

STATISTIK PERBANKAN INDONESIA

INDONESIA BANKING STATISTICS



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KATA PENGANTAR FOREWORD

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

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

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

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

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

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

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

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

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

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

Jakarta, Desember 2023
Jakarta, December 2023

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 November 2023 akan diterbitkan pada minggu ke III bulan Januari 2024.

Tanda, Simbol dan Sumber Data

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

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

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

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

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

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

Sangkalan

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

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Advance Release Calender (ARC)

November 2023 edition will be released on the 3rd week of January 2024.

Notes, Symbols and Sources of Data

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

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

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

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

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

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

Disclaimer

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

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DAFTAR SINGKATAN LIST OF ABBREVIATIONS

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

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Data Perbankan

Sumber Data:

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

Keterangan symbol/tanda pada tabel:

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

Tabel 1															
Kegiatan Usaha Perbankan															
(Bank Industries Operation)															
dalam Miliar Rp (Billion Rp)															
Indikator / Indicator	2020	2021	2022					2023							
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Penyaluran Dana / Distribution of Funds															
Bank Umum / Commercial Banks	9,098,135	10,114,135	10,817,018	10,877,515	11,065,740	10,905,957	10,928,980	10,924,561	10,851,917	10,859,185	10,962,167	10,968,054	11,004,378	11,169,976	11,260,502
Bank Perkreditan Rakyat / Rural Banks	148,709	161,831	169,823	171,292	175,631	174,119	175,073	174,686	173,706	177,095	178,188	179,829	181,735	183,052	184,363
SBI dan SBIS ¹⁾	18,785	12,420	2,295	2,287	2,866	2,654	4,345	4,033	2,069	2,257	2,266	2,276	764	19	20
Sumber Dana / Source of Funds															
Bank Umum / Commercial Banks	7,406,325	8,129,720	8,699,820	8,719,778	8,925,472	8,716,851	8,711,566	8,731,589	8,771,879	8,710,641	8,813,114	8,792,308	8,801,237	8,929,901	8,999,379
Bank Perkreditan Rakyat / Rural Banks	127,522	139,648	146,322	147,419	151,607	150,620	151,425	151,352	151,124	154,182	155,063	156,497	157,995	158,996	159,879
Jumlah Aset / Total Assets															
Bank Umum / Commercial Banks	9,177,894	10,112,304	10,814,058	10,874,853	11,113,321	10,932,183	10,947,533	10,979,992	10,932,358	10,888,888	11,052,100	11,030,031	11,049,414	11,234,971	11,345,365
Bank Perkreditan Rakyat / Rural Banks	155,075	168,443	176,621	178,127	182,302	180,988	181,895	181,603	180,767	184,477	185,702	187,124	188,874	190,324	191,363
Jumlah Bank / Total Banks															
Bank Umum / Commercial Banks	109	107	107	107	106	106	106	106	106	105	105	105	105	105	105
Bank Perkreditan Rakyat / Rural Banks	1,506	1,468	1,445	1,442	1,441	1,437	1,429	1,426	1,416	1,413	1,413	1,413	1,412	1,411	1,410
Jumlah Kantor / Total Bank Offices															
Bank Umum / Commercial Banks	30,733	32,366	25,396	25,344	25,377	25,298	25,062	24,976	24,982	24,843	24,784	24,741	24,642	24,459	24,324
Bank Perkreditan Rakyat / Rural Banks	5,913	5,871	6,045	6,046	6,044	6,039	6,047	6,031	6,053	6,033	6,044	6,049	6,055	6,054	6,043

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

Keterangan	2021	2022			2023									
		Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses														
1. Pendapatan bunga / Interest Income	104,090	86,840	97,057	107,720	10,908	21,217	32,396	43,140	57,914	69,697	81,946	94,259	106,632	119,509
a. Dari Bank Indonesia / From Bank Indonesia Placement	2,022	2,311	2,727	3,184	435	849	1,285	1,678	2,167	2,582	3,001	3,434	3,872	4,381
b. Dari Penempatan pada bank lain / From interbank placement	383	512	625	766	148	301	489	667	877	1,071	1,286	1,500	1,724	1,945
c. Dari surat berharga / From securities	9,637	9,295	10,476	11,684	1,241	2,440	3,654	4,924	6,584	8,097	9,281	10,683	12,087	13,523
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	53,880	46,932	52,203	57,640	5,483	10,676	16,233	21,818	28,850	34,856	41,003	47,052	53,138	59,470
- kepada pihak ketiga bukan Bank / To Third Party non Bank	53,720	46,700	51,928	57,303	5,417	10,547	16,045	21,567	28,540	34,480	40,571	46,562	52,593	58,844
- kepada bank lain / To other Bank	160	232	274	337	66	129	188	251	311	376	433	490	545	625
e. Lainnya / Others	38,168	27,790	31,028	34,445	3,601	6,950	10,735	14,052	19,436	23,091	27,374	31,590	35,811	40,191
2. Beban Bunga / Interest Expenses	61,091	43,447	48,652	54,300	5,984	11,600	17,821	23,728	33,258	39,933	46,906	53,979	60,962	68,315
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	-	-	-	-	-	-	-	-	-	-	-	0	0	0
b. Kewajiban pada Bank lain / Interbank Liabilities	835	632	752	900	167	308	476	638	977	1,212	1,446	1,690	1,922	2,201
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	20,716	15,030	16,922	19,046	2,267	4,410	6,799	9,078	12,421	14,900	17,429	19,899	22,312	24,845
- Giro / Demand Deposit	2,171	2,162	2,412	2,675	270	511	786	1,072	1,383	1,673	1,996	2,313	2,625	2,971
- Tabungan / Saving	1,660	1,359	1,496	1,669	143	260	395	536	776	939	1,104	1,266	1,427	1,595
- Simpanan Berjangka / Time deposits	16,885	11,509	13,013	14,702	1,855	3,639	5,617	7,470	10,262	12,287	14,329	16,320	18,260	20,279
d. Surat Berharga / Securities	-	1,310	932	1,013	84	166	251	334	560	668	784	899	1,012	1,118
e. Pinjaman yang diterima / Loans received	1,116	732	840	960	125	240	380	513	1,008	1,220	1,435	1,648	1,860	2,086
f. Lainnya / Others	37,032	26,206	29,206	32,382	3,342	6,475	9,915	13,165	18,291	21,933	25,812	29,843	33,854	38,064
g. Koreksi atas pendapatan bunga / Corrections	82	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	42,998	43,393	48,405	53,420	4,923	9,616	14,575	19,412	24,656	29,764	35,039	40,280	45,670	51,194
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses														
1. Pendapatan Operasional Selain Bunga / Other Operating Income	83,649	167,951	192,746	214,590	36,252	51,127	66,922	83,813	96,623	126,246	160,904	170,203	156,185	181,463
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	1,750	1,103	1,323	1,364	230	309	402	504	702	4,661	5,400	5,406	5,418	5,461
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	-	-	-	-	-	-	-	-	-	-	0	0	0
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	35	88	109	140	46	92	144	188	235	280	342	415	463	504
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	65,579	157,246	180,826	201,538	34,917	48,589	63,080	78,990	90,268	114,175	147,025	154,794	139,675	163,812
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	6,026	6,055	6,655	7,259	577	1,188	1,819	2,406	3,089	3,677	4,318	4,977	5,572	6,180
f. Lainnya / Others	10,259	3,459	3,833	4,288	482	948	1,477	1,725	2,328	3,454	3,819	4,610	5,058	5,506
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	113,549	192,395	220,406	246,170	39,067	55,914	74,672	94,296	110,987	145,782	183,716	196,103	185,407	213,876
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	237	577	701	709	51	123	117	153	217	4,040	4,544	4,587	4,837	4,858
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	345	-	-	-	-	-	-	-	-	0	0	1	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	-	-	-	-	25	8	22	12	16	17	18	21
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	62,517	153,634	176,908	197,839	35,296	48,340	62,939	78,604	89,258	112,964	145,628	153,008	137,305	161,205
e. Penyusutan/Amortisasi / Depreciation/Amortizations	17,787	9,106	9,999	11,280	893	1,592	2,586	3,418	5,596	9,763	11,073	12,729	14,077	15,338
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	1,029	1,138	1,276	1,369	117	276	430	567	743	873	1,055	1,194	1,319	1,601
g. Lainnya / Others	31,634	27,940	31,522	34,973	2,711	5,582	8,575	11,546	15,151	18,131	21,400	24,568	27,851	30,853
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	13,098	18,949	20,744	21,840	2,108	4,829	6,826	8,929	10,291	10,228	12,228	14,380	16,448	18,782
E. Pendapatan non-operasional / Non Operational Income	2,057	1,026	1,291	1,465	1,175	853	1,811	1,903	1,594	1,811	1,792	1,782	1,450	1,339
F. Beban non-operasional / Non Operational Expenses	1,940	1,260	1,543	1,123	623	584	1,185	1,026	958	1,088	1,047	1,006	906	1,023
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	118	(233)	(252)	343	552	269	625	877	636	723	746	776	544	316
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	13,216	18,715	20,493	22,182	2,660	5,099	7,451	9,806	10,927	10,951	12,973	15,156	16,992	19,097
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	2,756	(209)	(236)	2,989	(33)	(61)	(99)	(137)	(158)	(190)	(216)	(242)	(298)	(329)
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	2,756	(209)	(236)	2,989	(33)	(61)	(99)	(137)	(158)	(190)	(216)	(242)	(298)	(329)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	11,034	14,997	16,221	17,562	2,058	3,988	5,753	7,593	8,464	8,441	9,855	11,627	13,028	14,673

Keterangan	2021	2022				2023								
		Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses														
1. Pendapatan bunga / Interest Income	208,880	168,809	187,368	208,189	20,235	39,311	59,901	80,146	100,885	121,232	141,919	162,960	183,889	204,847
a. Dari Bank Indonesia / From Bank Indonesia Placement	2,887	3,120	3,605	4,209	700	1,317	2,042	2,705	3,351	3,907	4,490	5,139	5,715	6,314
b. Dari Penempatan pada bank lain / From interbank placement	370	368	439	532	79	157	245	344	442	538	649	759	873	963
c. Dari surat berharga / From securities	25,630	20,388	22,576	24,785	2,316	4,369	6,640	8,862	11,075	13,193	15,417	17,621	19,773	22,093
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	115,366	100,139	111,206	122,977	11,422	22,425	34,274	45,797	57,690	69,581	81,528	93,645	105,788	118,013
- kepada pihak ketiga bukan Bank / To Third Party non Bank	114,457	99,443	110,420	122,091	11,312	22,214	33,934	45,342	57,134	68,913	80,750	92,756	104,792	116,907
- kepada bank lain / To other Bank	909	696	787	886	109	211	340	455	557	667	778	888	996	1,106
e. Lainnya / Others	64,628	44,794	49,542	55,687	5,718	11,042	16,701	22,439	28,327	34,013	39,834	45,796	51,741	57,464
2. Beban Bunga / Interest Expenses	112,375	80,279	89,587	100,834	11,220	21,443	32,685	43,983	55,527	66,665	78,308	90,180	101,974	113,781
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	3	276	322	369	41	71	106	137	178	206	265	289	332	357
b. Kewajiban pada Bank lain / Interbank Liabilities	479	551	631	712	192	267	245	346	379	570	741	890	1,081	1,289
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	41,875	30,343	34,156	38,499	4,600	8,858	13,819	18,672	23,808	28,763	33,903	39,198	44,346	49,673
- Giro / Demand Deposit	6,390	5,840	6,633	7,522	844	1,617	2,570	3,542	4,585	5,544	6,553	7,544	8,549	9,546
- Tabungan / Saving	5,566	4,211	4,668	5,166	498	992	1,567	2,126	2,722	3,292	3,888	4,496	5,087	5,668
- Simpanan Berjangka / Time deposits	29,919	20,292	22,855	25,810	3,257	6,249	9,682	13,004	16,501	19,928	23,462	27,158	30,710	34,459
d. Surat Berharga / Securities	4,252	2,496	2,733	2,967	250	505	751	977	1,161	1,358	1,569	1,787	2,014	2,273
e. Pinjaman yang diterima / Loans received	3,291	3,201	3,715	4,288	597	1,121	1,718	2,284	2,856	3,424	4,013	4,584	5,138	5,702
f. Lainnya / Others	62,388	43,412	48,030	54,000	5,541	10,621	16,047	21,566	27,146	32,344	37,818	43,431	49,064	54,487
g. Koreksi atas pendapatan bunga / Corrections	88	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	96,505	88,530	97,781	107,355	9,015	17,868	27,216	36,164	45,358	54,567	63,612	72,780	81,915	91,065
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses														
1. Pendapatan Operasional Selain Bunga / Other Operating Income	55,850	45,962	49,444	54,586	10,565	13,345	17,699	23,671	26,738	31,280	35,783	39,788	44,090	48,098
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	6,476	1,934	2,446	3,185	699	948	1,285	1,756	2,664	3,140	3,512	3,504	3,414	4,059
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	0	1	-	-	2	3	5	7	10	12	15	13	25	24,84
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	18,770	15,396	16,819	17,694	4,005	4,170	5,422	7,617	7,607	9,073	9,910	10,832	11,684	13,485
e. Dividen, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	17,130	15,442	16,906	18,693	1,513	2,912	4,583	7,059	8,715	10,499	12,078	13,716	15,391	17,057
f. Lainnya / Others	13,473	13,189	13,273	15,014	4,346	5,312	6,404	7,232	7,743	8,556	10,268	11,723	13,576	13,473
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	119,625	98,012	107,500	118,467	14,355	23,310	32,388	42,620	50,580	60,500	69,483	78,590	88,814	98,412
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	488	1,449	1,082	957	50	202	134	92	55	82	196	192	545	730
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	-	0	0	-	-	-	-	-	-	-	-	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	0,8	92,3	92	15	0	0	-	1	-	1	-	-	-	-
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	15,451	11,919	12,654	13,012	3,419	3,617	4,355	6,452	6,425	7,855	8,306	9,259	10,212	11,659
e. Penyusutan/Amortisasi / Depreciation/Amortizations	43,455	30,615	34,097	37,955	5,467	8,481	11,344	13,975	16,320	19,198	22,007	24,251	27,413	29,444
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	1,733	1,797	1,911	2,107	192	349	540	709	899	1,085	1,270	1,476	1,677	1,863
g. Lainnya / Others	58,497	52,140	57,664	64,422	5,227	10,662	16,016	21,389	26,882	32,279	37,705	43,412	48,966	54,718
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/Loss (A1+C1) - (A2+C2)	32,729	36,480	39,726	43,474	5,224	7,902	12,527	17,215	21,516	25,347	29,911	33,978	37,191	40,751
E. Pendapatan non-operasional / Non Operational Income	10,817	16,803	18,816	21,721	3,624	6,706	9,366	12,181	14,570	17,209	20,500	23,592	26,185	29,625
F. Beban non-operasional / Non Operational Expenses	10,362	15,959	18,441	21,746	3,886	6,395	9,361	11,985	14,131	16,530	19,881	22,632	25,083	28,568
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	455	843	375	(25)	(261)	311	5	197	438	679	619	960	1,102	1,057
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	33,298	37,323	40,101	43,449	4,963	8,213	12,532	17,412	21,954	26,027	30,531	34,938	38,293	41,808
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	12,158	-	-	15,391	-	-	-	-	-	-	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	12,158	-	-	15,380	-	-	-	-	-	-	-	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	26,279	29,287	31,582	34,417	3,924	6,483	9,897	13,911	17,487	20,732	24,323	27,832	30,457	33,296

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

Indikator / Indicator	2021	2022					2023							
		Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Tagihan Komitmen / Committed Claims	1,213,629	1,498,355	1,525,035	1,447,440	1,472,252	1,491,455	1,516,741	1,455,567	1,466,140	1,419,280	1,495,454	1,560,272	1,548,378	1,703,060
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	41,525	36,159	37,903	32,934	40,139	41,034	42,487	43,110	44,824	53,829	56,422	60,082	59,775	62,171
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	1,163,491	1,452,347	1,473,777	1,405,654	1,409,018	1,434,970	1,460,835	1,400,971	1,408,756	1,354,661	1,427,640	1,485,944	1,473,528	1,623,230
- Lainnya / <i>Others</i>	8,613	9,849	13,355	8,851	23,095	15,452	13,419	11,485	12,561	10,789	11,392	14,245	15,074	17,658
Kewajiban Komitmen / Committed Liabilities	3,113,244	3,330,867	3,363,716	3,664,205	3,453,149	3,496,292	3,503,654	3,503,748	3,533,120	3,503,857	3,562,318	3,610,783	3,637,625	3,779,384
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / <i>Undisbursed loan/financing facilities to debtors</i>	1,705,175	1,813,451	1,848,402	2,142,859	1,924,267	1,951,645	1,933,400	1,926,261	1,996,490	1,996,559	2,019,165	2,037,765	2,070,549	2,092,125
- <i>Committed</i>	429,072	467,435	473,255	479,975	513,216	525,977	532,511	536,692	549,901	551,987	561,961	553,939	562,344	567,574
- <i>Uncommitted</i>	1,276,104	1,346,016	1,375,148	1,662,883	1,411,051	1,425,668	1,400,889	1,389,569	1,446,590	1,444,572	1,457,205	1,483,826	1,508,205	1,524,552
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / <i>Undisbursed loan/financing facilities to other banks</i>	24,251	20,767	19,079	17,762	18,420	18,446	17,239	17,575	17,645	15,800	15,173	12,508	16,030	15,261
- <i>Committed</i>	3,874	5,594	4,866	2,897	2,866	2,871	3,298	3,399	3,787	2,851	3,075	4,128	2,903	3,619
- <i>Uncommitted</i>	20,377	15,173	14,213	14,865	15,554	15,575	13,941	14,176	13,858	12,949	12,098	8,380	13,127	11,642
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	85,063	97,507	91,893	101,522	88,493	91,480	83,000	84,426	84,408	85,605	81,889	82,858	86,832	95,495
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	1,285,893	1,382,511	1,384,765	1,388,554	1,404,531	1,416,621	1,452,767	1,459,777	1,416,618	1,388,549	1,427,565	1,459,845	1,448,062	1,559,346
- Lainnya / <i>Others</i>	12,862	16,632	19,577	13,509	17,439	18,099	17,249	15,708	17,960	17,344	18,526	17,808	16,153	17,156
Tagihan Kontinjensi / Contingent Claims	269,045	271,042	272,191	273,728	267,076	273,224	261,771	262,738	265,017	270,845	281,373	286,833	281,350	291,047
- Garansi yang diterima / <i>Received guarantees</i>	204,276	247,756	247,083	249,893	243,029	248,145	237,013	237,745	239,446	244,984	255,528	260,573	254,711	262,870
- Pendapatan bunga/bagi hasil dalam penyelesaian / <i>Accrued interest</i>	53,711	1,978	2,179	1,811	1,866	1,926	1,909	2,004	2,028	2,084	2,142	2,170	2,197	2,251
- Lainnya / <i>Others</i>	11,058	21,308	22,928	22,024	22,180	23,154	22,850	22,989	23,543	23,776	23,704	24,089	24,441	25,926
Kewajiban Kontinjensi / Contingent Liabilities	348,030	311,513	320,310,8774	388,567	351,150	381,873	366,647	359,228	359,407	368,960	377,574	381,617	392,235	395,368
- Garansi yang diberikan / <i>Issued guarantees</i>	345,453	307,694	316,316	384,200	346,412	377,065	361,640	354,289	354,108	363,289	371,848	375,729	386,208	389,229
- Lainnya / <i>Others</i>	2,576	3,819	3994,957208	4,367	4,738	4,808	5,006	4,939	5,299	5,671	5,726	5,888	6,027	6,139
Lainnya / Others	696,230	563,122	570,201	578,345	562,657	559,746	525,585	532,376	538,012	550,784	556,983	564,785	572,357	576,101
- Penerusan Kredit/pembiayaan / <i>Channelling</i>	11,477	7,170	7,125	7,342	7,321	7,422	7,420	7,402	7,445	7,506	7,501	7,615	7,752	7,770
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	627,791	555,232	562,347	570,265	554,598	551,576	517,413	524,221	529,793	542,487	548,643	556,320	563,731	567,440
- Kredit/Pembiayaan yang diberikan / <i>Credit disbursed</i>	548,614	547,645	554,743	562,649	547,209	544,176	510,026	516,853	522,409	535,102	541,253	548,932	557,509	561,193
- Lainnya / <i>Others</i>	79,177	7,587	7,604	7,616	7,389	7,400	7,387	7,368	7,384	7,385	7,390	7,387	6,223	6,247
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	56,962	721	730	739	738	748	748	753	753	774	791	839	851	891
- Kredit/Pembiayaan yang diberikan / <i>Credit/Financing disbursed</i>	49,558	721	730	739	738	748	753	753	774	791	839	851	873	891
- Lainnya / <i>Others</i>	7,404	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / Indicator	2021	2022					2023							
		Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Tagihan Komitmen / Committed Claims	418,224	254,145	247,973	228,624	224,381	228,638	227,150	206,201	197,845	186,840	191,287	187,998	185,456	203,028
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	4,866	2,283	2,746	1,543	2,622	2,903	3,010	2,976	3,110	4,613	4,714	4,834	3,742	3,838
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	412,539	249,548	243,438	226,286	219,805	223,006	220,901	201,656	193,324	180,716	184,583	181,291	176,725	193,435
- Lainnya / <i>Others</i>	819	2,314	1,789	794	1,954	2,728	3,240	1,569	1,412	1,512	1,991	1,873	4,988	5,754
Kewajiban Komitmen / Committed Liabilities	538,929	346,410	340,901	375,654	374,046	377,943	371,093	348,266	341,416	338,402	343,311	343,580	344,623	360,269
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / <i>Undisbursed loan/financing facilities to debtors</i>	145,539	106,689	114,544	115,563	117,334	118,979	120,152	122,018	125,711	126,112	133,369	136,544	137,843	141,374
- <i>Committed</i>	35,456	34,254	37,250	37,410	39,566	40,153	40,878	42,425	43,492	41,968	42,366	45,186	43,926	45,283
- <i>Uncommitted</i>	110,084	72,435	77,295	78,153	77,767	78,826	79,274	79,593	82,220	84,144	91,003	91,358	93,917	96,092
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / <i>Undisbursed loan/financing facilities to other banks</i>	157	241	236	155	270	283	402	415	474	349	383	410	431	445
- <i>Committed</i>	30	74	77	64	130	126	242	260	238	114	136	144	131	135
- <i>Uncommitted</i>	127	167	160	91	140	158	159	154	237	235	247	265	300	310
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	5,633	2,676	2,061	2,212	2,342	2,630	2,546	1,919	1,827	2,130	1,911	1,567	2,073	2,137
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	384,112	230,239	216,129	254,418	249,012	250,675	242,224	219,957	208,338	204,084	201,929	199,232	201,562	213,409
- Lainnya / <i>Others</i>	3,487	6,566	7,930	3,306	5,088	5,376	5,770	3,957	5,065	5,727	5,719	5,827	2,713	2,903
Tagihan Kontinjensi / Contingent Claims	36,834	30,731	30,708	29,605	27,840	28,828	30,402	30,479	22,615	25,773	27,037	28,944	26,078	26,962
- Garansi yang diterima / <i>Received guarantees</i>	28,407	20,027	19,651	18,930	17,499	18,174	19,659	19,648	15,980	19,087	20,313	22,151	19,228	20,058
- Pendapatan bunga/bagi hasil dalam penyelesaian / <i>Accrued interest</i>	7,088	1,251	1,438	1,058	1,093	1,139	1,162	1,224	1,241	1,272	1,332	1,367	1,407	1,451
- Lainnya / <i>Others</i>	1,339	9,454	9,618	9,618	9,248	9,515	9,581	9,608	5,394	5,413	5,392	5,426	5,443	5,454
Kewajiban Kontinjensi / Contingent Liabilities	28,150	18,248	17,643.29398	17,738	15,235	15,073	14,616	14,411	14,112	15,067	15,711	14,238	15,196	14,982
- Garansi yang diberikan / <i>Issued guarantees</i>	27,909	17,451	16,857	17,000	14,277	14,205	13,741	13,719	13,309	14,182	14,890	13,379	14,387	14,160
- Lainnya / <i>Others</i>	241	797	786.3852992	738	959	868	875	692	803	885	821	859	808	822
Lainnya / Others	62,084	57,331	58,433	61,978	59,920	60,791	62,109	62,671	52,595	53,605	53,355	55,237	54,797	55,642
- Penerusan Kredit/pembiayaan / <i>Channelling</i>	532	258	257	257	256	243	245	244	244	243	242	241	241	241
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	53,302	57,071	58,174	61,714	59,650	60,533	61,850	62,413	52,337	53,340	53,064	54,947	54,507	55,352
- Kredit/Pembiayaan yang diberikan / <i>Credit disbursed</i>	52,770	56,566	57,669	61,215	59,153	60,036	61,353	61,916	51,840	52,843	52,568	54,451	54,011	54,855
- Lainnya / <i>Others</i>	532	505	505	499	497	497	497	497	497	497	497	497	497	497
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	8,251	2	2	8	14	15	15	14	14	23	49	49	49	49
- Kredit/Pembiayaan yang diberikan / <i>Credit/Financing disbursed</i>	8,200	2	2	8	14	15	15	14	14	23	49	49	49	49
- Lainnya / <i>Others</i>	51	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / Indicator	2021	2022					2023							
		Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Tagihan Komitmen / Committed Claims	212,427	481,325	482,767	431,775	426,422	464,936	462,212	436,731	461,034	438,532	454,724	483,015	496,376	563,921
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	7,713	8,999	9,075	5,560	8,652	8,801	8,655	8,470	8,652	8,654	8,704	8,789	8,917	9,163
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	197,606	465,617	466,792	419,051	409,607	446,307	445,097	420,597	443,762	422,401	438,467	466,504	478,886	545,655
- Lainnya / <i>Others</i>	7,108	6,710	6,900	7,164	8,163	9,828	8,460	7,664	8,619	7,478	7,554	7,721	8,572	9,104
Kewajiban Komitmen / Committed Liabilities	550,557	721,152	733,322	717,966	725,907	754,581	751,181	771,894	760,542	766,359	775,106	790,591	807,598	827,358
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / <i>Undisbursed loan/financing facilities to debtors</i>	321,373	367,993	376,206	381,014	379,068	384,335	368,690	367,724	367,502	375,773	382,635	390,775	399,862	381,966
- <i>Committed</i>	52,557	59,314	58,769	58,917	57,826	59,597	59,599	55,987	58,564	60,419	62,378	62,928	62,386	57,567
- <i>Uncommitted</i>	268,816	308,678	317,437	322,096	321,242	324,738	309,091	311,737	314,074	315,355	320,258	327,847	337,476	324,398
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / <i>Undisbursed loan/financing facilities to other banks</i>	7,964	6,075	5,586	5,266	5,265	5,357	4,624	4,323	4,346	3,935	1,818	1,054	4,904	4,723
- <i>Committed</i>	53	831	320	353	237	269	246	232	217	213	228	238	224	158
- <i>Uncommitted</i>	7,912	5,243	5,266	4,913	5,029	5,088	4,377	4,091	4,129	3,722	1,590	817	4,679	4,565
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	8,751	6,791	8,983	8,212	5,813	7,320	7,300	6,619	8,047	7,055	8,449	6,321	8,233	8,511
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	205,797	333,543	335,762	315,921	327,720	349,816	362,618	385,194	372,793	371,848	374,410	384,589	385,913	423,457
- Lainnya / <i>Others</i>	6,672	6,750	6,784	7,553	8,041	7,753	7,950	8,033	8,026	7,748	7,794	7,851	8,687	8,701
Tagihan Kontinjensi / Contingent Claims	101,202	57,460	55,987	57,426	52,766	53,154	55,787	55,697	63,344	59,122	64,393	63,953	65,410	65,620
- Garansi yang diterima / <i>Received guarantees</i>	94,855	56,729	55,209	56,671	51,990	52,365	54,985	54,904	58,021	53,736	59,274	58,716	60,009	60,054
- Pendapatan bunga/bagi hasil dalam penyelesaian / <i>Accrued interest</i>	6,330	65	66	81	86	87	90	84	88	87	86	93	86	87
- Lainnya / <i>Others</i>	17	665	712	674	690	702	712	709	5,235	5,299	5,033	5,144	5,315	5,479
Kewajiban Kontinjensi / Contingent Liabilities	24,515	35,272	35,223	29,329	26,749	28,506	27,343	28,492	30,502	30,059	31,429	32,489	32,871	33,519
- Garansi yang diberikan / <i>Issued guarantees</i>	24,273	35,038	34,989	28,955	26,375	28,132	26,969	28,118	30,129	29,685	31,056	32,255	32,637	33,285
- Lainnya / <i>Others</i>	242	234	234	374	374	374	374	374	374	374	374	234	234	234
Lainnya / Others	56,757	44,466	44,611	45,261	45,024	44,823	44,653	44,553	56,798	59,113	59,369	59,055	60,102	59,301
- Penerusan Kredit/pembiayaan / <i>Channelling</i>	6,211	1,791	1,778	1,774	1,773	1,768	1,766	1,765	1,754	1,753	1,742	1,742	1,741	1,741
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	44,899	42,664	42,822	43,476	43,241	43,044	42,877	42,778	55,033	57,350	57,604	57,291	58,338	57,538
- Kredit/Pembiayaan yang diberikan / <i>Credit disbursed</i>	43,724	41,936	42,092	42,721	42,485	42,290	42,123	42,024	54,280	56,596	56,851	56,537	57,585	56,784
- Lainnya / <i>Others</i>	1,174	729	731	755	755	754	754	753	753	753	754	754	754	754
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	5,648	10	10	10	10	10	10	10	10	10	22	22	22	22
- Kredit/Pembiayaan yang diberikan / <i>Credit/Financing disbursed</i>	5,648	10	10	10	10	10	10	10	10	10	22	22	22	22
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / Indicator	2021	2022					2023							
		Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Tagihan Komitmen / Committed Claims	303,252	459,655	476,975	448,901	487,099	494,522	502,218	489,919	486,234	494,149	504,412	535,837	501,328	575,997
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	28,946	24,877	26,082	25,831	28,864	29,330	30,822	31,665	33,061	40,563	43,005	46,459	47,115	49,171
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	274,112	434,527	448,533	422,597	456,723	463,639	470,478	456,931	452,795	453,054	460,378	486,914	453,572	525,389
- Lainnya / <i>Others</i>	194	250	2,360	473	1,513	1,553	918	1,323	378	532	1,029	2,465	640	1,438
Kewajiban Komitmen / Committed Liabilities	938,903	1,157,353	1,186,047	1,177,302	1,250,266	1,258,370	1,241,279	1,221,447	1,221,021	1,204,254	1,218,580	1,265,263	1,236,038	1,329,880
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / <i>Undisbursed loan/financing facilities to debtors</i>	609,276	702,014	720,495	733,622	762,543	765,771	759,897	738,637	753,205	737,552	746,132	770,107	770,011	791,056
- <i>Committed</i>	79,500	104,973	107,225	105,556	105,921	106,014	111,178	108,922	111,995	111,558	109,763	108,019	107,981	107,005
- <i>Uncommitted</i>	529,777	597,041	613,269	628,066	656,622	659,756	648,719	629,715	641,210	625,994	636,369	662,088	662,030	684,051
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / <i>Undisbursed loan/financing facilities to other banks</i>	9,875	11,453	10,516	9,700	10,226	10,174	9,250	9,829	9,436	9,008	10,259	7,298	7,744	6,345
- <i>Committed</i>	134	1,908	1,924	36	36	34	33	35	34	34	28	26	36	20
- <i>Uncommitted</i>	9,741	9,545	8,592	9,664	10,190	10,140	9,218	9,794	9,402	8,974	10,231	7,273	7,708	6,326
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	20,575	18,289	17,395	18,586	18,567	18,472	17,769	21,090	19,838	18,698	17,914	17,771	18,281	18,888
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	296,654	423,180	434,505	413,232	455,622	460,464	451,619	448,802	435,651	436,108	440,779	466,955	437,033	509,829
- Lainnya / <i>Others</i>	2,523	2,418	3,136	2,163	3,308	3,489	2,743	3,088	2,890	2,888	3,496	3,131	2,969	3,762
Tagihan Kontinjensi / Contingent Claims	58,054	119,303	119,633	119,118	121,051	124,572	110,369	112,195	114,530	114,341	115,233	118,630	118,235	122,597
- Garansi yang diterima / <i>Received guarantees</i>	32,465	107,856	106,770	107,129	108,542	111,360	97,587	99,264	101,368	101,008	101,689	104,868	104,320	107,371
- Pendapatan bunga/bagi hasil dalam penyelesaian / <i>Accrued interest</i>	16,250	662	675	672	687	699	656	696	700	725	724	710	703	714
- Lainnya / <i>Others</i>	9,340	10,785	12,188	11,316	11,822	12,513	12,126	12,235	12,463	12,608	12,820	13,052	13,212	14,512
Kewajiban Kontinjensi / Contingent Liabilities	44,514	53,376	53,231	55,987	54,335	55,061	55,999	54,437	54,167	55,038	55,345	56,690	57,418	57,001
- Garansi yang diberikan / <i>Issued guarantees</i>	43,981	52,796	52,677	55,455	53,807	54,500	55,438	53,921	53,611	54,449	54,820	56,207	56,928	56,568
- Lainnya / <i>Others</i>	532	580	554	532	528	561	562	517	556	590	525	484	490	434
Lainnya / Others	185,306	130,652	131,045	132,256	127,008	122,189	122,692	124,033	123,310	123,884	124,939	124,751	125,329	124,128
- Penerusan Kredit/pembiayaan / <i>Channelling</i>	386	386	386	386	386	386	386	386	386	386	386	386	386	386
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	148,402	129,558	129,942	131,150	125,908	121,080	121,579	122,919	122,174	122,740	123,785	123,586	124,141	122,923
- Kredit/Pembiayaan yang diberikan / <i>Credit disbursed</i>	141,846	127,487	127,868	129,080	123,865	119,031	119,536	120,883	120,131	120,697	121,740	121,526	123,252	122,024
- Lainnya / <i>Others</i>	6,556	2,071	2,074	2,070	2,043	2,049	2,043	2,036	2,043	2,043	2,045	2,060	889	899
- Aset produktif yang dihapustaqih / <i>Charged off earning assets</i>	36,519	709	717	720	714	723	728	728	750	758	768	780	802	820
- Kredit/Pembiayaan yang diberikan / <i>Credit/Financing disbursed</i>	29,165	709	717	720	714	723	728	728	750	758	768	780	802	820
- Lainnya / <i>Others</i>	7,354	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / Indicator	2021	2022					2023							
		Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Tagihan Komitmen / Committed Claims	279,726	303,230	317,319	338,140	334,349	303,359	325,161	322,716	319,836	299,758	345,031	353,422	365,218	360,114
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	279,234	302,655	315,014	337,720	322,884	302,017	324,359	321,787	317,684	298,491	344,212	351,235	364,345	358,752
- Lainnya / <i>Others</i>	492	575	2,306	420	11,466	1,342	802	928	2,152	1,268	819	2,186	874	1,362
Kewajiban Komitmen / Committed Liabilities	1,084,855	1,105,952	1,103,446	1,393,284	1,102,931	1,105,398	1,140,102	1,162,140	1,204,832	1,194,842	1,225,321	1,211,350	1,249,366	1,261,877
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / <i>Undisbursed loan/financing facilities to debtors</i>	628,987	636,756	637,158	912,660	665,322	682,561	684,662	697,882	744,936	757,122	757,029	740,338	762,833	777,729
- <i>Committed</i>	261,559	268,895	270,011	278,092	309,903	320,213	320,857	329,357	335,850	338,043	347,454	337,806	348,051	357,719
- <i>Uncommitted</i>	367,427	367,861	367,147	634,568	355,419	362,347	363,805	368,525	409,086	419,079	409,575	402,532	414,782	420,010
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / <i>Undisbursed loan/financing facilities to other banks</i>	6,255	2,998	2,741	2,640	2,658	2,631	2,963	3,009	3,388	2,508	2,713	3,746	2,951	3,748
- <i>Committed</i>	3,658	2,781	2,546	2,444	2,463	2,442	2,777	2,872	3,299	2,491	2,683	3,720	2,511	3,306
- <i>Uncommitted</i>	2,597	217	195	197	195	189	187	137	89	17	31	25	440	442
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	50,104	69,751	63,453	72,512	61,771	63,059	55,385	54,797	54,695	57,722	53,614	57,199	58,244	65,959
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	399,330	395,549	398,369	404,984	372,177	355,666	396,306	405,823	399,834	376,509	410,447	409,068	423,555	412,651
- Lainnya / <i>Others</i>	180	898	1,725	487	1,003	1,481	785	629	1,979	980	1,518	999	1,784	1,789
Tagihan Kontinjensi / Contingent Claims	72,955	63,548	65,864	67,580	65,419	66,670	65,213	64,366	64,528	71,609	74,710	75,305	71,627	75,868
- Garansi yang diterima / <i>Received guarantees</i>	48,550	63,144	65,453	67,164	64,999	66,246	64,781	63,929	64,078	71,153	74,251	74,838	71,155	75,387
- Pendapatan bunga/bagi hasil dalam penyelesaian / <i>Accrued interest</i>	24,043	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / <i>Others</i>	362	404	411	416	420	424	432	437	450	456	458	467	471	481
Kewajiban Kontinjensi / Contingent Liabilities	250,851	204,617	214,214	285,513	254,831	283,234	268,668	261,888	260,625	268,796	275,088	278,200	286,749	289,865
- Garansi yang diberikan / <i>Issued guarantees</i>	249,290	202,409	211,793	282,790	251,953	280,229	265,493	258,531	257,059	264,974	271,082	273,889	282,255	285,216
- Lainnya / <i>Others</i>	1,561	2,208	2,421	2,723	2,878	3,006	3,196	3,356	3,566	3,822	4,006	4,311	4,494	4,650
Lainnya / Others	392,083	330,673	336,113	338,850	330,704	331,943	296,131	301,119	305,310	314,182	319,321	325,742	332,129	337,031
- Penerusan Kredit/pembiayaan / <i>Channelling</i>	4,349	4,735	4,704	4,926	4,906	5,025	5,023	5,007	5,061	5,125	5,131	5,246	5,384	5,403
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	381,189	325,938	331,409	333,924	325,799	326,918	291,107	296,112	300,249	309,057	314,190	320,496	326,745	331,628
- Kredit/Pembiayaan yang diberikan / <i>Credit disbursed</i>	310,273	321,656	327,114	329,633	321,705	322,818	287,014	292,030	296,158	304,965	310,095	316,418	322,661	327,530
- Lainnya / <i>Others</i>	70,915	4,282	4,294	4,291	4,093	4,100	4,093	4,082	4,091	4,092	4,094	4,078	4,084	4,098
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	6,545	-	-	-	-	-	-	-	-	-	-	-	-	-
- Kredit/Pembiayaan yang diberikan / <i>Credit/Financing disbursed</i>	6,545	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / Indicator	2021	2022					2023							
		Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	25.67	25.13	25.47	25.66	25.89	26.02	24.81	24.58	26.07	26.74	27.45	27.63	27.33	27.44
- Modal / Capital	1,569,939	1,663,912	1,689,915	1,721,678	1,737,168	1,756,587	1,685,672	1,675,202	1,702,705	1,731,412	1,750,704	1,771,885	1,784,447	1,806,827
- ATMR / Risk Weighted Assets	6,116,974	6,621,946	6,634,462	6,708,481	6,710,672	6,750,300	6,793,735	6,816,305	6,531,127	6,475,188	6,376,855	6,412,371	6,529,235	6,585,517
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	24.07	23.47	23.82	24.10	24.38	24.51	23.32	23.04	24.51	25.17	25.86	26.02	25.75	25.75
- Modal Inti (Tier I) / Core Capital (Tier I)	1,472,240	1,554,454	1,580,080	1,616,687	1,636,094	1,654,816	1,584,031	1,570,696	1,600,656	1,629,869	1,648,931	1,668,286	1,681,517	1,695,564
- ATMR / Risk Weighted Assets	6,116,974	6,621,946	6,634,462	6,708,481	6,710,672	6,750,300	6,793,735	6,816,305	6,531,127	6,475,188	6,376,855	6,411,103	6,529,235	6,585,517
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1.84	2.47	2.47	2.43	3.02	2.75	2.77	2.72	2.69	2.73	2.74	2.74	2.73	2.73
- Laba sebelum pajak / Profit	174,271	254,049	254,867	252,499	330,467	300,549	303,186	297,961	294,425	298,565	300,786	300,489	300,200	300,906
- Rata-rata total aset / Average total assets	9,476,690	10,273,650	10,328,305	10,391,582	10,932,183	10,939,858	10,953,236	10,948,016	10,934,368	10,953,990	10,980,384	10,973,203	11,002,289	11,036,596
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	83.58	77.52	77.51	78.65	86.07	81.99	79.36	78.60	77.55	77.34	77.55	77.15	76.34	76.38
- Biaya Operasional / Operating Expenses	889,655	731,744	807,589	933,289	170,701	228,353	291,724	366,072	425,060	510,955	609,884	679,768	730,737	816,429
- Pendapatan Operasional / Operating Income	1,064,432	943,918	1,041,967	1,186,632	198,329	278,497	367,600	465,715	548,116	660,681	786,449	881,072	957,177	1,068,934
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	4.51	4.70	4.70	4.71	4.89	4.72	4.77	4.77	4.79	4.80	4.84	4.87	4.85	4.85
- Pendapatan bunga bersih / Interest income net	413,942	465,835	467,905	471,396	513,609	496,636	502,340	501,715	502,935	504,635	510,098	512,430	512,585	513,015
- Rata-rata total aset produktif / Average total earning assets	9,170,121	9,906,572	9,960,931	10,018,364	10,507,845	10,526,049	10,531,892	10,510,721	10,499,042	10,505,198	10,533,256	10,530,739	10,557,984	10,588,429
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	77.13	79.90	79.60	78.78	79.34	79.80	80.51	80.84	82.13	82.76	82.90	83.38	83.92	84.19
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	5,768,585	6,333,506	6,347,472	6,423,563	6,310,879	6,375,320	6,445,457	6,464,551	6,577,076	6,656,016	6,694,546	6,739,395	6,837,296	6,902,983
- Total Dana Pihak Ketiga / Total Third Party Funds	7,479,463	7,927,037	7,974,133	8,153,590	7,953,823	7,988,710	8,005,579	7,996,571	8,007,690	8,042,101	8,075,763	8,082,870	8,147,169	8,198,810
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	19.57	14.72	15.65	15.90	15.09	15.35	15.92	15.63	13.85	13.88	13.66	13.42	12.84	13.11
- Aset Likuid Primer / Primary Liquid Asset	1,208,213	902,056	991,247	1,080,533	958,568	993,239	1,053,855	1,037,087	873,018	896,828	836,634	833,282	822,524	881,918
- Aset Likuid Sekunder / Secondary Liquid assets	771,178	689,232	710,288	685,951	690,998	687,082	693,686	671,709	635,568	637,340	670,443	649,869	619,630	605,985
- Total Aset / Total Assets	10,112,304	10,814,056	10,874,848	11,113,321	10,932,183	10,947,533	10,979,992	10,932,358	10,888,888	11,052,100	11,030,031	11,049,414	11,234,971	11,345,365

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							
		Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	29.11	28.13	28.81	30.93	31.86	31.74	30.95	31.01	32.44	32.17	33.29	33.03	32.58	32.47
- Modal / Capital	215,111	217,801	221,102	239,810	242,146	243,549	242,620	242,442	234,066	252,261	234,424	237,053	239,195	239,895
- ATMR / Risk Weighted Assets	738,938	774,293	767,434	775,277	760,116	767,244	783,853	781,894	721,542	784,057	704,198	717,635	734,150	738,732
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	27.78	26.11	26.82	28.93	29.88	29.79	29.04	29.04	30.99	30.26	31.80	31.52	31.11	30.92
- Modal Inti (Tier I) / Core Capital (Tier I)	205,245	202,151	205,804	224,274	227,109	228,565	227,640	227,077	223,593	237,274	223,943	225,828	228,426	228,446
- ATMR / Risk Weighted Assets	738,938	774,293	767,434	775,277	760,116	767,244	783,853	781,894	721,542	784,057	704,198	716,367	734,150	738,732
Return On Assets Ratio (%) / Return On Assets Ratio (%)	0.60	0.81	0.83	0.77	1.59	1.36	1.36	1.16	1.40	0.82	1.30	1.37	1.38	1.35
- Laba sebelum pajak / Profit	7,640	10,756	11,026	10,347	22,592	19,224	19,306	16,439	18,751	11,634	17,757	18,589	18,818	18,537
- Rata-rata total aset / Average total assets	1,279,647	1,335,649	1,334,923	1,341,222	1,416,753	1,411,795	1,416,745	1,421,983	1,341,269	1,427,335	1,366,819	1,353,046	1,358,960	1,368,812
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	95.91	92.55	92.28	92.60	92.40	90.01	89.08	90.83	88.28	92.57	88.80	88.19	87.86	88.23
- Biaya Operasional / Operating Expenses	179,569	116,879	126,139	135,166	23,321	29,236	39,680	55,222	59,817	74,753	85,898	94,660	104,400	118,093
- Pendapatan Operasional / Operating Income	187,233	126,292	136,690	145,961	25,239	32,480	44,545	60,799	67,758	80,756	96,730	107,333	118,819	133,851
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	3.70	4.38	4.42	4.46	4.67	4.61	4.69	4.65	4.93	4.68	5.06	5.09	4.93	4.95
- Pendapatan bunga bersih / Interest income net	44,499	54,118	54,628	55,236	60,781	60,127	61,423	61,038	61,091	61,466	63,876	63,650	61,975	62,519
- Rata-rata total aset produktif / Average total earning assets	1,201,704	1,236,484	1,234,748	1,238,396	1,302,209	1,303,065	1,310,456	1,311,624	1,240,243	1,313,341	1,261,791	1,250,509	1,256,209	1,263,934
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	71.51	74.17	75.97	77.69	76.60	77.06	76.68	76.29	75.74	77.97	76.01	76.81	77.55	75.52
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	693,732	754,151	756,761	769,034	756,095	762,125	772,061	773,841	732,539	788,652	760,035	756,827	768,233	776,810
- Total Dana Pihak Ketiga / Total Third Party Funds	970,137	1,016,819	996,171	989,872	987,047	989,023	1,006,811	1,014,404	967,201	1,011,460	999,851	985,353	990,574	1,028,641
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	20.75	14.42	14.13	15.37	13.93	13.17	14.68	14.84	13.29	13.16	13.64	13.52	13.83	13.65
- Aset Likuid Primer / Primary Liquid Asset	198,540	132,794	127,500	148,428	122,521	110,165	132,257	134,172	107,049	116,939	116,931	116,233	124,740	131,689
- Aset Likuid Sekunder / Secondary Liquid assets	81,377	72,360	71,463	72,361	74,816	75,168	77,226	79,206	72,877	73,163	72,614	70,788	69,690	67,256
- Total Aset / Total Assets	1,348,864	1,422,842	1,408,521	1,436,185	1,416,753	1,406,836	1,426,646	1,437,696	1,353,675	1,445,011	1,389,977	1,383,111	1,406,269	1,457,486

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							
		Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	36.88	37.64	38.74	38.06	35.84	35.95	36.14	35.31	35.03	35.64	37.25	37.37	37.00	36.94
- Modal / Capital	271,808	297,861	307,760	305,933	302,695	306,725	302,933	300,931	314,989	307,265	325,087	330,128	331,906	333,786
- ATMR / Risk Weighted Assets	737,072	791,361	794,468	803,798	844,572	853,309	838,324	852,294	899,310	862,063	872,712	883,367	897,033	903,705
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	34.55	35.15	36.18	35.68	33.73	33.81	33.99	33.08	32.51	33.56	34.68	34.69	34.46	34.39
- Modal Inti (Tier I) / Core Capital (Tier I)	254,657	278,139	287,449	286,794	284,893	288,510	284,983	281,969	292,391	289,307	302,657	306,455	309,118	310,816
- ATMR / Risk Weighted Assets	737,072	791,361	794,468	803,798	844,572	853,309	838,324	852,294	899,310	862,063	872,712	883,366	897,033	903,705
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1.14	1.77	1.74	1.72	2.37	2.26	2.20	2.18	1.83	2.17	1.55	1.59	1.58	1.59
- Laba sebelum pajak / Profit	13,216	22,349	22,356	22,182	31,925	30,591	29,805	29,418	26,224	29,321	22,240	22,734	22,656	22,917
- Rata-rata total aset / Average total assets	1,154,798	1,265,619	1,282,193	1,288,046	1,345,344	1,355,152	1,355,159	1,351,468	1,431,214	1,350,657	1,432,066	1,433,175	1,436,926	1,440,825
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	91.55	91.86	92.15	92.40	94.06	92.33	91.79	91.52	92.07	91.50	94.07	93.59	92.55	92.65
- Biaya Operasional / Operating Expenses	138,932	210,498	241,226	269,274	42,172	61,498	83,228	105,773	126,731	157,677	205,673	221,092	213,201	244,691
- Pendapatan Operasional / Operating Income	151,750	229,162	261,768	291,436	44,833	66,603	90,672	115,568	137,647	172,330	218,648	236,243	230,351	264,113
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	3.74	4.14	4.16	4.18	4.43	4.30	4.33	4.33	4.17	4.39	4.21	4.23	4.25	4.28
- Pendapatan bunga bersih / Interest income net	40,600	49,111	50,074	50,667	56,045	54,829	55,391	55,240	56,040	55,830	56,681	56,941	57,344	57,783
- Rata-rata total aset produktif / Average total earning assets	1,085,081	1,187,226	1,204,641	1,211,223	1,265,558	1,276,547	1,278,049	1,274,361	1,344,490	1,272,932	1,344,788	1,346,306	1,348,958	1,351,533
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	81.26	78.45	77.41	79.24	77.96	77.19	77.59	79.36	81.95	82.32	81.66	82.62	83.70	82.80
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	644,999	699,615	700,529	703,766	689,967	699,001	701,233	701,063	759,933	724,250	755,214	761,245	775,275	775,755
- Total Dana Pihak Ketiga / Total Third Party Funds	793,773	891,789	904,975	888,106	884,994	905,546	903,798	883,435	927,335	879,797	924,830	921,385	926,219	936,907
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	22.38	20.87	21.64	22.27	22.33	23.13	23.68	24.31	20.70	22.11	21.32	22.22	20.87	21.08
- Aset Likuid Primer / Primary Liquid Asset	183,586	187,042	199,131	202,979	192,745	207,783	212,113	214,711	186,384	194,551	195,624	216,436	206,149	212,554
- Aset Likuid Sekunder / Secondary Liquid assets	83,950	94,081	96,651	98,200	107,719	107,985	108,732	111,105	108,328	106,284	108,241	103,762	100,021	98,608
- Total Aset / Total Assets	1,195,504	1,346,909	1,367,078	1,352,427	1,345,344	1,364,960	1,355,173	1,340,393	1,424,054	1,360,522	1,425,548	1,440,940	1,466,932	1,475,915

