.538	28.869	29.070	28.956	28.844	28.737	28.792	28.879	28.851	28.649	28.738
8	Penyediaan Akomodasi dan Penyedian Makan Minum / Provision of accommodation and the provision of eating and drinking	1.968	2.228	2.994	3.565	3.629	3.663	3.701	3.746	3.559	3.617	3.582	3.617	3.606	3.610	3.594	3.680
9	Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and communications	2.860	3.104	3.789	5.016	5.089	5.247	5.294	5.395	5.416	5.499	5.544	5.571	5.684	5.680	5.698	5.830
10	Perantara Keuangan / Financial intermediaries	736	835	1.640	2.081	1.969	2.005	2.120	2.273	2.260	2.227	2.186	2.223	2.242	2.246	2.232	2.295
11	Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business	4.337	4.374	4.906	5.492	5.709	5.741	5.727	5.796	5.873	5.915	6.001	6.081	6.141	6.252	6.403	6.502
12	Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / Government administration, Defese and Compulsory Social Security	91	102	236	242	249	248	241	242	242	248	241	240	230	235	229	228
13	Jasa Pendidikan / Education services	363	372	426	466	508	503	507	515	501	497	508	505	507	517	525	532
14	Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	620	636	698	720	758	743	742	775	757	748	754	738	699	710	716	728
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services	6.281	6.902	9.060	9.268	9.354	9.311	9.004	9.034	8.999	8.907	8.954	8.924	8.844	8.873	8.805	8.881
16	Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	753	816	259	210	200	194	192	190	189	188	189	179	181	175	170	167
17	Kegiatan Usaha yang Belum Jelas Batasannya / Business Activities are not clearly defined	2.774	2.628	3	13	13	15	15	15	14	17	16	11	12	11	11	10
18	Bukan Lapangan Usaha - Rumah Tangga / Loans to Non Industrial Origin - Households	13.106	15.053	17.661	18.477	18.570	18.749	18.903	19.155	19.191	19.331	19.565	19.730	19.898	19.999	20.638	20.865
19	Bukan Lapangan Usaha - Lainnya / Non Industrial Origin- Others	39.084	38.801	40.333	41.716	41.788	42.176	42.558	43.110	42.972	43.195	43.466	43.796	44.177	44.391	44.014	43.995
Total		110.770	116.580	129.295	140.185	140.791	141.175	142.192	144.210	143.820	143.920	144.597	145.512	146.220	146.822	147.126	148.083

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

Sektor Ekonomi / Economic Sector	2020	2021	2022	2023					2024							
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Modal Kerja / Working Capital																
- Pertanian, Perburuhan, dan Kehutanan / Agriculture, Hunting, and Forestry	5.587	6.094	7.586	8.269	8.167	8.206	8.320	8.457	8.363	8.342	8.316	8.312	8.264	8.207	8.220	8.405
- Perikanan / Fishery	452	458	551	560	574	575	573	559	558	551	555	551	546	544	538	529
- Pertambangan dan Penggalian / Mining and Quarrying	547	504	707	924	950	941	959	957	947	857	868	855	851	869	921	854
- Industri Pengolahan / Processing Industry	2.061	2.381	3.381	4.139	4.112	4.122	4.148	4.458	4.588	4.389	4.413	4.476	4.435	4.479	4.499	4.557
- Listrik, Gas dan Air / Electricity, Gas and Water	131	140	134	168	169	134	132	137	139	156	152	157	161	165	195	196
- Konstruksi / Construction	4.038	4.517	5.872	7.320	7.313	7.103	7.194	7.336	7.362	7.459	7.606	7.770	7.841	7.944	8.017	7.962
- Perdagangan Besar dan Eceran / Wholesale and Retail Trade	20.984	22.295	23.955	25.821	25.922	25.729	26.000	26.191	26.126	26.047	25.921	25.962	26.041	26.011	25.841	25.873
- Penyediaan Akomodasi dan Penyedian Makan Minum / Provision of accommodation and the provision of eating and drinking	1.402	1.654	2.110	2.444	2.497	2.522	2.532	2.567	2.455	2.466	2.419	2.430	2.420	2.459	2.466	2.519
- Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and communications	1.859	2.050	2.430	3.246	3.278	3.371	3.412	3.468	3.486	3.572	3.571	3.576	3.680	3.656	3.641	3.734
