

STATISTIK PERBANKAN INDONESIA

INDONESIA BANKING STATISTICS



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KATA PENGANTAR *FOREWORD*

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

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

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

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

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

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

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

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

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

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

Jakarta, November 2024
Jakarta, November 2024

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

HALAMAN KETERANGAN PAGE OF REFERENCE

Jadwal Publikasi Kedepan

Edisi Oktober 2024 akan diterbitkan pada minggu ke III bulan Desember 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 *digit* terakhir
- \$ Dolar Amerika Serikat

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

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

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

October 2024 edition will be released on the 3rd week of December 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 / <i>Indicator</i>	2020	2021	2022	2023								2024				
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Penyaluran Dana / <i>Distribution of Funds</i>																
Bank Umum / <i>Commercial Banks</i>	9.098.135	10.114.135	11.065.740	11.169.976	11.260.502	11.337.259	11.621.114	11.553.744	11.589.528	11.714.942	11.730.845	11.801.256	11.904.243	11.865.419	11.932.184	11.985.323
Bank Perekonomian Rakyat / <i>Rural Banks</i>	148.709	161.831	175.631	183.052	184.363	186.291	188.212	187.662	186.986	186.777	187.588	187.730	189.021	190.342	191.548	192.518
SBI dan SBIS ¹⁾	18.785	12.420	2.866	19	20	-	-	-	-	-	-	-	-	-	-	-
Sumber Dana / <i>Source of Funds</i>																
Bank Umum / <i>Commercial Banks</i>	7.406.325	8.129.720	8.925.471	8.929.901	8.999.379	9.042.451	9.347.078	9.253.893	9.290.752	9.486.068	9.538.974	9.586.274	9.660.127	9.614.026	9.661.232	9.685.238
Bank Perekonomian Rakyat / <i>Rural Banks</i>	127.522	139.648	151.607	158.996	159.879	161.430	163.564	163.355	162.685	162.934	163.883	163.891	165.231	166.347	167.233	167.942
Jumlah Aset / <i>Total Assets</i>																
Bank Umum / <i>Commercial Banks</i>	9.177.894	10.112.304	11.113.314	11.234.971	11.345.365	11.427.957	11.765.838	11.670.488	11.708.017	11.875.828	11.878.090	11.921.366	12.048.215	12.012.401	12.090.887	12.147.173
Bank Perekonomian Rakyat / <i>Rural Banks</i>	155.075	168.443	182.302	190.324	191.363	193.019	194.984	194.684	193.932	193.992	194.870	195.006	196.338	197.687	199.106	200.162
Jumlah Bank / <i>Total Banks</i>																
Bank Umum / <i>Commercial Banks</i>	109	107	106	105	105	105	105	106	106	106	106	106	106	106	106	105
Bank Perekonomian Rakyat / <i>Rural Banks</i>	1.506	1.468	1.441	1.411	1.410	1.405	1.402	1.400	1.393	1.392	1.389	1.388	1.384	1.381	1.378	1.377
Jumlah Kantor / <i>Total Bank Offices</i>																
Bank Umum / <i>Commercial Banks</i>	30.733	32.366	25.377	24.459	24.324	24.280	24.276	24.286	24.268	24.243	24.209	24.150	24.170	24.268	23.972	23.935
Bank Perekonomian Rakyat / <i>Rural Banks</i>	5.913	5.871	6.044	6.054	6.043	6.049	6.047	6.047	6.050	6.041	6.026	6.007	5.998	6.008	5.993	5.975

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

Keterangan	2021	2022	2023						2024						
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
A. Pendapatan dan Beban Bunga/Bagi Hasil / Interest/Profit Sharing Income and Expenses															
1. Pendapatan bunga/Pendapatan Bagi Hasil / Interest Income/Profit Sharing Income	773.902	811.458	725.997	809.188	890.058	977.001	97.181	179.011	267.816	354.546	442.901	531.741	623.663	717.152	817.621
a. Dari Bank Indonesia / From Bank Indonesia Placement	9.740	13.904	15.809	17.468	19.063	20.916	1.694	3.155	4.733	6.121	7.831	9.005	10.277	11.623	12.981
b. Dari Penempatan pada bank lain / From interbank placement	2.891	5.409	8.663	9.739	10.985	12.037	1.207	2.252	3.467	4.656	5.942	7.164	8.367	9.559	10.665
c. Dari surat berharga / From securities	87.345	94.584	81.597	90.745	100.275	110.038	10.665	20.849	31.650	42.005	52.008	62.896	74.503	86.314	98.058
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	487.587	523.468	454.043	505.822	554.888	608.443	61.035	112.742	169.046	222.865	277.131	332.447	389.092	445.256	501.573
- kepada pihak ketiga bukan bank / To Third Party non Bank	484.944	520.202	450.585	501.840	550.457	603.518	60.098	111.227	166.924	220.154	273.822	328.568	384.634	440.211	496.007
- kepada bank lain / To other Bank	2.643	3.267	3.458	3.983	4.431	4.925	937	1.515	2.123	2.711	3.309	3.879	4.458	5.045	5.566
e. Lainnya / Others	186.539	174.093	165.885	185.413	204.848	225.568	22.581	40.013	58.919	78.899	99.989	120.228	141.424	164.401	194.344
2. Beban Bunga/Bagi Hasil / Interest/Profit Sharing Expenses	342.699	323.610	329.498	368.262	405.167	447.336	52.601	91.585	134.040	177.114	220.623	263.538	308.871	355.894	410.404
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	145	484	420	455	477	553	27	68	130	208	293	373	468	633	850
b. Kewajiban pada Bank lain / Interbank Liabilities	5.618	6.833	8.839	10.943	11.156	12.374	1.203	2.351	3.575	4.789	4.737	7.561	8.391	9.629	10.730
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	140.844	129.628	143.897	161.802	179.720	199.055	20.256	39.200	59.672	79.838	100.937	120.871	141.863	162.882	183.208
- Giro / Demand Deposit	24.161	27.740	31.750	35.916	40.416	45.132	5.110	9.703	14.699	19.485	25.034	29.712	34.740	39.825	44.778
- Tabungan / Saving	17.181	15.492	12.943	14.451	16.001	17.834	1.599	3.109	4.679	6.248	7.838	9.575	11.210	12.829	14.405
- Simpanan Berjangka / Time deposits	99.502	86.396	99.204	111.434	123.303	136.088	13.547	26.388	40.294	54.105	68.064	81.584	95.913	110.228	124.025
d. Surat Berharga / Securities	9.797	10.297	6.700	7.489	8.451	9.397	944	1.534	2.529	3.300	4.663	4.770	5.502	6.221	7.256
e. Pinjaman yang diterima / Loans received	6.908	13.077	12.388	13.528	14.859	16.115	3.981	4.220	5.566	7.140	8.712	9.806	11.441	13.174	14.816
f. Lainnya / Others	174.872	163.291	157.254	174.045	190.504	209.843	26.191	44.212	62.567	81.840	101.281	120.157	141.204	163.355	193.545
g. Koreksi atas pendapatan Bunga/Bagi Hasil / Corrections	4.515	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga/Bagi Hasil Bersih (A1-A2) / Net Interest/Profit Sharing Income (A1-A2)	431.203	487.848	396.499	440.925	484.892	529.665	44.581	87.425	133.775	177.431	222.278	268.203	314.793	361.258	407.217
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses															
1. Pendapatan Operasional Selain Bunga/Bagi Hasil / Other Operating Income	460.019	522.998	373.255	419.070	478.808	664.976	147.813	433.677	171.204	223.705	271.224	314.444	359.885	441.097	508.041
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	20.448	10.408	13.410	14.864	15.706	16.855	1.644	2.781	4.034	4.528	6.144	7.355	8.908	11.406	13.730
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	-	2	0	0	57	3	-	0	5.074	1	6.799	1	1	117
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	60	276	979	1.063	1.159	1.360	316	371	570	789	917	983	1.395	1.487	1.489
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	208.665	318.768	201.675	226.491	266.718	426.023	122.175	392.520	107.302	136.903	167.153	181.489	211.615	265.721	315.189
e. Dividen, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	87.234	97.515	76.291	85.779	93.735	103.364	8.061	16.277	25.901	35.023	46.588	56.573	67.169	76.296	85.105
f. Lainnya / Others	143.612	96.030	80.898	90.873	101.489	117.317	15.615	21.729	33.397	41.388	50.421	61.245	70.797	86.186	92.413
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	716.871	762.897	543.838	608.179	687.763	889.851	166.316	475.558	228.828	304.133	369.019	426.803	489.911	589.115	671.967
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	2.082	2.341	6.275	6.681	6.581	6.403	569	845	1.372	1.797	1.564	2.000	2.054	2.064	2.065
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	454	632	237	237	237	715	-	-	-	4	1	1	1	2	2
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	177	158	227	229	230	234	225	222	501	668	747	773	1.139	1.217	1.262
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	191.785	307.170	192.235	216.498	255.793	413.583	121.759	390.462	104.780	133.722	163.027	176.472	205.234	257.986	306.026
e. Penyusutan/Amortisasi / Depreciation/Amortizations	249.910	171.698	132.394	145.799	161.156	174.447	19.008	36.533	51.234	69.503	83.810	96.738	108.519	121.378	133.337
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	4.404	5.196	4.583	5.195	5.683	6.097	523	1.151	1.380	1.813	2.470	2.885	3.399	3.999	4.472
g. Lainnya / Others	268.059	275.703	207.889	233.540	258.083	288.372	24.232	46.344	69.562	96.625	117.400	147.934	169.564	202.468	224.804
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	174.352	247.949	225.915	251.816	275.936	304.790	26.078	45.545	76.151	97.004	124.483	155.844	184.767	213.240	243.290
E. Pendapatan non-operasional / Non Operational Income	20.216	38.631	36.205	41.069	48.023	52.221	6.027	13.860	16.033	23.159	28.305	34.442	39.306	39.328	46.049
F. Beban non-operasional / Non Operational Expenses	20.411	34.081	36.969	42.130	47.863	52.567	5.764	10.301	15.243	21.679	26.900	32.623	38.094	38.959	45.760
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	(195)	4.550	(765)	(1.061)	160	(346)	264	3.559	790	1.481	1.404	1.819	1.212	369	289
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	174.271	252.499	225.150	250.755	276.097	304.445	26.341	49.104	76.941	98.484	125.887	157.663	185.979	213.609	243.579
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	89.861	125.725	(298)	(329)	(368)	146.960	(28)	(59)	(99)	(129)	(166)	(209)	(245)	(285)	(331)
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	89.596	125.715	(298)	(329)	(368)	146.908	(28)	(59)	(99)	(129)	(166)	(209)	(245)	(285)	(331)
K. Jumlah laba/rugi bersih (setelah taksiiran pajak penghasilan) / Profit/Loss After Estimation of tax	140.206	201.817	180.465	201.332	221.626	243.326	20.878	39.361	61.872	79.345	101.467	126.525	149.620	171.026	194.970

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

Keterangan	2021	2022	2023						2024						
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
A. Pendapatan dan Beban Bunga/Bagi Hasil / Interest/Profit Sharing Income and Expenses															
1. Pendapatan bunga/Pendapatan Bagi Hasil / Interest Income/Profit Sharing Income	136.178	141.972	124.979	140.199	148.225	161.325	14.855	28.826	41.800	59.070	74.366	89.538	105.278	122.830	148.285
a. Dari Bank Indonesia / From Bank Indonesia Placement	2.297	2.543	2.100	2.347	2.497	2.874	205	387	592	807	1.018	1.229	1.424	1.643	1.850
b. Dari Penempatan pada bank lain / From interbank placement	873	964	1.616	1.893	2.002	2.059	217	457	706	951	1.206	1.438	1.669	1.933	2.124
c. Dari surat berharga / From securities	11.759	12.673	11.952	13.030	14.110	15.244	1.394	2.803	4.019	5.788	7.363	8.931	10.579	12.315	14.168
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	64.408	71.646	60.896	68.358	70.887	77.252	6.773	13.282	18.919	26.258	32.935	39.691	46.694	53.532	59.705
- kepada pihak ketiga bukan bank / To Third Party non Bank	64.218	71.570	60.830	68.286	70.808	77.163	6.760	13.256	18.879	26.205	32.869	39.611	46.600	53.425	59.585
- kepada bank lain / To other Bank	190	76	66	72	79	89	13	26	39	53	66	80	94	107	120
e. Lainnya / Others	56.840	54.146	48.415	54.571	58.729	63.897	6.066	11.897	17.563	25.266	31.844	38.249	44.912	53.408	70.439
2. Beban Bunga/Bagi Hasil / Interest/Profit Sharing Expenses	86.768	83.805	76.207	85.594	90.476	98.313	9.635	18.735	27.054	39.264	49.461	59.322	69.732	82.000	102.401
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	137	114	86	96	97	117	8	20	34	52	60	63	73	93	123
b. Kewajiban pada Bank lain / Interbank Liabilities	895	1.566	1.879	2.079	2.283	2.567	310	583	851	1.242	1.504	1.780	2.057	2.322	2.579
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	28.410	26.515	24.660	27.667	29.409	32.059	2.985	5.797	8.333	11.876	14.993	17.996	21.171	24.315	26.953
- Giro / Demand Deposit	3.207	2.847	2.457	2.767	2.800	3.131	280	563	874	1.174	1.491	1.783	2.079	2.386	2.681
- Tabungan / Saving	2.801	3.403	2.345	2.622	2.793	3.044	282	556	804	1.177	1.481	1.769	2.077	2.376	2.637
- Simpanan Berjangka / Time deposits	22.401	20.265	19.859	22.278	23.816	25.884	2.423	4.678	6.655	9.525	12.021	14.444	17.016	19.553	21.636
d. Surat Berharga / Securities	1.403	1.801	903	1.026	1.270	1.447	105	204	261	434	536	635	746	859	1.262
e. Pinjaman yang diterima / Loans received	515	1.169	953	1.070	1.181	1.325	134	262	316	749	948	1.138	1.346	1.554	1.653
f. Lainnya / Others	55.389	52.640	47.725	53.655	56.236	60.798	6.094	11.869	17.259	24.912	31.420	37.711	44.338	52.585	69.831
g. Koreksi atas pendapatan Bunga/Bagi Hasil / Corrections	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga/Bagi Hasil Bersih (A1-A2) / Net Interest/Profit Sharing Income (A1-A2)	49.410	58.167	48.773	54.605	57.749	63.012	5.020	10.091	14.746	19.806	24.905	30.216	35.547	40.831	45.884
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses															
1. Pendapatan Operasional Selain Bunga/Bagi Hasil / Other Operating Income	105.924	55.502	39.054	44.580	45.389	52.565	4.359	6.478	8.820	14.066	18.228	19.191	22.578	27.824	31.860
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	2.418	1.012	718	893	1.285	1.354	-	75	141	175	379	455	471	611	788
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	-	2	-	-	-	3	-	-	-	-	-	-	-	0
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	24	136	491	534	580	727	191	222	416	562	668	752	1.181	1.256	1.262
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	86.289	36.694	27.871	32.002	31.617	37.085	2.133	3.099	4.013	6.596	9.120	8.311	8.550	12.586	16.030
e. Dividen, keuntungan penyertaan equity method, komis/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	5.778	5.810	4.438	5.022	5.447	6.034	479	960	1.450	2.104	2.669	3.290	4.440	5.011	4.978
f. Lainnya / Others	11.415	11.850	5.535	6.128	6.460	7.365	1.478	2.057	2.767	4.426	5.316	6.369	7.973	8.360	8.802
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	147.717	102.965	73.322	83.268	86.092	97.805	7.625	12.897	19.219	33.008	40.150	44.162	50.865	60.008	67.184
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	1.143	510	534	734	1.019	976	51	74	93	217	206	242	283	318	291
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	1	12	40	40	40	40	0	0	-	4	1	1	1	2	2
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	176	143	208	208	208	208	149	149	426	577	633	686	1.071	1.124	1.125
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	83.510	35.598	26.718	30.765	30.165	35.368	2.004	2.510	3.740	6.284	8.706	7.528	8.422	12.280	15.558
e. Penyusutan/Amortisasi / Depreciation/Amortizations	23.825	24.620	14.345	16.194	17.221	19.199	2.288	3.690	5.249	12.018	13.299	14.756	16.262	17.978	19.022
f. Kerugian penyertaan equity method komis/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	904	859	884	965	1.042	1.149	62	103	147	198	251	314	369	428	464
g. Lainnya / Others	38.159	41.223	30.593	34.363	36.397	40.865	3.071	6.371	9.564	13.710	17.054	20.635	24.456	27.878	30.722
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/Loss (A1+C1) - (A2+C2)	7.616	10.704	14.505	15.916	17.046	17.773	1.754	3.672	4.347	865	2.983	5.246	7.259	8.646	10.561
E. Pendapatan non-operasional / Non Operational Income	6.062	9.328	7.889	9.301	10.084	11.259	1.583	2.913	4.133	6.220	7.409	8.984	10.297	4.101	5.781
F. Beban non-operasional / Non Operational Expenses	6.038	9.684	8.280	9.770	10.517	11.634	1.686	2.999	4.308	6.247	7.513	9.355	9.972	4.346	5.806
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	24	(356)	(391)	(469)	(433)	(375)	(103)	(86)	(175)	(27)	(105)	(371)	326	(245)	(24)
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	7.640	10.348	14.114	15.447	16.613	17.398	1.651	3.585	4.172	838	2.879	4.875	7.585	8.401	10.536
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	4.306	4.804	-	-	-	5.154	-	-	-	-	-	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	4.031	4.804	-	-	-	5.154	-	-	-	-	-	-	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	4.510	6.494	10.887	11.869	12.703	13.156	1.286	2.856	3.358	728	2.390	3.904	6.121	6.522	8.460

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

Keterangan	2021	2022	2023						2024						
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	104.090	107.720	106.632	119.509	137.185	152.752	13.762	26.627	42.584	54.443	68.890	83.161	97.927	112.661	127.194
a. Dari Bank Indonesia / From Bank Indonesia Placement	2.022	3.184	3.872	4.381	4.915	5.405	475	919	1.462	1.963	2.496	3.025	3.470	3.878	4.254
b. Dari Penempatan pada bank lain / From interbank placement	383	766	1.724	1.945	2.400	2.632	240	421	639	840	1.056	1.274	1.529	1.746	1.999
c. Dari surat berharga / From securities	9.637	11.684	12.087	13.523	15.523	17.151	1.701	3.305	5.324	6.685	8.458	10.221	12.119	14.068	15.962
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	53.880	57.640	53.138	59.470	67.770	75.311	6.577	12.740	20.661	26.831	33.852	40.767	47.873	54.926	61.921
- kepada pihak ketiga bukan bank / To Third Party non Bank	53.720	57.303	52.593	58.844	67.071	74.542	6.473	12.532	20.356	26.432	33.364	40.188	47.189	54.136	61.066
- kepada bank lain / To other Bank	160	337	545	625	698	769	105	208	305	399	488	580	685	790	855
e. Lainnya / Others	38.168	34.445	35.811	40.191	46.578	52.252	4.769	9.244	14.497	18.123	23.027	27.873	32.935	38.042	43.058
2. Beban Bunga / Interest Expenses	61.091	54.300	60.962	68.315	78.089	87.521	8.363	16.024	25.481	31.644	40.077	48.371	57.087	65.731	74.223
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	-	-	0	0	0	10	1	2	4	16	18	21	25	34	44
b. Kewajiban pada Bank lain / Interbank Liabilities	835	900	1.922	2.201	2.515	2.767	280	541	871	1.005	1.242	1.464	1.729	1.954	2.188
c. Kepada pihak ketiga bukan bank / Third Party non Bank	20.716	19.046	22.312	24.845	28.448	31.505	2.959	5.666	9.162	11.716	14.880	18.036	21.380	24.683	27.910
- Giro / Demand Deposit	2.171	2.675	2.625	2.971	3.615	3.974	415	802	1.198	1.593	2.022	2.445	2.882	3.291	3.691
- Tabungan / Saving	1.660	1.669	1.427	1.595	1.855	2.120	218	412	649	783	996	1.211	1.436	1.663	1.885
- Simpanan Berjangka / Time deposits	16.885	14.702	18.260	20.279	22.978	25.411	2.326	4.452	7.315	9.339	11.861	14.380	17.062	19.729	22.334
d. Surat Berharga / Securities	1.310	1.013	1.012	1.118	1.220	1.357	273	204	591	628	735	839	951	1.054	1.145
e. Pinjaman yang diterima / Loans received	1.116	960	1.860	2.086	2.310	2.520	259	501	838	814	1.017	1.241	1.429	1.656	1.886
f. Lainnya / Others	37.032	32.382	33.854	38.064	43.586	49.362	4.591	9.110	14.015	17.465	22.184	26.770	31.572	36.350	41.050
g. Koreksi atas pendapatan bunga / Corrections	82	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	42.998	53.420	45.670	51.194	59.097	65.231	5.399	10.603	17.102	22.798	28.813	34.790	40.840	46.930	52.972
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	83.649	214.590	156.185	181.463	203.769	223.674	31.911	365.909	71.093	84.150	96.717	103.277	127.737	165.266	201.417
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	1.750	1.364	5.418	5.461	5.614	5.708	558	481	816	609	975	1.416	1.770	2.242	2.681
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	57	-	-	0	1	1	1	1	1	2
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	35	140	463	504	553	607	125	148	154	227	248	231	214	230	225
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	65.579	201.538	139.675	163.812	184.837	202.502	29.633	362.943	65.802	79.126	90.336	95.595	118.798	154.802	189.644
e. Dividen, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	6.026	7.259	5.572	6.180	7.100	7.795	589	1.174	1.818	2.306	2.928	3.464	4.025	4.658	5.235
f. Lainnya / Others	10.259	4.288	5.058	5.506	5.664	7.006	1.005	1.163	2.503	1.881	2.228	2.570	2.929	3.333	3.630
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	113.549	246.170	185.407	213.876	242.647	266.862	35.259	372.324	81.792	96.469	112.204	121.879	149.901	190.455	229.593
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	237	709	4.837	4.858	4.994	4.819	275	409	752	457	625	933	1.072	1.188	1.261
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	345	-	-	-	-	444	-	-	-	-	-	-	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	18	21	22	26	77	74	75	91	114	87	68	94	138
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	62.517	197.839	137.305	161.205	182.264	199.797	29.412	362.112	64.826	77.904	88.818	93.805	116.855	152.380	186.497
e. Penyusutan/Amortisasi / Depreciation/Amortizations	17.787	11.280	14.077	15.338	17.233	19.532	2.298	3.064	5.840	4.668	5.794	6.854	7.979	9.252	10.737
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	1.029	1.369	1.319	1.601	1.715	1.686	138	367	397	522	655	789	987	1.160	1.271
g. Lainnya / Others	31.634	34.973	27.851	30.853	36.420	40.558	3.059	6.298	9.901	12.826	16.197	19.411	22.940	26.382	29.690
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/Loss (A1+C1) - (A2+C2)	13.098	21.840	16.448	18.782	20.218	22.043	2.051	4.188	6.403	10.479	13.325	16.189	18.676	21.742	24.796
E. Pendapatan non-operasional / Non Operational Income	2.057	1.465	1.450	1.339	3.316	3.193	573	370	817	1.238	1.361	1.586	1.807	1.653	1.980
F. Beban non-operasional / Non Operational Expenses	1.940	1.123	906	1.023	1.296	1.025	468	294	367	773	864	1.088	1.097	864	1.391
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	118	343	544	316	2.021	2.167	105	77	450	464	497	499	710	789	589
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	13.216	22.182	16.992	19.097	22.238	24.211	2.156	4.264	6.853	10.943	13.823	16.687	19.386	22.531	25.385
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	2.756	2.989	(298)	(329)	(368)	1.925	(28)	(59)	(99)	(129)	(166)	(209)	(245)	(285)	(331)
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	2.756	2.989	(298)	(329)	(368)	1.925	(28)	(59)	(99)	(129)	(166)	(209)	(245)	(285)	(331)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	11.034	17.562	13.028	14.673	17.099	17.948	1.651	3.345	5.297	8.407	10.704	12.849	14.949	17.339	19.489

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

Keterangan	2021	2022	2023											
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses														
1. Pendapatan bunga / Interest Income	208.880	208.189	183.889	204.847	225.576	247.683	22.213	43.176	65.829	87.665	110.003	132.610	155.978	179.248
a. Dari Bank Indonesia / From Bank Indonesia Placement	2.887	4.209	5.715	6.314	6.910	7.523	564	1.022	1.497	1.916	2.313	2.721	3.110	3.516
b. Dari Penempatan pada bank lain / From interbank placement	370	532	873	963	1.068	1.174	111	227	364	472	592	710	835	943
c. Dari surat berharga / From securities	25.530	24.785	19.773	22.093	24.349	26.852	2.698	5.335	8.174	10.971	13.694	16.657	19.881	23.282
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	115.366	122.977	105.788	118.013	130.082	142.711	12.566	24.709	38.016	50.602	63.275	76.253	89.176	102.297
- kepada pihak ketiga bukan bank / To Third Party non Bank	114.457	122.091	104.792	116.907	128.862	141.365	12.412	24.408	37.555	49.993	62.513	75.341	88.108	101.073
- kepada bank lain / To other Bank	909	886	996	1.106	1.221	1.346	153	301	461	609	762	912	1.068	1.224
e. Lainnya / Others	64.628	55.687	51.741	57.464	63.165	69.424	6.275	11.883	17.778	23.704	30.129	36.269	42.975	49.209
2. Beban Bunga / Interest Expenses	112.375	100.834	101.974	113.781	125.515	138.494	13.185	25.435	38.501	51.515	64.924	78.280	92.508	106.483
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	3	369	332	357	378	423	18	46	90	135	201	268	318	395
b. Kewajiban pada Bank lain / Interbank Liabilities	479	712	1.081	1.289	1.498	1.714	175	352	521	707	877	1.065	1.268	1.483
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	41.875	38.499	44.346	49.673	54.911	60.651	6.006	11.642	17.727	23.712	29.778	35.840	42.148	48.525
- Giro / Demand Deposit	6.390	7.522	8.549	9.546	10.540	11.757	1.258	2.386	3.630	4.828	6.043	7.267	8.524	9.767
- Tabungan / Saving	5.566	5.166	5.087	5.668	6.251	6.865	624	1.229	1.841	2.444	3.033	3.608	4.188	4.787
- Simpanan Berjangka / Time deposits	29.919	25.810	30.710	34.459	38.120	42.029	4.124	8.027	12.256	16.441	20.702	24.965	29.436	33.971
d. Surat Berharga / Securities	4.252	2.967	2.014	2.273	2.557	2.870	263	533	779	991	1.202	1.440	1.670	1.921
e. Pinjaman yang diterima / Loans received	3.291	4.288	5.138	5.702	6.234	6.831	641	1.246	1.884	2.540	3.212	3.879	4.556	5.214
f. Lainnya / Others	62.388	54.000	49.064	54.487	59.937	66.005	6.083	11.615	17.500	23.430	29.654	35.788	42.549	48.946
g. Koreksi atas pendapatan bunga / Corrections	88	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	96.505	107.355	81.915	91.065	100.061	109.189	9.028	17.742	27.328	36.151	45.079	54.330	63.469	72.765
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses														
1. Pendapatan Operasional Selain Bunga / Other Operating Income	55.850	54.586	44.090	48.098	55.429	62.282	6.559	11.111	16.830	22.657	29.044	33.901	38.057	47.308
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	6.476	3.185	3.414	4.059	3.649	4.176	489	868	1.223	1.203	1.617	1.859	2.419	3.353
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	-	25	25	26	26	0	1	0	0	1	0	0	1
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	18.770	17.694	11.684	13.485	17.473	19.553	2.413	2.996	4.533	7.150	10.337	11.645	12.350	18.015
e. Dividen, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	17.130	18.693	15.391	17.057	18.729	20.706	1.598	3.418	5.772	7.381	9.028	10.763	13.075	14.598
f. Lainnya / Others	13.473	15.014	13.576	13.473	15.551	17.821	2.059	3.828	5.301	6.922	8.061	9.633	10.212	11.341
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	119.625	118.467	88.814	98.412	111.736	122.761	11.826	21.339	31.697	43.768	54.755	65.470	72.286	86.146
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	488	957	545	730	212	250	148	234	354	904	519	613	487	352
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	0,8	15,1	-	-	-	-	-	-	-	-	-	-	-	-
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	15.451	13.012	10.212	11.659	15.239	16.565	2.855	3.540	5.041	7.801	10.796	12.437	11.725	16.848
e. Penyusutan/Amortisasi / Depreciation/Amortizations	43.455	37.955	27.413	29.444	33.301	35.555	2.837	5.530	7.778	10.493	12.367	15.167	16.666	19.030
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	1.733	2.107	1.677	1.863	2.075	2.333	264	524	700	923	1.226	1.470	1.741	1.953
g. Lainnya / Others	58.497	64.422	48.966	54.718	60.910	68.057	5.722	11.511	17.824	23.647	29.847	35.784	41.668	47.963
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/Loss (A1+C1) - (A2+C2)	32.729	43.474	37.191	40.751	43.753	48.710	3.761	7.513	12.461	15.040	19.368	22.761	29.241	33.926
E. Pendapatan non-operasional / Non Operational Income	10.817	21.721	26.185	29.625	33.710	36.670	3.742	7.177	10.763	15.109	18.907	23.145	26.392	32.640
F. Beban non-operasional / Non Operational Expenses	10.362	21.746	25.083	28.568	32.966	36.677	3.277	6.326	9.773	13.603	17.390	20.912	25.560	32.316
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	455	(25)	1.102	1.057	744	(6)	465	851	990	1.506	1.517	2.234	832	324
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year Profit	33.298	43.449	38.293	41.808	44.497	48.704	4.226	8.364	13.451	16.545	20.885	24.995	30.073	34.250
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	12.158	15.391	-	-	-	16.369	-	-	-	-	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	12.158	15.380	-	-	-	16.317	-	-	-	-	-	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	26.279	34.417	30.457	33.296	35.462	38.700	3.332	6.624	10.707	13.239	16.637	19.817	23.989	27.188