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							
		Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	25.30	23.15	23.42	24.38	24.63	24.62	24.41	24.26	25.09	25.22	26.08	26.21	25.74	25.77
- Modal / Capital	357,409	376,606	380,939	391,103	395,311	396,401	395,818	390,150	398,887	400,212	403,840	406,256	403,655	405,814
- ATMR / Risk Weighted Assets	1,412,509	1,626,854	1,626,613	1,604,015	1,604,957	1,610,265	1,621,431	1,608,280	1,590,068	1,586,718	1,548,401	1,549,755	1,568,213	1,574,975
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	23.24	21.33	21.61	22.70	22.97	22.96	22.79	22.57	23.44	23.62	24.46	24.62	24.20	24.17
- Modal Inti (Tier I) / Core Capital (Tier I)	328,286	347,025	351,508	364,092	368,591	369,782	369,486	362,965	372,657	374,797	378,806	381,479	379,559	380,701
- ATMR / Risk Weighted Assets	1,412,509	1,626,854	1,626,613	1,604,015	1,604,957	1,610,265	1,621,431	1,608,280	1,590,068	1,586,718	1,548,401	1,549,755	1,568,213	1,574,975
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1.41	1.75	1.70	1.68	2.22	1.83	1.85	1.92	1.94	1.92	1.93	1.93	1.88	1.84
- Laba sebelum pajak / Profit	33,298	44,787	43,746	43,450	59,552	49,279	50,127	52,235	52,690	52,053	52,338	52,407	51,057	50,170
- Rata-rata total aset / Average total assets	2,357,650	2,560,209	2,568,533	2,580,085	2,677,437	2,694,454	2,714,555	2,719,668	2,714,175	2,715,051	2,717,157	2,716,970	2,720,732	2,723,399
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	83.48	78.26	78.75	79.13	80.44	80.65	79.68	78.90	78.27	78.47	78.27	78.19	78.71	79.01
- Biaya Operasional / Operating Expenses	169,751	135,129	149,573	166,148	20,440	34,318	49,409	65,533	79,417	95,309	110,476	125,883	142,355	158,384
- Pendapatan Operasional / Operating Income	203,336	172,674	189,941	209,957	25,412	42,554	62,009	83,063	101,461	121,453	141,156	160,993	180,860	200,461
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	3.79	3.88	3.89	3.88	3.88	3.79	3.83	3.81	3.82	3.82	3.82	3.83	3.81	3.81
- Pendapatan bunga bersih / Interest income net	86,552	95,802	96,486	96,588	99,721	98,247	99,659	99,310	99,505	99,487	99,587	99,921	99,744	99,839
- Rata-rata total aset produktif / Average total earning assets	2,284,059	2,470,171	2,478,555	2,489,948	2,572,113	2,590,575	2,602,544	2,607,431	2,603,182	2,603,202	2,607,969	2,609,906	2,614,941	2,618,770
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	79.51	88.20	86.46	84.67	85.12	84.95	84.32	84.64	86.72	88.88	87.48	87.82	88.95	89.95
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	1,483,010	1,684,215	1,682,705	1,687,209	1,660,542	1,678,810	1,687,065	1,700,370	1,722,053	1,740,297	1,743,092	1,750,161	1,764,889	1,779,399
- Total Dana Pihak Ketiga / Total Third Party Funds	1,865,083	1,909,570	1,946,269	1,992,606	1,950,940	1,976,235	2,000,699	2,008,848	1,985,756	1,957,973	1,992,488	1,992,819	1,984,073	1,978,115
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	21.71	15.81	16.08	17.12	15.54	16.46	16.87	16.72	14.25	13.57	14.50	13.62	13.24	13.30
- Aset Likuid Primer / Primary Liquid Asset	315,680	217,646	233,603	284,281	240,390	261,386	288,277	286,045	212,281	198,782	219,872	196,397	200,206	200,012
- Aset Likuid Sekunder / Secondary Liquid assets	222,490	195,562	192,718	179,198	175,691	184,830	176,557	171,239	171,319	170,153	175,939	173,392	163,997	165,490
- Total Aset / Total Assets	2,478,932	2,612,921	2,651,768	2,707,159	2,677,437	2,711,472	2,754,756	2,735,007	2,692,200	2,719,433	2,729,795	2,715,661	2,750,823	2,747,407

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							
		Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	22.48	22.50	22.64	22.26	22.77	23.01	20.97	20.75	21.57	23.80	24.21	24.48	24.32	24.56
- Modal / Capital	725,611	771,645	780,114	784,832	797,016	809,912	744,302	741,679	755,725	771,673	787,352	798,449	809,691	827,332
- ATMR / Risk Weighted Assets	3,228,455	3,429,438	3,445,947	3,525,391	3,501,027	3,519,482	3,550,127	3,573,837	3,503,096	3,242,350	3,251,544	3,261,615	3,329,839	3,368,105
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	21.19	21.20	21.34	21.03	21.58	21.82	19.77	19.55	20.34	22.47	22.87	23.13	22.96	23.03
- Modal Inti (Tier I) / Core Capital (Tier I)	684,053	727,140	735,318	741,527	755,502	767,959	701,922	698,685	712,475	728,492	743,526	754,524	764,414	775,601
- ATMR / Risk Weighted Assets	3,228,455	3,429,438	3,445,947	3,525,391	3,501,027	3,519,482	3,550,127	3,573,837	3,503,096	3,242,350	3,251,544	3,261,615	3,329,839	3,368,105
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2.56	3.45	3.46	3.41	3.94	3.68	3.73	3.66	3.61	3.76	3.81	3.78	3.79	3.80
- Laba sebelum pajak / Profit	120,118	176,157	177,738	176,520	216,398	201,454	203,948	199,868	196,760	205,557	208,451	206,758	207,668	209,283
- Rata-rata total aset / Average total assets	4,684,596	5,112,173	5,142,655	5,182,229	5,492,648	5,478,457	5,466,777	5,454,898	5,447,710	5,460,947	5,464,342	5,470,012	5,485,672	5,503,560
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	76.88	64.75	64.08	67.26	82.42	75.48	70.08	67.65	65.95	64.03	63.00	63.25	63.39	62.75
- Biaya Operasional / Operating Expenses	401,403	269,238	290,650	362,700	84,767	103,300	119,407	139,544	159,096	183,216	207,838	238,133	270,781	295,262
- Pendapatan Operasional / Operating Income	522,114	415,790	453,567	539,278	102,845	136,860	170,374	206,285	241,249	286,142	329,915	376,502	427,146	470,510
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	5.27	5.32	5.29	5.29	5.53	5.29	5.35	5.38	5.39	5.42	5.45	5.48	5.50	5.47
- Pendapatan bunga bersih / Interest income net	242,291	266,804	266,718	268,906	297,062	283,434	285,867	286,127	286,298	287,852	289,954	291,918	293,521	292,873
- Rata-rata total aset produktif / Average total earning assets	4,599,276	5,012,691	5,042,988	5,078,797	5,367,965	5,355,861	5,340,842	5,317,305	5,311,127	5,315,723	5,318,708	5,324,018	5,337,876	5,354,192
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	76.53	77.77	77.72	76.20	77.57	78.57	80.24	80.42	81.47	81.16	82.63	82.98	83.11	83.92
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2,946,844	3,195,525	3,207,478	3,263,554	3,204,274	3,235,384	3,285,099	3,289,276	3,362,552	3,402,816	3,436,205	3,471,163	3,528,899	3,571,019
- Total Dana Pihak Ketiga / Total Third Party Funds	3,850,469	4,108,858	4,126,718	4,283,006	4,130,841	4,117,906	4,094,272	4,089,884	4,127,398	4,192,871	4,158,594	4,183,313	4,246,303	4,255,147
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	17.56	12.74	14.33	13.90	13.39	13.41	13.82	13.14	12.00	12.20	11.27	11.00	10.29	10.81
- Aset Likuid Primer / Primary Liquid Asset	510,407	364,573	431,013	444,845	402,913	413,905	421,209	402,158	367,303	386,557	304,207	304,216	291,430	337,663
- Aset Likuid Sekunder / Secondary Liquid assets	383,360	327,229	349,457	336,192	332,772	319,098	331,171	310,159	283,045	287,740	313,649	301,928	285,922	274,631
- Total Aset / Total Assets	5,089,004	5,431,385	5,447,480	5,617,550	5,492,648	5,464,266	5,443,416	5,419,261	5,418,959	5,527,134	5,484,711	5,509,702	5,610,947	5,664,558

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							
		Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
- KBMI 1	1,348,864	1,411,933	1,408,521	1,436,185	1,416,753	1,406,836	1,426,646	1,437,696	1,353,675	1,445,011	1,389,977	1,383,111	1,406,269	1,457,486
- KBMI 2	1,195,504	1,357,819	1,367,079	1,352,427	1,345,344	1,364,960	1,355,173	1,340,393	1,424,054	1,360,522	1,425,548	1,440,940	1,466,932	1,475,915
- KBMI 3	2,478,932	2,612,921	2,651,774	2,707,159	2,677,437	2,711,472	2,754,756	2,735,007	2,692,200	2,719,433	2,729,795	2,715,661	2,750,823	2,747,407
- KBMI 4	5,089,004	5,431,385	5,447,480	5,617,550	5,492,648	5,464,266	5,443,416	5,419,261	5,418,959	5,527,134	5,484,711	5,509,702	5,610,947	5,664,558
Total	10,112,304	10,814,058	10,874,853	11,113,321	10,932,183	10,947,533	10,979,992	10,932,358	10,888,888	11,052,100	11,030,031	11,049,414	11,234,971	11,345,365

Tabel 1.22.				
Jumlah Bank Umum Berdasarkan Pengelompokan Total Aset				
(Total of Commercial Banks Based on Total Assets)				
Kelompok Bank / Group of Bank	Oktober 2023			
	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun
KBMI 1	-	13	50	5
KBMI 2	-	-	8	12
KBMI 3	-	-	-	13
KBMI 4	-	-	-	4
Total	-	13	58	34

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

Indikator / Indicator	2021	2022					2023							
		Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Aset Produktif Neraca / Earning Assets	8,665,390	9,267,320	9,429,848	9,451,430	9,452,918	9,509,937	9,499,268	9,471,907	9,534,152	9,635,779	9,701,461	9,731,139	9,896,688	9,964,979
a. Lancar / Current	8,244,402	8,825,270	8,988,881	9,045,096	9,008,981	9,037,149	9,052,610	8,991,226	9,063,065	9,143,665	9,206,727	9,225,036	9,406,715	9,473,981
b. Dalam Perhatian Khusus / Special Mention	242,194	265,305	268,403	245,638	276,242	304,196	282,136	313,286	301,457	326,000	322,799	333,729	319,454	319,759
c. Kurang Lancar / Sub-Standard	23,338	22,232	20,101	20,182	25,297	22,546	20,271	27,109	23,952	24,588	29,231	25,699	23,953	26,573
d. Diragukan / Doubtful	20,640	28,596	27,398	25,509	25,340	29,844	30,742	28,482	29,001	28,066	26,804	29,149	29,731	27,155
e. Macet / Loss	134,815	125,917	125,065	115,006	117,059	116,201	113,509	111,804	116,675	113,460	115,900	117,528	116,835	117,511
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	2,155,891	2,407,765	2,450,678	2,824,164	2,555,136	2,616,899	2,574,629	2,562,570	2,629,062	2,641,007	2,668,492	2,689,062	2,741,521	2,771,974
a. Lancar / Current	2,122,335	2,362,696	2,406,057	2,713,801	2,511,090	2,570,531	2,530,726	2,516,968	2,584,042	2,598,888	2,624,412	2,645,229	2,696,994	2,727,512
b. Dalam Perhatian Khusus / Special Mention	29,466	37,159	36,749	79,291	35,732	38,408	35,917	37,564	36,707	33,537	35,613	35,484	36,038	36,063
c. Kurang Lancar / Sub-Standard	881	1,989	1,930	2,104	2,147	2,236	2,174	2,379	2,498	2,996	2,654	2,745	2,852	2,704
d. Diragukan / Doubtful	213	978	946	867	879	982	893	861	975	944	984	1,037	1,135	1,248
e. Macet / Loss	2,997	4,944	4,996	28,101	5,287	4,742	4,919	4,799	4,841	4,642	4,830	4,567	4,502	4,446
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	182,884	184,655	180,436	191,767	176,009	176,552	172,508	175,434	177,943	174,696	180,402	180,724	179,008	179,637
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	52,051	67,027	70,482	74,029	71,905	70,452	71,027	70,204	67,235	67,198	66,118	65,561	70,222	72,407
a. Lancar / Current	52,028	66,975	70,424	73,999	71,866	70,399	70,968	70,124	67,153	67,065	66,051	65,506	70,174	72,373
b. Dalam Perhatian Khusus / Special Mention	13	51	51	23	32	31	25	33	26	90	24	13	8	0
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	0	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	10	1	7	7	7	21	33	47	55	43	43	41	40	33
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	10	1	7	7	7	21	33	47	55	43	43	41	40	33

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

Indikator / Indicator	2021	2022					2023							
		Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Aset Produktif Neraca / Earning Assets	1,085,516	1,149,378	1,142,580	1,148,163	1,160,236	1,177,517	1,186,707	1,185,513	1,112,206	1,129,072	1,159,033	1,160,931	1,173,789	1,209,983
a. Lancar / Current	1,038,654	1,095,799	1,089,384	1,100,948	1,106,038	1,121,409	1,132,699	1,124,163	1,060,898	1,077,638	1,107,522	1,109,329	1,119,720	1,155,287
b. Dalam Perhatian Khusus / Special Mention	26,735	29,635	29,268	26,284	32,625	34,029	31,454	38,196	32,010	32,731	31,744	31,990	34,538	34,481
c. Kurang Lancar / Sub-Standard	3,401	2,821	2,921	2,445	2,653	2,607	2,722	3,161	2,992	2,366	3,188	2,327	2,473	3,023
d. Diragukan / Doubtful	1,625	2,066	2,013	1,983	1,791	2,104	1,960	1,730	1,970	2,011	1,888	2,510	2,293	1,827
e. Macet / Loss	15,100	19,058	18,994	16,502	17,129	17,368	17,871	18,262	14,336	14,327	14,691	14,775	14,765	15,364
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	176,218	164,882	170,960	172,530	171,855	173,406	174,556	175,279	177,369	179,978	187,430	187,947	192,075	194,500
a. Lancar / Current	173,399	159,041	164,611	167,406	165,898	166,961	168,687	169,356	171,232	174,558	182,033	182,333	185,949	188,408
b. Dalam Perhatian Khusus / Special Mention	2,588	4,178	4,698	3,710	4,499	4,975	4,340	4,377	4,533	4,048	4,002	4,200	4,752	4,720
c. Kurang Lancar / Sub-Standard	6	131	129	95	131	131	152	149	144	130	143	157	161	153
d. Diragukan / Doubtful	15	183	164	105	78	90	96	105	100	92	86	84	91	104
e. Macet / Loss	209	1,350	1,357	1,214	1,248	1,249	1,281	1,292	1,360	1,150	1,166	1,174	1,123	1,115
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	20,357	25,608	25,579	22,344	23,029	23,549	24,082	24,699	20,901	20,076	21,162	21,026	20,905	21,587
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	4,600	3,141	3,171	3,653	3,720	3,579	3,325	3,288	2,542	2,599	2,555	2,573	2,847	2,517
a. Lancar / Current	4,594	3,139	3,169	3,652	3,720	3,571	3,311	3,274	2,530	2,599	2,555	2,573	2,847	2,517
b. Dalam Perhatian Khusus / Special Mention	0	2	2	2	-	2	2	2	-	-	-	-	-	-
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	6	-	-	-	-	-	12	12	12	-	-	-	-	-
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	6	-	-	-	-	-	12	12	12	-	-	-	-	-

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

Indikator / Indicator	2021	2022					2023							
		Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Aset Produktif Neraca / Earning Assets	935,269	1,071,747	1,093,753	1,085,851	1,096,342	1,112,095	1,097,760	1,097,472	1,173,437	1,183,544	1,182,234	1,188,157	1,203,182	1,200,502
a. Lancar / Current	881,124	1,026,502	1,049,571	1,044,701	1,051,905	1,065,324	1,052,608	1,048,241	1,119,763	1,115,526	1,116,086	1,111,605	1,147,772	1,141,831
b. Dalam Perhatian Khusus / Special Mention	32,462	29,083	28,811	26,703	29,773	32,115	30,340	33,677	34,228	47,507	44,423	54,678	33,681	36,843
c. Kurang Lancar / Sub-Standard	1,562	1,927	1,151	1,313	1,360	1,349	1,267	2,218	2,975	3,842	4,410	4,094	3,525	3,492
d. Diragukan / Doubtful	2,053	2,180	1,800	1,785	1,961	2,007	2,043	1,998	1,110	1,272	1,254	1,366	1,863	1,821
e. Macet / Loss	18,067	12,056	12,418	11,349	11,344	11,300	11,503	11,338	15,360	15,397	16,062	16,414	16,341	16,514
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	362,322	427,281	437,150	434,891	428,005	436,833	419,342	419,091	427,328	428,553	436,019	442,280	457,532	440,152
a. Lancar / Current	353,871	418,396	427,923	426,221	419,523	428,091	410,685	410,686	419,205	420,330	426,698	433,778	448,411	430,873
b. Dalam Perhatian Khusus / Special Mention	7,212	7,897	8,272	7,665	7,475	7,693	7,597	7,290	6,887	6,595	7,890	7,265	7,744	7,911
c. Kurang Lancar / Sub-Standard	650	512	474	672	585	658	599	653	711	1,174	812	781	870	891
d. Diragukan / Doubtful	29	34	34	40	156	161	74	26	37	39	33	42	47	37
e. Macet / Loss	559	441	447	293	266	230	386	435	488	414	587	414	460	441
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	22,920	17,150	16,325	15,453	15,671	15,705	15,872	16,668	20,682	22,139	23,158	23,111	23,106	23,196
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	6,625	13,132	15,064	16,362	15,750	15,534	15,704	15,074	14,235	14,227	13,443	13,266	16,809	17,903
a. Lancar / Current	6,625	13,099	15,031	16,352	15,717	15,500	15,672	15,047	14,200	14,188	13,410	13,255	16,798	17,903
b. Dalam Perhatian Khusus / Special Mention	-	33	33	11	32	25	24	26	26	30	24	4	4	-
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	0	1	1	0	0	9	9	0	9	8	8	7	7	-
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	0	1	1	0	0	9	9	0	9	8	8	7	7	-

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

Indikator / Indicator	2021	2022					2023							
		Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Aset Produktif Neraca / Earning Assets	2,156,140	2,314,692	2,350,224	2,347,833	2,320,822	2,351,545	2,364,669	2,356,514	2,380,868	2,415,385	2,426,292	2,418,066	2,457,923	2,468,243
a. Lancar / Current	2,045,055	2,187,142	2,222,224	2,224,534	2,190,954	2,214,028	2,236,960	2,220,765	2,248,758	2,278,672	2,292,307	2,280,429	2,320,607	2,328,486
b. Dalam Perhatian Khusus / Special Mention	64,213	77,906	78,821	76,057	81,520	89,292	80,599	88,610	85,040	89,244	86,459	90,064	91,333	92,637
c. Kurang Lancar / Sub-Standard	7,484	7,145	6,195	7,352	7,513	7,171	5,896	6,926	6,297	6,354	7,421	6,987	5,466	6,693
d. Diragukan / Doubtful	4,751	5,078	5,894	5,210	5,068	5,789	5,778	5,536	5,377	5,099	4,803	5,297	5,493	4,897
e. Macet / Loss	34,636	37,420	37,090	34,680	35,768	35,264	35,436	34,678	35,397	36,017	35,301	35,289	35,024	35,530
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	682,717	903,688	927,422	946,140	973,572	978,180	972,229	953,982	964,288	950,150	960,152	983,207	984,674	1,003,693
a. Lancar / Current	675,840	886,314	911,765	933,146	958,499	962,489	958,584	938,599	948,966	934,717	945,435	968,261	970,719	989,377
b. Dalam Perhatian Khusus / Special Mention	6,585	13,690	11,943	9,275	11,413	12,044	9,978	11,815	11,718	11,758	10,965	11,252	10,236	10,614
c. Kurang Lancar / Sub-Standard	90	1,224	1,211	1,215	1,230	1,196	1,242	1,302	1,371	1,385	1,418	1,463	1,358	1,299
d. Diragukan / Doubtful	51	628	624	593	535	578	546	578	576	580	654	685	812	838
e. Macet / Loss	151	1,833	1,879	1,910	1,894	1,874	1,879	1,687	1,657	1,709	1,679	1,547	1,549	1,565
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	47,163	53,328	52,894	50,961	52,009	51,872	50,777	50,707	50,675	51,145	51,278	51,267	49,703	50,823
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	11,589	18,477	18,637	21,480	19,880	19,963	21,128	20,463	19,219	18,991	18,615	19,142	18,436	20,601
a. Lancar / Current	11,577	18,460	18,614	21,463	19,873	19,953	21,116	20,423	19,185	18,897	18,581	19,098	18,399	20,568
b. Dalam Perhatian Khusus / Special Mention	12	16	16	11	0	4	-	5	-	60	0	10	4	0
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	0	1	7	7	7	7	12	34	34	34	34	34	33	33
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	0	1	7	7	7	7	12	34	34	34	34	34	33	33

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

Indikator / Indicator	2021	2022					2023							
		Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Aset Produktif Neraca / Earning Assets	4,488,465	4,731,502	4,843,292	4,869,583	4,875,518	4,868,780	4,850,132	4,832,408	4,867,642	4,907,778	4,933,902	4,963,986	5,061,795	5,086,251
a. Lancar / Current	4,279,569	4,515,826	4,627,702	4,674,912	4,660,084	4,636,387	4,630,343	4,598,057	4,633,648	4,671,830	4,690,812	4,723,673	4,818,617	4,848,377
b. Dalam Perhatian Khusus / Special Mention	118,783	128,681	131,503	116,595	132,324	148,760	139,744	152,802	150,178	156,519	160,174	156,996	159,902	155,797
c. Kurang Lancar / Sub-Standard	10,892	10,339	9,833	9,072	13,772	11,419	10,385	14,804	11,688	12,026	14,211	12,291	12,489	13,365
d. Diragukan / Doubtful	12,211	19,272	17,692	16,530	16,521	19,945	20,960	19,218	20,545	19,684	18,859	19,975	20,082	18,610
e. Macet / Loss	67,011	57,383	56,563	52,474	52,817	52,269	48,699	47,526	51,582	47,719	49,845	51,051	50,705	50,102
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	934,635	911,914	915,145	1,270,603	981,704	1,028,479	1,008,503	1,014,219	1,060,078	1,082,327	1,084,891	1,075,629	1,107,239	1,133,628
a. Lancar / Current	919,224	898,945	901,758	1,187,029	967,170	1,012,991	992,770	998,327	1,044,639	1,069,283	1,070,246	1,060,858	1,091,915	1,118,854
b. Dalam Perhatian Khusus / Special Mention	13,080	11,394	11,837	58,641	12,344	13,696	14,001	14,081	13,569	11,137	12,757	12,767	13,306	12,818
c. Kurang Lancar / Sub-Standard	135	122	115	122	202	251	182	275	272	307	280	344	463	361
d. Diragukan / Doubtful	118	133	124	129	109	152	177	153	262	232	210	226	186	269
e. Macet / Loss	2,077	1,320	1,312	24,683	1,879	1,390	1,373	1,384	1,336	1,368	1,398	1,433	1,370	1,325
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	92,444	88,569	85,638	103,009	85,300	85,426	81,777	83,360	85,685	81,336	84,804	85,320	85,295	84,032
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	29,237	32,277	33,610	32,533	32,556	31,375	30,870	31,380	31,239	31,381	31,505	30,580	32,129	31,386
a. Lancar / Current	29,232	32,277	33,610	32,533	32,556	31,375	30,870	31,380	31,239	31,381	31,505	30,580	32,129	31,386
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	0	-	0	-	-	-	0	0
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	0	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	4	-	-	-	-	-	-	-	-	-	-	-	-	-
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	4	-	-	-	-	-	-	-	-	-	-	-	-	-

Tabel 1.28.		
Komposisi Dana Pihak Ketiga Bank Umum		
(Composition of Third Party Funds of Commercial Banks)		
Nilai Nominal dalam Miliar Rp (Billion Rp)		
Oktober 2023		
Keterangan / Items	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	2,532,965	30.89
Rupiah	1,789,448	21.83
Valas / Foreign Exchange	743,517	9.07
Tabungan / Saving	2,580,980	31.48
Rupiah	2,401,469	29.29
Valas / Foreign Exchange	179,511	2.19
Simpanan Berjangka / Time Deposits	3,084,865	37.63
Rupiah	2,756,127	33.62
Valas / Foreign Exchange	328,738	4.01
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	1,195,271	14.58
Valas / Foreign Exchange	157,207	1.92
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	831,152	10.14
Valas / Foreign Exchange	94,062	1.15
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	352,913	4.30
Valas / Foreign Exchange	38,508	0.47
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	376,791	4.60
Valas / Foreign Exchange	38,962	0.48
Total DPK / Total Third Party Funds	8,198,810	100
Rupiah	6,947,044	85
Valas / Foreign Exchange	1,251,766	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)		
Oktober 2023		
Keterangan / Items	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	276,548	26.88
Rupiah	246,402	23.95
Valas / Foreign Exchange	30,145	2.93
Tabungan / Saving	211,241	20.54
Rupiah	206,527	20.08
Valas / Foreign Exchange	4,713	0.46
Simpanan Berjangka / Time Deposits	540,852	52.58
Rupiah	502,909	48.89
Valas / Foreign Exchange	37,944	3.69
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	217,054	21.10
Valas / Foreign Exchange	15,844	1.54
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	124,459	12.10
Valas / Foreign Exchange	9,964	0.97
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	68,248	6.63
Valas / Foreign Exchange	4,458	0.43
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	93,147	9.06
Valas / Foreign Exchange	7,678	0.75
Total DPK / Total Third Party Funds	1,028,641	100
Rupiah	955,838	93
Valas / Foreign Exchange	72,803	7

Tabel 1.30.		
Komposisi Dana Pihak Ketiga Bank Umum - KBMI 2		
(Composition of Third Party Funds of Commercial Banks - KBMI 2)		
Nilai Nominal dalam Miliar Rp (Billion Rp)		
Keterangan / Items	Oktober 2023	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	308,568	32.93
Rupiah	202,282	21.59
Valas / Foreign Exchange	106,286	11.34
Tabungan / Saving	147,907	15.79
Rupiah	137,142	14.64
Valas / Foreign Exchange	10,765	1.15
Simpanan Berjangka / Time Deposits	480,432	51.28
Rupiah	427,863	45.67
Valas / Foreign Exchange	52,570	5.61
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	192,689	20.57
Valas / Foreign Exchange	22,856	2.44
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	104,987	11.21
Valas / Foreign Exchange	15,206	1.62
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	58,688	6.26
Valas / Foreign Exchange	6,702	0.72
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	71,499	7.63
Valas / Foreign Exchange	7,806	0.83
Total DPK / Total Third Party Funds	936,907	100
Rupiah	767,286	82
Valas / Foreign Exchange	169,621	18

Tabel 1.31.		
Komposisi Dana Pihak Ketiga Bank Umum - KBMI 3		
(Composition of Third Party Funds of Commercial Banks - KBMI 3)		
Nilai Nominal dalam Miliar Rp (Billion Rp)		
Oktober 2023		
Keterangan / Items	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	524,362	26.51
Rupiah	401,820	20.31
Valas / Foreign Exchange	122,543	6.19
Tabungan / Saving	518,728	26.22
Rupiah	426,282	21.55
Valas / Foreign Exchange	92,446	4.67
Simpanan Berjangka / Time Deposits	935,025	47.27
Rupiah	817,899	41.35
Valas / Foreign Exchange	117,126	5.92
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	407,187	20.58
Valas / Foreign Exchange	62,721	3.17
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	244,551	12.36
Valas / Foreign Exchange	32,130	1.62
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	80,955	4.09
Valas / Foreign Exchange	11,431	0.58
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	85,206	4.31
Valas / Foreign Exchange	10,844	0.55
Total DPK / Total Third Party Funds	1,978,115	100
Rupiah	1,646,001	83
Valas / Foreign Exchange	332,115	17

Tabel 1.32.		
Komposisi Dana Pihak Ketiga Bank Umum - KBMI 4		
(Composition of Third Party Funds of Commercial Banks - KBMI 4)		
Nilai Nominal dalam Miliar Rp (Billion Rp)		
Keterangan / Items	Oktober 2023	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	1,423,487	33.45
Rupiah	938,944	22.07
Valas / Foreign Exchange	484,543	11.39
Tabungan / Saving	1,703,104	40.02
Rupiah	1,631,518	38.34
Valas / Foreign Exchange	71,586	1.68
Simpanan Berjangka / Time Deposits	1,128,555	26.52
Rupiah	1,007,456	23.68
Valas / Foreign Exchange	121,099	2.85
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	378,341	8.89
Valas / Foreign Exchange	55,787	1.31
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	357,154	8.39
Valas / Foreign Exchange	36,762	0.86
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	145,022	3.41
Valas / Foreign Exchange	15,917	0.37
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	126,939	2.98
Valas / Foreign Exchange	12,634	0.30
Total DPK / Total Third Party Funds	4,255,147	100.00
Rupiah	3,577,919	84.08
Valas / Foreign Exchange	677,228	15.92

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							
		Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Giro / Demand Deposits														
Rupiah	1.71	1.69	1.75	1.91	1.92	1.91	1.92	1.92	1.97	1.98	1.96	2.01	2.05	2.04
Valas / Foreign Exchange	0.17	0.57	0.78	1.01	1.00	1.08	1.03	0.98	0.97	1.11	1.13	1.27	1.25	1.43
Tabungan / Saving														
Rupiah	0.69	0.67	0.67	0.67	0.67	0.67	0.69	0.67	0.67	0.67	0.67	0.66	0.66	0.67
Valas / Foreign Exchange	0.17	0.34	0.34	0.43	0.49	0.57	0.71	0.73	0.73	0.58	0.66	0.69	0.76	0.62
Simpanan Berjangka / Time Deposits														
- Simpanan Berjangka 1 bln / 1 Month Time Deposits														
Rupiah	2.92	3.36	3.69	3.95	4.00	4.18	4.20	4.18	4.19	4.19	4.24	4.29	4.33	4.43
Valas / Foreign Exchange	0.37	2.00	2.42	2.74	2.86	2.88	3.00	2.92	3.00	3.05	3.25	3.39	3.51	3.53
- Simpanan Berjangka 3 bln / 3 Month Time Deposits														
Rupiah	3.21	3.38	3.77	4.18	4.33	4.39	4.41	4.45	4.52	4.50	4.60	4.62	4.73	4.83
Valas / Foreign Exchange	0.50	1.85	2.30	2.60	2.99	3.08	3.25	3.35	3.34	3.39	3.57	3.86	3.95	4.10
- Simpanan Berjangka 6 bln / 6 Month Time Deposits														
Rupiah	3.52	3.56	3.84	4.16	4.33	4.48	4.62	4.65	4.70	4.68	4.79	4.82	5.00	5.11
Valas / Foreign Exchange	0.60	1.39	1.86	2.45	2.73	2.92	3.19	3.26	3.26	3.29	3.36	3.47	3.61	3.73
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits														
Rupiah	3.99	3.90	4.37	4.68	4.82	4.84	4.91	4.97	5.07	5.06	5.13	5.12	5.12	5.22
Valas / Foreign Exchange	0.66	1.55	1.75	2.05	2.38	2.51	2.78	2.87	2.92	2.84	2.87	2.97	2.99	2.93

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							
		Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Giro / Demand Deposits														
Rupiah	1.74	1.72	1.73	1.75	1.80	1.82	1.82	1.83	1.84	1.86	1.81	1.80	1.79	1.88
Valas / Foreign Exchange	0.10	0.36	0.44	0.55	0.54	0.55	0.59	0.50	0.66	0.77	0.66	0.94	0.77	0.96
Tabungan / Saving														
Rupiah	1.65	1.64	1.63	1.54	1.56	1.58	1.60	1.53	1.49	1.49	1.47	1.47	1.46	1.49
Valas / Foreign Exchange	0.17	0.51	0.64	0.63	0.35	0.33	0.78	0.74	0.64	0.78	0.78	0.82	1.16	1.09
Simpanan Berjangka / Time Deposits														
- Simpanan Berjangka 1 bln / 1 Month Time Deposits														
Rupiah	3.74	3.98	4.30	4.76	4.75	4.79	4.83	4.81	4.72	4.79	4.81	4.78	4.81	4.94
Valas / Foreign Exchange	0.66	2.01	2.68	2.89	3.09	3.09	3.32	2.93	3.27	3.36	3.38	3.45	3.56	3.73
- Simpanan Berjangka 3 bln / 3 Month Time Deposits														
Rupiah	4.18	4.10	4.45	4.90	5.10	5.10	5.10	5.17	5.27	5.29	5.35	5.31	5.28	5.37
Valas / Foreign Exchange	0.88	1.73	1.96	2.48	2.89	3.15	3.49	3.76	3.72	3.66	3.84	3.99	3.94	4.00
- Simpanan Berjangka 6 bln / 6 Month Time Deposits														
Rupiah	4.36	4.06	4.24	4.55	4.74	4.84	4.95	5.06	5.07	5.11	5.29	5.18	5.21	5.34
Valas / Foreign Exchange	1.13	1.11	1.32	1.53	2.09	2.44	2.80	3.02	3.12	3.36	3.38	3.47	3.97	4.03
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits														
Rupiah	4.50	3.91	4.05	4.57	5.02	4.84	4.93	5.12	5.31	5.07	5.40	5.03	5.05	5.38
Valas / Foreign Exchange	0.95	1.89	2.16	2.66	3.02	3.36	3.42	3.63	3.68	3.93	3.96	4.02	4.05	4.06

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							
		Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Giro / Demand Deposits														
Rupiah	1.56	1.75	1.75	1.83	1.78	1.80	1.93	1.82	1.82	1.87	1.81	1.81	1.90	1.89
Valas / Foreign Exchange	0.09	0.34	0.44	0.47	0.54	0.65	0.75	0.71	0.82	0.78	0.95	0.90	1.05	1.19
Tabungan / Saving														
Rupiah	1.17	1.30	1.29	1.29	1.28	1.28	1.37	1.15	1.23	1.20	1.14	1.16	1.21	1.21
Valas / Foreign Exchange	0.11	0.43	0.54	0.61	0.74	0.19	0.21	0.21	0.21	0.22	0.19	0.21	0.21	0.21
Simpanan Berjangka / Time Deposits														
- Simpanan Berjangka 1 bln / 1 Month Time Deposits														
Rupiah	3.62	4.06	4.37	4.76	4.79	4.87	4.90	4.85	4.84	4.88	4.88	4.97	5.00	5.12
Valas / Foreign Exchange	0.56	1.94	2.41	2.83	3.19	3.35	3.30	3.30	3.38	3.32	3.48	3.69	3.55	3.75
- Simpanan Berjangka 3 bln / 3 Month Time Deposits														
Rupiah	3.83	4.14	4.53	5.20	5.40	5.53	5.35	5.23	5.25	5.11	5.21	5.25	5.35	5.49
Valas / Foreign Exchange	0.66	2.24	2.71	2.97	3.19	3.43	3.60	3.74	3.92	3.92	4.00	4.10	4.20	4.31
- Simpanan Berjangka 6 bln / 6 Month Time Deposits														
Rupiah	4.23	4.07	4.24	4.68	4.93	5.11	5.32	5.43	5.55	5.49	5.50	5.52	5.58	5.64
Valas / Foreign Exchange	1.04	2.31	2.39	2.63	2.92	3.40	3.53	3.65	3.68	3.76	3.74	3.87	3.91	4.16
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits														
Rupiah	4.22	4.45	5.16	5.59	5.64	5.67	5.73	5.75	5.82	5.83	5.85	5.90	5.96	6.05
Valas / Foreign Exchange	0.66	1.75	2.09	2.29	2.95	3.04	3.40	3.46	3.52	3.65	3.74	4.08	4.15	4.14

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							
		Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Giro / Demand Deposits														
Rupiah	1.87	1.75	1.90	2.25	2.18	2.19	2.32	2.35	2.40	2.35	2.38	2.34	2.35	2.31
Valas / Foreign Exchange	0.25	0.82	1.15	1.17	1.17	1.38	1.56	1.80	1.55	1.62	1.74	1.94	1.90	2.21
Tabungan / Saving														
Rupiah	1.18	1.04	1.07	1.06	1.07	1.09	1.11	1.10	1.11	1.09	1.09	1.08	1.09	1.05
Valas / Foreign Exchange	0.19	0.43	0.54	0.61	0.74	0.91	1.16	1.17	1.03	0.93	1.11	1.18	1.30	1.02
Simpanan Berjangka / Time Deposits														
- Simpanan Berjangka 1 bln / 1 Month Time Deposits														
Rupiah	2.98	3.46	3.78	4.13	4.18	4.21	4.26	4.21	4.23	4.23	4.32	4.36	4.42	4.52
Valas / Foreign Exchange	0.34	2.06	2.55	2.91	3.03	3.00	3.14	3.21	3.30	3.30	3.65	3.78	3.99	3.84
- Simpanan Berjangka 3 bln / 3 Month Time Deposits														
Rupiah	3.16	3.52	3.96	4.36	4.55	4.67	4.70	4.69	4.72	4.71	4.81	4.83	4.95	5.07
Valas / Foreign Exchange	0.38	1.43	2.21	2.61	3.00	3.00	3.28	3.37	3.43	3.52	3.78	3.77	3.87	4.28
- Simpanan Berjangka 6 bln / 6 Month Time Deposits														
Rupiah	3.25	3.46	3.78	4.10	4.29	4.49	4.66	4.71	4.72	4.72	4.76	4.77	4.77	4.85
Valas / Foreign Exchange	0.43	1.15	1.38	1.96	2.17	2.37	2.75	2.90	2.99	3.18	3.58	3.39	3.55	3.63
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits														
Rupiah	3.79	3.85	4.13	4.33	4.38	4.44	4.53	4.56	4.76	4.76	4.79	4.82	4.89	4.95
Valas / Foreign Exchange	0.70	1.73	1.89	2.31	2.29	2.43	2.46	2.71	2.76	2.75	2.84	2.93	2.98	3.12

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							
		Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Giro / Demand Deposits														
Rupiah	1.68	1.65	1.69	1.82	1.87	1.84	1.76	1.76	1.83	1.87	1.86	1.97	2.03	2.01
Valas / Foreign Exchange	0.16	0.56	0.76	1.11	1.06	1.10	0.97	0.84	0.88	1.08	1.06	1.21	1.18	1.32
Tabungan / Saving														
Rupiah	0.38	0.38	0.38	0.39	0.39	0.38	0.40	0.39	0.39	0.39	0.39	0.39	0.39	0.40
Valas / Foreign Exchange	0.17	0.23	0.24	0.24	0.24	0.24	0.24	0.24	0.23	0.23	0.23	0.23	0.23	0.23
Simpanan Berjangka / Time Deposits														
- Simpanan Berjangka 1 bln / 1 Month Time Deposits														
Rupiah	2.34	2.61	2.96	3.03	3.04	3.53	3.50	3.53	3.54	3.47	3.51	3.58	3.66	3.70
Valas / Foreign Exchange	0.27	1.99	2.26	2.52	2.47	2.46	2.62	2.46	2.46	2.60	2.63	2.76	2.90	3.02
- Simpanan Berjangka 3 bln / 3 Month Time Deposits														
Rupiah	2.63	2.77	3.14	3.38	3.40	3.26	3.46	3.56	3.77	3.83	3.95	4.03	4.18	4.27
Valas / Foreign Exchange	0.39	1.95	2.25	2.37	2.91	2.95	2.95	2.86	2.81	2.88	2.99	3.82	3.91	3.90
- Simpanan Berjangka 6 bln / 6 Month Time Deposits														
Rupiah	3.02	3.09	3.51	3.78	3.87	4.02	4.11	4.02	4.01	3.93	4.19	4.35	4.80	4.92
Valas / Foreign Exchange	0.53	1.22	2.03	2.81	3.05	3.13	3.37	3.34	3.27	3.14	3.00	3.34	3.41	3.52
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits														
Rupiah	3.48	3.66	4.42	4.49	4.46	4.63	4.72	4.76	4.79	4.87	4.81	4.98	4.90	4.84
Valas / Foreign Exchange	0.53	1.26	1.39	1.55	1.92	1.97	2.45	2.44	2.49	1.95	1.91	1.90	1.69	1.51

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							
		Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
KBMI 1														
Jumlah Bank / Total Banks	75	71	71	70	70	70	70	70	68	68	68	68	68	68
Jumlah Kantor / Total Bank Offices	4,989	4,671	4,671	4,681	4,678	4,546	4,639	4,643	4,387	4,406	4,389	4,378	4,326	4,247
KBMI 2														
Jumlah Bank / Total Banks	16	19	19	19	19	19	19	19	20	20	20	20	20	20
Jumlah Kantor / Total Bank Offices	3,275	2,303	2,303	2,312	2,308	2,304	2,303	2,303	2,486	2,462	2,459	2,456	2,448	2,448
KBMI 3														
Jumlah Bank / Total Banks	12	13	13	13	13	13	13	13	13	13	13	13	13	13
Jumlah Kantor / Total Bank Offices	8,916	4,829	4,829	4,841	4,828	4,818	4,735	4,735	4,707	4,684	4,677	4,674	4,659	4,650
KBMI 4														
Jumlah Bank / Total Banks	4	4	4	4	4	4	4	4	4	4	4	4	4	4
Jumlah Kantor / Total Bank Offices	15,186	13,541	13,541	13,543	13,484	13,394	13,299	13,301	13,242	13,232	13,216	13,134	13,026	12,979
Total														
Jumlah Bank / Total Banks	107	107	107	106	106	106	106	106	105	105	105	105	105	105
Jumlah Kantor / Total Bank Offices	32,366	25,344	25,344	25,377	25,298	25,062	24,976	24,982	24,822	24,784	24,741	24,642	24,459	24,324

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 1.7.a.															
Laporan Laba / Rugi Bank Persero															
(State Owned Banks Income Statements)															
Miliar Rp (Billion Rp)															
Keterangan / Items	2020	2021	2022				2023								
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	277,235	284,381	252,079	278,145	310,102	39,494	64,726	93,166	121,229	150,032	179,256	209,210	239,739	270,842	300,445
a. Dari Bank Indonesia / From Bank Indonesia Placement	1,963	1,809	1,750	2,202	2,686	489	883	1,323	1,752	2,132	2,473	2,795	3,110	3,379	3,661
b. Dari Penempatan pada bank lain / From interbank placement	2,210	1,125	1,773	2,294	2,902	684	1,074	1,275	1,816	2,125	2,651	3,149	3,631	4,060	4,494
c. Dari surat berharga / From securities	27,102	30,916	28,184	31,232	34,319	3,515	6,440	9,546	12,436	15,407	18,092	21,020	23,730	26,488	29,410
d. Dari Kredit yang diberikan / From credit	226,686	232,177	203,142	223,112	248,384	29,493	50,376	72,812	94,692	117,398	140,683	164,395	188,909	213,438	236,750
- kepada pihak ketiga bukan bank / To Third Party non Bank	225,811	232,039	202,345	222,237	247,487	29,419	50,233	72,586	94,362	116,980	140,187	163,835	188,055	212,681	235,784
- kepada bank lain / To other Bank	874	138	797	897	897	74	143	226	329	417	496	561	854	756	966
e. Lainnya / Others	19,276	18,354	17,230	19,305	21,811	5,313	5,953	8,210	10,533	12,971	15,357	17,851	20,360	23,477	26,129
2. Beban Bunga / Interest Expenses	113,490	84,725	67,500	75,940	88,362	20,011	27,343	36,541	45,621	55,299	64,753	74,257	84,234	94,669	105,358
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	285	5	1	1	1	0	0	0	0	0	2	1	2	2	2
b. Kewajiban pada Bank lain / Interbank Liabilities	4,406	3,378	2,892	3,298	3,699	600	989	1,110	1,592	2,051	2,621	3,197	3,645	4,069	5,504
c. Kepada pihak ketiga bukan bank / Third Party non Bank	76,575	51,596	36,985	42,011	47,778	5,915	11,353	17,616	23,241	29,281	35,277	41,492	47,878	54,566	61,785
- Giro / Demand Deposit	13,332	11,697	10,698	12,227	14,028	1,990	3,818	6,047	7,822	9,856	11,863	14,038	16,196	18,492	21,000
- Tabungan / Saving	9,647	7,674	4,797	5,258	5,735	455	918	1,480	1,949	2,411	2,859	3,324	3,787	4,255	4,757
- Simpanan Berjangka / Time deposits	53,597	32,224	21,490	24,526	28,015	3,469	6,616	10,089	13,470	17,014	20,554	24,130	27,895	31,819	36,028
d. Surat Berharga / Securities	4,018	4,055	4,427	4,894	5,358	436	839	1,281	1,838	2,395	2,903	3,403	3,903	4,403	4,903
e. Pinjaman yang diterima / Loans received	6,168	4,162	3,858	4,516	8,461	2,474	1,916	2,328	2,935	3,395	3,903	4,534	4,928	5,878	6,277
f. Lainnya / Others	18,430	17,204	19,337	21,220	23,065	10,586	12,247	14,205	16,014	18,852	20,881	22,587	24,966	26,984	28,284
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	184,579	202,204	221,739	19,482	37,382	56,625	75,607	94,734	114,502	134,952	155,506	176,172	195,086
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	134,785	193,775	120,984	127,343	178,085	59,110	65,480	65,789	68,303	70,670	81,608	91,711	103,969	119,778	127,699
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	7,199	9,800	3,710	4,019	4,394	502	889	1,312	1,743	2,454	2,802	3,172	3,539	3,657	4,132
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative	18,348	35,067	24,850	23,582	62,350	47,664	42,976	33,422	27,243	20,031	18,373	14,583	15,378	21,401	16,140
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/commissions/provisions	38,267	42,773	39,907	43,985	48,744	3,690	7,415	11,787	15,601	19,651	24,687	29,387	33,524	37,852	42,407
f. Lainnya / Others	70,970	106,135	52,517	55,758	62,597	7,253	14,200	19,267	23,716	28,534	35,745	44,569	51,528	56,868	65,380
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	245,562	308,199	197,522	210,784	271,058	65,260	77,834	83,103	93,502	104,142	118,955	135,391	156,098	178,543	192,389
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	323	282	739	789	708	5	77	59	32	37	28	55	106	148	123
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	75	75	-	-	-	-	-	-	-	-	-	-	-
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	10,982	29,112	22,315	21,152	58,992	46,905	41,859	31,968	25,051	17,551	15,525	11,579	12,044	17,650	12,354
e. Penyusutan/Amortisasi / Depreciation/Amortizations	130,834	155,562	80,446	85,784	93,842	9,085	18,318	25,042	33,928	42,241	48,493	58,826	68,630	75,890	83,798
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	810	743	706	801	866	127	218	266	304	416	488	546	652	708	773
g. Lainnya / Others	102,614	122,501	93,241	102,183	116,650	9,138	17,363	25,768	34,187	43,896	54,422	64,385	74,666	84,148	95,341
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	52,968	85,232	108,041	118,764	128,767	13,331	25,028	39,311	50,409	61,262	77,155	91,272	103,377	117,408	130,397
E. Pendapatan non-operasional / Non Operational Income	846	761	3,279	3,639	3,603	66	100	156	207	247	313	355	374	429	485
F. Beban non-operasional / Non Operational Expenses	1,840	1,117	743	818	934	792	832	951	1,704	1,810	2,003	2,193	2,275	2,456	2,402
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	(993)	(357)	2,536	2,821	2,669	(727)	(732)	(795)	(1,497)	(1,563)	(1,690)	(1,838)	(1,901)	(2,027)	(1,917)
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	51,975	84,875	110,577	121,585	131,436	12,605	24,295	38,516	48,911	59,699	75,465	89,434	101,476	115,380	128,480
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	19,973	36,056	-	-	59,186	-	-	-	-	-	-	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	19,973	36,056	-	-	59,186	-	-	-	-	-	-	-	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	37,301	69,282	89,556	98,397	106,452	10,089	19,532	30,941	39,469	48,237	60,961	72,420	82,082	93,217	103,946