- Perantara Keuangan / Financial intermediaries	687	772	1.583	2.003	1.888	1.925	2.034	2.175	2.165	2.133	2.089	2.117	2.135	2.141	2.127	2.190
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	3.845	3.946	4.367	4.885	5.064	5.072	5.110	5.167	5.225	5.252	5.317	5.381	5.436	5.564	5.705	5.780
- Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / Government administration, Defese and Compulsory Social Security	62	66	168	183	188	186	180	182	184	188	184	186	177	183	179	179
- Jasa Pendidikan / Education services	210	224	268	269	289	278	274	280	271	268	276	270	261	268	267	276
- Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	435	429	486	481	501	476	466	496	474	469	475	460	463	473	475	491
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services	4.950	5.432	7.250	7.301	7.384	7.345	6.968	6.986	6.938	6.860	6.894	6.837	6.752	6.762	6.676	6.764
- Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	571	638	194	155	147	142	142	142	141	141	142	138	139	135	131	129
- Kegiatan Usaha yang Belum Jelas Batasannya / Business Activities are not clearly defined	2.243	2.021	3	12	13	14	15	15	14	17	16	10	11	11	10	9
- Bukan Lapangan Usaha - Rumah Tangga / Loans to Non Industrial Origin - Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Bukan Lapangan Usaha - Lainnya / Non Industrial Origin-Others	14	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Modal Kerja / Total Working Capital	50.080	53.626	61.047	68.180	68.456	68.140	68.458	69.572	69.438	69.169	69.213	69.487	69.614	69.871	69.911	70.447
Investasi																
- Pertanian, Perburuhan, dan Kehutanan / Agriculture, Hunting, and Forestry	875	947	1.030	1.141	1.150	1.164	1.190	1.197	1.190	1.208	1.213	1.212	1.221	1.254	1.251	1.269
- Perikanan / Fishery	59	46	57	67	70	70	70	71	69	70	72	70	71	70	68	69
- Pertambangan dan Penggalian / Mining and Quarrying	120	131	234	277	287	283	272	256	251	243	249	248	234	220	219	238
- Industri Pengolahan / Processing Industry	334	402	605	702	666	667	666	658	629	615	604	613	655	651	645	666
- Listrik, Gas dan Air / Electricity, Gas and Water	24	23	24	39	42	48	49	52	49	52	49	48	50	50	28	28
- Konstruksi / Construction	307	341	549	716	715	728	746	759	746	744	758	795	792	817	840	858
- Perdagangan Besar dan Eceran / Wholesale and Retail Trade	2.281	2.451	2.605	2.777	2.817	2.809	2.869	2.878	2.830	2.797	2.817	2.829	2.838	2.841	2.807	2.864
- Penyediaan Akomodasi dan Penyedian Makan Minum / Provision of accommodation and the provision of eating and drinking	565	573	884	1.121	1.132	1.141	1.169	1.179	1.104	1.151	1.164	1.187	1.186	1.151	1.128	1.160
- Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and communications	1.001	1.054	1.358	1.770	1.812	1.877	1.882	1.926	1.930	1.927	1.973	1.995	2.003	2.023	2.057	2.096
- Perantara Keuangan / Financial intermediaries	49	63	57	79	81	80	86	99	94	93	96	106	107	106	105	106
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and	491	428	539	607	645	669	617	628	645	663	684	700	705	688	697	722
- Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / Government administration, Defese and Compulsory Social Security	29	36	69	59	61	62	61	60	58	59	57	55	53	52	50	50
- Jasa Pendidikan / Education services	153	148	158	196	219	225	232	235	230	229	231	235	246	249	258	257
- Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	185	207	211	240	257	267	277	279	283	279	278	278	236	237	240	238
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services	1.331	1.469	1.809	1.967	1.970	1.966	2.036	2.047	2.061	2.047	2.060	2.087	2.091	2.111	2.129	2.117
- Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	181	178	65	55	53	52	50	49	48	47	47	41	42	40	38	38