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

Keterangan	2021	2022	2023						2024						
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	324.755	353.577	310.497	344.633	379.073	415.241	46.551	80.381	117.603	153.368	189.642	226.432	264.481	302.413	339.584
a. Dari Bank Indonesia / From Bank Indonesia Placement	2.535	3.967	4.122	4.427	4.741	5.114	450	827	1.182	1.435	2.003	2.030	2.272	2.585	2.956
b. Dari Penempatan pada bank lain / From interbank placement	1.065	3.147	4.451	4.939	5.515	6.172	639	1.147	1.758	2.392	3.087	3.741	4.333	4.937	5.483
c. Dari surat berharga / From securities	40.318	45.441	37.786	42.099	46.293	50.792	4.872	9.406	14.133	18.562	22.493	27.088	31.924	36.648	41.233
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	253.933	271.205	234.220	259.981	286.148	313.169	35.119	62.011	91.451	119.174	147.068	175.735	205.349	234.501	264.378
- kepada pihak ketiga bukan bank / To Third Party non Bank	252.549	269.237	232.369	257.802	283.715	310.448	34.453	61.031	90.134	117.524	145.076	173.428	202.738	231.577	261.140
- kepada bank lain / To other Bank	1.384	1.968	1.851	2.180	2.433	2.722	666	980	1.317	1.650	1.992	2.307	2.611	2.924	3.238
e. Lainnya / Others	26.903	29.816	29.918	33.187	36.375	39.995	5.472	6.989	9.081	11.804	14.989	17.838	20.603	23.742	25.534
2. Beban Bunga / Interest Expenses	82.464	84.671	90.356	100.572	111.087	123.008	21.418	31.391	43.005	54.691	66.161	77.565	89.544	101.681	113.501
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	5	1	2	2	2	2	0	0	2	5	14	22	52	112	185
b. Kewajiban pada Bank lain / Interbank Liabilities	3.409	3.655	3.957	5.375	4.860	5.326	438	875	1.332	1.835	1.113	3.253	3.337	3.870	4.296
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	49.843	45.568	52.578	59.616	66.952	74.840	8.306	16.094	24.451	32.534	41.286	48.999	57.164	65.359	73.494
- Giro / Demand Deposit	12.393	14.696	18.119	20.632	23.461	26.271	3.157	5.952	8.997	11.890	15.478	18.218	21.255	24.381	27.442
- Tabungan / Saving	7.154	5.253	4.084	4.566	5.102	5.805	474	911	1.386	1.844	2.328	2.987	3.509	4.003	4.504
- Simpanan Berjangka / Time deposits	30.296	25.619	30.375	34.418	38.388	42.764	4.675	9.231	14.068	18.800	23.480	27.795	32.400	36.976	41.548
d. Surat Berharga / Securities	2.832	4.517	2.772	3.073	3.404	3.722	303	593	899	1.248	2.191	1.856	2.135	2.387	2.642
e. Pinjaman yang diterima / Loans received	1.986	6.660	4.437	4.669	5.135	5.439	2.948	2.211	2.528	3.037	3.534	3.548	4.110	4.751	5.421
f. Lainnya / Others	20.063	24.269	26.611	27.838	30.735	33.678	9.424	11.617	13.792	16.033	18.023	19.888	22.745	25.202	27.463
g. Koreksi atas pendapatan bunga / Corrections	4.326	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	242.291	268.906	220.141	244.061	267.986	292.233	25.133	48.990	74.599	98.676	123.481	148.866	174.937	200.732	226.084
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	214.597	198.321	133.925	144.929	174.221	326.454	104.985	50.179	74.462	102.832	127.236	158.075	171.514	200.698	221.495
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	9.804	4.848	3.860	4.452	5.158	5.617	522	1.291	1.820	2.338	3.096	3.609	4.284	5.199	6.021
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	-	-	-	-	-	-	-	-	5.073	-	6.798	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	38.028	62.842	22.445	17.192	32.790	166.883	87.996	23.481	32.955	44.031	57.360	65.938	71.917	80.318	89.758
e. Dividen, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	58.300	65.753	50.890	57.519	62.459	68.829	5.395	10.726	16.861	23.232	31.964	39.056	45.629	52.029	58.257
f. Lainnya / Others	108.464	64.878	56.729	65.767	73.814	85.125	11.072	14.681	22.825	28.158	34.816	42.674	49.683	63.152	67.460
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	335.979	295.295	196.295	212.623	247.288	402.423	111.605	68.998	96.120	130.888	161.911	195.293	216.859	252.505	278.679
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	215	165	359	360	357	358	95	128	172	219	214	212	212	206	191
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	108	620	197	197	197	231	-	-	-	-	-	-	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	30.308	60.721	17.999	12.870	28.125	161.854	87.487	22.300	31.172	41.733	54.706	62.703	68.232	76.478	85.569
e. Penyusutan/Amortisasi / Depreciation/Amortizations	164.841	97.843	76.559	84.823	93.402	100.161	11.584	24.249	32.367	42.325	52.350	59.962	67.612	75.118	82.589
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	737	861	703	767	851	928	59	157	136	170	337	312	301	458	538
g. Lainnya / Others	139.769	135.085	100.478	113.606	124.357	138.891	12.380	22.164	32.273	46.442	54.303	72.104	80.501	100.245	109.792
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/Loss (A1+C1) - (A2+C2)	120.909	171.932	157.771	176.367	194.919	216.264	18.512	30.171	52.940	70.620	88.806	111.648	129.591	148.626	168.900
E. Pendapatan non-operasional / Non Operational Income	1.279	6.116	681	805	913	1.069	129	3.399	320	593	628	726	809	934	1.029
F. Beban non-operasional / Non Operational Expenses	2.071	1.528	2.701	2.769	3.084	3.230	333	681	795	1.056	1.134	1.268	1.465	1.433	1.518
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	(791)	4.588	(2.020)	(1.965)	(2.171)	(2.132)	(204)	2.718	(475)	(462)	(505)	(543)	(656)	(499)	(489)
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	120.118	176.520	155.751	174.403	192.748	214.132	18.308	32.890	52.465	70.158	88.301	111.106	128.935	148.427	168.411
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	70.841	102.541	-	-	-	123.512	-	-	-	-	-	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	70.841	102.541	-	-	-	123.512	-	-	-	-	-	-	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	98.383	143.344	126.093	141.494	156.362	173.521	14.610	26.537	42.510	56.971	71.736	89.955	104.560	119.978	136.043

Tabel 1.11. Rekening Administratif Bank Umum (Commercial Banks Off-Balance Sheet) Miliar Rp (Billion Rp)															
Indikator / Indicator	2021	2022	2023						2024						
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Tagihan Komitmen / Committed Claims - Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i> - Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i> - Lainnya / <i>Others</i>	2.213.629 41.525 1.163.491 8.613	2.144.740 32.934 1.405.654 8.851	1.548.378 59.775 1.473.528 15.074	1.703.060 62.171 1.623.230 17.658	1.698.518 60.980 1.622.265 15.273	1.591.926 59.296 1.518.870 13.760	1.831.800 57.169 1.752.393 22.238	1.678.533 57.409 1.603.849 17.275	1.745.457 54.115 1.671.744 19.598	1.844.959 53.521 1.773.448 17.990	1.844.355 54.385 1.772.744 17.226	2.045.052 51.505 1.975.979 17.567	2.149.577 49.619 2.082.040 17.918	2.181.414 47.264 2.116.199 17.951	2.164.067 45.787 2.102.886 15.394
Kewajiban Komitmen / Committed Liabilities - Fasilitas kredit/pendbiayaan kepada nasabah yang belum ditarik / <i>Undisbursed loan/financing facilities to debtors</i> - <i>Committed</i> - <i>Uncommitted</i> - Fasilitas kredit/pendbiayaan kepada bank lain yang belum ditarik / <i>Undisbursed loan/financing facilities to other banks</i> - <i>Committed</i> - <i>Uncommitted</i> - Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i> - Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i> - Lainnya / <i>Others</i>	3.113.244 1.705.175 429.072 1.276.104 24.251 3.874 20.377 85.063 1.285.893 12.862	3.664.205 2.142.859 479.975 1.662.883 17.762 2.897 14.865 101.522 1.388.554 13.509	3.637.625 2.070.549 562.344 1.508.205 16.030 2.903 13.127 86.832 1.448.062 16.153	3.779.384 2.092.125 567.574 1.524.552 15.261 3.619 12.642 95.495 1.559.346 17.156	3.827.479 2.098.925 560.593 1.538.333 16.446 3.493 12.953 90.970 1.605.519 15.619	3.648.305 2.028.018 521.916 1.506.102 16.978 1.339 15.639 84.005 1.505.814 13.490	3.884.643 2.101.928 545.584 1.556.344 16.406 1.379 15.027 83.412 1.665.416 17.482	3.841.291 2.091.872 549.334 1.542.538 19.277 1.417 17.860 83.799 1.628.711 17.632	3.867.654 2.079.770 550.996 1.528.774 20.141 1.269 18.871 77.415 1.669.110 21.219	4.036.986 2.130.376 558.271 1.572.105 25.215 1.311 22.412 78.560 1.782.418 19.344	4.022.709 2.142.880 569.269 1.573.611 25.215 2.803 19.765 84.053 1.747.821 22.739	4.265.568 2.152.193 569.351 1.582.842 24.326 4.561 17.778 80.093 1.984.885 19.547	4.368.409 2.158.256 566.241 1.592.015 25.094 7.316 24.472 76.573 2.087.001 17.965	4.428.547 2.154.667 557.099 1.597.567 28.931 4.459 24.472 76.573 2.147.045 21.331	4.434.081 2.143.183 548.299 1.594.884 33.150 4.342 28.808 79.142 2.157.955 20.651
Tagihan Kontinjensi / Contingent Claims - Garansi yang diterima / <i>Received guarantees</i> - Pendapatan bunga/bagi hasil dalam penyelesaian / <i>Accrued interest</i> - Lainnya / <i>Others</i>	269.045 204.276 53.711 11.058	273.728 249.893 1.811 22.024	281.350 254.711 2.197 24.441	291.047 262.870 2.251 25.926	301.384 273.274 2.284 25.825	301.337 275.473 1.591 24.273	300.915 274.590 1.489 24.709	260.885 235.638 1.475 23.758	266.624 239.718 1.475 25.432	276.716 251.371 1.504 23.841	277.867 251.841 1.520 24.507	277			

Tabel 1.12.

Indikator / Indicator	2021	2022	2023						2024						
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Tagihan Komitmen / Committed Claims	418.224	228.624	185.456	203.028	196.338	210.367	69.147	66.544	75.203	78.761	107.773	104.492	109.043	110.397	110.209
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	4.866	1.543	3.742	3.838	3.756	8.353	7.958	8.399	8.016	7.886	7.965	8.008	7.873	7.555	6.875
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (purchased)	412.539	226.286	176.725	193.435	187.908	197.482	54.705	51.935	61.105	65.969	93.710	90.103	93.997	94.455	97.276
- Lainnya / Others	819	794	4.988	5.754	4.674	4.532	6.484	6.211	6.082	4.906	6.098	6.381	7.173	8.387	6.058
Kewajiban Komitmen / Committed Liabilities	538.929	375.654	344.623	360.269	348.004	349.865	171.556	167.182	176.273	193.367	225.364	223.782	224.706	227.384	218.899
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / Undisbursed loan/financing facilities to debtors	145.539	115.563	137.843	141.374	132.769	125.341	113.579	110.646	112.600	122.065	139.219	119.285	120.197	119.466	118.031
- Committed	35.456	37.410	43.926	45.283	44.201	37.675	39.362	39.402	39.260	41.634	39.970	37.542	38.573	38.479	38.610
- Uncommitted	110.084	78.153	93.917	96.092	88.568	87.665	74.217	71.245	73.340	80.432	82.661	81.743	81.623	80.987	79.421
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / Undisbursed loan/financing facilities to other banks	157	155	431	445	386	409	497	533	429	455	478	380	473	519	508
- Committed	30	64	131	135	134	104	117	112	88	149	127	115	212	223	204
- Uncommitted	127	91	300	310	252	305	380	421	341	306	350	265	261	296	304
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	5.633	2.212	2.073	2.137	2.248	2.238	1.962	2.166	1.590	1.774	2.181	1.943	1.555	1.878	1.731
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	384.112	254.418	201.562	213.409	209.750	220.380	52.240	50.583	57.590	64.353	96.554	98.770	98.882	102.171	94.920
- Lainnya / Others	3.487	3.306	2.713	2.903	2.852	1.498	3.278	3.254	4.064	4.721	3.522	3.404	3.599	3.351	3.708
Tagihan Kontinjensi / Contingent Claims	36.834	29.605	26.078	26.962	28.959	39.272	27.563	26.840	27.168	29.655	30.836	31.581	33.512	29.817	30.521
- Garansi yang diterima / Received guarantees	28.407	18.930	19.228	20.058	22.063	22.639	21.644	20.866	21.195	20.860	22.165	23.337	23.041	20.678	19.600
- Pendapatan bunga/bagi hasil dalam penyelesaian / Accrued interest	7.088	1.058	1.407	1.451	1.484	791	794	626	641	647	663	674	629	633	648
- Lainnya / Others	1.339	9.618	5.443	5.454	5.412	5.143	5.125	5.349	5.333	8.148	8.008	8.512	9.843	8.506	10.273
Kewajiban Kontinjensi / Contingent Liabilities	28.150	17.738	15.196	14.982	13.934	16.620	13.166	12.506	12.548	13.042	12.905	12.663	12.810	13.082	13.885
- Garansi yang diberikan / Issued guarantees	27.909	17.000	14.387	14.160	13.117	15.712	12.183	11.537	11.939	12.217	11.991	11.828	11.892	12.161	12.889
- Lainnya / Others	241	738	808	822	816	907	983	970	609	824	913	835	918	922	996
Lainnya / Others	62.084	61.978	54.797	55.642	52.882	53.913	53.411	53.940	54.153	70.255	71.184	72.359	72.679	73.135	72.764
- Penerusan Kredit/pembiayaan / Channelling	532	257	241	241	150	147	619	619	617	626	625	625	625	620	620
- Aset produktif yang dihapusbukukan / Written off earning assets	53.302	61.714	54.507	55.352	52.683	53.717	52.720	53.253	53.464	69.559	70.488	71.663	71.982	72.444	72.073
- Kredit/Pembiayaan yang diberikan / Credit disbursed	52.770	61.215	54.011	54.855	52.111	53.148	51.817	52.349	52.560	68.655	69.584	70.759	71.078	71.537	71.167
- Lainnya / Others	532	499	497	497	572	569	903	903	904	904	904	904	904	907	907
- Aset produktif yang dihapustagih / Charged off earning assets	8.251	8	49	49	49	49	71	68	71	71	71	71	72	71	71
- Kredit/Pembiayaan yang diberikan / Credit/Financing disbursed	8.200	8	49	49	49	49	71	68	71	71	71	71	72	71	71
- Lainnya / Others	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / Indicator	2021	2022	2023									2024			
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Tagihan Komitmen / Committed Claims	212.427	431.775	496.376	563.921	525.014	449.645	632.876	605.561	613.315	654.698	577.458	713.309	761.937	742.353	738.894
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	7.713	5.560	8.917	9.163	8.949	5.497	5.631	5.608	5.657	4.173	4.983	108	108	108	108
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (purchased)	197.606	419.051	478.886	545.655	507.097	435.708	618.623	591.338	598.839	641.471	563.914	703.449	753.201	733.471	730.128
- Lainnya / Others	7.108	7.164	8.572	9.104	8.969	8.441	8.622	8.614	8.820	9.055	8.561	9.751	8.628	8.774	8.658
Kewajiban Komitmen / Committed Liabilities	550.557	717.966	807.598	827.358	818.846	740.682	934.612	959.386	939.082	982.268	891.848	1.055.203	1.096.003	1.106.784	1.120.854
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / Undisbursed loan/financing facilities to debtors	321.373	381.014	399.862	381.966	374.718	358.643	381.012	379.927	378.924	383.300	384.511	384.907	381.889	382.800	377.835
- Committed	52.557	58.917	62.386	57.567	37.341	37.678	37.358	38.631	35.650	32.875	33.994	33.827	31.734	31.767	31.418
- Uncommitted	268.816	322.096	337.476	324.398	337.377	320.965	342.854	341.296	343.274	350.425	350.517	351.079	350.155	351.033	346.417
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / Undisbursed loan/financing facilities to other banks	7.964	5.266	4.904	4.723	6.439	8.092	7.152	7.981	9.424	13.029	11.236	8.873	10.047	15.078	16.656
- Committed	53	353	224	158	325	286	285	263	209	204	207	612	4.237	2.353	1.348
- Uncommitted	7.912	4.913	4.679	4.565	6.114	7.806	6.867	7.718	9.215	12.825	11.029	8.261	5.810	12.725	15.309
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	8.751	8.212	8.233	8.511	5.647	4.916	4.739	5.105	5.089	4.322	5.125	5.415	4.883	4.375	5.459
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	205.797	315.921	385.913	423.457	423.291	360.237	533.585	557.417	536.111	572.536	481.991	646.947	690.087	695.258	711.702
- Lainnya / Others	6.672	7.553	8.687	8.701	8.750	8.794	8.925	8.956	9.533	9.080	8.985	9.062	9.096	9.271	9.202
Tagihan Kontinjensi / Contingent Claims	101.202	57.426	65.410	65.620	63.744	54.165	61.138	59.454	61.641	58.074	53.855	55.660	56.452	53.546	52.488
- Garansi yang diterima / Received guarantees	94.855	56.671	60.009	60.054	57.617	48.743	55.401	55.007	55.799	56.910	52.684	54.529	55.260	52.451	51.346
- Pendapatan bunga/bagi hasil dalam penyelesaian / Accrued interest	6.330	81	86	87	85	83	87	88	85	86	86	81	87	91	96
- Lainnya / Others	17	674	5.315	5.479	6.041	5.339	5.650	4.359	5.758	1.078	1.085	1.050	1.105	1.005	957
Kewajiban Kontinjensi / Contingent Liabilities	24.515	29.329	32.871	33.519	33.400	31.205	30.829	31.542	30.840	30.635	31.491	32.172	32.695	-	-
- Garansi yang diberikan / Issued guarantees	24.273	28.955	32.637	33.285	33.163	30.971	30.595	31.308	30.606	30.400	31.257	32.172	32.695	32.353	33.18

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						2024						
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Tagihan Komitmen / Committed Claims - Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i> - Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i> - Lainnya / <i>Others</i>	303.252	448.901	501.328	575.997	562.125	538.889	599.528	570.631	584.886	603.935	639.881	659.075	677.647	676.070	680.392
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	29.946	25.831	47.115	49.171	48.276	45.446	43.579	43.402	40.442	41.462	41.437	43.389	41.638	39.601	38.804
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	274.112	422.957	453.572	525.389	512.780	493.217	553.949	526.340	543.138	560.548	597.872	615.010	635.538	636.251	641.427
- Lainnya / <i>Others</i>	194	473	640	1.438	1.070	225	2.000	889	1.307	1.924	573	676	472	218	160
Kewajiban Komitmen / Committed Liabilities - Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / <i>Undisbursed loan/financing facilities to debtors</i> - <i>Committed</i> - <i>Uncommitted</i> - Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / <i>Undisbursed loan/financing facilities to other banks</i> - <i>Committed</i> - <i>Uncommitted</i> - Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i> - Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i> - Lainnya / <i>Others</i>	938.903	1.177.302	1.236.038	1.329.880	1.345.777	1.316.953	1.422.104	1.395.014	1.399.503	1.439.563	1.467.049	1.498.423	1.511.917	1.510.583	1.515.495
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / <i>Undisbursed loan/financing facilities to debtors</i>	609.276	733.622	770.011	791.056	802.843	802.050	842.648	834.316	825.915	841.149	847.619	853.277	855.257	850.331	846.724
- <i>Committed</i>	79.500	105.556	107.981	107.005	104.964	105.230	108.851	109.169	112.906	116.177	115.133	122.311	118.938	115.432	119.411
- <i>Uncommitted</i>	529.777	628.066	662.030	684.051	697.879	696.820	733.797	725.147	713.009	724.972	732.486	730.966	736.318	734.898	727.313
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / <i>Undisbursed loan/financing facilities to other banks</i>	9.875	9.700	7.744	6.345	6.170	7.310	7.553	9.511	9.305	11.838	11.025	12.546	13.400	12.246	13.967
- <i>Committed</i>	134	36	36	20	23	20	13	32	32	31	33	1.337	1.733	842	816
- <i>Uncommitted</i>	9.741	9.664	7.708	6.326	6.147	7.290	7.541	9.479	9.272	11.807	10.992	11.209	11.667	11.404	13.151
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	20.575	18.586	18.281	18.888	17.402	16.619	17.179	18.394	18.407	17.993	18.015	19.832	17.957	16.903	16.433
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	296.654	413.232	437.033	509.829	516.043	488.731	551.166	528.765	542.011	564.580	584.981	608.520	621.086	625.492	632.691
- Lainnya / <i>Others</i>	2.523	2.163	2.969	3.762	3.318	2.244	3.556	4.028	3.865	4.003	5.410	4.249	4.213	5.612	5.680
Tagihan Kontinjensi / Contingent Claims - Garansi yang diterima / <i>Received guarantees</i> - Pendapatan bunga/bagi hasil dalam penyelesaian / <i>Accrued interest</i> - Lainnya / <i>Others</i>	58.054	119.118	118.235	122.597	121.710	118.205	121.301	121.394	122.292	132.623	128.688	124.961	127.929	123.192	123.844
- Garansi yang diterima / <i>Received guarantees</i>	32.465	107.129	104.320	107.371	107.116	104.191	107.127	107.069	107.708	117.748	113.019	109.379	112.694	107.517	107.755
- Pendapatan bunga/bagi hasil dalam penyelesaian / <i>Accrued interest</i>	16.250	672	703	714	715	717	736	775	749	771	771	778	784	79	

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						2024						
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Tagihan Komitmen / Committed Claims - Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i> - Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i> - Lainnya / <i>Others</i>	303.252	448.901	501.328	575.997	562.125	538.889	599.528	570.631	584.886	603.935	639.881	659.075	677.647	676.070	680.392
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	29.946	25.831	47.115	49.171	48.276	45.446	43.579	43.402	40.442	41.462	41.437	43.389	41.638	39.601	38.804
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	274.112	422.597	453.572	525.389	512.780	493.217	553.949	526.340	543.138	560.548	597.872	615.010	635.538	636.251	641.427
- Lainnya / <i>Others</i>	194	473	640	1.438	1.070	225	2.000	889	1.307	1.924	573	676	472	218	160
Kewajiban Komitmen / Committed Liabilities - Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / <i>Undisbursed loan/financing facilities to debtors</i> - <i>Committed</i> - <i>Uncommitted</i> - Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / <i>Undisbursed loan/financing facilities to other banks</i> - <i>Committed</i> - <i>Uncommitted</i> - Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i> - Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i> - Lainnya / <i>Others</i>	938.903	1.177.302	1.236.038	1.329.880	1.345.777	1.316.953	1.422.104	1.395.014	1.399.503	1.439.563	1.467.049	1.498.423	1.511.917	1.510.583	1.515.495
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / <i>Undisbursed loan/financing facilities to debtors</i>	609.276	733.622	770.011	791.056	802.843	802.050	842.648	834.316	825.915	841.149	847.619	853.277	855.257	850.331	846.724
- <i>Committed</i>	79.500	105.556	107.981	107.005	104.964	105.230	108.851	109.169	112.906	116.177	115.133	122.311	118.938	115.432	119.411
- <i>Uncommitted</i>	529.777	628.066	662.030	684.051	697.879	696.820	733.797	725.147	713.009	724.972	732.486	730.966	736.318	734.898	727.313
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / <i>Undisbursed loan/financing facilities to other banks</i>	9.875	9.700	7.744	6.345	6.170	7.310	7.553	9.511	9.305	11.838	11.025	12.546	13.400	12.246	13.967
- <i>Committed</i>	134	36	36	20	23	20	13	32	31	33	1.337	1.733	842	816	
- <i>Uncommitted</i>	9.741	9.664	7.708	6.326	6.147	7.290	7.541	9.479	9.272	11.807	10.992	11.209	11.667	11.404	
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	20.575	18.586	18.281	18.888	17.402	16.619	17.179	18.394	18.407	17.993	18.015	19.832	17.957	16.903	
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	296.654	413.232	437.033	509.829	516.043	488.731	551.166	528.765	542.011	564.580	584.981	608.520	621.086	625.492	
- Lainnya / <i>Others</i>	2.523	2.163	2.969	3.762	3.318	2.244	3.556	4.028	3.865	4.003	5.410	4.249	4.213	5.612	
Tagihan Kontinjensi / Contingent Claims - Garansi yang diterima / <i>Received guarantees</i> - Pendapatan bunga/bagi hasil dalam penyelesaian / <i>Accrued interest</i> - Lainnya / <i>Others</i>	58.054	119.118	118.235	122.597	121.710	118.205	121.301	121.394	122.292	132.623	128.688	124.961	127.929	123.192	123.844
- Garansi yang diterima / <i>Received guarantees</i>	32.465	107.129	104.320	107.371	107.116	104.191	107.127	107.069	107.708	117.748	113.019	109.379	112.694	107.517	
- Pendapatan bunga/bagi hasil dalam penyelesaian / <i>Accrued interest</i>	16.250	672	703	714	715	717	736	775	749	771	778	784	797		
- Lainnya / <i>Others</i>	9.340	11.316	13.212	14.512	13.										