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								
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	17,785	11,691	11,804	13,598	15,641	2,187	4,225	6,474	8,409	10,623	12,937	15,256	17,649	20,043	22,255
a. Dari Bank Indonesia / From Bank Indonesia Placement	1,227	1,106	1,292	1,589	1,925	331	650	1,001	1,328	1,698	2,044	2,405	2,781	3,173	3,628
b. Dari Penempatan pada bank lain / From interbank placement	369	161	452	571	713	170	352	531	696	871	1,019	1,193	1,388	1,590	1,835
c. Dari surat berharga / From securities	3,599	3,224	2,952	3,330	3,774	532	1,026	1,573	2,127	2,681	3,385	4,006	4,601	5,240	5,498
d. Dari Kredit yang diberikan / From credit	12,163	6,957	6,523	7,438	8,426	1,014	1,948	2,992	4,014	5,057	6,095	7,169	8,271	9,319	10,472
- kepada pihak ketiga bukan bank / To Third Party non Bank	11,874	6,929	6,441	7,335	8,297	985	1,894	2,918	3,916	4,939	5,955	7,012	8,098	9,129	10,240
- kepada bank lain / To other Bank	289	28	82	103	130	29	54	74	98	118	141	157	172	190	232
e. Lainnya / Others	427	243	585	671	802	140	250	378	245	316	394	483	609	722	821
2. Beban Bunga / Interest Expenses	4,557	2,422	2,580	2,960	3,446	547	1,071	1,617	2,022	2,541	3,212	3,789	4,480	4,982	5,319
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	0	0	73	65	82	17	31	42	59	52	60	63	151	67	76
b. Kewajiban pada Bank lain / Interbank Liabilities	745	168	247	303	366	79	147	201	257	335	404	487	559	659	777
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	3,101	2,071	1,842	2,136	2,470	365	725	1,121	1,491	1,867	2,238	2,628	3,029	3,418	3,848
- Giro / Demand Deposit	1,079	877	768	879	1,011	136	257	398	538	689	832	989	1,151	1,307	1,480
- Tabungan / Saving	88	117	192	217	240	20	28	39	52	67	82	98	114	131	150
- Simpanan Berjangka / Time deposits	1,934	1,077	882	1,041	1,219	209	440	684	901	1,111	1,324	1,542	1,764	1,981	2,218
d. Surat Berharga / Securities	25	3	143	149	161	20	39	60	79	100	115	134	152	169	187
e. Pinjaman yang diterima / Loans received	122	52	2	2	4	2	3	6	8	-	-	-	-	-	-
f. Lainnya / Others	563	128	273	305	363	64	126	187	128	187	394	475	589	668	431
g. Koreksi atas pendapatan bunga / Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	13,228	9,269	9,224	10,638	12,194	1,640	3,154	4,858	6,387	8,082	9,725	11,467	13,169	15,062	16,936
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	141,646	144,078	181,554	204,438	223,895	45,982	58,073	72,433	93,459	103,368	129,379	171,188	179,205	164,642	191,574
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	2,370	1,218	875	1,012	1,002	145	123	154	267	433	4,395	4,998	5,022	4,978	5,200
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	215	24	56	106	121	103	148	154	219	311	285	307	424	495	538
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	134,591	137,961	177,506	199,979	218,981	45,351	56,920	70,852	91,396	100,783	122,491	163,363	171,036	156,215	182,245
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/comissions/provisions	3,432	3,262	2,660	2,896	3,178	243	511	760	1,021	1,278	1,533	1,838	2,062	2,294	2,539
f. Lainnya / Others	1,038	1,613	457	444	613	140	370	512	556	563	675	683	661	659	1,053
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	144,575	149,127	185,157	208,708	228,923	46,432	58,558	73,611	94,939	105,084	131,322	173,791	182,426	168,787	196,755
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	621	532	523	536	521	105	158	221	328	437	4,309	4,802	4,816	5,073	5,239
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	118	345	-	-	-	-	-	-	-	-	0	0	1	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	117	166	143	143	143	-	19	38	57	71	61	88	88	220	223
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative	129,238	134,428	174,426	196,720	215,691	45,367	56,354	70,123	90,274	99,229	120,641	161,360	168,709	153,161	179,334
e. Penyusutan/Amortisasi / Depreciation/Amortizations	4,421	3,789	1,703	1,727	2,070	124	230	463	619	717	859	994	1,229	1,689	2,211
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	686	670	579	655	679	60	173	273	353	443	517	638	716	799	966
g. Lainnya / Others	9,374	9,196	7,782	8,927	9,819	777	1,624	2,494	3,309	4,186	4,935	5,909	6,867	7,845	8,781
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	10,299	4,220	5,620	6,368	7,166	1,190	2,669	3,680	4,906	6,366	7,782	8,865	9,948	10,916	11,755
E. Pendapatan non - operasional / Non Operational Income	1,325	934	630	847	893	673	467	1,219	862	690	764	730	734	588	603
F. Beban non - operasional / Non Operational Expenses	28	10	179	248	7	484	419	917	636	486	556	458	378	177	2
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	1,297	924	450	600	886	189	48	302	226	204	207	272	356	412	601
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	11,596	5,145	6,071	6,967	8,051	1,379	2,717	3,982	5,133	6,570	7,989	9,137	10,305	11,328	12,356
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	(89)	(257)	(209)	(236)	(289)	(33)	(61)	(99)	(137)	(158)	(190)	(216)	(242)	(298)	(329)
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	365	(356)	(209)	(236)	(289)	(33)	(61)	(99)	(137)	(158)	(190)	(216)	(242)	(298)	(329)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	7,488	3,926	4,598	5,059	5,858	1,019	2,074	3,034	3,921	5,175	6,164	6,762	7,711	8,474	9,254

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

Indikator / Indicator	2020	2021	2022			2023									
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Tagihan Komitmen / Committed Claims	1,037,780	1,213,629	1,498,355	1,525,035	1,447,440	1,472,252	1,491,455	1,516,741	1,455,567	1,466,140	1,419,280	1,495,454	1,560,272	1,548,378	1,703,060
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	42,308	41,525	36,159	37,903	32,934	40,139	41,034	42,487	43,110	44,824	53,829	56,422	60,082	59,775	62,171
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	987,245	1,163,491	1,452,347	1,473,777	1,405,654	1,409,018	1,434,970	1,460,835	1,400,971	1,408,756	1,354,661	1,427,640	1,485,944	1,473,528	1,623,230
- Lainnya / <i>Others</i>	8,227	8,613	9,849	13,355	8,851	23,095	15,452	13,419	11,485	12,561	10,789	11,392	14,245	15,074	17,658
Kewajiban Komitmen / Committed Liabilities	2,820,197	3,113,244	3,330,867	3,363,716	3,664,205	3,453,149	3,496,292	3,503,654	3,503,748	3,533,120	3,503,857	3,562,318	3,610,783	3,637,625	3,779,384
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan facilities to debtors</i>	1,643,288	1,705,175	1,813,451	1,848,402	2,142,859	1,924,267	1,951,645	1,933,400	1,926,261	1,996,490	1,996,559	2,019,165	2,037,765	2,070,549	2,092,125
- <i>Committed</i>	405,603	429,072	467,435	473,255	479,975	513,216	525,977	532,511	536,692	549,901	551,987	561,961	553,939	562,344	567,574
- <i>Uncommitted</i>	1,237,685	1,276,104	1,346,016	1,375,148	1,662,883	1,411,051	1,425,668	1,400,889	1,389,569	1,446,590	1,444,572	1,457,205	1,483,826	1,508,205	1,524,552
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan facilities to other banks</i>	19,402	24,251	20,767	19,079	17,762	18,420	18,446	17,239	17,575	17,645	15,800	15,173	12,508	16,030	15,261
- <i>Committed</i>	4,843	3,874	5,594	4,866	2,897	2,866	2,871	3,298	3,399	3,787	2,851	3,075	4,128	2,903	3,619
- <i>Uncommitted</i>	14,559	20,377	15,173	14,213	14,865	15,554	15,575	13,941	14,176	13,858	12,949	12,098	8,380	13,127	11,642
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	68,511	85,063	97,507	91,893	101,522	88,493	91,480	83,000	84,426	84,408	85,605	81,889	82,858	86,832	95,495
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	1,080,952	1,285,893	1,382,511	1,384,765	1,388,554	1,404,531	1,416,621	1,452,767	1,459,777	1,416,618	1,388,549	1,427,565	1,459,845	1,448,062	1,559,346
- Lainnya / <i>Others</i>	8,044	12,862	16,632	19,577	13,509	17,439	18,099	17,249	15,708	17,960	17,344	18,526	17,808	16,153	17,156
Tagihan Kontinjensi / Contingent Claims	275,006	269,045	271,042	272,191	273,728	267,076	273,224	261,771	262,738	265,017	270,845	281,373	286,833	281,350	291,047
- Garansi yang diterima / <i>Received guarantees</i>	222,265	204,276	247,756	247,083	249,893	243,029	248,145	237,013	237,745	239,446	244,984	255,528	260,573	254,711	262,870
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	44,416	53,711	1,978	2,179	1,811	1,866	1,926	1,909	2,004	2,028	2,084	2,142	2,170	2,197	2,251
- Lainnya / <i>Others</i>	8,325	11,058	21,308	22,928	22,024	22,180	23,154	22,850	22,989	23,543	23,776	23,704	24,089	24,441	25,926
Kewajiban Kontinjensi / Contingent Liabilities	341,684	348,030	311,513	320,310,8774	388,567	351,150	381,873	366,647	359,228	359,407	368,960	377,574	381,617	392,235	395,368
- Garansi yang diberikan / <i>Issued guarantees</i>	338,920	345,453	307,694	316,316	384,200	346,412	377,065	361,640	354,289	354,108	363,289	371,848	375,729	386,208	389,229
- Lainnya / <i>Others</i>	2,764	2,576	3,819	3994.957208	4,367	4,738	4,808	5,006	4,939	5,299	5,671	5,726	5,888	6,027	6,139
Lainnya / Others	566,622	696,230	563,122	570,201	578,345	562,657	559,746	525,585	532,376	538,012	550,784	556,983	564,785	572,357	576,101
- Penerusan Kredit / <i>Channelling</i>	12,966	11,477	7,170	7,125	7,342	7,321	7,422	7,420	7,402	7,445	7,506	7,501	7,615	7,752	7,770
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	500,846	627,791	555,232	562,347	570,265	554,598	551,576	517,413	524,221	529,793	542,487	548,643	556,320	563,731	567,440
- Kredit yang diberikan / <i>Credit disbursed</i>	490,473	548,614	547,645	554,743	562,649	547,209	544,176	510,026	516,853	522,409	535,102	541,253	548,932	557,509	561,193
- Lainnya / <i>Others</i>	10,373	79,177	7,587	7,604	7,616	7,389	7,400	7,387	7,368	7,384	7,385	7,390	7,387	6,223	6,247
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	52,809	56,962	721	730	739	738	748	753	753	774	791	839	851	873	891
- Kredit yang diberikan / <i>Credit disbursed</i>	45,429	49,558	721	730	739	738	748	753	753	774	791	839	851	873	891
- Lainnya / <i>Others</i>	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							
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Tagihan Komitmen / Committed Claims	212,808	272,165	295,564	312,480	330,578	316,520	298,106	313,179	309,168	306,678	306,678	337,301	342,758	351,527	349,762
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding</i>	212,512	271,748	295,479	312,395	330,493	316,439	298,024	313,097	309,088	306,389	306,389	337,219	342,675	351,443	349,676
- Lainnya / <i>Others</i>	296	418	85	85	85	81	83	81	80	289	289	82	83	84	86
Kewajiban Komitmen / Committed Liabilities	653,065	753,808	787,906	778,602	1,057,299	765,540	761,271	787,713	797,579	829,358	829,358	848,757	840,233	860,525	865,869
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan</i>	350,189	377,531	353,652	344,577	610,521	357,461	371,329	372,559	381,578	413,870	413,870	414,242	398,856	407,876	417,526
- <i>Committed</i>	40,703	60,069	54,016	50,850	48,810	49,382	54,836	59,091	66,339	61,372	61,372	64,034	57,024	56,795	62,163
- <i>Uncommitted</i>	309,486	317,462	299,637	293,726	561,712	308,079	316,494	313,468	315,239	352,498	352,498	350,208	341,832	351,081	355,363
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan</i>	4,251	3,379	714	691	702	698	696	693	690	665	665	614	625	946	1,023
- <i>Committed</i>	2,231	785	501	500	508	504	507	506	553	576	576	583	600	506	581
- <i>Uncommitted</i>	2,020	2,594	214	191	193	195	189	187	137	89	89	31	25	440	442
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	34,576	38,007	55,629	50,280	58,082	47,414	47,911	43,162	41,922	41,128	41,128	43,331	45,105	46,532	52,973
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	264,037	334,878	377,813	382,955	387,896	359,872	341,239	371,205	373,296	373,393	373,393	390,474	395,550	405,074	394,248
- Lainnya / <i>Others</i>	12	13	98	99	98	95	96	95	93	303	303	95	96	98	100
Tagihan Kontinjensi / Contingent Claims	84,460	89,772	72,473	74,897	76,846	74,847	76,506	75,733	75,179	75,531	75,531	86,503	87,720	84,515	89,019
- Garansi yang diterima / <i>Received guarantees</i>	51,866	48,934	63,149	65,405	67,206	65,046	66,562	65,654	64,923	65,080	65,080	75,709	76,768	73,418	77,721
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	26,379	33,095	166	169	175	175	178	182	187	187	187	180	175	170	166
- Lainnya / <i>Others</i>	6,215	7,742	9,158	9,322	9,465	9,627	9,767	9,897	10,070	10,264	10,264	10,615	10,776	10,927	11,131
Kewajiban Kontinjensi / Contingent Liabilities	218,809	233,977	186,054	195,297	266,790	237,336	265,037	249,758	242,330	242,275	242,275	256,116	259,188	267,258	270,110
- Garansi yang diberikan / <i>Issued guarantees</i>	217,325	232,373	183,846	192,876	264,067	234,458	262,031	246,563	238,973	238,709	238,709	252,110	254,876	262,764	265,460
- Lainnya / <i>Others</i>	1,484	1,604	2,208	2,421	2,723	2,878	3,006	3,196	3,356	3,566	3,566	4,006	4,311	4,494	4,650
Lainnya / Others	284,230	381,308	329,720	335,086	337,573	330,359	331,865	296,449	301,820	306,059	306,059	320,304	326,884	332,683	337,353
- Penerusan Kredit / <i>Channelling</i>	4,488	4,349	4,736	4,705	4,926	4,906	5,026	5,024	5,008	5,062	5,062	5,132	5,246	5,385	5,403
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	279,604	376,821	324,985	330,381	332,646	325,453	326,839	291,425	296,812	300,997	300,997	315,172	321,637	327,299	331,950
- Kredit yang diberikan / <i>Credit disbursed</i>	276,873	306,652	321,485	326,872	329,137	322,127	323,513	288,099	293,490	297,674	297,674	311,847	318,333	323,994	328,639
- Lainnya / <i>Others</i>	2,731	70,170	3,500	3,509	3,510	3,326	3,326	3,325	3,322	3,323	3,323	3,324	3,304	3,305	3,311
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	139	138	-	-	-	-	-	-	-	-	-	-	-	-	-
- Kredit yang diberikan / <i>Credit disbursed</i>	139	138	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / Indicator	2020	2021	2022					2023							
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Tagihan Komitmen / Committed Claims	7,324	13,570	12,522	16,440	11,454	16,888	17,859	15,992	17,389	15,471	16,307	18,939	14,122	16,614	17,435
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding</i>	885	5,970	4,299	8,839	3,720	7,966	8,104	5,887	8,828	6,835	7,785	9,933	5,222	4,168	4,587
- Lainnya / <i>Others</i>	6,330	7,492	8,115	7,493	7,626	8,814	9,647	9,997	8,453	8,527	8,414	8,898	8,792	12,337	12,739
Kewajiban Komitmen / Committed Liabilities	28,035	40,282	42,042	49,418	42,244	47,773	48,823	46,494	47,528	46,868	47,016	50,007	49,874	44,570	44,981
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan</i>	21,200	20,263	24,490	25,496	27,067	26,892	27,140	26,479	26,258	26,905	26,482	27,084	31,303	29,255	29,195
- <i>Committed</i>	4,826	6,009	7,122	7,261	8,794	8,578	8,303	7,910	8,087	7,897	7,724	7,411	7,524	7,348	7,449
- <i>Uncommitted</i>	16,374	14,253	17,368	18,236	18,274	18,314	18,838	18,569	18,171	19,008	18,758	19,673	23,778	21,907	21,746
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan</i>	826	976	949	952	977	871	907	988	794	527	609	644	580	532	
- <i>Committed</i>	117	69	227	263	366	291	322	415	412	387	262	303	314	285	217
- <i>Uncommitted</i>	709	907	722	689	612	580	586	573	382	367	265	306	330	296	315
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	116	238	264	595	646	530	545	830	705	512	317	270	332	343	335
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	651	9,392	4,286	8,855	3,698	7,816	8,086	5,771	8,730	6,814	7,768	9,894	5,172	4,261	4,708
- Lainnya / <i>Others</i>	5,242	9,414	12,052	13,519	9,856	11,664	12,145	12,427	11,041	11,883	11,922	12,150	12,424	10,130	10,210
Tagihan Kontinjensi / Contingent Claims	8,406	9,050	6,163	6,403	5,938	5,972	6,024	6,091	6,154	6,224	6,267	6,378	6,509	6,582	6,672
- Garansi yang diterima / <i>Received guarantees</i>	1,807	1,726	1,339	1,343	1,255	1,191	1,173	1,174	1,164	1,183	1,194	1,246	1,290	1,311	1,338
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	5,607	6,164	997	1,182	817	865	909	936	979	1,012	1,051	1,095	1,135	1,168	1,208
- Lainnya / <i>Others</i>	992	1,160	3,826	3,878	3,866	3,917	3,942	3,981	4,011	4,029	4,023	4,036	4,084	4,103	4,126
Kewajiban Kontinjensi / Contingent Liabilities	6,066	6,626	7,303	7,062.239904	7,540	5,633	5,129	5,062	5,213	5,638	6,058	6,645	7,340	7,908	7,834
- Garansi yang diberikan / <i>Issued guarantees</i>	5,960	6,518	6,693	6,481	7,002	4,906	4,448	4,361	4,707	5,019	5,361	6,021	6,677	7,298	7,200
- Lainnya / <i>Others</i>	107	108	610	581.3219462	538	727	681	701	506	619	697	623	664	610	633
Lainnya / Others	27,679	26,445	25,714	25,722	26,357	26,032	26,006	26,001	25,720	25,725	26,082	26,090	26,154	26,524	26,502
- Penerusan Kredit / <i>Channelling</i>	1,815	1,786	1,491	1,479	1,480	1,479	1,466	1,465	1,463	1,462	1,460	1,459	1,458	1,457	1,456
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	25,702	24,494	24,222	24,244	24,876	24,553	24,541	24,536	24,257	24,263	24,622	24,631	24,696	25,067	25,046
- Kredit yang diberikan / <i>Credit disbursed</i>	24,965	23,752	23,965	23,986	24,619	24,295	24,284	24,279	24,000	24,006	24,365	24,374	24,439	24,809	24,788
- Lainnya / <i>Others</i>	737	742	257	257	257	257	257	257	257	257	257	257	257	257	257
- Aset produktif yang dihapus tagih / <i>Charged off earning assets</i>	161	165	-	-	-	-	-	-	-	-	-	-	-	-	-
- Kredit yang diberikan / <i>Credit disbursed</i>	161	165	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / Indicator	2020	2021	2022					2023							
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Tagihan Komitmen / Committed Claims	422,255	457,141	613,021	616,699	580,484	646,490	641,521	657,757	642,738	633,758	630,978	642,232	682,399	650,134	737,258
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	42,200	41,417	36,051	37,795	32,826	40,031	40,926	42,379	43,002	44,716	53,721	56,314	59,974	59,667	62,063
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding</i>	378,455	415,020	575,320	573,128	546,517	592,260	594,873	612,037	596,864	585,332	574,963	583,507	617,055	587,834	670,465
- Lainnya / <i>Others</i>	1,600	704	1,649	5,776	1,141	14,200	5,722	3,341	2,872	3,710	2,294	2,412	5,371	2,634	4,729
Kewajiban Komitmen / Committed Liabilities	1,480,366	1,594,010	1,760,106	1,788,279	1,784,971	1,874,122	1,896,448	1,891,919	1,885,227	1,892,635	1,870,994	1,893,920	1,941,521	1,933,317	2,053,200
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan</i>	990,205	1,045,459	1,137,975	1,171,517	1,193,191	1,233,116	1,245,018	1,241,649	1,224,400	1,257,365	1,250,798	1,265,555	1,295,569	1,313,887	1,341,641
- <i>Committed</i>	306,028	314,681	354,351	364,636	372,816	407,525	413,471	417,119	415,648	433,847	437,866	441,279	440,778	450,712	453,559
- <i>Uncommitted</i>	684,176	730,778	783,624	806,881	820,374	825,592	831,547	824,529	808,752	823,518	812,932	824,275	854,791	863,175	888,082
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan</i>	9,616	14,083	14,167	12,984	11,919	12,487	12,406	11,814	12,428	12,486	11,324	12,689	10,822	10,199	9,529
- <i>Committed</i>	2,495	3,020	4,242	4,024	2,023	2,072	2,043	2,377	2,435	2,825	2,088	2,189	3,214	2,113	2,821
- <i>Uncommitted</i>	7,122	11,063	9,925	8,960	9,896	10,415	10,363	9,437	9,994	9,661	9,235	10,501	7,608	8,086	6,707
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	31,550	40,860	36,866	34,877	37,394	36,504	37,910	33,445	38,174	37,077	34,026	31,593	32,873	33,649	36,112
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	446,205	490,173	566,618	562,942	538,922	586,734	595,257	600,284	605,650	579,934	569,519	577,803	596,968	569,656	659,076
- Lainnya / <i>Others</i>	2,790	3,436	4,482	5,959	3,544	5,281	5,858	4,727	4,575	5,774	5,327	6,281	5,288	5,926	6,843
Tagihan Kontinjensi / Contingent Claims	153,744	149,462	171,408	169,469	169,598	165,960	169,672	157,348	159,189	164,732	159,952	165,231	168,678	169,389	173,236
- Garansi yang diterima / <i>Received guarantees</i>	140,667	133,501	162,453	159,099	160,276	156,679	159,576	147,776	149,637	154,853	149,993	155,521	158,804	159,339	161,919
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	11,971	13,814	814	828	819	827	838	790	838	829	849	867	860	859	877
- Lainnya / <i>Others</i>	1,106	2,148	8,140	9,542	8,503	8,453	9,258	8,782	8,713	9,050	9,110	8,842	9,014	9,190	10,441
Kewajiban Kontinjensi / Contingent Liabilities	89,493	84,762	92,057	91,857	93,956	88,989	91,278	92,265	91,067	89,560	92,254	93,597	91,996	93,645	93,541
- Garansi yang diberikan / <i>Issued guarantees</i>	88,320	83,898	91,056	90,864	92,990	87,995	90,296	91,295	90,131	88,586	91,243	92,640	91,083	92,722	92,685
- Lainnya / <i>Others</i>	1,173	864	1,001	993	966	994	982	969	936	974	1,012	957	913	923	856
Lainnya / Others	236,336	268,883	192,951	194,631	199,645	191,483	187,053	188,655	190,358	191,722	195,097	195,929	197,067	198,527	198,592
- Penerusan Kredit / <i>Channelling</i>	6,663	5,342	943	942	935	935	930	931	931	921	921	911	911	911	911
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	181,268	211,684	191,287	192,960	197,971	189,809	185,375	186,971	188,675	190,027	193,386	194,179	195,306	196,744	196,791
- Kredit yang diberikan / <i>Credit disbursed</i>	174,514	203,570	187,609	189,273	194,273	186,155	181,709	183,317	185,037	186,374	189,733	190,522	191,631	194,234	194,263
- Lainnya / <i>Others</i>	6,754	8,115	3,679	3,687	3,698	3,655	3,666	3,653	3,638	3,653	3,653	3,657	3,675	2,510	2,528
- Aset produktif yang dihapus tagih / <i>Charged off earning assets</i>	48,406	51,856	721	730	739	738	748	753	753	774	791	839	851	873	891
- Kredit yang diberikan / <i>Credit disbursed</i>	41,076	44,502	721	730	739	738	748	753	753	774	791	839	851	873	891
- Lainnya / <i>Others</i>	7,330	7,354	-	-	-	-	-	-	-	-	-	-	-	-	-

Tabel 1.15.a.															
Rekening Administratif Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri															
(Branch Offices of Foreign Banks Off-Balance Sheet)															
Miliar Rp (Billion Rp)															
Indikator / Indicator	2020	2021	2022					2023							
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Tagihan Komitmen / Committed Claims	395,393	470,754	577,248	579,416	524,924	492,353	533,969	529,813	486,272	510,233	480,454	496,982	520,992	530,103	598,606
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding</i>	395,393	470,754	577,248	579,416	524,924	492,353	533,969	529,813	486,191	510,200	480,454	496,982	520,992	530,084	598,502
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	81	34	-	-	-	19	103
Kewajiban Komitmen / Committed Liabilities	658,731	725,145	740,813	747,418	779,692	765,714	789,749	777,528	773,414	764,259	764,735	769,634	779,156	799,214	815,334
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan</i>	281,694	261,923	297,334	306,813	312,079	306,797	308,158	292,714	294,026	298,351	305,364	312,285	312,037	319,530	303,764
- <i>Committed</i>	54,046	48,312	51,947	50,508	49,556	47,732	49,368	48,390	46,619	46,785	47,501	49,237	48,612	47,489	44,403
- <i>Uncommitted</i>	227,649	213,611	245,387	256,305	262,523	259,066	258,790	244,323	247,407	251,566	257,863	263,048	263,425	272,041	259,361
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan</i>	4,708	5,813	4,936	4,452	4,164	4,363	4,437	3,744	3,663	3,740	3,431	1,261	417	4,305	4,178
- <i>Committed</i>	-	-	624	79	-	-	-	-	-	-	-	-	-	-	-
- <i>Uncommitted</i>	4,708	5,813	4,312	4,373	4,164	4,363	4,437	3,744	3,663	3,740	3,431	1,261	417	4,305	4,178
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	2,269	5,958	4,748	6,141	5,400	4,045	5,114	5,563	3,625	5,691	4,423	6,695	4,548	6,308	6,075
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	370,059	451,451	433,795	430,013	458,038	450,109	472,040	475,507	472,100	456,477	451,517	449,394	462,155	469,071	501,314
- Lainnya / <i>Others</i>	-	-	-	-	11	400	-	-	-	-	-	-	-	-	4
Tagihan Kontinjensi / Contingent Claims	28,396	20,761	20,997	21,421	21,347	20,296	21,021	22,598	22,215	18,531	21,774	23,262	23,925	20,864	22,120
- Garansi yang diterima / <i>Received guarantees</i>	27,925	20,116	20,815	21,236	21,156	20,114	20,834	22,408	22,021	18,330	21,568	23,051	23,710	20,643	21,892
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	459	637	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / <i>Others</i>	13	9	183	185	190	183	187	190	194	200	206	210	215	221	228
Kewajiban Kontinjensi / Contingent Liabilities	27,316	22,665	26,099	26,095	20,281	19,193	20,430	19,562	20,617	21,934	20,737	21,217	23,094	23,424	23,883
- Garansi yang diberikan / <i>Issued guarantees</i>	27,316	22,665	26,099	26,095	20,141	19,053	20,290	19,422	20,477	21,794	20,597	21,077	23,094	23,424	23,883
- Lainnya / <i>Others</i>	-	-	-	-	140	140	140	140	140	140	140	140	140	140	140
Lainnya / Others	18,376	19,594	14,737	14,762	14,771	14,783	14,821	14,482	14,477	14,506	14,635	14,661	14,680	14,622	13,654
- Penerusan Kredit / <i>Channelling</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	14,273	14,791	14,737	14,762	14,771	14,783	14,821	14,482	14,477	14,506	14,635	14,661	14,680	14,622	13,654
- Kredit yang diberikan / <i>Credit disbursed</i>	14,122	14,640	14,586	14,611	14,620	14,631	14,670	14,330	14,326	14,355	14,484	14,510	14,529	14,471	13,503
- Lainnya / <i>Others</i>	151	151	151	151	151	151	151	151	151	151	151	151	151	151	151
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	4,103	4,803	-	-	-	-	-	-	-	-	-	-	-	-	-
- Kredit yang diberikan / <i>Credit disbursed</i>	4,053	4,752	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / <i>Others</i>	50	51	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Keterangan / Items	2020	2021	2022				2023								
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	23.89	25.66	25.15	25.55	25.62	25.88	26.02	24.76	24.50	26.11	26.80	27.56	27.74	27.43	27.52
- Modal / Capital	1,360,376	1,519,278	1,598,033	1,625,967	1,649,203	1,665,301	1,684,115	1,612,469	1,601,181	1,630,159	1,657,972	1,673,395	1,697,736	1,709,467	1,730,717
- ATMR / Risk Weighted Assets	5,693,416	5,919,917	6,353,707	6,364,102	6,437,288	6,433,886	6,473,559	6,512,347	6,536,554	6,242,746	6,185,520	6,071,727	6,119,496	6,231,041	6,288,499
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	22.24	24.06	23.52	23.90	24.09	24.39	24.52	23.28	23.00	24.56	25.24	25.97	26.14	25.86	25.84
- Modal Inti (Tier I) / Core Capital (Tier I)	1,266,316	1,424,392	1,494,596	1,521,185	1,550,607	1,569,235	1,587,350	1,515,866	1,503,345	1,533,182	1,561,478	1,576,787	1,599,520	1,611,586	1,625,052
- ATMR / Risk Weighted Assets	5,693,416	5,919,917	6,353,707	6,364,102	6,437,288	6,433,886	6,473,559	6,512,347	6,536,554	6,242,746	6,185,520	6,071,727	6,119,496	6,231,041	6,288,499
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1.59	1.85	2.49	2.49	2.45	3.07	2.78	2.80	2.75	2.72	2.76	2.79	2.77	2.76	2.76
- Laba sebelum pajak / Profit	134,529	168,047	244,373	245,198	242,903	319,838	289,688	291,684	286,607	283,264	287,483	290,591	289,640	289,268	290,002
- Rata-rata total aset / Average total assets	8,440,183	9,075,206	9,802,495	9,854,294	9,912,750	#####	#####	10,424,503	10,416,957	10,402,748	10,420,795	10,428,114	10,438,811	10,466,060	10,498,898
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	86.58	83.55	77.55	77.54	78.70	86.25	82.16	79.48	78.70	77.61	77.39	77.56	77.17	76.34	76.37
- Biaya Operasional / Operating Expenses	849,954	856,794	704,642	778,010	900,323	167,571	222,534	282,591	353,989	410,191	493,156	588,432	655,751	703,629	786,190
- Pendapatan Operasional / Operating Income	981,650	1,025,464	908,654	1,003,408	1,143,976	194,290	270,846	355,549	449,790	528,545	637,268	758,717	849,720	921,756	1,029,463
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	4.45	4.63	4.79	4.79	4.80	4.97	4.81	4.86	4.86	4.88	4.90	4.95	4.97	4.96	4.95
- Pendapatan bunga bersih / Interest income net	361,932	407,834	454,543	456,270	460,243	499,408	483,292	488,477	487,934	489,373	491,367	496,349	499,243	499,415	499,863
- Rata-rata total aset produktif / Average total earning assets	8,136,641	8,803,063	9,481,190	9,533,206	9,587,154	#####	#####	10,055,069	10,032,593	10,020,597	10,026,778	10,035,995	10,049,052	10,073,989	10,102,428
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	82.54	77.49	80.09	79.73	78.98	79.54	80.00	80.79	81.09	82.35	82.85	82.98	83.40	84.00	84.33
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	5,235,027	5,512,366	6,019,762	6,028,889	6,100,964	5,990,270	6,051,731	6,114,349	6,132,060	6,239,951	6,312,779	6,337,578	6,388,354	6,480,552	6,545,469
- Total Dana Pihak Ketiga / Total Third Party Funds	6,342,538	7,114,041	7,516,216	7,561,382	7,724,561	7,530,843	7,564,473	7,568,139	7,561,847	7,577,105	7,619,675	7,637,902	7,659,505	7,714,502	7,762,073
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	18.91	20.01	15.10	16.07	16.23	15.42	15.66	16.22	15.86	14.12	14.19	13.77	13.68	13.03	13.27
- Aset Likuid Primer / Primary Liquid Asset	1,009,045	1,174,590	881,984	970,832	1,047,654	931,841	962,640	1,016,815	994,418	843,536	871,797	790,990	806,475	789,451	843,872
- Aset Likuid Sekunder / Secondary Liquid assets	651,176	760,137	675,423	695,492	669,416	673,715	669,477	676,331	654,169	618,607	620,062	651,087	632,055	602,695	588,818
- Total Aset / Total Assets	8,780,681	9,670,515	#####	#####	#####	#####	#####	#####	#####	10,440,073	10,394,319	10,355,025	10,511,028	10,472,028	10,513,690

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							
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	18.82	21.39	21.44	21.52	21.20	21.36	21.65	19.75	19.19	20.91	22.10	22.54	22.76	22.63	22.84
- Modal / Capital	462,629	561,942	596,071	603,091	608,371	617,650	627,545	579,348	565,617	580,375	592,693	605,204	613,404	620,033	633,749
- ATMR / Risk Weighted Assets	2,458,280	2,627,678	2,780,568	2,802,532	2,869,649	2,891,278	2,898,428	2,933,173	2,948,188	2,776,047	2,682,218	2,685,412	2,694,736	2,739,641	2,774,850
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	17.52	19.85	19.94	20.02	19.80	20.02	20.31	18.41	17.84	19.49	20.63	21.06	21.29	21.15	21.15
- Modal Inti (Tier I) / Core Capital (Tier I)	430,786	521,477	554,332	561,124	568,213	578,852	588,581	540,091	526,010	541,146	553,386	565,491	573,736	579,439	586,864
- ATMR / Risk Weighted Assets	2,458,280	2,627,678	2,780,568	2,802,532	2,869,649	2,891,278	2,898,428	2,933,173	2,948,188	2,776,047	2,682,218	2,685,412	2,694,736	2,739,641	2,774,850
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1.43	2.16	3.13	3.11	3.05	3.28	3.18	3.37	3.22	3.15	3.31	3.36	3.33	3.36	3.36
- Laba sebelum pajak / Profit	51,975	84,875	132,692	132,639	131,436	151,254	145,772	154,065	146,734	143,278	150,930	153,315	152,214	153,841	154,176
- Rata-rata total aset / Average total assets	3,626,978	3,932,076	4,239,050	4,267,764	4,306,153	4,607,798	4,588,998	4,577,459	4,563,879	4,555,130	4,562,825	4,563,192	4,565,711	4,577,165	4,592,056
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	86.62	81.66	69.61	69.19	72.35	86.79	80.67	74.75	72.95	71.60	69.65	68.71	68.92	68.92	68.41
- Biaya Operasional / Operating Expenses	342,975	378,705	252,438	272,456	343,300	83,087	101,316	113,971	132,227	150,748	173,393	197,264	225,998	257,010	279,353
- Pendapatan Operasional / Operating Income	395,943	463,761	362,664	393,763	474,496	95,734	125,586	152,461	181,257	210,551	248,945	287,113	327,922	372,914	408,378
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	4.63	5.16	5.32	5.26	5.24	5.19	4.99	5.06	5.08	5.11	5.14	5.20	5.24	5.26	5.23
- Pendapatan bunga bersih / Interest income net	163,746	199,656	221,495	220,587	221,739	233,787	224,294	226,501	226,822	227,361	229,005	231,347	233,258	234,896	234,104
- Rata-rata total aset produktif / Average total earning assets	3,539,589	3,870,328	4,164,778	4,193,332	4,228,754	4,505,434	4,492,686	4,480,575	4,460,724	4,450,658	4,451,356	4,451,241	4,452,622	4,462,429	4,475,925
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	85.13	82.50	83.36	83.12	80.82	83.00	84.08	85.93	86.46	87.43	87.41	89.07	89.35	89.31	90.20
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2,445,965	2,623,165	2,830,182	2,846,207	2,894,142	2,843,202	2,868,053	2,914,190	2,912,016	2,976,500	3,018,122	3,042,329	3,077,444	3,125,508	3,162,938
- Total Dana Pihak Ketiga / Total Third Party Funds	2,873,149	3,179,487	3,395,154	3,424,332	3,581,139	3,425,535	3,411,294	3,391,548	3,367,904	3,404,557	3,452,904	3,415,718	3,444,439	3,499,801	3,506,445
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	17.53	16.41	12.98	14.86	14.23	13.78	13.73	13.85	12.63	11.52	11.95	11.07	10.83	10.29	10.81
- Aset Likuid Primer / Primary Liquid Asset	414,449	395,658	322,697	390,933	401,380	367,839	373,037	366,810	332,418	314,822	337,918	274,510	278,112	277,398	307,674
- Aset Likuid Sekunder / Secondary Liquid assets	254,901	301,992	265,897	285,753	271,583	267,288	254,357	264,076	239,039	205,861	211,948	230,846	218,220	203,136	203,357
- Total Aset / Total Assets	3,818,584	4,251,749	4,535,103	4,554,898	4,728,435	4,607,798	4,570,199	4,554,379	4,523,138	4,520,136	4,601,300	4,565,395	4,583,346	4,668,797	4,726,072

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							
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	22.11	22.77	22.54	23.40	23.59	23.67	23.43	22.78	22.39	22.55	22.56	24.84	24.70	24.61	24.36
- Modal / Capital	89,468	97,305	99,398	102,861	104,310	107,210	106,390	104,141	102,945	103,810	105,219	106,054	106,809	107,188	107,022
- ATMR / Risk Weighted Assets	404,641	427,260	441,064	439,522	442,232	452,909	454,072	457,235	459,680	460,383	466,459	426,879	432,419	435,589	439,330
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	20.43	21.00	20.53	21.28	21.65	21.77	21.53	20.88	20.50	20.65	20.67	22.78	22.64	22.55	22.32
- Modal Inti (Tier I) / Core Capital (Tier I)	82,670	89,726	90,530	93,510	95,764	98,604	97,760	95,476	94,243	95,072	96,408	97,225	97,907	98,238	98,041
- ATMR / Risk Weighted Assets	404,641	427,260	441,064	439,522	442,232	452,909	454,072	457,235	459,680	460,383	466,459	426,879	432,419	435,589	439,330
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2.04	2.03	2.16	2.13	2.12	2.31	1.95	1.95	1.82	1.90	1.98	1.93	1.95	1.98	1.95
- Laba sebelum pajak / Profit	14,433	15,802	17,667	17,482	17,474	19,481	16,417	16,441	15,388	16,087	16,862	16,466	16,677	16,948	16,755
- Rata-rata total aset / Average total assets	706,917	779,783	817,254	822,036	825,593	841,708	840,278	842,629	844,949	846,209	849,582	851,600	854,176	856,509	861,034
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	80.60	79.38	75.51	75.91	76.38	77.54	78.30	78.72	79.81	78.94	77.98	79.02	78.84	78.64	79.08
- Biaya Operasional / Operating Expenses	59,823	61,033	46,021	51,252	57,197	5,642	9,973	15,330	20,553	25,484	30,244	36,721	42,054	47,538	53,630
- Pendapatan Operasional / Operating Income	74,224	76,892	60,949	67,519	74,886	7,277	12,737	19,473	25,754	32,281	38,785	46,468	53,344	60,446	67,820
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	5.72	5.72	5.78	5.77	5.76	5.24	5.21	5.33	5.35	5.38	5.41	5.67	5.69	5.46	5.49
- Pendapatan bunga bersih / Interest income net	38,826	42,834	45,179	45,397	45,542	42,037	41,878	42,992	43,083	43,430	43,773	45,932	46,293	44,592	45,050
- Rata-rata total aset produktif / Average total earning assets	678,925	749,355	781,982	787,014	790,313	802,241	803,680	806,151	805,498	806,581	809,601	810,631	813,538	815,985	820,386
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	83.15	75.87	72.70	74.46	77.87	78.06	78.76	78.50	77.64	78.63	79.68	78.48	80.06	81.09	77.09
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	466,977	492,338	509,127	512,652	517,187	511,418	516,640	523,507	524,446	529,289	535,300	537,311	544,285	549,554	550,357
- Total Dana Pihak Ketiga / Total Third Party Funds	561,619	648,918	700,336	688,483	664,150	655,181	655,955	666,850	675,444	673,177	671,808	684,647	679,838	677,670	713,914
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	16.12	17.02	16.31	14.03	14.41	12.01	11.67	12.97	14.38	11.57	12.88	11.68	12.36	11.82	13.82
- Aset Likuid Primer / Primary Liquid Asset	92,289	103,468	97,505	76,138	78,172	54,844	50,840	58,745	69,862	49,278	63,971	54,394	61,570	62,011	78,122
- Aset Likuid Sekunder / Secondary Liquid assets	25,053	36,398	45,095	45,929	46,423	46,272	47,057	51,124	52,654	49,243	47,639	46,491	46,230	41,474	46,531
- Total Aset / Total Assets	727,860	821,803	874,255	869,851	864,727	841,708	838,847	847,331	851,909	851,251	866,448	863,706	872,208	875,169	901,762

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							
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	25.48	26.77	25.72	26.35	27.03	27.86	27.73	26.93	27.14	28.62	28.83	29.69	29.77	29.28	29.26
- Modal / Capital	644,848	693,681	727,136	743,647	762,944	770,529	774,588	756,970	761,720	769,835	782,082	783,442	794,494	796,742	800,661
- ATMR / Risk Weighted Assets	2,531,202	2,591,659	2,827,404	2,822,112	2,822,508	2,765,388	2,793,411	2,810,387	2,807,045	2,689,682	2,713,037	2,638,342	2,668,592	2,721,510	2,736,517
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	23.39	25.05	23.95	24.56	25.36	26.19	26.07	25.30	25.47	26.90	27.14	27.98	28.02	27.61	27.55
- Modal Inti (Tier I) / Core Capital (Tier I)	591,966	649,159	677,266	693,114	715,819	724,371	728,229	710,957	714,886	723,589	736,448	738,165	747,735	751,413	754,000
- ATMR / Risk Weighted Assets	2,531,202	2,591,659	2,827,404	2,822,112	2,822,508	2,765,388	2,793,411	2,810,387	2,807,045	2,689,682	2,713,037	2,638,342	2,668,592	2,721,510	2,736,517
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1.56	1.59	2.04	2.05	2.00	2.99	2.49	2.35	2.43	2.41	2.31	2.34	2.34	2.29	2.31
- Laba sebelum pajak / Profit	56,525	62,225	86,729	87,476	85,942	132,551	111,197	105,250	109,087	108,132	103,713	105,146	105,292	103,375	104,243
- Rata-rata total aset / Average total assets	3,615,981	3,917,964	4,260,813	4,274,461	4,290,349	4,436,664	4,459,677	4,480,130	4,484,364	4,480,539	4,487,799	4,494,510	4,498,835	4,508,487	4,516,737
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	84.66	80.92	75.01	75.01	75.52	74.05	73.46	74.67	73.97	73.57	74.79	74.13	73.99	74.27	74.11
- Biaya Operasional / Operating Expenses	298,258	265,507	218,446	242,634	267,455	31,547	51,365	77,708	103,624	125,861	154,448	176,425	200,433	225,154	251,133
- Pendapatan Operasional / Operating Income	352,287	328,131	291,234	323,478	354,173	42,599	69,926	104,065	140,083	171,067	206,499	238,000	270,907	303,164	338,858
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	4.24	4.15	4.33	4.36	4.39	4.79	4.63	4.65	4.63	4.64	4.64	4.63	4.64	4.62	4.62
- Pendapatan bunga bersih / Interest income net	146,132	156,075	176,800	178,682	180,767	203,900	198,196	199,554	198,869	199,185	199,140	199,412	199,938	199,844	200,387
- Rata-rata total aset produktif / Average total earning assets	3,449,883	3,757,028	4,086,367	4,101,069	4,117,729	4,259,654	4,280,574	4,292,561	4,292,638	4,292,381	4,295,864	4,305,409	4,313,008	4,324,030	4,333,104
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	78.76	72.39	78.81	77.99	77.70	77.02	77.09	77.10	77.29	78.64	79.55	78.64	79.10	80.19	80.84
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2,144,164	2,229,008	2,491,571	2,483,908	2,506,684	2,459,985	2,490,834	2,504,296	2,524,459	2,560,696	2,583,487	2,588,521	2,599,764	2,632,714	2,658,678
- Total Dana Pihak Ketiga / Total Third Party Funds	2,722,257	3,079,110	3,161,659	3,184,781	3,226,257	3,193,895	3,230,987	3,248,238	3,266,108	3,256,228	3,247,586	3,291,730	3,286,558	3,282,964	3,288,907
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	19.08	22.66	15.18	15.48	16.39	14.86	15.28	14.68	16.37	14.43	13.87	13.95	13.50	12.87	12.86
- Aset Likuid Primer / Primary Liquid Asset	406,531	569,756	341,034	360,911	423,388	349,770	364,472	417,115	423,204	330,761	315,157	307,328	290,594	278,536	291,374
- Aset Likuid Sekunder / Secondary Liquid assets	318,331	372,862	322,909	321,922	308,317	309,535	320,358	315,215	313,136	315,046	312,346	325,245	320,718	311,621	298,968
- Total Aset / Total Assets	3,798,635	4,160,554	4,372,615	4,410,947	4,465,116	4,436,664	4,482,690	4,989,682	4,497,065	4,474,352	4,524,101	4,534,773	4,529,110	4,585,703	4,590,988

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								
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	54.61	60.86	57.58	58.80	57.31	52.39	53.59	55.21	53.13	55.63	54.96	55.65	56.53	55.49	56.03
- Modal / Capital	163,432	166,351	175,428	176,369	173,578	169,911	175,593	172,010	170,899	176,138	177,978	178,695	183,029	185,504	189,285
- ATMR / Risk Weighted Assets	299,293	273,320	304,670	299,937	302,899	324,312	327,647	311,553	321,641	316,634	323,806	321,094	323,748	334,302	337,802
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	53.76	60.01	56.61	57.82	56.39	51.62	52.73	54.35	52.30	54.76	54.12	54.78	55.64	54.59	55.11
- Modal Inti (Tier I) / Core Capital (Tier I)	160,894	164,030	172,468	173,437	170,811	167,407	172,781	169,342	168,205	173,375	175,236	175,906	180,142	182,496	186,147
- ATMR / Risk Weighted Assets	299,293	273,320	304,670	299,937	302,899	324,312	327,647	311,553	321,641	316,634	323,806	321,094	323,748	334,302	337,802
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2.37	1.16	1.50	1.55	1.64	3.15	3.09	3.04	2.94	3.03	3.07	3.02	2.97	2.88	2.80
- Laba sebelum pajak / Profit	11,596	5,145	7,285	7,601	8,051	16,551	16,302	15,928	15,398	15,767	15,978	15,663	15,457	15,104	14,827
- Rata-rata total aset / Average total assets	490,307	445,383	485,378	490,033	490,655	525,127	527,765	524,286	523,766	520,870	520,589	518,812	520,089	523,899	529,072
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	93.53	96.73	96.87	96.81	96.65	97.15	95.66	95.01	95.02	94.29	94.43	95.13	94.80	93.90	94.25
- Biaya Operasional / Operating Expenses	148,897	151,548	187,737	211,669	232,371	47,295	59,880	75,583	97,585	108,098	135,071	178,022	187,266	173,927	202,074
- Pendapatan Operasional / Operating Income	159,196	156,679	193,806	218,648	240,421	48,680	62,597	79,550	102,696	114,646	143,038	187,136	197,548	185,231	214,407
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	2.83	2.17	2.47	2.57	2.71	4.16	3.96	4.08	4.04	4.12	4.14	4.19	4.20	4.26	4.30
- Pendapatan bunga bersih / Interest income net	13,228	9,269	11,069	11,605	12,194	19,683	18,924	19,431	19,160	19,397	19,449	19,658	19,754	20,082	20,323
- Rata-rata total aset produktif / Average total earning assets	468,244	426,351	448,063	451,792	450,357	473,481	477,655	475,782	473,733	470,977	469,957	468,714	469,884	471,545	473,013
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	95.91	81.28	72.91	70.56	72.31	68.56	66.18	65.91	67.81	71.34	71.09	68.92	67.10	68.00	68.63
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	177,922	167,855	188,882	186,122	182,951	175,665	176,204	172,356	171,138	173,466	175,871	169,416	166,861	172,777	173,496
- Total Dana Pihak Ketiga / Total Third Party Funds	185,513	206,526	259,066	263,786	253,015	256,233	266,237	261,503	252,391	243,143	247,377	245,807	248,670	254,067	252,806
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	34.13	35.42	30.42	34.43	35.90	39.99	41.85	42.54	41.80	38.71	39.08	40.00	42.17	39.32	35.90
- Aset Likuid Primer / Primary Liquid Asset	95,776	105,708	120,749	142,849	144,713	159,388	174,290	174,145	168,934	148,676	154,751	154,759	176,199	171,507	166,702
- Aset Likuid Sekunder / Secondary Liquid assets	52,892	48,885	41,523	41,888	43,093	50,619	47,705	45,915	49,340	48,457	48,130	48,506	46,888	46,464	39,961
- Total Aset / Total Assets	435,602	436,409	533,465	536,581	523,177	525,127	530,404	517,328	522,207	509,287	519,180	508,154	529,026	554,381	575,625

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							
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
- Bank Persero / State Owned Banks	3,818,584	4,251,749	4,535,103	4,554,898	4,728,442	4,607,798	4,570,199	4,554,379	4,523,138	4,520,136	4,601,300	4,565,395	4,583,346	4,668,797	4,726,078
- BPD / Regional Development Banks	763,879	861,329	951,744	944,056	938,286	911,407	908,479	918,604	921,575	919,887	936,091	932,762	940,617	945,728	977,185
- Bank Swasta Nasional / Domestic Private Banks	4,159,829	4,562,817	4,793,747	4,839,319	4,923,416	4,887,850	4,938,451	4,989,682	4,965,438	4,939,578	4,995,530	5,023,720	4,996,425	5,066,066	5,066,477
- Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks	435,602	436,409	533,465	536,581	523,177	525,127	530,404	517,328	522,207	509,287	519,180	508,154	529,026	554,381	575,625
Total	9,177,894	10,112,304	10,814,058	10,874,853	11,113,321	10,932,183	10,947,533	10,979,992	10,932,358	10,888,888	11,052,100	11,030,031	11,049,414	11,234,971	11,345,365

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

Kelompok Bank / Group of Banks	Desember 2019				Desember 2021				Oktober 2022				Desember 2022				Oktober 2023			
	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun
Bank Persero / State Owned Banks	-	-	-	4	-	-	-	4	-	-	-	4	-	-	-	4	-	-	-	4
BPD / Regional Development Banks	-	7	16	4	-	5	18	4	-	3	20	4	-	2	21	4	-	3	19	5
Bank Swasta Nasional / Domestic Private Banks	2	25	26	18	1	22	27	20	-	12	37	19	-	11	37	20	-	10	37	20
Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks	-	-	5	3	-	1	4	3	1	-	3	4	-	-	3	4	-	-	2	5
Total	2	32	47	29	1	28	49	31	1	15	60	31	-	13	61	32	-	13	58	34