- Kegiatan Usaha yang Belum Jelas Batasannya / Business Activities are not clearly defined	531	607	0	1	0	0	0	0	0	0	0	1	1	1	1	1
- Bukan Lapangan Usaha - Rumah Tangga / Loans to Non Industrial Origin - Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Bukan Lapangan Usaha - Lainnya / Non Industrial Origin-Others	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Investasi / Total Investment	8.515	9.105	10.254	11.812	11.976	12.109	12.273	12.373	12.218	12.225	12.352	12.500	12.531	12.562	12.563	12.777
Konsumsi / Consumption																
- Kredit pemilikan rumah (KPR) yang dijamin dengan hak tanggungan pertama dengan tujuan untuk dihuni / Housing Loan (mortgage) secured by first mortgage in order to live	1.998	1.972	2.158	2.180	2.171	2.136	2.075	2.079	2.094	2.088	2.095	2.112	2.098	2.091	2.094	2.085
- Kredit pemilikan kendaraan bermotor / Vehicle Loans	1.043	1.080	1.172	1.264	1.264	1.274	1.292	1.306	1.309	1.306	1.323	1.340	1.366	1.380	1.407	1.432
- Kredit konsumsi lainnya / Other consumer credit	49.135	50.797	54.663	56.750	56.923	57.516	58.095	58.879	58.761	59.131	59.614	60.073	60.611	60.919	61.151	61.343
Total Konsumsi / Total consumption	52.175	53.850	57.993	60.193	60.358	60.925	61.461	62.265	62.163	62.526	63.031	63.525	64.075	64.390	64.652	64.860
Total	110.770	116.580	129.295	140.185	140.791	141.175	142.192	144.210	143.820	143.920	144.597	145.512	146.220	146.822	147.126	148.083

Tabel 3.18.a. Kredit Bank Perekonomian Rakyat Berdasarkan Lokasi Bank Penyalur (Credit of Rural Banks Based on Banks Location) Miliar Rp (Billion Rp)																
Lokasi / Location	2020	2021	2022	2023					2024							
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
1. Jawa Barat	13.223	13.961	15.834	16.445	16.393	16.446	16.740	17.336	17.343	17.220	17.293	17.448	17.515	17.534	17.565	17.642
2. Banten	3.982	4.096	4.918	5.488	5.614	5.652	5.678	5.826	5.855	5.847	5.865	5.934	5.974	6.010	6.054	6.162
3. DKI Jakarta	2.051	2.427	2.995	3.420	3.503	3.428	3.466	3.559	3.545	3.539	3.546	3.561	3.562	3.667	3.700	3.725
4. D.I Yogyakarta	5.679	5.805	6.146	6.552	6.583	6.584	6.643	6.693	6.662	6.688	6.707	6.745	6.793	6.781	6.774	6.788
5. Jawa Tengah	28.082	29.847	33.363	34.930	34.702	34.674	34.801	35.074	34.879	34.588	34.628	34.675	34.697	34.719	34.612	34.583
6. Jawa Timur	10.841	11.554	12.774	15.132	15.277	15.332	15.573	15.843	15.784	15.825	15.989	16.113	16.138	16.194	16.282	16.380
7. Bengkulu	74	79	102	140	141	144	149	150	149	147	147	146	149	147	150	153
8. Jambi	803	863	969	1.067	1.081	1.090	1.100	1.119	1.107	1.100	1.101	1.109	1.112	1.119	1.119	1.135
9. Aceh	135	57	48	33	33	34	34	34	32	32	31	31	32	31	30	30
10. Sumatera Utara	1.205	1.406	1.566	1.752	1.760	1.758	1.776	1.807	1.817	1.829	1.844	1.876	1.886	1.910	1.925	1.934
11. Sumatera Barat	1.355	1.369	1.449	1.507	1.508	1.505	1.500	1.511	1.513	1.521	1.530	1.531	1.539	1.548	1.481	1.484
12. Riau	954	1.028	1.177	1.432	1.441	1.455	1.476	1.512	1.518	1.529	1.548	1.594	1.625	1.631	1.627	1.647
13. Kepulauan Riau	5.152	5.220	6.219	7.340	7.458	7.631	7.730	7.856	7.941	8.042	8.230	8.373	8.466	8.551	8.709	8.884
14. Sumatera Selatan	1.457	1.474	1.621	1.849	1.904	1.911	1.942	1.954	1.967	1.975	1.981	1.988	2.008	2.020	2.039	2.044
15. Bangka Belitung	119	109	112	134	137	139	146	149	148	150	151	153	153	155	156	156
16. Lampung	10.096	10.322	10.869	11.701	11.769	11.821	11.835	11.981	12.029	12.154	12.216	12.257	12.322	12.475	12.480	12.538
17. Kalimantan Selatan	425	520	599	1.093	1.107	1.203	1.191	1.186	1.153	1.155	1.155	1.151	1.204	1.202	1.196	1.263
18. Kalimantan Barat	758	977	1.123	1.169	1.203	1.183	1.152	1.180	1.167	1.148	1.175	1.160	1.167	1.158	1.152	1.127