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								2024					
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Tagihan Komitmen / Committed Claims - Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i> - Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i> - Lainnya / <i>Others</i>	279.726	338.140	365.218	360.114	415.040	393.025	530.249	435.798	472.052	507.565	519.242	568.176	600.950	652.595	634.572	-
- 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	337.720	364.345	358.752	414.480	392.463	525.116	434.236	468.663	505.460	517.249	567.417	599.305	652.023	634.054	-
- Lainnya / <i>Others</i>	492	420	874	1.362	560	563	5.133	1.562	3.389	2.105	1.993	759	1.645	572	518	-
Kewajiban Komitmen / Committed Liabilities - Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / <i>Undisbursed loan/financing facilities to debtors</i> - <i>Committed</i> - <i>Uncommitted</i> - Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / <i>Undisbursed loan/financing facilities to other banks</i> - <i>Committed</i> - <i>Uncommitted</i> - Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i> - Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i> - Lainnya / <i>Others</i>	1.084.855	1.393.284	1.249.366	1.261.877	1.314.852	1.240.805	1.356.371	1.319.709	1.352.796	1.421.788	1.438.447	1.488.160	1.535.788	1.583.797	1.578.834	-
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / <i>Undisbursed loan/financing facilities to debtors</i>	628.987	912.660	762.833	777.729	788.595	741.985	765.489	768.983	762.331	783.861	788.120	794.724	800.914	802.069	800.593	-
- <i>Committed</i>	261.559	278.092	348.051	357.719	374.087	341.333	360.013	362.131	363.180	367.584	380.172	375.671	376.995	371.421	358.860	-
- <i>Uncommitted</i>	367.427	634.568	414.782	420.010	414.508	400.652	405.475	404.851	399.151	416.277	407.948	419.054	423.919	430.648	441.733	-
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / <i>Undisbursed loan/financing facilities to other banks</i>	6.255	2.640	2.951	3.748	3.451	1.167	1.204	1.253	983	966	2.477	2.528	1.173	1.087	2.019	-
- <i>Committed</i>	3.658	2.444	2.511	3.306	3.011	929	965	1.010	940	927	2.436	2.497	1.133	1.041	1.975	-
- <i>Uncommitted</i>	2.597	197	440	442	440	238	240	243	42	39	41	31	40	46	44	-
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	50.104	72.512	58.244	65.959	65.673	60.233	59.531	58.135	52.328	54.472	58.732	57.428	55.698	53.418	55.519	-
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	399.330	404.984	423.555	412.651	456.435	436.466	528.424	491.945	533.399	580.948	584.296	630.649	676.945	724.124	718.641	-
- Lainnya / <i>Others</i>	180	487	1.784	1.789	699	955	1.723	1.393	3.756	1.540	4.822	2.831	1.058	3.098	2.062	-
Tagihan Kontinjensi / Contingent Claims - Garansi yang diterima / <i>Received guarantees</i> - Pendapatan bunga/bagi hasil dalam penyelesaian / <i>Accrued interest</i> - Lainnya / <i>Others</i>	72.955	67.580	71.627	75.868	86.971	89.695	90.913	53.196	55.523	56.364	64.487	65.125	65.795	64.880	62.665	-
- Garansi yang diterima / <i>Received guarantees</i>	48.550	67.164	71.155	75.387	86.479	89.202	90.418	52.697	55.017	55.854	63.972	64.599	65.260	64.339	62.116	-
- Pendapatan bunga/bagi hasil dalam penyelesaian / <i>Accrued interest</i>	24.043	-	-	481	492	-	-	495	506	510	515	-	-	-	-	-
- Lainnya / <i>Others</i>	362	416	471	874	992	993	995	998	999	999	999	999	999	999	999	-
Kewajiban Kontinjensi / Contingent Liabilities - Garansi yang diberikan / <i>Issued guarantees</i> - Lainnya / <i>Others</i>	250.851	285.513	286.749	289.865	280.124	288.534	276.040	271.538	284.048	285.072	293.716	296.203	280.897	287.477		

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								2024					
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Tagihan Komitmen / Committed Claims - Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i> - Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i> - Lainnya / <i>Others</i>	279.726	338.140	365.218	360.114	415.040	393.025	530.249	435.798	472.052	507.565	519.242	568.176	600.950	652.595	634.572	-
- 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	337.720	364.345	358.752	414.480	392.463	525.116	434.236	468.663	505.460	517.249	567.417	599.305	652.023	634.054	-
- Lainnya / <i>Others</i>	492	420	874	1.362	560	563	5.133	1.562	3.389	2.105	1.993	759	1.645	572	518	-
Kewajiban Komitmen / Committed Liabilities - Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / <i>Undisbursed loan/financing facilities to debtors</i> - <i>Committed</i> - <i>Uncommitted</i> - Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / <i>Undisbursed loan/financing facilities to other banks</i> - <i>Committed</i> - <i>Uncommitted</i> - Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i> - Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i> - Lainnya / <i>Others</i>	1.084.855	1.393.284	1.249.366	1.261.877	1.314.852	1.240.805	1.356.371	1.319.709	1.352.796	1.421.788	1.438.447	1.488.160	1.535.788	1.583.797	1.578.834	-
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / <i>Undisbursed loan/financing facilities to debtors</i>	628.987	912.660	762.833	777.729	788.595	741.985	765.489	768.983	762.331	783.861	788.120	794.724	800.914	802.069	800.593	-
- <i>Committed</i>	261.559	278.092	348.051	357.719	374.087	341.333	360.013	362.131	363.180	367.584	380.172	375.671	376.995	371.421	358.860	-
- <i>Uncommitted</i>	367.427	634.568	414.782	420.010	414.508	400.652	405.475	404.851	399.151	416.277	407.948	419.054	423.919	430.648	441.733	-
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / <i>Undisbursed loan/financing facilities to other banks</i>	6.255	2.640	2.951	3.748	3.451	1.167	1.204	1.253	983	966	2.477	2.528	1.173	1.087	2.019	-
- <i>Committed</i>	3.658	2.444	2.511	3.306	3.011	929	965	1.010	940	927	2.436	2.497	1.133	1.041	1.975	-
- <i>Uncommitted</i>	2.597	197	440	442	440	238	240	243	42	39	41	31	40	46	44	-
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	50.104	72.512	58.244	65.959	65.673	60.233	59.531	58.135	52.328	54.472	58.732	57.428	55.698	53.418	55.519	-
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	399.330	404.984	423.555	412.651	456.435	436.466	528.424	491.945	533.399	580.948	584.296	630.649	676.945	724.124	718.641	-
- Lainnya / <i>Others</i>	180	487	1.784	1.789	699	955	1.723	1.393	3.756	1.540	4.822	2.831	1.058	3.098	2.062	-
Tagihan Kontinjensi / Contingent Claims - Garansi yang diterima / <i>Received guarantees</i> - Pendapatan bunga/bagi hasil dalam penyelesaian / <i>Accrued interest</i> - Lainnya / <i>Others</i>	72.955	67.580	71.627	75.868	86.971	89.695	90.913	53.196	55.523	56.364	64.487	65.125	65.795	64.880	62.665	-
- Garansi yang diterima / <i>Received guarantees</i>	48.550	67.164	71.155	75.387	86.479	89.202	90.418	52.697	55.017	55.854	63.972	64.599	65.260	64.339	62.116	-
- Pendapatan bunga/bagi hasil dalam penyelesaian / <i>Accrued interest</i>	24.043	-	-	481	492	-	-	495	-	-	-	515	-	-	-	-
- Lainnya / <i>Others</i>	362	416	471	481												

Tabel 1.16. Kinerja Bank Umum (Commercial Banks Performance) Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)															
Indikator / Indicator	2021	2022	2023									2024			
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	25,67	25,66	27,33	27,44	27,86	27,65	27,52	27,73	25,96	25,97	26,17	26,09	26,56	26,69	26,78
- Modal / Capital	1.569.939	1.721.678	1.784.447	1.806.827	1.841.577	1.854.756	1.876.930	1.895.328	1.801.162	1.809.135	1.832.172	1.855.060	1.884.043	1.900.753	1.927.840
- ATMR / Risk Weighted Assets	6.116.974	6.708.481	6.529.235	6.585.517	6.610.631	6.708.461	6.819.062	6.834.507	6.937.844	6.967.060	7.000.725	7.109.746	7.092.384	7.122.534	7.198.938
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	24,07	24,10	25,75	25,75	26,19	26,01	26,00	26,18	24,44	24,44	24,65	24,62	25,06	25,20	25,29
- Modal Inti (Tier I) / Core Capital (Tier I)	1.472.240	1.616.687	1.681.517	1.695.564	1.731.357	1.745.174	1.772.815	1.789.346	1.695.911	1.702.467	1.725.573	1.750.069	1.777.133	1.794.757	1.820.373
- ATMR / Risk Weighted Assets	6.116.974	6.708.481	6.529.235	6.585.517	6.610.631	6.708.461	6.819.062	6.834.507	6.937.844	6.967.060	7.000.725	7.109.746	7.092.384	7.122.534	7.198.938
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,84	2,43	2,73	2,73	2,72	2,74	2,71	2,52	2,62	2,51	2,56	2,66	2,69	2,69	2,73
- Laba sebelum pajak / Profit	174.271	252.499	300.200	300.906	301.196	304.445	316.094	294.621	307.765	295.453	302.129	315.325	318.821	320.413	324.772
- Rata-rata total aset / Average total assets	9.476.690	10.391.582	11.002.289	11.036.596	11.072.174	11.129.980	11.670.488	11.689.252	11.751.444	11.783.167	11.810.693	11.850.280	11.873.440	11.900.621	11.914.387
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	83,58	78,65	76,34	76,38	76,80	78,92	88,27	91,48	80,05	80,62	79,85	78,68	78,26	78,75	78,71
- Biaya Operasional / Operating Expenses	889.655	933.289	730.737	816.429	915.751	1.141.734	201.152	532.258	310.028	410.509	499.894	582.365	670.427	794.900	903.193
- Pendapatan Operasional / Operating Income	1.064.432	1.186.632	957.177	1.068.934	1.192.317	1.446.744	227.871	581.819	387.310	509.187	626.072	740.132	856.680	1.009.356	1.147.452
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	4,51	4,71	4,85	4,85	4,83	4,81	4,54	4,49	4,59	4,56	4,56	4,57	4,59	4,60	4,60
- Pendapatan bunga bersih / Interest income net	413.942	471.396	512.585	513.015	512.723	512.914	520.229	509.234	519.876	517.093	518.316	521.202	524.260	526.213	527.132
- Rata-rata total aset produktif / Average total earning assets	9.170.121	10.018.364	10.557.984	10.588.429	10.619.572	10.669.911	11.452.630	11.352.192	11.333.258	11.348.928	11.370.906	11.405.096	11.424.262	11.447.000	11.458.273
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	77,13	78,78	83,92	84,19	84,78	83,83	83,87	84,05	84,23	84,49	84,80	85,74	86,51	86,80	86,91
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	5.768.585	6.423.563	6.837.296	6.902.983	6.965.899	7.090.243	7.057.558	7.094.514	7.244.637	7.310.909	7.376.114	7.478.404	7.514.618	7.507.704	7.579.250
- Total Dana Pihak Ketiga / Total Third Party Funds	7.479.463	8.153.590	8.147.169	8.198.810	8.216.207	8.457.929	8.415.282	8.440.845	8.601.220	8.652.769	8.698.703	8.722.035	8.686.720	8.649.871	8.720.782
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	19,57	15,90	12,84	13,11	12,83	13,29	13,07	13,24	13,24	12,27	12,46	12,12	11,27	11,65	11,92
- Aset Likuid Primer / Primary Liquid Asset	1.208.213	1.080.533	822.524	881.918	870.312	981.613	887.467	910.848	947.300	832.703	872.947	851.904	765.830	837.058	859.002
- Aset Likuid Sekunder / Secondary Liquid assets	771.178	685.951	619.630	605.985	595.572	582.144	638.365	638.948	624.555	624.473	613.043	608.589	587.462	571.632	588.951
- Total Aset / Total Assets	10.112.304	11.113.321	11.234.971	11.345.365	11.427.957	11.765.838	11.670.488	11.708.017	11.875.828	11.878.090	11.921.366	12.048.215	12.012.401	12.090.887	12.147.173

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

Indikator / Indicator	2021	2022	2023										2024				
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep		
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	29,11	30,93	32,58	32,47	32,97	33,44	32,91	33,15	33,14	32,35	32,31	32,14	32,46	32,09	32,20		
- Modal / Capital	215.111	239.810	239.195	239.895	234.203	238.889	231.044	232.185	224.656	232.230	232.719	233.529	236.639	237.765	236.621		
- ATMR / Risk Weighted Assets	738.938	775.277	734.150	738.732	710.292	714.454	702.063	700.315	677.935	717.781	720.259	726.570	729.076	740.905	734.787		
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	27,78	28,93	31,11	30,92	31,49	31,97	31,45	31,59	31,67	30,39	30,37	30,21	30,53	30,14	30,23		
- Modal Inti (Tier I) / Core Capital (Tier I)	205.245	224.274	228.426	228.446	223.700	228.441	220.804	221.226	214.676	218.120	218.740	219.496	222.601	223.308	222.123		
- ATMR / Risk Weighted Assets	738.938	775.277	734.150	738.732	710.292	714.454	702.063	700.315	677.935	717.781	720.259	726.570	729.076	740.905	734.787		
Return On Assets Ratio (%) / Return On Assets Ratio (%)	0,60	0,77	1,38	1,35	1,38	1,33	1,49	1,62	1,30	0,18	0,50	0,71	0,94	0,91	1,02		
- Laba sebelum pajak / Profit	7.640	10.347	18.818	18.537	18.123	17.398	19.814	21.512	16.688	2.514	6.909	9.750	13.003	12.602	14.048		
- Rata-rata total aset / Average total assets	1.279.647	1.341.222	1.358.960	1.368.812	1.310.592	1.312.625	1.325.821	1.331.894	1.282.757	1.367.724	1.369.756	1.373.803	1.377.320	1.381.191	1.371.430		
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	95,91	92,60	87,86	88,23	87,74	88,50	87,35	84,83	87,38	98,40	95,32	93,24	91,02	91,06	90,41		
- Biaya Operasional / Operating Expenses	179.569	135.166	104.400	118.093	121.183	136.195	11.545	20.223	29.478	48.095	59.020	67.021	76.897	89.900	100.616		
- Pendapatan Operasional / Operating Income	187.233	145.961	118.819	133.851	138.122	153.901	13.217	23.838	33.734	48.879	61.921	71.877	84.483	98.725	111.284		
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	3,70	4,46	4,93	4,95	4,96	4,93	4,47	4,50	4,59	4,35	4,39	4,44	4,46	4,47	4,50		
- Pendapatan bunga bersih / Interest income net	44.499	55.236	61.975	62.519	59.935	59.530	56.782	56.610	55.103	55.514	56.036	56.796	57.268	57.460	57.436		
- Rata-rata total aset produktif / Average total earning assets	1.201.704	1.238.396	1.256.209	1.263.934	1.208.907	1.207.106	1.270.118	1.257.069	1.199.905	1.275.379	1.276.404	1.280.218	1.283.145	1.286.019	1.276.793		
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	71,51	77,69	77,55	75,52	79,91	81,84	81,89	81,30	79,34	78,98	79,79	81,11	80,90	81,73	81,19		
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	693.732	769.034	768.233	776.810	752.615	751.536	743.329	746.858	715.508	753.641	759.937	769.833	774.464	780.582	778.944		
- Total Dana Pihak Ketiga / Total Third Party Funds	970.137	989.872	990.574	1.028.641	941.793	918.307	907.720	918.647	901.854	954.253	952.452	949.132	957.330	955.074	959.418		
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	20,75	15,37	13,83	13,65	13,29	14,24	12,65	12,95	13,93	13,18	12,85	13,08	12,52	12,55	12,97		
- Aset Likuid Primer / Primary Liquid Asset	198.540	148.428	124.740	131.689	110.658	125.064	100.000	106.107	118.082	115.490	110.049	111.655	106.376	108.359	117.982		
- Aset Likuid Sekunder / Secondary Liquid assets	81.377	72.361	69.690	67.256	71.738	71.173	67.738	67.099	63.283	67.305	66.952	70.652	68.773	68.447	65.604		
- Total Aset / Total Assets	1.348.864	1.436.185	1.406.269	1.457.486	1.372.439	1.377.864	1.325.821	1.337.966	1.302.438	1.387.353	1.377.885	1.394.038	1.398.421	1.408.285	1.416.007		

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

Indikator / Indicator	2021	2022	2023							2024					
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	36,88	38,06	37,00	36,94	37,43	36,92	38,15	37,85	36,48	37,41	37,39	36,63	36,78	36,44	36,11
- Modal / Capital	271.808	305.933	331.906	333.786	348.268	347.986	367.365	368.275	368.942	363.590	367.538	367.973	370.199	365.399	364.732
- ATMR / Risk Weighted Assets	737.072	803.798	897.033	903.705	930.372	942.515	962.935	973.107	1.011.361	971.960	982.889	1.004.498	1.006.523	1.002.739	1.010.052
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	34,55	35,68	34,46	34,39	34,96	34,58	35,84	35,41	34,22	35,47	35,47	34,90	34,92	34,61	34,32
- Modal Inti (Tier I) / Core Capital (Tier I)	254.657	286.794	309.118	310.816	325.278	325.890	345.156	344.542	346.050	344.730	348.608	350.555	351.518	347.096	346.612
- ATMR / Risk Weighted Assets	737.072	803.798	897.033	903.705	930.372	942.515	962.935	973.107	1.011.361	971.960	982.889	1.004.498	1.006.523	1.002.739	1.010.052
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,14	1,72	1,58	1,59	1,61	1,60	1,62	1,60	1,64	2,05	2,07	2,06	2,05	2,08	2,08
- Laba sebelum pajak / Profit	13.216	22.182	22.656	22.917	24.260	24.211	25.871	25.586	27.413	32.829	33.174	33.375	33.233	33.796	33.847
- Rata-rata total aset / Average total assets	1.154.798	1.288.046	1.436.926	1.440.825	1.508.715	1.516.467	1.593.490	1.598.477	1.671.656	1.598.740	1.605.189	1.616.328	1.621.790	1.626.411	1.630.565
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	91,55	92,40	92,55	92,65	92,92	92,96	94,84	98,89	93,21	91,06	90,43	89,63	90,09	90,71	91,21
- Biaya Operasional / Operating Expenses	138.932	269.274	213.201	244.691	277.822	305.728	39.347	379.649	93.489	111.257	130.797	144.382	176.353	220.466	263.888
- Pendapatan Operasional / Operating Income	151.750	291.436	230.351	264.113	298.996	328.876	41.489	383.929	100.301	122.183	144.638	161.094	195.761	243.033	289.328
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	3,74	4,18	4,25	4,28	4,30	4,31	3,97	3,91	4,05	4,23	4,27	4,27	4,28	4,30	4,30
- Pendapatan bunga bersih / Interest income net	40.600	50.667	57.344	57.783	60.702	61.354	60.904	59.832	64.755	64.804	65.596	66.016	66.429	66.803	67.027
- Rata-rata total aset produktif / Average total earning assets	1.085.081	1.211.223	1.348.958	1.351.533	1.412.969	1.421.990	1.535.876	1.528.819	1.597.660	1.530.312	1.535.348	1.545.961	1.550.527	1.553.888	1.557.007
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	81,26	79,24	83,70	82,80	82,38	84,38	82,20	82,17	83,60	82,83	82,19	82,38	83,37	82,18	81,25
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	644.999	703.766	775.275	775.755	811.644	834.792	824.744	830.843	900.185	860.044	863.789	880.336	880.616	868.498	864.320
- Total Dana Pihak Ketiga / Total Third Party Funds	793.773	888.106	926.219	936.907	985.231	989.283	1.003.295	1.011.099	1.076.814	1.038.326	1.050.913	1.068.599	1.056.268	1.056.860	1.063.799
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	22,38	22,27	20,87	21,08	20,69	19,45	20,73	20,55	20,02	19,62	19,18	19,89	18,12	18,24	18,43
- Aset Likuid Primer / Primary Liquid Asset	183.586	202.979	206.149	212.554	216.560	204.207	213.661	212.889	226.021	208.244	204.900	226.201	189.740	197.517	198.185
- Aset Likuid Sekunder / Secondary Liquid assets	83.950	98.200	100.021	98.608	102.754	98.951	116.630	116.703	114.393	108.643	107.927	106.293	109.986	105.114	108.467
- Total Aset / Total Assets	1.195.504	1.352.427	1.466.932	1.475.915	1.543.570	1.558.863	1.593.490	1.603.465	1.700.059	1.615.266	1.630.983	1.672.025	1.654.560	1.658.759	1.663.801

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

Indikator / Indicator	2021	2022	2023										2024				
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep		
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	25,30	24,38	25,74	25,77	25,82	25,80	25,61	25,68	25,32	24,89	24,90	24,44	24,44	24,75	25,01	25,07	
- Modal / Capital	357.409	391.103	403.655	405.814	410.027	415.037	417.134	421.029	420.188	414.980	416.549	416.490	423.588	426.657	436.413		
- ATMR / Risk Weighted Assets	1.412.509	1.604.015	1.568.213	1.574.975	1.588.223	1.608.457	1.629.073	1.639.238	1.659.622	1.666.949	1.672.653	1.704.314	1.711.407	1.706.086	1.740.999		
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	23,24	22,70	24,20	24,17	24,26	24,30	24,10	24,20	23,84	23,42	23,44	23,05	23,31	23,61	23,63		
- Modal Inti (Tier I) / Core Capital (Tier I)	328.286	364.092	379.559	380.701	385.232	390.825	392.611	396.696	395.641	390.427	392.129	392.841	399.000	402.832	411.319		
- ATMR / Risk Weighted Assets	1.412.509	1.604.015	1.568.213	1.574.975	1.588.223	1.608.457	1.629.073	1.639.238	1.659.622	1.666.949	1.672.653	1.704.314	1.711.407	1.706.086	1.740.999		
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,41	1,68	1,88	1,84	1,78	1,78	1,79	1,76	1,87	1,72	1,74	1,72	1,77	1,76	1,78		
- Laba sebelum pajak / Profit	33.298	43.450	51.057	50.170	48.543	48.704	50.710	50.185	53.805	49.636	50.125	49.989	51.553	51.375	52.329		
- Rata-rata total aset / Average total assets	2.357.650	2.580.085	2.720.732	2.723.399	2.727.600	2.739.812	2.839.259	2.846.495	2.872.007	2.879.863	2.887.472	2.901.408	2.912.367	2.922.808	2.934.399		
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	83,48	79,13	78,71	79,01	79,91	79,98	81,33	80,54	79,59	81,25	81,16	81,33	80,33	80,78	80,49		
- Biaya Operasional / Operating Expenses	169.751	166.148	142.355	158.384	178.211	196.352	19.034	35.393	53.089	72.405	90.732	108.800	123.282	144.949	163.078		
- Pendapatan Operasional / Operating Income	203.336	209.957	180.860	200.461	223.014	245.501	23.405	43.944	66.703	89.116	111.797	133.774	153.474	179.444	202.619		
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	3,79	3,88	3,81	3,81	3,80	3,79	3,61	3,56	3,65	3,62	3,60	3,59	3,58	3,57	3,57		
- Pendapatan bunga bersih / Interest income net	86.552	96.588	99.744	99.839	99.739	99.797	100.947	98.853	101.623	100.746	100.331	100.657	100.671	100.852	101.224		
- Rata-rata total aset produktif / Average total earning assets	2.284.059	2.489.948	2.614.941	2.618.770	2.623.767	2.635.698	2.797.152	2.772.919	2.783.210	2.785.040	2.790.279	2.802.559	2.812.202	2.821.896	2.832.366		
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	79,51	84,67	88,95	89,95	90,26	88,62	88,47	88,66	88,93	89,47	89,56	89,50	89,13	89,46	89,92		
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	1.483.010	1.687.209	1.764.889	1.779.399	1.800.556	1.834.908	1.819.661	1.834.203	1.874.812	1.889.861	1.894.870	1.916.653	1.921.641	1.912.397	1.937.438		
- Total Dana Pihak Ketiga / Total Third Party Funds	1.865.083	1.992.606	1.984.073	1.978.115	1.994.825	2.070.642	2.056.903	2.068.855	2.108.243	2.112.174	2.115.651	2.141.621	2.155.885	2.137.726	2.154.522		
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	21,71	17,12	13,24	13,30	13,30	13,31	12,87	13,25	13,10	12,33	11,88	12,34	11,11	11,53	10,63		
- Aset Likuid Primer / Primary Liquid Asset	315.680	284.281	200.206	200.012	197.953	229.825	183.377	194.733	200.774	173.199	168.069	202.126	161.511	180.773	167.535		
- Aset Likuid Sekunder / Secondary Liquid assets	222.490	179.198	163.997	165.490	170.418	152.861	182.007	183.404	182.264	184.785	178.759	164.548	169.239	164.533	154.298		
- Total Aset / Total Assets	2.478.932	2.707.159	2.750.823	2.747.407	2.769.612	2.874.143	2.839.259	2.853.731	2.923.032	2.903.266	2.918.395	2.971.085	2.978.123	2.995.899	3.027.126		

Tabel 1.20. Kinerja Bank Umum - KBMI 4 (Performance of Commercial Banks - KBMI 4) Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)																
Indikator / Indicator	2021	2022	2023							2024						
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	22,48	22,26	24,32	24,56	25,11	24,77	24,44	24,81	21,94	22,11	22,49	22,78	23,42	23,71	23,97	
- Modal / Capital	725.611	784.832	809.691	827.332	849.079	852.844	861.386	873.839	787.375	798.335	815.366	837.068	853.617	870.931	890.073	
- ATMR / Risk Weighted Assets	3.228.455	3.525.391	3.329.839	3.368.105	3.381.744	3.443.036	3.524.991	3.521.847	3.588.926	3.610.370	3.624.923	3.674.364	3.645.378	3.672.804	3.713.099	
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	21,19	21,03	22,96	23,03	23,57	23,24	23,10	23,48	20,61	20,75	21,13	21,42	22,06	22,37	22,63	
- Modal Inti (Tier I) / Core Capital (Tier I)	684.053	741.527	764.414	775.601	797.147	800.018	814.245	826.882	739.544	749.189	766.095	787.177	804.014	821.520	840.320	
- ATMR / Risk Weighted Assets	3.228.455	3.525.391	3.329.839	3.368.105	3.381.744	3.443.036	3.524.991	3.521.847	3.588.926	3.610.370	3.624.923	3.674.364	3.645.378	3.672.804	3.713.099	
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,56	3,41	3,79	3,80	3,81	3,85	3,72	3,34	3,54	3,55	3,56	3,73	3,71	3,73	3,76	
- Laba sebelum pajak / Profit	120.118	176.520	207.668	209.283	210.270	214.132	219.700	197.337	209.859	210.473	211.922	222.212	221.031	222.640	224.548	
- Rata-rata total aset / Average total assets	4.684.596	5.182.229	5.485.672	5.503.560	5.525.267	5.561.076	5.911.917	5.912.386	5.925.024	5.936.819	5.948.276	5.958.741	5.961.964	5.970.211	5.977.992	
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	76,88	67,26	63,39	62,75	63,61	70,07	87,62	74,55	71,81	71,79	71,28	70,21	69,49	69,57	69,02	
- Biaya Operasional / Operating Expenses	401.403	362.700	270.781	295.262	338.535	503.458	131.225	96.993	133.971	178.752	219.344	262.162	293.895	339.585	375.611	
- Pendapatan Operasional / Operating Income	522.114	539.278	427.146	470.510	532.185	718.466	149.761	130.108	186.573	249.008	307.716	373.387	422.961	488.153	544.222	
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	5,27	5,29	5,50	5,47	5,44	5,41	5,16	5,07	5,19	5,14	5,14	5,15	5,19	5,20	5,20	
- Pendapatan bunga bersih / Interest income net	242.291	268.906	293.521	292.873	292.348	292.233	301.596	293.939	298.395	296.029	296.353	297.733	299.891	301.099	301.445	
- Rata-rata total aset produktif / Average total earning assets	4.599.276	5.078.797	5.337.876	5.354.192	5.373.928	5.405.117	5.849.484	5.793.385	5.752.484	5.758.197	5.768.874	5.776.357	5.778.389	5.785.197	5.792.107	
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	76,53	76,20	83,11	83,92	83,86	81,90	82,52	82,90	83,16	83,71	84,23	85,73	87,17	87,69	88,01	
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2.946.844	3.263.554	3.528.899	3.571.019	3.601.083	3.669.008	3.669.825	3.682.611	3.754.132	3.807.364	3.857.518	3.911.582	3.937.897	3.946.227	3.998.548	
- Total Dana Pihak Ketiga / Total Third Party Funds	3.850.469	4.283.006	4.246.303	4.255.147	4.294.358	4.479.696	4.447.364	4.442.243	4.514.309	4.548.017	4.579.687	4.562.682	4.517.237	4.500.211	4.543.043	
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	17,56	13,90	10,29	10,81	10,38	11,45	11,20	11,31	11,21	10,04	10,83	9,63	9,16	9,69	10,53	
- Aset Likuid Primer / Primary Liquid Asset	510.407	444.845	291.430	337.663	345.141	422.517	390.429	397.120	402.424	335.770	389.929	311.922	308.203	350.409	375.301	
- Aset Likuid Sekunder / Secondary Liquid assets	383.360	336.192	285.922	274.631	250.662	259.159	271.989	271.741	264.616	263.739	259.405	267.096	239.464	233.539	260.582	
- Total Aset / Total Assets	5.089.004	5.617.550	5.610.947	5.664.558	5.742.335	5.954.968	5.911.917	5.912.855	5.950.299	5.972.204	5.994.103	6.011.068	5.981.297	6.027.943	6.040.239	