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

Indikator / Indicator	2020	2021	2022					2023							
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Aset Produktif Neraca / Earning Assets	7,720,284	8,262,969	8,818,003	8,978,683	8,981,890	8,985,882	9,034,064	9,011,708	8,972,375	9,073,268	9,157,898	9,206,652	9,242,975	9,394,226	9,460,922
a. Lancar / Current	7,319,912	7,858,621	8,394,103	8,556,069	8,592,333	8,561,622	8,580,941	8,583,800	8,512,530	8,621,586	8,686,226	8,732,133	8,758,627	8,926,582	8,991,626
b. Dalam Perhatian Khusus / Special Mention	235,325	232,695	255,639	258,513	236,947	264,792	292,696	271,761	301,277	290,468	314,161	311,301	320,623	305,772	306,596
c. Kurang Lancar / Sub-Standard	27,704	20,873	19,828	17,751	17,650	22,670	19,897	17,605	24,343	21,161	21,779	26,403	22,799	21,174	23,874
d. Diragukan / Doubtful	13,637	19,234	27,362	26,161	24,636	24,556	29,011	29,896	27,586	28,097	27,214	25,793	28,159	28,567	25,957
e. Macet / Loss	123,706	131,545	121,071	120,189	110,324	112,243	111,519	108,647	106,639	111,955	108,518	111,022	112,766	112,131	112,868
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	2,061,121	2,150,274	2,228,183	2,269,595	2,640,878	2,372,715	2,433,614	2,389,073	2,373,458	2,444,226	2,453,701	2,480,158	2,499,499	2,550,714	2,581,175
a. Lancar / Current	2,028,854	2,116,745	2,193,436	2,235,467	2,539,847	2,339,406	2,398,640	2,355,815	2,338,762	2,410,610	2,422,605	2,446,969	2,466,602	2,517,604	2,548,057
b. Dalam Perhatian Khusus / Special Mention	27,927	29,462	31,396	30,781	74,231	29,340	31,351	29,723	31,141	29,768	27,102	29,396	29,227	29,267	29,336
c. Kurang Lancar / Sub-Standard	1,968	879	848	823	1,004	950	1,014	948	1,065	1,101	1,529	1,205	1,172	1,351	1,265
d. Diragukan / Doubtful	228	213	208	201	218	301	391	307	296	379	344	317	332	290	387
e. Macet / Loss	2,144	2,975	2,294	2,323	25,579	2,717	2,219	2,279	2,194	2,367	2,122	2,271	2,166	2,202	2,131
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	169,387	175,719	171,612	167,447	179,410	163,437	164,050	159,683	162,123	165,060	161,506	167,011	167,394	165,715	166,481
Kredit kepada Bank Lain / Interbank Loans	66,058	52,051	67,055	70,504	74,057	71,956	70,495	71,060	70,230	67,249	67,208	66,127	65,591	70,251	72,440
a. Lancar / Current	65,963	52,028	66,975	70,424	73,999	71,866	70,399	70,968	70,124	67,153	67,065	66,051	65,506	70,174	72,373
b. Dalam Perhatian Khusus / Special Mention	35	13	59	59	31	40	39	33	41	29	91	24	13	8	0
c. Kurang Lancar / Sub-Standard	-	-	13	12	17	34	6	2	7	8	6	6	26	6	9
d. Diragukan / Doubtful	-	0	6	2		6	28	22	8	1	2	2	-	20	20
e. Macet / Loss	59	10	1	7	9	9	23	35	49	57	44	44	45	44	37
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	59	10	21	21	26	49	49	59	64	66	52	52	71	70	67

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

Indikator / Indicator	2020	2021	2022					2023							
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Aset Produktif Neraca / Earning Assets	3,416,538	3,782,349	3,966,258	4,067,618	4,098,278	4,095,283	4,092,469	4,088,234	4,087,798	4,085,850	4,113,656	4,124,388	4,144,330	4,228,719	4,259,189
a. Lancar / Current	3,220,311	3,577,917	3,742,012	3,843,392	3,897,989	3,867,315	3,847,747	3,857,858	3,843,538	3,843,695	3,870,542	3,873,164	3,893,840	3,978,339	4,010,491
b. Dalam Perhatian Khusus / Special Mention	108,285	118,199	139,947	142,778	124,276	147,008	162,598	152,291	164,815	160,846	166,313	171,522	170,155	171,428	170,957
c. Kurang Lancar / Sub-Standard	16,956	9,601	9,796	8,672	7,980	12,540	10,815	9,451	13,906	10,729	11,193	13,352	12,069	10,546	11,513
d. Diragukan / Doubtful	7,277	11,727	14,830	13,696	12,758	12,504	15,415	16,614	15,526	20,487	19,394	17,663	19,209	19,828	17,904
e. Macet / Loss	63,709	64,905	59,673	59,080	55,274	55,917	55,894	52,020	50,012	50,093	46,213	48,686	49,056	48,578	48,325
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	606,341	651,290	593,842	588,425	933,372	640,031	681,967	662,976	663,163	694,371	707,362	710,749	699,919	719,074	737,957
a. Lancar / Current	595,211	636,055	580,668	574,812	849,906	625,750	667,090	647,469	648,008	679,269	695,063	696,587	685,675	704,607	723,559
b. Dalam Perhatian Khusus / Special Mention	8,859	12,943	11,377	11,794	58,294	11,920	12,934	13,560	13,193	13,043	10,281	12,153	12,183	12,396	12,374
c. Kurang Lancar / Sub-Standard	965	148	145	153	149	168	190	201	292	269	290	297	313	439	340
d. Diragukan / Doubtful	177	138	113	137	145	126	171	195	185	310	248	197	190	170	278
e. Macet / Loss	1,129	2,007	1,539	1,529	24,877	2,067	1,582	1,552	1,484	1,481	1,480	1,517	1,558	1,462	1,406
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	90,213	88,525	86,096	83,268	101,184	83,321	84,067	80,031	81,405	83,368	78,818	81,711	82,396	81,023	79,765
Kredit kepada Bank Lain / Interbank Loans	10,240	7,796	9,870	10,047	9,086	9,215	7,988	7,862	8,474	8,706	9,110	9,255	9,341	9,987	10,524
a. Lancar / Current	10,187	7,791	9,870	10,047	9,086	9,215	7,988	7,862	8,474	8,706	9,110	9,255	9,341	9,987	10,524
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	0	0	0	-	-	-	-	0
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	53	4	-	-	-	-	-	-	-	-	-	-	-	-	-
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	53	4	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / Indicator	2020	2021	2022					2023							
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Aset Produktif Neraca / Earning Assets	624,946	679,494	718,397	731,584	717,049	714,665	726,725	733,306	729,790	738,324	740,430	747,273	755,706	758,238	779,227
a. Lancar / Current	601,918	657,302	695,701	708,547	697,212	689,669	700,840	708,978	703,713	712,380	714,246	720,884	729,061	731,703	752,150
b. Dalam Perhatian Khusus / Special Mention	9,539	9,137	10,194	10,540	8,302	12,995	13,732	11,947	13,221	12,850	13,330	12,842	12,964	13,308	13,141
c. Kurang Lancar / Sub-Standard	373	632	702	667	491	822	758	664	887	989	927	1,452	1,078	880	1,237
d. Diragukan / Doubtful	675	756	788	703	656	618	692	1,001	1,012	1,023	1,042	989	1,128	1,157	1,141
e. Macet / Loss	12,442	11,667	11,011	11,127	10,388	10,560	10,702	10,715	10,957	11,082	10,884	11,106	11,474	11,190	11,557
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	26,782	26,230	29,905	30,940	33,136	30,740	30,561	30,193	29,904	30,477	29,901	31,155	36,059	35,547	35,414
a. Lancar / Current	26,051	25,571	29,210	30,145	32,790	30,205	29,921	29,576	29,273	29,912	29,370	30,483	35,404	34,889	34,816
b. Dalam Perhatian Khusus / Special Mention	71	152	275	380	79	272	378	338	368	288	262	391	362	353	233
c. Kurang Lancar / Sub-Standard	4	4	5	1	5	6	8	19	3	19	1	13	17	24	75
d. Diragukan / Doubtful	2	2	8	8	2	7	8	5	8	5	18	12	5	6	25
e. Macet / Loss	653	501	407	406	259	250	247	254	252	252	249	255	271	273	265
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	14,149	13,563	12,922	12,912	11,801	12,263	12,415	12,659	13,119	13,371	13,123	13,829	13,974	13,531	14,300
Kredit kepada Bank Lain / Interbank Loans	4,756	4,407	7,616	7,565	8,400	8,062	8,029	8,129	8,171	8,143	8,385	8,334	8,227	7,958	8,063
a. Lancar / Current	4,743	4,406	7,583	7,532	8,389	8,029	7,995	8,096	8,129	8,101	8,341	8,296	8,190	7,922	8,033
b. Dalam Perhatian Khusus / Special Mention	13	-	33	33	11	32	25	24	26	26	30	24	4	4	-
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	2	7	6	6	6	26	6	9
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	8	1	-	-	-	20	20
e. Macet / Loss	0	0	1	1	0	0	9	9	0	9	8	8	7	7	-
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	0	0	1	1	0	0	9	10	16	16	14	14	33	33	30

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							
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Aset Produktif Neraca / Earning Assets	3,343,329	3,500,624	3,771,852	3,818,072	3,807,307	3,810,966	3,845,202	3,839,470	3,808,920	3,892,763	3,945,637	3,971,265	3,975,351	4,034,489	4,042,946
a. Lancar / Current	3,173,789	3,333,913	3,605,440	3,653,373	3,648,405	3,649,895	3,672,952	3,676,472	3,628,667	3,719,975	3,755,682	3,786,173	3,780,096	3,855,469	3,861,051
b. Dalam Perhatian Khusus / Special Mention	108,345	99,169	98,794	97,647	96,575	97,230	108,703	99,886	116,108	108,547	124,705	117,772	128,201	112,021	113,563
c. Kurang Lancar / Sub-Standard	9,807	9,055	8,423	8,260	9,021	9,157	8,163	7,330	9,451	9,288	9,317	11,275	9,333	9,406	10,804
d. Diragukan / Doubtful	5,504	6,501	11,310	11,684	11,142	11,356	12,816	12,195	11,048	6,500	6,696	7,050	7,724	7,484	6,819
e. Macet / Loss	45,885	51,986	47,885	47,107	42,164	43,329	42,568	43,588	43,647	48,454	49,237	48,995	49,997	50,107	50,710
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	1,112,010	1,176,394	1,271,318	1,306,730	1,332,586	1,367,685	1,383,087	1,374,461	1,361,406	1,389,801	1,382,624	1,396,937	1,423,425	1,442,526	1,469,904
a. Lancar / Current	1,100,809	1,165,871	1,258,479	1,295,501	1,323,689	1,357,167	1,371,877	1,365,400	1,350,191	1,379,229	1,371,489	1,386,518	1,412,886	1,432,657	1,460,009
b. Dalam Perhatian Khusus / Special Mention	10,639	9,846	12,052	10,424	8,020	9,642	10,320	8,261	10,447	9,781	10,376	9,548	9,765	8,990	9,062
c. Kurang Lancar / Sub-Standard	206	191	446	466	470	408	384	319	303	348	328	304	340	329	325
d. Diragukan / Doubtful	30	55	71	41	56	155	200	94	88	50	66	93	122	103	68
e. Macet / Loss	326	432	270	298	351	314	305	388	377	393	364	473	311	447	440
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	61,758	68,219	68,405	67,856	63,204	64,717	64,436	63,913	64,913	65,033	66,009	68,190	67,828	67,877	69,166
Kredit kepada Bank Lain / Interbank Loans	46,923	36,574	44,359	46,418	49,413	47,757	47,749	48,503	47,756	46,057	45,629	45,198	44,671	44,874	45,485
a. Lancar / Current	46,894	36,556	44,313	46,372	49,366	47,700	47,687	48,445	47,693	46,004	45,530	45,160	44,624	44,833	45,448
b. Dalam Perhatian Khusus / Special Mention	23	13	26	26	21	8	14	10	15	3	61	0	10	4	0
c. Kurang Lancar / Sub-Standard	-	-	13	12	17	34	6	-	-	2	2	2	-	-	-
d. Diragukan / Doubtful	-	-	6	2		6	28	22	-	-	-	-	-	-	-
e. Macet / Loss	6	6	1	7	9	9	15	26	48	48	36	36	38	37	37
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	6	6	20	20	26	49	48	48	48	50	38	38	38	37	37

Tabel 1.27.a.															
Aset Produktif Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri dan Kualitas Kredit Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri kepada Bank Lain															
(Earning Assets of Branch Offices of Foreign Banks and Credit Quality of Foreign Owned Banks to Other Bank)															
Miliar Rp (Billion Rp)															
Indikator / Indicator	2020	2021	2022					2023							
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Aset Produktif Neraca / Earning Assets	335,470	300,502	303,447	361,409	359,256	364,969	369,669	350,699	363,355	356,331	358,176	363,726	367,589	372,780	379,560
a. Lancar / Current	323,894	289,489	292,845	350,758	348,727	354,743	359,402	340,491	352,660	345,536	345,756	351,912	355,630	361,070	367,934
b. Dalam Perhatian Khusus / Special Mention	9,156	6,190	5,938	7,548	7,795	7,559	7,662	7,636	8,156	8,225	9,813	9,164	9,303	9,015	8,936
c. Kurang Lancar / Sub-Standard	569	1,585	1,493	151	157	151	161	160	148	155	341	323	319	341	321
d. Diragukan / Doubtful	182	251	231	78	80	79	89	86	87	87	82	91	97	98	94
e. Macet / Loss	1,670	2,986	2,940	2,874	2,498	2,437	2,354	2,325	2,304	2,326	2,184	2,235	2,239	2,256	2,276
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	315,988	296,359	289,468	343,500	341,784	334,259	337,999	321,443	321,791	329,576	333,814	341,317	340,095	353,566	337,900
a. Lancar / Current	306,784	289,249	282,387	335,008	333,461	326,284	329,753	313,370	314,094	322,199	326,682	333,382	332,637	345,451	329,673
b. Dalam Perhatian Khusus / Special Mention	8,358	6,521	6,633	8,183	7,837	7,506	7,718	7,564	7,134	6,657	6,183	7,305	6,917	7,527	7,667
c. Kurang Lancar / Sub-Standard	793	536	397	203	380	368	431	410	467	465	910	591	501	559	524
d. Diragukan / Doubtful	19	18	15	15	14	13	12	14	15	13	12	14	15	11	15
e. Macet / Loss	35	36	37	89	92	87	84	85	82	241	28	26	26	20	21
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	3,267	5,412	5,113	3,411	3,220	3,136	3,132	3,080	3,102	3,288	3,556	3,280	3,197	3,284	3,251
Kredit kepada Bank Lain / Interbank Loans	4,139	3,274	2,585	6,474	7,157	6,922	6,729	6,566	5,829	4,343	4,084	3,341	3,351	7,431	8,368
a. Lancar / Current	4,139	3,274	2,585	6,474	7,157	6,922	6,729	6,566	5,829	4,343	4,084	3,341	3,351	7,431	8,368
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Keterangan	Desember 2020		Desember 2021		Oktober 2022		Desember 2022		Oktober 2023	
	Nominal	Persentase thd Total DPK (%) <i>(Percentage of Total Third Party Funds) (%)</i>	Nominal	Persentase thd Total DPK (%) <i>(Percentage of Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Persentase thd Total DPK (%) <i>(Percentage of Total Third Party Funds) (%)</i>	Nominal	Persentase thd Total DPK (%) <i>(Percentage of Total Third Party Funds) (%)</i>
Giro / Demand Deposits	1,687,135	25.31	2,143,505	28.66	2,492,142	31.44	2,546,160	31.23	2,532,965	30.89
Rupiah	1,262,734	18.94	1,591,523	21.28	1,871,467	23.61	1,839,473	22.56	1,789,448	21.83
Valas / Foreign Exchange	424,401	6.37	551,982	7.38	620,676	7.83	706,687	8.67	743,517	9.07
Tabungan / Saving	2,173,501	32.61	2,432,260	32.52	2,515,148	31.73	2,615,185	32.07	2,580,980	31.48
Rupiah	2,014,663	30.23	2,263,564	30.26	2,313,627	29.19	2,422,410	29.71	2,401,469	29.29
Valas / Foreign Exchange	158,837	2.38	168,696	2.26	201,520	2.54	192,775	2.36	179,511	2.19
Simpanan Berjangka / Time Deposits	2,804,755	42.08	2,903,698	38.82	2,919,746	36.83	2,992,245	36.70	3,084,865	37.63
Rupiah	2,478,610	37.19	2,587,514	34.59	2,573,025	32.46	2,645,955	32.45	2,756,127	33.62
Valas / Foreign Exchange	326,145	4.89	316,184	4.23	346,721	4.37	346,290	4.25	328,738	4.01
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	1,147,144	17.21	1,151,042	15.39	1,259,827	15.89	1,289,691	15.82	1,195,271	14.58
Valas / Foreign Exchange	157,535	2.36	162,193	2.17	209,894	2.65	213,808	2.62	157,207	1.92
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	820,131	12.30	742,930	9.93	677,196	8.54	708,827	8.69	831,152	4.30
Valas / Foreign Exchange	69,582	1.04	55,384	0.74	59,570	0.75	54,723	0.67	94,062	4.60
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	275,986	4.14	320,224	4.28	276,867	3.49	275,858	3.38	352,913	4.60
Valas / Foreign Exchange	59,675	0.90	58,202	0.78	32,256	0.41	34,987	0.43	38,508	0.48
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	235,349	3.53	373,318	4.99	359,134	4.53	371,577	4.56	376,791	4.60
Valas / Foreign Exchange	39,353	0.59	40,405	0.54	45,001	0.57	42,772	0.52	38,962	0.48
Total DPK / Total Third Party Funds	6,665,390	100.00	7,479,463	100.00	7,927,036	100.00	8,153,590	100.00	8,198,810	100.00
Rupiah	5,756,007	86.36	6,442,601	86.14	6,758,119	85.25	6,907,838	84.72	6,947,044	84.73
Valas / Foreign Exchange	909,383	13.64	1,036,861	13.86	1,168,917	14.75	1,245,752	15.28	1,251,766	15.27

Tabel 1.29.a. Komposisi Dana Pihak Ketiga Bank Persero (Composition of Third Party Funds of State Owned Banks) Miliar Rp (Billion Rp)										
Keterangan	Desember 2020		Desember 2021		Oktober 2022		Desember 2022		Oktober 2023	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	760,676	26.48	958,583	30.15	1,152,893	33.96	1,277,123	35.66	1,205,752	34.39
Rupiah	555,777	19.34	690,666	21.72	835,119	28.89	860,753	28.78	751,878	26.01
Valas / Foreign Exchange	204,899	7.13	267,918	8.43	317,774	62.99	416,370	70.53	453,873	73.65
Tabungan / Saving	1,051,845	36.61	1,152,044	36.23	1,176,982	34.67	1,233,461	34.44	1,213,319	34.60
Rupiah	1,005,489	35.00	1,105,687	34.78	1,119,641	38.73	1,176,897	39.35	1,160,019	40.14
Valas / Foreign Exchange	46,356	1.61	46,357	1.46	57,341	11.37	56,563	9.58	53,300	8.65
Simpanan Berjangka / Time Deposits	1,060,628	36.92	1,068,860	33.62	1,065,279	31.38	1,070,556	29.89	1,087,375	31.01
Rupiah	898,563	31.27	934,825	29.40	935,905	27.57	953,163	26.62	978,332	27.90
Valas / Foreign Exchange	162,065	5.64	134,035	4.22	129,374	3.81	117,393	3.28	109,043	3.11
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	361,895	12.60	343,697	10.81	361,354	10.64	374,688	10.46	319,977	9.13
Valas / Foreign Exchange	65,756	2.29	60,740	1.91	73,621	2.17	67,517	1.89	44,512	1.27
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	420,599	14.64	323,819	10.18	322,345	9.49	315,935	0.43	360,417	4.30
Valas / Foreign Exchange	35,652	1.24	18,328	0.58	23,428	0.69	15,466	3.42	37,202	4.20
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	58,915	2.05	136,950	4.31	113,561	3.34	122,610	3.91	150,678	4.20
Valas / Foreign Exchange	35,154	1.22	35,815	1.13	13,078	0.39	17,103	0.48	15,035	0.35
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	57,154	1.99	130,359	4.10	138,646	4.08	139,929	3.91	147,260	4.20
Valas / Foreign Exchange	25,503	0.89	19,153	0.60	19,247	0.57	17,307	0.58	12,294	0.43
Total DPK / Total Third Party Funds	2,873,149	100.00	3,179,487	100.00	3,395,154	100.00	3,581,139	100.00	3,506,445	100.00
Rupiah	2,459,829	85.61	2,731,178	85.90	2,890,665	85.14	2,990,814	83.52	2,890,229	82.43
Valas / Foreign Exchange	413,319	14.39	448,310	14.10	504,489	14.86	590,326	16.48	616,216	17.57

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

Keterangan	Desember 2020		Desember 2021		Oktober 2022		Desember 2022		Oktober 2023	
	Nominal	Persentase thd Total DPK (%) <i>(Percentage of Total Third Party Funds) (%)</i>	Nominal	Persentase thd Total DPK (%) <i>(Percentage of Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Persentase thd Total DPK (%) <i>(Percentage of Total Third Party Funds) (%)</i>	Nominal	Persentase thd Total DPK (%) <i>(Percentage of Total Third Party Funds) (%)</i>
Giro / Demand Deposits	131,340	22.24	170,794	25.06	251,859	32.88	181,505	25.07	236,397	30.42
Rupiah	131,204	22.22	169,986	24.94	251,043	32.78	180,745	24.97	236,263	30.40
Valas / Foreign Exchange	136	0.02	808	0.12	816	0.11	760	0.11	134	0.02
Tabungan / Saving	188,222	31.87	208,717	30.62	193,525	25.27	221,207	30.56	205,695	26.47
Rupiah	188,112	31.85	208,612	30.61	193,403	25.25	221,084	30.54	205,594	26.46
Valas / Foreign Exchange	110	0.02	106	0.02	122	0.02	123	0.02	101	0.01
Simpanan Berjangka / Time Deposits	271,040	45.89	302,095	44.32	320,506	41.85	321,168	44.37	334,993	43.11
Rupiah	270,147	45.74	298,039	43.73	319,289	41.69	320,016	44.21	332,972	42.85
Valas / Foreign Exchange	892	0.15	4,056	0.60	1,218	0.16	1,152	0.16	2,021	0.26
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	106,916	18.10	79,057	11.60	131,216	17.13	96,270	13.30	113,838	14.65
Valas / Foreign Exchange	485	0.08	1,959	0.29	528	0.07	459	0.06	240	0.03
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	48,671	8.24	81,579	11.97	69,646	0.00	94,448	3.46	76,403	0.02
Valas / Foreign Exchange	284	0.05	1,027	0.15	16	3.64	17	14.40	1,630	13.67
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	52,552	8.90	30,288	4.44	27,860	11.83	25,053	14.40	36,478	13.67
Valas / Foreign Exchange	19	0.00	361	0.05	124	0.07	128	0.08	128	0.00
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	62,008	10.50	107,115	15.72	90,567	11.83	104,245	14.40	106,253	13.67
Valas / Foreign Exchange	105	0.02	709	0.10	550	0.07	549	0.08	22	0.00
Total DPK / Total Third Party Funds	590,602	100.00	681,607	100.00	765,891	100.00	723,880	100.00	777,085	100.00
Rupiah	589,463	99.81	676,637	99.27	763,735	99.72	721,844	99.72	774,829	99.71
Valas / Foreign Exchange	1,139	0.19	4,970	0.73	2,156	0.28	2,036	0.28	2,256	0.29

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

Keterangan	Desember 2020		Desember 2021		Oktober 2022		Desember 2022		Oktober 2023	
	Nominal	Persentase thd Total DPK (%) <i>(Percentage of Total Third Party Funds) (%)</i>	Nominal	Persentase thd Total DPK (%) <i>(Percentage of Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Persentase thd Total DPK (%) <i>(Percentage of Total Third Party Funds) (%)</i>	Nominal	Persentase thd Total DPK (%) <i>(Percentage of Total Third Party Funds) (%)</i>
Giro / Demand Deposits	668,529	22.17	858,148	25.15	913,070	26.04	910,515	25.32	916,572	25.03
Rupiah	507,027	16.81	648,844	19.02	697,806	19.90	702,334	19.53	707,882	19.33
Valas / Foreign Exchange	161,502	5.35	209,304	6.13	215,264	6.14	208,181	5.79	208,690	5.70
Tabungan / Saving	918,021	30.44	1,053,879	30.89	1,125,899	32.11	1,143,229	31.80	1,148,292	31.35
Rupiah	814,929	27.02	940,522	27.57	989,703	28.22	1,014,955	28.23	1,027,491	28.05
Valas / Foreign Exchange	103,092	3.42	113,357	3.32	136,197	3.88	128,274	3.57	120,801	3.30
Simpanan Berjangka / Time Deposits	1,429,576	47.40	1,499,815	43.96	1,467,955	41.86	1,541,811	42.88	1,597,611	43.62
Rupiah	1,274,202	42.25	1,327,538	38.91	1,276,228	36.39	1,335,185	37.13	1,400,672	38.24
Valas / Foreign Exchange	155,375	5.15	172,278	5.05	191,727	5.47	206,626	5.75	196,939	5.38
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	659,713	21.87	712,881	20.89	739,186	21.08	795,937	22.14	732,691	20.01
Valas / Foreign Exchange	87,429	2.90	96,401	2.83	121,343	3.46	132,422	3.68	102,957	2.81
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	343,028	11.37	332,925	9.76	278,612	0.90	291,145	3.39	387,475	4.36
Valas / Foreign Exchange	31,408	1.04	34,555	1.01	31,653	3.69	34,975	3.51	48,598	3.30
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	157,125	5.21	147,456	4.32	129,477	3.68	122,023	3.51	159,577	3.30
Valas / Foreign Exchange	23,788	0.79	21,453	0.63	15,421	0.66	16,416	0.63	21,336	0.66
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	114,335	3.79	134,276	3.94	128,953	3.68	126,079	3.51	120,930	3.30
Valas / Foreign Exchange	12,749	0.42	19,869	0.58	23,310	0.66	22,813	0.63	24,047	0.66
Total DPK / Total Third Party Funds	3,016,126	100.00	3,411,842	100.00	3,506,925	100.00	3,595,556	100.00	3,662,474	100.00
Rupiah	2,596,157	86.08	2,916,904	85.49	2,963,737	84.51	3,052,474	84.90	3,136,045	85.63
Valas / Foreign Exchange	419,969	13.92	494,938	14.51	543,188	15.49	543,081	15.10	526,430	14.37

Tabel 1.32.a. Komposisi Dana Pihak Ketiga Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri (Composition of Third Party Funds of Branch Offices of Foreign Banks) Miliar Rp (Billion Rp)										
Keterangan	Desember 2020		Desember 2021		Oktober 2022		Desember 2022		Oktober 2023	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	126,589	68.24	155,979	75.53	174,321	67.29	155,979	75.53	174,245	68.92
Rupiah	68,725	37.05	82,027	39.72	87,500	33.77	82,027	39.72	93,425	36.96
Valas / Foreign Exchange	57,864	31.19	73,952	35.81	86,821	33.51	73,952	35.81	80,820	31.97
Tabungan / Saving	15,413	8.31	17,619	8.53	18,741	7.23	17,619	8.53	13,674	5.41
Rupiah	6,134	3.31	8,743	4.23	10,880	4.20	8,743	4.23	8,366	3.31
Valas / Foreign Exchange	9,279	5.00	8,876	4.30	7,860	3.03	8,876	4.30	5,308	2.10
Simpanan Berjangka / Time Deposits	43,511	23.45	32,928	15.94	66,005	25.48	32,928	15.94	64,886	25.67
Rupiah	35,698	19.24	27,112	13.13	41,603	16.06	27,112	13.13	44,150	17.46
Valas / Foreign Exchange	7,813	4.21	5,816	2.82	24,402	9.42	5,816	2.82	20,736	8.20
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	18,620	10.04	15,407	7.46	28,071	10.84	15,407	7.46	28,765	11.38
Valas / Foreign Exchange	3,865	2.08	3,093	1.50	14,402	5.56	3,093	1.50	9,497	3.76
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	7,834	4.22	4,606	2.23	6,594	1.73	4,606	2.23	6,856	2.45
Valas / Foreign Exchange	2,238	1.21	1,475	0.71	4,473	2.30	1,475	0.71	6,632	0.93
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	7,393	3.99	5,530	2.68	5,970	0.37	5,530	2.68	6,182	0.93
Valas / Foreign Exchange	714	0.38	573	0.28	3,633	0.73	573	0.28	2,008	1.03
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	1,852	1.00	1,569	0.76	968	0.37	1,569	0.76	2,348	0.93
Valas / Foreign Exchange	996	0.54	675	0.33	1,895	0.73	675	0.33	2,598	1.03
Total DPK / Total Third Party Funds	185,513	100.00	206,526	100.00	259,066	100.00	206,526	100.00	252,806	100.00
Rupiah	110,557	59.60	117,882	57.08	139,983	54.03	117,882	57.08	145,942	57.73
Valas / Foreign Exchange	74,956	40.40	88,644	42.92	119,083	45.97	88,644	42.92	106,864	42.27

Tabel 1.33.a.
Komposisi DPK Bank Umum Berdasarkan Lokasi Penghimpunan Dana Oktober 2023
(Composition of Third Party Funds of Commercial Banks Based on Location - October 2023)
Miliar Rp (Billion Rp)

Lokasi	Giro (Demand Deposits)		Tabungan (Saving Deposits)		Deposito (Time Deposits)		Total DPK (Total Third Party Funds)			Pangsa Thd Total DPK (%) (Portion to Total Third Party (%))
	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Total	
1. Jawa Barat	110,716	18,533	282,436	12,724	196,552	16,134	589,704	47,391	637,095	7.77
2. Banten	61,319	6,657	94,402	4,904	89,491	2,978	245,212	14,539	259,751	3.17
3. DKI Jakarta	1,063,628	620,459	600,066	106,667	1,615,326	254,316	3,279,019	981,442	4,260,461	51.96
4. D.I Yogyakarta	10,152	425	46,842	1,202	21,054	405	78,049	2,032	80,081	0.98
5. Jawa Tengah	54,727	5,458	213,053	6,452	115,299	3,997	383,078	15,907	398,985	4.87
6. Jawa Timur	126,432	18,205	299,090	13,981	256,514	18,896	682,036	51,082	733,119	8.94
7. Bengkulu	2,886	306	10,402	50	3,271	97	16,559	454	17,013	0.21
8. Jambi	7,264	266	23,728	338	13,052	467	44,044	1,071	45,114	0.55
9. Aceh	8,214	260	22,046	110	10,617	34	40,877	404	41,282	0.50
10. Sumatera Utara	47,578	7,599	129,291	6,142	109,414	11,599	286,282	25,339	311,622	3.80
11. Sumatera Barat	8,040	651	28,888	385	14,283	408	51,211	1,444	52,655	0.64
12. Riau	19,298	3,808	61,419	1,482	27,504	1,162	108,222	6,452	114,674	1.40
14. Sumatera Selatan	19,888	683	51,054	1,492	28,578	1,354	99,521	3,529	103,050	1.26
15. Bangka Belitung	4,113	804	12,592	406	7,760	1,039	24,466	2,249	26,715	0.33
13. Kepulauan Riau	22,858	6,639	29,479	4,894	18,177	2,606	70,514	14,138	84,652	1.03
16. Lampung	10,390	515	32,333	501	12,143	594	54,866	1,610	56,476	0.69
17. Kalimantan Selatan	20,790	1,429	38,353	571	20,522	554	79,666	2,555	82,220	1.00
18. Kalimantan Barat	12,168	604	42,199	1,089	19,499	738	73,865	2,431	76,296	0.93
19. Kalimantan Timur	53,989	14,800	68,717	2,139	41,100	3,799	163,806	20,738	184,544	2.25
20. Kalimantan Tengah	12,110	976	19,439	187	9,107	242	40,657	1,404	42,061	0.51
21. Sulawesi Tengah	6,751	1,607	17,693	149	5,423	49	29,867	1,805	31,672	0.39
22. Sulawesi Selatan	20,098	1,009	71,188	1,402	28,573	496	119,858	2,907	122,765	1.50
23. Sulawesi Utara	5,277	587	15,319	1,044	7,588	206	28,184	1,837	30,021	0.37
24. Gorontalo	1,244	118	3,848	27	1,333	10	6,424	154	6,579	0.08
25. Sulawesi Barat	1,367	12	4,355	2	475	0	6,197	14	6,211	0.08
26. Sulawesi Tenggara	7,789	3,804	18,670	110	5,057	33	31,515	3,947	35,462	0.43
27. Nusa Tenggara Barat	5,834	4,676	20,387	317	11,927	40	38,147	5,033	43,180	0.53
28. Bali	22,998	3,803	79,097	6,535	37,663	804	139,758	11,142	150,900	1.84
29. Nusa Tenggara Timur	6,169	29	17,865	154	10,855	38	34,889	221	35,110	0.43
30. Maluku	2,853	51	8,370	97	3,532	44	14,755	193	14,947	0.18
31. Papua	21,599	399	24,419	294	9,759	90	55,777	783	56,560	0.69
32. Maluku Utara	3,243	885	5,991	25	1,720	37	10,953	947	11,900	0.15
33. Papua Barat	7,653	288	8,417	48	2,951	19	19,021	354	19,375	0.24
34. Lainnya	12	17,168	22	3,594	11	5,455	45	26,216	26,262	0.32
Total	1,789,448	743,517	2,401,469	179,511	2,756,127	328,738	6,947,044	1,251,766	8,198,810	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							
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
1. Jawa Barat	561,231	609,899	611,297	620,092	632,629	614,288	615,282	619,465	623,305	630,843	639,478	627,643	628,389	632,166	637,095
2. Banten	221,887	242,084	250,584	251,886	252,591	251,499	252,124	250,684	251,030	247,734	251,138	256,069	258,154	262,353	259,751
3. DKI Jakarta	3,392,262	3,908,384	4,186,205	4,201,884	4,373,922	4,242,211	4,273,558	4,263,376	4,233,853	4,232,759	4,233,552	4,231,457	4,226,928	4,274,530	4,260,461
4. D.I Yogyakarta	69,846	74,354	76,782	76,861	78,757	77,831	78,038	78,005	77,817	78,463	78,077	79,884	80,115	79,881	80,081
5. Jawa Tengah	341,042	371,697	381,116	382,738	384,849	374,279	373,272	382,486	393,344	393,426	391,292	399,373	401,867	400,468	398,985
6. Jawa Timur	633,322	683,634	704,667	707,013	708,011	697,355	697,246	700,017	697,895	699,768	711,006	717,064	722,914	724,130	733,119
7. Bengkulu	13,729	16,400	17,830	17,627	16,746	16,114	15,890	15,910	16,280	16,072	15,863	16,758	16,765	16,502	17,013
8. Jambi	38,203	42,790	43,800	44,178	44,400	44,361	43,890	43,702	43,868	42,960	43,445	44,035	43,796	42,803	45,114
9. Aceh	41,793	39,321	42,477	41,087	39,637	38,091	37,398	38,982	40,411	38,981	38,861	38,718	39,050	39,869	41,282
10. Sumatera Utara	261,975	293,498	303,889	307,462	306,773	300,506	301,302	303,429	300,879	300,483	302,908	310,189	308,917	307,112	311,622
11. Sumatera Barat	46,928	50,421	53,523	53,293	52,523	49,961	49,785	50,300	51,557	50,995	51,463	52,400	52,192	51,774	52,655
12. Riau	91,590	109,453	114,897	114,753	114,728	111,787	112,108	112,146	111,677	112,724	112,116	112,788	112,906	113,935	114,674
13. Sumatera Selatan	89,085	100,005	109,823	110,049	109,586	105,729	105,198	104,402	107,445	107,080	107,151	99,860	99,497	100,776	103,050
14. Bangka Belitung	19,196	24,284	27,147	26,784	25,940	25,220	25,379	24,818	25,101	25,174	25,265	25,256	25,746	25,876	26,715
15. Kepulauan Riau	61,254	66,415	73,193	73,770	75,641	74,465	74,818	75,785	75,646	76,576	77,396	79,367	79,672	82,324	84,652
16. Lampung	46,781	51,451	54,341	54,984	53,955	52,242	52,319	54,735	54,349	53,529	54,085	56,619	55,950	55,806	56,476
17. Kalimantan Selatan	55,405	64,398	74,961	75,719	76,363	76,413	77,581	76,557	78,453	77,087	77,601	78,787	78,251	77,260	82,220
18. Kalimantan Barat	65,138	71,359	73,268	73,806	73,661	73,046	72,379	73,088	73,354	72,969	73,297	74,184	74,882	75,002	76,296
19. Kalimantan Timur	117,244	131,337	162,885	165,423	162,497	164,996	166,163	165,484	169,655	171,126	170,875	166,768	171,172	176,860	184,544
20. Kalimantan Tengah	29,982	34,260	36,648	37,401	36,579	36,877	35,159	35,276	36,471	36,933	36,256	36,640	37,722	38,873	42,061
21. Sulawesi Tengah	25,803	32,247	30,098	30,801	32,442	30,033	30,205	30,860	30,349	31,926	32,072	32,976	31,196	31,137	31,672
22. Sulawesi Selatan	105,535	112,226	114,654	114,798	114,843	112,942	115,057	118,017	116,567	116,945	119,609	120,673	120,663	120,645	122,765
23. Sulawesi Utara	28,621	28,291	29,145	28,738	28,572	28,107	28,022	29,085	29,177	29,013	29,395	29,498	30,195	29,694	30,021
24. Gorontalo	5,312	5,967	6,661	6,508	6,136	5,936	6,094	6,252	6,244	6,212	6,550	6,586	6,449	6,577	6,579
25. Sulawesi Barat	5,207	5,860	6,161	6,067	5,704	5,491	5,401	5,476	5,931	5,735	6,015	6,008	6,014	5,897	6,211
26. Sulawesi Tenggara	25,940	29,829	29,853	30,267	30,489	30,087	32,037	29,963	30,710	30,367	30,448	30,639	32,804	31,671	35,462
27. Nusa Tenggara Barat	33,364	35,410	40,484	44,981	41,474	43,503	41,227	41,645	38,509	39,392	39,655	39,919	42,798	41,409	43,180
28. Bali	100,217	104,080	122,943	125,214	126,589	127,113	128,907	131,534	133,239	135,615	138,709	141,967	145,790	148,038	150,900
29. Nusa Tenggara Timur	30,085	33,167	33,123	33,001	33,059	32,636	32,548	33,590	34,084	33,470	33,015	34,718	34,745	34,527	35,110
30. Maluku	13,977	14,439	14,621	14,185	14,202	13,964	13,958	13,879	14,112	14,093	14,467	14,826	14,333	14,665	14,947
31. Papua	46,639	48,022	50,211	52,020	49,918	48,235	46,882	45,517	48,133	49,808	49,044	50,591	51,545	53,014	56,560
32. Maluku Utara	8,190	9,113	10,387	9,947	10,312	10,582	10,197	10,221	10,719	10,505	10,665	10,873	10,708	10,904	11,900
33. Papua Barat	18,068	17,034	18,003	18,364	17,962	16,685	16,604	16,957	16,263	17,655	17,040	18,008	17,517	17,452	19,375
34. Lainnya / Others	20,541	18,335	21,362	22,431	22,097	21,236	22,681	23,936	20,143	21,272	24,293	23,353	23,229	23,239	26,262
Total	6,665,390	7,479,463	7,927,036	7,974,132	8,153,590	7,953,823	7,988,710	8,005,579	7,996,571	8,007,690	8,042,101	8,064,492	8,082,870	8,147,169	8,198,810

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							
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Giro / Demand Deposits															
Rupiah	1.91	1.71	1.69	1.75	1.91	1.92	1.91	1.92	1.92	1.97	1.98	1.96	2.01	2.05	2.04
Valas / Foreign Exchange	0.42	0.17	0.57	0.78	1.01	1.00	1.08	1.03	0.98	0.97	1.11	1.13	1.27	1.25	1.43
Tabungan / Saving															
Rupiah	0.86	0.69	0.67	0.67	0.67	0.67	0.67	0.69	0.67	0.67	0.67	0.67	0.66	0.66	0.67
Valas / Foreign Exchange	0.28	0.17	0.34	0.34	0.43	0.49	0.57	0.71	0.73	0.73	0.58	0.66	0.69	0.76	0.62
Simpanan Berjangka / Time Deposits															
<i>- Simpanan Berjangka 1 bln / 1 Month Time Deposits</i>															
Rupiah	4.22	2.92	3.36	3.69	3.95	4.00	4.18	4.20	4.18	4.19	4.19	4.24	4.29	4.33	4.43
Valas / Foreign Exchange	0.72	0.37	2.00	2.42	2.74	2.86	2.88	3.00	2.92	3.00	3.05	3.25	3.39	3.51	3.53
<i>- Simpanan Berjangka 3 bln / 3 Month Time Deposits</i>															
Rupiah	4.39	3.21	3.38	3.77	4.18	4.33	4.39	4.41	4.45	4.52	4.50	4.60	4.62	4.73	4.83
Valas / Foreign Exchange	1.00	0.50	1.85	2.30	2.60	2.99	3.08	3.25	3.35	3.34	3.39	3.57	3.86	3.95	4.10
<i>- Simpanan Berjangka 6 bln / 6 Month Time Deposits</i>															
Rupiah	5.12	3.52	3.56	3.84	4.16	4.33	4.48	4.62	4.65	4.70	4.68	4.79	4.82	5.00	5.11
Valas / Foreign Exchange	1.38	0.60	1.39	1.86	2.45	2.73	2.92	3.19	3.26	3.26	3.29	3.36	3.47	3.61	3.73
<i>- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits</i>															
Rupiah	5.80	3.99	3.90	4.37	4.68	4.82	4.84	4.91	4.97	5.07	5.06	5.13	5.12	5.12	5.22
Valas / Foreign Exchange	1.44	0.66	1.55	1.75	2.05	2.38	2.51	2.78	2.87	2.92	2.84	2.87	2.97	2.99	2.93

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							
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Giro / Demand Deposits															
Rupiah	2.06	1.95	1.91	1.97	2.20	2.29	2.27	2.19	2.17	2.23	2.30	2.29	2.40	2.44	2.39
Valas / Foreign Exchange	0.49	0.17	0.62	0.82	1.19	1.12	1.16	1.04	0.90	0.93	1.14	1.13	1.30	1.26	1.41
Tabungan / Saving															
Rupiah	0.85	0.62	0.59	0.60	0.61	0.61	0.60	0.61	0.60	0.60	0.59	0.60	0.59	0.60	0.61
Valas / Foreign Exchange	0.31	0.20	0.19	0.20	0.21	0.21	0.21	0.21	0.21	0.21	0.20	0.20	0.20	0.20	0.20
Simpanan Berjangka / Time Deposits															
<i>- Simpanan Berjangka 1 bln / 1 Month Time Deposits</i>															
Rupiah	3.74	2.53	3.11	3.51	3.59	3.64	3.63	3.61	3.65	3.61	3.55	3.71	3.83	3.98	4.03
Valas / Foreign Exchange	0.65	0.31	2.14	2.50	2.80	2.74	2.67	2.84	2.71	2.70	2.86	2.91	2.99	3.09	3.26
<i>- Simpanan Berjangka 3 bln / 3 Month Time Deposits</i>															
Rupiah	3.77	2.77	3.06	3.45	3.77	3.81	3.77	3.70	3.68	3.85	3.91	4.08	4.19	4.44	4.63
Valas / Foreign Exchange	1.06	0.40	2.01	2.31	2.55	3.11	3.18	3.15	3.14	3.00	3.15	3.51	4.13	4.19	4.18
<i>- Simpanan Berjangka 6 bln / 6 Month Time Deposits</i>															
Rupiah	4.52	3.12	3.36	3.80	4.11	4.23	4.34	4.41	4.30	4.26	4.17	4.34	4.46	4.89	5.03
Valas / Foreign Exchange	1.36	0.57	1.34	2.16	2.96	3.21	3.28	3.49	3.47	3.41	3.26	3.13	3.48	3.54	3.66
<i>- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits</i>															
Rupiah	5.85	3.70	3.92	4.66	4.80	4.77	4.89	4.94	4.98	5.01	5.06	5.02	5.16	5.13	5.11
Valas / Foreign Exchange	1.49	0.54	1.29	1.41	1.58	1.95	2.00	2.48	2.47	2.52	1.97	1.93	1.92	1.70	1.52

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									
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Giro / Demand Deposits															
Rupiah	1.93	1.69	1.76	1.72	1.68	1.75	1.71	1.74	1.66	1.63	1.67	1.58	1.58	1.59	1.64
Valas / Foreign Exchange	0.29	0.29	0.29	0.26	0.26	0.25	0.24	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.23
Tabungan / Saving															
Rupiah	1.28	1.03	0.95	0.95	0.97	0.96	0.96	0.95	0.82	0.82	0.80	0.77	0.78	0.80	0.80
Valas / Foreign Exchange	0.21	0.20	0.28	0.29	0.29	0.29	0.22	0.22	0.30	0.28	0.21	0.21	0.29	0.20	0.20
Simpanan Berjangka / Time Deposits															
<i>- Simpanan Berjangka 1 bln / 1 Month Time Deposits</i>															
Rupiah	5.37	3.41	3.76	4.12	4.61	4.32	4.39	4.42	4.22	4.15	4.31	4.25	4.26	4.26	4.50
Valas / Foreign Exchange	1.16	0.52	0.58	0.93	1.36	3.54	3.04	2.53	2.56	1.64	1.71	1.54	2.38	1.66	1.33
<i>- Simpanan Berjangka 3 bln / 3 Month Time Deposits</i>															
Rupiah	5.85	3.66	3.80	4.38	5.24	5.30	5.38	5.02	4.94	4.94	4.67	4.81	4.87	4.95	5.09
Valas / Foreign Exchange	1.23	0.53	0.50	0.50	0.56	0.61	0.57	0.57	0.54	0.60	0.68	0.75	0.78	4.97	4.97
<i>- Simpanan Berjangka 6 bln / 6 Month Time Deposits</i>															
Rupiah	5.30	3.92	3.72	3.74	4.22	4.41	4.45	4.49	4.55	4.57	4.47	4.50	4.61	4.84	5.00
Valas / Foreign Exchange	0.56	0.53	0.87	0.87	0.88	0.88	0.93	0.93	0.93	0.93	0.92	0.92	0.92	0.93	0.97
<i>- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits</i>															
Rupiah	6.42	4.28	4.27	4.79	5.40	5.41	5.55	5.60	5.65	5.65	5.65	5.63	5.66	5.64	5.72
Valas / Foreign Exchange	0.99	0.30	0.25	0.25	0.25	0.25	0.25	0.72	0.77	0.77	0.78	0.72	0.74	2.49	2.42

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							
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Giro / Demand Deposits															
Rupiah	1.77	1.51	1.45	1.54	1.66	1.59	1.61	1.69	1.76	1.81	1.73	1.75	1.75	1.81	1.84
Valas / Foreign Exchange	0.38	0.20	0.58	0.80	0.86	0.88	1.06	1.15	1.28	1.18	1.22	1.31	1.42	1.42	1.64
Tabungan / Saving															
Rupiah	0.78	0.67	0.66	0.67	0.65	0.66	0.68	0.71	0.70	0.70	0.70	0.70	0.69	0.69	0.68
Valas / Foreign Exchange	0.27	0.16	0.40	0.49	0.54	0.63	0.76	0.96	0.97	0.84	0.78	0.90	0.95	1.05	0.84
Simpanan Berjangka / Time Deposits															
<i>- Simpanan Berjangka 1 bln / 1 Month Time Deposits</i>															
Rupiah	4.35	3.08	3.41	3.70	4.04	4.11	4.42	4.46	4.44	4.44	4.44	4.47	4.50	4.50	4.60
Valas / Foreign Exchange	0.79	0.41	1.93	2.39	2.69	2.86	2.89	3.01	2.97	3.14	3.12	3.38	3.54	3.69	3.63
<i>- Simpanan Berjangka 3 bln / 3 Month Time Deposits</i>															
Rupiah	4.97	3.52	3.65	3.97	4.30	4.56	4.66	4.84	4.91	4.96	4.96	4.99	4.95	4.94	4.96
Valas / Foreign Exchange	0.98	0.56	1.65	2.21	2.55	2.89	3.02	3.28	3.40	3.46	3.47	3.58	3.61	3.68	4.02
<i>- Simpanan Berjangka 6 bln / 6 Month Time Deposits</i>															
Rupiah	5.32	3.81	3.69	3.89	4.19	4.41	4.63	4.83	4.95	5.06	5.07	5.15	5.13	5.14	5.21
Valas / Foreign Exchange	1.45	0.67	1.08	1.41	1.85	2.15	2.47	2.80	2.99	3.09	3.25	3.46	3.41	3.62	3.76
<i>- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits</i>															
Rupiah	5.44	4.04	3.61	3.74	3.92	4.34	4.16	4.28	4.32	4.67	4.48	4.84	4.60	4.67	4.91
Valas / Foreign Exchange	1.40	0.80	1.75	1.98	2.41	2.55	2.77	2.87	3.06	3.13	3.27	3.35	3.52	3.57	3.57