19. Kalimantan Timur	241	270	327	418	409	368	380	390	423	435	444	448	454	454	462	466
20. Kalimantan Tengah	561	826	1.534	1.802	1.830	1.811	1.862	1.881	1.862	1.845	1.814	1.798	1.806	1.798	1.811	1.862
21. Kalimantan Utara	39	56	66	89	94	93	96	104	104	108	115	119	127	129	130	129
22. Sulawesi Tengah	2.288	2.224	2.212	2.137	2.131	2.132	2.135	2.147	2.159	2.173	2.186	2.203	2.216	2.228	2.233	2.226
23. Sulawesi Selatan	2.268	2.384	2.537	2.822	2.822	2.836	2.855	2.889	2.916	2.947	2.982	3.018	3.032	3.052	3.083	3.093
24. Sulawesi Utara	1.329	1.351	1.536	1.599	1.518	1.529	1.502	1.498	1.489	1.486	1.485	1.511	1.536	1.564	1.580	1.598
25. Sulawesi Tenggara	229	257	300	357	359	360	370	378	377	380	388	391	412	423	445	453
26. Sulawesi Barat	25	79	79	89	90	90	89	92	94	95	95	94	97	99	97	99
27. Gorontalo	53	48	53	67	69	73	75	75	75	74	75	75	76	76	77	76
28. Nusa Tenggara Barat	1.194	1.255	1.405	1.517	1.551	1.572	1.588	1.611	1.610	1.605	1.593	1.577	1.580	1.608	1.642	1.673
29. Bali	11.522	11.894	12.274	12.731	12.874	12.885	12.912	12.939	12.636	12.774	12.742	12.770	12.798	12.754	12.683	12.849
30. Nusa Tenggara Timur	669	672	697	745	747	742	747	750	758	765	770	842	852	856	863	874
31. Maluku	1.917	1.974	2.094	2.172	2.224	2.230	2.177	2.188	2.189	2.199	2.205	2.218	2.234	2.242	2.250	2.254
32. Papua	1.241	1.354	1.467	1.645	1.646	1.651	1.654	1.672	1.686	1.706	1.722	1.742	1.778	1.793	1.810	1.827
33. Maluku Utara	200	220	244	272	272	274	277	282	284	289	291	296	313	322	328	336
34. Papua Barat	604	602	586	540	539	538	541	545	548	550	555	565	567	572	581	592
35. Lainnya / Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	110.770	116.580	129.295	140.185	140.791	141.175	142.192	144.210	143.820	143.920	144.597	145.512	146.220	146.822	147.126	148.083

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	2020	2021	2022	2023			2024										
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises																	
1. Pertanian, Perburuan dan Kehutanan / Agriculture, hunting, and forestry																	
Baki Debet	130.012	161.456	214.198	241.377	244.970	245.473	247.030	250.357	250.879	251.902	252.535	254.530	255.964	259.901	262.216	263.259	
NPLNPF	2.594	2.900	3.067	5.055	4.951	5.636	5.793	5.834	6.171	6.325	6.225	6.344	6.370	6.437	6.741	6.860	
2. Perikanan / Fisherv																	
Baki Debet	11.416	14.751	16.021	17.108	17.332	17.376	17.365	17.501	17.402	17.385	17.376	17.436	17.442	17.522	17.537	17.408	
NPLNPF	385	376	489	723	686	745	697	732	817	830	834	815	813	836	869	871	
3. Pertambangan dan Penggalian / Mining and quarrying																	
Baki Debet	8.039	8.969	7.080	8.286	8.146	8.596	8.683	8.925	8.772	8.813	9.206	9.313	9.195	9.909	9.758	9.682	
NPLNPF	1.240	397	332	380	377	351	350	371	394	370	326	317	327	330	334	346	
4. Industri Pengolahan / Processing industry																	
Baki Debet	112.601	128.136	135.619	143.471	145.212	143.529	144.425	145.466	145.426	146.689	146.486	146.312	146.874	147.687	148.251	148.715	
NPLNPF	4.929	5.419	4.678	6.035	5.894	6.244	6.174	5.985	6.342	6.305	6.026	5.989	6.082	6.148	6.216	6.226	
5. Listrik, Gas dan Air / Electricity, gas and water																	
Baki Debet	4.039	3.808	3.565	5.322	4.400	4.598	4.720	4.643	4.731	4.929	5.076	4.841	4.761	4.893	4.184	4.314	
NPLNPF	148	133	103	91	98	99	100	92	119	166	166	204	208	210	147	153	
6. Konstruksi / Construction																	
Baki Debet	59.164	57.583	52.264	56.549	54.476	50.152	50.403	50.361	50.200	51.582	53.942	53.060	54.189	55.769	55.687	55.647	
NPLNPF	6.719	7.342	5.649	5.554	5.241	5.398	5.342	5.152	5.423	5.428	5.365	5.298	5.388	5.344	5.339	5.279	
7. Perdagangan Besar dan Eceran / Wholesale and retail trade																	