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

Kelompok Bank / Group of Bank	2021	2022	2023							2024					
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
- KBMI 1	1.348.864	1.436.185	1.406.269	1.457.486	1.372.439	1.377.863	1.325.821	1.337.966	1.302.438	1.387.353	1.377.885	1.394.038	1.398.421	1.408.285	1.416.007
- KBMI 2	1.195.504	1.352.427	1.466.932	1.475.915	1.543.570	1.558.864	1.593.490	1.603.465	1.700.059	1.615.266	1.630.983	1.672.025	1.654.560	1.658.759	1.663.801
- KBMI 3	2.478.932	2.707.159	2.750.823	2.747.407	2.769.612	2.874.143	2.839.259	2.853.731	2.923.032	2.903.266	2.918.395	2.971.085	2.978.123	2.995.899	3.027.126
- KBMI 4	5.089.004	5.617.550	5.610.947	5.664.558	5.742.335	5.954.968	5.911.917	5.912.855	5.950.299	5.972.205	5.994.103	6.011.068	5.981.297	6.027.943	6.040.239
Total	10.112.304	11.113.321	11.234.971	11.345.365	11.427.957	11.765.838	11.670.488	11.708.017	11.875.828	11.878.090	11.921.366	12.048.215	12.012.401	12.090.887	12.147.173

Tabel 1.22. Jumlah Bank Umum Berdasarkan Pengelompokan Total Aset (Total of Commercial Banks Based on Total Assets)				
Kelompok Bank / Group of Bank	September 2024			
	< Rp. 1	Rp. 1	Rp. 10	> Rp.
	Triliun	s.d 10 Triliun	s.d 50 Triliun	50 Triliun
KBMI 1	-	14	48	3
KBMI 2	-	-	10	13
KBMI 3	-	-	-	13
KBMI 4	-	-	-	4
Total	-	14	58	33

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						2024						
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr r)	Mei	Jun	Jul	Agt	Sep
Aset Produktif Neraca / Earning Assets	8.665.390	9.451.430	9.896.688	9.964.979	10.054.492	10.231.028	10.605.165	10.409.759	10.538.936	10.583.877	10.612.561	10.821.678	10.819.467	10.814.361	10.922.209
a. Lancar / Current	8.244.402	9.045.096	9.406.715	9.473.981	9.567.364	9.764.748	10.079.720	9.877.845	10.012.904	10.039.739	10.078.250	10.292.196	10.296.055	10.297.558	10.398.545
b. Dalam Perhatian Khusus / Special Mention	242.194	245.638	319.454	319.759	318.533	307.279	354.897	360.814	358.178	369.817	357.624	355.950	348.005	342.798	352.154
c. Kurang Lancar / Sub-Standard	23.338	20.182	23.953	26.573	24.127	24.369	31.266	27.504	23.432	27.170	25.209	26.521	28.634	23.336	23.418
d. Diragukan / Doubtful	20.640	25.509	29.731	27.155	25.577	24.802	26.884	28.177	29.740	26.682	28.149	29.030	27.121	29.366	27.004
e. Macet / Loss	134.815	115.006	116.835	117.511	118.891	109.830	112.398	115.419	114.683	120.469	123.329	117.981	119.653	121.304	121.088
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	2.155.891	2.824.164	2.741.521	2.771.974	2.764.116	2.513.236	2.567.534	2.556.192	2.736.815	2.793.579	2.636.479	2.650.129	2.636.234	2.826.766	2.822.964
a. Lancar / Current	2.122.335	2.713.801	2.696.994	2.727.512	2.720.280	2.482.662	2.535.660	2.523.441	2.694.425	2.752.652	2.609.017	2.624.510	2.609.428	2.789.634	2.786.123
b. Dalam Perhatian Khusus / Special Mention	29.466	79.291	36.038	36.063	35.598	26.747	27.667	28.395	33.664	32.142	23.424	22.054	23.258	28.963	28.982
c. Kurang Lancar / Sub-Standard	881	2.104	2.852	2.704	2.574	1.365	1.605	1.819	2.954	2.784	1.387	955	955	2.231	2.173
d. Diragukan / Doubtful	213	867	1.135	1.248	1.235	255	262	309	919	993	310	332	268	1.009	1.062
e. Macet / Loss	2.997	28.101	4.502	4.446	4.429	2.208	2.341	2.229	4.852	5.008	2.341	2.278	2.324	4.930	4.624
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	182.884	191.767	179.008	179.637	176.832	162.828	174.755	175.456	176.580	183.106	180.725	177.097	178.954	182.175	179.369
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	52.051	74.029	70.222	72.407	72.635	96.692	92.867	93.819	92.243	88.077	84.527	89.353	88.373	89.218	93.925
a. Lancar / Current	52.028	73.999	70.174	72.373	72.581	96.617	92.712	93.640	92.025	87.891	84.348	89.145	88.206	89.047	93.755
b. Dalam Perhatian Khusus / Special Mention	13	23	8	0	0	9	27	58	86	50	16	42	20	4	4
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	6	-	-	-	-	19	6	0	-	-
d. Diragukan / Doubtful	0	-	-	-	-	4	5	0	17	25	32	19	3	3	-
e. Macet / Loss	10	7	40	33	54	57	123	121	115	111	112	140	145	164	167
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	10	7	40	33	54	66	129	121	132	136	163	165	147	167	167

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)
Milliar Rp (Billion Rp)

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

Indikator / Indicator	2021	2022	2023						2024						
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Aset Produktif Neraca / Earning Assets	935.269	1.085.851	1.203.182	1.200.502	1.258.892	1.271.780	1.352.906	1.341.008	1.426.234	1.360.599	1.374.052	1.420.769	1.406.976	1.414.559	1.429.600
a. Lancar / Current	881.124	1.044.701	1.147.772	1.141.831	1.199.366	1.214.194	1.288.117	1.278.149	1.360.849	1.300.920	1.315.142	1.361.169	1.349.351	1.357.328	1.369.991
b. Dalam Perhatian Khusus / Special Mention	32.462	26.703	33.681	36.843	37.129	36.492	41.770	39.997	41.992	40.013	38.530	40.030	37.326	36.988	39.702
c. Kurang Lancar / Sub-Standard	1.562	1.313	3.525	3.492	3.164	3.336	4.270	3.534	2.956	3.089	2.952	2.811	3.195	2.764	2.480
d. Diragukan / Doubtful	2.053	1.785	1.863	1.821	1.813	1.995	2.053	2.604	2.212	2.149	2.875	2.747	2.104	2.067	1.384
e. Macet / Loss	18.067	11.349	16.341	16.514	17.420	15.763	16.696	16.725	18.225	14.428	14.554	14.012	15.002	15.412	16.044
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	362.322	434.891	457.532	440.152	431.395	402.623	422.698	424.321	434.909	441.795	431.929	431.275	429.413	444.491	442.968
a. Lancar / Current	353.871	426.221	448.411	430.873	423.443	396.685	415.637	417.107	426.522	433.756	424.128	423.594	421.077	436.011	434.748
b. Dalam Perhatian Khusus / Special Mention	7.212	7.665	7.744	7.911	6.673	4.967	6.058	6.244	7.203	7.016	7.259	7.114	7.684	7.502	7.291
c. Kurang Lancar / Sub-Standard	650	672	870	891	811	563	481	581	764	680	301	319	328	600	538
d. Diragukan / Doubtful	29	40	47	37	25	8	5	7	12	6	5	23	9	85	117
e. Macet / Loss	559	293	460	441	443	400	517	381	407	337	236	224	315	292	274
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	22.920	15.453	23.106	23.196	23.676	22.066	24.021	23.831	24.577	20.689	20.922	20.136	20.952	21.221	20.837
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	6.625	16.362	16.809	17.903	18.221	29.630	26.344	27.606	25.560	23.821	24.371	29.973	28.194	28.732	34.613
a. Lancar / Current	6.625	16.352	16.798	17.903	18.201	29.592	26.242	27.483	25.401	23.690	24.247	29.824	28.082	28.616	34.497
b. Dalam Perhatian Khusus / Special Mention	-	11	4	-	-	9	10	38	79	45	15	42	20	4	4
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	5	-	-	-	-	16	3	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	4	5	-	-	8	16	16	-	3	-
e. Macet / Loss	0	0	7	-	20	20	87	85	79	77	76	87	92	109	112
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	0	0	7	-	20	29	92	85	79	86	108	107	92	112	112

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

Indikator / Indicator	2021	2022	2023										2024				
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep		
Aset Produktif Neraca / Earning Assets	2.156.140	2.347.833	2.457.923	2.468.243	2.488.945	2.554.703	2.622.646	2.576.483	2.636.021	2.623.264	2.652.526	2.702.840	2.723.761	2.717.637	2.756.639		
a. Lancar / Current	2.045.055	2.224.534	2.320.607	2.328.486	2.350.255	2.422.926	2.466.806	2.417.142	2.482.318	2.463.673	2.497.013	2.546.792	2.569.534	2.565.234	2.600.743		
b. Dalam Perhatian Khusus / Special Mention	64.213	76.057	91.333	92.637	92.622	88.324	108.996	112.141	109.301	114.101	109.648	111.018	108.265	107.092	110.836		
c. Kurang Lancar / Sub-Standard	7.484	7.352	5.466	6.693	5.935	5.581	6.517	6.112	5.306	6.200	6.713	5.843	6.716	6.501	6.161		
d. Diragukan / Doubtful	4.751	5.210	5.493	4.897	5.516	5.372	7.307	7.193	5.520	4.664	4.874	5.582	5.930	5.327	5.575		
e. Macet / Loss	34.636	34.680	35.024	35.530	34.616	32.500	33.219	33.894	33.575	34.626	34.278	33.606	33.315	33.484	33.324		
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	682.717	946.140	984.674	1.003.693	1.013.973	883.884	923.373	918.170	1.045.484	1.061.418	934.375	944.515	944.369	1.076.551	1.079.235		
a. Lancar / Current	675.840	933.146	970.719	989.377	998.181	874.314	912.990	907.216	1.031.278	1.046.283	924.308	936.093	934.869	1.061.781	1.063.841		
b. Dalam Perhatian Khusus / Special Mention	6.585	9.275	10.236	10.614	12.089	8.829	9.358	9.857	10.080	11.008	9.046	7.529	8.597	10.645	11.216		
c. Kurang Lancar / Sub-Standard	90	1.215	1.358	1.299	1.254	372	640	719	1.566	1.494	624	488	492	1.385	1.380		
d. Diragukan / Doubtful	51	593	812	838	824	68	72	70	673	681	65	67	73	685	727		
e. Macet / Loss	151	1.910	1.549	1.565	1.625	302	312	308	1.889	1.952	332	337	338	2.054	2.071		
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	47.163	50.961	49.703	50.823	49.771	44.194	48.068	48.297	48.528	49.617	46.886	45.924	46.865	49.436	49.238		
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	11.589	21.480	18.436	20.601	20.763	25.675	25.311	24.828	24.526	22.574	23.017	23.614	23.258	23.714	23.814		
a. Lancar / Current	11.577	21.463	18.399	20.568	20.730	25.640	25.259	24.774	24.468	22.520	22.964	23.558	23.205	23.661	23.761		
b. Dalam Perhatian Khusus / Special Mention	12	11	4	0	-	-	17	19	7	5	-	-	-	0	-		
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	3	3	0	-	-		
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	17	17	17	3	3	-	-		
e. Macet / Loss	0	7	33	33	33	35	35	35	34	32	34	50	50	53	53		
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	0	7	33	33	33	35	35	35	50	49	53	56	53	53	53		

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								2024				
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Aset Produktif Neraca / Earning Assets	4.488.465	4.869.583	5.061.795	5.086.251	5.169.659	5.275.030	5.449.311	5.348.680	5.370.431	5.418.895	5.410.234	5.501.274	5.487.850	5.478.162	5.526.230
a. Lancar / Current	4.279.569	4.674.912	4.818.617	4.848.377	4.931.201	5.044.136	5.198.285	5.091.005	5.115.884	5.153.530	5.150.838	5.247.972	5.235.142	5.231.341	5.278.192
b. Dalam Perhatian Khusus / Special Mention	118.783	116.595	159.902	155.797	157.192	153.666	168.981	175.031	172.900	179.895	173.320	168.306	167.043	162.157	164.945
c. Kurang Lancar / Sub-Standard	10.892	9.072	12.489	13.365	12.032	12.841	17.648	15.055	12.436	14.690	12.047	14.957	15.670	11.289	12.080
d. Diragukan / Doubtful	12.211	16.530	20.082	18.610	16.732	16.066	15.500	16.026	20.106	17.854	18.302	18.394	16.964	19.837	17.901
e. Macet / Loss	67.011	52.474	50.705	50.102	52.503	48.321	48.896	51.563	49.105	52.926	55.727	51.646	53.032	53.538	53.113
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	934.635	1.270.603	1.107.239	1.133.628	1.133.416	1.086.962	1.097.225	1.092.750	1.094.048	1.118.649	1.137.241	1.144.766	1.132.345	1.137.466	1.133.760
a. Lancar / Current	919.224	1.187.029	1.091.915	1.118.854	1.119.028	1.073.215	1.083.571	1.079.339	1.080.342	1.106.544	1.128.953	1.136.655	1.124.623	1.129.224	1.126.382
b. Dalam Perhatian Khusus / Special Mention	13.080	58.641	13.306	12.818	12.431	11.776	11.614	11.328	11.641	9.963	6.149	6.352	6.056	6.630	6.079
c. Kurang Lancar / Sub-Standard	135	122	463	361	380	426	476	453	458	470	442	141	120	113	129
d. Diragukan / Doubtful	118	129	186	269	290	166	175	217	164	220	212	209	167	163	151
e. Macet / Loss	2.077	24.683	1.370	1.325	1.288	1.379	1.388	1.414	1.442	1.451	1.485	1.410	1.379	1.336	1.020
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	92.444	103.009	85.295	84.032	83.224	79.199	84.084	84.727	83.711	87.612	88.215	86.755	87.332	86.277	84.393
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	29.237	32.533	32.129	31.386	31.123	38.274	38.162	37.987	38.871	37.787	33.142	31.617	32.833	32.768	31.497
a. Lancar / Current	29.232	32.533	32.129	31.386	31.123	38.274	38.162	37.986	38.871	37.787	33.142	31.616	32.833	32.768	31.497
b. Dalam Perhatian Khusus / Special Mention	-	-	0	0	0	0	0	0	-	0	0	-	-	0	0
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	0	-	-	-	-	-	0	0	0	-	-	-	-	-	-
e. Macet / Loss	4	-	-	-	-	-	-	-	0	0	0	0	-	-	-
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	4	-	-	-	-	0	0	0	0	0	0	0	-	-	-

Tabel 1.28. Komposisi Dana Pihak Ketiga Bank Umum (Composition of Third Party Funds of Commercial Banks) Nilai Nominal dalam Miliar Rp (Billion Rp)		
September 2024		
Keterangan / Items	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	2.703.615	31,00
Rupiah	1.906.992	21,87
Valas / Foreign Exchange	796.623	9,13
Tabungan / Saving	2.764.829	31,70
Rupiah	2.557.468	29,33
Valas / Foreign Exchange	207.361	2,38
Simpanan Berjangka / Time Deposits	3.252.337	37,29
Rupiah	2.893.272	33,18
Valas / Foreign Exchange	359.066	4,12
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	1.133.726	13,00
Valas / Foreign Exchange	162.093	1,86
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	1.083.965	12,43
Valas / Foreign Exchange	121.664	1,40
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	328.649	3,77
Valas / Foreign Exchange	44.418	0,51
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	346.932	3,98
Valas / Foreign Exchange	30.891	0,35
Total DPK / Total Third Party Funds	8.720.782	100
Rupiah	7.357.732	84
Valas / Foreign Exchange	1.363.050	16

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)		
September 2024		
Keterangan / Items	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	230.217	24,00
Rupiah	196.339	20,46
Valas / Foreign Exchange	33.878	3,53
Tabungan / Saving	212.533	22,15
Rupiah	209.220	21,81
Valas / Foreign Exchange	3.313	0,35
Simpanan Berjangka / Time Deposits	516.667	53,85
Rupiah	478.084	49,83
Valas / Foreign Exchange	38.584	4,02
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	185.943	19,38
Valas / Foreign Exchange	13.728	1,43
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	128.962	13,44
Valas / Foreign Exchange	12.503	1,30
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	77.697	8,10
Valas / Foreign Exchange	4.248	0,44
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	85.482	8,91
Valas / Foreign Exchange	8.104	0,84
Total DPK / Total Third Party Funds	959.418	100
Rupiah	883.642	92
Valas / Foreign Exchange	75.775	8

Tabel 1.30. Komposisi Dana Pihak Ketiga Bank Umum - KBMI 2 (Composition of Third Party Funds of Commercial Banks - KBMI 2) Nilai Nominal dalam Miliar Rp (Billion Rp)		
September 2024		
Keterangan / Items	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	343.773	32,32
Rupiah	228.482	21,48
Valas / Foreign Exchange	115.291	10,84
Tabungan / Saving	177.342	16,67
Rupiah	167.795	15,77
Valas / Foreign Exchange	9.547	0,90
Simpanan Berjangka / Time Deposits	542.684	51,01
Rupiah	478.965	45,02
Valas / Foreign Exchange	63.719	5,99
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	198.843	18,69
Valas / Foreign Exchange	29.923	2,81
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	151.326	14,23
Valas / Foreign Exchange	20.722	1,95
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	61.393	5,77
Valas / Foreign Exchange	7.879	0,74
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	67.402	6,34
Valas / Foreign Exchange	5.194	0,49
Total DPK / Total Third Party Funds	1.063.799	100
Rupiah	875.242	82
Valas / Foreign Exchange	188.557	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)		
September 2024		
Keterangan / Items	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	587.112	27,25
Rupiah	444.379	20,63
Valas / Foreign Exchange	142.733	6,62
Tabungan / Saving	562.641	26,11
Rupiah	449.018	20,84
Valas / Foreign Exchange	113.623	5,27
Simpanan Berjangka / Time Deposits	1.004.768	46,64
Rupiah	876.336	40,67
Valas / Foreign Exchange	128.432	5,96
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	404.518	18,78
Valas / Foreign Exchange	61.580	2,86
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	270.008	12,53
Valas / Foreign Exchange	39.696	1,84
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	113.362	5,26
Valas / Foreign Exchange	17.946	0,83
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	88.448	4,11
Valas / Foreign Exchange	9.209	0,43
Total DPK / Total Third Party Funds	2.154.522	100
Rupiah	1.769.733	82
Valas / Foreign Exchange	384.788	18

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	September 2024	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	1.542.512	33,95
Rupiah	1.037.792	22,84
Valas / Foreign Exchange	504.720	11,11
Tabungan / Saving	1.812.313	39,89
Rupiah	1.731.435	38,11
Valas / Foreign Exchange	80.877	1,78
Simpanan Berjangka / Time Deposits	1.188.218	26,15
Rupiah	1.059.887	23,33
Valas / Foreign Exchange	128.331	2,82
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	344.423	7,58
Valas / Foreign Exchange	56.861	1,25
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	533.668	11,75
Valas / Foreign Exchange	48.743	1,07
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	76.197	1,68
Valas / Foreign Exchange	14.344	0,32
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	105.600	2,32
Valas / Foreign Exchange	8.384	0,18
Total DPK / Total Third Party Funds	4.543.043	100,00
Rupiah	3.829.114	84,29
Valas / Foreign Exchange	713.929	15,71

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

Keterangan / Items	2021	2022	2023								2024				
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Giro / Demand Deposits															
Rupiah	1,71	1,91	2,05	2,04	2,08	2,20	2,14	2,16	2,16	2,15	2,21	2,24	2,26	2,25	2,30
Valas / Foreign Exchange	0,17	1,01	1,25	1,43	1,50	1,66	1,68	1,69	1,62	1,63	1,96	1,72	2,22	2,32	2,28
Tabungan / Saving															
Rupiah	0,69	0,67	0,66	0,67	0,67	0,69	0,68	0,67	0,68	0,68	0,67	0,67	0,65	0,65	0,67
Valas / Foreign Exchange	0,17	0,43	0,76	0,62	0,72	0,78	0,78	0,77	0,69	0,75	0,84	0,81	0,82	0,83	0,84
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	2,92	3,95	4,33	4,43	4,52	4,76	4,68	4,62	4,62	4,65	4,68	4,70	4,78	4,79	4,81
Valas / Foreign Exchange	0,37	2,74	3,51	3,53	3,71	3,85	3,98	3,88	3,95	3,70	3,76	3,69	3,92	3,94	3,83
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	3,21	4,18	4,73	4,83	5,00	5,24	5,37	5,39	5,36	5,32	5,31	5,34	5,41	5,47	5,52
Valas / Foreign Exchange	0,50	2,60	3,95	4,10	4,24	4,57	4,61	4,55	4,41	4,52	4,54	4,64	4,69	4,60	4,61
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	3,52	4,16	5,00	5,11	5,31	5,52	5,61	5,66	5,69	5,70	5,69	5,45	5,43	5,46	5,54
Valas / Foreign Exchange	0,60	2,45	3,61	3,73	3,84	4,19	4,36	4,41	4,33	4,42	4,33	3,95	4,37	4,49	4,52
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	3,99	4,68	5,12	5,22	5,32	5,66	5,78	5,71	5,74	5,79	5,81	5,80	5,80	5,85	5,82
Valas / Foreign Exchange	0,66	2,05	2,99	2,93	3,08	3,16	3,00	2,99	3,03	3,03	3,08	3,12	3,16	3,40	3,43

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

Keterangan / Items	2021	2022	2023								2024				
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Giro / Demand Deposits															
Rupiah	1,74	1,75	1,79	1,88	1,88	1,86	1,95	1,95	1,93	2,12	1,88	1,86	1,92	1,86	1,97
Valas / Foreign Exchange	0,10	0,55	0,77	0,96	0,79	1,14	1,33	1,27	1,06	1,43	1,21	1,09	1,51	1,40	0,89
Tabungan / Saving															
Rupiah	1,65	1,54	1,46	1,49	1,52	1,54	1,50	1,55	1,58	1,26	1,61	1,56	1,52	1,52	1,55
Valas / Foreign Exchange	0,17	0,63	1,16	1,09	1,05	0,94	1,10	1,18	1,19	1,04	1,11	1,03	1,21	1,57	2,41
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	3,74	4,76	4,81	4,94	5,04	5,33	5,23	5,17	5,13	5,21	5,24	5,24	5,33	5,31	5,31
Valas / Foreign Exchange	0,66	2,89	3,56	3,73	3,87	4,03	3,95	4,11	4,05	4,16	3,99	4,16	4,42	4,20	4,15
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	4,18	4,90	5,28	5,37	5,49	5,77	5,86	5,90	5,83	5,97	5,90	5,90	5,99	6,01	6,01
Valas / Foreign Exchange	0,88	2,48	3,94	4,00	4,05	4,07	4,10	4,20	4,18	4,72	4,40	4,34	4,48	4,58	4,67
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	4,36	4,55	5,21	5,34	5,46	5,66	5,91	5,79	5,88	6,01	5,96	5,73	5,84	5,87	5,88
Valas / Foreign Exchange	1,13	1,53	3,97	4,03	4,04	4,23	4,01	4,33	4,38	4,47	4,44	4,28	4,40	4,44	4,50
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	4,50	4,57	5,05	5,38	5,28	5,60	6,04	5,78	5,82	5,99	6,01	6,05	6,11	6,28	6,11
Valas / Foreign Exchange	0,95	2,66	4,05	4,06	4,05	4,12	4,39	4,34	4,38	4,59	4,59	4,75	4,77	4,63	4,71

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

Keterangan / Items	2021	2022	2023								2024				
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Giro / Demand Deposits															
Rupiah	1,56	1,83	1,90	1,89	1,94	1,96	2,05	1,95	1,91	1,90	1,98	2,00	1,99	1,94	2,06
Valas / Foreign Exchange	0,09	0,47	1,05	1,19	1,26	1,42	1,86	1,23	1,22	1,56	1,39	1,32	1,44	1,48	1,89
Tabungan / Saving															
Rupiah	1,17	1,29	1,21	1,21	1,25	1,37	1,28	1,30	1,34	1,10	1,34	1,34	1,34	1,32	1,06
Valas / Foreign Exchange	0,11	0,61	0,21	0,21	0,33	0,37	1,30	1,46	0,92	1,22	1,77	1,81	1,79	1,56	1,54
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	3,62	4,76	5,00	5,12	5,25	5,72	5,44	5,37	5,39	5,35	5,40	5,46	5,48	5,46	5,53
Valas / Foreign Exchange	0,56	2,83	3,55	3,75	3,84	4,25	4,45	4,25	4,44	3,98	4,44	3,77	4,39	4,26	4,18
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	3,83	5,20	5,35	5,49	5,63	5,90	6,07	6,14	6,09	6,01	6,05	6,05	6,11	6,10	6,17
Valas / Foreign Exchange	0,66	2,97	4,20	4,31	4,66	4,92	5,00	4,90	4,88	4,75	4,76	4,96	5,00	5,06	4,97
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	4,23	4,68	5,58	5,64	5,85	5,94	5,81	6,04	6,07	6,05	5,96	5,92	5,98	5,95	6,09
Valas / Foreign Exchange	1,04	2,63	3,91	4,16	4,14	4,22	4,35	4,24	4,27	4,27	4,28	4,35	4,40	4,48	4,48
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	4,22	5,59	5,96	6,05	6,21	6,61	6,53	6,63	6,64	6,66	6,68	6,66	6,65	6,67	6,69
Valas / Foreign Exchange	0,66	2,29	4,15	4,14	4,29	4,31	4,15	4,25	4,26	4,00	4,05	4,06	4,03	3,97	3,98