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							
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Giro / Demand Deposits															
Rupiah	1.72	1.27	1.49	1.66	1.76	1.73	1.73	1.85	1.82	1.91	1.94	2.05	2.03	1.93	1.98
Valas / Foreign Exchange	0.25	0.05	0.35	0.46	0.42	0.51	0.57	0.63	0.63	0.60	0.64	0.62	0.76	0.74	0.99
Tabungan / Saving															
Rupiah	1.45	2.13	2.60	2.55	2.49	2.15	1.44	2.03	2.16	2.23	2.32	2.33	2.50	2.59	2.62
Valas / Foreign Exchange	0.25	0.18	0.79	0.83	0.84	0.27	0.28	0.33	0.32	0.33	0.34	0.29	0.30	0.31	0.32
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	2.98	2.03	3.28	3.58	3.86	4.23	4.24	4.10	4.09	4.22	4.33	4.18	4.20	4.22	4.38
Valas / Foreign Exchange	0.13	0.24	2.00	2.48	2.97	3.22	3.44	3.49	3.51	3.21	3.41	3.51	3.57	3.57	3.65
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	4.04	2.74	3.22	3.44	3.79	4.18	4.35	4.41	4.35	4.34	4.37	4.37	4.41	4.43	4.37
Valas / Foreign Exchange	0.37	0.17	2.38	2.96	3.21	3.35	3.16	3.50	3.72	3.88	3.92	3.88	3.97	3.90	4.00
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	4.50	3.40	3.67	3.94	4.13	4.35	4.50	4.66	4.73	4.84	4.98	5.03	5.08	5.09	5.12
Valas / Foreign Exchange	0.40	0.38	2.75	2.67	2.65	3.17	3.58	3.73	3.77	3.78	3.94	3.96	4.02	4.10	4.13
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	4.71	3.51	3.24	3.39	4.06	5.02	5.06	5.14	5.19	5.21	5.24	5.26	5.30	5.33	5.35
Valas / Foreign Exchange	0.84	0.46	2.32	2.54	2.69	3.93	3.98	4.08	4.10	4.10	4.12	4.17	4.29	4.33	4.34

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							
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
1. Jenis Penggunaan / Type of Use															
- Modal Kerja / Working Capital															
Rupiah	9.21	8.63	8.58	8.60	8.60	8.75	8.89	8.95	8.92	8.93	8.93	8.95	8.96	9.02	9.05
Valas / Foreign Exchange	3.45	3.03	4.80	5.12	5.51	5.56	5.61	5.67	5.69	5.81	5.94	6.04	6.10	6.16	6.22
- Investasi / Investments															
Rupiah	8.88	8.35	8.26	8.34	8.51	8.62	8.72	8.80	8.84	8.85	8.82	8.84	8.83	8.82	8.82
Valas / Foreign Exchange	3.74	3.69	5.49	5.87	6.16	6.28	6.37	6.53	6.60	6.67	6.73	6.78	6.87	6.89	6.89
- Konsumsi / Consumption															
Rupiah	10.97	10.53	10.41	10.38	10.36	10.38	10.39	10.39	10.37	10.35	10.29	10.27	10.25	10.23	10.21
Valas / Foreign Exchange	4.06	3.71	4.48	4.46	6.21	6.27	6.28	6.43	6.70	6.65	6.34	6.45	6.44	6.47	6.46
2. Orientasi Penggunaan / User Orientation															
- Ekspor / Export															
Rupiah	8.34	9.07	8.98	9.04	9.08	9.08	9.10	9.08	9.04	8.99	8.96	9.06	9.06	9.05	8.90
Valas / Foreign Exchange	2.70	2.85	4.99	5.33	5.77	5.97	6.03	6.27	6.19	6.32	6.33	6.46	6.48	6.64	6.65
- Impor / Import															
Rupiah	9.03	8.62	8.84	8.37	8.43	8.48	8.51	8.45	8.51	8.44	8.42	8.30	8.27	8.20	8.27
Valas / Foreign Exchange	3.87	3.32	4.69	4.98	5.55	5.75	5.89	6.00	6.02	6.05	6.18	6.37	6.41	6.51	6.52
- Lainnya / Other															
Rupiah	9.73	9.19	9.10	9.12	9.15	9.26	9.35	9.40	9.39	9.38	9.35	9.36	9.36	9.38	9.39
Valas / Foreign Exchange	3.67	3.37	5.15	5.50	5.81	5.89	5.97	6.06	6.12	6.22	6.31	6.39	6.47	6.50	6.53

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							
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Bank Persero / State Owned Banks															
Jumlah Bank / Total Banks	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
Jumlah Kantor / Total Bank Offices	17,307	18,182	13,066	13,014	13,023	12,965	12,875	12,780	12,782	12,714	12,704	12,690	12,612	12,505	12,454
BPD / Regional Development Banks															
Jumlah Bank / Total Banks	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27
Jumlah Kantor / Total Bank Offices	4,421	5,127	4,032	4,025	4,038	4,046	3,909	4,047	4,049	4,052	4,050	4,044	4,037	4,029	4,031
Bank Swasta Nasional / Domestic Private Banks															
Jumlah Bank / Total Banks	70	68	68	68	68	68	68	68	68	67	67	67	67	67	67
Jumlah Kantor / Total Bank Offices	8,969	9,030	8,275	8,282	8,293	8,264	8,255	8,126	8,128	8,033	8,007	7,984	7,970	7,902	7,816
Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks															
Jumlah Bank / Total Banks	8	8	8	8	7	7	7	7	7	7	7	7	7	7	7
Jumlah Kantor / Total Bank Offices	36	27	23	23	23	23	23	23	23	23	23	23	23	23	23
Total															
Jumlah Bank / Total Banks	109	107	107	107	106	106	106	106	106	105	105	105	105	105	105
Jumlah Kantor / Total Bank Offices	30,733	32,366	25,396	25,344	25,377	25,298	25,062	24,976	24,982	24,843	24,784	24,741	24,642	24,459	24,324

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							
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
1. Jawa Barat	402	398	394	376	375	376	376	377	377	377	377	374	374	373	373
2. Banten	102	104	102	96	96	96	96	96	96	96	96	96	95	94	94
3. DKI Jakarta	467	456	462	452	451	451	449	448	448	446	447	447	445	444	444
4. D.I. Yogyakarta	61	61	61	59	59	59	59	59	59	59	60	60	59	59	59
5. Jawa Tengah	332	332	334	326	326	328	328	327	327	326	326	323	321	320	320
6. Jawa Timur	409	408	409	395	397	398	397	397	397	392	392	387	386	386	385
7. Bengkulu	34	35	34	32	32	32	32	32	32	32	32	32	32	32	32
8. Jambi	61	65	62	61	61	61	61	61	61	61	61	61	60	60	60
9. Aceh	87	62	59	52	52	52	52	52	52	52	52	52	52	52	52
10. Sumatera Utara	208	204	200	196	196	196	196	195	193	193	194	194	194	194	194
11. Sumatera Barat	87	88	87	84	84	84	84	84	84	84	84	84	84	84	84
12. Riau	90	91	87	83	84	84	84	84	84	84	84	84	84	84	85
13. Sumatera Selatan	106	108	104	99	98	98	98	97	97	97	97	97	97	97	98
14. Bangka Belitung	30	31	31	31	31	31	31	31	31	31	31	31	30	30	30
15. Kepulauan Riau	61	61	60	58	58	58	58	58	58	59	61	61	61	61	61
16. Lampung	65	66	66	63	65	66	66	66	66	66	66	66	66	66	66
17. Kalimantan Selatan	73	73	73	71	71	71	71	71	71	71	71	71	71	71	71
18. Kalimantan Barat	81	81	79	77	76	77	77	77	77	77	77	77	77	77	77
19. Kalimantan Timur	117	118	116	112	113	113	113	112	112	112	112	112	112	112	112
20. Kalimantan Tengah	46	47	46	44	44	44	44	44	44	44	44	44	44	44	44
21. Sulawesi Tengah	46	46	46	44	45	46	46	46	48	48	48	48	48	48	48
22. Sulawesi Selatan	136	137	137	135	135	135	135	134	134	134	134	133	133	133	133
23. Sulawesi Utara	64	62	62	61	61	61	61	61	61	62	62	62	62	62	61
24. Gorontalo	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19
25. Sulawesi Barat	16	16	17	17	17	17	17	17	17	17	17	17	17	17	17
26. Sulawesi Tenggara	45	45	43	41	41	41	41	41	41	41	41	42	42	42	44
27. Nusa Tenggara Barat	55	55	53	50	49	49	49	49	49	48	48	48	48	48	48
28. Bali	92	90	89	88	88	88	88	87	87	86	86	86	85	86	86
29. Nusa Tenggara Timur	60	59	59	59	58	58	59	59	59	60	60	60	60	60	60
30. Maluku	36	35	35	35	35	35	35	35	35	36	36	36	36	36	36
31. Papua	61	64	64	64	64	64	64	64	64	64	64	64	64	64	64
32. Maluku Utara	23	23	23	22	22	22	22	22	22	22	22	22	22	22	22
33. Irian Jaya Barat	27	28	30	30	29	29	29	29	29	29	29	29	29	29	29
34. Lainnya / Others	17	18	18	18	18	19	19	19	19	19	19	19	19	19	19
Total	3,616	3,586	3,561	3,450	3,450	3,458	3,456	3,450	3,450	3,444	3,449	3,437	3,427	3,425	3,427

Data Bank Perkreditan Rakyat (BPR)

Sumber Data:

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

Keterangan symbol/tanda pada tabel:

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

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

Indikator / Indicator	2020	2021	2022			2023									
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Penyaluran Dana / Fund Disbursements															
a. Kredit / Credits	110,770	116,580	126,932	127,939	129,295	129,199	131,073	132,625	133,073	134,821	135,751	136,489	137,487	137,970	138,694
b. Antar Bank Aktiva / Inter-Bank Assets	37,938	45,251	42,891	43,354	46,336	44,921	44,000	42,061	40,633	42,274	42,437	43,340	44,248	45,082	45,670
Sumber Dana / Source of Funds															
a. DPK / Third Party Funds	106,151	117,006	123,684	124,753	126,944	126,749	127,552	127,088	126,965	130,240	130,614	132,277	134,002	134,671	135,632
Deposito / Time Deposits	73,389	81,139	85,227	85,735	86,775	87,582	88,326	88,682	89,088	91,305	91,687	92,743	93,771	94,183	94,555
Tabungan / Savings Deposits	32,763	35,867	38,457	39,018	40,169	39,167	39,226	38,406	37,877	38,935	38,926	39,534	40,231	40,488	41,077
b. Antar Bank Pasiva / Inter-Bank Liabilities	6,656	8,903	10,204	10,261	10,583	10,542	10,494	10,486	10,120	10,118	10,134	10,172	10,153	10,096	10,111
c. Pinjaman yang Diterima / Loans received	13,707	12,782	11,400	11,355	13,005	12,331	12,380	12,611	12,706	12,633	13,113	12,908	12,752	13,117	13,052
d. Kewajiban Segera / Immediate Liabilities	1,008	956	1,034	1,049	1,075	998	998	1,167	1,332	1,190	1,203	1,140	1,088	1,112	1,084
Beberapa Komponen Modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	15,008	16,144	17,350	17,376	17,440	17,529	17,614	17,702	17,742	18,090	18,245	18,517	18,562	18,624	18,736
b. Cadangan / Reserves	3,629	3,916	4,196	4,193	4,191	4,211	4,258	4,334	4,428	4,449	4,481	4,481	4,499	4,482	4,479
c. L/R Tahun Berjalan / Current Earnings	2,901	3,005	2,536	2,833	3,169	240	481	825	890	1,131	1,433	1,382	1,566	1,906	1,953
d. L/R Tahun Lalu / Retained Earnings (Profit/Loss)	3,495	3,516	3,613	3,604	3,562	5,991	5,643	4,785	4,158	3,898	3,707	3,410	3,356	3,369	3,347

Tabel 2.2															
Kinerja Bank Perkreditan Rakyat															
(Rural Banks Performance)															
Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja dalam persentase (%)															
Indikator / Indicator	2020	2021	2022			2023									
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
LDR (%)	75.44	73.67	76.52	76.63	75.83	74.85	75.68	76.98	77.61	77.17	77.34	77.11	77.03	76.88	76.84
- Total Kredit / Total Credit	110,770	116,580	126,932	127,938	129,294	129,198	131,073	132,625	133,073	134,821	135,751	136,489	137,487	137,967	138,686
- Penghimpunan Dana / Funds collected	123,745	135,256	141,489	142,552	146,110	145,203	146,021	145,815	145,580	148,729	149,519	151,366	152,949	153,816	154,938
- Modal Inti / Core Capital	23,079	22,983	24,399	24,396	24,388	27,415	27,181	26,471	25,894	25,971	26,014	25,645	25,525	25,639	25,550
NPL (%)	7.22	6.72	8.66	8.49	7.89	8.34	8.42	8.51	8.97	9.26	9.27	9.79	10.13	10.05	10.35
- Kredit Non Lancar / Non Current Credits	7,995	7,836	10,994	10,864	10,202	10,775	11,032	11,288	11,935	12,486	12,585	13,358	13,928	13,867	14,354
- Total Kredit / Total Credit	110,770	116,580	126,932	127,939	129,295	129,199	131,073	132,625	133,073	134,821	135,751	136,489	137,487	137,970	138,694
ROA (%)	1.87	1.78	1.72	1.74	1.74	1.59	1.59	1.82	1.48	1.47	1.54	1.27	1.24	1.34	1.22
- L/R Tahun Berjalan / Current Earnings (Profit/Loss)	2,901	3,005	2,536	3,091	3,169	240	481	825	890	1,131	1,433	1,382	1,566	1,906	1,953
- Total Aktiva / Total Aktiva	155,075	168,443	176,621	178,127	182,302	180,988	181,895	181,603	180,767	184,477	185,702	187,124	188,874	190,324	191,363
ROE (%)	16.40	15.77	14.84	15.06	15.39	13.92	13.87	15.75	12.69	12.68	13.28	10.84	10.72	11.57	10.62
- L/R Tahun Berjalan / Current Earnings (Profit/Loss)	2,901	3,005	2,536	3,091	3,169	240	481	825	890	1,131	1,433	1,382	1,566	1,906	1,953
- Modal Disetor / Paid In Capital	15,008	16,144	17,350	17,376	17,440	17,529	17,614	17,702	17,742	18,090	18,245	18,517	18,562	18,624	18,736
- Cadangan Umum / General Reserve	2,686	2,914	3,149	3,150	3,151	3,169	3,191	3,248	3,301	3,320	3,337	3,344	3,345	3,339	3,338

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									
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
1. Jawa Barat	20,370	21,788	22,496	22,619	23,098	22,955	22,978	22,807	22,585	22,644	22,681	22,747	22,987	22,922	22,981
2. Banten	5,152	6,121	6,525	6,693	6,940	6,815	6,917	7,015	6,919	7,026	7,018	7,185	7,250	7,345	7,381
3. DKI Jakarta	3,459	3,993	4,683	4,722	5,011	4,984	4,957	5,037	5,058	5,052	5,104	5,265	5,394	5,385	5,436
4. D.I Yogyakarta	7,607	8,244	8,344	8,447	8,675	8,495	8,369	8,352	8,331	8,377	8,424	8,436	8,462	8,486	8,547
5. Jawa Tengah	37,675	41,006	45,101	45,432	45,856	45,589	45,929	45,534	45,060	45,726	45,798	46,416	46,755	46,996	47,049
6. Jawa Timur	16,242	17,629	18,480	18,636	19,021	18,774	18,955	18,722	18,683	21,172	21,389	21,697	21,956	22,227	22,325
7. Bengkulu	106	118	124	130	135	137	137	138	152	153	156	152	158	165	172
8. Jambi	1,091	1,197	1,227	1,237	1,261	1,272	1,284	1,285	1,284	1,306	1,316	1,361	1,373	1,370	1,381
9. Aceh	242	91	87	92	93	52	51	51	49	46	43	43	44	45	46
10. Sumatera Utara	1,901	2,076	2,200	2,216	2,225	2,238	2,251	2,251	2,237	2,265	2,284	2,319	2,339	2,377	2,405
11. Sumatera Barat	1,902	1,985	1,964	1,976	2,041	2,002	1,977	1,907	1,876	1,916	1,921	1,939	1,930	1,959	1,964
12. Riau	1,473	1,828	1,911	1,916	1,963	1,975	1,965	1,980	1,973	1,983	2,027	2,015	2,029	2,087	2,088
13. Kepulauan Riau	7,453	7,667	8,160	8,259	8,519	8,586	8,667	8,809	8,783	8,871	9,043	9,259	9,461	9,655	9,703
14. Sumatera Selatan	1,826	1,899	1,909	1,943	1,964	1,958	1,966	1,985	1,978	1,987	2,006	2,012	2,026	2,032	2,041
15. Bangka Belitung	190	208	198	195	195	197	197	200	200	197	198	202	202	204	205
16. Lampung	12,851	13,901	13,375	13,406	14,322	14,144	14,042	13,690	13,674	13,742	14,128	14,098	14,087	14,417	14,440
17. Kalimantan Selatan	761	809	794	809	908	861	977	1,023	972	1,095	1,161	1,246	1,232	1,264	1,378
18. Kalimantan Barat	1,470	1,716	1,834	1,861	1,894	1,874	1,904	1,917	1,940	1,957	1,951	1,982	2,010	2,024	2,010
19. Kalimantan Timur	400	473	531	541	542	546	550	549	545	569	575	583	605	623	666
20. Kalimantan Tengah	694	1,187	1,446	1,511	1,930	1,950	1,947	2,112	2,068	1,837	1,752	1,793	1,750	1,777	1,763
21. Kalimantan Utara	86	89	144	138	115	114	113	147	153	149	144	134	171	173	175
22. Sulawesi Tengah	2,677	2,732	2,553	2,560	2,602	2,548	2,580	2,620	263	266	267	272	291	295	304
23. Sulawesi Selatan	2,843	2,898	3,046	3,068	3,007	3,107	3,181	3,196	3,130	3,141	3,148	3,161	3,178	3,185	3,186
24. Sulawesi Utara	1,798	2,091	2,111	2,124	2,166	2,171	2,180	2,178	2,159	2,140	2,163	2,170	2,171	2,147	2,146
25. Sulawesi Tenggara	334	376	387	394	438	410	405	398	381	401	403	410	419	435	441
26. Sulawesi Barat	9	121	143	132	143	132	129	149	138	136	153	138	162	154	133
27. Gorontalo	54	32	31	38	41	43	45	47	48	51	49	50	51	50	49
28. Nusa Tenggara Barat	1,617	1,707	1,772	1,800	1,843	1,837	1,822	1,825	1,838	1,892	1,869	1,878	1,896	1,929	1,970
29. Bali	17,074	18,528	19,082	19,192	19,245	19,215	19,315	19,650	19,618	19,830	20,034	19,770	20,067	20,178	20,450
30. Nusa Tenggara Timur	867	906	898	898	898	916	913	901	822	821	827	823	817	818	824
31. Maluku	2,177	2,348	2,325	2,364	2,416	2,333	2,397	2,396	6,916	6,797	6,733	6,640	6,675	6,656	6,748
32. Papua	1,429	1,678	1,730	1,764	1,773	1,741	1,774	1,798	301	293	301	292	292	306	310
33. Maluku Utara	252	282	304	308	307	313	312	313	143	145	150	152	153	153	155
34. Papua Barat	993	718	708	707	712	706	708	619	486	493	485	486	482	482	490
35. Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	155,075	168,443	176,621	178,127	182,302	180,988	181,895	181,603	180,767	184,477	185,702	187,124	188,874	190,324	191,363

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										
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	
Total Aset BPR / Total Asset Rural bank	8	5	3	2	2	2	2	2	2	2	4	4	4	4	3	4
< 1 Miliar / < 1 Billion																
Total Aset BPR / Total Asset Rural bank	49	37	32	29	30	31	29	26	26	24	25	26	25	26	25	25
1 s.d 5 Miliar / 1 up to 5 Billion																
Total Aset BPR / Total Asset Rural bank	123	102	82	82	85	76	72	74	75	74	71	70	70	67	68	68
5 s.d 10 Miliar / 5 up to 10 Billion																
Total Aset BPR / Total Asset Rural bank	1,326	1,324	1,328	1,329	1,324	1,328	1,326	1,324	1,313	1,311	1,313	1,313	1,313	1,315	1,313	1,313
> 10 Miliar / > 10 Billion																
Total	1,506	1,468	1,445	1,442	1,441	1,437	1,429	1,426	1,416	1,413	1,413	1,413	1,412	1,411	1,410	1,410

Tabel 2.5															
Non Performing Loan Bank Perkreditan Rakyat															
(NPL of Rural Bank)															
Miliar Rp (Billion Rp)															
Kolektibilitas / Collectibility	2020	2021	2022					2023							
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Kredit / Credit	110,770	116,580	126,932	127,939	129,295	129,199	131,073	132,625	133,073	134,821	135,751	136,489	137,487	137,970	138,694
a. Lancar / Current	102,775	99,464	105,136	106,455	108,489	107,388	108,522	108,899	107,862	109,049	110,147	110,105	110,609	111,247	111,180
b. Dalam Perhatian Khusus / <i>Spesial Mention</i>	0	9,280	10,802	10,620	10,604	11,036	11,520	12,439	13,276	13,286	13,020	13,025	12,950	12,856	13,159
c. Kurang Lancar / <i>Sub-Standard</i>	923	982	1,905	1,697	1,348	1,755	1,941	2,187	2,326	2,407	2,388	2,518	2,560	2,636	2,552
d. Diragukan / <i>Doubtful</i>	1,292	1,058	1,563	1,610	1,454	1,522	1,455	1,470	1,660	1,761	1,794	1,963	2,064	2,149	2,309
e. Macet / <i>Lost</i>	5,780	5,795	7,526	7,557	7,399	7,498	7,636	7,631	7,948	8,318	8,403	8,877	9,304	9,082	9,493
Non Performing Loan (Nominal) / Non Performing Loan (Nominal)	7,995	7,836	10,994	10,864	10,202	10,775	11,032	11,288	11,935	12,486	12,585	13,358	13,928	13,867	14,354
Rasio Non Performing Loan (%) / Non Performing Loan Ratio (%)	7.22	6.72	8.66	8.49	7.89	8.34	8.42	8.51	8.97	9.26	9.27	9.79	10.13	10.05	10.35

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									
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
1. Jawa Barat	1,316	1,363	1,734	1,749	1,702	1,797	1,848	1,907	2,031	2,101	2,113	2,175	2,250	1,931	1,978
2. Banten	266	222	279	262	255	274	288	310	341	385	399	435	458	449	461
3. DKI Jakarta	116	153	168	172	177	205	200	197	207	224	242	300	348	375	372
4. D.I Yogyakarta	292	307	416	419	441	484	515	525	564	561	577	591	603	642	704
5. Jawa Tengah	2,035	2,213	3,485	3,518	3,276	3,509	3,621	3,810	3,994	4,205	4,272	4,422	4,848	4,892	5,215
6. Jawa Timur	936	930	1,170	1,192	1,137	1,183	1,203	1,229	1,290	1,458	1,439	1,526	1,523	1,571	1,629
7. Bengkulu	6	9	8	8	7	7	7	8	8	7	7	7	8	7	7
8. Jambi	106	95	114	111	106	114	115	116	134	132	140	139	147	145	155
9. Aceh	22	11	9	9	10	4	4	4	5	5	5	4	4	3	3
10. Sumatera Utara	100	98	101	106	99	107	112	111	115	117	120	127	127	134	134
11. Sumatera Barat	105	87	110	106	93	104	106	108	121	140	124	133	131	129	132
12. Riau	128	110	131	136	122	128	127	135	141	140	138	139	139	134	134
13. Kepulauan Riau	383	285	307	304	291	298	300	330	369	370	361	362	365	378	380
14. Sumatera Selatan	103	81	96	96	89	95	94	96	110	110	110	112	110	108	107
15. Bangka Belitung	9	8	13	12	10	11	10	12	13	12	12	12	13	14	11
16. Lampung	201	211	238	240	200	223	219	218	249	249	248	253	252	248	248
17. Kalimantan Selatan	43	43	41	41	38	42	49	49	50	50	48	47	49	51	54
18. Kalimantan Barat	76	66	82	84	84	92	94	96	111	126	142	155	160	167	171
19. Kalimantan Timur	29	23	30	32	28	26	26	23	24	26	25	27	27	28	26
20. Kalimantan Tengah	39	34	41	41	36	33	39	43	42	40	38	37	42	47	54
21. Kalimantan Utara	2	2	4	6	3	6	6	6	5	5	3	4	5	6	6
22. Sulawesi Tengah	34	26	31	30	28	29	28	28	12	12	12	10	10	10	10
23. Sulawesi Selatan	62	50	85	85	81	81	82	83	85	85	86	89	89	88	87
24. Sulawesi Utara	100	100	125	126	110	118	118	129	138	148	155	143	148	151	147
25. Sulawesi Tenggara	35	25	30	29	21	23	24	27	30	29	31	33	32	32	29
26. Sulawesi Barat	1	1	2	2	2	2	2	2	2	2	2	2	2	2	2
27. Gorontalo	1	1	1	1	1	1	1	1	1	1	1	1	1	1	2
28. Nusa Tenggara Barat	159	159	185	174	168	173	176	183	207	208	211	216	217	215	205
29. Bali	863	782	1,660	1,549	1,388	1,397	1,406	1,280	1,268	1,259	1,244	1,555	1,525	1,604	1,580
30. Nusa Tenggara Timur	28	30	50	50	35	44	47	48	54	56	48	52	54	53	56
31. Maluku	5	14	28	27	27	29	31	31	80	81	88	99	98	106	107
32. Papua	36	30	33	35	27	31	31	33	24	21	21	23	20	21	22
33. Maluku Utara	4	4	4	4	3	4	4	4	4	4	4	4	4	4	3
34. Papua Barat	355	266	185	108	105	102	101	105	108	117	120	120	122	121	122
35. Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	7,995	7,836	10,994	10,864	10,202	10,775	11,032	11,288	11,935	12,486	12,585	13,358	13,928	13,867	14,354

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

Indikator / Indicator	Desember 2020		Desember 2021		Oktober 2022		Desember 2022		Oktober 2023	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Deposito / Time Deposits	73,389	69.14	81,139	69.35	85,227	0.69	86,775	0.68	94,555	0.70
Tabungan / Saving	32,763	30.86	35,867	30.65	38,457	0.31	40,169	0.08	41,077	0.30
Total DPK / Total Third Party Funds	106,151	100.00	117,006	100.00	123,684	1.00	126,944	1.00	135,632	1.00

Tabel 2.8
Komposisi DPK BPR Berdasarkan Lokasi Penghimpunan - Oktober 2023
(Composition of Third Party Funds of Rural Banks Based on Location - October 2023)
 Nilai DPK dalam Miliar Rupiah (Billion Rp) dan Pangsa Terhadap DPK dalam Persentase (%)

Lokasi / Location	Tabungan (Saving Deposits)	Deposito (Time Deposits)	Total DPK (Total of Third Party Funds)	Pangsa Thd Total DPK (%) (Portion to Total Third Party Funds (%))
1. Jawa Barat	4,766	10,949	15,715	11.59%
2. Banten	752	3,645	4,398	3.24%
3. DKI Jakarta	311	3,976	4,286	3.16%
4. D.I Yogyakarta	2,189	4,579	6,768	4.99%
5. Jawa Tengah	16,427	19,780	36,208	26.70%
6. Jawa Timur	4,318	10,901	15,219	11.22%
7. Bengkulu	37	69	105	0.08%
8. Jambi	149	846	994	0.73%
9. Aceh	19	11	30	0.02%
10. Sumatera Utara	892	953	1,845	1.36%
11. Sumatera Barat	844	655	1,499	1.11%
12. Riau	528	805	1,332	0.98%
13. Kepulauan Riau	902	6,921	7,823	5.77%
14. Sumatera Selatan	310	998	1,308	0.96%
15. Bangka Belitung	32	117	149	0.11%
16. Lampung	1,079	6,554	7,634	5.63%
17. Kalimantan Selatan	224	737	960	0.71%
18. Kalimantan Barat	410	1,115	1,526	1.12%
19. Kalimantan Timur	121	188	309	0.23%
20. Kalimantan Tengah	332	440	771	0.57%
21. Kalimantan Utara	90	24	114	0.08%
22. Sulawesi Tengah	112	1,025	1,137	0.84%
23. Sulawesi Selatan	331	1,986	2,317	1.71%
24. Sulawesi Utara	314	1,387	1,702	1.25%
25. Sulawesi Tenggara	89	101	191	0.14%
26. Sulawesi Barat	63	21	85	0.06%
27. Gorontalo	5	18	23	0.02%
28. Nusa Tenggara Barat	749	645	1,394	1.03%
29. Bali	3,887	12,292	16,179	11.93%
30. Nusa Tenggara Timur	232	420	653	0.48%
31. Maluku	172	1,383	1,555	1.15%
32. Papua	197	654	851	0.63%
33. Maluku Utara	23	88	112	0.08%
34. Papua Barat	167	270	438	0.32%
35. Lainnya / Others	-	-	-	0.00%
Total	41,077	94,555	135,632	100.00%

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

Lokasi / Location	2020	2021	2022			2023									
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
1. Jawa Barat	13,847	15,114	15,301	15,401	15,770	15,700	15,716	15,517	15,382	15,450	15,380	15,507	15,775	15,642	15,715
2. Banten	3,161	3,517	3,726	3,813	3,990	3,898	3,971	4,021	4,031	4,114	4,132	4,220	4,363	4,449	4,398
3. DKI Jakarta	2,495	3,143	3,689	3,741	3,880	3,882	3,883	3,951	3,965	3,971	4,007	4,082	4,199	4,205	4,286
4. D.I Yogyakarta	5,732	6,307	6,453	6,541	6,747	6,564	6,532	6,520	6,560	6,639	6,662	6,666	6,718	6,730	6,768
5. Jawa Tengah	28,422	31,334	34,492	34,707	34,979	34,836	34,937	34,519	34,239	34,885	34,876	35,462	35,780	35,974	36,208
6. Jawa Timur	10,787	11,852	12,242	12,346	12,530	12,296	12,510	12,301	12,375	14,479	14,542	14,849	15,022	15,148	15,219
7. Bengkulu	58	71	75	81	86	87	86	87	106	102	103	98	102	104	105
8. Jambi	788	875	876	879	894	906	917	913	917	937	943	978	989	983	994
9. Aceh	138	64	57	63	62	30	29	29	29	30	30	30	30	30	30
10. Sumatera Utara	1,476	1,623	1,700	1,703	1,707	1,721	1,731	1,739	1,737	1,759	1,773	1,798	1,807	1,824	1,845
11. Sumatera Barat	1,475	1,545	1,525	1,535	1,594	1,558	1,532	1,471	1,443	1,476	1,470	1,481	1,476	1,494	1,499
12. Riau	1,045	1,303	1,312	1,303	1,323	1,317	1,301	1,302	1,318	1,319	1,351	1,338	1,335	1,361	1,332
13. Kepulauan Riau	6,006	6,192	6,576	6,660	6,817	6,930	7,000	7,127	7,128	7,176	7,308	7,468	7,632	7,790	7,823
14. Sumatera Selatan	1,143	1,204	1,225	1,250	1,259	1,255	1,259	1,264	1,272	1,290	1,296	1,297	1,299	1,306	1,308
15. Bangka Belitung	146	159	148	144	143	144	141	144	144	151	150	149	148	148	149
16. Lampung	6,539	7,072	7,334	7,288	7,293	7,542	7,493	7,457	7,497	7,509	7,525	7,592	7,613	7,620	7,634
17. Kalimantan Selatan	461	488	455	472	556	499	609	655	602	718	760	847	827	845	960
18. Kalimantan Barat	1,151	1,330	1,395	1,409	1,420	1,433	1,458	1,476	1,500	1,514	1,501	1,522	1,537	1,546	1,526
19. Kalimantan Timur	209	253	271	276	279	272	275	273	271	275	280	287	295	302	309
20. Kalimantan Tengah	448	702	721	783	1,156	1,168	1,134	1,226	1,141	913	796	829	794	794	771
21. Kalimantan Utara	31	38	83	78	54	53	53	88	93	91	85	75	113	114	114
22. Sulawesi Tengah	985	1,058	1,166	1,178	1,177	1,187	1,228	1,284	1,272	1,266	1,197	1,073	1,138	1,144	1,137
23. Sulawesi Selatan	1,879	2,008	2,133	2,147	2,083	2,185	2,207	2,216	2,274	2,274	2,284	2,299	2,318	2,324	2,317
24. Sulawesi Utara	1,395	1,635	1,630	1,636	1,669	1,689	1,686	1,682	1,694	1,700	1,721	1,721	1,727	1,706	1,702
25. Sulawesi Tenggara	151	166	167	170	208	178	170	164	178	194	194	199	203	200	191
26. Sulawesi Barat	20	79	97	86	98	86	83	102	91	87	108	92	116	106	85
27. Gorontalo	37	18	12	20	26	20	18	17	19	24	23	26	25	24	23
28. Nusa Tenggara Barat	1,114	1,190	1,244	1,260	1,300	1,289	1,272	1,258	1,287	1,332	1,310	1,314	1,335	1,356	1,394
29. Bali	11,920	13,460	14,257	14,416	14,478	14,575	14,767	14,822	14,947	15,106	15,307	15,421	15,754	15,876	16,179
30. Nusa Tenggara Timur	640	666	660	658	650	665	661	648	642	644	648	653	645	645	653
31. Maluku	936	1,084	1,123	1,136	1,179	1,182	1,265	1,276	1,284	1,300	1,379	1,515	1,503	1,486	1,555
32. Papua	844	814	895	932	893	954	972	971	969	947	917	851	849	861	851
33. Maluku Utara	103	108	113	114	117	120	126	122	121	122	119	110	108	108	112
34. Papua Barat	567	534	531	527	526	528	529	443	435	443	435	428	425	426	438
35. Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	106,151	117,006	123,684	124,753	126,944	126,749	127,552	127,088	126,965	130,240	130,614	132,277	134,002	134,671	135,632

Tabel 2.10 Suku Bunga Rata-rata DPK Bank Perkreditan Rakyat (Average of Third Party Interest Rates of Rural Banks) Persentase (%)															
Indikator / Indicator	2020	2021	2022					2023							
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Tabungan / Saving	3.08	2.57	2.37	2.36	2.31	2.33	2.30	2.30	2.31	2.29	2.31	2.28	2.27	2.28	2.28
Deposito / Time Deposits	7.16	5.88	5.52	5.58	5.57	5.59	5.66	5.76	5.81	5.82	5.85	5.86	5.88	5.89	5.90

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

Sektor Ekonomi / Economic Sector	2020	2021	2022			2023									
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
1 Pertanian, Perburuhan, dan Kehutanan / Agriculture, hunting, and forestry	27.60	26.94	26.44	26.49	25.98	26.01	26.07	25.92	25.90	26.06	26.01	26.16	25.73	25.88	26.04
2 Perikanan / Fisheries	23.93	23.57	23.04	23.04	23.15	23.15	23.04	23.07	23.10	23.12	22.96	22.65	22.12	22.34	22.28
3 Pertambangan dan Penggalian / Mining and quarrying	22.79	20.71	20.24	20.23	20.13	19.93	19.79	19.78	19.98	19.82	19.87	19.84	19.80	19.82	19.26
4 Industri Pengolahan / Processing industry	21.40	21.10	20.41	20.33	20.23	20.34	20.15	20.17	20.23	19.73	19.57	19.27	19.33	19.31	19.34
5 Listrik, Gas dan Air / Electricity, gas and water	21.31	21.35	21.79	21.66	21.47	21.17	21.23	22.04	21.34	21.94	24.30	22.74	20.31	20.96	19.89
6 Konstruksi / Construction	22.43	22.62	22.02	22.15	21.84	21.59	21.53	21.47	21.42	21.35	21.34	21.32	21.21	21.25	20.99
7 Perdagangan Besar dan Eceran / Big and retail trade	24.41	23.83	23.47	23.41	23.35	23.40	23.38	23.30	23.29	22.94	22.88	22.79	22.67	22.61	22.46
8 Penyediaan Akomodasi dan Penyediaan Makan Minum / Provision of accommodation and food supply drinking	20.70	20.06	19.21	19.10	18.69	18.35	18.41	18.36	18.31	17.82	17.78	17.79	17.75	17.83	17.81
9 Transportasi, Pergudangan dan Komunikasi / Transportation, warehousing and communications	21.85	21.75	21.12	21.16	21.09	21.08	21.03	20.91	20.33	20.25	20.21	20.27	20.12	20.12	20.03
10 Perantara Keuangan / Transitional finance	16.99	15.09	13.45	13.33	13.04	13.09	13.10	13.16	13.46	13.50	13.47	13.37	13.20	13.25	13.25
11 Real Estate / Real estate, rental business, and services company	17.30	17.08	16.81	16.87	16.53	16.40	16.18	15.78	15.77	15.61	15.44	15.37	15.48	15.46	15.51
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / Government administration, the defense and compulsory social security	23.00	22.09	20.08	20.34	20.32	20.34	20.57	20.62	20.22	19.98	19.41	19.59	19.40	19.37	19.30
13 Jasa Pendidikan / Education services	21.51	21.06	21.51	21.40	21.38	21.03	21.29	21.27	21.22	21.68	21.07	20.85	20.54	20.42	20.45
14 Jasa Kesehatan dan Kegiatan Sosial / Health and social services	22.07	21.24	20.82	20.92	20.75	20.78	20.68	21.06	20.96	20.67	20.48	20.19	20.21	20.21	19.68
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services	23.14	22.31	22.56	22.54	22.21	22.11	22.05	21.99	21.94	21.79	21.59	21.72	21.49	21.37	21.37
16 Jasa Perorangan yang Melayani Rumah Tangga / Individual services serving the household	25.21	25.49	25.12	25.10	25.03	24.93	24.92	24.57	24.23	24.21	24.19	24.21	23.87	23.75	23.62
17 Kegiatan Usaha yang Belum Jelas Batasannya / International Agency and Other Extra Agency International	25.34	24.59	25.88	32.16	31.11	31.09	31.14	31.07	25.33	25.33	23.30	23.32	23.13	23.68	25.22
18 Bukan Lapangan Usaha - Rumah Tangga / Business Activities which are not clearly defined	18.52	17.96	18.10	18.12	18.06	18.15	18.04	18.09	17.36	17.36	17.26	17.26	17.42	17.50	17.50
19 Bukan Lapangan Usaha - Lainnya / Not the business field - other	22.02	22.15	21.77	21.67	21.55	21.51	21.55	21.50	20.54	20.53	20.58	20.56	20.43	20.35	20.29

Tabel 2.12 Suku Bunga Rata-rata Kredit BPR Berdasarkan Jenis Penggunaan <i>(Average of Credit Interest Rates of Rural Banks Based on Type of Use)</i> Persen (Percent)															
Jenis Penggunaan / Type of Use	2020	2021	2022					2023							
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
<i>Modal Kerja / Working Capital</i>	23.79	23.22	22.61	22.60	22.37	22.35	22.27	22.16	22.11	21.88	21.79	21.72	21.56	21.54	21.46
<i>Investasi / Investment</i>	21.57	21.29	20.67	20.64	20.52	20.44	20.51	20.49	20.38	20.12	20.02	19.95	19.79	19.76	19.68
<i>Konsumsi / Consumption</i>	21.13	20.98	20.66	20.59	20.49	20.48	20.46	20.44	19.63	19.61	19.59	19.58	19.52	19.48	19.44

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

Keterangan / Information	2020	2021	2022					2023							
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Jumlah BPR / Total Rural Banks	1,506	1,468	1,445	1,442	1,441	1,437	1,429	1,426	1,416	1,413	1,413	1,413	1,412	1,411	1,410
Jumlah Kantor / Total Bank Offices	5,913	5,871	6,045	6,046	6,044	6,039	6,047	6,031	6,053	6,033	6,044	6,049	6,055	6,054	6,043

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

Lokasi / Location	BPR (Rural Bank)			Total
	KP	KC	KPK	
1. Jawa Barat	224	394	328	946
2. Banten	54	68	43	165
3. DKI Jakarta	28	15	1	44
4. D.I Yogyakarta	49	54	110	213
5. Jawa Tengah	245	608	896	1,749
6. Jawa Timur	254	287	866	1,407
7. Bengkulu	5	6	1	12
8. Jambi	19	8	4	31
9. Aceh	2	-	10	12
10. Sumatera Utara	46	57	42	145
11. Sumatera Barat	70	51	70	191
12. Riau	28	12	18	58
13. Kepulauan Riau	44	29	10	83
14. Sumatera Selatan	24	15	9	48
15. Bangka Belitung	4	3	5	12
16. Lampung	23	34	18	75
17. Kalimantan Selatan	15	23	11	49
18. Kalimantan Barat	20	6	7	33
19. Kalimantan Timur	13	12	29	54
20. Kalimantan Tengah	6	7	7	20
21. Kalimantan Utara	2	1	8	11
22. Sulawesi Tengah	6	17	16	39
23. Sulawesi Selatan	19	16	6	41
24. Sulawesi Utara	15	28	19	62
25. Sulawesi Tenggara	15	6	5	26
26. Sulawesi Barat	2	1	-	3
27. Gorontalo	2	2	1	5
28. Nusa Tenggara Barat	20	56	33	109
29. Bali	131	61	108	300
30. Nusa Tenggara Timur	11	7	12	30
31. Maluku	1	9	10	20
32. Papua	7	18	3	28
33. Maluku Utara	2	7	2	11
34. Papua Barat	4	7	-	11
35. Lainnya / Others	-	-	-	-
Total	1,410	1,925	2,708	6,043

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

Indikator / Indicator	2020	2021	2022					2023							
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Penyaluran Dana iB / Disbursement of Fund iB	14,025	16,033	18,097	18,364	18,955	18,963	19,071	19,137	19,060	19,428	19,626	19,946	20,337	20,689	21,160
Pembiayaan iB / Financing iB	10,681	11,984	14,110	14,237	14,448	14,486	14,889	15,345	15,396	15,665	15,944	16,058	16,286	16,481	16,703
Antar Bank Aktiva iB / Interbank Assets iB	3,343	4,050	3,987	4,127	4,507	4,478	4,182	3,792	3,664	3,762	3,682	3,888	4,051	4,207	4,457
Sumber Dana iB / Source of Funds iB	12,862	14,521	16,597	16,835	17,344	17,327	17,501	17,604	17,566	17,931	18,039	18,401	18,770	19,068	19,490
Dana Pihak Ketiga / Third Party Funds	9,819	11,592	12,910	13,080	13,446	13,453	13,535	13,594	13,622	13,868	13,882	14,109	14,221	14,383	14,736
Tabungan iB Wadiah / Wadiah Savings iB	1,993	2,296	2,298	2,384	2,583	2,440	2,433	2,378	2,355	2,392	2,377	2,489	2,480	2,513	2,673
Tabungan iB Mudharabah / Mudharabah Savings iB	1,379	1,601	1,656	1,712	1,762	1,721	1,741	1,747	1,710	1,738	1,687	1,754	1,777	1,810	1,821
Deposito iB Mudharabah / Deposit Mudharabah iB	6,447	7,694	8,957	8,983	9,102	9,293	9,361	9,469	9,556	9,738	9,818	9,866	9,964	10,061	10,242
Antar Bank Passiva / Interbank Liabilities	2,513	2,074	2,659	2,715	2,843	2,843	2,886	2,841	2,773	2,796	2,822	2,918	3,125	3,223	3,299
Pinjaman yang Diterima / Loan received	187	652	756	763	820	789	829	910	933	1,026	1,088	1,121	1,162	1,188	1,171
Kewajiban Lainnya / Other Liabilities	342	204	271	277	234	242	252	259	238	241	246	253	263	274	284
Beberapa Komponen Modal / Some Components of Capital	1,972	2,270	2,453	2,494	2,535	2,862	2,539	2.446r	2463	2,513	2,552	2,580	2,605	2,656	2,717
Modal Disetor / Paid-In Capital	1,457	1,758	1,948	1,974	1,985	2,058	2,082	2,102	2,118	2,129	2,145	2,148	2,170	2,191	2,228
Cadangan / Reserves	249	277	324	327	328	330	342	369	366	368	380	379	371	364	362
L/R Tahun berjalan / Current Earnings (Profit/Loss)	224	219	228	259	293	280	52	87	121	169	197	227	241	280	305
L/R Tahun Lalu / Last Year Earnings (Profit/Loss)	42	14	(47)	(66)	(71)	195	64	(112)r	-143	(153)	(170)	(174)	(177)	(179)	(179)

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

Indikator / Indicator	2020	2021	2022					2023							
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Aset / Assets	14,950	17,060	19,253	19,554	20,157	20,188	20,258	20,308	20,308	20,690	20,853	21,247	21,247	21,960	22,451
Pembiayaan iB / Financing iB	10,681	11,984	14,110	14,237	14,448	14,486	14,889	15,345	15,396	15,665	15,944	16,058	16,286	16,481	16,703
<i>Lancar / Current</i>	9,908	10,139	11,912	12,026	12,358	12,217	12,436	12,680	12,496	12,711	13,070	13,143	13,324	13,548	13,687
<i>DPK</i>	-	1,012	1,223	1,261	1,235	1,333	1,419	1,572	1,714	1,750	1,681	1,733	1,727	1,706	1,734
<i>Kurang Lancar / Sub Standard</i>	125	128	227	199	129	195	228	242	294	307	307	294	296	304	318
<i>Diragukan / Doubtful</i>	126	102	110	108	121	122	128	148	185	195	190	198	219	186	220
<i>Macet / Lost</i>	522	603	638	644	604	619	679	703	707	703	695	691	721	738	745
Non Performing Financing (Nominal) / Non Performing Financing (Nominal)	773	833	974	950	855	936	1,035	1,093	1,187	1,205	1,193	1,183	1,235	1,227	1,283
Non Performing Financing (%) / Non Performing Financing (%)	7.24	6.95	6.90	6.67	5.91	6.46	6.95	7.12	7.71	7.69	7.48	7.37	7.58	7.45	7.68

Data Per kreditan

Sumber Data:

- Otoritas Jasa Keuangan dan Bank Indonesia, kecuali jika dinyatakan lain.
- Laporan Bank Umum Terintegrasi (LBUT)
- Laporan Bulanan Bank Per kreditan 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			
		Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	415,515	446,814	454,514	458,325	454,388	459,030	462,302	462,743	472,226	473,708	480,081	482,862	480,548	485,312	
NPL/NPF	6,518	7,009	6,708	6,342	6,704	6,860	6,715	6,984	9,118	8,988	9,508	9,364	10,615	11,033	
2. Perikanan / <i>Fishery</i>	18,688	19,657	19,783	19,726	19,481	19,639	19,581	19,708	19,974	20,147	20,215	20,552	20,729	20,769	
NPL/NPF	1,053	1,376	1,345	1,286	1,377	1,397	1,352	1,391	1,415	1,043	1,097	1,139	1,104	1,137	
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	153,803	243,306	236,738	237,390	220,964	230,129	237,223	232,252	256,406	253,174	252,599	261,662	270,012	280,362	
NPL/NPF	6,799	5,965	5,893	5,755	5,605	5,476	5,470	5,261	5,401	6,110	5,767	5,946	5,740	3,681	
4. Industri Pengolahan / <i>Processing Industry</i>	951,109	1,058,879	1,054,606	1,067,006	1,036,066	1,040,278	1,034,107	1,037,664	1,051,679	1,060,255	1,060,754	1,065,125	1,080,435	1,102,955	
NPL/NPF	49,248	46,764	44,175	40,184	41,898	42,249	41,292	40,898	39,390	38,917	37,353	37,356	38,846	39,264	
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	159,701	161,030	160,352	162,327	157,131	157,881	151,456	146,492	154,847	157,303	162,151	165,189	173,100	168,057	
NPL/NPF	1,668	1,204	1,183	761	742	728	708	688	696	715	709	703	700	706	
6. Konstruksi / <i>Construction</i>	380,381	397,467	397,398	396,583	384,669	387,734	403,520	403,946	395,678	403,108	400,445	394,052	399,719	394,763	
NPL/NPF	13,755	14,698	14,636	14,080	14,375	14,327	14,215	14,976	14,717	14,669	15,799	15,453	14,129	15,205	
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	974,420	1,050,979	1,040,988	1,043,912	1,019,433	1,032,812	1,052,203	1,054,635	1,066,840	1,083,328	1,091,229	1,100,822	1,105,802	1,110,843	
NPL/NPF	39,728	42,394	41,692	37,666	40,125	40,812	40,251	40,392	41,340	38,697	41,959	42,900	40,777	40,506	
8. Penyediaan akomodasi dan penyediaan makanan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	120,741	123,714	123,430	123,620	122,341	121,930	122,699	122,245	122,378	122,921	122,778	127,380	128,201	129,074	
NPL/NPF	7,653	6,558	6,468	6,636	6,753	6,077	5,783	5,351	4,668	4,443	4,637	4,495	4,511	4,504	
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	306,242	314,849	313,011	313,052	309,489	313,610	303,265	314,545	334,331	343,185	341,978	339,110	354,561	359,860	
NPL/NPF	6,347	5,507	5,560	5,116	5,343	5,258	3,921	3,990	3,842	3,759	3,760	3,806	3,657	3,463	
10. Perantara Keuangan / <i>Financial intermediaries</i>	224,714	279,848	283,827	305,787	292,814	300,181	318,211	319,276	330,277	334,369	327,650	331,949	345,689	343,946	
NPL/NPF	2,925	2,304	2,438	2,248	2,255	2,034	1,885	1,810	1,838	1,826	1,863	1,950	1,943	1,924	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	265,315	305,043	308,634	314,594	312,527	315,989	318,857	318,067	323,520	334,332	338,723	340,681	345,146	347,337	
NPL/NPF	7,414	6,766	6,613	6,284	6,300	6,238	5,908	6,456	7,015	7,369	7,948	7,360	7,288	8,009	
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	34,272	38,659	41,179	43,829	42,449	42,541	42,800	42,744	44,246	48,209	50,094	51,928	54,198	57,717	
NPL/NPF	3	0	1	0	0	0	1	1	1	1	1	1	1	1	
13. Jasa Pendidikan / <i>Education Services</i>	13,990	14,480	14,525	14,893	14,827	14,801	14,887	15,131	15,574	15,746	15,940	15,940	16,044	16,249	
NPL/NPF	211	251	220	258	274	270	282	284	283	278	284	252	256	227	
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	28,513	29,837	30,705	31,522	31,403	31,598	32,310	33,099	33,824	34,450	34,408	34,945	36,583	36,787	
NPL/NPF	171	143	147	234	238	278	270	283	294	271	297	299	310	326	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	95,691	110,741	113,401	114,669	118,430	121,162	130,951	135,077	136,383	139,530	139,953	143,061	144,986	149,804	
NPL/NPF	2,253	2,640	2,523	2,399	2,619	2,760	2,780	2,937	2,954	2,988	3,298	3,486	3,150	2,993	
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	3,872	3,995	3,947	3,985	3,898	3,910	3,969	3,956	3,996	4,000	3,999	3,967	3,996	3,965	
NPL/NPF	80	112	107	95	102	101	99,43	98,60	102,50	97,33	105,00	110,17	111,33	111,33	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	365	12	21	22	21	23	25	22	21	21	21	21	20	20	
NPL/NPF	-	0	-	-	-	-	-	-	0	0	-	-	-	-	
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	716	-	-	-	-	-	-	-	-	-	-	-	-	-	
NPL/NPF	96	-	-	-	-	-	-	-	-	-	-	-	-	-	
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>	544,004	575,876	581,135	586,568	587,497	591,383	596,899	599,544	605,046	611,798	618,197	637,534	642,533	648,486	
NPL/NPF	12,164	12,541	12,521	11,831	12,931	13,229	13,040	14,392	15,061	15,386	15,984	16,495	16,113	16,180	
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	26,100	27,792	27,869	27,945	27,890	27,972	27,947	27,913	28,024	28,265	28,570	28,843	29,089	29,290	
NPL/NPF	529	537	546	542	583	601	570	621	649	669	711	723	728	759	
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	20,771	21,019	21,010	20,995	20,807	20,681	20,739	20,734	20,785	20,778	20,874	21,152	21,378	21,841	
NPL/NPF	944	1,030	1,018	1,005	1,060	1,073	1,058	1,111	1,115	1,095	1,051	1,059	1,029	1,004	
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	99,101	112,083	114,492	115,955	117,299	118,041	119,561	122,669	123,894	125,262	125,331	125,195	126,430	127,114	
NPL/NPF	1,973	1,929	1,864	1,756	1,807	1,842	1,975	2,128	2,231	2,396	2,526	2,486	2,586	2,552	
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multifungsi) / <i>Others</i>	694,729	754,062	760,741	773,017	768,841	773,903	781,343	780,913	785,800	787,929	793,045	788,317	795,771	802,733	
NPL/NPF	8,961	10,263	10,116	9,726	10,196	10,365	10,357	10,710	11,115	9,886	10,456	10,118	10,080	10,350	
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	235,831	243,366	245,167	247,852	248,213	250,092	250,605	251,154	251,327	254,239	256,665	259,109	262,324	265,699	
NPL/NPF	2,776	2,487	2,539	2,371	2,457	2,530	2,523	2,573	2,603	2,598	2,727	2,714	2,804	2,841	