Baki Debet	530.652	601.384	656.418	681.827	686.499	682.929	686.375	688.936	684.391	684.775	684.160	682.578	683.650	689.865	691.881	692.028	
NPLNPF	18.208	21.565	23.799	28.223	27.352	29.837	30.360	29.494	31.478	31.609	29.609	29.799	29.666	29.366	29.657	29.602	
8. Penyediaan Akomodasi dan Penyediaan Makan Minum / Provision of accommodation and the provision of eating and drinking																	
Baki Debet	50.623	58.603	61.393	66.325	67.097	68.721	69.251	69.400	67.638	68.111	68.558	68.671	69.463	71.283	71.465	71.718	
NPLNPF	2.009	1.694	1.850	2.164	1.957	2.324	2.336	2.257	2.547	2.542	2.288	1.999	2.240	2.474	2.316	2.213	
9. Transportasi, Pergudangan dan Komunikasi / Transportation, warehousing and communications																	
Baki Debet	42.711	41.876	45.268	52.014	52.194	52.794	53.356	53.721	52.930	53.934	54.140	54.007	53.681	56.549	55.889	56.281	
NPLNPF	1.433	1.886	1.437	1.685	1.753	1.839	1.872	1.831	1.982	2.064	1.950	1.886	1.887	1.852	1.881	1.871	
10. Perantara Keuangan / Financial intermediaries																	
Baki Debet	12.167	10.001	10.835	13.048	13.669	12.838	11.967	12.217	12.073	13.125	11.104	10.956	10.701	10.640	10.951	11.312	
NPLNPF	436	286	350	728	581	586	608	624	663	756	760	791	809	809	801	736	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real estate, Business Ownership, and Business Services																	
Baki Debet	50.701	48.499	51.024	53.875	54.500	53.895	54.554	56.411	56.291	56.221	57.113	56.536	56.230	57.138	56.728	57.839	
NPLNPF	2.746	2.876	2.098	2.214	2.222	2.326	2.588	2.735	2.846	2.774	2.636	2.726	2.707	2.666	2.664	2.661	
12. Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib / Government administration, defense and compulsory social security																	
Baki Debet	100	214	387	229	238	202	191	194	315	273	226	256	272	273	206	187	
NPLNPF	3	3	0	1	1	1	4	4	4	4	4	4	1	1	1	1	
13. Jasa Pendidikan / Education services																	
Baki Debet	7.235	8.294	8.554	9.216	9.391	9.507	9.504	9.538	9.320	9.479	9.603	9.633	9.729	9.629	9.672	9.553	
NPLNPF	104	85	154	105	105	120	132	114	114	124	126	113	104	110	111	127	
14. Jasa Kesehatan dan Kegiatan Sosial / Health services and social activities																	
Baki Debet	10.257	11.824	12.537	13.615	13.922	13.747	13.934	13.571	13.664	13.782	13.875	14.027	14.247	14.821	14.767	14.936	
NPLNPF	248	132	134	222	258	282	295	301	293	315	283	271	264	272	279	285	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services																	
Baki Debet	54.513	60.959	69.711	79.555	81.231	81.010	81.393	83.241	83.807	84.146	84.572	84.469	84.802	86.452	87.665	87.339	
NPLNPF	1.768	1.557	1.805	2.573	2.520	2.751	2.791	2.797	2.901	3.000	2.799	2.855	2.818	2.825	2.873	2.861	
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual services which serve households																	
Baki Debet	2.875	3.825	3.926	3.825	3.844	3.782	3.744	3.726	3.657	3.624	3.606	3.566	3.552	3.601	3.543	3.525	
NPLNPF	49	74	90	102	104	126	128	133	132	130	124	127	124	132	114	109	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency																	
Baki Debet	7	5	15	12	11	10	10	10	10	10	9	8	8	12	12	11	
NPLNPF	-	-	-	0	0	0	-	0	0	0	0	0	0	0	0	1	
18. Kegiatan yang Belum Jelas Batasannya / Business activities are not clearly defined																	
Baki Debet	1.220	829	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
NPLNPF	94	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
19. Penerima Kredit Bukan Lapangan Usaha / Debtor is not the business field - other																	
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
NPLNPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
20. Tidak Teridentifikasi / Un-identified																	