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

Keterangan / Items	2021	2022	2023								2024				
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Giro / Demand Deposits															
Rupiah	1,87	2,25	2,35	2,31	2,39	2,49	2,43	2,46	2,52	2,42	2,57	2,57	2,51	2,45	2,48
Valas / Foreign Exchange	0,25	1,17	1,90	2,21	2,55	2,72	2,38	2,56	2,80	2,70	2,66	2,78	2,86	3,04	2,89
Tabungan / Saving															
Rupiah	1,18	1,06	1,09	1,05	1,03	1,03	1,03	1,02	1,02	1,01	0,96	0,96	0,93	0,91	1,03
Valas / Foreign Exchange	0,19	0,61	1,30	1,02	1,20	1,31	1,25	1,21	1,08	1,21	1,32	1,29	1,31	1,28	1,26
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	2,98	4,13	4,42	4,52	4,63	4,92	4,84	4,80	4,89	4,91	4,96	4,98	5,01	5,05	5,09
Valas / Foreign Exchange	0,34	2,91	3,99	3,84	3,89	4,11	4,08	4,06	4,18	4,00	4,06	4,12	4,19	4,24	4,07
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	3,16	4,36	4,95	5,07	5,17	5,38	5,47	5,48	5,45	5,41	5,43	5,44	5,54	5,60	5,61
Valas / Foreign Exchange	0,38	2,61	3,87	4,28	4,15	4,42	4,36	4,37	4,46	4,45	4,49	4,70	4,74	4,69	4,51
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	3,25	4,10	4,77	4,85	4,99	5,39	5,43	5,45	5,52	5,54	5,59	5,41	5,48	5,58	5,63
Valas / Foreign Exchange	0,43	1,96	3,55	3,63	3,88	4,34	4,40	4,41	4,42	4,48	4,36	4,31	4,37	4,65	4,67
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	3,79	4,33	4,89	4,95	5,11	5,26	5,26	5,26	5,33	5,31	5,34	5,35	5,40	5,45	5,47
Valas / Foreign Exchange	0,70	2,31	2,98	3,12	3,27	3,73	3,21	3,15	3,22	3,08	3,19	3,24	3,32	3,33	3,41

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

Keterangan / Items	2021	2022	2023								2024				
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Giro / Demand Deposits															
Rupiah	1,68	1,82	2,03	2,01	2,05	2,19	2,09	2,13	2,12	2,15	2,19	2,25	2,28	2,32	2,35
Valas / Foreign Exchange	0,16	1,11	1,18	1,32	1,34	1,47	1,51	1,61	1,49	1,43	1,98	1,57	2,27	2,38	2,31
Tabungan / Saving															
Rupiah	0,38	0,39	0,39	0,40	0,41	0,41	0,41	0,41	0,40	0,40	0,40	0,41	0,41	0,41	0,42
Valas / Foreign Exchange	0,17	0,24	0,23	0,23	0,23	0,25	0,24	0,24	0,24	0,25	0,25	0,24	0,24	0,25	0,25
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	2,34	3,03	3,66	3,70	3,72	3,79	3,83	3,73	3,58	3,67	3,60	3,62	3,74	3,81	3,79
Valas / Foreign Exchange	0,27	2,52	2,90	3,02	3,44	3,34	3,63	3,51	3,47	3,19	2,96	3,06	3,29	3,40	3,31
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	2,63	3,38	4,18	4,27	4,54	4,82	4,96	4,98	4,97	4,90	4,87	4,94	4,99	5,09	5,18
Valas / Foreign Exchange	0,39	2,37	3,91	3,90	4,19	4,62	4,71	4,60	4,21	4,44	4,54	4,51	4,53	4,29	4,53
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	3,02	3,78	4,80	4,92	5,22	5,38	5,55	5,61	5,56	5,52	5,52	5,05	4,65	4,62	4,63
Valas / Foreign Exchange	0,53	2,81	3,41	3,52	3,59	4,05	4,42	4,50	4,26	4,41	4,29	3,28	4,35	4,33	4,39
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	3,48	4,49	4,90	4,84	5,05	5,40	5,44	5,45	5,45	5,49	5,50	5,45	5,40	5,36	5,33
Valas / Foreign Exchange	0,53	1,55	1,69	1,51	1,53	1,46	1,37	1,37	1,37	1,39	1,40	1,36	1,44	1,86	1,88

Tabel 1.38. Perkembangan Jumlah Bank Umum dan Kantor Bank Umum berdasarkan Modal Inti (KBMI) (Growth of Total Commercial Banks and Bank Offices based on Core Capital(KBMI))															
Kelompok Bank / Group of Bank	2021	2022	2023							2024					
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
KBMI 1															
Jumlah Bank / Total Banks	75	70	68	68	66	66	66	66	65	66	66	66	66	66	65
Jumlah Kantor / Total Bank Offices	4.989	4.681	4.326	4.247	3.888	3.835	3.884	3.885	3.592	3.758	3.719	3.762	3.766	3.740	3.735
KBMI 2															
Jumlah Bank / Total Banks	16	19	20	20	22	22	22	23	24	23	23	23	23	23	23
Jumlah Kantor / Total Bank Offices	3.275	2.312	2.448	2.448	2.793	2.871	2.699	2.825	3.117	2.946	2.945	2.942	2.960	2.891	2.889
KBMI 3															
Jumlah Bank / Total Banks	12	13	13	13	13	13	14	13	13	13	13	13	13	13	13
Jumlah Kantor / Total Bank Offices	8.916	4.841	4.659	4.650	4.656	4.654	4.786	4.643	4.620	4.604	4.585	4.578	4.645	4.572	4.564
KBMI 4															
Jumlah Bank / Total Banks	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
Jumlah Kantor / Total Bank Offices	15.186	13.543	13.026	12.979	12.943	12.916	12.917	12.915	12.914	12.901	12.901	12.888	12.897	12.769	12.747
Total															
Jumlah Bank / Total Banks	107	106	105	105	105	105	106	106	106	106	106	106	106	106	105
Jumlah Kantor / Total Bank Offices	32.366	25.377	24.459	24.324	24.280	24.276	24.286	24.268	24.243	24.209	24.150	24.170	24.268	23.972	23.935

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

Keterangan / Items	2020	2021	2022	2023								2024				
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																
1. Pendapatan bunga / Interest Income	794.091	773.902	811.458	725.997	809.188	890.058	977.001	97.181	179.011	267.816	354.546	442.901	531.741	623.663	717.152	817.621
a. Dari Bank Indonesia / From Bank Indonesia Placement	8.902	9.740	13.904	15.809	17.468	19.063	20.916	1.694	3.155	4.733	6.121	7.831	9.005	10.277	11.623	12.981
b. Dari Penempatan pada bank lain / From interbank placement	5.392	2.691	5.409	8.663	9.739	10.985	12.037	1.207	2.252	3.467	4.656	5.942	7.164	8.367	9.559	10.665
c. Dari surat berharga / From securities	75.630	87.345	94.584	81.597	90.745	100.275	110.038	10.665	20.849	31.650	42.005	52.008	62.896	74.503	86.314	98.058
d. Dari Kredit yang diberikan / From credit	508.294	487.587	523.468	454.043	505.822	554.888	608.443	61.035	112.742	169.046	222.865	277.131	332.447	389.092	445.256	501.573
- kepada pihak ketiga bukan bank / To Third Party non Bank	504.082	484.944	520.202	450.585	501.840	550.457	603.518	60.098	111.227	166.924	220.154	273.822	328.568	384.634	440.211	496.007
- kepada bank lain / To other Bank	4.212	2.643	3.267	3.458	3.983	4.431	4.925	937	1.515	2.123	2.711	3.309	3.879	4.458	5.045	5.566
e. Lainnya / Others	195.873	186.539	174.093	165.885	185.413	204.848	225.568	22.581	40.013	58.919	78.899	99.989	120.228	141.424	164.401	194.344
2. Beban Bunga / Interest Expenses	412.189	342.699	323.610	329.498	368.262	405.167	447.336	52.601	91.585	134.040	177.114	220.623	263.538	308.871	355.894	410.404
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	368	145	484	420	455	477	553	27	68	130	208	293	373	468	633	850
b. Kewajiban pada Bank lain / Interbank Liabilities	8.085	5.618	6.833	8.839	10.943	11.156	12.374	1.203	2.351	3.575	4.789	4.737	7.561	8.391	9.629	10.730
c. Kepada pihak ketiga bukan bank / Third Party non Bank	190.658	140.844	129.628	143.897	161.802	179.720	199.055	20.256	39.200	59.672	79.838	100.937	120.871	141.863	162.882	183.208
- Giro / Demand Deposit	27.192	24.161	27.740	31.750	35.916	40.416	45.132	5.110	9.703	14.699	19.485	25.034	29.712	34.740	39.825	44.778
- Tabungan / Saving	21.655	17.181	15.492	12.943	14.451	16.001	17.834	1.599	3.109	4.679	6.248	7.838	9.575	11.210	12.829	14.405
- Simpanan Berjangka / Time deposits	141.811	99.502	86.396	99.204	111.434	123.303	136.088	13.547	26.388	40.294	54.105	68.064	81.584	95.913	110.228	124.025
d. Surat Berharga / Securities	10.961	9.797	10.297	6.700	7.489	8.451	9.397	944	1.534	2.529	3.300	4.663	4.770	5.502	6.221	7.256
e. Pinjaman yang diterima / Loans received	10.340	6.908	13.077	12.388	13.528	14.859	16.115	3.981	4.220	5.566	7.140	8.712	9.806	11.441	13.174	14.816
f. Lainnya / Others	187.804	174.872	163.291	157.254	174.045	190.504	209.843	26.191	44.212	62.567	81.840	101.281	120.157	141.204	163.355	193.545
g. Koreksi atas pendapatan bunga / Corrections	3.972	4.515	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	381.902	431.203	487.848	396.499	440.925	484.892	529.665	44.581	87.425	133.775	177.431	222.278	268.203	314.793	361.258	407.217
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses																
1. Pendapatan Operasional Selain Bunga / Other Operating Income	407.621	460.019	522.998	373.255	419.070	478.808	664.976	147.813	433.677	171.204	223.705	271.224	314.444	359.885	441.097	508.041
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	22.342	20.448	10.408	13.410	14.864	15.706	18.855	1.644	2.781	4.034	4.528	6.144	7.355	8.908	11.406	13.730
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	1	-	-	2	0	0	57	3	-	0	5.074	1	6.799	1	1	117
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	239	60	276	979	1.063	1.159	1.360	316	371	570	789	917	983	1.395	1.487	1.489
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	203.924	208.665	318.768	201.675	226.491	266.718	426.023	122.175	392.520	107.302	136.903	167.153	181.489	211.615	265.721	315.189
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/commissions/provisions	77.002	87.234	97.515	76.291	85.779	93.735	103.364	8.061	16.277	25.901	35.023	46.588	56.573	67.169	76.296	85.105
f. Lainnya / Others	104.114	143.612	96.030	80.898	90.873	101.489	117.317	15.615	21.729	33.397	41.388	50.421	61.245	70.797	86.186	92.413
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	652.690	716.871	762.897	543.838	608.179	687.763	889.851	166.316	475.558	228.828	304.133	369.019	426.803	489.911	589.115	671.967
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	1.595	2.082	2.341	6.275	6.681	6.581	6.403	569	845	1.372	1.797	1.564	2.000	2.054	2.064	2.065
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	170	454	632	237	237	237	715	-	-	-	4	1	1	1	2	2
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	184	177	158	227	229	230	234	225	222	501	668	747	773	1.139	1.217	1.262
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	183.116	191.785	307.170	192.235	216.498	255.793	413.583	121.759	390.462	104.780	133.722	163.027	176.472	205.234	257.986	306.026
e. Penyusutan/Amortisasi / Depreciation/Amortizations	220.212	249.910	171.698	132.394	145.799	161.156	174.447	19.008	36.533	51.234	69.503	83.810	96.738	108.519	121.378	133.337
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	4.508	4.404	5.196	4.583	5.195	5.683	6.097	523	1.151	1.380	1.813	2.470	2.885	3.399	3.999	4.472
g. Lainnya / Others	242.905	268.059	275.703	207.889	233.540	258.083	288.372	24.232	46.344	69.562	96.625	117.400	147.934	169.564	202.468	224.804
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	136.833	174.352	247.949	225.915	251.816	275.936	304.790	26.078	45.545	76.151	97.004	124.483	155.844	184.767	213.240	243.290
E. Pendapatan non - operasional / Non Operational Income	26.831	20.216	38.631	36.205	41.069	48.023	52.221	6.027	13.860	16.033	23.159	28.305	34.442	39.306	39.328	46.049
F. Beban non - operasional / Non Operational Expenses	24.048	20.411	34.081	36.969	42.130	47.863	52.567	5.764	10.301	15.243	21.679	26.900	32.623	38.094	38.959	45.760
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	2.782	(195)	4.550	(765)	(1.061)	160	(346)	264	3.559	790	1.481	1.404	1.819	1.212	369	289
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	139.616	174.271	252.499	225.150	250.755	276.097	304.445	26.341	49.104	76.941	98.484	125.887	157.663	185.979	213.609	243.579
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	67.531	89.861	125.725	(298)	(329)	(368)	146.960	(28)	(59)	(99)	(129)	(166)	(209)	(245)	(285)	(331)
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	67.820	89.586	125.715	(298)	(329)	(368)	146.908	(28)	(59)	(99)	(129)	(166)	(209)	(245)	(285)	(331)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	104.718	140.206	201.817	180.465	201.332	221.626	243.326	20.878	39.361	61.872	79.345	101.467	126.525	149.620	171.026	194.970

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

Keterangan / Items	2020	2021	2022	2023												2024	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																	
1. Pendapatan bunga / Interest Income	101.078	100.679	101.231	87.805	98.418	106.434	116.967	9.901	19.578	29.791	39.899	50.393	60.746	71.438	82.131	92.915	
a. Dari Bank Indonesia / From Bank Indonesia Placement	1.166	1.258	1.401	729	812	895	992	82	153	230	294	358	450	529	605	675	
b. Dari Penempatan pada bank lain / From interbank placement	1.284	741	592	914	1.045	1.210	1.366	109	233	377	509	664	808	938	1.096	1.247	
c. Dari surat berharga / From securities	6.155	6.865	7.943	6.652	7.458	8.268	9.073	787	1.549	2.366	3.169	4.023	4.867	5.771	6.724	7.621	
d. Dari Kredit yang diberikan / From credit	55.543	55.898	56.577	46.470	52.253	55.401	61.138	5.137	10.224	15.559	20.775	26.119	31.559	37.015	42.412	48.065	
- kepada pihak ketiga bukan bank / To Third Party non Bank	55.377	55.764	56.370	46.120	51.864	54.974	60.667	5.078	10.112	15.392	20.559	25.856	31.251	36.659	42.005	47.609	
- kepada bank lain / To other Bank	166	134	207	351	389	427	471	59	112	166	216	263	309	357	407	456	
e. Lainnya / Others	36.930	35.916	34.718	33.039	36.850	40.660	44.396	3.787	7.420	11.258	15.152	19.229	23.062	27.185	31.293	35.308	
2. Beban Bunga / Interest Expenses	60.267	55.587	52.458	51.555	57.741	61.527	67.432	6.144	11.891	18.027	24.204	30.585	36.645	43.201	49.674	56.010	
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	2	0	-	0	0	0	13	2	3	5	19	21	24	30	36	44	
b. Kewajiban pada Bank lain / Interbank Liabilities	756	413	532	901	960	1.049	1.179	109	215	321	431	525	627	738	829	918	
c. Kepada pihak ketiga bukan bank / Third Party non Bank	21.595	18.684	16.360	15.890	17.791	19.633	21.649	2.057	3.927	6.039	8.080	10.156	12.162	14.294	16.372	18.446	
- Giro / Demand Deposit	2.764	2.583	2.620	1.879	2.106	2.338	2.537	204	410	637	834	1.065	1.271	1.472	1.675	1.883	
- Tabungan / Saving	2.325	1.982	1.828	1.372	1.528	1.673	1.881	187	350	525	707	897	1.087	1.284	1.485	1.680	
- Simpanan Berjangka / Time deposits	16.506	14.119	11.912	12.639	14.157	15.623	17.231	1.667	3.168	4.877	6.539	8.194	9.804	11.539	13.212	14.883	
d. Surat Berharga / Securities	1.147	1.074	976	644	732	796	864	69	132	195	256	318	374	444	514	582	
e. Pinjaman yang diterima / Loans received	913	870	913	978	1.095	1.212	1.333	157	310	479	625	773	927	1.081	1.240	1.393	
f. Lainnya / Others	35.778	34.463	33.676	33.142	37.162	38.838	42.394	3.750	7.305	10.987	14.794	18.792	22.532	26.614	30.684	34.626	
g. Koreksi atas pendapatan bunga / Corrections	76	84	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	40.811	45.091	48.774	36.249	40.677	44.906	49.535	3.757	7.687	11.764	15.694	19.808	24.100	28.237	32.456	36.906	
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses																	
1. Pendapatan Operasional Selain Bunga / Other Operating Income	12.166	13.851	11.388	8.159	9.096	10.164	11.296	1.639	2.102	3.265	4.119	5.055	5.914	6.933	7.985	9.163	
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	900	699	437	263	254	278	346	68	73	93	93	135	187	275	357	431	
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	-	-	3	0	0	0	0	0	0	0	0	0	0	0	0	1	
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	843	1.658	2.017	1.354	1.456	1.580	1.654	80	148	227	358	505	573	714	948	1.112	
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	2.920	3.540	4.416	3.600	4.029	4.479	4.958	398	829	1.293	1.739	2.194	2.605	3.045	3.507	3.976	
f. Lainnya / Others	7.502	7.954	4.517	2.943	3.356	3.828	4.338	1.093	1.052	1.651	1.929	2.221	2.549	2.899	3.173	3.643	
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	37.977	42.382	41.341	30.645	34.560	38.019	42.199	3.861	6.974	10.698	14.756	18.215	21.519	25.333	29.070	33.105	
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	108	29	211	53	80	44	37	7	9	15	77	63	79	86	103	119	
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	757	1.539	1.940	1.334	1.445	1.556	1.606	105	162	248	381	523	582	720	911	1.062	
e. Penyusutan/Amortisasi / Depreciation/Amortizations	9.569	11.084	6.834	5.501	6.333	6.897	7.484	1.404	1.753	2.556	3.388	3.938	4.547	5.103	5.798	6.886	
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	62	104	93	67	74	82	90	7	14	20	28	35	42	49	56	63	
g. Lainnya / Others	27.480	29.626	32.264	23.689	26.628	29.440	32.982	2.337	5.036	7.858	10.882	13.656	16.269	19.376	22.203	24.972	
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	15.001	16.560	18.821	13.764	15.213	17.051	18.632	1.535	2.815	4.331	5.058	6.648	8.496	9.837	11.372	12.963	
E. Pendapatan non-operasional / Non Operational Income	5.200	5.772	7.224	7.595	8.683	9.753	10.921	1.175	2.536	3.553	4.918	6.137	7.427	8.726	3.295	4.714	
F. Beban non-operasional / Non Operational Expenses	5.164	5.835	7.428	7.804	8.902	10.021	11.085	1.169	2.554	3.570	4.922	6.153	7.474	8.792	3.441	4.903	
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	36	(63)	(204)	(209)	(219)	(268)	(164)	6	(18)	(17)	(5)	(17)	(47)	(66)	(146)	(189)	
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	15.037	16.497	18.617	13.555	14.994	16.783	18.468	1.541	2.797	4.314	5.053	6.632	8.449	9.771	11.226	12.774	
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	4.242	4.207	4.055	-	-	-	4.449	-	-	-	-	-	-	-	-	-	
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	4.076	4.031	4.055	-	-	-	4.449	-	-	-	-	-	-	-	-	-	
K. Jumlah laba/rugi bersih (setelah takiran pajak penghasilan) / Profit/Loss After Estimation of tax	13.002	13.776	15.300	10.821	11.905	13.244	14.519	1.255	2.277	3.500	4.093	5.379	6.818	7.819	8.954	10.160	

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

Keterangan / Items	2020	2021	2022	2023								2024				
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																
1. Pendapatan bunga / Interest Income	17.785	11.691	15.641	20.043	22.255	24.691	26.967	2.585	4.962	7.579	10.119	12.775	15.338	17.951	20.421	22.848
a. Dari Bank Indonesia / From Bank Indonesia Placement	1.227	1.106	1.925	3.173	3.628	4.005	4.534	350	699	1.105	1.525	1.978	2.392	2.752	3.061	3.347
b. Dari Penempatan pada bank lain / From interbank placement	369	161	713	1.590	1.835	2.116	2.123	234	415	635	825	1.020	1.209	1.418	1.600	1.809
c. Dari surat berharga / From securities	3.599	3.224	3.774	5.240	5.498	6.093	6.639	721	1.478	2.288	2.996	3.813	4.606	5.435	6.257	7.071
d. Dari Kredit yang diberikan / From credit	12.163	6.957	8.426	9.319	10.472	11.546	12.628	1.190	2.203	3.301	4.443	5.579	6.699	7.873	8.996	10.074
- kepada pihak ketiga bukan bank / To Third Party non Bank	11.874	6.929	8.297	9.129	10.240	11.290	12.348	1.146	2.112	3.169	4.270	5.366	6.444	7.563	8.633	9.698
- kepada bank lain / To other Bank	289	28	130	190	232	256	281	43	91	132	173	212	255	310	363	376
e. Lainnya / Others	427	243	802	722	821	932	1.042	90	167	251	331	386	432	472	507	547
2. Beban Bunga / Interest Expenses	4.557	2.422	3.446	4.982	5.319	5.928	6.484	874	1.543	2.160	2.818	3.530	4.205	4.979	5.629	6.266
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	0	0	82	67	76	76	86	4	14	24	32	36	36	42	51	60
b. Kewajiban pada Bank lain / Interbank Liabilities	745	168	366	659	777	910	997	169	289	447	543	641	737	872	976	1.087
c. Kepada pihak ketiga bukan bank / Third Party non Bank	3.101	2.071	2.470	3.418	3.848	4.268	4.679	416	826	1.255	1.681	2.130	2.605	3.099	3.544	3.967
- Giro / Demand Deposit	1.079	877	1.011	1.307	1.480	1.664	1.854	180	348	530	712	915	1.120	1.330	1.520	1.700
- Tabungan / Saving	88	117	240	131	150	168	186	21	45	69	93	120	150	180	209	239
- Simpanan Berjangka / Time deposits	1.934	1.077	1.219	1.981	2.218	2.437	2.640	215	434	656	876	1.096	1.335	1.589	1.814	2.027
d. Surat Berharga / Securities	25	3	161	169	187	204	220	190	36	307	345	387	427	466	495	514
e. Pinjaman yang diterima / Loans received	122	52	4	-	-	0	-	5	10	-	22	28	33	2	-	-
f. Lainnya / Others	563	128	363	668	431	470	501	90	368	126	194	306	366	498	563	638
g. Koreksi atas pendapatan bunga / Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	13.228	9.269	12.194	15.062	16.936	18.763	20.483	1.710	3.419	5.418	7.301	9.245	11.133	12.972	14.792	16.583
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses																
1. Pendapatan Operasional Selain Bunga / Other Operating Income	141.646	144.078	223.895	164.642	191.574	212.512	236.397	29.506	363.457	66.324	79.655	92.580	97.510	119.757	154.649	183.923
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	2.370	1.218	1.002	4.978	5.200	5.574	5.563	390	259	486	523	681	748	962	1.272	1.469
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	-	-	-	0	0	0	57	-	-	0	1	1	1	1	1	2
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	215	24	121	495	538	580	727	191	222	416	562	668	755	1.190	1.284	1.267
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	134.591	137.961	218.981	156.215	182.245	202.878	225.585	28.722	362.508	64.699	77.648	90.090	94.688	116.091	150.297	179.195
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	3.432	3.262	3.178	2.294	2.539	2.757	2.973	164	295	449	612	776	920	1.091	1.284	1.423
f. Lainnya / Others	1.038	1.613	613	659	1.053	723	1.493	39	173	273	309	364	396	421	511	566
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	144.575	149.127	228.923	168.787	196.755	218.413	242.070	29.834	363.685	67.533	81.633	94.906	100.412	122.973	157.334	186.401
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	621	532	521	5.073	5.239	5.600	5.517	239	369	664	496	575	608	710	792	850
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	118	345	-	-	-	-	444	-	-	-	-	-	-	-	-	-
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	220	223	224	228	149	151	434	585	645	695	1.081	1.131	1.131
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	129.238	134.428	215.691	153.161	179.334	199.467	221.727	28.628	361.373	63.764	76.965	89.100	93.605	114.700	147.862	175.912
e. Penyusutan/Amortisasi / Depreciation/Amortizations	4.421	3.789	2.070	1.689	2.211	1.998	2.205	128	246	449	551	712	831	940	1.187	1.417
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	686	670	679	799	966	1.112	1.035	59	233	215	282	358	433	568	673	726
g. Lainnya / Others	9.374	9.196	9.819	7.845	8.781	10.011	10.914	631	1.312	2.008	2.754	3.516	4.240	4.974	5.689	6.365
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	10.299	4.220	7.166	10.916	11.755	12.863	14.810	1.382	3.192	4.209	5.323	6.919	8.231	9.756	12.107	14.104
E. Pendapatan non - operasional / Non Operational Income	1.325	934	893	588	603	2.082	1.685	348	152	317	821	891	1.042	1.210	862	1.055
F. Beban non - operasional / Non Operational Expenses	28	10	7	177	2	340	52	198	8	9	2	2	4	7	72	473
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	1.297	925	886	412	601	1.742	1.634	150	144	308	818	888	1.039	1.203	791	582
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	11.596	5.145	8.051	11.328	12.356	14.604	16.444	1.532	3.335	4.517	6.142	7.807	9.269	10.959	12.898	14.686
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	(89)	(257)	(289)	(298)	(329)	(368)	(410)	(28)	(59)	(99)	(129)	(166)	(209)	(245)	(285)	(331)
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	365	(356)	(289)	(298)	(329)	(368)	(410)	(28)	(59)	(99)	(129)	(166)	(209)	(245)	(285)	(331)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	7.488	3.926	5.858	8.474	9.254	11.013	12.361	1.121	2.592	3.453	4.635	6.007	7.069	8.394	9.806	11.095

Tabel 1.11.a.																	
Rekening Administratif Bank Umum																	
(Commercial Banks Off-Balance Sheet)																	
Miliar Rp (Billion Rp)																	
Indikator / Indicator	2020	2021	2022	2023										2024			
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Tagihan Komitmen / Committed Claims	1.037.780	1.213.629	1.447.440	1.548.378	1.703.060	1.698.518	1.591.926	1.831.800	1.678.533	1.745.457	1.844.959	1.844.355	2.045.052	2.149.577	2.181.414	2.164.067	
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	42.308	41.525	32.934	59.775	62.171	60.980	59.296	57.169	57.409	54.115	53.521	54.385	51.505	49.619	47.264	45.787	
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (purchased)	987.245	1.163.491	1.405.654	1.473.528	1.623.230	1.622.265	1.518.870	1.752.393	1.603.849	1.671.744	1.773.448	1.772.744	1.975.979	2.082.040	2.116.199	2.102.886	
- Lainnya / Others	8.227	8.613	8.851	15.074	17.658	15.273	13.760	22.238	17.275	19.598	17.990	17.226	17.567	17.918	17.951	15.394	
Kewajiban Komitmen / Committed Liabilities	2.820.197	3.113.244	3.664.205	3.637.625	3.779.384	3.827.479	3.648.305	3.884.643	3.841.291	3.867.654	4.036.986	4.022.709	4.265.568	4.368.409	4.428.547	4.434.081	
- Fasilitas kredit kepada nasabah yang belum ditarik / Undisbursed loan facilities to debtors	1.643.288	1.705.175	2.142.859	2.070.549	2.092.125	2.098.925	2.028.018	2.101.928	2.091.872	2.079.770	2.130.376	2.142.880	2.152.193	2.158.256	2.154.667	2.143.183	
- Committed	405.603	429.072	479.975	562.344	567.574	560.593	521.916	545.584	549.334	550.996	558.271	569.269	569.351	566.241	557.099	548.299	
- Uncommitted	1.237.685	1.276.104	1.662.883	1.508.205	1.524.552	1.538.333	1.506.102	1.556.344	1.542.538	1.528.774	1.572.105	1.573.611	1.582.842	1.592.015	1.597.567	1.594.884	
- Fasilitas kredit kepada bank lain yang belum ditarik / Undisbursed loan facilities to other banks	19.402	24.251	17.762	16.030	15.261	16.446	16.978	16.406	19.277	20.141	26.288	25.215	24.326	25.094	28.931	33.150	
- Committed	4.843	3.874	2.897	2.903	3.619	3.493	1.339	1.379	1.417	1.269	1.311	2.803	4.561	7.316	4.459	4.342	
- Uncommitted	14.559	20.377	14.865	13.127	11.642	12.953	15.639	15.027	17.860	18.871	24.977	22.412	19.765	17.778	24.472	28.808	
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	68.511	85.063	101.522	86.832	95.495	90.970	84.005	83.412	83.799	77.415	78.560	84.053	84.617	80.093	76.573	79.142	
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	1.080.952	1.285.893	1.388.554	1.448.062	1.559.346	1.605.519	1.505.814	1.665.416	1.628.711	1.669.110	1.782.418	1.747.821	1.984.885	2.087.001	2.147.045	2.157.955	
- Lainnya / Others	8.044	12.862	13.509	16.153	17.156	15.619	13.490	17.482	17.632	21.219	19.344	22.739	19.547	17.965	21.331	20.651	
Tagihan Kontinjensi / Contingent Claims	275.006	269.045	273.728	281.350	291.047	301.384	301.337	300.915	260.885	266.624	276.716	277.867	277.326	283.687	271.435	269.518	
- Garansi yang diterima / Received guarantees	222.265	204.276	249.893	254.711	262.870	273.274	276.473	274.590	235.638	239.718	251.371	251.841	250.903	256.256	244.985	240.906	

Tabel 1.12.a.