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				
		Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt		
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin																
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	32,865	35,021	35,940	35,760	35,423	35,353	35,345	34,346	33,394	34,184	31,715	31,992	32,360	32,873		
NPL/NPF	1,016	1,006	870	669	715	724	757	817	819	815	849	866	866	873		
2. Perikanan / <i>Fishery</i>	1,876	2,609	2,751	2,622	2,571	2,580	2,288	2,270	2,114	2,136	2,155	2,209	2,259	2,285		
NPL/NPF	92	176	184	183	239	222	186	204	195	199	215	212	217	224		
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	9,805	14,658	15,928	15,306	14,518	14,705	14,828	15,466	14,057	13,985	13,392	13,968	14,692	16,650		
NPL/NPF	249	141	147	241	250	249	304	295	244	237	227	229	229	231		
4. Industri Pengolahan / <i>Processing Industry</i>	102,559	95,060	94,075	98,216	95,903	94,498	94,225	94,438	91,269	94,068	95,962	93,802	94,816	95,917		
NPL/NPF	4,251	3,090	2,526	2,333	2,443	2,417	2,306	2,342	2,680	2,187	2,181	2,090	2,134	2,068		
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	13,335	10,892	11,067	11,080	10,748	10,771	10,216	10,107	9,678	9,931	10,303	10,506	10,805	11,087		
NPL/NPF	129	73	74	67	63	63	67	67	65	13	14	14	13	13		
6. Konstruksi / <i>Construction</i>	38,986	43,476	43,599	44,281	42,007	44,294	46,005	46,167	42,806	45,046	43,944	44,801	44,307	44,159		
NPL/NPF	2,272	2,492	2,672	2,012	2,055	2,085	2,206	2,280	2,098	2,139	2,237	2,164	2,209	2,344		
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	87,473	98,439	97,690	97,104	93,560	95,581	97,747	97,945	90,920	93,753	95,105	96,447	98,815	99,515		
NPL/NPF	3,686	4,828	4,943	4,085	4,293	4,487	4,793	4,781	4,605	4,539	5,111	4,991	5,005	5,210		
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	24,517	27,121	27,492	27,828	28,150	28,125	28,207	28,643	23,253	23,618	23,598	23,743	23,806	23,618		
NPL/NPF	2,065	1,946	1,977	1,862	1,888	1,876	1,781	1,788	926	927	974	940	934	872		
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	20,015	20,930	21,018	21,860	21,031	22,294	22,316	24,087	21,844	22,631	22,617	22,825	23,534	23,377		
NPL/NPF	537	933	976	658	738	715	758	797	707	689	658	644	615	609		
10. Perantara Keuangan / <i>Financial intermediaries</i>	42,843	44,051	45,332	49,509	47,512	47,698	50,798	50,658	48,920	50,331	51,095	53,072	55,110	55,203		
NPL/NPF	191	492	587	496	482	508	518	471	265	279	279	306	306	278		
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	33,664	39,515	40,509	40,856	40,686	40,676	42,440	41,774	39,262	40,769	43,226	43,111	44,596	45,469		
NPL/NPF	1,203	1,324	1,339	1,044	1,049	1,048	1,086	1,108	1,069	1,046	1,250	1,256	1,223	1,249		
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	2,479	1,667	1,575	2,004	1,935	1,815	1,697	1,622	1,561	1,642	1,482	1,410	1,280	1,222		
NPL/NPF	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
13. Jasa Pendidikan / <i>Education Services</i>	3,540	4,910	4,961	5,192	5,138	5,105	5,229	5,492	4,834	4,848	4,904	4,942	5,016	5,099		
NPL/NPF	39	48	25	28	37	38	53	77	60	60	59	46	57	46		
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	3,781	3,984	4,017	4,609	4,566	4,615	4,707	4,799	4,626	4,673	4,650	4,671	4,750	4,745		
NPL/NPF	60	37	42	87	84	85	85	85	84	85	84	83	83	83		
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	9,176	10,455	10,454	10,687	10,549	10,660	10,932	11,504	11,250	11,533	10,725	10,591	10,269	10,324		
NPL/NPF	230	367	341	353	365	372	377	383	350	397	394	379	332	361		
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	1,741	1,872	1,890	1,895	1,896	1,893	1,903	1,902	1,904	1,908	1,907	1,897	1,913	1,919		
NPL/NPF	18	21	20	20	19	20	21	22	23	24	24	24	23	21		
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	1	1	1	1	0	0	1	1	1	0	1	-	-	-		
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	359	-	-	-	-	-	-	-	-	-	-	-	-	-		
NPL/NPF	73	-	-	-	-	-	-	-	-	-	-	-	-	-		
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin																
Rumah Tangga / House Hold																
- Untuk Pemilikan Rumah Tangga / <i>For Home Ownership</i>	27,851	31,341	31,566	31,556	31,641	31,836	32,041	32,154	30,950	31,286	31,525	31,797	31,884	32,337		
NPL/NPF	866	1,105	1,136	1,047	1,136	1,180	1,194	1,295	1,268	1,268	1,322	1,377	1,357	1,368		
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	2,868	2,929	2,942	2,925	2,913	2,903	2,899	2,899	2,868	2,862	2,916	2,950	2,972	2,997		
NPL/NPF	34	36	37	30	33	32	31	31	32	25	31	30	26	29		
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	1,242	1,470	1,499	1,515	1,523	1,525	1,528	1,488	1,488	1,511	1,522	1,550	1,546	1,623		
NPL/NPF	77	82	91	90	95	90	96	99	91	106	107	97	98	97		
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	5,733	6,940	7,212	7,511	7,680	7,740	7,807	7,817	7,434	7,443	7,389	7,086	6,939	6,793		
NPL/NPF	96	189	206	168	171	178	188	201	141	145	147	144	141	141		
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	151,190	173,364	174,375	176,002	175,716	176,934	178,245	177,904	167,359	167,433	168,623	170,455	172,568	174,224		
NPL/NPF	1,523	3,719	3,827	3,620	3,703	3,786	3,844	3,996	2,031	1,943	2,016	2,025	2,054	2,087		
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	75,834	80,328	80,945	80,868	80,715	80,428	80,523	80,657	80,314	80,745	81,355	83,022	83,996	85,415		
NPL/NPF	559	876	726	783	721	738	777	790	825	818	794	809	821	833		

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							
		Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Agt	Sep	Okt				
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin																			
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	15,081	14,270	13,955	13,594	14,058	14,556	14,869	15,081	16,642	16,470	15,905	16,041	16,102	16,157					
NPL/NPF	616	577	581	561	653	580	586	603	631	825	840	842	854	875					
2. Perikanan / <i>Fishery</i>	1,981	1,281	1,237	1,203	1,163	1,156	1,173	1,155	1,383	1,570	1,570	1,574	1,602	1,601					
NPL/NPF	25	13	13	11	12	12	13	13	29	26	24	31	29	29					
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	19,720	28,044	26,921	26,446	23,833	25,706	25,612	25,268	32,045	32,359	31,564	29,725	29,888	28,869					
NPL/NPF	628	699	655	450	451	437	434	425	484	1,268	1,272	1,272	1,212	1,218					
4. Industri Pengolahan / <i>Processing Industry</i>	115,243	133,716	130,925	131,594	122,717	125,850	122,770	123,445	132,729	135,903	132,918	136,214	136,824	137,805					
NPL/NPF	4,485	4,619	3,863	4,027	3,986	4,033	4,119	4,098	3,979	4,059	3,908	3,928	3,849	3,848					
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	13,672	11,211	10,485	10,154	9,838	9,729	8,828	8,630	9,387	7,939	8,818	8,889	8,956	9,247					
NPL/NPF	148	47	18	6	6	6	0	0	1	34	33	33	34	34					
6. Konstruksi / <i>Construction</i>	50,199	53,056	53,194	52,727	50,468	50,308	50,982	51,304	54,867	54,633	55,226	55,614	55,868	55,780					
NPL/NPF	1,683	1,677	1,706	1,297	1,303	1,317	1,297	1,297	2,182	2,384	2,395	2,419	2,237	2,253					
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	91,527	90,658	90,132	89,670	87,290	89,171	89,271	89,726	99,554	100,036	99,149	99,949	101,711	104,227					
NPL/NPF	4,636	3,341	3,325	3,118	3,168	3,187	3,262	3,041	3,610	3,326	4,146	4,241	4,309	4,430					
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	8,306	3,601	3,712	3,877	3,811	3,845	3,881	3,909	8,072	7,720	7,748	7,799	7,791	7,861					
NPL/NPF	421	271	272	266	270	183	192	194	252	254	258	276	220	223					
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	34,102	29,430	27,924	28,511	29,534	27,504	28,846	29,413	32,583	33,464	32,865	32,418	35,892	34,752					
NPL/NPF	913	414	409	403	404	408	407	407	639	811	814	836	879	675					
10. Perantara Keuangan / <i>Financial intermediaries</i>	49,305	63,386	65,589	66,749	66,435	68,168	69,959	67,728	68,323	70,845	63,082	64,174	68,526	65,867					
NPL/NPF	1,350	287	293	268	276	314	314	317	565	565	591	632	631	647					
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	38,836	65,415	66,570	65,845	66,557	65,414	65,679	65,576	67,965	68,056	68,390	68,699	69,257	70,004					
NPL/NPF	1,080	1,447	1,443	1,423	1,384	1,376	1,361	1,589	1,732	2,043	2,052	2,037	2,059	2,084					
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	214	420	501	788	944	954	942	977	974	969	898	892	994	909					
NPL/NPF	0	0	0	-	-	0	0	0	1	1	1	1	1	1					
13. Jasa Pendidikan / <i>Education Services</i>	2,003	1,212	1,187	1,210	1,581	1,652	1,658	1,680	2,362	2,371	2,340	2,453	2,462	2,529					
NPL/NPF	111	103	102	103	103	103	103	102	120	115	121	121	121	121					
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	3,074	2,790	2,759	2,769	2,783	2,785	2,766	2,828	3,017	2,983	3,024	3,050	3,064	2,582					
NPL/NPF	11	20	20	18	23	26	25	24	30	25	39	39	39	39					
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	7,202	7,723	7,261	7,174	7,106	7,265	7,180	7,119	8,099	8,160	7,974	7,799	7,929	7,935					
NPL/NPF	171	136	142	110	115	114	124	133	163	152	266	262	262	267					
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	615	739	748	786	728	738	754	766	755	761	748	757	793	774					
NPL/NPF	13	18	18	18	20	19	22	24	22	22	22	23	22	22					
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	1	2	2	2	2	5	5	3	3	2	2	2	2	2					
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	228	-	-	-	-	-	-	-	-	-	-	-	-	-					
NPL/NPF	4	-	-	-	-	-	-	-	-	-	-	-	-	-					
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin																			
Rumah Tangga / <i>House Hold</i>																			
- Untuk Pemilikan Rumah Tangga / <i>For Home Ownership</i>	16,436	15,228	15,299	15,379	15,305	15,329	15,460	15,494	17,001	17,076	17,179	17,338	17,763	17,912					
NPL/NPF	1,456	1,079	1,077	1,007	1,042	1,056	1,047	1,091	1,180	1,592	1,630	1,622	1,668	1,680					
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	724	683	687	693	688	682	686	683	740	741	748	745	759	759					
NPL/NPF	42	27	26	28	30	33	34	36	43	62	65	57	63	66					
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	369	305	296	295	289	288	286	285	309	304	298	297	297	292					
NPL/NPF	72	64	63	60	60	60	58	58	62	69	75	74	67	61					
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	3,281	3,081	3,178	3,323	3,422	3,511	3,614	3,710	4,145	4,165	4,030	4,166	4,276	4,334					
NPL/NPF	99	67	73	69	80	87	89	102	151	266	261	254	285	270					
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multi-guna) / <i>Others</i>	96,873	102,713	103,987	105,901	107,247	108,653	110,112	110,407	122,898	122,771	123,623	125,090	126,488	127,333					
NPL/NPF	2,199	688	695	675	720	728	730	802	2,860	1,814	1,929	1,976	1,969	2,032					
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	76,007	73,153	73,981	75,078	75,168	75,731	75,901	75,876	76,080	76,661	77,116	77,560	78,033	78,222					
NPL/NPF	669	504	513	467	495	508	500	519	528	543	570	582	607	637					

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							
		Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin														
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	55,760	58,682	59,577	59,434	57,438	59,448	58,657	57,759	61,021	61,944	60,148	60,486	59,444	58,607
NPL/NPF	876	858	801	797	808	814	657	702	682	709	723	700	697	660
2. Perikanan / <i>Fishery</i>	2,521	2,024	1,935	1,916	1,880	1,909	1,968	1,965	2,004	2,096	2,071	2,084	2,073	2,043
NPL/NPF	90	239	228	204	202	211	200	197	195	201	197	217	202	206
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	34,252	60,947	55,521	54,986	53,373	55,309	48,540	49,009	54,027	53,544	53,362	56,563	56,257	54,574
NPL/NPF	258	294	284	291	291	303	288	290	280	277	272	266	266	265
4. Industri Pengolahan / <i>Processing Industry</i>	241,045	291,879	292,686	291,381	282,181	286,776	280,564	281,769	286,207	287,433	283,894	286,520	286,211	291,676
NPL/NPF	12,329	12,751	12,600	11,986	11,748	11,940	11,778	11,545	11,463	11,803	10,420	10,547	10,251	10,180
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	28,906	30,640	30,188	30,865	30,377	29,555	25,635	25,512	30,503	33,664	33,965	33,170	32,725	33,018
NPL/NPF	455	432	436	427	409	412	397	379	387	383	380	381	382	382
6. Konstruksi / <i>Construction</i>	116,672	117,583	117,052	114,604	109,985	109,720	118,301	118,988	107,702	108,861	107,229	100,173	102,264	101,613
NPL/NPF	6,823	7,432	7,184	7,432	7,754	7,657	7,731	7,588	6,979	6,750	7,785	7,736	6,751	7,704
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	185,949	206,435	199,386	193,308	190,357	193,132	201,300	202,536	198,828	199,316	198,245	198,450	203,403	205,117
NPL/NPF	10,008	10,687	10,663	9,158	9,271	9,273	9,500	9,289	8,999	8,938	8,908	8,917	8,920	8,706
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	23,044	24,181	24,668	24,241	23,580	23,584	23,297	21,911	22,911	23,199	23,145	23,021	23,335	23,427
NPL/NPF	1,164	1,475	1,456	1,801	1,799	1,807	1,687	1,252	1,327	1,352	1,315	1,293	1,389	1,373
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	78,203	76,805	78,331	79,997	79,794	81,768	78,215	83,769	89,848	91,935	91,705	91,435	92,064	94,281
NPL/NPF	999	916	926	904	1,009	958	918	908	855	865	885	885	906	896
10. Perantara Keuangan / <i>Financial intermediaries</i>	65,862	95,748	96,396	104,207	100,308	101,691	109,202	110,531	114,501	113,141	117,090	116,399	118,818	121,168
NPL/NPF	678	1,317	1,314	1,230	1,240	957	801	794	793	781	782	797	798	796
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	85,784	99,744	101,223	101,493	100,054	100,338	98,373	98,729	104,231	107,558	109,195	109,611	110,833	109,292
NPL/NPF	2,074	2,125	2,139	2,211	2,207	2,167	1,771	1,741	2,179	2,288	2,320	2,294	2,292	2,729
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	7	5	8	7	7	7	7	7	7	339	486	687	849	1,587
NPL/NPF	-	0	-	-	-	-	-	-	-	-	-	-	-	-
13. Jasa Pendidikan / <i>Education Services</i>	5,161	4,968	5,019	5,197	5,150	5,093	5,040	5,049	5,413	5,481	5,456	5,473	5,454	5,494
NPL/NPF	48	64	60	95	98	94	95	73	67	70	70	57	48	32
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	8,111	9,130	9,356	9,446	9,296	9,332	9,339	9,347	9,849	10,210	10,057	10,505	10,735	11,020
NPL/NPF	51	14	17	65	66	68	67	67	70	71	67	69	75	86
15. Jasa Komunitas, Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	12,071	9,970	9,798	10,055	9,887	10,404	12,376	13,810	10,482	10,538	10,339	12,547	10,779	10,929
NPL/NPF	296	285	298	298	297	310	283	293	298	321	322	230	221	226
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	331	298	277	283	290	291	267	259	294	285	288	278	270	264
NPL/NPF	15	21	21	13	12	13	9	7	12	12	12	12	13	15
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	1	1	1	1	1	1	1	1	1	1	1	1	1	1
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	128	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	18	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin														
Rumah Tangga / <i>House Hold</i>														
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	341,768	374,927	378,334	381,090	381,634	383,957	387,249	388,922	392,016	397,234	401,133	405,297	408,559	412,470
NPL/NPF	6,221	6,843	6,865	6,552	7,153	7,321	7,048	8,051	8,323	8,433	8,742	8,675	8,393	8,427
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	14,052	15,242	15,268	15,269	15,268	15,323	15,293	15,259	15,271	15,516	15,700	15,886	16,031	16,123
NPL/NPF	264	290	307	313	331	335	304	339	353	363	383	400	394	422
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	12,228	12,793	12,800	12,795	12,704	12,626	12,696	12,759	12,835	12,984	13,138	13,354	13,561	13,904
NPL/NPF	498	498	496	462	501	506	484	496	497	519	512	527	516	511
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	28,998	36,949	37,364	37,045	37,560	37,797	38,607	39,521	40,197	40,930	40,899	40,736	41,215	41,035
NPL/NPF	452	471	463	466	492	480	512	542	587	592	596	613	620	627
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	121,728	136,451	138,694	140,330	140,167	141,516	143,213	143,695	144,624	144,787	146,248	148,218	149,868	151,643
NPL/NPF	1,868	1,907	1,907	1,938	2,021	1,980	1,970	1,973	2,095	2,100	2,188	2,215	2,128	2,185
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	20,428	18,813	18,825	19,260	19,254	19,232	18,929	19,265	18,950	19,152	19,097	19,106	19,403	19,614
NPL/NPF	549	380	372	372	377	377	362	366	374	384	394	400	389	385

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

Keterangan / Items	2021	2022																						
		Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt										
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin																								
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	311,809	338,841	345,042	349,536	347,470	349,673	353,431	355,557	361,170	361,110	372,313	374,343	372,642	377,718										
NPL/NPF	4,009	4,568	4,456	4,315	4,528	4,741	4,716	4,862	6,986	6,639	7,097	6,956	8,198	8,625										
2. Perikanan / <i>Fishery</i>	12,311	13,744	13,861	13,985	13,866	13,994	14,153	14,318	14,473	14,345	14,420	14,685	14,795	14,840										
NPL/NPF	847	948	920	887	923	953	952	977	997	616	661	680	656	678										
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	90,026	139,658	138,367	140,653	129,241	134,409	148,243	142,508	156,276	153,287	154,280	161,406	169,174	180,269										
NPL/NPF	5,663	4,830	4,807	4,773	4,612	4,488	4,445	4,251	4,393	4,327	3,996	4,179	4,033	1,967										
4. Industri Pengolahan / <i>Processing Industry</i>	492,262	538,224	536,920	545,814	535,264	533,153	536,548	538,013	541,474	542,850	547,979	548,589	562,584	577,556										
NPL/NPF	28,183	26,305	25,186	21,838	23,719	23,859	23,089	22,914	21,268	20,868	20,844	20,791	22,613	23,168										
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	103,788	108,285	108,613	110,228	106,168	107,826	106,777	102,243	105,279	105,768	109,066	112,624	120,614	114,705										
NPL/NPF	936	652	654	262	264	247	244	243	244	285	281	274	271	276										
6. Konstruksi / <i>Construction</i>	174,524	183,352	183,554	184,971	182,209	183,413	188,232	187,487	190,303	194,567	194,045	193,464	197,280	193,210										
NPL/NPF	2,978	3,096	3,074	3,338	3,263	3,268	2,957	3,211	3,457	3,396	3,383	3,134	2,931	2,904										
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	609,472	655,447	653,780	663,830	648,226	654,928	663,885	664,428	677,539	690,223	698,730	705,975	701,873	701,984										
NPL/NPF	21,397	23,538	22,761	21,305	23,394	23,865	22,697	23,281	24,127	21,894	23,795	24,751	22,543	22,271										
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	64,874	68,811	67,558	67,675	66,800	66,375	67,314	67,783	68,141	68,385	68,287	72,816	73,269	74,167										
NPL/NPF	4,003	2,866	2,764	2,707	2,796	2,210	2,124	2,117	2,162	1,909	2,091	1,986	1,968	2,035										
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	173,922	187,684	185,738	182,684	179,131	182,043	173,888	177,276	190,056	195,156	194,791	192,432	203,072	207,449										
NPL/NPF	3,898	3,243	3,249	3,150	3,192	3,177	1,838	1,878	1,641	1,393	1,403	1,441	1,257	1,283										
10. Perantara Keuangan / <i>Financial intermediaries</i>	66,704	76,663	76,509	85,322	78,559	82,625	88,253	90,359	98,532	100,052	96,384	98,304	103,236	101,708										
NPL/NPF	706	208	244	254	256	254	252	228	215	201	212	214	209	203										
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	107,031	100,369	100,331	106,390	106,230	109,561	112,365	112,008	112,062	117,949	117,913	119,260	120,459	122,570										
NPL/NPF	3,056	1,870	1,692	1,605	1,660	1,647	1,690	2,017	2,036	1,992	2,326	1,774	1,714	1,947										
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	31,573	36,567	39,094	41,030	39,564	39,764	40,153	40,138	41,371	45,112	47,028	48,778	50,338	53,499										
NPL/NPF	3	-	0	-	-	-	-	-	-	-	-	-	-	-										
13. Jasa Pendidikan / <i>Education Services</i>	3,287	3,390	3,358	3,295	2,958	2,951	2,960	2,910	2,965	3,005	3,046	3,073	3,112	3,128										
NPL/NPF	13	35	34	32	35	35	30	32	35	33	34	28	29	28										
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	13,547	13,933	14,574	14,697	14,758	14,866	15,499	16,126	16,332	16,583	16,677	16,719	18,034	18,440										
NPL/NPF	48	72	69	64	65	100	93	105	110	91	107	109	113	118										
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	67,242	82,594	85,888	86,752	90,888	92,833	100,463	102,643	106,552	109,300	110,915	112,124	116,009	120,616										
NPL/NPF	1,557	1,852	1,743	1,639	1,843	1,965	1,997	2,129	2,143	2,118	2,316	2,615	2,335	2,139										
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	1,184	1,086	1,033	1,020	984	987	1,045	1,029	1,044	1,047	1,056	1,035	1,021	1,009										
NPL/NPF	33	52	48	44	50	49	48	46	45	39	47	52	54	53										
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	363	9	18	18	18	18	19	18	18	17	17	18	17	17										
NPL/NPF	-	0	-	-	-	-	-	-	-	0	-	-	-	-										
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-										
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-										
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin																								
Rumah Tangga / <i>House Hold</i>																								
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	157,949	154,379	155,937	158,544	158,917	160,261	162,149	162,974	165,078	166,202	168,360	183,102	184,328	185,766										
NPL/NPF	3,621	3,514	3,443	3,226	3,600	3,672	3,750	3,955	4,289	4,093	4,290	4,821	4,694	4,705										
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	8,455	8,938	8,971	9,059	9,021	9,064	9,068	9,072	9,145	9,146	9,205	9,262	9,327	9,411										
NPL/NPF	189	185	176	171	190	201	201	214	220	219	232	236	245	241										
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	6,932	6,450	6,414	6,390	6,291	6,242	6,229	6,158	6,153	5,980	5,916	5,952	5,975	6,023										
NPL/NPF	297	386	368	393	405	419	419	458	465	402	358	361	348	335										
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	61,090	65,114	66,738	68,076	68,638	68,994	69,533	71,620	72,118	72,724	73,012	73,227	74,000	74,952										
NPL/NPF	1,326	1,201	1,123	1,053	1,065	1,097	1,186	1,283	1,351	1,394	1,522	1,475	1,540	1,513										
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	324,937	341,534	343,686	350,784	345,711	346,799	349,773	348,908	350,919	352,938	354,551	344,555	346,847	349,533										
NPL/NPF	3,371	3,949	3,687	3,493	3,752	3,871	3,814	3,939	4,129	4,029	4,323	3,902	3,930	4,046										
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	63,562	70,455	71,493	72,799	73,363	74,606	75,118	75,700	75,551	77,070	78,214	79,421	80,893	82,447										
NPL/NPF	999	877	871	812	847	868	871	863	882	877	961	923	987	987										

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									
		Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Jenis Penggunaan / Type of Use														
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party														
1. Modal Kerja / Working Capital	2,621,250	2,905,465	2,877,196	2,940,289	2,827,709	2,849,022	2,914,884	2,930,855	2,986,270	3,035,026	3,039,719	3,060,968	3,121,204	3,140,832
NPL/NPF	104,692	105,294	102,643	95,607	98,978	98,706	98,139	98,903	99,132	97,664	100,159	100,633	97,711	97,710
2. Investasi / Investment	1,527,639	1,693,843	1,719,862	1,710,944	1,712,623	1,744,225	1,733,481	1,730,769	1,775,929	1,792,719	1,803,106	1,818,276	1,838,566	1,866,989
NPL/NPF	41,276	38,397	37,065	33,737	35,731	36,160	32,794	32,897	33,944	32,508	34,226	33,985	35,427	35,381
3. Konsumsi / Consumption	1,619,696	1,734,198	1,750,414	1,772,331	1,770,547	1,782,073	1,797,093	1,802,927	1,814,877	1,828,271	1,842,681	1,860,151	1,877,527	1,895,162
NPL/NPF	27,303	28,788	28,605	27,232	29,034	29,640	29,522	31,535	32,773	32,031	33,455	33,595	33,341	33,686
Total Kredit/Pembiayaan / Total Credit/Financing	5,768,585	6,333,506	6,347,472	6,423,564	6,310,879	6,375,320	6,445,457	6,464,551	6,577,076	6,656,016	6,685,506	6,739,395	6,837,296	6,902,983
NPL/NPF	173,270	172,480	168,313	156,576	163,744	164,506	160,455	163,336	165,848	162,203	167,840	168,213	166,479	166,778
Orientasi Penggunaan / User Orientation														
Kredit kepada Pihak Ketiga / Credit to Third Party														
1. Ekspor / Export	199,100	194,074	192,353	189,896	180,667	180,649	170,331	173,915	177,157	172,422	165,521	170,717	177,288	181,188
NPL/NPF	6,092	6,912	6,126	5,533	5,790	5,965	5,740	6,033	6,524	5,737	5,470	5,579	5,016	5,679
2. Impor / Import	79,660	89,807	83,771	86,567	82,646	84,622	85,670	91,890	98,203	88,646	94,971	98,259	99,655	102,538
NPL/NPF	3,472	2,044	2,051	1,948	1,677	1,178	1,140	2,045	2,026	1,025	1,451	1,474	1,334	1,527
3. Lainnya / Other	5,489,825	6,049,625	6,071,349	6,147,100	6,047,566	6,110,049	6,189,457	6,198,746	6,301,716	6,394,948	6,425,014	6,470,420	6,560,353	6,619,257
NPL/NPF	163,706	163,523	160,136	149,094	156,277	157,363	153,576	155,258	157,298	155,441	160,919	161,160	160,129	159,571
Total Kredit/Pembiayaan / Total Credit/Financing	5,768,585	6,333,506	6,347,472	6,423,564	6,310,879	6,375,320	6,445,457	6,464,551	6,577,076	6,656,016	6,685,506	6,739,395	6,837,296	6,902,983
NPL/NPF	173,270	172,480	168,313	156,576	163,744	164,506	160,455	163,336	165,848	162,203	167,840	168,213	166,479	166,778

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							
		Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Jenis Penggunaan / Type of Use														
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party														
1. Modal Kerja / Working Capital	281,146	302,894	305,119	313,815	302,855	304,945	312,798	315,510	296,546	305,172	307,413	308,119	313,694	316,379
NPL/NPF	11,867	12,534	12,392	10,574	11,045	11,146	11,456	11,589	10,849	10,739	11,361	11,129	11,025	11,284
2. Investasi / Investment	148,708	151,766	153,179	154,996	153,338	155,719	156,086	155,711	145,148	149,884	149,367	151,868	154,633	157,041
NPL/NPF	4,290	4,439	4,331	3,564	3,677	3,766	3,843	3,930	3,340	2,898	3,196	3,114	3,222	3,199
3. Konsumsi / Consumption	263,879	296,990	298,463	300,222	299,902	301,461	303,177	302,620	290,844	291,889	294,214	296,840	299,905	303,389
NPL/NPF	3,111	5,858	6,079	5,676	5,875	6,042	6,142	6,447	4,382	4,282	4,425	4,482	4,496	4,556
Total Kredit/Pembiayaan / Total Credit/Financing	693,732	751,650	756,760	769,034	756,095	762,125	772,061	773,841	732,539	746,944	750,995	756,827	768,233	776,810
NPL/NPF	19,268	22,831	22,802	19,814	20,597	20,954	21,441	21,965	18,571	17,918	18,981	18,725	18,742	19,039
Orientasi Penggunaan / User Orientation														
Kredit kepada Pihak Ketiga / Credit to Third Party														
1. Ekspor / Export	21,850	13,785	12,480	12,504	11,843	11,664	10,968	10,797	10,876	10,546	10,358	9,890	10,229	10,101
NPL/NPF	1,693	263	264	341	344	346	318	316	699	207	207	207	208	211
2. Impor / Import	4,268	3,399	3,735	3,348	3,157	2,768	3,039	3,091	3,011	3,005	2,926	2,842	2,421	2,637
NPL/NPF	39	22	22	19	24	24	24	24	24	24	94	76	76	75
3. Lainnya / Other	667,613	734,467	740,546	753,182	741,095	747,694	758,053	759,953	718,652	733,393	737,710	744,095	755,583	764,071
NPL/NPF	17,535	22,545	22,516	19,454	20,229	20,584	21,100	21,626	17,849	17,688	18,681	18,442	18,459	18,753
Total Kredit/Pembiayaan / Total Credit/Financing	693,732	751,650	756,760	769,034	756,095	762,125	772,061	773,841	732,539	746,944	750,995	756,827	768,233	776,810
NPL/NPF	19,268	22,831	22,802	19,814	20,597	20,954	21,441	21,965	18,571	17,918	18,981	18,725	18,742	19,039

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							
		Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Jenis Penggunaan / Type of Use														
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party														
1. Modal Kerja / Working Capital	334,488	360,506	360,203	362,072	349,323	354,083	353,688	352,374	380,933	389,714	378,674	382,490	393,184	394,129
NPL/NPF	13,088	11,164	10,353	9,661	9,704	9,793	9,902	10,478	11,476	12,708	13,614	13,805	13,472	13,512
2. Investasi / Investment	116,822	146,447	142,899	141,026	138,526	140,725	141,487	142,233	157,826	154,525	153,547	153,560	154,476	152,774
NPL/NPF	3,209	2,505	2,506	2,418	2,471	2,321	2,380	2,389	2,965	3,203	3,166	3,188	3,286	3,143
3. Konsumsi / Consumption	193,690	195,163	197,428	200,668	202,119	204,194	206,058	206,456	221,174	221,718	222,994	225,195	227,615	228,852
NPL/NPF	4,537	2,429	2,448	2,305	2,426	2,471	2,458	2,609	4,824	4,345	4,530	4,565	4,660	4,746
Total Kredit/Pembiayaan / Total Credit/Financing	644,999	702,116	700,529	703,766	689,967	699,001	701,233	701,063	759,933	765,958	755,214	761,245	775,275	775,755
NPL/NPF	20,834	16,098	15,307	14,385	14,601	14,585	14,740	15,476	19,264	20,256	21,309	21,558	21,418	21,401
Orientasi Penggunaan / User Orientation														
Kredit kepada Pihak Ketiga / Credit to Third Party														
1. Ekspor / Export	36,131	31,260	31,033	30,726	27,501	27,838	26,895	27,532	30,426	28,845	25,364	28,797	31,928	31,853
NPL/NPF	1,792	2,779	2,039	2,028	1,990	2,007	1,983	1,954	1,977	2,047	1,150	1,166	1,244	1,264
2. Impor / Import	4,135	6,493	6,940	6,655	6,442	7,159	6,641	6,308	6,248	6,422	7,299	7,806	6,056	5,811
NPL/NPF	300	425	426	434	513	432	431	407	408	409	412	437	320	343
3. Lainnya / Other	604,733	664,363	662,556	666,386	656,024	664,004	667,697	667,223	723,259	730,691	722,551	724,642	737,292	738,091
NPL/NPF	18,742	12,894	12,842	11,922	12,099	12,146	12,327	13,115	16,879	17,801	19,747	19,955	19,854	19,794
Total Kredit/Pembiayaan / Total Credit/Financing	644,999	702,116	700,529	703,766	689,967	699,001	701,233	701,063	759,933	765,958	755,214	761,245	775,275	775,755
NPL/NPF	20,834	16,098	15,307	14,385	14,601	14,585	14,740	15,476	19,264	20,256	21,309	21,558	21,418	21,401

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							
		Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Jenis Penggunaan / Type of Use														
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party														
1. Modal Kerja / Working Capital	583,182	682,963	664,578	666,861	643,969	643,070	661,850	671,612	680,031	687,837	684,109	690,315	693,047	696,525
NPL/NPF	25,968	27,790	27,419	27,020	27,324	26,314	26,787	26,285	26,008	26,105	26,191	26,143	25,048	25,819
2. Investasi / Investment	360,626	406,077	416,842	414,560	409,988	425,288	409,228	409,339	418,128	421,857	422,767	417,249	423,206	428,086
NPL/NPF	10,216	11,122	11,007	9,893	9,888	10,672	9,393	8,839	8,579	8,718	8,263	8,255	8,161	8,437
3. Konsumsi / Consumption	539,202	595,175	601,284	605,788	606,585	610,452	615,987	619,420	623,893	630,603	636,216	642,597	648,636	654,788
NPL/NPF	9,852	10,389	10,411	10,103	10,874	10,999	10,682	11,768	12,230	12,391	12,815	12,830	12,441	12,557
Total Kredit/Pembiayaan / Total Credit/Financing	1,483,010	1,684,215	1,682,705	1,687,209	1,660,542	1,678,810	1,687,065	1,700,370	1,722,053	1,740,297	1,743,092	1,750,161	1,764,889	1,779,399
NPL/NPF	46,036	49,301	48,836	47,016	48,087	47,984	46,862	46,891	46,816	47,213	47,269	47,228	45,650	46,813
Orientasi Penggunaan / User Orientation														
Kredit kepada Pihak Ketiga / Credit to Third Party														
1. Ekspor / Export	36,562	55,415	54,409	50,019	47,124	49,638	43,782	48,248	49,034	47,715	46,758	48,514	48,248	52,867
NPL/NPF	802	1,340	1,247	870	857	823	819	833	874	887	1,254	1,256	907	1,278
2. Impor / Import	51,877	58,715	53,413	50,197	47,073	49,264	50,238	57,230	63,914	53,198	57,796	59,902	57,982	59,640
NPL/NPF	2,513	794	764	700	287	319	299	1,226	1,200	219	550	536	526	696
3. Lainnya / Other	1,394,571	1,570,084	1,574,883	1,586,993	1,566,346	1,579,907	1,593,046	1,594,892	1,609,105	1,639,384	1,638,539	1,641,745	1,658,658	1,666,893
NPL/NPF	42,720	47,167	46,825	45,446	46,942	46,843	45,744	44,832	44,742	46,108	45,465	45,435	44,217	44,839
Total Kredit/Pembiayaan / Total Credit/Financing	1,483,010	1,684,215	1,682,705	1,687,209	1,660,542	1,678,810	1,687,065	1,700,370	1,722,053	1,740,297	1,743,092	1,750,161	1,764,889	1,779,399
NPL/NPF	46,036	49,301	48,836	47,016	48,087	47,984	46,862	46,891	46,816	47,213	47,269	47,228	45,650	46,813

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							
		Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Jenis Penggunaan / Type of Use														
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party														
1. Modal Kerja / Working Capital	1,422,435	1,559,102	1,547,296	1,597,540	1,531,562	1,546,924	1,586,548	1,591,360	1,628,759	1,652,302	1,669,523	1,680,044	1,721,280	1,733,798
NPL/NPF	53,770	53,806	52,479	48,351	50,906	51,454	49,993	50,552	50,800	48,112	48,994	49,556	48,166	47,095
2. Investasi / Investment	901,484	989,552	1,006,942	1,000,362	1,010,771	1,022,493	1,026,680	1,023,485	1,054,827	1,066,453	1,077,424	1,095,600	1,106,250	1,129,088
NPL/NPF	23,561	20,332	19,221	17,862	19,695	19,402	17,178	17,740	19,060	17,688	19,601	19,428	20,758	20,602
3. Konsumsi / Consumption	622,926	646,870	653,239	665,652	661,941	665,966	671,871	674,431	678,965	684,061	689,258	695,520	701,370	708,133
NPL/NPF	9,802	10,112	9,668	9,148	9,858	10,127	10,241	10,712	11,337	11,014	11,686	11,719	11,744	11,827
Total Kredit/Pembiayaan / Total Credit/Financing	2,946,844	3,195,525	3,207,478	3,263,554	3,204,274	3,235,384	3,285,099	3,289,276	3,362,552	3,402,816	3,436,205	3,471,163	3,528,899	3,571,019
NPL/NPF	87,133	84,250	81,368	75,361	80,459	80,983	77,412	79,004	81,196	76,815	80,280	80,702	80,668	79,524
Orientasi Penggunaan / User Orientation														
Kredit kepada Pihak Ketiga / Credit to Third Party														
1. Ekspor / Export	104,556	93,614	94,430	96,647	94,199	91,508	88,686	87,338	86,821	85,316	83,041	83,516	86,883	86,366
NPL/NPF	1,805	2,530	2,576	2,294	2,600	2,790	2,620	2,931	2,975	2,597	2,858	2,950	2,656	2,926
2. Impor / Import	19,380	21,200	19,682	26,367	25,975	25,431	25,752	25,260	25,030	26,021	26,950	27,709	33,196	34,451
NPL/NPF	620	803	839	795	853	403	386	388	394	374	395	426	412	413
3. Lainnya / Other	2,822,908	3,080,711	3,093,365	3,140,540	3,084,100	3,118,444	3,170,661	3,176,678	3,250,700	3,291,480	3,326,214	3,359,939	3,408,821	3,450,202
NPL/NPF	84,708	80,917	77,953	72,272	77,006	77,791	74,406	75,685	77,827	73,844	77,026	77,327	77,599	76,186
Total Kredit/Pembiayaan / Total Credit/Financing	2,946,844	3,195,525	3,207,478	3,263,554	3,204,274	3,235,384	3,285,099	3,289,276	3,362,552	3,402,816	3,436,205	3,471,163	3,528,899	3,571,019
NPL/NPF	87,133	84,250	81,368	75,361	80,459	80,983	77,412	79,004	81,196	76,815	80,280	80,702	80,668	79,524

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							
		Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
1. KBMI 1	1,175	1,054	1,047	1,010	996	986	976	976	454	466	468	459	458	449
NPL/NPF	50	204	207	168	166	164	165	166	16	16	16	17	17	18
2. KBMI 2	9,218	9,939	10,170	10,286	10,335	10,537	10,486	10,623	11,039	11,205	11,232	11,330	11,420	11,190
NPL/NPF	410	187	184	186	192	190	186	188	345	357	343	350	359	375
3. KBMI 3	26,254	27,441	27,881	28,386	28,545	28,829	28,373	28,896	28,570	29,236	29,374	29,443	29,866	30,122
NPL/NPF	651	502	500	521	526	526	514	519	527	545	561	562	554	546
4. KBMI 4	38,709	44,034	44,859	45,844	45,013	45,440	45,659	46,239	46,321	47,535	48,002	48,509	49,122	49,852
NPL/NPF	721	497	496	509	515	526	527	537	530	547	565	576	600	602
5. Bank Umum / Commercial Bank	75,355	82,468	83,957	85,527	84,889	85,792	85,494	86,734	86,384	88,442	89,076	89,742	90,866	91,613
NPL/NPF	1,833	1,391	1,388	1,384	1,398	1,406	1,393	1,410	1,418	1,466	1,484	1,505	1,531	1,541

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															
<i>(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)</i>															
Miliar Rp (Billion Rp)															
Keterangan / Items	2020	2021	2022			2023									
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
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	446,814	454,514	458,325	454,388	459,030	462,302	462,743	472,226	473,708	480,081	482,862	480,548	485,312
NPL/NPF	7,480	6,518	7,009	6,708	6,342	6,704	6,860	6,715	6,984	9,118	8,988	9,508	9,364	10,615	11,033
2. Perikanan / <i>Fishery</i>	16,032	18,688	19,657	19,783	19,726	19,481	19,639	19,581	19,708	19,974	20,147	20,215	20,552	20,729	20,769
NPL/NPF	886	1,053	1,376	1,345	1,286	1,377	1,397	1,352	1,391	1,415	1,043	1,097	1,139	1,104	1,137
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	124,618	153,803	243,306	236,738	237,390	220,964	230,129	237,223	232,252	256,406	253,174	252,599	261,662	270,012	280,362
NPL/NPF	9,049	6,799	5,965	5,893	5,755	5,605	5,476	5,470	5,261	5,401	6,110	5,767	5,946	5,740	3,681
4. Industri Pengolahan / <i>Processing Industry</i>	893,642	951,109	1,058,879	1,054,606	1,067,006	1,036,066	1,040,278	1,034,107	1,037,664	1,051,679	1,060,255	1,060,754	1,065,125	1,080,435	1,102,955
NPL/NPF	40,898	49,248	46,764	44,175	40,184	41,898	42,249	41,292	40,898	39,390	38,917	37,353	37,356	38,846	39,264
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	168,881	159,701	161,300	160,352	162,327	157,131	157,881	151,456	146,492	154,847	157,303	162,151	165,189	173,100	168,057
NPL/NPF	2,091	1,668	1,204	1,183	761	742	728	708	688	696	715	709	703	700	706
6. Konstruksi / <i>Construction</i>	376,473	380,381	397,467	397,398	396,583	384,669	387,734	403,520	403,946	395,678	403,108	400,445	394,052	399,719	394,763
NPL/NPF	12,973	13,755	14,698	14,636	14,080	14,375	14,327	14,215	14,976	14,717	14,669	15,799	15,453	14,129	15,205
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	942,188	974,420	1,050,979	1,040,988	1,043,912	1,019,433	1,032,812	1,052,203	1,054,635	1,066,840	1,083,328	1,091,229	1,100,822	1,105,802	1,110,843
NPL/NPF	41,784	39,728	42,394	41,692	37,666	40,125	40,812	40,251	40,392	41,340	38,697	41,959	42,900	40,777	40,506
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	116,183	120,741	123,714	123,430	123,620	122,341	121,930	122,699	122,245	122,378	122,921	122,778	127,380	128,201	129,074
NPL/NPF	6,258	7,653	6,558	6,468	6,636	6,753	6,077	5,783	5,351	4,668	4,443	4,637	4,495	4,511	4,504
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	266,189	306,242	314,489	313,011	313,052	309,489	313,610	303,265	314,545	334,331	343,185	341,978	339,110	354,561	359,860
NPL/NPF	5,739	6,347	5,507	5,560	5,116	5,343	5,258	3,921	3,990	3,842	3,759	3,760	3,806	3,657	3,463
10. Perantara Keuangan / <i>Financial intermediaries</i>	216,297	224,714	279,848	283,827	305,787	292,814	300,181	318,211	319,276	330,277	334,369	327,650	331,949	345,699	343,946
NPL/NPF	1,089	2,925	2,304	2,438	2,248	2,255	2,034	1,885	1,810	1,638	1,826	1,863	1,950	1,943	1,924
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	259,978	265,315	305,043	308,634	314,584	312,527	315,989	318,857	318,087	323,520	334,332	338,723	340,681	345,146	347,337
NPL/NPF	8,048	7,414	6,766	6,613	6,284	6,300	6,238	5,908	6,456	7,015	7,369	7,948	7,360	7,288	8,009
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	30,887	34,272	38,659	41,179	43,829	42,449	42,541	42,800	42,744	44,246	48,209	50,094	51,928	54,198	57,717
NPL/NPF	4	3	0	1	0	0	0	1	1	1	1	1	1	1	1
13. Jasa Pendidikan / <i>Education Services</i>	13,594	13,990	14,480	14,525	14,893	14,827	14,801	14,887	15,131	15,574	15,704	15,746	15,940	16,044	16,249
NPL/NPF	244	211	251	220	258	274	270	282	284	283	278	284	252	256	227
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	28,262	28,513	29,837	30,705	31,522	31,403	31,598	32,310	33,099	33,824	34,450	34,408	34,945	36,583	36,787
NPL/NPF	382	171	143	147	234	238	278	270	283	294	271	297	299	310	326
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	89,457	95,691	110,741	113,401	114,669	118,430	121,162	130,951	135,077	136,383	139,530	139,953	143,061	144,986	149,804
NPL/NPF	2,902	2,253	2,640	2,523	2,399	2,619	2,760	2,780	2,937	2,954	2,988	3,298	3,486	3,150	2,993
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	2,989	3,872	3,995	3,947	3,985	3,898	3,910	3,969	3,956	3,996	4,000	3,999	3,967	3,996	3,965
NPL/NPF	55	80	112	107	95	102	101	99	99	102	97	105	110	111	111
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	358	365	12	21	22	21	23	25	22	21	21	21	21	20	20
NPL/NPF	0	-	0	-	-	-	-	-	-	0	0	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	2,490	716	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	138	96	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin															
Rumah Tangga / <i>House Hold</i>															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	496,603	544,004	575,876	581,135	586,568	587,497	591,383	596,899	599,544	605,046	611,798	618,197	637,534	642,533	648,486
NPL/NPF	12,760	12,164	12,541	12,521	11,831	12,931	13,229	13,040	14,392	15,061	15,386	15,984	16,495	16,113	16,180
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	22,826	26,100	27,792	27,869	27,945	27,890	27,972	27,947	27,913	28,024	28,265	28,570	28,843	29,089	29,290
NPL/NPF	507	529	537	546	542	583	601	570	621	649	669	711	723	728	759
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	22,004	20,771	21,019	21,010	20,995	20,807	20,681	20,739	20,734	20,785	20,778	20,874	21,152	21,378	21,841
NPL/NPF	1,073	944	1,030	1,018	1,005	1,060	1,073	1,058	1,111	1,115	1,095	1,051	1,059	1,029	1,004
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	105,772	99,101	112,083	114,492	115,955	117,299	118,041	119,561	122,669	123,894	125,262	125,331	125,195	126,430	127,114
NPL/NPF	2,167	1,973	1,929	1,864	1,756	1,807	1,842	1,975	2,128	2,231	2,396	2,526	2,486	2,586	2,552
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	673,005	694,729	754,062	760,741	773,017	768,841	773,903	781,343	780,913	785,800	787,929	793,045	788,317	795,771	802,733
NPL/NPF	8,229	8,961	10,263	10,116	9,726	10,196	10,365	10,357	10,710	11,115	9,886	10,456	10,118	10,080	10,350
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	227,246	235,831	243,366	245,167	247,852	248,213	250,092	250,605	251,154	251,327	254,239	256,665	259,109	262,324	265,699
NPL/NPF	2,949	2,776	2,487	2,539	2,371	2,457	2,530	2,523	2,573	2,603	2,598	2,727	2,714	2,804	2,841