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
NPLNPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Jumlah / Total																	
Baki Debet	1.088.332	1.221.015	1.348.813	1.445.655	1.457.132	1.449.161	1.456.905	1.468.216	1.461.505	1.468.779	1.471.586	1.470.199	1.474.759	1.495.943	1.500.411	1.503.752	
NPLNPF	43.113	46.757	46.033	55.854	54.099	58.666	59.570	58.455	62.226	62.743	59.521	59.539	59.809	59.812	60.343	60.204	

Tabel 3.20.a. Kredit/Pembiayaan dan Non Performing Loan/Non Performing Financing UMKM dan MKM Menurut Jenis Penggunaan (SMEs Credit/Financing and NPL/NPF Credit Based on Type of Use) Miliar Rp (Billion Rp)																
Jenis Penggunaan / Type of Use	2020	2021	2022	2023			2024									
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises																
1. Modal Kerja / Working Capital																
Baki Debet	796.710	925.184	1.013.459	1.048.323	1.053.972	1.038.290	1.040.963	1.045.537	1.041.242	1.044.069	1.044.737	1.041.109	1.043.216	1.055.861	1.057.603	1.054.243
NPL/NPF	31.719	36.453	36.961	44.450	42.726	46.131	46.633	45.470	48.189	48.571	46.030	46.013	46.022	45.929	46.499	46.131
2. Investasi / Investment																
Baki Debet	291.623	295.831	335.355	397.332	403.160	410.872	415.943	422.679	420.263	424.709	426.849	429.091	431.544	440.083	442.808	449.509
NPL/NPF	11.394	10.304	9.072	11.404	11.373	12.535	12.936	12.985	14.037	14.172	13.491	13.526	13.787	13.883	13.843	14.073
3. Konsumsi / Consumption																
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Tidak Teridentifikasi / Un-identified																
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / Total																
Baki Debet	1.088.332	1.221.015	1.348.813	1.445.655	1.457.132	1.449.161	1.456.905	1.468.216	1.461.505	1.468.779	1.471.586	1.470.199	1.474.759	1.495.943	1.500.411	1.503.752
NPL/NPF	43.113	46.757	46.033	55.854	54.099	58.666	59.570	58.455	62.226	62.743	59.521	59.539	59.809	59.812	60.343	60.204

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

Kelompok Bank	2020	2021	2022	2023			2024										
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises																	
1. Bank Persero / State Owned Banks																	
Baki Debet	633.015	748.855	849.159	909.811	917.478	914.587	916.764	923.789	920.626	922.236	922.471	920.390	920.718	935.980	937.762	936.281	
Mikro / Micro	189.333	326.560	455.972	504.096	515.525	514.623	516.225	521.625	520.541	521.328	519.690	517.491	515.787	515.504	514.989	513.372	
Kecil / Small	250.616	333.146	311.440	317.554	316.111	315.376	316.367	317.611	315.874	316.335	317.374	318.729	320.354	332.883	334.912	334.694	
Menengah / Medium	193.066	89.149	81.747	88.162	85.842	84.587	84.172	84.552	84.210	84.574	85.407	84.170	84.577	87.594	87.861	88.215	
NPL/NPF	18.781	23.175	24.608	31.480	30.792	34.087	34.632	33.735	35.564	35.633	32.931	33.230	33.132	33.297	34.005	33.904	
Mikro / Micro	2.416	5.532	8.430	13.371	12.802	14.886	14.944	14.655	15.642	15.971	15.689	16.036	16.075	16.079	16.764	16.603	
Kecil / Small	7.738	10.391	11.566	14.031	13.919	15.291	16.114	15.597	16.386	16.398	14.752	14.797	14.351	14.144	14.102	14.158	
Menengah / Medium	8.627	7.251	4.612	4.078	4.070	3.911	3.575	3.482	3.537	3.264	2.491	2.397	2.706	3.075	3.138	3.143	
2. BPD / Regional Development Banks																	
Baki Debet	74.773	81.582	91.839	108.111	108.053	104.552	106.244	108.786	110.094	112.094	114.034	115.364	116.864	118.216	119.276	119.741	
Mikro / Micro	16.575	19.377	22.809	33.381	33.767	33.471	33.902	34.581	34.922	35.680	35.872	36.269	36.684	36.861	37.106	37.205	
Kecil / Small	32.943	37.033	44.161	49.536	49.618	48.545	49.635	50.730	51.067	51.628	52.729	53.514	54.236	55.053	55.626	55.939	