Indikator / Indicator	2020	2021	2022	2023								2024				
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Tagihan Komitmen / Committed Claims	212.808	272.165	330.578	351.527	349.762	399.361	374.959	508.983	421.232	458.985	492.266	506.613	552.920	587.801	636.000	618.074
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding spot	212.512	271.748	330.493	351.443	349.676	399.276	374.876	508.897	421.147	458.898	492.178	506.524	552.831	587.713	635.916	617.991
- Lainnya / Others	296	418	85	84	86	84	84	86	85	86	88	88	89	88	84	82
Kewajiban Komitmen / Committed Liabilities	653.065	753.808	1.057.299	860.525	865.869	922.899	846.544	944.764	908.844	948.970	1.019.354	1.026.184	1.064.456	1.117.857	1.164.694	1.172.455
- Fasilitas kredit kepada nasabah yang belum ditarik / Undisbursed loan	350.189	377.531	610.521	407.676	417.526	425.835	383.832	386.484	387.399	389.615	409.689	406.206	401.580	408.144	412.608	426.081
- Committed	40.703	60.069	48.810	56.795	61.163	73.908	53.907	56.131	57.290	64.345	69.154	65.291	64.667	65.000	65.000	65.416
- Uncommitted	309.486	317.462	561.712	351.081	355.363	351.926	329.925	330.353	330.109	325.270	340.535	335.219	336.290	343.477	347.609	360.664
- Fasilitas kredit kepada bank lain yang belum ditarik / Undisbursed loan	4.251	3.379	702	946	1.023	1.021	738	746	743	548	545	547	531	546	546	550
- Committed	2.231	785	508	506	581	581	500	506	500	506	506	500	506	500	500	506
- Uncommitted	2.020	2.594	193	440	442	440	238	240	243	42	39	41	31	40	46	44
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	34.576	38.007	58.082	46.532	52.973	54.465	48.993	48.253	48.202	42.263	44.340	47.587	45.438	44.403	42.244	44.609
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives / sold	264.037	334.878	387.896	405.074	394.248	441.481	412.883	509.182	472.401	516.444	564.678	571.742	616.805	664.660	709.197	701.118
- Lainnya / Others	12	13	98	98	100	98	97	100	99	100	102	102	103	102	98	96
Tagihan Kontinjensi / Contingent Claims	84.460	89.772	76.846	84.515	89.019	100.366	103.196	104.667	67.118	69.614	70.683	78.970	79.976	80.868	79.794	77.806
- Garansi yang diterima / Received guarantees	51.866	48.934	67.206	73.418	77.721	88.888	91.629	92.919	55.209	57.552	58.429	66.565	67.385	68.186	66.924	64.745
- Pendapatan bunga dalam penyelesaian / Accrued interest	26.379	33.095	175	170	166	162	159	158	157	154	155	155	158	161	164	167
- Lainnya / Others	6.215	7.742	9.465	10.927	11.131	11.136	11.407	11.590	11.752	11.908	12.099	12.249	12.434	12.522	12.707	12.894
Kewajiban Kontinjensi / Contingent Liabilities	218.809	233.977	266.790	267.258	270.110	260.161	268.839	256.289	251.769	262.965	264.454	272.773	273.848	258.423	265.032	259.940
- Garansi yang diberikan / Issued guarantees	217.325	232.373	264.067	262.764	265.460	255.269	263.575	250.934	246.297	257.324	258.731	266.970	267.733	252.086	258.447	253.222
- Lainnya / Others	1.484	1.604	2.723	4.494	4.650	5.264	5.354	5.354	5.472	5.642	5.723	5.803	6.116	6.336	6.585	6.718
Lainnya / Others	284.230	381.308	337.573	332.683	337.353	335.458	345.215	344.429	349.130	354.898	363.520	368.047</				

Tabel 1.13.a.

Indikator / Indicator	2020	2021	2022	2023								2024				
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Tagihan Komitmen / Committed Claims	7.324	13.570	11.454	16.614	17.435	15.478	12.739	15.601	17.681	17.658	19.393	17.126	15.567	17.301	17.362	17.038
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	108	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 spot</i>	885	5.970	3.720	4.168	4.587	3.878	1.670	4.466	5.321	5.301	8.957	6.376	3.968	5.306	4.519	6.167
- Lainnya / <i>Others</i>	6.330	7.492	7.626	12.337	12.739	11.492	10.962	11.027	12.253	12.249	10.328	10.642	11.491	11.887	12.735	10.764
Kewajiban Komitmen / Committed Liabilities	28.035	40.282	42.244	44.570	44.981	45.004	43.359	47.840	48.845	51.171	54.612	51.307	47.351	48.648	47.370	47.146
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan</i>	21.200	20.263	27.067	29.255	29.195	29.328	30.674	31.094	31.315	32.861	32.481	32.586	31.529	31.390	30.926	28.491
- <i>Committed</i>	4.826	6.009	8.794	7.348	7.449	8.117	8.676	9.061	8.852	9.070	9.415	8.969	7.975	8.124	7.949	7.674
- <i>Uncommitted</i>	16.374	14.253	18.274	21.907	21.746	21.211	21.998	22.033	22.463	23.791	23.066	23.617	23.554	23.267	22.977	20.817
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan</i>	826	976	977	580	532	827	789	742	972	578	586	525	529	596	630	617
- <i>Committed</i>	117	69	366	285	217	384	319	325	303	248	241	242	240	249	249	282
- <i>Uncommitted</i>	709	907	612	296	315	443	469	417	669	330	345	283	290	347	381	335
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	116	238	646	343	335	543	508	431	411	339	300	584	560	361	266	465
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	651	9.392	3.698	4.261	4.708	4.132	2.272	4.634	5.319	5.606	9.296	6.771	4.345	5.328	4.537	6.149
- Lainnya / <i>Others</i>	5.242	9.414	9.856	10.130	10.210	10.174	9.117	10.939	10.828	11.786	11.949	10.841	10.387	10.973	11.010	11.423
Tagihan Kontinjensi / Contingent Claims	8.406	9.050	5.938	6.660	6.672	6.660	5.842	5.888	5.811	5.857	5.932	5.972	5.961	5.930	5.937	6.130
- Garansi yang diterima / <i>Received guarantees</i>	1.807	1.726	1.255	1.311	1.338	1.279	1.199	1.599	1.209	1.204	1.213	1.251	1.254	1.265	1.274	1.248
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	5.607	6.164	817	1.168	1.208	1.244	558	428	472	483	489	492	491	490	491	503
- Lainnya / <i>Others</i>	992	1.160	3.866	4.103	4.126	4.137	4.089	4.117	4.135	4.161	4.192	4.226	4.206	4.166	4.198	4.391
Kewajiban Kontinjensi / Contingent Liabilities	6.066	6.626	7.540	7.908	7.834	7.589	8.324	6.494	6.074	5.651	5.897	6.717	7.013	7.824	8.534	9.618
- Garansi yang diberikan / <i>Issued guarantees</i>	5.960	6.518	7.002	7.298	7.200	6.963	7.622	5.711	5.294	5.236	5.244	5.981	6.370	7.126	7.838	8.835
- Lainnya / <i>Others</i>	107	108	538	610	633	626	702	783	781	415						

Tabel 1.14.a.

Indikator / Indicator	2023																2024	
	2020	2021	2022														Agt	Sep
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul				
Tagihan Komitmen / Committed Claims	422.255	457.141	580.484	650.134	737.258	731.253	697.849	779.898	745.599	770.555	795.402	840.798	868.263	906.304	907.685	897.632		
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	42.200	41.417	32.826	59.667	62.063	60.872	59.188	57.061	57.301	54.007	53.413	54.277	51.397	49.511	47.156	45.679		
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding spot	378.455	415.020	546.517	587.834	670.465	666.788	636.042	711.712	683.599	709.409	734.416	780.026	811.808	850.851	855.513	847.424		
- Lainnya / Others	1.800	704	1.141	2.634	4.729	3.593	2.619	11.126	4.699	7.139	7.573	6.495	5.058	5.942	5.016	4.529		
Kewajiban Komitmen / Committed Liabilities	1.480.366	1.594.010	1.784.971	1.933.317	2.053.200	2.065.911	2.018.115	2.158.683	2.133.758	2.145.199	2.187.215	2.247.096	2.310.163	2.337.659	2.335.476	2.299.110		
- Fasilitas kredit kepada nasabah yang belum ditarik / Undisbursed loan	990.205	1.045.459	1.193.191	1.313.887	1.341.641	1.351.744	1.340.147	1.408.358	1.397.757	1.381.147	1.401.274	1.421.800	1.442.054	1.442.365	1.433.997	1.414.724		
- Committed	306.028	314.681	372.816	450.712	453.559	456.799	440.157	460.664	463.817	460.671	462.474	472.133	480.166	479.031	469.705	460.674		
- Uncommitted	684.176	730.778	820.374	863.175	888.082	894.944	899.990	947.995	933.941	920.545	938.799	948.947	961.888	963.334	964.292	954.050		
- Fasilitas kredit kepada bank lain yang belum ditarik / Undisbursed loan	9.616	14.083	11.919	10.199	9.959	9.004	8.175	8.521	10.596	10.232	12.752	13.466	14.902	15.548	13.838	16.510		
- Committed	2.495	3.020	2.023	2.113	2.821	2.528	519	549	614	516	564	2.055	3.412	3.552	2.049	2.911		
- Uncommitted	7.122	11.063	9.896	8.086	6.707	6.477	7.656	7.972	9.982	9.717	12.188	11.411	11.490	11.996	11.789	13.599		
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	31.550	40.860	37.394	33.649	36.112	33.012	31.389	31.540	31.836	31.614	30.830	32.574	35.291	32.759	31.484	30.837		
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	446.205	490.173	538.922	569.656	659.076	666.814	634.128	703.821	686.885	712.878	735.089	768.179	808.959	840.108	845.936	827.907		
- Lainnya / Others	2.790	3.436	3.544	5.926	6.843	5.337	4.276	6.443	6.684	9.327	7.270	11.796	8.957	6.880	10.222	9.132		
Tagihan Kontinjensi / Contingent Claims	153.744	149.462	169.598	169.389	173.236	170.268	165.646	164.528	161.614	164.588	172.792	166.592	165.233	171.182	160.846	160.817		
- Garansi yang diterima / Received guarantees	140.667	133.501	160.276	159.339	161.919	159.225	156.200	154.843	153.102	154.610	164.611	157.923	156.337	161.333	152.135	150.345		
- Pendapatan bunga dalam penyelesaian / Accrued interest	11.971	13.814	819	859	877	878	878	896	859	838	860	872	885	849	867	893		
- Lainnya / Others	1.106	2.148	8.503	9.190	10.441	10.166	8.568	8.788	7.653	9.141	7.321	7.797	8.012	9.001	7.844	9.579		
Kewajiban Kontinjensi / Contingent Liabilities	89.493	84.762	93.956	93.645	93.541	93.542	95.534	93.262	92.900	95.759	94.453	94.952	97.851	96.502	97.273	101.587		
- Garansi yang diberikan / Issued guarantees	88.320	83.898	92.990	92.722	92.685	92.733	94.711	92.446	92.193	95.054	93.807	94.288	97.365	96.019	96.745	101.124		
- Lainnya / Others	1.173	864	966	923	856	808	823	816	707	706	647	664	486	483	528	464		
Lainnya / Others	236.336	268.883	199.645	198.527	198.592	209.552	212.737	207.667	208.750	210.605	214.449	217.120	219.378	219.575	219.849	220.111		
- Penerusan Kredit / Channelling	6.663	5.342	935	911	911	910	910	910	910	918	918	918	918	918	914	914		
- Aset produktif yang dihapusbukan / Written off earning assets	161.268	211.684	197.971	196.744	196.791	207.743	210.917	205.830	206.904	208.720	212.550	215.206	217.447	217.627	217.896	218.144		
- Kredit yang diberikan / Credit disbursed	174.514	203.570	194.273	194.234	194.263	205.156	208.328	203.236	204.313	206.123	209.936	212.593	214.825	215.009	215.640	215.898		
- Lainnya / Others	6.574	8.115	3.698	2.587	2.589	2.591	2.589	2.594	2.591	2.591	2.614	2.614	2.623	2.618	2.256	2.246		
- Aset produktif yang dihapusstagi / Charged off earning assets	48.406	51.856	739	873	891	899	910	927	936	967	982	996	1.013	1.031	1.039	1.053		
- Kredit yang diberikan / Credit disbursed	41.076	44.502	739	873	891	899	910	927	936	967	982	996	1.013	1.031	1.039	1.053		
- Lainnya / Others	7.330	7.354	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

Tabel 1.15.a.

Indikator / Indicator	2020	2021	2022	2023								2024				
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Tagihan Komitmen / Committed Claims	395.393	470.754	524.924	530.103	598.606	552.427	506.378	527.318	494.021	498.259	537.898	479.818	608.302	638.170	620.367	631.322
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding spot	395.393	470.754	524.924	530.084	598.502	552.322	506.282	527.318	493.782	498.136	537.898	479.818	607.372	638.170	620.251	631.304
- Lainnya / Others	-	-	-	19	103	105	96	-	239	123	-	-	930	-	116	19
Kewajiban Komitmen / Committed Liabilities	658.731	725.145	779.692	799.214	815.334	793.665	740.287	733.356	749.843	722.313	775.806	698.122	843.597	864.245	881.007	915.370
- Fasilitas kredit kepada nasabah yang belum ditarik / Undisbursed loan	281.694	261.923	312.079	319.530	303.764	292.019	273.365	275.992	275.400	276.147	286.932	283.008	277.029	276.357	277.135	273.887
- Committed	54.066	48.312	49.556	47.489	44.403	21.768	19.176	19.728	19.375	16.979	17.227	17.180	15.919	14.420	14.445	14.535
- Uncommitted	227.649	213.611	262.523	272.041	259.361	270.251	254.189	256.264	256.025	259.168	269.705	265.828	261.110	261.938	262.690	259.352
- Fasilitas kredit kepada bank lain yang belum ditarik / Undisbursed loan	4.708	5.813	4.164	4.305	4.178	5.593	7.277	6.398	6.967	8.782	12.406	10.677	8.365	8.404	13.916	15.473
- Committed	-	-	-	-	-	-	-	-	-	-	-	-	409	3.008	1.661	643
- Uncommitted	4.708	5.813	4.164	4.305	4.178	5.593	7.277	6.398	6.967	8.782	12.406	10.677	7.955	5.395	12.255	14.829
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	2.269	5.958	5.400	6.308	6.075	2.950	3.115	3.188	3.351	3.197	3.091	3.308	3.327	2.569	2.579	3.231
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	370.059	451.451	458.038	469.071	501.314	493.093	456.530	447.778	464.106	434.181	473.355	401.129	554.776	576.905	587.376	622.780
- Lainnya / Others	-	-	11	-	4	10	-	-	20	5	23	-	100	10	1	-
Tagihan Kontinjensi / Contingent Claims	28.396	20.761	21.347	20.864	22.120	24.089	26.653	25.832	26.342	26.565	27.308	26.333	26.155	25.706	24.858	24.765
- Garansi yang diterima / Received guarantees	27.925	20.116	21.156	20.643	21.892	23.882	26.445	25.618	26.124	26.342	27.079	26.099	25.916	25.463	24.679	24.582
- Pendapatan bunga dalam penyelesaian / Accrued interest	459	637	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / Others	13	9	190	221	228	207	208	214	218	223	229	234	239	243	180	183
Kewajiban Kontinjensi / Contingent Liabilities	27.316	22.665	20.281	23.424	23.883	23.595	22.563	21.352	21.940	21.416	22.228	22.601	22.427	22.608	22.372	22.506
- Garansi yang diberikan / Issued guarantees	27.316	22.665	20.141	23.424	23.883	23.595	22.563	21.352	21.940	21.416	22.228	22.601	22.427	22.608	22.372	22.506
- Lainnya / Others	-	-	140	-	-	-	-	-	-	-	-	-	-	-	-	-
Lainnya / Others	18.376	19.594	14.771	14.622	13.654	6.626	6.587	6.604	6.636	6.690	6.586	6.871	6.873	6.850	6.877	6.954
- Penerusan Kredit / Channelling	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Aset produktif yang dihapusbukan / Written off earning assets	14.273	14.791	14.771	14.622	13.654	6.626	6.587	6.604	6.636	6.690	6.586	6.871	6.873	6.850	6.877	6.954
- Kredit yang diberikan / Credit disbursed	14.122	14.640	14.620	14.471	13.503	6.475	6.436	6.453	6.485	6.539	6.435	6.720	6.721	6.699	6.726	6.803
- Lainnya / Others	151	151	151	151	151	151	151	151	151	151	151	151	151	151	151	151
- Aset produktif yang dihapustagih / Charged off earning assets	4.103	4.803	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Kredit yang diberikan / Credit disbursed	4.053	4.752	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / Others	50	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Keterangan / Items	2020	2021	2022	2023							2024					
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	23,89	25,66	25,62	27,43	27,52	27,97	27,75	27,62	27,83	25,98	25,99	26,18	26,13	26,61	26,74	26,85
- Modal / Capital	1.360.376	1.519.278	1.649.203	1.709.467	1.730.717	1.764.879	1.777.439	1.797.787	1.815.585	1.720.863	1.728.523	1.751.876	1.774.181	1.802.668	1.818.419	1.844.470
- ATMR / Risk Weighted Assets	5.693.416	5.919.917	6.437.288	6.231.041	6.288.499	6.309.626	6.404.190	6.509.329	6.524.971	6.624.862	6.651.241	6.691.788	6.789.908	6.773.603	6.801.359	6.870.204
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	22,24	24,06	24,09	25,86	25,84	26,30	26,13	26,10	26,29	24,47	24,47	24,67	24,66	25,11	25,26	25,36
- Modal Inti (Tier I) / Core Capital (Tier I)	1.266.316	1.424.392	1.550.607	1.611.586	1.625.052	1.659.697	1.673.139	1.698.975	1.715.390	1.620.965	1.627.239	1.650.684	1.674.588	1.701.165	1.717.853	1.742.517
- ATMR / Risk Weighted Assets	5.693.416	5.919.917	6.437.288	6.231.041	6.288.499	6.309.626	6.404.190	6.509.329	6.524.971	6.624.862	6.651.241	6.691.788	6.789.908	6.773.603	6.801.359	6.870.204
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,59	1,85	2,45	2,76	2,76	2,76	2,78	2,76	2,55	2,65	2,54	2,59	2,69	2,72	2,73	2,76
- Laba sebelum pajak / Profit	134.529	168.047	242.903	289.268	290.002	290.478	294.198	305.707	283.484	295.763	283.771	290.279	303.069	306.758	308.399	312.645
- Rata-rata total aset / Average total assets	8.440.183	9.075.206	9.912.750	10.466.060	10.498.898	10.533.059	10.586.231	11.084.967	11.103.197	11.159.480	11.190.689	11.217.207	11.254.560	11.276.639	11.302.545	11.313.896
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	86,58	83,55	78,70	76,34	76,37	76,79	78,94	88,43	91,68	80,16	80,74	79,95	78,77	78,32	78,82	78,79
- Biaya Operasional / Operating Expenses	849.954	856.794	900.323	703.629	786.190	882.168	1.104.135	197.417	525.418	299.879	397.057	483.149	562.392	646.956	767.931	872.708
- Pendapatan Operasional / Operating Income	981.650	1.025.464	1.143.976	921.756	1.029.463	1.148.756	1.398.730	223.255	573.100	374.111	491.789	604.324	713.945	826.056	974.228	1.107.698
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	4,45	4,63	4,80	4,96	4,95	4,93	4,92	4,64	4,58	4,68	4,65	4,65	4,66	4,69	4,70	4,70
- Pendapatan bunga bersih / Interest income net	361.932	407.834	460.243	499.415	499.863	499.807	500.346	506.630	495.466	505.203	502.734	503.823	506.460	509.684	511.774	512.592
- Rata-rata total aset produktif / Average total earning assets	8.136.641	8.803.063	9.587.154	10.073.989	10.102.428	10.131.860	10.177.978	10.922.778	10.820.587	10.796.026	10.811.116	10.831.105	10.861.525	10.878.606	10.899.812	10.908.803
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	82,54	77,49	78,98	84,00	84,33	84,87	84,11	84,06	84,25	84,52	84,70	84,98	85,95	86,80	87,05	87,15
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	5.235.027	5.512.366	6.100.964	6.480.552	6.545.469	6.603.266	6.721.867	6.686.393	6.721.070	6.866.246	6.927.732	6.990.945	7.088.644	7.123.588	7.112.441	7.178.573
- Total Dana Pihak Ketiga / Total Third Party Funds	6.342.538	7.114.041	7.724.561	7.714.502	7.762.073	7.780.274	7.991.997	7.954.722	7.977.437	8.123.819	8.179.126	8.226.417	8.247.384	8.206.878	8.170.752	8.237.476
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	18,91	20,01	16,23	13,03	13,27	13,02	13,45	13,27	13,42	13,34	12,43	12,62	12,20	11,36	11,75	12,04
- Aset Likuid Primer / Primary Liquid Asset	1.009.045	1.174.590	1.047.654	789.451	843.872	837.829	938.600	851.474	873.650	898.636	797.627	836.422	807.059	728.421	798.851	819.975
- Aset Likuid Sekunder / Secondary Liquid assets	651.176	760.137	669.416	602.695	588.818	578.007	564.056	618.976	619.270	604.518	604.488	592.838	588.214	567.350	550.440	568.052
- Total Aset / Total Assets	8.780.681	9.670.515	10.581.455	10.684.050	10.794.447	10.874.661	11.171.129	11.084.967	11.121.426	11.272.046	11.284.316	11.323.278	11.441.328	11.409.112	11.483.887	11.527.363

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

Keterangan / Items	2020	2021	2022	2023							2024					
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	18,82	21,39	21,20	22,63	22,84	23,42	23,21	22,65	23,12	20,56	20,63	20,93	21,19	21,77	22,04	22,21
- Modal / Capital	462.629	561.942	608.371	620.033	633.749	651.190	656.618	660.737	670.841	605.835	613.986	625.054	641.868	654.427	666.517	680.784
- ATMR / Risk Weighted Assets	2.458.280	2.627.678	2.869.649	2.739.641	2.774.850	2.780.827	2.828.475	2.917.624	2.901.560	2.946.463	2.976.023	2.985.963	3.028.657	3.005.702	3.024.605	3.065.593
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	17,52	19,85	19,80	21,15	21,15	21,73	21,54	21,22	21,70	19,15	19,19	19,50	19,77	20,35	20,63	20,82
- Modal Inti (Tier I) / Core Capital (Tier I)	430.786	521.477	568.213	579.439	586.864	604.375	609.217	619.086	629.675	564.236	571.066	582.240	598.671	611.592	624.117	638.279
- ATMR / Risk Weighted Assets	2.458.280	2.627.678	2.869.649	2.739.641	2.774.850	2.780.827	2.828.475	2.917.624	2.901.560	2.946.463	2.976.023	2.985.963	3.028.657	3.005.702	3.024.605	3.065.593
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,43	2,16	3,05	3,36	3,36	3,37	3,43	3,17	2,83	3,08	3,02	3,03	3,20	3,15	3,17	3,21
- Laba sebelum pajak / Profit	51.975	84.875	131.436	153.841	154.176	155.318	159.324	157.909	141.138	153.679	151.060	151.874	161.055	158.557	159.662	161.826
- Rata-rata total aset / Average total assets	3.626.978	3.932.076	4.306.153	4.577.165	4.592.056	4.611.205	4.644.803	4.976.680	4.979.839	4.985.668	5.000.485	5.015.786	5.025.937	5.029.948	5.035.799	5.042.380
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	86,62	81,66	72,35	68,92	68,41	69,24	75,29	90,62	79,78	77,06	77,35	76,96	75,86	75,38	75,48	74,92
- Biaya Operasional / Operating Expenses	342.975	378.705	343.300	257.010	279.353	321.767	486.573	129.313	93.813	129.349	172.251	211.546	253.213	283.439	327.824	362.586
- Pendapatan Operasional / Operating Income	395.943	463.761	474.496	372.914	408.378	464.726	646.273	142.704	117.582	167.865	222.688	274.882	333.806	376.000	434.307	483.962
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	4,63	5,16	5,24	5,26	5,23	5,20	5,15	4,88	4,78	4,85	4,79	4,76	4,78	4,80	4,81	4,81
- Pendapatan bunga bersih / Interest income net	163.746	199.656	221.739	234.896	234.104	233.651	233.040	236.979	231.749	235.072	232.248	231.674	232.753	233.877	234.741	234.958
- Rata-rata total aset produktif / Average total earning assets	3.539.589	3.870.328	4.228.754	4.462.429	4.475.925	4.493.443	4.523.220	4.857.751	4.846.923	4.843.355	4.851.216	4.864.325	4.871.499	4.874.276	4.878.942	4.884.792
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	85,13	82,50	80,82	89,31	90,20	89,84	86,51	87,63	87,67	87,86	88,30	88,46	90,48	91,89	92,31	92,52
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2.445.965	2.623.165	2.894.142	3.125.508	3.162.938	3.191.347	3.241.987	3.253.814	3.258.671	3.314.118	3.361.159	3.402.123	3.460.160	3.483.681	3.481.515	3.525.543
- Total Dana Pihak Ketiga / Total Third Party Funds	2.873.149	3.179.487	3.581.139	3.499.801	3.506.445	3.552.347	3.747.610	3.713.099	3.716.820	3.771.957	3.806.579	3.845.999	3.824.397	3.791.045	3.771.666	3.810.518
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	17,53	16,41	14,23	10,29	10,81	10,55	11,91	11,35	11,39	11,27	10,04	11,02	9,33	9,09	9,44	10,49
- Aset Likuid Primer / Primary Liquid Asset	414.449	395.658	401.380	277.398	307.674	328.758	410.025	363.662	366.965	362.978	309.025	363.309	274.573	275.505	308.432	336.622
- Aset Likuid Sekunder / Secondary Liquid assets	254.901	301.992	271.583	203.136	203.357	177.862	187.136	201.283	200.626	200.459	197.316	196.342	199.157	184.015	170.619	197.870
- Total Aset / Total Assets	3.818.584	4.251.749	4.728.435	4.668.797	4.726.072	4.802.700	5.014.378	4.976.680	4.982.998	4.997.325	5.044.938	5.076.992	5.076.692	5.054.014	5.076.755	5.095.028