Tabel 3.2.a.
Kredit/Pembiayaan dan NPL/NPF Bank Pemero 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								
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
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	301,266	306,007	310,841	309,807	311,960	316,663	318,347	324,888	326,300	337,764	340,257	339,373	343,703
NPL/NPF	4,409	3,967	4,545	4,424	4,286	4,500	4,719	4,693	4,834	6,954	6,602	7,060	6,918	8,148	8,504
2. Perikanan / <i>Fishery</i>	8,874	11,313	12,565	12,733	12,883	12,778	12,901	13,010	13,091	13,253	13,076	13,152	13,336	13,381	13,367
NPL/NPF	511	752	853	825	794	829	856	857	880	897	518	564	584	560	582
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	67,410	88,074	136,912	135,612	137,863	126,253	131,477	143,865	138,327	151,954	147,097	148,123	152,909	159,253	170,699
NPL/NPF	6,897	5,666	4,820	4,804	4,770	4,610	4,491	4,392	4,199	4,343	4,316	3,990	4,173	4,028	1,964
4. Industri Pengolahan / <i>Processing Industry</i>	316,144	347,203	378,794	377,577	385,352	379,200	375,035	379,823	381,127	385,739	388,111	378,907	381,641	390,431	402,094
NPL/NPF	25,339	22,244	19,570	18,219	15,208	16,713	16,961	16,256	16,231	14,565	14,095	13,801	13,775	14,228	14,671
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	91,852	94,090	100,098	100,474	102,264	98,259	100,007	95,852	91,338	97,993	97,879	101,059	105,825	114,344	108,431
NPL/NPF	1,252	921	644	648	265	268	251	244	243	247	289	282	275	271	273
6. Konstruksi / <i>Construction</i>	172,158	177,544	184,436	184,600	184,004	178,979	179,418	192,309	192,226	184,272	187,557	188,288	187,892	191,013	186,005
NPL/NPF	7,103	8,212	8,929	8,914	9,312	9,488	9,386	9,137	9,196	8,763	8,524	8,576	8,228	7,992	7,976
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	457,066	489,375	514,348	517,173	526,379	513,447	519,207	526,757	528,014	533,437	544,869	551,827	557,827	551,669	551,609
NPL/NPF	17,270	19,066	21,081	20,388	19,105	20,846	21,240	20,455	20,477	21,007	18,708	20,434	21,293	19,490	19,201
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and the provision of eating and drinking</i>	46,245	51,110	55,391	54,736	54,726	53,933	53,818	53,726	53,254	53,926	54,184	54,028	58,362	58,738	59,586
NPL/NPF	1,947	2,455	2,262	2,154	2,038	2,138	2,101	1,938	1,930	2,033	1,788	1,823	1,851	1,844	1,909
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	124,042	134,995	143,256	139,921	139,778	138,308	140,719	131,217	133,455	145,753	151,462	150,329	147,667	154,332	159,047
NPL/NPF	2,979	3,790	3,159	3,173	3,114	3,153	3,123	1,780	1,820	1,569	1,343	1,343	1,387	1,213	1,240
10. Perantara Keuangan / <i>Financial intermediaries</i>	34,909	37,882	46,443	47,543	52,707	47,459	48,598	51,069	48,982	58,876	62,535	62,156	63,466	69,126	66,397
NPL/NPF	219	318	216	256	265	267	265	263	239	226	211	220	222	217	214
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	86,988	81,413	74,606	74,569	77,132	76,590	79,688	77,146	76,800	81,842	88,092	88,663	89,574	90,485	92,414
NPL/NPF	3,211	3,307	1,991	1,905	1,807	1,839	1,829	1,472	1,477	1,927	2,028	2,065	1,795	1,738	2,087
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	28,293	31,573	36,567	39,094	41,030	39,564	39,764	40,153	40,138	41,701	45,591	47,707	49,619	51,914	55,576
NPL/NPF	3	3	-	0	-	-	-	-	-	-	-	-	-	-	-
13. Jasa Pendidikan / <i>Education Services</i>	2,447	2,548	2,628	2,602	2,532	2,187	2,171	2,026	1,954	2,171	2,213	2,257	2,225	2,207	2,213
NPL/NPF	41	45	51	49	46	50	49	29	32	35	33	32	32	26	25
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	11,364	9,641	9,515	10,038	10,100	10,194	10,286	10,812	11,344	11,603	11,757	12,624	12,619	13,932	14,291
NPL/NPF	218	66	70	71	66	66	102	93	105	110	92	104	102	116	121
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	52,362	61,478	77,945	80,998	81,953	85,975	87,910	97,925	100,310	101,167	103,823	105,240	106,519	110,441	115,110
NPL/NPF	1,557	1,537	1,813	1,709	1,608	1,810	1,933	1,953	2,073	2,107	2,091	2,278	2,576	2,282	2,097
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	1,469	1,211	1,120	1,067	1,053	1,011	1,014	1,045	1,029	1,073	1,076	1,086	1,066	1,053	1,040
NPL/NPF	28	39	57	53	49	55	54	48	46	50	44	52	57	59	58
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	355	361	7	16	17	16	16	18	17	17	16	17	17	16	16
NPL/NPF	-	-	-	-	-	-	-	-	-	0	0	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	194	45	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	22	5	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin															
Rumah Tangga / <i>House Hold</i>															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	299,176	322,700	328,946	331,960	335,181	335,899	338,149	341,610	343,021	346,151	350,524	354,520	371,044	373,971	377,740
NPL/NPF	6,634	6,415	6,262	6,181	5,719	6,515	6,752	6,541	7,566	8,087	7,891	8,384	8,894	8,459	8,484
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	7,157	7,492	7,552	7,574	7,624	7,611	7,655	7,621	7,592	7,567	7,668	7,695	7,821	7,956	8,095
NPL/NPF	240	266	258	259	254	293	306	274	313	328	313	341	353	348	349
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	5,955	5,119	4,601	4,564	4,534	4,479	4,425	4,424	4,385	4,345	4,212	4,123	4,147	4,188	4,209
NPL/NPF	375	312	376	364	398	410	414	405	422	430	368	336	339	324	313
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	34,096	33,135	35,226	36,252	36,915	37,043	37,254	37,132	37,906	37,983	38,017	37,940	37,838	38,249	37,970
NPL/NPF	488	387	421	416	435	446	506	564	609	657	685	745	667	706	673
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	297,233	305,113	320,310	322,570	329,856	324,323	325,575	328,439	327,522	329,017	329,306	330,993	320,956	323,311	325,891
NPL/NPF	3,002	3,291	3,795	3,508	3,422	3,620	3,698	3,619	3,768	3,947	3,833	4,158	3,727	3,752	3,866
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>															
NPL/NPF	48,607	51,765	57,649	58,528	59,416	59,887	61,005	61,547	61,837	61,771	62,756	63,831	64,816	66,126	67,434
NPL/NPF	1,086	845	747	739	676	712	734	738	735	753	744	826	789	847	847

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						
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
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	17,706	18,134	18,364	18,313	18,544	19,107	18,881	19,264	19,709	19,947	20,428	20,856	21,148
NPL/NPF	899	675	681	685	635	746	679	697	731	747	733	771	782	785	807
2. Perikanan / <i>Fishery</i>	1,157	1,379	1,577	1,587	1,587	1,548	1,536	1,589	1,604	1,648	1,686	1,708	1,719	1,765	1,788
NPL/NPF	69	107	108	107	103	106	107	109	115	122	125	124	134	133	141
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	1,216	1,065	3,702	3,793	4,089	4,150	4,043	3,992	4,303	4,479	4,494	4,511	4,560	4,588	2,993
NPL/NPF	376	269	298	291	277	276	277	275	269	274	265	265	266	85	86
4. Industri Pengolahan / <i>Processing Industry</i>	14,282	20,312	25,085	24,856	25,550	25,187	25,156	25,407	25,208	26,579	26,163	26,093	27,827	27,729	26,709
NPL/NPF	482	550	521	521	485	512	522	527	580	596	565	563	575	415	434
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	2,484	2,204	1,886	1,851	1,765	1,737	1,739	1,663	1,645	1,590	1,502	1,521	1,535	1,503	1,532
NPL/NPF	54	56	57	28	10	10	10	15	16	13	13	13	13	13	13
6. Konstruksi / <i>Construction</i>	36,260	36,285	41,090	41,053	39,217	35,697	37,225	38,928	39,796	40,984	42,346	42,987	43,794	44,475	44,200
NPL/NPF	2,736	2,558	2,711	2,672	2,394	2,463	2,513	2,616	2,664	2,649	2,674	2,672	2,657	2,704	2,788
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	38,295	42,815	49,293	50,288	51,287	49,320	51,254	53,177	54,045	54,413	55,887	56,832	57,940	58,646	58,388
NPL/NPF	2,897	2,909	2,785	2,801	2,518	2,625	2,683	2,752	2,875	3,004	2,895	3,324	3,337	3,362	3,418
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	7,256	7,431	7,461	7,603	7,942	7,898	8,027	8,142	8,203	8,314	8,454	8,521	8,667	8,851	9,018
NPL/NPF	1,252	824	552	596	538	543	552	583	575	576	570	580	567	527	570
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	7,513	7,011	7,195	7,149	7,182	6,855	6,817	6,865	6,852	7,089	8,203	7,307	7,360	8,519	8,514
NPL/NPF	219	166	126	125	118	127	128	128	128	128	128	119	107	105	107
10. Perantara Keuangan / <i>Financial Intermediaries</i>	9,483	8,943	11,131	11,232	11,757	11,605	11,177	11,762	11,272	11,215	12,010	11,797	11,680	10,690	11,970
NPL/NPF	149	325	427	412	408	415	454	453	457	460	474	472	459	465	465
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	4,933	4,858	5,427	5,504	5,467	5,248	5,243	5,577	5,617	5,902	5,850	5,896	5,974	6,094	5,894
NPL/NPF	716	629	651	652	638	643	643	648	643	654	650	707	719	715	730
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	2,567	2,681	1,755	2,015	2,726	2,808	2,702	2,570	2,526	2,462	2,324	2,096	2,021	1,989	1,854
NPL/NPF	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13. Jasa Pendidikan / <i>Education Services</i>	1,333	1,282	1,232	1,225	1,261	1,646	1,717	1,780	1,814	1,831	1,859	1,840	1,987	2,049	2,130
NPL/NPF	44	19	16	15	16	17	17	30	50	50	49	38	48	48	37
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	2,464	2,249	2,306	2,277	2,336	2,298	2,304	2,288	2,335	2,343	2,365	2,419	2,456	2,478	2,477
NPL/NPF	23	20	27	28	27	30	33	33	35	37	31	32	31	31	32
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	5,676	5,917	6,275	6,209	6,138	5,963	6,077	6,182	6,237	6,096	6,213	6,251	6,282	6,499	6,536
NPL/NPF	334	216	223	230	197	200	207	221	228	226	220	256	252	249	254
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	214	219	205	218	256	202	204	222	212	210	216	205	222	257	248
NPL/NPF	6	6	9	9	8	8	8	8	10	9	8	9	9	10	10
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	0	1	-	-	-	-	-	3	3	1	0	0	0	0	0
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	87	23	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin															
Rumah Tangga / House Hold															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	22,845	24,829	26,549	26,871	26,917	26,914	27,067	27,325	27,449	27,644	27,914	28,138	28,447	28,750	29,082
NPL/NPF	1,749	1,669	1,608	1,606	1,497	1,567	1,598	1,587	1,697	1,731	1,700	1,740	1,742	1,729	1,751
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	447	501	485	509	503	508	514	522	522	527	533	548	550	557	565
NPL/NPF	34	36	23	23	23	25	27	27	30	32	34	39	37	35	37
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	452	408	407	415	412	407	406	405	406	403	397	392	396	391	398
NPL/NPF	106	94	90	90	83	84	84	84	85	88	89	90	93	86	85
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	482	592	682	686	701	708	718	730	756	785	805	834	890	942	971
NPL/NPF	3	3	3	3	4	4	4	5	6	6	6	7	7	8	8
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	196,716	210,004	220,846	222,286	224,468	225,014	226,779	228,406	228,285	229,436	230,275	231,607	233,806	236,171	238,383
NPL/NPF	884	1,320	1,473	1,487	1,404	1,487	1,479	1,472	1,560	1,612	1,531	1,604	1,595	1,579	1,607
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others															
NPL/NPF	118,982	120,110	121,887	122,209	122,643	122,643	122,906	123,089	122,632	123,116	123,132	123,370	123,837	123,980	123,980
NPL/NPF	489	635	676	679	630	667	698	698	726	732	729	756	759	768	783

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							
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
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	127,421	129,949	128,690	125,843	128,074	126,092	125,075	127,571	127,214	121,874	121,632	119,866	120,039
NPL/NPF	2,172	1,876	1,784	1,599	1,421	1,458	1,463	1,325	1,419	1,417	1,653	1,676	1,664	1,683	1,723
2. Perikanan / <i>Fishery</i>	6,001	5,996	5,515	5,464	5,256	5,154	5,202	4,981	5,014	5,073	5,385	5,355	5,496	5,583	5,613
NPL/NPF	306	194	415	413	389	442	435	386	396	396	400	408	420	411	414
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	50,554	57,716	93,426	89,082	87,142	84,279	88,299	83,882	84,195	94,232	96,219	94,608	98,859	100,788	100,099
NPL/NPF	1,707	864	847	798	708	719	708	803	793	784	1,528	1,511	1,507	1,626	1,630
4. Industri Pengolahan / <i>Processing Industry</i>	495,327	517,323	579,066	579,183	584,901	565,503	572,260	564,860	565,699	569,407	574,436	583,771	586,202	593,285	602,962
NPL/NPF	13,784	22,699	23,762	23,264	22,330	22,547	22,616	22,380	21,988	22,109	22,109	20,802	20,810	21,976	21,930
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	57,960	54,148	51,306	51,049	51,602	50,673	50,135	48,798	48,513	50,101	54,303	55,869	54,089	53,456	54,104
NPL/NPF	785	692	503	507	486	465	468	449	430	436	413	414	415	415	419
6. Konstruksi / <i>Construction</i>	163,696	163,800	168,056	167,851	169,139	165,816	166,601	167,849	167,635	165,873	169,239	165,149	158,372	160,587	160,702
NPL/NPF	3,134	2,985	2,711	2,700	2,373	2,423	2,428	2,462	3,116	3,304	3,472	4,551	4,567	3,433	4,441
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	431,213	425,857	471,384	458,594	453,004	443,696	449,493	460,296	461,928	467,444	470,523	471,268	474,014	484,015	486,732
NPL/NPF	21,105	17,192	18,328	18,301	15,842	16,489	16,724	16,879	16,877	17,165	16,930	18,037	18,104	17,759	17,729
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and the provision of eating and drinking</i>	61,348	60,859	60,771	61,000	60,861	60,421	60,884	60,831	60,788	60,138	60,284	60,229	60,350	60,613	60,470
NPL/NPF	2,954	4,281	3,653	3,628	3,969	3,982	3,424	3,263	2,845	2,059	2,085	2,235	2,077	2,141	2,025
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	120,464	150,554	151,272	152,153	151,930	150,035	153,871	151,742	160,475	169,231	170,636	170,661	171,255	177,322	179,179
NPL/NPF	2,541	2,391	2,221	2,262	1,883	2,062	2,007	2,013	2,042	2,144	2,287	2,298	2,312	2,340	2,116
10. Perantara Keuangan / <i>Financial intermediaries</i>	138,304	144,436	176,314	176,835	192,610	184,843	190,299	203,897	209,145	212,362	210,882	211,697	213,964	218,778	223,181
NPL/NPF	720	2,282	1,661	1,770	1,575	1,573	1,315	1,168	1,114	1,152	1,141	1,169	1,255	1,267	1,245
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	163,380	174,670	219,589	222,874	226,992	225,594	225,947	230,902	230,301	230,587	234,622	238,641	238,398	242,617	242,513
NPL/NPF	4,120	3,478	4,125	4,056	3,839	3,817	3,767	3,788	4,335	4,435	4,690	5,176	4,846	4,835	5,193
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	27	18	67	70	73	78	74	77	81	83	79	75	74	79	72
NPL/NPF	1	0	0	0	0	0	0	0	1	1	1	1	1	1	1
13. Jasa Pendidikan / <i>Education Services</i>	9,814	10,160	10,618	10,696	11,100	10,994	10,913	11,079	11,361	11,571	11,631	11,648	11,726	11,787	11,905
NPL/NPF	159	147	183	157	195	207	204	222	202	198	195	203	182	181	164
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	14,367	16,565	18,013	18,387	19,082	18,909	19,005	19,208	19,419	19,875	20,325	19,362	19,868	20,171	20,016
NPL/NPF	141	85	46	48	142	141	144	144	143	147	148	162	166	162	173
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	31,129	27,998	26,464	26,156	26,532	26,454	27,138	26,799	28,487	29,068	29,359	28,332	30,203	27,906	27,869
NPL/NPF	1,012	501	604	584	595	609	621	606	636	621	677	763	658	620	642
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	1,307	2,441	2,670	2,663	2,676	2,685	2,692	2,703	2,715	2,714	2,708	2,707	2,678	2,687	2,677
NPL/NPF	21	35	46	45	39	39	39	44	43	43	46	44	45	43	43
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	3	3	5	5	5	4	4	4	4	4	4	4	3	3	3
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 / House Hold															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	174,251	196,152	220,079	222,002	224,200	224,446	225,942	227,744	228,850	231,031	233,142	235,322	237,828	239,346	241,210
NPL/NPF	4,374	4,078	4,668	4,731	4,613	4,847	4,876	4,909	5,126	5,241	5,794	5,859	5,857	5,890	5,910
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	15,192	18,071	19,722	19,754	19,784	19,747	19,784	19,782	19,780	19,911	20,043	20,307	20,451	20,541	20,595
NPL/NPF	232	227	256	263	265	265	268	268	278	288	322	331	333	338	367
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	15,596	15,241	16,007	16,027	16,046	15,917	15,846	15,906	15,940	16,034	16,166	16,355	16,606	16,795	17,230
NPL/NPF	593	537	564	565	524	566	576	569	604	598	638	625	626	620	606
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	71,153	65,335	76,134	77,513	78,297	79,505	80,028	81,659	83,967	85,090	86,405	86,522	86,434	87,205	88,141
NPL/NPF	1,676	1,584	1,504	1,445	1,317	1,358	1,332	1,406	1,513	1,567	1,705	1,774	1,812	1,872	1,871
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	178,470	179,068	212,443	215,435	218,249	219,068	221,126	224,088	224,700	226,944	227,956	230,065	233,187	236,205	238,377
NPL/NPF	4,289	4,290	4,943	5,069	4,848	5,036	5,132	5,217	5,334	5,507	4,468	4,642	4,743	4,738	4,846
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	48,637	54,069	53,917	54,432	55,453	55,674	56,090	56,002	56,722	56,701	58,143	59,356	60,488	61,740	64,085
NPL/NPF	990	1,067	889	948	900	906	928	920	949	951	952	969	992	1,001	1,021

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							
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
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	420	425	430	425	452	440	440	503	485	496	544	452	422
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Perikanan / <i>Fishery</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	5,437	6,948	9,267	8,251	8,296	6,281	6,310	5,484	5,427	5,740	5,364	5,357	5,334	5,382	6,572
NPL/NPF	70	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Industri Pengolahan / <i>Processing Industry</i>	67,889	66,270	75,934	72,990	71,203	66,176	67,827	64,016	65,630	69,954	71,545	71,983	69,456	68,990	71,191
NPL/NPF	1,293	3,754	2,912	2,171	2,161	2,125	2,149	2,128	2,100	2,120	2,148	2,187	2,196	2,228	2,228
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	16,585	9,259	7,739	6,977	6,696	6,462	6,001	5,142	4,995	5,162	3,619	3,703	3,739	3,797	3,990
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6. Konstruksi / <i>Construction</i>	4,359	2,753	3,885	3,894	4,224	4,176	4,490	4,435	4,289	4,549	3,966	4,021	3,994	3,644	3,856
NPL/NPF	-	-	347	350	-	-	-	-	-	-	-	-	0	0	0
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	15,614	16,373	15,952	14,933	13,242	12,969	12,859	11,973	10,648	11,546	12,049	11,302	11,040	11,473	14,114
NPL/NPF	513	562	201	201	201	165	165	165	164	165	165	165	165	166	159
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and the provision of eating and drinking</i>	1,334	1,341	91	91	91	89	0	-	-	-	-	-	-	-	-
NPL/NPF	105	94	91	91	91	89	-	-	-	-	-	-	-	-	-
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	14,170	13,683	13,126	13,787	14,162	14,290	12,203	13,440	13,763	12,257	12,884	13,680	12,828	14,388	13,119
NPL/NPF	-	-	1	1	0	0	-	-	-	-	-	-	-	-	-
10. Perantara Keuangan / <i>Financial intermediaries</i>	33,602	33,453	45,960	48,216	48,713	48,907	50,107	51,482	49,877	47,824	48,942	42,000	42,840	47,096	42,398
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	4,678	4,374	5,422	5,686	4,992	5,095	5,111	5,232	5,369	5,189	5,767	5,524	5,735	5,950	6,516
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	-	-	270	-	-	-	-	-	-	-	215	215	215	215	215
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13. Jasa Pendidikan / <i>Education Services</i>	0	1	1	2	1	1	1	1	2	1	1	1	2	2	1
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	67	58	3	3	3	2	2	2	2	3	3	3	3	3	3
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	290	298	57	38	45	37	38	45	44	51	136	129	58	140	289
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	675	185	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin															
Rumah Tangga / House Hold															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	331	324	303	301	271	238	225	220	223	221	218	217	215	466	454
NPL/NPF	2	2	3	3	3	3	3	2	2	2	2	1	1	35	36
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	29	36	33	32	34	24	19	22	19	19	21	21	20	36	35
NPL/NPF	0	0	0	0	0	0	0	0	0	0	0	-	-	6	6
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	1	4	4	4	4	4	4	4	4	4	4	4	4	5	5
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	41	39	41	42	42	43	42	40	40	36	35	35	33	34	32
NPL/NPF	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	586	543	463	451	443	436	423	410	406	403	392	381	368	85	82
NPL/NPF	54	60	52	53	53	53	56	48	49	49	53	53	53	11	11
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others															
NPL/NPF	11,019	9,887	9,913	9,998	10,059	10,009	10,090	9,967	9,963	10,006	10,224	10,346	10,435	10,620	10,200
NPL/NPF	383	229	175	173	165	172	171	167	163	167	173	176	174	189	190

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

Keterangan	Lapangan Usaha																	Bukan Lapangan Usaha						
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Penggalian	Industri Pengolahan	Listrik, gas dan air	Konstruksi	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 Flat atau Apartemen	Rumah Tangga - Untuk Pemilikan Rumah Rukan	Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor	Rumah Tangga - Untuk Pemilikan Peralatan Rumah Tangga Lainnya	Bukan Lapangan Usaha Lainnya
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
Jawa Barat	13,486	1,253	1,576	66,728	3,370	21,989	106,545	10,685	22,456	3,462	14,255	320	2,865	4,737	12,749	381	0	152,655	2,773	2,243	3,637	101,582	22,917	
NPL/NPF	826	58	74	3,279	12	2,306	5,243	463	130	68	915	-	6	54	473	19	-	3,601	90	134	85	1,271	152	
Banten	672	179	460	24,791	320	11,626	25,137	2,193	9,773	3,370	11,176	2	496	1,822	6,890	114	1	55,579	1,853	1,416	995	28,180	6,976	
NPL/NPF	14	7	35	238	1	471	831	70	72	43	107	-	1	3	100	5	-	992	54	35	6	339	54	
DKI Jakarta	172,121	3,413	209,700	669,114	137,197	265,550	364,270	56,124	270,221	323,563	271,725	16,588	4,843	14,914	64,028	456	5	163,070	19,178	7,828	107,900	154,240	107,508	
NPL/NPF	4,765	348	3,270	20,143	641	5,947	10,605	1,958	2,275	1,214	5,417	0	125	144	821	16	-	3,938	499	266	2,216	3,265	1,648	
D.I Yogyakarta	2,527	293	48	4,357	21	4,265	12,236	3,204	913	584	1,159	31	924	660	3,014	62	-	4,666	120	216	175	9,503	996	
NPL/NPF	44	8	6	159	0	123	499	135	13	103	51	-	10	1	92	2	-	140	8	5	2	118	5	
Jawa Tengah	23,782	2,699	358	61,692	399	17,275	115,116	9,318	4,517	2,638	7,421	249	1,643	3,446	13,269	376	0	28,683	345	898	1,919	33,837	35,517	
NPL/NPF	371	59	55	8,402	2	531	4,266	501	55	259	409	-	3	22	334	11	-	603	8	57	42	333	161	
Jawa Timur	37,284	2,850	1,328	112,563	6,686	23,969	143,582	10,328	12,135	2,317	10,358	89	1,967	2,753	13,529	717	1	66,137	2,582	2,049	3,831	84,276	3,667	
NPL/NPF	950	252	45	3,680	8	1,851	6,512	381	279	52	381	-	24	23	313	18	-	2,062	42	150	63	1,088	45	
Bengkulu	5,702	101	179	535	17	169	4,981	482	194	9	287	0	33	119	609	29	-	2,784	8	57	34	6,097	4,786	
NPL/NPF	75	4	1	18	0	47	195	6	4	0	6	-	0	3	18	0	-	101	-	2	1	45	34	
Jambi	12,813	137	146	1,928	20	899	8,411	1,181	389	49	544	0	89	145	1,042	42	-	6,262	73	137	103	14,579	95	
NPL/NPF	120	3	9	31	0	68	290	32	9	11	24	0	0	2	18	0	-	158	0	3	0	171	2	
Aceh	2,243	306	49	1,259	128	616	5,458	417	246	24	232	-	60	291	735	45	-	2,822	67	39	828	21,887	5	
NPL/NPF	61	14	2	29	0	237	12	16	-	10	2	-	1	1	20	2	-	31	0	1	9	138	0	
Sumatera Utara	52,082	576	551	50,972	122	8,079	46,235	2,895	4,403	945	3,116	8	419	2,111	3,874	231	4	22,246	569	1,506	2,759	40,353	2,031	
NPL/NPF	452	33	21	733	1	492	1,510	126	31	16	103	-	6	11	74	6	-	649	8	46	49	499	52	
Sumatera Barat	10,771	336	127	2,845	34	799	17,264	1,048	1,167	68	672	0	218	200	1,602	38	-	4,670	93	123	71	9,863	14,810	
NPL/NPF	214	17	5	57	1	86	579	24	12	11	18	-	1	18	33	1	-	93	2	8	1	87	48	
Riau	24,102	156	471	5,760	68	2,214	12,858	1,926	1,938	386	1,559	0	124	692	2,320	42	-	11,920	128	440	140	21,108	796	
NPL/NPF	371	11	3	18	1	162	605	34	55	44	41	-	1	2	33	1	-	445	4	10	2	227	9	
Sumatera Selatan	19,362	311	227	8,939	322	3,418	18,814	1,732	1,699	131	2,141	64	347	408	1,519	124	-	14,823	108	409	675	25,972	1,429	
NPL/NPF	1,289	19	18	36	4	394	991	50	29	1	58	-	1	2	108	3	-	416	4	41	13	263	16	
Bangka Belitung	2,148	412	135	705	23	321	3,688	193	129	11	105	-	23	155	415	3	-	2,582	20	41	74	5,062	13	
NPL/NPF	46	26	0	193	0	22	77	3	5	0	3	-	0	0	9	0	-	44	-	5	0	36	0	
Kepulauan Riau	379	371	320	8,744	358	1,551	7,407	1,341	4,337	68	2,412	1	265	208	951	19	-	9,135	129	323	152	9,323	1,170	
NPL/NPF	6	8	-	1,096	0	212	163	114	4	0	24	-	0	3	18	0	-	222	3	11	0	145	19	
Lampung	9,926	727	166	4,945	161	918	17,266	855	1,644	57	1,029	51	376	531	1,324	80	-	6,046	68	135	129	7,746	5,654	
NPL/NPF	177	41	14	283	3	105	701	19	17	0	26	-	5	3	16	3	-	134	1	4	1	83	48	
Kalimantan Selatan	8,137	331	2,018	2,490	692	1,002	11,708	788	2,949	346	1,433	11	106	159	2,045	44	-	11,998	73	284	97	14,017	185	
NPL/NPF	49	15	23	36	1	107	690	8	15	16	22	-	6	1	34	5	-	343	1	26	1	163	0	
Kalimantan Barat	18,205	474	386	1,339	169	654	13,042	1,299	2,227	440	728	76	72	135	963	25	-	9,086	79	503	475	19,122	257	
NPL/NPF	119	33	8	61	0	107	532	60	19	2	19	-	0	1	23	1	-	220	0	10	3	148	3	
Kalimantan Timur	14,007	609	3,046	9,827	266	7,854	16,306	2,215	4,725	233	3,287	3	185	224	2,820	39	-	8,872	193	529	700	21,955	862	
NPL/NPF	88	14	57	38	5	580	472	20	34	18	103	0	2	1	67	0	-	284	11	36	7	263	8	
Kalimantan Tengah	12,458	169	129	3,035	55	1,088	7,963	588	675	181	641	8	31	65	960	25	-	4,852	28	34	37	12,465	292	
NPL/NPF	38	4	1	5	3	120	212	8	12	1	5	-	0	1	16	1	-	134	0	5	0	81	3	
Sulawesi Tengah	4,219	553	5,316	2,280	675	703	6,652	560	363	34	601	0	39	42	759	28	-	2,765	26	105	27	18,667	285	
NPL/NPF	94	10	5	16	0	104	348	8	17	0	2	-	0	0	16	1	-	63	0	10	1	172	10	
Sulawesi Selatan	12,217	1,929	2,851	6,764	4,061	6,115	37,868	3,249	2,376	434	2,885	3	474	665	4,264	175	1	22,029	394	1,326	1,431	26,174	13,373	
NPL/NPF	131	52	17	292	10	372	1,831	76	169	19	109	-	28	28	128	4	-	530	5	92	29	378	105	
Sulawesi Utara	1,440	346	4,733	882	169	1,884	8,072	998	440	10	944	99	29	80	803	115	-	5,329	62	163	89	12,090	9,846	
NPL/NPF	41	19	0	24	4	199	2,783	40	25	0	9	-	3	0	23	1	-	209	0	5	2	188	115	
Gorontalo	1,162	143	23	320	2,529	156	2,656	160	64	1	199	-	42	16	324	2	7	1,179	10	23	3	5,052	3,437	
NPL/NPF	372	19	1	36	0	53	284	7	6	0	11	-	0	0	26	0	-	25	0	1	0	93	22	
Sulawesi Barat	2,008	98	8	273	9	176	2,535	83	51	10	87	-	10	40	267	7	-	657	3	16	3	3,186	2,121	
NPL/NPF	36	5	0	31	0	31	111	2	1	0	5	-	0	0	6	0	-	17	-	6	0	20	8	
Sulawesi Tenggara	2,683	521	246	1,504	15	717	6,973	629	356	7	717	-	159	22	32	21	-	4,525	65	137	59	14,730	795	
NPL/NPF	26	13	8	17	0	50	294	14	2	0	21	-	0	0	14	1	-	56	0	8	1	103	14	
Nusa Tenggara Barat	5,000	267	11,614	1,030	53	1,279	11,833	1,198	381	57	510	0	83	191	790	45	-	5,258	47	139	78	14,768	7,123	
NPL/NPF	90	5	1	18	0	53	307	10	6	5	9	-	0	1	12	1	-	84	7	8	4	104	35	
Bali	5,160	297	33	4,901	145	1,913	28,754	10,081	1,104	244	1,622	19	397	1,301	3,595	137	2	10,870	113	292	573	18,390	1,395	
NPL/NPF	70	6	0	70	0	64	684	246	3	4	42	0	5	6	23	1	-	265	8	4	7	177	13	
Nusa Tenggara Timur	2,032	344	55	1,259	62	1,247	11,305	952	529	80	331	-	59	81	833	87	-	1,494	9	43	50	12,221	10,732	
NPL/NPF	46	14	1	24	7	131	357	16	11	1	16	-	0	6	19	1	-	37	-	1	0	63	62	
Maluku	432	213	4	234	12	543	3,675	334	264	4	256	0	3	13	384	382	-	337	18	27	12	5,833	2,880	
NPL/NPF	7	7	-	3	0	93	95	12	9	0	11	-	-	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									
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
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	2,905,465	2,877,196	2,940,289	2,827,709	2,849,022	2,914,884	2,930,855	2,986,270	3,035,026	3,039,719	3,060,968	3,121,204	3,140,832
NPL/NPF	96,687	104,692	105,294	102,643	95,607	98,978	98,706	98,139	98,903	99,132	97,664	100,159	100,633	97,711	97,710
2. Investasi / Investment	1,468,687	1,527,639	1,693,843	1,719,862	1,710,944	1,712,623	1,744,225	1,733,481	1,730,769	1,775,929	1,792,719	1,803,106	1,818,276	1,838,566	1,866,989
NPL/NPF	43,335	41,276	38,397	37,065	33,737	35,731	36,160	32,794	32,897	33,944	32,508	34,226	33,985	35,427	35,381
3. Konsumsi / Consumption	1,547,454	1,619,696	1,734,198	1,750,414	1,772,331	1,770,547	1,782,073	1,797,093	1,802,927	1,814,877	1,828,271	1,842,681	1,860,151	1,877,527	1,895,162
NPL/NPF	27,685	27,303	28,788	28,605	27,232	29,034	29,640	29,522	31,535	32,773	32,031	33,455	33,595	33,341	33,686
Total Kredit/Pembiayaan / Total Credit/Financing	5,481,560	5,768,585	6,333,506	6,347,472	6,423,564	6,310,879	6,375,320	6,445,457	6,464,551	6,577,076	6,656,016	6,685,506	6,739,395	6,837,296	6,902,983
NPL/NPF	167,707	173,270	172,480	168,313	156,576	163,744	164,506	160,455	163,336	165,848	162,203	167,840	168,213	166,479	166,778
Orientasi Penggunaan / User Orientation															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Ekspor / Export	142,171	199,100	194,074	192,353	189,896	180,667	180,649	170,331	173,915	177,157	172,422	165,521	170,717	177,288	181,188
NPL/NPF	2,865	6,092	6,912	6,126	5,533	5,790	5,965	5,740	6,033	6,524	5,737	5,470	5,579	5,016	5,679
2. Impor / Import	65,457	79,660	89,807	83,771	86,567	82,646	84,622	85,670	91,890	98,203	88,646	94,971	98,259	99,655	102,538
NPL/NPF	1,289	3,472	2,044	2,051	1,948	1,677	1,178	1,140	2,045	2,026	1,025	1,451	1,474	1,334	1,527
3. Lainnya / Other	5,273,932	5,489,825	6,049,625	6,071,349	6,147,100	6,047,566	6,110,049	6,189,457	6,198,746	6,301,716	6,394,948	6,425,014	6,470,420	6,560,353	6,619,257
NPL/NPF	163,553	163,706	163,523	160,136	149,094	156,277	157,363	153,576	155,258	157,298	155,441	160,919	161,160	160,129	159,571
Total Kredit/Pembiayaan / Total Credit/Financing	5,481,560	5,768,585	6,333,506	6,347,472	6,423,564	6,310,879	6,375,320	6,445,457	6,464,551	6,577,076	6,656,016	6,685,506	6,739,395	6,837,296	6,902,983
NPL/NPF	167,707	173,270	172,480	168,313	156,576	163,744	164,506	160,455	163,336	165,848	162,203	167,840	168,213	166,479	166,778

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									
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
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	1,286,444	1,281,351	1,324,889	1,265,296	1,274,264	1,307,047	1,309,903	1,344,900	1,372,243	1,381,162	1,391,154	1,423,678	1,433,268
NPL/NPF	51,323	51,166	51,594	50,142	46,655	48,755	49,102	47,617	47,754	47,549	44,610	45,160	45,594	43,722	42,416
2. Investasi / Investment	686,337	712,338	789,453	803,409	795,726	808,665	819,725	826,371	819,849	844,765	853,396	862,066	879,667	888,029	908,332
NPL/NPF	21,684	21,226	18,467	17,448	16,079	17,878	18,257	15,993	16,027	17,286	16,072	17,464	17,676	18,490	18,507
3. Konsumsi / Consumption	692,225	725,325	754,285	761,447	773,527	769,241	774,063	780,773	782,264	786,835	792,483	799,102	806,623	813,800	821,338
NPL/NPF	11,825	11,515	11,859	11,467	10,903	11,996	12,409	12,141	13,412	14,200	13,835	14,790	14,769	14,435	14,550
Total Kredit/Pembiayaan / Total Credit/Financing	2,445,965	2,623,165	2,830,182	2,846,207	2,894,142	2,843,202	2,868,053	2,914,190	2,912,016	2,976,500	3,018,122	3,042,329	3,077,444	3,125,508	3,162,938
NPL/NPF	84,831	83,906	81,920	79,057	73,637	78,629	79,769	75,751	77,194	79,035	74,517	77,414	78,038	76,647	75,473
Orientasi Penggunaan / User Orientation															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Ekspor / Export	41,544	102,437	90,455	91,220	93,345	91,057	88,610	85,994	84,758	84,049	82,475	80,186	80,623	83,956	83,374
NPL/NPF	1,377	1,495	2,524	2,568	2,287	2,592	2,782	2,612	2,913	2,970	2,577	2,838	2,929	2,652	2,926
2. Impor / Import	6,111	12,747	14,211	13,141	20,066	19,125	19,042	18,928	18,168	18,446	19,759	20,919	21,528	27,544	28,514
NPL/NPF	91	106	238	250	212	258	270	257	291	304	278	298	306	297	285
3. Lainnya / Other	2,398,310	2,507,981	2,725,516	2,741,846	2,780,731	2,733,021	2,760,401	2,809,269	2,809,091	2,874,005	2,915,887	2,941,224	2,975,292	3,014,008	3,051,049
NPL/NPF	83,363	82,305	79,157	76,239	71,138	75,779	76,717	72,882	73,990	75,761	71,663	74,278	74,803	73,698	72,262
Total Kredit/Pembiayaan / Total Credit/Financing	2,445,965	2,623,165	2,830,182	2,846,207	2,894,142	2,843,202	2,868,053	2,914,190	2,912,016	2,976,500	3,018,122	3,042,329	3,077,444	3,125,508	3,162,938
NPL/NPF	84,831	83,906	81,920	79,057	73,637	78,629	79,769	75,751	77,194	79,035	74,517	77,414	78,038	76,647	75,473

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									
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Modal Kerja / Working Capital	87,962	97,587	113,591	114,755	114,251	107,345	108,369	112,577	113,580	116,056	120,362	120,988	123,398	124,153	123,199
NPL/NPF	7,449	7,337	7,344	7,303	6,722	6,936	7,091	7,281	7,483	7,657	7,527	7,972	7,994	7,673	7,848
2. Investasi / Investment	60,781	62,060	69,737	70,238	72,672	73,132	75,397	76,677	76,971	78,365	78,919	78,946	81,056	82,835	82,199
NPL/NPF	2,809	1,992	1,847	1,869	1,651	1,788	1,740	1,814	1,891	1,887	1,873	1,986	1,965	1,968	2,045
3. Konsumsi / Consumption	339,923	356,444	370,856	372,976	375,924	376,194	378,389	380,478	380,051	381,644	383,041	384,650	387,460	390,648	393,378
NPL/NPF	3,265	3,757	3,874	3,888	3,641	3,833	3,889	3,874	4,104	4,203	4,088	4,235	4,233	4,204	4,272
Total Kredit/Pembiayaan / Total Credit/Financing	488,666	516,091	554,183	557,970	562,847	556,671	562,155	569,731	570,602	576,065	582,323	584,584	591,913	597,637	598,777
NPL/NPF	13,523	13,086	13,064	13,060	12,013	12,557	12,720	12,969	13,479	13,746	13,488	14,194	14,192	13,845	14,165
Orientasi Penggunaan / User Orientation															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Ekspor / Export	448	529	1,091	1,067	953	943	927	918	866	890	876	874	857	799	797
NPL/NPF	1	3	1	1	1	1	1	1	1	1	1	1	1	1	1
2. Impor / Import	241	142	271	270	266	239	226	134	138	138	140	139	141	109	63
NPL/NPF	7	5	8	8	8	89	8	7	6	6	6	6	6	6	6
3. Lainnya / Other	487,977	515,419	552,822	556,633	561,628	555,489	561,001	568,679	569,598	575,036	581,307	583,572	590,916	596,728	597,917
NPL/NPF	13,516	13,078	13,055	13,051	12,005	12,466	12,712	12,961	13,472	13,739	13,481	14,187	14,185	13,838	14,158
Total Kredit/Pembiayaan / Total Credit/Financing	488,666	516,091	554,183	557,970	562,847	556,671	562,155	569,731	570,602	576,065	582,323	584,584	591,913	597,637	598,777
NPL/NPF	13,523	13,086	13,064	13,060	12,013	12,557	12,720	12,969	13,479	13,746	13,488	14,194	14,192	13,845	14,165

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									
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
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	1,365,428	1,339,793	1,362,136	1,321,968	1,332,423	1,365,352	1,379,085	1,395,420	1,408,157	1,409,051	1,420,137	1,438,375	1,449,472
NPL/NPF	36,043	42,536	43,403	42,986	40,373	41,485	40,694	41,435	41,878	42,129	43,701	45,164	45,179	44,425	45,575
2. Investasi / Investment	675,390	718,332	796,530	812,218	809,460	799,015	817,668	798,648	801,750	819,915	829,690	832,198	828,046	841,168	848,664
NPL/NPF	18,734	17,300	17,486	17,146	15,411	15,490	15,668	14,499	14,502	14,284	14,075	14,286	13,849	14,467	14,313
3. Konsumsi / Consumption	503,300	527,095	598,301	605,163	612,029	614,357	618,816	625,180	629,959	635,711	641,854	647,927	654,994	661,832	669,637
NPL/NPF	12,154	11,739	12,825	13,020	12,467	12,977	13,112	13,289	13,804	14,152	13,880	14,199	14,364	14,460	14,621
Total Kredit/Pembiayaan / Total Credit/Financing	2,369,008	2,461,474	2,760,259	2,757,173	2,783,624	2,735,340	2,768,908	2,789,180	2,810,794	2,851,046	2,879,700	2,889,176	2,903,177	2,941,375	2,967,772
NPL/NPF	66,931	71,575	73,714	73,153	68,251	69,952	69,473	69,224	70,185	70,564	71,656	73,649	73,393	73,352	74,510
Orientasi Penggunaan / User Orientation															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Ekspor / Export	77,734	72,521	72,779	72,213	68,394	64,275	66,172	59,141	64,163	65,700	63,744	62,730	67,112	70,041	73,816
NPL/NPF	1,003	1,879	1,596	1,506	1,205	1,192	1,160	1,128	1,147	1,562	1,207	1,610	1,623	1,335	1,710
2. Impor / Import	57,546	64,995	73,863	68,429	65,159	62,035	63,842	65,941	72,918	78,977	68,150	72,688	74,631	70,519	72,408
NPL/NPF	1,191	3,345	1,782	1,777	1,712	1,314	884	860	1,732	1,700	725	1,132	1,146	1,015	1,221
3. Lainnya / Other	2,233,728	2,323,958	2,613,616	2,616,531	2,650,071	2,609,030	2,638,894	2,664,099	2,673,713	2,706,369	2,747,807	2,753,758	2,761,434	2,800,815	2,821,548
NPL/NPF	64,738	66,351	70,336	69,870	65,335	67,446	67,428	67,236	67,305	67,302	69,723	70,907	70,624	71,001	71,579
Total Kredit/Pembiayaan / Total Credit/Financing	2,369,008	2,461,474	2,760,259	2,757,173	2,783,624	2,735,340	2,768,908	2,789,180	2,810,794	2,851,046	2,879,700	2,889,176	2,903,177	2,941,375	2,967,772
NPL/NPF	66,931	71,575	73,714	73,153	68,251	69,952	69,473	69,224	70,185	70,564	71,656	73,649	73,393	73,352	74,510

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									
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Modal Kerja / Working Capital	119,737	122,114	140,003	141,297	139,013	133,100	133,966	129,908	128,287	129,894	134,263	128,518	126,279	134,997	134,893
NPL/NPF	1,872	3,653	2,954	2,212	1,856	1,803	1,819	1,806	1,787	1,798	1,826	1,862	1,866	1,891	1,871
2. Investasi / Investment	46,178	34,909	38,123	33,997	33,086	31,811	31,435	31,785	32,198	32,885	30,714	29,896	29,507	26,533	27,795
NPL/NPF	109	758	597	602	596	576	495	487	477	487	487	490	495	502	516
3. Konsumsi / Consumption	12,006	10,832	10,756	10,828	10,852	10,755	10,803	10,663	10,653	10,688	10,893	11,002	11,074	11,246	10,808
NPL/NPF	440	292	231	230	222	228	230	218	215	218	229	231	229	241	243
Total Kredit/Pembiayaan / Total Credit/Financing	177,922	167,855	188,882	186,122	182,951	175,665	176,204	172,356	171,138	173,466	175,871	169,416	166,861	172,777	173,496
NPL/NPF	2,421	4,703	3,782	3,043	2,674	2,607	2,545	2,511	2,478	2,503	2,542	2,583	2,590	2,635	2,631
Orientasi Penggunaan / User Orientation															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Ekspor / Export	22,445	23,612	29,749	27,853	27,204	24,392	24,939	24,278	24,128	26,518	25,327	21,730	22,126	22,492	23,201
NPL/NPF	484	2,716	2,792	2,051	2,041	2,006	2,022	1,999	1,972	1,991	1,953	1,020	1,026	1,028	1,043
2. Impor / Import	1,559	1,776	1,461	1,930	1,076	1,247	1,511	667	666	642	596	1,226	1,958	1,483	1,552
NPL/NPF	0	16	16	16	16	16	16	16	16	16	16	16	16	16	16
3. Lainnya / Other	153,917	142,468	157,671	156,339	154,671	150,026	149,754	147,411	146,344	146,305	149,947	146,460	142,777	148,802	148,742
NPL/NPF	1,936	1,971	974	976	617	586	507	497	491	496	574	1,547	1,548	1,591	1,572
Total Kredit/Pembiayaan / Total Credit/Financing	177,922	167,855	188,882	186,122	182,951	175,665	176,204	172,356	171,138	173,466	175,871	169,416	166,861	172,777	173,496
NPL/NPF	2,421	4,703	3,782	3,043	2,674	2,607	2,545	2,511	2,478	2,503	2,542	2,583	2,590	2,635	2,631

Tabel 3.12.a.
Kredit/Pembiayaan dan NPL/NPF Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan per Lokasi Dati I Bank Penyalur Kredit/Pembiayaan - Oktober 2023
(Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use based on Bank Location for October 2023)
Miliar Rp (Billion Rp)

Lokasi / Location	Modal Kerja (Working Capital)	Investasi (Investment)	Konsumsi (Consumption)	Orientasi Penggunaan (User Orientation)		
				Ekspor	Impor	Lainnya
1. Jawa Barat	203,398	83,460	285,807	6,446	2,400	563,819
NPL/NPF	11,302	2,626	5,333	381	50	18,831
2. Banten	69,040	29,982	94,998	1,433	404	192,182
NPL/NPF	1,723	275	1,480	66	9	3,403
3. DKI Jakarta	1,679,913	1,163,919	559,723	109,185	73,117	3,221,252
NPL/NPF	38,938	18,753	11,831	2,836	860	65,826
4. D.I Yogyakarta	21,311	12,987	15,677	589	87	49,299
NPL/NPF	947	297	278	26	2	1,494
5. Jawa Tengah	200,583	63,613	101,199	8,835	1,580	354,980
NPL/NPF	11,457	3,823	1,204	376	323	15,785
6. Jawa Timur	290,718	91,739	162,752	16,469	6,548	522,192
NPL/NPF	12,863	1,894	3,450	974	119	17,114
7. Bengkulu	8,471	4,975	13,767	429	119	26,665
NPL/NPF	285	94	182	13	3	545
8. Jambi	15,397	12,438	21,249	586	269	48,227
NPL/NPF	438	180	335	36	8	909
9. Aceh	6,723	5,386	25,648	2	1	37,754
NPL/NPF	393	99	179	-	-	672
10. Sumatera Utara	120,877	55,746	69,464	6,916	1,843	237,329
NPL/NPF	2,781	833	1,303	112	17	4,788
11. Sumatera Barat	26,611	10,580	29,650	1,480	138	65,223
NPL/NPF	832	228	239	39	7	1,253
12. Riau	26,839	27,778	34,532	857	643	87,649
NPL/NPF	968	415	697	30	3	2,046
13. Sumatera Selatan	37,321	22,237	43,417	1,154	198	101,623
NPL/NPF	1,579	1,425	753	49	5	3,702
14. Bangka Belitung	5,650	2,819	7,792	245	26	15,990
NPL/NPF	332	51	86	38	0	431
15. Kepulauan Riau	16,067	12,664	20,232	440	1,086	47,436
NPL/NPF	664	1,023	400	4	7	2,075
16. Lampung	33,270	6,787	19,778	1,203	978	57,653
NPL/NPF	1,236	250	288	62	18	1,894
17. Kalimantan Selatan	20,420	13,840	26,654	1,506	134	59,275
NPL/NPF	894	135	534	46	3	1,514
18. Kalimantan Barat	19,854	20,379	29,521	782	87	68,886
NPL/NPF	776	211	385	28	3	1,340
19. Kalimantan Timur	33,116	32,530	33,111	1,218	285	97,254
NPL/NPF	1,253	245	608	77	18	2,011
20. Kalimantan Tengah	15,272	12,800	17,708	622	107	45,050
NPL/NPF	371	56	224	22	3	625
21. Sulawesi Tengah	19,749	5,096	21,876	677	72	45,972
NPL/NPF	488	133	248	27	1	841
22. Sulawesi Selatan	58,795	27,537	64,726	4,377	384	146,297
NPL/NPF	2,501	765	1,139	196	45	4,163
23. Sulawesi Utara	13,739	7,306	27,579	2,463	53	46,107
NPL/NPF	564	107	519	29	3	1,158
26. Gorontalo	4,368	3,536	9,703	306	12	17,289
NPL/NPF	503	314	141	18	0	939
25. Sulawesi Barat	3,921	1,760	5,986	229	24	11,415
NPL/NPF	175	63	48	10	0	266
24. Sulawesi Tenggara	10,842	3,863	20,339	520	50	34,475
NPL/NPF	362	97	182	36	4	602
27. Nusa Tenggara Barat	25,613	8,717	27,413	722	44	60,977
NPL/NPF	444	74	242	19	1	740
28. Bali	32,773	26,930	31,634	1,401	80	89,855
NPL/NPF	810	414	474	20	0	1,678
29. Nusa Tenggara Timur	16,200	3,059	24,549	999	72	42,737
NPL/NPF	568	81	163	15	0	796
30. Maluku	5,694	1,057	9,107	292	32	15,533
NPL/NPF	226	22	110	13	2	343
31. Papua	12,518	6,746	19,500	973	150	37,641
NPL/NPF	570	185	259	55	9	949
32. Maluku Utara	3,181	2,463	9,106	262	22	14,468
NPL/NPF	128	7	82	11	1	204
33. Papua Barat	5,032	1,833	9,778	372	64	16,206
NPL/NPF	191	40	279	14	1	495
34. Lainnya	77,555	80,429	1,189	7,197	11,430	140,546
NPL/NPF	150	178	10	-	-	338
Total	3,140,832	1,866,989	1,895,162	181,188	102,538	6,619,257
NPL/NPF	97,710	35,381	33,686	5,679	1,527	159,571