Menengah / Medium	25.255	25.172	24.868	25.195	24.668	22.536	22.707	23.476	24.105	24.786	25.432	25.581	25.944	26.302	26.544	26.597	
NPL/NPF	7.005	6.570	6.415	7.661	7.171	7.550	7.943	8.078	8.617	8.882	8.398	8.549	8.571	8.594	8.647	8.888	
Mikro / Micro	584	694	749	1.499	1.471	1.578	1.849	1.733	1.884	2.266	2.210	2.265	2.288	2.240	2.256	2.442	
Kecil / Small	2.434	2.397	2.165	2.469	2.331	2.480	2.580	2.666	2.854	2.766	2.638	2.719	2.697	2.689	2.676	2.707	
Menengah / Medium	3.987	3.479	3.501	3.693	3.369	3.492	3.514	3.680	3.879	3.849	3.551	3.565	3.586	3.666	3.715	3.739	
3. Bank Swasta Nasional / Domestic Private Banks																	
Baki Debet	380.345	390.463	407.718	427.674	431.542	429.963	433.835	435.577	430.717	434.382	435.015	434.393	437.140	441.711	443.336	447.692	
Mikro / Micro	41.235	43.934	53.916	113.271	113.001	113.892	114.331	114.712	112.993	113.442	113.472	114.513	114.903	116.610	117.396	119.636	
Kecil / Small	69.294	89.334	110.901	93.433	95.044	94.547	96.213	96.584	96.669	98.625	98.773	99.639	100.920	101.885	103.344	107.067	
Menengah / Medium	269.816	257.195	242.901	220.970	223.498	221.525	223.291	224.280	221.055	222.314	222.769	220.241	221.317	223.217	222.596	220.990	
NPL/NPF	17.327	17.013	15.009	16.712	16.137	17.029	16.994	16.642	18.045	18.228	18.192	17.760	18.106	17.921	17.691	17.412	
Mikro / Micro	1.631	2.262	1.912	3.404	3.306	3.323	3.358	3.374	3.450	3.473	3.355	3.352	3.332	3.390	3.301	3.343	
Kecil / Small	2.218	2.436	2.442	3.428	3.286	3.440	3.406	3.383	3.788	3.806	3.773	3.833	3.848	3.835	3.867	4.133	
Menengah / Medium	13.478	12.315	10.656	9.880	9.544	10.265	10.230	9.885	10.807	10.949	11.064	10.575	10.925	10.696	10.524	9.936	
4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks																	
Baki Debet	199	115	97	59	59	59	62	64	68	67	66	52	37	36	37	38	
Mikro / Micro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Kecil / Small	69	27	40	0	0	0	0	0	0	0	0	0	0	0	0	0	
Menengah / Medium	130	88	57	59	59	59	62	64	68	67	66	52	37	36	37	38	
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Mikro / Micro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Kecil / Small	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Menengah / Medium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Jumlah / Total																	
Baki Debet	1.088.332	1.221.015	1.348.813	1.445.655	1.457.132	1.449.161	1.456.905	1.468.216	1.461.505	1.468.779	1.471.586	1.470.199	1.474.759	1.495.943	1.500.411	1.503.752	
NPL/NPF	43.113	46.757	46.033	55.854	54.099	58.666	59.570	58.455	62.226	62.743	59.521	59.539	59.809	59.812	60.343	60.204	

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)
Milliar Rp (Billion Rp)

Lokasi / Location	2020	2021	2022	2023				2024								
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises																
1. Jawa Barat	147.306	169.569	185.184	191.006	192.429	190.265	190.902	191.188	190.594	191.553	191.727	191.285	191.115	193.199	193.289	193.111
2. Banten	46.131	50.737	54.291	57.401	58.659	58.106	58.364	58.869	58.571	58.810	59.150	58.918	58.572	58.692	59.046	59.261
3. DKI Jakarta	143.631	138.889	144.233	148.893	149.967	148.047	147.775	149.033	147.208	149.293	147.742	146.587	146.304	149.548	149.886	151.226
4. D.I Yogyakarta	17.035	20.067	22.236	22.751	23.059	22.761	22.936	23.144	23.010	22.954	22.965	22.901	22.931	23.047	23.007	22.970
5. Jawa Tengah	126.914	148.313	171.888	183.653	185.808	184.846	185.773	187.191	186.640	186.368	186.191	186.390	187.119	189.585	189.777	190.287
6. Jawa Timur	159.233	179.883	199.243	213.458	215.372	214.645	216.456	217.659	217.528	219.253	220.804	219.363	220.893	223.630	224.574	225.497