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

Keterangan / Items	2020	2021	2022	2023								2024				
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	22,11	22,77	23,59	24,61	24,36	25,69	25,91	26,59	26,04	25,10	24,81	24,79	24,28	24,88	25,16	25,13
- Modal / Capital	89.468	97.305	104.310	107.188	107.022	113.193	115.338	118.014	116.185	113.829	111.650	112.712	111.832	114.822	116.165	117.384
- ATMR / Risk Weighted Assets	404.641	427.260	442.232	435.589	439.330	440.608	445.114	443.809	446.198	453.576	449.952	454.663	460.678	461.490	461.697	467.141
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	20,43	21,00	21,65	22,55	22,32	23,65	23,88	24,57	24,01	23,09	22,80	22,79	22,64	22,95	23,25	23,23
- Modal Inti (Tier I) / Core Capital (Tier I)	82.670	89.726	95.764	98.238	98.041	104.199	106.285	109.052	107.153	104.722	102.573	103.619	104.310	105.909	107.356	108.506
- ATMR / Risk Weighted Assets	404.641	427.260	442.232	435.589	439.330	440.608	445.114	443.809	446.198	453.576	449.952	454.663	460.678	461.490	461.697	467.141
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,04	2,03	2,12	1,98	1,95	1,97	1,98	2,06	1,80	1,83	1,61	1,67	1,76	1,75	1,75	1,76
- Laba sebelum pajak / Profit	14.433	15.802	17.474	16.948	16.755	17.070	17.185	17.960	15.772	16.168	14.290	14.860	15.677	15.624	15.696	15.860
- Rata-rata total aset / Average total assets	706.917	779.783	825.593	856.509	861.034	864.488	868.361	872.290	875.075	883.219	885.704	887.432	892.925	895.110	897.604	902.355
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	80,60	79,38	76,38	78,64	79,08	78,14	78,38	79,76	80,38	80,37	82,61	81,94	80,94	81,08	81,01	80,97
- Biaya Operasional / Operating Expenses	59.823	61.033	57.197	47.538	53.630	56.850	62.931	5.935	10.874	16.683	22.696	28.213	33.511	39.334	45.093	51.161
- Pendapatan Operasional / Operating Income	74.224	76.892	74.886	60.446	67.820	72.757	80.287	7.441	13.528	20.757	27.473	34.433	41.402	48.515	55.660	63.186
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	5,72	5,72	5,76	5,46	5,49	5,49	5,52	4,89	4,98	5,08	5,07	5,11	5,14	5,16	5,17	5,20
- Pendapatan bunga bersih / Interest income net	38.826	42.834	45.542	44.592	45.050	45.209	45.679	41.925	42.366	43.340	43.365	43.767	44.310	44.507	44.738	45.245
- Rata-rata total aset produktif / Average total earning assets	678.925	749.355	790.313	815.985	820.386	823.319	826.936	857.195	849.884	853.891	855.193	856.529	861.628	863.366	865.599	870.215
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	83,15	75,87	77,87	81,09	77,09	80,06	83,03	83,89	82,33	81,08	81,12	81,68	82,16	83,08	82,25	81,13
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	466.977	492.338	517.187	549.554	550.357	553.253	557.741	551.049	551.698	560.624	562.991	568.046	575.259	579.321	583.517	589.570
- Total Dana Pihak Ketiga / Total Third Party Funds	561.619	648.918	664.150	677.670	713.914	691.070	671.699	656.875	670.075	691.450	693.990	695.452	700.179	697.307	709.458	726.720
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	16,12	17,02	14,41	11,82	13,82	13,94	13,57	12,52	13,20	15,04	13,66	13,38	14,90	13,03	12,94	13,97
- Aset Likuid Primer / Primary Liquid Asset	92.289	103.468	78.172	62.011	78.122	78.811	80.638	61.704	68.196	87.229	73.437	70.068	85.696	67.058	66.680	79.537
- Aset Likuid Sekunder / Secondary Liquid assets	25.053	36.398	46.423	41.474	46.531	46.559	42.940	47.538	47.679	48.033	48.557	49.550	51.423	51.241	51.763	51.830
- Total Aset / Total Assets	727.860	821.803	864.727	875.169	901.762	899.034	910.955	872.290	877.860	899.507	893.158	894.344	920.394	908.214	915.064	940.363

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

Keterangan / Items	2020	2021	2022	2023							2024						
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	25,48	26,77	27,03	29,28	29,26	29,41	29,03	29,16	29,19	27,82	27,76	27,95	27,69	28,06	28,30	28,54	
- Modal / Capital	644.848	693.681	762.944	796.742	800.661	812.963	814.023	821.894	830.909	804.595	801.803	812.038	817.060	829.955	838.192	850.833	
- ATMR / Risk Weighted Assets	2.531.202	2.591.659	2.822.508	2.721.510	2.736.517	2.764.019	2.803.775	2.818.720	2.846.351	2.892.209	2.887.884	2.905.128	2.950.985	2.958.171	2.962.139	2.980.861	
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	23,39	25,05	25,36	27,61	27,55	27,73	27,43	27,55	27,54	26,23	26,17	26,36	26,14	26,48	26,73	26,95	
- Modal Inti (Tier I) / Core Capital (Tier I)	591.966	649.159	715.819	751.413	754.000	766.480	769.084	776.609	783.871	758.536	755.674	765.873	771.401	783.266	791.915	803.349	
- ATMR / Risk Weighted Assets	2.531.202	2.591.659	2.822.508	2.721.510	2.736.517	2.764.019	2.803.775	2.818.720	2.846.351	2.892.209	2.887.884	2.905.128	2.950.985	2.958.171	2.962.139	2.980.861	
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,56	1,59	2,00	2,29	2,31	2,26	2,23	2,39	2,28	2,29	2,12	2,21	2,27	2,39	2,38	2,41	
- Laba sebelum pajak / Profit	56.525	62.225	85.942	103.375	104.243	102.158	101.245	111.452	106.562	107.848	99.996	104.807	107.798	113.790	113.695	115.378	
- Rata-rata total aset / Average total assets	3.615.981	3.917.964	4.290.349	4.508.487	4.516.737	4.525.490	4.539.327	4.670.570	4.679.287	4.716.245	4.727.561	4.735.736	4.753.881	4.769.841	4.786.979	4.786.983	
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	84,66	80,92	75,52	74,27	74,11	74,77	75,00	76,91	75,59	75,62	77,84	76,75	76,03	74,68	75,21	75,34	
- Biaya Operasional / Operating Expenses	298.258	265.507	267.455	225.154	251.133	279.176	306.035	31.339	55.497	84.147	117.658	144.955	171.051	196.225	231.989	265.831	
- Pendapatan Operasional / Operating Income	352.287	328.131	354.173	303.164	338.858	373.373	408.059	40.746	73.419	111.270	151.146	188.878	224.964	262.738	308.448	352.844	
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	4,24	4,15	4,39	4,62	4,62	4,62	4,62	4,41	4,36	4,48	4,48	4,50	4,51	4,54	4,54	4,55	
- Pendapatan bunga bersih / Interest income net	146.132	156.075	180.767	199.844	200.387	200.479	201.143	207.203	200.837	205.117	205.218	206.193	207.132	209.062	210.106	210.278	
- Rata-rata total aset produktif / Average total earning assets	3.449.883	3.757.028	4.117.729	4.324.030	4.333.104	4.342.318	4.355.533	4.702.175	4.611.175	4.578.436	4.580.227	4.583.253	4.596.641	4.608.945	4.623.594	4.622.811	
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	78,76	72,39	77,70	80,19	80,84	81,71	82,32	81,21	82,07	82,49	82,58	83,12	83,16	83,21	83,70	83,95	
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2.144.164	2.229.008	2.506.684	2.632.714	2.658.678	2.689.215	2.747.804	2.713.132	2.742.226	2.809.096	2.826.147	2.847.663	2.871.971	2.884.656	2.881.939	2.902.362	
- Total Dana Pihak Ketiga / Total Third Party Funds	2.722.257	3.079.110	3.226.257	3.282.964	3.288.907	3.291.210	3.338.005	3.341.069	3.341.433	3.405.505	3.422.253	3.426.096	3.453.710	3.466.529	3.442.981	3.457.293	
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	19,08	22,66	16,39	12,87	12,86	12,60	12,67	12,71	12,90	12,54	12,04	11,58	12,05	10,93	11,48	10,83	
- Aset Likuid Primer / Primary Liquid Asset	406.531	569.756	423.388	278.536	291.374	275.540	310.301	278.577	291.093	296.594	263.271	251.587	293.100	250.465	284.900	264.954	
- Aset Likuid Sekunder / Secondary Liquid assets	318.331	372.862	308.317	311.621	298.968	305.502	284.186	315.099	313.799	304.200	310.073	300.619	290.582	281.356	278.463	266.775	
- Total Aset / Total Assets	3.798.635	4.160.554	4.465.116	4.585.703	4.590.988	4.613.025	4.691.531	4.670.570	4.688.004	4.790.161	4.761.510	4.768.433	4.844.611	4.865.598	4.906.945	4.909.676	

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

Keterangan / Items	2020	2021	2022	2023							2024						
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	54,61	60,86	57,31	55,49	56,03	57,85	58,58	59,89	59,74	59,11	59,60	58,40	58,19	58,43	55,97	54,81	
- Modal / Capital	163.432	166.351	173.578	185.504	189.285	187.533	191.459	197.141	197.650	196.604	201.083	202.071	203.421	203.464	197.545	195.469	
- ATMR / Risk Weighted Assets	299.293	273.320	302.899	334.302	337.802	324.173	326.827	329.176	330.861	332.614	337.382	346.033	349.588	348.241	352.919	356.609	
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	53,76	60,01	56,39	54,59	55,11	56,96	57,69	59,00	58,84	58,17	58,67	57,50	57,27	57,55	55,10	53,95	
- Modal Inti (Tier I) / Core Capital (Tier I)	160.894	164.030	170.811	182.496	186.147	184.644	188.552	194.228	194.691	193.471	197.926	198.952	200.207	200.398	194.466	192.383	
- ATMR / Risk Weighted Assets	299.293	273.320	302.899	334.302	337.802	324.173	326.827	329.176	330.861	332.614	337.382	346.033	349.588	348.241	352.919	356.609	
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,37	1,16	1,64	2,88	2,80	3,00	3,08	3,25	3,52	3,15	3,19	3,24	3,19	3,23	3,32	3,36	
- Laba sebelum pajak / Profit	11.596	5.145	8.051	15.104	14.827	15.932	16.444	18.386	20.012	18.068	18.425	18.737	18.538	18.786	19.347	19.581	
- Rata-rata total aset / Average total assets	490.307	445.383	490.655	523.899	529.072	531.874	533.740	565.427	568.996	574.348	576.939	578.253	581.816	581.740	582.163	582.178	
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	93,53	96,73	96,65	93,90	94,25	94,31	94,13	95,26	99,09	93,91	93,34	92,75	91,95	92,19	92,73	92,98	
- Biaya Operasional / Operating Expenses	148.897	151.548	232.371	173.927	202.074	224.375	248.596	30.830	365.234	69.700	84.451	98.436	104.617	127.958	163.025	193.130	
- Pendapatan Operasional / Operating Income	159.196	156.679	240.421	185.231	214.407	237.900	264.112	32.363	368.571	74.219	90.481	106.131	113.773	138.803	175.813	207.706	
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	2,83	2,17	2,71	4,26	4,30	4,33	4,34	4,06	4,00	4,17	4,18	4,21	4,19	4,18	4,17	4,16	
- Pendapatan bunga bersih / Interest income net	13.228	9.269	12.194	20.082	20.323	20.469	20.483	20.523	20.514	21.674	21.904	22.188	22.266	22.238	22.188	22.110	
- Rata-rata total aset produktif / Average total earning assets	468.244	426.351	450.357	471.545	473.013	472.780	472.289	505.657	512.606	520.344	524.481	526.998	531.757	532.018	531.677	530.985	
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	95,91	81,28	72,31	68,00	68,63	68,98	74,28	69,11	67,63	71,56	69,23	66,87	67,36	69,81	67,09	66,31	
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	177.922	167.855	182.951	172.777	173.496	169.451	174.335	168.398	168.475	182.408	177.434	173.112	181.255	175.930	165.470	161.098	
- Total Dana Pihak Ketiga / Total Third Party Funds	185.513	206.526	253.015	254.067	252.806	245.648	234.684	243.679	249.109	254.907	256.304	258.870	269.099	251.996	246.647	242.945	
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	34,13	35,42	35,90	39,32	35,90	36,22	33,82	35,83	35,73	34,81	34,28	33,90	33,48	32,02	32,20	32,70	
- Aset Likuid Primer / Primary Liquid Asset	95.776	105.708	144.713	171.507	166.702	154.720	137.636	147.530	147.395	151.835	151.895	151.459	153.690	135.393	138.839	138.861	
- Aset Likuid Sekunder / Secondary Liquid assets	52.892	48.885	43.093	46.464	39.961	48.085	49.794	55.055	57.166	51.826	48.543	46.326	47.051	50.738	49.595	51.578	
- Total Aset / Total Assets	435.602	436.409	523.177	554.381	575.625	559.902	554.266	565.427	572.564	585.052	584.711	583.509	599.630	581.286	585.122	582.296	

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

Kelompok Bank / Group of Banks	2020	2021	2022	2023								2024				
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
- Bank Persero / State Owned Banks	3.818.584	4.251.749	4.728.435	4.668.797	4.726.078	4.802.700	5.014.378	4.976.681	4.982.998	4.997.325	5.044.938	5.076.992	5.076.692	5.054.014	5.076.755	5.095.028
- BPD / Regional Development Banks	763.879	861.329	938.286	945.728	977.185	971.800	985.415	940.520	947.241	972.941	966.272	967.729	994.429	982.648	990.230	1.016.463
- Bank Swasta Nasional / Domestic Private Banks	4.159.829	4.562.817	4.923.416	5.066.066	5.066.477	5.093.555	5.211.779	5.187.860	5.205.214	5.320.510	5.282.169	5.293.136	5.377.464	5.394.453	5.438.780	5.453.386
- Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks	435.602	436.409	523.177	554.381	575.625	559.902	554.266	565.427	572.564	585.052	584.711	583.509	599.630	581.286	585.122	582.296
Total	9.177.894	10.112.304	11.113.314	11.234.971	11.345.365	11.427.957	11.765.838	11.670.488	11.708.017	11.875.828	11.878.090	11.921.366	12.048.215	12.012.401	12.090.887	12.147.173

Tabel 1.22.a. Jumlah Bank Umum Berdasarkan Pengelompokan Total Aset (Total of Commercial Banks Based on Total Assets)																				
Kelompok Bank / Group of Banks	Desember 2021				Desember 2022				September 2023				Desember 2023				September 2024			
	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun
Bank Persero / State Owned Banks	-	-	-	4	-	-	-	4	-	-	-	4	-	-	-	4	-	-	-	4
BPD / Regional Development Banks	-	3	20	4	-	2	21	4	-	3	20	4	-	3	19	5	-	3	19	5
Bank Swasta Nasional / Domestic Private Banks	-	16	33	19	-	11	37	20	-	10	37	20	-	10	37	20	-	11	37	19
Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks	-	1	3	4	-	-	3	4	-	-	2	5	-	-	2	5	-	-	2	5
Total	-	20	56	31	-	13	61	32	-	13	59	33	-	13	58	34	-	14	58	33

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

Indikator / Indicator	2020	2021	2022	2023								2024				
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Aset Produktif Neraca / Earning Assets	7.720.284	8.262.969	8.981.890	9.394.226	9.460.922	9.549.681	9.692.662	10.079.668	9.876.400	9.990.451	10.045.377	10.063.754	10.259.259	10.261.304	10.256.442	10.354.483
a. Lancar / Current	7.319.912	7.858.621	8.592.333	8.926.582	8.991.626	9.084.152	9.246.886	9.577.060	9.367.506	9.487.233	9.524.757	9.552.614	9.752.874	9.760.305	9.762.822	9.853.763
b. Dalam Perhatian Khusus / Special Mention	235.325	232.695	236.947	305.772	306.596	305.416	295.149	340.526	346.105	343.724	354.701	343.068	341.338	334.393	328.495	338.296
c. Kurang Lancar / Sub-Standard	27.704	20.873	17.650	21.174	23.874	21.540	22.013	28.879	25.074	21.162	24.885	22.676	24.034	26.025	20.968	20.925
d. Diragukan / Doubtful	13.637	19.234	24.636	28.567	25.957	24.334	23.801	25.870	27.189	28.722	25.686	27.216	28.109	26.123	28.164	25.776
e. Macet / Loss	123.706	131.545	110.324	112.131	112.868	114.239	104.813	107.333	110.526	109.609	115.348	118.181	112.905	114.458	115.992	115.723
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	2.061.121	2.150.274	2.640.878	2.550.714	2.581.175	2.573.279	2.506.180	2.561.013	2.549.682	2.545.561	2.603.124	2.629.833	2.643.694	2.630.030	2.634.607	2.630.181
a. Lancar / Current	2.028.854	2.116.745	2.539.847	2.517.604	2.548.057	2.540.583	2.475.662	2.529.208	2.517.010	2.514.030	2.573.065	2.602.455	2.618.156	2.603.308	2.608.284	2.604.662
b. Dalam Perhatian Khusus / Special Mention	27.927	29.462	74.231	29.267	29.336	28.981	26.730	27.643	28.367	27.388	25.957	23.392	22.023	23.230	22.919	22.539
c. Kurang Lancar / Sub-Standard	1.968	879	1.004	1.351	1.265	1.210	1.364	1.601	1.812	1.658	1.458	1.383	952	949	934	826
d. Diragukan / Doubtful	228	213	218	290	387	390	253	261	307	247	313	308	328	266	262	243
e. Macet / Loss	2.144	2.975	25.579	2.202	2.131	2.116	2.170	2.301	2.187	2.238	2.331	2.294	2.235	2.278	2.208	1.911
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	169.387	175.719	179.410	165.715	166.481	163.829	154.414	166.244	167.095	163.636	170.021	172.059	168.564	170.099	168.529	165.405
Kredit kepada Bank Lain / Interbank Loans	66.058	52.051	74.057	70.251	72.440	72.648	96.692	93.023	93.819	92.243	88.077	84.671	89.512	88.540	89.384	94.092
a. Lancar / Current	65.963	52.028	73.999	70.174	72.373	72.581	96.617	92.712	93.640	92.025	87.891	84.348	89.145	88.206	89.047	93.755
b. Dalam Perhatian Khusus / Special Mention	35	13	31	8	0	0	9	27	58	86	48	16	45	0	4	4
c. Kurang Lancar / Sub-Standard	-	-	17	6	9	6	6	-	-	-	8	19	3	-	-	-
d. Diragukan / Doubtful	-	0	-	20	20	4	4	5	0	17	17	32	19	22	3	-
e. Macet / Loss	59	10	9	44	37	57	57	123	121	115	113	112	140	145	164	167
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	59	10	26	70	67	67	66	129	121	132	138	163	162	167	167	167

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

Indikator / Indicator	2020	2021	2022	2023								2024				
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Aset Produktif Neraca / Earning Assets	3.416.538	3.782.349	4.098.278	4.228.719	4.259.189	4.327.598	4.420.226	4.523.273	4.510.771	4.524.225	4.575.662	4.576.272	4.644.775	4.620.362	4.608.042	4.658.148
a. Lancar / Current	3.220.311	3.577.917	3.897.989	3.978.339	4.010.491	4.080.569	4.185.100	4.262.055	4.242.900	4.263.018	4.301.362	4.309.206	4.386.438	4.360.327	4.352.924	4.401.898
b. Dalam Perhatian Khusus / Special Mention	108.285	118.199	124.276	171.428	170.957	169.580	162.380	183.738	189.737	184.831	195.224	187.360	180.325	180.460	176.226	179.525
c. Kurang Lancar / Sub-Standard	16.956	9.601	7.980	10.546	11.513	10.368	11.013	16.196	13.527	10.667	12.791	11.665	14.517	16.242	11.247	11.592
d. Diragukan / Doubtful	7.277	11.727	12.758	19.828	17.904	16.282	15.526	14.716	15.515	19.573	17.025	17.700	18.196	16.368	20.021	18.552
e. Macet / Loss	63.709	64.905	55.274	48.578	48.325	50.799	46.207	46.567	49.092	46.136	49.260	50.340	45.300	46.966	47.623	46.580
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	606.341	651.290	933.372	719.074	737.957	737.055	697.446	686.732	682.955	689.750	713.305	721.310	715.281	705.180	713.846	724.462
a. Lancar / Current	595.211	636.055	849.906	704.607	723.559	723.135	684.269	673.729	670.271	677.260	701.812	713.391	707.982	698.230	706.419	717.751
b. Dalam Perhatian Khusus / Special Mention	8.859	12.943	58.294	12.396	12.374	11.881	11.073	10.890	10.541	10.390	9.336	5.736	5.491	5.234	5.756	5.349
c. Kurang Lancar / Sub-Standard	965	148	149	439	340	355	427	437	415	391	395	395	89	77	64	66
d. Diragukan / Doubtful	177	138	145	170	278	285	166	171	218	163	211	213	209	165	170	158
e. Macet / Loss	1.129	2.007	24.877	1.462	1.406	1.399	1.512	1.504	1.510	1.546	1.552	1.574	1.511	1.474	1.437	1.138
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	90.213	88.525	101.184	81.023	79.765	79.488	74.851	79.593	80.277	78.476	81.233	81.887	79.822	81.291	80.562	78.087
Kredit kepada Bank Lain / Interbank Loans	10.240	7.796	9.086	9.987	10.524	10.320	11.494	11.378	11.272	11.575	11.437	10.213	10.515	10.387	10.041	9.521
a. Lancar / Current	10.187	7.791	9.086	9.987	10.524	10.320	11.493	11.378	11.272	11.575	11.437	10.212	10.515	10.387	10.041	9.521
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	0	0	0	0	0	-	0	0	-	-	0	0
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	0	0	0	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	53	4	-	-	-	-	-	-	-	0	0	0	0	-	-	-
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	53	4	-	-	-	-	0	0	0	0	0	0	0	-	-	-

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

Indikator / Indicator	2020	2021	2022	2023								2024				
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Aset Produktif Neraca / Earning Assets	624.946	679.494	717.049	758.238	779.227	768.817	771.695	789.641	774.298	793.512	792.664	795.063	814.783	810.670	820.624	841.853
a. Lancar / Current	601.918	657.302	697.212	731.703	752.150	741.826	745.692	757.216	742.893	761.347	760.086	762.029	782.625	778.505	788.144	808.419
b. Dalam Perhatian Khusus / Special Mention	9.539	9.137	8.302	13.308	13.141	13.609	13.314	18.708	17.511	17.936	17.606	17.120	17.022	16.691	17.015	17.648
c. Kurang Lancar / Sub-Standard	373	632	491	880	1.237	815	666	1.145	1.191	1.152	1.348	1.554	1.183	1.297	1.117	1.219
d. Diragukan / Doubtful	675	756	656	1.157	1.141	1.089	1.414	1.270	1.402	1.650	1.632	2.075	2.338	1.779	1.335	1.276
e. Macet / Loss	12.442	11.667	10.388	11.190	11.557	11.478	10.608	11.303	11.301	11.427	11.993	12.286	11.615	12.398	13.013	13.291
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	26.782	26.230	33.136	35.547	35.414	35.839	37.847	36.163	36.166	37.131	36.638	37.736	37.168	37.602	37.742	36.443
a. Lancar / Current	26.051	25.571	32.790	34.889	34.816	35.320	37.369	35.625	35.691	36.646	36.172	37.263	36.669	37.087	37.241	35.921
b. Dalam Perhatian Khusus / Special Mention	71	152	79	353	233	224	207	264	201	183	165	147	144	198	211	208
c. Kurang Lancar / Sub-Standard	4	4	5	24	75	8	2	11	7	17	14	34	5	7	4	2
d. Diragukan / Doubtful	2	2	2	6	25	24	6	1	6	11	11	19	40	18	11	3
e. Macet / Loss	653	501	259	273	265	263	263	261	261	274	276	273	309	293	276	308
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	14.149	13.563	11.801	13.531	14.300	13.677	12.959	13.991	14.167	14.531	15.274	16.241	15.491	15.791	15.755	16.099
Kredit kepada Bank Lain / Interbank Loans	4.756	4.407	8.400	7.958	8.063	8.244	11.770	11.218	11.205	9.896	9.883	9.744	9.761	10.450	10.268	10.251
a. Lancar / Current	4.743	4.406	8.389	7.922	8.033	8.214	11.731	11.116	11.082	9.738	9.753	9.620	9.611	10.338	10.152	10.135
b. Dalam Perhatian Khusus / Special Mention	13	-	11	4	-	6	9	10	38	79	45	15	42	-	4	4
c. Kurang Lancar / Sub-Standard	-	-	-	6	9	4	5	-	-	-	8	16	3	-	-	-
d. Diragukan / Doubtful	-	-	-	20	20	20	4	5	-	-	-	16	16	20	3	-
e. Macet / Loss	0	0	0	7	-	-	20	87	85	79	77	76	87	92	109	112
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	0	0	0	33	30	24	29	92	85	79	86	108	107	112	112	112

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

Indikator / Indicator	2020	2021	2022	2023								2024				
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Aset Produktif Neraca / Earning Assets	3.343.329	3.500.624	3.807.307	4.034.489	4.042.946	4.081.154	4.129.349	4.363.073	4.174.585	4.246.109	2.450.846	4.265.580	4.349.245	4.400.131	4.392.262	4.416.124
a. Lancar / Current	3.173.789	3.333.913	3.648.405	3.855.469	3.861.051	3.900.326	3.954.671	4.163.932	3.974.698	4.046.652	2.347.958	4.063.526	4.142.568	4.200.245	4.195.297	4.214.468
b. Dalam Perhatian Khusus / Special Mention	108.345	99.169	96.575	112.021	113.563	114.071	111.483	130.205	130.978	133.159	64.390	132.041	137.222	130.819	128.545	133.533
c. Kurang Lancar / Sub-Standard	9.807	9.055	9.021	9.406	10.804	10.063	10.075	11.333	10.254	8.505	5.041	8.611	7.488	7.589	7.748	7.814
d. Diragukan / Doubtful	5.504	6.501	11.142	7.484	6.819	6.948	6.849	9.878	10.255	7.484	4.102	7.423	7.557	7.961	6.808	5.934
e. Macet / Loss	45.885	51.986	42.164	50.107	50.710	49.745	46.271	47.725	48.400	50.310	29.355	53.979	54.409	53.517	53.864	54.376
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	1.112.010	1.176.394	1.332.586	1.442.526	1.469.904	1.476.228	1.464.566	1.531.188	1.522.903	1.509.137	945.325	1.551.193	1.580.097	1.577.311	1.567.018	1.554.180
a. Lancar / Current	1.100.809	1.165.871	1.323.689	1.432.657	1.460.009	1.464.911	1.453.632	1.519.232	1.510.052	1.497.923	941.060	1.539.636	1.569.686	1.566.023	1.555.972	1.543.005
b. Dalam Perhatian Khusus / Special Mention	10.639	9.846	8.020	8.990	9.062	10.451	10.082	10.649	11.538	9.932	3.962	10.361	9.373	10.236	9.893	10.153
c. Kurang Lancar / Sub-Standard	206	191	470	329	325	331	377	683	813	791	108	675	545	541	575	476
d. Diragukan / Doubtful	30	55	56	103	68	81	81	88	84	74	48	75	79	83	81	81
e. Macet / Loss	326	432	351	447	440	453	394	535	417	418	147	447	414	428	496	465
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	61.758	68.219	63.204	67.877	69.166	67.623	64.047	70.243	70.221	67.581	38.801	71.210	70.492	70.119	69.573	69.146
Kredit kepada Bank Lain / Interbank Loans	46.923	36.574	49.413	44.874	45.485	45.485	56.601	56.689	56.461	56.843	54.038	51.187	50.213	51.081	52.141	51.432
a. Lancar / Current	46.894	36.556	49.366	44.833	45.448	45.448	56.564	56.636	56.405	56.784	53.983	51.132	50.156	51.026	52.086	51.377
b. Dalam Perhatian Khusus / Special Mention	23	13	21	4	0	0	-	17	19	7	3	-	-	0	0	-
c. Kurang Lancar / Sub-Standard	-	-	17	-	-	-	-	-	-	-	-	3	3	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	17	17	17	3	3	-	-
e. Macet / Loss	6	6	9	37	37	37	36	36	36	36	36	36	52	52	55	55
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	6	6	26	37	37	37	36	36	36	52	52	55	58	55	55	55

Tabel 1.27.a.