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							
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
1. Jawa Barat	472,032	501,483	537,421	540,098	543,165	537,302	541,133	547,873	548,169	553,856	560,005	561,385	565,466	570,240	572,665
NPL/NPF	17,707	17,698	17,409	17,113	16,496	17,497	17,831	17,658	19,415	18,356	17,654	18,655	18,843	18,484	19,262
2. Banten	152,070	170,500	184,770	185,277	182,240	179,571	184,200	184,196	185,140	187,472	188,675	189,499	191,267	191,995	194,020
NPL/NPF	3,741	3,861	3,714	3,853	3,677	3,879	3,932	3,710	3,857	4,007	3,795	3,648	3,653	3,370	3,477
3. DKI Jakarta	2,608,359	2,733,222	3,097,898	3,081,872	3,129,491	3,059,790	3,100,169	3,136,139	3,150,633	3,230,140	3,270,826	3,289,952	3,305,531	3,370,222	3,403,554
NPL/NPF	76,761	80,648	73,765	71,759	67,798	69,706	68,903	68,107	67,254	69,801	71,019	72,003	71,498	71,305	69,523
4. D.I Yogyakarta	40,600	42,704	45,052	45,489	47,355	46,680	46,725	47,286	47,198	47,496	47,566	47,584	47,772	49,492	49,975
NPL/NPF	908	1,122	1,351	1,353	1,260	1,377	1,424	1,378	1,445	1,472	1,492	1,525	1,570	1,477	1,522
5. Jawa Tengah	303,109	318,564	342,019	344,961	351,350	347,652	347,728	354,293	355,387	354,982	357,459	356,914	359,284	362,641	365,395
NPL/NPF	14,093	16,158	16,226	16,322	14,531	16,024	16,256	16,143	16,383	16,599	15,728	15,638	15,887	15,912	16,484
6. Jawa Timur	476,988	491,193	512,496	515,315	520,569	515,614	517,870	523,001	526,363	531,033	536,561	533,770	537,691	541,975	545,209
NPL/NPF	16,922	17,532	20,326	19,887	17,487	18,138	18,484	17,994	18,302	18,645	17,758	18,619	18,849	18,064	18,208
7. Bengkulu	22,461	24,254	25,927	26,120	26,191	25,952	26,087	26,294	26,348	26,541	26,602	26,755	26,859	27,040	27,213
NPL/NPF	307	333	421	422	385	466	502	479	548	543	531	578	595	544	561
8. Jambi	42,535	44,479	46,508	46,853	47,270	46,892	47,281	47,846	47,879	48,256	48,787	47,594	48,254	48,770	49,083
NPL/NPF	1,083	897	965	973	893	962	962	1,038	962	950	944	969	960	960	953
9. Aceh	36,838	31,166	33,598	33,992	34,232	33,695	34,729	35,424	35,461	35,571	36,101	36,479	36,937	37,480	37,757
NPL/NPF	833	605	593	579	524	570	601	644	649	684	709	709	703	674	672
10. Sumatera Utara	216,540	211,424	222,554	220,985	222,900	218,112	216,747	220,890	223,736	227,677	228,555	236,412	242,262	243,596	246,088
NPL/NPF	7,184	5,511	5,445	5,414	5,163	5,287	5,417	5,152	5,273	5,249	4,786	4,975	4,960	5,001	4,917
11. Sumatera Barat	54,553	58,633	62,302	62,942	63,336	63,048	63,369	63,896	64,060	64,330	64,982	65,723	66,052	66,273	66,841
NPL/NPF	1,042	1,036	1,159	1,123	1,066	1,172	1,218	1,288	1,296	1,288	1,204	1,308	1,351	1,274	1,299
12. Riau	72,355	77,625	82,285	83,867	84,935	83,856	84,074	84,948	85,806	86,844	87,516	87,106	85,232	88,898	89,148
NPL/NPF	1,817	1,770	1,808	1,836	1,658	1,797	1,767	1,788	1,957	2,062	2,013	2,085	2,065	2,079	2,079
13. Sumatera Selatan	86,177	89,398	94,195	94,676	94,767	94,012	94,310	95,892	96,801	97,646	97,940	98,366	100,650	102,216	102,975
NPL/NPF	3,472	2,747	2,945	2,902	2,792	2,921	2,997	2,970	3,058	3,160	2,970	3,054	3,220	3,742	3,756
14. Bangka Belitung	12,362	13,028	14,141	14,307	14,474	14,247	14,706	14,857	14,793	14,857	14,986	15,121	15,441	15,841	16,261
NPL/NPF	288	288	510	510	478	503	525	515	506	501	470	490	479	465	469
15. Kepulauan Riau	37,771	40,243	45,387	44,091	45,724	44,869	45,382	46,112	46,186	46,662	47,016	47,281	47,723	48,559	48,962
NPL/NPF	1,536	1,202	1,553	911	873	932	963	981	991	1,003	1,066	2,106	2,125	2,070	2,086
16. Lampung	53,348	56,740	60,114	60,397	60,667	60,041	60,182	60,103	60,255	60,969	63,496	58,204	59,266	59,717	59,834
NPL/NPF	1,430	3,044	3,040	3,026	2,955	3,055	3,041	1,661	1,735	1,786	1,543	1,729	1,760	1,789	1,774
17. Kalimantan Selatan	50,948	53,332	57,596	56,904	56,904	55,348	56,311	56,920	57,194	57,416	58,078	58,257	59,722	60,336	60,914
NPL/NPF	1,169	1,275	1,565	1,499	1,461	1,547	1,572	1,449	1,501	1,567	1,519	1,620	1,595	1,563	1,563
18. Kalimantan Barat	55,952	58,138	62,661	63,356	64,787	65,224	65,499	66,491	66,491	66,491	67,685	68,014	68,610	69,263	69,755
NPL/NPF	960	1,262	1,508	1,368	1,260	1,248	1,314	1,286	1,264	1,270	1,209	1,330	1,373	1,359	1,371
19. Kalimantan Timur	73,372	80,963	84,947	86,227	88,372	87,080	90,695	93,360	91,866	93,243	94,426	94,598	95,442	97,330	98,757
NPL/NPF	4,039	3,151	3,200	3,122	2,890	2,418	2,404	2,387	2,436	2,438	2,354	2,136	2,136	2,039	2,106
20. Kalimantan Tengah	33,653	36,544	41,339	41,959	42,588	42,407	42,683	42,719	42,995	43,602	43,895	44,023	44,586	45,257	45,779
NPL/NPF	405	450	541	528	488	528	595	570	606	620	570	606	607	608	650
21. Sulawesi Tengah	31,086	38,354	43,330	44,273	45,256	44,189	44,155	44,916	44,013	43,576	44,278	45,101	45,753	46,135	46,721
NPL/NPF	565	733	792	771	757	824	820	773	798	815	793	834	873	869	869
22. Sulawesi Selatan	122,563	126,948	134,646	135,797	136,667	135,711	138,066	141,220	142,057	143,344	145,021	146,219	147,869	149,850	151,059
NPL/NPF	3,037	4,174	4,258	4,041	3,415	3,688	3,778	3,751	3,888	3,904	3,697	4,290	4,287	4,282	4,405
23. Sulawesi Utara	39,386	41,433	43,678	44,022	44,068	43,861	43,963	44,404	44,454	44,892	45,219	45,443	48,019	48,327	48,623
NPL/NPF	1,396	1,316	1,443	1,363	1,211	1,314	1,346	1,252	1,287	1,327	1,202	1,208	1,178	1,144	1,190
24. Gorontalo	14,590	15,901	16,898	17,019	17,036	16,930	17,045	17,108	17,092	17,280	17,404	17,471	17,550	17,590	17,607
NPL/NPF	514	596	681	637	607	634	639	620	652	689	717	805	871	909	958
25. Sulawesi Barat	9,198	10,049	10,688	10,757	10,894	10,810	10,902	10,989	11,012	11,091	11,265	11,346	11,502	11,570	11,668
NPL/NPF	106	132	229	220	206	227	247	256	255	263	255	280	284	278	277
26. Sulawesi Tenggara	27,258	32,255	34,212	34,644	36,140	35,827	35,548	35,925	35,970	36,339	36,634	36,936	34,407	34,734	35,044
NPL/NPF	533	560	593	576	534	599	634	625	653	682	642	668	647	646	642
27. Nusa Tenggara Barat	50,607	53,696	57,031	57,568	54,265	53,537	53,936	52,852	52,750	53,302	55,905	57,367	60,392	61,091	61,743
NPL/NPF	521	734	1,079	1,019	888	909	915	905	880	801	740	765	736	752	760
28. Bali	81,876	83,299	85,991	86,340	86,821	85,993	86,297	87,140	87,224	87,758	88,451	88,755	89,359	90,297	91,337
NPL/NPF	1,911	2,111	2,359	2,274	2,083	2,195	2,084	2,058	2,034	2,058	1,726	1,813	1,773	1,699	1,698
29. Nusa Tenggara Timur	34,297	36,860	39,156	39,421	39,766	39,652	40,527	40,978	41,073	41,661	42,107	42,468	43,117	43,470	43,808
NPL/NPF	613	465	639	592	534	643	642	619	837	843	828	881	884	801	812
30. Maluku	12,762	13,650	14,717	14,828	14,808	14,805	14,916	15,102	15,169	15,218	15,300	15,436	15,582	15,713	15,857
NPL/NPF	156	246	308	275	258	285	304	297	321	352	335	353	357	351	358
31. Papua	31,322	32,443	34,342	34,763	34,763	34,269	35,084	36,114	36,282	36,606	37,355	37,673	38,081	38,395	38,763
NPL/NPF	678	843	971	959	863	915	960	936	1,039	1,089	982	977	1,002	987	1,014
32. Maluku Utara	9,756	10,677	13,734	13,865	14,042	13,955	14,176	14,126	14,176	14,268	14,318	14,475	14,596	14,666	14,751
NPL/NPF	115	144	173	156	150	221	232	219	227	225	208	216	216	213	216
33. Irian Jaya Barat	13,980	15,069	15,458	15,664	15,785	15,502	15,616	15,839	15,791	15,916	16,013	16,116	16,336	16,523	16,642
NPL/NPF	351	391	639	628	558	596	598	555	563	589	519	517	512	478	510
34. Lainnya / Others	100,858	124,321	136,412	148,879	151,934	144,443	145,625	140,304	134,777	139,974	145,590	147,666	149,783	151,796	159,173
NPL/NPF	1,511	237	300	303	380	710	359	356	346	227	225	151	326	329	338
Total	5,481,560	5,768,585	6,333,564	6,347,472	6,423,564	6,310,879	6,375,320	6,445,457	6,464,551	6,577,076	6,656,016	6,685,506	6,739,395	6,837,296	6,902,983
NPL/NPF	167,707	173,270	172,480	168,313											

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							
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Kredit Kepada Pihak Tidak Terkait / Loan for Unconnected Parties	5,426,326	5,710,968	6,283,210	6,297,983	6,371,758	6,259,819	6,322,222	6,393,373	6,411,485	6,523,795	6,603,907	6,633,005	6,685,930	6,781,284	6,847,555
a. Lancar / Current	5,017,731	5,301,445	5,848,670	5,868,862	5,972,133	5,822,538	5,855,886	5,953,315	5,937,261	6,057,999	6,118,389	6,145,391	6,186,606	6,298,700	6,363,584
b. DPK / Special Mention	242,207	236,567	262,385	261,127	243,367	273,857	302,152	279,956	311,212	300,280	323,647	320,108	331,453	316,446	317,589
c. Kurang Lancar / Sub-Standard	26,784	21,521	20,831	18,692	18,779	24,027	21,156	18,902	25,661	22,812	23,355	27,860	24,249	22,717	24,973
d. Diragukan / Doubtful	14,453	20,605	28,487	27,293	25,407	25,235	29,705	30,581	28,369	28,904	27,948	26,696	29,041	29,518	26,823
e. Macet / Lost	125,151	130,829	122,837	122,009	112,072	114,162	113,324	110,619	108,982	113,800	110,568	112,950	114,581	113,903	114,586
Non Performing Loan Pihak Tidak Terkait / Non Performing Loan of Non Connected Parties	166,389	172,955	172,155	167,994	156,258	163,424	164,185	160,102	163,012	165,516	161,870	167,506	167,871	166,138	166,382
Kredit Kepada Pihak Terkait / Loan for Connected Parties	55,234	57,618	50,296	49,489	51,805	51,060	53,098	52,085	53,066	53,281	52,109	52,501	53,465	56,012	55,428
a. Lancar / Current	52,614	57,190	48,853	48,170	50,488	49,642	51,737	50,690	51,653	51,885	50,187	50,540	52,079	54,409	53,945
b. DPK / Special Mention	1,301	113	1,119	1,000	1,000	1,097	1,038	1,041	1,088	1,064	1,589	1,627	1,044	1,263	1,088
c. Kurang Lancar / Sub-Standard	396	245	5	3	2	5	2	1	4	7	2	3	10	7	51
d. Diragukan / Doubtful	4	10	6	8	6	3	5	35	2	8	13	9	2	11	8
e. Macet / Lost	919	60	313	308	310	312	314	317	318	318	318	322	330	323	336
Non Performing Loan Pihak Terkait / Non Performing Loan of Connected Parties	1,319	315	324	319	318	320	322	353	324	333	333	334	342	340	396

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							
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
1. Bank Persero / State Owned Banks	24,856	27,472	30,841	31,505	32,096	30,154	31,452	31,710	32,007	32,161	32,826	33,231	33,499	33,953	34,483
NPL	768	575	359	357	366	349	384	387	400	392	406	422	435	452	454
2. BPD / Regional Development Banks	-	-	-	-	-	-	-	0	0	0	-	0	-	0	0
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Bank Swasta Nasional / Domestic Private Banks	42,529	42,179	45,707	46,438	47,344	45,396	48,167	47,660	48,546	48,133	49,413	49,413	49,991	50,604	51,087
NPL	1,049	1,129	927	931	919	913	921	907	914	930	958	958	966	970	973
4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Foreign Owned Banks	5,918	5,705	5,920	6,014	6,087	5,911	6,173	6,124	6,182	6,091	6,205	6,205	6,261	6,321	6,059
NPL	191	128	105	100	99	102	101	98	97	97	102	102	104	109	114
5. Bank Umum / Commercial Bank	73,303	75,355	82,468	83,957	85,527	81,460	85,792	85,494	86,735	86,386	88,445	88,850	89,751	90,879	91,628
NPL	2,009	1,833	1,391	1,388	1,384	1,363	1,406	1,393	1,410	1,418	1,466	1,482	1,505	1,531	1,541

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

Sektor Ekonomi / Economic Sector	2020	2021	2022			2023									
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
1 Pertanian, Perburuhan, dan Kehutanan / Agriculture, Hunting, and Forestry	6,462	7,041	8,211	8,234	8,616	8,666	8,849	9,044	9,099	8,892	8,864	8,683	8,756	8,597	8,520
2 Perikanan / Fishery	511	504	560	583	609	615	610	614	616	624	636	643	646	629	624
3 Pertambangan dan Penggalian / Mining and Quarrying	667	635	890	912	941	964	972	1,000	998	1,001	988	1,025	1,026	1,083	1,138
4 Industri Pengolahan / Processing industry	2,395	2,784	3,877	3,915	3,986	3,995	4,197	4,207	4,179	4,444	4,546	4,713	4,744	4,768	4,759
5 Listrik, Gas dan Air / Electricity, Gas and Water	155	163	157	159	159	162	165	191	173	205	249	186	216	220	216
6 Konstruksi / Construction	4,345	4,858	6,217	6,383	6,421	6,265	6,464	6,625	6,746	7,036	7,240	7,433	7,678	7,732	7,984
7 Perdagangan Besar dan Eceran / Wholesale and Retail Trade	23,264	24,746	26,222	26,390	26,560	26,501	26,782	27,241	27,374	28,123	28,308	28,306	28,322	28,490	28,432
8 Penyediaan Akomodasi dan Penyediaan Makan Minum / Provision of accommodation and the provision of eating and drinking	1,968	2,228	2,908	2,962	2,994	3,071	3,148	3,222	3,254	3,352	3,390	3,432	3,473	3,524	3,581
9 Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and communications	2,860	3,104	3,639	3,663	3,789	3,812	3,892	4,075	4,365	4,515	4,656	4,679	4,714	4,814	4,943
10 Perantara Keuangan / Financial intermediaries	736	835	1,521	1,528	1,640	1,628	1,671	1,834	1,930	2,033	2,041	2,100	2,150	2,143	2,126
11 Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business	4,337	4,374	4,777	4,819	4,906	4,895	4,977	5,029	5,031	5,143	5,201	5,319	5,400	5,402	5,378
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / Government administration, Defese and Compulsory Social Security	91	102	252	240	236	227	226	225	225	230	244	241	246	249	247
13 Jasa Pendidikan / Education services	363	372	406	418	426	436	423	429	434	473	462	458	464	475	468
14 Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	620	636	682	678	698	690	703	673	673	678	696	700	687	681	704
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services	6,281	6,902	9,004	9,187	9,060	8,879	9,041	9,097	9,197	9,191	9,107	9,171	9,298	9,278	9,352
16 Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	753	816	286	272	259	252	247	241	244	234	228	221	212	210	207
17 Kegiatan Usaha yang Belum Jelas Batasannya / Business Activities are not clearly defined	2,774	2,628	6	3	3	8	8	8	10	11	12	12	13	14	12
18 Bukan Lapangan Usaha - Rumah Tangga / Loans to Non Industrial Origin - Households	13,106	15,053	17,274	17,452	17,661	17,801	18,291	18,362	16,791	16,954	17,509	17,605	17,948	18,182	18,350
19 Bukan Lapangan Usaha - Lainnya / Non Industrial Origin - Others	39,084	38,801	40,042	40,143	40,333	40,332	40,407	40,508	41,734	41,683	41,373	41,562	41,494	41,479	41,652
Total	110,770	116,580	126,932	127,939	129,295	129,199	131,073	132,625	133,073	134,821	135,751	136,489	137,487	137,970	138,694

Tabel 3.17.a.															
Kredit Bank Perkreditan Rakyat Berdasarkan Jenis Penggunaan															
<i>(Credit of Rural Banks Based on Type of Use)</i>															
Miliar Rp (Billion Rp)															
Sektor Ekonomi / Economic Sector	2020	2021	2022					2023							
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Modal Kerja / Working Capital															
- Pertanian, Perburuan, dan Kehutanan / Agriculture, Hunting, and Forestry	5,587	6,094	7,179	7,207	7,586	7,619	7,778	7,989	8,040	7,817	7,773	7,580	7,629	7,476	7,387
- Perikanan / Fishery	452	458	509	530	551	555	549	555	556	563	576	579	581	565	559
- Pertambangan dan Penggalian / Mining and Quarrying	547	504	670	692	707	720	720	741	737	743	739	771	756	813	870
- Industri Pengolahan / Processing industry	2,061	2,381	3,287	3,326	3,381	3,405	3,609	3,643	3,620	3,862	3,964	4,062	4,100	4,129	4,094
- Listrik, Gas dan Air / Electricity, Gas and Water	131	140	134	137	134	138	137	160	137	169	216	152	179	180	176
- Konstruksi / Construction	4,038	4,517	5,688	5,845	5,872	5,697	5,864	6,015	6,139	6,396	6,591	6,792	7,007	7,049	7,285
- Perdagangan Besar dan Eceran / Wholesale and Retail Trade	20,984	22,295	23,670	23,768	23,955	23,868	24,125	24,584	24,700	25,390	25,578	25,555	25,579	25,734	25,672
- Penyediaan Akomodasi dan Penyediaan Makanan dan Minuman / Provision of accommodation and the provision of eating and drinking	1,402	1,654	2,061	2,106	2,110	2,125	2,183	2,230	2,250	2,296	2,318	2,360	2,405	2,431	2,463
- Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and communications	1,859	2,050	2,363	2,360	2,430	2,413	2,470	2,618	2,910	3,064	3,159	3,150	3,166	3,193	3,234
- Perantara Keuangan / Financial intermediaries	687	772	1,460	1,467	1,583	1,573	1,605	1,762	1,860	1,961	1,965	2,026	2,076	2,066	2,047
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	3,845	3,946	4,254	4,292	4,367	4,299	4,409	4,455	4,448	4,551	4,623	4,719	4,778	4,765	4,768
- Administrasi Pemerintahan, Pertahanan Dan Jaminan Sosial Wajib / Government administration, Defense and Compulsory Social Security	62	66	180	173	168	160	159	158	157	163	180	180	184	189	189
- Jasa Pendidikan / Education services	210	224	269	268	268	279	269	273	274	307	291	288	286	291	284
- Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	435	429	474	473	486	481	494	487	489	494	498	496	481	473	477
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services	4,950	5,432	7,179	7,365	7,250	7,088	7,241	7,268	7,380	7,360	7,254	7,312	7,404	7,367	7,422
- Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	571	638	218	206	194	188	185	179	179	176	171	167	160	158	153
- Kegiatan Usaha yang Belum Jelas Batasannya / Business Activities are not clearly defined	2,243	2,021	6	3	3	7	7	10	9	11	11	11	11	12	11
- Bukan Lapangan Usaha - Rumah Tangga / Loans to Non Industrial Origin - Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Bukan Lapangan Usaha - Lainnya / Non Industrial Origin- Others	14	3	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Modal Kerja / Total Working Capital	50,080	53,626	59,602	60,217	61,047	60,616	61,802	63,123	63,885	65,323	65,906	66,198	66,781	66,890	67,090
Investasi															
- Pertanian, Perburuan, dan Kehutanan / Agriculture, Hunting, and Forestry	875	947	1,031	1,027	1,030	1,048	1,071	1,055	1,059	1,074	1,091	1,103	1,127	1,120	1,133
- Perikanan / Fishery	59	46	51	53	57	60	61	60	60	61	61	64	65	65	65
- Pertambangan dan Penggalian / Mining and Quarrying	120	131	220	219	234	244	253	259	260	258	249	255	270	270	268
- Industri Pengolahan / Processing industry	334	402	591	590	605	590	588	564	559	581	582	651	644	640	665
- Listrik, Gas dan Air / Electricity, Gas and Water	24	23	23	22	24	24	28	31	36	35	33	34	38	40	40
- Konstruksi / Construction	307	341	528	538	549	569	601	610	607	639	649	640	671	683	699
- Perdagangan Besar dan Eceran / Wholesale and Retail Trade	2,281	2,451	2,553	2,622	2,605	2,633	2,657	2,657	2,674	2,733	2,730	2,751	2,743	2,756	2,759
- Penyediaan Akomodasi dan Penyediaan Makanan dan Minuman / Provision of accommodation and the provision of eating and drinking	565	573	847	856	884	946	965	992	1,004	1,056	1,073	1,071	1,068	1,093	1,118
- Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and communications	1,001	1,054	1,276	1,303	1,358	1,399	1,422	1,457	1,454	1,451	1,496	1,529	1,548	1,621	1,710
- Perantara Keuangan / Financial intermediaries	49	63	61	61	57	55	67	72	70	72	76	75	75	77	80
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	491	428	522	526	539	596	568	574	583	592	578	600	621	637	610
- Administrasi Pemerintahan, Pertahanan Dan Jaminan Sosial Wajib / Government administration, Defense and Compulsory Social Security	29	36	72	66	69	67	67	67	68	67	64	61	63	60	58
- Jasa Pendidikan / Education services	153	148	137	150	158	156	154	156	160	167	171	170	178	184	184
- Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	185	207	208	205	211	209	209	186	184	184	198	204	206	207	226
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services	1,331	1,469	1,825	1,822	1,809	1,791	1,800	1,829	1,817	1,831	1,854	1,860	1,893	1,910	1,930
- Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	181	178	68	66	65	64	63	62	65	59	57	54	52	52	54
- Kegiatan Usaha yang Belum Jelas Batasannya / Business Activities are not clearly defined	531	607	1	1	0	0	0	1	0	1	1	1	1	1	1
- Bukan Lapangan Usaha - Rumah Tangga / Loans to Non Industrial Origin - Households	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-
- Bukan Lapangan Usaha - Lainnya / Non Industrial Origin- Others	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Investasi / Total Investment	8,515	9,105	10,013	10,127	10,254	10,450	10,574	10,632	10,662	10,862	10,964	11,124	11,264	11,419	11,602
Konsumsi / Consumption															
- Kredit pembelian rumah (KPR) yang dijamin dengan hak tanggungan pertama dengan tujuan untuk dihuni / Housing Loan (mortgage) secured by first mortgage in order to live	1,998	1,972	2,097	2,135	2,158	2,147	2,203	2,192	2,182	2,179	2,203	2,188	2,189	2,179	2,173
- Kredit pembelian kendaraan bermotor / Vehicle Loans	1,043	1,080	1,161	1,176	1,172	1,181	1,425	1,438	1,192	1,193	1,207	1,250	1,261	1,268	1,267
- Kredit konsumsi lainnya / Other consumer credit	49,135	50,797	54,058	54,285	54,663	54,804	55,070	55,240	55,152	55,265	55,471	55,729	55,992	56,214	56,562
Total Konsumsi / Total consumption	52,175	53,850	57,317	57,595	57,993	58,132	58,698	58,870	58,525	58,636	58,882	59,166	59,442	59,661	60,002
Total	110,770	116,580	126,932	127,939	129,295	129,199	131,073	132,625	133,073	134,821	135,751	136,489	137,487	137,970	138,694

Tabel 3.18.a.																
Kredit Bank Perkreditan Rakyat Berdasarkan Lokasi Bank Penyalur																
(Credit of Rural Banks Based on Banks Location)																
Miliar Rp (Billion Rp)																
Lokasi / Location	2018	2020	2021	2022					2023							
				Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
1. Jawa Barat	12,554	13,223	13,961	15,594	15,793	15,834	15,847	16,068	16,236	16,240	16,283	16,438	16,543	16,631	16,316	16,372
2. Banten	3,393	3,982	4,096	4,818	4,865	4,918	4,861	4,897	4,982	4,999	5,027	5,078	5,181	5,253	5,262	5,397
3. DKI Jakarta	1,571	2,051	2,427	2,863	2,883	2,995	3,014	3,031	3,056	3,095	3,117	3,173	3,234	3,270	3,312	3,341
4. D.I Yogyakarta	4,724	5,679	5,805	6,073	6,097	6,146	6,129	6,201	6,253	6,301	6,329	6,384	6,412	6,465	6,496	6,562
5. Jawa Tengah	23,620	28,082	29,847	33,012	33,231	33,363	33,238	33,659	34,026	34,167	34,317	34,445	34,528	34,733	34,808	34,814
6. Jawa Timur	9,836	10,841	11,554	12,529	12,660	12,774	12,742	13,018	13,280	13,379	14,627	14,652	14,688	14,733	14,848	14,994
7. Bengkulu	71	74	79	97	100	102	105	111	114	115	118	122	123	129	134	139
8. Jambi	687	803	863	948	956	969	966	991	1,012	1,021	1,016	1,021	1,030	1,046	1,064	1,076
9. Aceh	153	135	57	49	48	48	31	32	33	32	32	33	32	32	32	32
10. Sumatera Utara	1,128	1,205	1,406	1,536	1,559	1,566	1,564	1,596	1,613	1,625	1,647	1,678	1,693	1,710	1,731	1,741
11. Sumatera Barat	1,238	1,355	1,369	1,426	1,437	1,449	1,447	1,474	1,466	1,465	1,477	1,484	1,485	1,486	1,495	1,493
12. Riau	939	954	1,028	1,154	1,172	1,177	1,188	1,217	1,245	1,260	1,268	1,320	1,334	1,355	1,368	1,402
13. Kepulauan Riau	5,094	5,152	5,220	5,927	6,044	6,219	6,223	6,297	6,443	6,536	6,657	6,709	6,889	6,978	7,079	7,159
14. Sumatera Selatan	1,206	1,457	1,474	1,590	1,604	1,621	1,635	1,653	1,669	1,665	1,683	1,700	1,719	1,746	1,799	1,835
15. Bangka Belitung	94	119	109	112	111	112	114	118	123	123	125	126	125	127	129	133
16. Lampung	9,111	10,096	10,322	10,805	10,827	10,869	10,965	11,087	11,163	11,159	11,261	11,326	11,338	11,500	11,610	11,660
17. Kalimantan Selatan	360	425	520	593	594	599	602	713	770	713	807	863	949	960	973	1,090
18. Kalimantan Barat	630	758	977	1,111	1,117	1,123	1,100	1,150	1,169	1,159	1,176	1,184	1,183	1,192	1,193	1,163
19. Kalimantan Timur	252	241	270	317	323	327	319	335	347	352	364	375	387	392	398	404
20. Kalimantan Tengah	436	561	826	1,087	1,116	1,534	1,544	1,634	1,701	1,696	1,390	1,339	1,347	1,368	1,401	1,224
21. Kalimantan Utara	-	39	56	62	63	66	63	65	66	65	68	70	71	73	79	80
22. Sulawesi Tengah	2,165	2,288	2,224	2,186	2,201	2,212	2,212	2,220	2,231	2,095	2,100	2,109	2,115	2,125	2,128	2,134
23. Sulawesi Selatan	2,226	2,268	2,384	2,519	2,526	2,537	2,547	2,558	2,585	2,742	2,765	2,770	2,765	2,778	2,801	2,819
24. Sulawesi Utara	977	1,329	1,351	1,563	1,562	1,536	1,519	1,536	1,565	1,577	1,564	1,592	1,584	1,599	1,602	1,605
25. Sulawesi Tenggara	226	229	257	295	297	300	304	311	313	314	314	320	324	332	346	347
26. Sulawesi Barat	17	25	79	75	77	79	81	82	83	83	82	83	82	83	86	89
27. Gorontalo	24	53	48	51	50	53	59	62	64	65	65	65	64	65	65	65
28. Nusa Tenggara Barat	1,056	1,194	1,255	1,335	1,364	1,405	1,418	1,428	1,431	1,426	1,411	1,414	1,409	1,430	1,458	1,480
29. Bali	10,431	11,522	11,894	12,176	12,187	12,274	12,269	12,378	12,465	12,469	12,553	12,686	12,623	12,630	12,659	12,728
30. Nusa Tenggara Timur	567	669	672	694	698	697	689	693	696	698	701	702	715	726	732	733
31. Maluku	1,671	1,917	1,974	2,064	2,084	2,094	2,105	2,120	2,133	2,137	2,145	2,147	2,153	2,158	2,162	2,165
32. Papua	1,048	1,241	1,354	1,448	1,464	1,467	1,474	1,506	1,537	1,547	1,571	1,581	1,595	1,607	1,622	1,633
33. Maluku Utara	115	200	220	239	243	244	245	249	252	253	254	255	257	261	264	268
34. Papua Barat	600	604	602	585	586	586	579	581	502	501	508	508	509	512	514	515
35. Lainnya / Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	98,220	110,770	116,580	126,932	127,939	129,295	129,199	131,073	132,625	133,073	134,821	135,751	136,489	137,487	137,970	138,694

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

Sektor Ekonomi / Economic Sector	2018	2020	2021	2022				2023								
				Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises																
1. Pertanian, Perburuan dan Kehutanan / Agriculture, hunting, and forestry																
Baki Debet	94,087	130,012	161,456	204,553	209,748	214,198	211,833	212,674	218,180	220,532	224,346	227,214	229,731	232,563	234,558	236,443
NPL/NPF	2,255	2,594	2,900	3,409	3,305	3,067	3,459	3,711	3,715	4,020	4,163	4,072	4,574	4,712	4,798	4,968
2. Perikanan / Fishery																
Baki Debet	7,700	11,416	14,751	15,942	16,031	16,021	15,875	15,959	15,995	16,017	16,249	16,496	16,567	16,871	17,000	17,037
NPL/NPF	204	385	376	559	527	489	581	625	580	617	640	632	684	721	692	715
3. Pertambangan dan Penggalian / Mining and quarrying																
Baki Debet	6,982	8,039	8,969	7,223	6,942	7,096	7,236	7,146	7,104	7,706	6,926	7,131	6,983	7,268	7,946	
NPL/NPF	307	1,240	397	362	351	332	330	362	395	374	438	351	354	367	322	336
4. Industri Pengolahan / Processing industry																
Baki Debet	102,653	112,601	128,136	134,288	133,204	135,619	133,889	134,754	136,895	138,737	139,200	140,871	140,695	141,979	142,855	143,324
NPL/NPF	3,457	4,929	5,419	5,157	5,026	4,678	5,044	5,243	5,197	5,387	5,428	5,465	5,915	5,910	5,960	6,239
5. Listrik, Gas dan Air / Electricity, gas and water																
Baki Debet	4,726	4,039	3,808	3,185	3,438	3,557	3,549	3,549	3,155	3,246	3,354	3,432	4,217	4,345	4,520	4,614
NPL/NPF	138	148	133	116	124	103	103	87	84	76	78	103	98	93	88	94
6. Konstruksi / Construction																
Baki Debet	72,029	59,164	57,583	52,784	53,021	52,264	48,256	48,660	49,645	50,116	51,560	53,851	55,215	56,162	57,273	57,059
NPL/NPF	4,630	6,719	7,342	6,295	6,229	5,649	5,760	5,741	5,649	5,715	5,835	5,759	5,831	5,682	5,584	5,630
7. Perdagangan Besar dan Eceran / Wholesale and retail trade																
Baki Debet	518,531	530,652	601,384	648,072	652,167	656,418	647,787	651,962	660,419	659,095	663,133	667,216	668,429	673,347	675,523	677,848
NPL/NPF	18,293	18,208	21,565	26,432	25,921	23,799	25,970	26,971	26,189	27,136	28,128	26,196	28,448	29,082	28,015	28,666
8. Penyediaan Akomodasi dan Penyediaan Makan Minum / Provision of accommodation and the provision of eating and drinking																
Baki Debet	39,247	50,623	58,603	61,086	60,840	61,393	60,798	61,095	62,039	62,283	62,800	63,177	63,502	64,330	65,091	65,523
NPL/NPF	1,236	2,009	1,694	2,240	2,034	1,850	1,978	2,043	1,974	1,999	2,113	2,111	2,216	2,264	2,231	2,135
9. Transportasi, Pergudangan dan Komunikasi / Transportation, warehousing and communications																
Baki Debet	40,012	42,711	41,876	43,231	43,824	45,268	45,725	46,605	47,570	47,171	47,613	49,307	48,572	49,295	51,414	52,022
NPL/NPF	1,302	1,433	1,886	1,650	1,612	1,437	1,637	1,597	1,646	1,726	1,628	1,559	1,568	1,601	1,678	1,716
10. Perantara Keuangan / Financial intermediaries																
Baki Debet	19,093	12,167	10,001	10,789	10,713	10,835	10,577	10,228	10,221	10,210	10,177	10,380	11,649	11,737	11,693	11,803
NPL/NPF	395	436	286	401	446	350	362	365	550	582	625	609	650	743	749	733
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real estate, Business Ownership, and Business Services																
Baki Debet	52,202	50,701	48,499	48,169	49,443	51,024	50,331	50,729	49,638	49,844	50,718	52,297	51,004	51,314	51,760	52,377
NPL/NPF	1,803	2,746	2,876	2,408	2,356	2,098	2,170	2,144	1,985	1,970	1,982	1,918	2,385	2,139	2,101	2,125
12. Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib / Government administration, defense and compulsory social security																
Baki Debet	535	100	214	240	239	387	421	243	410	407	278	219	213	209	214	211
NPL/NPF	3	3	3	0	1	0	0	0	1	1	1	1	1	1	1	1
13. Jasa Pendidikan / Education services																
Baki Debet	6,284	7,235	8,294	8,564	8,626	8,554	8,580	8,529	8,595	8,571	8,721	8,939	8,905	8,995	9,083	9,182
NPL/NPF	87	104	85	120	115	154	169	166	180	161	161	155	161	129	133	104
14. Jasa Kesehatan dan Kegiatan Sosial / Health services and social activities																
Baki Debet	10,246	10,257	11,824	12,000	12,319	12,537	12,410	12,598	12,545	12,611	12,782	12,914	12,892	13,125	13,260	13,427
NPL/NPF	209	248	132	141	144	134	137	177	168	180	192	169	181	199	210	227
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services																
Baki Debet	50,541	54,513	60,959	67,570	68,434	69,711	68,847	69,780	71,611	72,251	73,511	75,314	75,390	77,237	78,767	79,481
NPL/NPF	1,124	1,768	1,557	2,014	1,914	1,805	2,011	2,145	2,166	2,304	2,308	2,268	2,543	2,603	2,535	2,588
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual services which serve households																
Baki Debet	2,565	2,875	3,825	3,955	3,902	3,926	3,847	3,858	3,903	3,886	3,921	3,914	3,916	3,882	3,899	3,872
NPL/NPF	58	49	74	107	102	90	96	96	99	98	97	82	100	105	106	106
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency																
Baki Debet	4	7	5	6	14	15	14	16	17	15	14	14	13	13	13	12
NPL/NPF	0	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-
18. Kegiatan yang Belum Jelas Batasannya / Business activities are not clearly defined																
Baki Debet	596	1,220	829	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	170	94	31	-	-	-	-	-	-	-	-	-	-	-	-	-
19. Penerima Kredit Bukan Lapangan Usaha / Debtor is not the business field - other																
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20. Tidak Teridentifikasi / Un-identified																
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / Total																
Baki Debet	1,028,033	1,088,332	1,221,015	1,321,658	1,332,905	1,348,813	1,329,843	1,338,475	1,357,985	1,362,096	1,376,083	1,392,481	1,398,041	1,412,388	1,424,191	1,432,182
NPL/NPF	35,671	43,113	46,757	51,410	50,206	46,033	49,808	51,473	50,579	52,347	53,818	51,460	55,710	56,349	55,203	56,382

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							
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises															
1. Modal Kerja / Working Capital															
Baki Debet	796,710	925,184	1,005,743	1,003,506	1,013,459	992,941	995,969	1,008,220	1,010,179	1,016,984	1,024,981	1,025,604	1,032,934	1,038,521	1,041,402
NPL/NPF	31,719	36,453	41,000	40,163	36,961	40,032	41,282	40,620	42,167	43,585	41,755	44,853	45,441	44,129	45,251
2. Investasi / Investment															
Baki Debet	291,623	295,831	315,915	329,399	335,355	336,902	342,507	349,765	351,916	359,099	367,500	372,437	379,454	385,670	390,779
NPL/NPF	11,394	10,304	10,410	10,044	9,072	9,776	10,191	9,959	10,180	10,233	9,705	10,857	10,908	11,074	11,131
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	1,321,658	1,332,905	1,348,813	1,329,843	1,338,475	1,357,985	1,362,096	1,376,083	1,392,481	1,398,041	1,412,388	1,424,191	1,432,182
NPL/NPF	43,113	46,757	51,410	50,206	46,033	49,808	51,473	50,579	52,347	53,818	51,460	55,710	56,349	55,203	56,382

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							
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises															
1. Bank Persero / State Owned Banks															
Baki Debet	633,015	748,855	830,611	839,089	849,159	839,463	843,931	859,748	862,038	871,275	880,625	884,231	893,177	897,933	901,700
Mikro / Micro	189,333	326,560	441,193	448,973	455,972	452,874	455,301	466,160	468,906	476,075	482,269	487,468	493,100	495,435	497,782
Kecil / Small	250,616	333,146	308,915	310,234	311,440	307,767	308,931	311,561	311,755	313,262	314,185	313,808	314,802	315,644	316,424
Menengah / Medium	193,066	89,149	80,503	79,883	81,747	78,823	79,699	82,026	81,377	81,939	84,170	82,955	85,274	86,853	87,494
NPL/NPF	18,781	23,175	27,588	26,505	24,608	27,371	28,706	27,540	28,645	29,636	27,497	30,423	31,399	30,145	31,488
Mikro / Micro	2,416	5,532	10,180	9,167	8,430	10,005	10,958	10,936	11,116	11,072	10,441	11,975	12,711	12,603	13,422
Kecil / Small	7,738	10,391	12,745	12,750	11,566	12,667	13,172	12,126	13,201	14,175	12,440	13,959	14,491	13,473	13,976
Menengah / Medium	8,627	7,251	4,662	4,588	4,612	4,699	4,576	4,479	4,328	4,388	4,616	4,489	4,196	4,069	4,090
2. BPD / Regional Development Banks															
Baki Debet	74,773	81,582	92,442	93,880	91,839	87,204	88,753	91,917	93,527	95,851	98,404	100,564	103,246	105,992	107,116
Mikro / Micro	16,575	19,377	22,257	22,691	22,809	22,375	23,391	25,405	26,600	29,519	30,269	30,915	31,866	32,654	33,011
Kecil / Small	32,943	37,033	43,345	44,281	44,161	42,161	42,700	43,291	43,612	43,272	44,593	45,489	46,556	47,788	48,661
Menengah / Medium	25,255	25,172	26,840	26,908	24,868	22,668	22,662	23,221	23,315	23,061	23,542	24,160	24,825	25,550	25,444
NPL/NPF	7,005	6,570	6,939	6,996	6,415	6,669	6,799	7,009	7,204	7,389	7,294	7,631	7,591	7,564	7,748
Mikro / Micro	584	694	762	776	749	806	918	957	1,123	1,354	1,346	1,430	1,447	1,460	1,528
Kecil / Small	2,434	2,397	2,319	2,365	2,165	2,268	2,342	2,380	2,386	2,400	2,350	2,443	2,418	2,402	2,452
Menengah / Medium	3,987	3,479	3,859	3,855	3,501	3,595	3,539	3,672	3,695	3,635	3,598	3,758	3,726	3,702	3,768
3. Bank Swasta Nasional / Domestic Private Banks															
Baki Debet	380,345	390,463	398,517	399,841	407,718	403,076	405,701	406,242	406,453	408,878	413,376	413,170	415,907	420,207	423,307
Mikro / Micro	41,235	43,934	50,374	51,104	53,916	62,345	62,543	106,323	107,477	107,910	108,719	109,289	109,775	110,401	112,033
Kecil / Small	69,294	89,334	105,654	107,745	110,901	118,387	119,707	88,706	88,326	88,184	90,126	91,159	92,199	93,325	93,032
Menengah / Medium	269,816	257,195	242,489	240,992	242,901	222,344	223,451	211,213	210,650	212,784	214,530	212,722	213,933	216,482	218,241
NPL/NPF	17,327	17,013	16,883	16,705	15,009	15,768	15,968	16,030	16,497	16,793	16,669	17,656	17,359	17,493	17,147
Mikro / Micro	1,631	2,262	2,083	2,115	1,912	2,106	2,157	3,242	3,399	3,409	3,418	3,536	3,541	3,562	3,480
Kecil / Small	2,218	2,436	2,998	2,936	2,442	3,004	3,065	2,794	2,918	3,011	3,007	3,311	3,390	3,444	3,394
Menengah / Medium	13,478	12,315	11,802	11,654	10,656	10,658	10,746	9,994	10,180	10,374	10,245	10,808	10,428	10,487	10,273
4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks															
Baki Debet	199	115	88	95	97	100	91	78	78	79	77	77	58	58	60
Mikro / Micro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kecil / Small	69	27	31	38	40	45	75	20	20	20	20	0	0	0	0
Menengah / Medium	130	88	57	58	57	55	16	59	58	59	57	57	58	58	60
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mikro / Micro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kecil / Small	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Menengah / Medium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / Total															
Baki Debet	1,088,332	1,221,015	1,321,658	1,332,905	1,348,813	1,329,843	1,338,475	1,357,985	1,362,096	1,376,083	1,392,481	1,398,041	1,412,388	1,424,191	1,432,182
NPL/NPF	43,113	46,757	51,410	50,206	46,033	49,808	51,473	50,579	52,347	53,818	51,460	55,710	56,349	55,203	56,382

Tabel 3.22.a. Kredit/Pembiayaan UMKM dan MKM Menurut Lokasi Proyek Per Daerah Tingkat I (SMEs Credit/Financing and MKM Credit Based on Project Location) Miliar Rp (Billion Rp)															
Lokasi / Location	2020	2021	2022					2023							
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises															
1. Jawa Barat	147,306	169,569	182,691	183,287	185,184	182,608	183,539	185,736	185,949	186,925	187,428	188,027	189,431	189,768	189,630
2. Banten	46,131	50,737	53,651	54,179	54,291	53,439	53,678	54,809	53,967	54,196	54,527	55,048	55,535	56,288	56,756
3. DKI Jakarta	143,631	138,889	139,172	138,772	144,233	140,817	141,809	139,891	139,265	140,748	144,225	141,829	142,887	145,566	146,840
4. D.I Yogyakarta	17,035	20,067	21,634	21,936	22,236	21,775	21,854	22,286	22,288	22,423	22,545	22,555	22,637	22,770	22,780
5. Jawa Tengah	126,914	148,313	168,569	170,871	171,888	170,316	171,215	174,475	175,923	177,908	179,472	180,303	182,105	183,165	183,341
6. Jawa Timur	159,233	179,883	196,275	197,683	199,243	197,119	198,825	202,637	203,972	205,387	208,901	209,476	211,353	211,922	213,089
7. Bengkulu	9,561	11,369	12,645	13,093	13,195	12,955	12,972	13,152	13,205	13,383	13,404	13,456	13,509	13,598	13,690
8. Jambi	16,447	18,880	20,994	21,391	21,819	21,575	21,746	21,932	21,984	22,224	22,408	22,685	23,007	23,337	23,544
9. Aceh	10,831	10,538	11,006	10,845	10,773	10,287	10,304	10,793	10,830	10,783	11,129	11,344	11,569	11,817	11,907
10. Sumatera Utara	56,968	63,143	69,111	69,730	70,370	69,543	69,976	71,357	71,789	73,100	73,942	75,130	76,235	77,094	77,716
11. Sumatera Barat	19,612	23,693	26,860	27,266	27,485	27,016	27,258	27,782	27,937	28,305	28,531	28,886	29,285	29,472	29,530
12. Riau	28,791	32,446	35,242	35,712	36,091	35,632	35,891	36,530	36,834	37,556	38,100	38,241	38,673	39,215	39,733
13. Kepulauan Riau	27,883	31,073	35,058	35,659	36,162	35,488	35,786	36,274	36,492	37,022	37,066	37,240	37,766	38,112	38,444
14. Sumatera Selatan	5,243	5,758	6,538	6,564	6,572	6,340	6,345	6,701	6,789	6,847	6,909	6,902	7,183	7,453	7,693
15. Bangka Belitung	8,473	10,321	11,251	11,294	11,596	11,424	11,452	11,419	11,674	12,026	11,865	12,011	12,449	12,616	
16. Lampung	20,516	23,981	27,045	27,392	27,550	27,125	27,260	27,608	27,653	28,064	28,352	28,639	28,810	28,862	29,183
17. Kalimantan Selatan	14,525	16,692	19,057	19,154	19,427	19,226	19,239	19,679	19,809	20,145	20,606	20,562	21,033	21,413	21,706
18. Kalimantan Barat	22,652	24,023	26,013	26,182	26,523	26,040	26,157	27,115	27,286	27,722	27,951	28,333	28,631	28,737	28,889
19. Kalimantan Timur	26,784	30,158	31,892	32,315	32,400	32,010	32,207	32,983	33,108	33,624	33,921	34,414	34,551	35,005	35,669
20. Kalimantan Tengah	12,192	14,227	16,279	16,325	16,882	16,341	16,846	17,077	17,295	17,210	17,728	18,227	18,442	18,366	18,360
21. Sulawesi Tengah	10,371	11,835	13,576	13,682	13,927	13,811	14,017	14,266	14,356	14,539	14,922	15,036	15,230	15,377	15,393
22. Sulawesi Selatan	40,559	49,304	53,419	54,368	54,853	54,383	54,613	55,320	55,475	56,146	56,317	56,641	57,507	57,860	58,158
23. Sulawesi Utara	10,665	11,754	12,563	12,648	12,715	12,819	12,739	13,061	13,006	13,086	13,205	13,273	13,335	13,490	13,502
24. Sulawesi Tenggara	4,119	5,001	5,306	5,361	5,453	5,448	5,499	5,596	5,605	5,655	5,680	5,720	5,732	5,692	5,623
25. Sulawesi Barat	4,886	6,102	6,503	6,555	6,644	6,561	6,569	6,635	6,664	6,742	6,948	7,021	7,133	7,199	7,241
26. Gorontalo	9,253	11,187	12,554	12,759	12,898	12,778	12,869	13,055	13,155	13,331	13,550	13,688	13,858	13,959	14,107
27. Nusa Tenggara Barat	15,822	17,993	18,948	19,383	19,474	19,214	19,259	19,565	19,552	19,600	19,770	19,918	20,256	20,559	20,685
28. Bali	38,737	43,288	45,461	45,757	45,818	45,208	45,376	46,230	46,275	46,794	47,455	47,711	48,051	48,504	48,833
29. Nusa Tenggara Timur	11,550	14,201	16,006	16,242	16,406	16,363	16,573	16,824	16,977	17,313	17,581	17,731	17,978	18,125	18,235
30. Maluku	4,121	4,799	5,395	5,458	5,494	5,472	5,559	5,715	5,763	5,818	5,856	5,960	6,107	6,241	6,329
31. Papua	10,334	11,402	12,186	12,182	12,207	11,916	12,027	12,191	12,251	12,464	12,539	12,643	12,769	12,957	13,023
32. Maluku Utara	2,448	3,104	3,743	3,825	3,878	3,835	3,976	4,042	4,078	4,091	4,147	4,191	4,189	4,239	4,279
33. Papua Barat	3,885	4,441	4,970	4,952	5,046	4,877	4,950	5,099	5,098	5,211	5,293	5,308	5,518	5,579	5,636
34. Lainnya / Others	18	31	43	82	82	81	90	50	49	47	47	37	70	22	21
35. Tidak Teridentifikasi / Un-identified	835	2,813	-	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / Total	1,088,332	1,221,015	1,321,658	1,332,905	1,348,813	1,329,843	1,338,475	1,357,985	1,362,096	1,376,083	1,392,481	1,398,041	1,412,388	1,424,191	1,432,182



**Departemen Pengelolaan
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