7. Bengkulu	9.561	11.369	13.195	13.821	13.939	13.959	13.972	14.074	13.999	14.073	14.087	14.109	14.185	14.247	14.005	14.050
8. Jambi	16.447	18.880	21.819	23.982	24.249	24.331	24.532	24.962	24.803	25.023	25.141	25.313	25.456	25.893	26.038	26.190
9. Aceh	10.831	10.538	10.773	12.030	12.107	11.739	11.854	11.995	11.918	12.118	12.509	12.681	12.847	13.121	13.210	13.321
10 Sumatera Utara	56.968	63.143	70.370	78.228	78.730	78.291	78.694	79.281	79.574	79.723	79.792	79.911	80.196	81.048	80.501	80.883
11 Sumatera Barat	19.612	23.693	27.485	29.799	30.003	29.997	30.183	30.470	30.363	30.354	30.424	30.404	30.412	30.659	30.821	30.842
12 Riau	28.791	32.446	36.091	40.500	41.112	40.697	41.126	41.736	41.548	41.956	42.212	42.459	42.809	43.086	43.294	43.397
13 Kepulauan Riau	27.883	31.073	36.162	38.341	38.591	38.497	38.811	39.121	39.137	39.310	39.390	39.600	40.021	40.704	40.937	40.950
14 Sumatera Selatan	5.243	5.758	6.572	7.576	7.377	7.140	7.224	7.263	7.295	7.414	7.480	7.495	7.534	7.519	7.567	7.460
15 Bangka Belitung	8.473	10.321	11.596	12.718	12.627	12.559	12.772	13.234	13.080	13.397	13.671	13.827	13.911	14.310	14.315	14.405
16 Lampung	20.516	23.981	27.550	29.509	29.864	30.079	30.198	30.397	30.330	30.552	30.540	30.639	30.643	30.793	30.957	31.093
17 Kalimantan Selatan	14.525	16.692	19.427	22.492	23.370	23.555	23.747	23.689	23.497	22.824	22.992	23.094	23.127	23.325	23.571	23.779
19 Kalimantan Timur	26.784	30.158	32.400	36.362	36.694	35.742	35.681	36.286	36.178	36.696	36.912	36.815	36.990	38.254	38.400	38.311
20 Kalimantan Tengah	12.192	14.227	16.882	19.466	18.718	18.548	18.649	19.242	19.244	19.342	19.418	19.570	19.621	20.156	20.243	20.150
21 Sulawesi Tengah	10.371	11.835	13.927	15.534	15.744	15.766	15.878	16.109	16.103	16.181	16.180	16.204	16.328	16.891	17.027	17.123
22 Sulawesi Selatan	40.559	49.304	54.853	59.711	59.680	59.257	59.598	60.016	59.766	59.910	59.805	59.890	59.991	60.560	60.851	60.791
23 Sulawesi Utara	10.665	11.754	12.715	13.355	13.382	13.241	13.331	13.319	13.347	13.273	13.305	13.265	13.258	13.440	13.509	13.531
24 Sulawesi Tenggara	4.119	5.001	5.453	5.568	5.557	6.427	6.417	6.416	5.415	5.369	5.305	5.241	5.206	5.220	5.264	5.086
25 Sulawesi Barat	4.886	6.102	6.644	7.328	7.429	7.404	7.456	7.518	7.538	7.609	7.544	7.533	7.544	7.627	7.665	7.645
26 Gorontalo	9.253	11.187	12.898	14.307	14.659	14.758	14.895	15.196	15.170	15.244	15.419	15.520	15.573	15.801	15.855	15.884
27 Nusa Tenggara Barat	15.822	17.993	19.474	21.002	21.230	21.115	21.376	21.711	21.767	21.840	21.928	21.937	22.099	22.560	22.903	22.803
28 Bali	38.737	43.288	45.818	49.491	50.097	51.607	52.183	52.481	51.369	51.699	52.240	52.675	53.168	53.907	54.287	54.087
29 Nusa Tenggara Timur	11.550	14.201	16.406	18.412	18.410	18.324	18.345	18.505	18.592	18.636	18.577	18.516	18.462	18.595	18.679	18.647
30 Maluku	4.121	4.799	5.494	6.354	6.304	6.248	6.295	6.357	6.343	6.373	6.336	6.392	6.450	6.500	6.591	6.588
31 Papua	10.334	11.402	12.207	13.553	12.912	12.675	12.676	12.812	12.802	12.789	12.737	12.757	12.842	13.765	13.716	13.696
32 Maluku Utara	2.448	3.104	3.878	4.358	4.393	4.350	4.429	4.402	4.371	4.356	4.398	4.359	4.370	4.376	4.441	4.538
33 Papua Barat	3.885	4.441	5.046	5.561	5.460	5.317	5.360	5.425	5.478	5.494	5.546	5.544	5.589	6.219	6.228	6.236
34 Lainnya / Others	18	31	82	12	10	10	11	11	20	19	20	19	17	18	17	17
35 Tidak Teridentifikasi / Un-identified	835	2.813	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / Total	1.088.332	1.221.015	1.348.813	1.445.655	1.457.132	1.449.161	1.456.905	1.468.216	1.461.505	1.468.779	1.471.586	1.470.199	1.474.759	1.495.943	1.500.411	1.503.752



**Departemen Pengelolaan
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