[illegible]

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

Keterangan	Desember 2021		Desember 2022		September 2023		Desember 2023		September 2024	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	2.143.505	28,66	2.546.160	31,23	2.471.698	30,34	2.662.551	31,48	2.703.615	31,00
Rupiah	1.591.523	21,28	1.839.473	22,56	1.770.331	21,73	1.869.826	22,11	1.906.992	21,87
Valas / Foreign Exchange	551.982	7,38	706.687	8,67	701.367	8,61	792.724	9,37	796.623	9,13
Tabungan / Saving	2.432.260	32,52	2.615.185	32,07	2.576.624	31,63	2.669.183	31,56	2.764.829	31,70
Rupiah	2.263.564	30,26	2.422.410	29,71	2.395.550	29,40	2.488.350	29,42	2.557.468	29,33
Valas / Foreign Exchange	168.696	2,26	192.775	2,36	181.074	2,22	180.833	2,14	207.361	2,38
Simpanan Berjangka / Time Deposits	2.903.698	38,82	2.992.245	36,70	3.098.848	38,04	3.126.195	36,96	3.252.337	37,29
Rupiah	2.587.514	34,59	2.645.955	32,45	2.767.577	33,97	2.786.262	32,94	2.893.272	33,18
Valas / Foreign Exchange	316.184	4,23	346.290	4,25	331.270	4,07	339.933	4,02	359.066	4,12
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	1.151.042	15,39	1.289.691	15,82	1.187.983	14,58	1.180.070	13,95	1.133.726	13,00
Valas / Foreign Exchange	162.193	2,17	213.808	2,62	167.895	2,06	161.717	1,91	162.093	1,86
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	742.930	9,93	708.827	8,69	850.615	4,28	861.312	4,43	1.083.965	3,77
Valas / Foreign Exchange	55.384	0,74	54.723	0,67	87.347	4,67	100.085	4,38	121.664	3,98
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	320.224	4,28	275.858	3,38	348.852	4,67	374.272	4,38	328.649	3,98
Valas / Foreign Exchange	58.202	0,78	34.987	0,43	37.325	0,48	40.958	0,44	44.418	0,35
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	373.318	4,99	371.577	4,56	380.127	4,67	370.608	4,38	346.932	3,98
Valas / Foreign Exchange	40.405	0,54	42.772	0,52	38.703	0,48	37.174	0,44	30.891	0,35
Total DPK / Total Third Party Funds	7.479.463	100,00	8.153.590	100,00	8.147.169	100,00	8.457.929	100,00	8.720.782	100,00
Rupiah	6.442.601	86,14	6.907.838	84,72	6.933.458	85,10	7.144.439	84,47	7.357.732	84,37
Valas / Foreign Exchange	1.036.861	13,86	1.245.752	15,28	1.213.711	14,90	1.313.490	15,53	1.363.050	15,63

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

Keterangan	Desember 2021		Desember 2022		September 2023		Desember 2023		September 2024	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	958.583	30,15	1.277.123	35,66	1.188.603	33,96	1.366.889	36,47	1.340.776	35,19
Rupiah	690.666	21,72	860.753	28,78	770.245	26,40	873.115	28,34	865.905	22,72
Valas / Foreign Exchange	267.918	8,43	416.370	70,53	418.357	71,92	493.774	74,06	474.871	12,46
Tabungan / Saving	1.152.044	36,23	1.233.461	34,44	1.209.506	34,56	1.255.700	33,51	1.296.622	34,03
Rupiah	1.105.687	34,78	1.176.897	39,35	1.157.672	39,67	1.201.674	39,00	1.235.223	32,42
Valas / Foreign Exchange	46.357	1,46	56.563	9,58	51.834	8,91	54.025	8,10	61.399	1,61
Simpanan Berjangka / Time Deposits	1.068.860	33,62	1.070.556	29,89	1.101.693	31,48	1.125.021	30,02	1.173.120	30,79
Rupiah	934.825	29,40	953.163	26,62	990.165	28,29	1.006.098	26,85	1.054.623	27,68
Valas / Foreign Exchange	134.035	4,22	117.393	3,28	111.528	3,19	118.923	3,17	118.498	3,11
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	343.697	10,81	374.688	10,46	325.993	9,31	312.086	8,33	300.659	7,89
Valas / Foreign Exchange	60.740	1,91	67.517	1,89	46.344	1,32	46.969	1,25	46.695	1,23
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	323.819	10,18	315.935	0,43	357.929	4,26	384.126	4,49	540.616	2,42
Valas / Foreign Exchange	18.328	0,58	15.466	3,42	37.709	4,49	42.641	3,78	50.100	3,18
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	136.950	4,31	122.610	3,91	149.082	4,49	168.384	3,78	92.337	3,18
Valas / Foreign Exchange	35.815	1,13	17.103	0,48	14.705	0,36	17.685	0,31	13.598	0,21
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	130.359	4,10	139.929	3,91	157.161	4,49	141.503	3,78	121.011	3,18
Valas / Foreign Exchange	19.153	0,60	17.307	0,58	12.769	0,44	11.628	0,38	8.105	0,21
Total DPK / Total Third Party Funds	3.179.487	100,00	3.581.139	100,00	3.499.801	100,00	3.747.610	100,00	3.810.518	100,00
Rupiah	2.731.178	85,90	2.990.814	83,52	2.918.082	83,38	3.080.887	82,21	3.155.751	82,82
Valas / Foreign Exchange	448.310	14,10	590.326	16,48	581.720	16,62	666.723	17,79	654.768	17,18

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

Keterangan	Desember 2021		Desember 2022		September 2023		Desember 2023		September 2024	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	170.794	25,06	181.505	25,07	197.778	26,88	168.041	23,01	211.849	26,81
Rupiah	169.986	24,94	180.745	24,97	196.573	26,72	167.905	22,99	211.708	26,79
Valas / Foreign Exchange	808	0,12	760	0,11	1.205	0,16	136	0,02	140	0,02
Tabungan / Saving	208.717	30,62	221.207	30,56	205.819	27,98	239.141	32,74	232.660	29,44
Rupiah	208.612	30,61	221.084	30,54	205.720	27,96	239.041	32,73	232.539	29,43
Valas / Foreign Exchange	106	0,02	123	0,02	99	0,01	100	0,01	121	0,02
Simpanan Berjangka / Time Deposits	302.095	44,32	321.168	44,37	332.060	45,14	323.151	44,25	345.731	43,75
Rupiah	298.039	43,73	320.016	44,21	330.073	44,87	316.811	43,38	342.162	43,30
Valas / Foreign Exchange	4.056	0,60	1.152	0,16	1.987	0,27	6.339	0,87	3.568	0,45
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	79.057	11,60	96.270	13,30	103.224	14,03	101.674	13,92	91.359	11,56
Valas / Foreign Exchange	1.959	0,29	459	0,06	263	0,04	3.543	0,49	1.804	0,23
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	81.579	11,97	94.448	3,46	91.049	0,02	69.647	0,02	104.910	5,40
Valas / Foreign Exchange	1.027	0,15	17	14,40	1.579	13,53	2.630	14,74	910	13,07
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	30.288	4,44	25.053	14,40	36.244	13,53	37.850	14,74	42.636	13,07
Valas / Foreign Exchange	361	0,05	128	0,08	123	0,00	123	0,01	828	0,00
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	107.115	15,72	104.245	14,40	99.557	13,53	107.641	14,74	103.257	13,07
Valas / Foreign Exchange	709	0,10	549	0,08	21	0,00	43	0,01	26	0,00
Total DPK / Total Third Party Funds	681.607	100,00	723.880	100,00	735.657	100,00	730.333	100,00	790.239	100,00
Rupiah	676.637	99,27	721.844	99,72	732.367	99,55	723.757	99,10	786.410	99,52
Valas / Foreign Exchange	4.970	0,73	2.036	0,28	3.290	0,45	6.576	0,90	3.830	0,48

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

Keterangan	Desember 2021		Desember 2022		September 2023		Desember 2023		September 2024	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	858.148	25,15	910.515	25,32	907.495	24,81	950.120	25,37	972.407	25,08
Rupiah	648.844	19,02	702.334	19,53	704.963	19,27	734.301	19,61	738.022	19,04
Valas / Foreign Exchange	209.304	6,13	208.181	5,79	202.532	5,54	215.818	5,76	234.385	6,05
Tabungan / Saving	1.053.879	30,89	1.143.229	31,80	1.147.898	31,38	1.166.454	31,14	1.225.483	31,61
Rupiah	940.522	27,57	1.014.955	28,23	1.024.054	28,00	1.041.836	27,82	1.083.286	27,94
Valas / Foreign Exchange	113.357	3,32	128.274	3,57	123.843	3,39	124.618	3,33	142.197	3,67
Simpanan Berjangka / Time Deposits	1.499.815	43,96	1.541.811	42,88	1.602.252	43,81	1.628.728	43,49	1.679.189	43,31
Rupiah	1.327.538	38,91	1.335.185	37,13	1.404.570	38,40	1.430.585	38,20	1.460.448	37,67
Valas / Foreign Exchange	172.278	5,05	206.626	5,75	197.682	5,40	198.144	5,29	218.742	5,64
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	712.881	20,89	795.937	22,14	731.634	20,00	742.855	19,83	716.181	18,47
Valas / Foreign Exchange	96.401	2,83	132.422	3,68	111.617	3,05	103.097	2,75	101.869	2,63
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	332.925	9,76	291.145	3,39	394.584	4,30	402.413	4,43	433.689	4,88
Valas / Foreign Exchange	34.555	1,01	34.975	3,51	42.265	3,31	50.225	3,19	66.014	3,13
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	147.456	4,32	122.023	3,51	157.294	3,31	165.999	3,19	189.210	3,13
Valas / Foreign Exchange	21.453	0,63	16.416	0,63	20.478	0,64	21.749	0,62	28.944	0,57
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	134.276	3,94	126.079	3,51	121.057	3,31	119.318	3,19	121.367	3,13
Valas / Foreign Exchange	19.869	0,58	22.813	0,63	23.322	0,64	23.073	0,62	21.915	0,57
Total DPK / Total Third Party Funds	3.411.842	100,00	3.595.556	100,00	3.657.644	100,00	3.745.302	100,00	3.877.080	100,00
Rupiah	2.916.904	85,49	3.052.474	84,90	3.133.587	85,67	3.206.723	85,62	3.281.755	84,65
Valas / Foreign Exchange	494.938	14,51	543.081	15,10	524.057	14,33	538.579	14,38	595.324	15,35

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

Keterangan	Desember 2021		Desember 2022		September 2023		Desember 2023		September 2024	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	155.979	75,53	177.017	69,96	177.822	69,99	177.501	75,63	178.582	73,51
Rupiah	82.027	39,72	95.641	37,80	98.550	38,79	94.505	40,27	91.357	37,60
Valas / Foreign Exchange	73.952	35,81	81.376	32,16	79.273	31,20	82.995	35,36	87.226	35,90
Tabungan / Saving	17.619	8,53	17.288	6,83	13.401	5,27	7.889	3,36	10.065	4,14
Rupiah	8.743	4,23	9.473	3,74	8.104	3,19	5.799	2,47	6.420	2,64
Valas / Foreign Exchange	8.876	4,30	7.815	3,09	5.298	2,09	2.090	0,89	3.645	1,50
Simpanan Berjangka / Time Deposits	32.928	15,94	58.710	23,20	62.843	24,73	49.295	21,00	54.297	22,35
Rupiah	27.112	13,13	37.591	14,86	42.770	16,83	32.768	13,96	36.039	14,83
Valas / Foreign Exchange	5.816	2,82	21.119	8,35	20.074	7,90	16.527	7,04	18.258	7,52
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	15.407	7,46	22.796	9,01	27.132	10,68	23.455	9,99	25.527	10,51
Valas / Foreign Exchange	3.093	1,50	13.410	5,30	9.671	3,81	8.108	3,45	11.725	4,83
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	4.606	2,23	7.299	2,44	7.054	2,45	5.127	0,87	4.750	1,84
Valas / Foreign Exchange	1.475	0,71	4.264	0,52	5.793	0,93	4.589	0,91	4.641	0,53
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	5.530	2,68	6.172	0,52	6.232	0,93	2.040	0,91	4.466	0,53
Valas / Foreign Exchange	573	0,28	1.341	0,83	2.019	1,02	1.400	1,04	1.047	0,35
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	1.569	0,76	1.324	0,52	2.351	0,93	2.146	0,91	1.296	0,53
Valas / Foreign Exchange	675	0,33	2.103	0,83	2.591	1,02	2.430	1,04	846	0,35
Total DPK / Total Third Party Funds	206.526	100,00	253.015	100,00	254.067	100,00	234.684	100,00	242.945	100,00
Rupiah	117.882	57,08	142.705	56,40	149.423	58,81	133.072	56,70	133.816	55,08
Valas / Foreign Exchange	88.644	42,92	110.310	43,60	104.644	41,19	101.612	43,30	109.128	44,92

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	120.548	18.379	299.962	16.469	201.253	17.969	621.763	52.817	674.580	7,74
2. Banten	70.079	11.626	100.712	6.535	91.704	9.843	262.496	28.004	290.500	3,33
3. DKI Jakarta	1.152.861	656.560	641.280	116.480	1.713.604	264.699	3.507.745	1.037.739	4.545.484	52,12
4. D.I Yogyakarta	10.782	605	49.104	1.297	22.066	420	81.952	2.322	84.274	0,97
5. Jawa Tengah	58.636	6.920	222.659	6.977	128.850	4.453	410.145	18.349	428.495	4,91
6. Jawa Timur	131.920	24.074	314.614	18.800	259.870	19.188	706.404	62.062	768.466	8,81
7. Bengkulu	2.772	403	11.934	102	3.540	31	18.246	536	18.782	0,22
8. Jambi	6.788	605	25.516	434	11.803	172	44.107	1.211	45.318	0,52
9. Aceh	10.117	395	24.101	85	9.987	11	44.205	491	44.696	0,51
10. Sumatera Utara	46.599	8.557	133.952	8.099	114.837	12.837	295.387	29.492	324.880	3,73
11. Sumatera Barat	8.166	907	30.706	431	13.786	625	52.658	1.963	54.621	0,63
12. Riau	19.672	5.959	65.608	1.873	30.794	1.930	116.074	9.762	125.836	1,44
14. Sumatera Selatan	20.503	949	54.682	1.648	28.015	3.304	103.199	5.902	109.101	1,25
15. Bangka Belitung	3.552	926	12.307	383	6.894	362	22.753	1.671	24.424	0,28
13. Kepulauan Riau	23.922	9.813	31.783	6.206	15.763	3.642	71.468	19.661	91.129	1,04
16. Lampung	11.237	540	35.420	606	11.903	421	58.560	1.566	60.126	0,69
17. Kalimantan Selatan	19.467	1.882	41.414	801	24.088	294	84.969	2.977	87.945	1,01
18. Kalimantan Barat	13.608	937	45.126	1.976	20.051	673	78.785	3.586	82.372	0,94
19. Kalimantan Timur	47.432	10.862	75.315	2.460	44.949	5.463	167.696	18.785	186.481	2,14
20. Kalimantan Tengah	13.206	1.672	21.396	288	9.626	115	44.228	2.075	46.303	0,53
21. Sulawesi Tengah	7.891	3.151	19.695	156	4.785	58	32.371	3.365	35.736	0,41
22. Sulawesi Selatan	20.384	1.143	76.085	1.762	31.376	498	127.845	3.402	131.247	1,50
23. Sulawesi Utara	5.275	416	16.170	1.021	7.398	143	28.842	1.580	30.423	0,35
24. Gorontalo	1.546	155	4.014	42	1.183	3	6.743	201	6.943	0,08
25. Sulawesi Barat	1.233	1	4.634	2	414	0	6.281	3	6.284	0,07
26. Sulawesi Tenggara	6.910	310	19.538	177	4.879	34	31.327	521	31.848	0,37
27. Nusa Tenggara Barat	7.155	5.825	22.827	391	11.446	41	41.427	6.257	47.684	0,55
28. Bali	28.605	4.569	88.467	7.547	42.018	989	159.090	13.105	172.195	1,97
29. Nusa Tenggara Timur	7.075	127	18.899	216	9.899	36	35.873	379	36.252	0,42
30. Maluku	2.634	37	8.589	94	3.625	67	14.849	197	15.046	0,17
31. Papua	16.888	353	25.419	343	8.223	73	50.531	769	51.300	0,59
32. Maluku Utara	3.777	269	6.740	54	1.736	47	12.253	371	12.624	0,14
33. Papua Barat	5.742	114	8.763	60	2.895	17	17.401	191	17.591	0,20
34. Lainnya	11	17.583	35	3.547	12	10.609	58	31.739	31.796	0,36
Total	1.906.992	796.623	2.557.468	207.361	2.893.272	359.066	7.357.732	1.363.050	8.720.782	100

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

Lokasi / Location	2020	2021	2022	2023								2024				
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
1. Jawa Barat	561.231	609.899	632.629	632.166	637.095	644.511	658.144	654.219	652.345	669.478	681.320	674.072	668.951	669.299	672.033	674.580
2. Banten	221.887	242.084	252.591	262.353	259.751	259.999	264.009	264.774	266.763	275.134	274.645	272.168	280.190	280.801	283.050	290.500
3. DKI Jakarta	3.392.262	3.908.384	4.373.922	4.274.530	4.260.461	4.272.054	4.499.584	4.457.434	4.471.875	4.576.871	4.572.527	4.616.917	4.599.624	4.552.099	4.500.957	4.545.484
4. D.I Yogyakarta	69.846	74.354	78.757	79.881	80.081	80.041	81.390	81.619	81.428	81.445	82.040	83.055	83.705	84.040	84.512	84.274
5. Jawa Tengah	341.042	371.697	384.849	400.468	398.985	398.534	404.249	401.541	403.441	402.942	421.809	422.006	422.536	421.890	424.521	428.495
6. Jawa Timur	633.322	683.634	708.011	724.130	733.119	736.840	736.718	743.608	743.866	752.817	754.789	760.419	766.653	768.869	767.078	768.466
7. Bengkulu	13.729	16.400	16.746	16.502	17.013	17.005	16.819	16.872	16.826	17.086	17.231	17.499	17.761	18.428	18.687	18.782
8. Jambi	38.203	42.790	44.400	42.803	45.114	43.730	44.492	43.230	45.536	45.299	44.935	44.849	44.497	44.873	45.021	45.318
9. Aceh	41.793	39.321	39.637	39.869	41.282	42.839	41.927	40.022	40.031	41.393	42.982	43.272	43.351	45.038	44.633	44.696
10. Sumatera Utara	261.975	293.498	306.773	307.112	311.622	317.376	318.612	319.963	320.300	320.702	320.025	317.374	324.225	325.064	322.730	324.880
11. Sumatera Barat	46.928	50.421	52.523	51.774	52.655	52.334	51.895	52.374	52.191	52.891	53.975	53.963	54.845	54.687	54.646	54.621
12. Riau	91.590	109.453	114.728	113.935	114.674	114.907	118.019	118.879	117.894	120.809	119.176	120.320	122.367	122.533	125.479	125.836
13. Sumatera Selatan	89.085	100.005	109.586	100.776	103.050	102.046	102.753	100.817	100.128	101.793	103.258	105.886	105.953	107.147	108.093	109.101
14. Bangka Belitung	19.196	24.284	25.940	25.876	26.715	26.787	24.909	24.059	23.610	23.230	23.156	22.945	23.238	23.525	23.873	24.424
15. Kepulauan Riau	61.254	66.415	75.641	82.324	84.652	85.433	85.158	81.977	84.303	85.051	86.673	86.420	88.917	88.938	89.696	91.129
16. Lampung	46.781	51.451	53.955	55.806	56.476	56.667	55.051	54.952	55.426	55.880	56.610	56.689	58.287	58.616	59.379	60.126
17. Kalimantan Selatan	55.405	64.398	76.363	77.260	82.220	82.591	80.176	83.080	83.141	82.345	87.429	85.075	86.081	86.189	86.917	87.945
18. Kalimantan Barat	65.138	71.359	73.661	75.002	76.296	76.743	77.531	77.605	78.517	78.854	78.998	80.353	81.291	81.895	81.752	82.372
19. Kalimantan Timur	117.244	131.337	162.497	176.860	184.544	176.308	173.747	176.060	175.252	176.059	180.275	183.830	184.800	184.318	184.734	186.481
20. Kalimantan Tengah	29.982	34.260	36.579	38.873	42.061	42.916	42.015	42.621	42.307	42.438	43.027	42.076	44.491	45.725	45.096	46.303
21. Sulawesi Tengah	25.803	32.247	32.442	31.137	31.672	33.561	31.411	31.595	32.364	34.721	34.266	35.917	36.087	35.417	34.948	35.736
22. Sulawesi Selatan	105.535	112.226	114.843	120.645	122.765	122.504	125.346	124.571	124.744	126.369	126.965	127.530	128.966	129.604	131.133	131.247
23. Sulawesi Utara	28.621	28.291	28.572	29.694	30.021	30.039	29.977	29.889	30.079	30.388	30.256	30.187	30.963	30.230	30.248	30.423
24. Gorontalo	5.312	5.967	6.136	6.577	6.579	6.421	6.253	6.372	6.370	6.667	6.723	6.702	6.720	6.721	6.678	6.943
25. Sulawesi Barat	5.207	5.860	5.704	5.897	6.211	5.975	5.899	5.755	5.750	5.767	5.941	5.979	6.308	6.245	6.329	6.284
26. Sulawesi Tenggara	25.940	29.829	30.489	31.671	35.462	33.092	32.431	30.006	29.656	29.994	30.701	30.462	33.147	32.444	31.706	31.848
27. Nusa Tenggara Barat	33.364	35.410	41.474	41.409	43.180	41.821	42.147	42.851	43.861	44.660	45.811	44.744	46.849	45.291	48.444	47.684
28. Bali	100.217	104.080	126.589	148.038	150.900	151.381	150.411	154.702	156.178	157.966	160.210	162.758	165.643	168.619	170.917	172.195
29. Nusa Tenggara Timur	30.085	33.167	33.059	34.527	35.110	35.484	34.947	34.515	35.237	36.152	36.603	36.326	35.605	36.383	36.158	36.252
30. Maluku	13.977	14.439	14.202	14.665	14.947	14.654	14.549	14.698	14.625	14.738	14.755	14.800	14.964	14.921	14.991	15.046
31. Papua	46.639	48.022	49.918	53.014	56.560	55.876	51.241	48.864	47.398	47.130	50.699	51.097	51.788	51.343	51.387	51.300
32. Maluku Utara	8.190	9.113	10.312	10.904	11.900	11.640	11.592	12.523	12.040	12.897	13.728	13.769	13.424	14.085	14.479	12.624
33. Papua Barat	18.068	17.034	17.962	17.452	19.375	19.989	17.880	17.452	17.266	17.499	16.833	16.611	17.407	17.402	17.353	17.591
34. Lainnya / Others	20.541	18.335	22.097	23.239	26.262	24.110	26.644	25.785	30.097	33.755	34.643	32.631	32.404	34.041	32.213	31.796
Total	6.665.390	7.479.463	8.153.590	8.147.169	8.198.810	8.216.207	8.457.929	8.415.282	8.440.845	8.601.220	8.653.014	8.698.703	8.722.035	8.686.720	8.649.871	8.720.782

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

Keterangan / Items	2020	2021	2022	2023								2024				
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Giro / Demand Deposits																
Rupiah	1,91	1,71	1,91	2,05	2,04	2,08	2,20	2,14	2,16	2,16	2,15	2,21	2,24	2,26	2,25	2,30
Valas / Foreign Exchange	0,42	0,17	1,01	1,25	1,43	1,50	1,66	1,68	1,69	1,62	1,63	1,96	1,72	2,22	2,32	2,28
Tabungan / Saving																
Rupiah	0,86	0,69	0,67	0,66	0,67	0,67	0,69	0,68	0,67	0,68	0,68	0,67	0,67	0,65	0,65	0,67
Valas / Foreign Exchange	0,28	0,17	0,43	0,76	0,62	0,72	0,78	0,78	0,77	0,69	0,75	0,84	0,81	0,82	0,83	0,84
Simpanan Berjangka / Time Deposits																
- Simpanan Berjangka 1 bln / 1 Month Time Deposits																
Rupiah	4,22	2,92	3,95	4,33	4,43	4,52	4,76	4,68	4,62	4,62	4,65	4,68	4,70	4,78	4,79	4,81
Valas / Foreign Exchange	0,72	0,37	2,74	3,51	3,53	3,71	3,85	3,98	3,88	3,95	3,70	3,76	3,69	3,92	3,94	3,83
- Simpanan Berjangka 3 bln / 3 Month Time Deposits																
Rupiah	4,39	3,21	4,18	4,73	4,83	5,00	5,24	5,37	5,39	5,36	5,32	5,31	5,34	5,41	5,47	5,52
Valas / Foreign Exchange	1,00	0,50	2,60	3,95	4,10	4,24	4,57	4,61	4,55	4,41	4,52	4,54	4,64	4,69	4,60	4,61
- Simpanan Berjangka 6 bln / 6 Month Time Deposits																
Rupiah	5,12	3,52	4,16	5,00	5,11	5,31	5,52	5,61	5,66	5,69	5,70	5,69	5,45	5,43	5,46	5,54
Valas / Foreign Exchange	1,38	0,60	2,45	3,61	3,73	3,84	4,19	4,36	4,41	4,33	4,42	4,33	3,95	4,37	4,49	4,52
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits																
Rupiah	5,80	3,99	4,68	5,12	5,22	5,32	5,66	5,78	5,71	5,74	5,79	5,81	5,80	5,80	5,85	5,82
Valas / Foreign Exchange	1,44	0,66	2,05	2,99	2,93	3,08	3,16	3,00	2,99	3,03	3,03	3,08	3,12	3,16	3,40	3,43

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

Keterangan / Items	2020	2021	2022	2023								2024				
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Giro / Demand Deposits																
Rupiah	2,06	1,95	2,20	2,44	2,39	2,44	2,57	2,47	2,50	2,49	2,49	2,58	2,63	2,68	2,71	2,75
Valas / Foreign Exchange	0,49	0,17	1,19	1,26	1,41	1,43	1,56	1,59	1,67	1,55	1,47	2,07	1,61	2,39	2,52	2,43
Tabungan / Saving																
Rupiah	0,85	0,62	0,61	0,60	0,61	0,61	0,61	0,61	0,62	0,63	0,62	0,62	0,63	0,62	0,63	0,64
Valas / Foreign Exchange	0,31	0,20	0,21	0,20	0,20	0,20	0,20	0,20	0,20	0,20	0,20	0,20	0,20	0,20	0,20	0,20
Simpanan Berjangka / Time Deposits																
- Simpanan Berjangka 1 bln / 1 Month Time Deposits																
Rupiah	3,74	2,53	3,59	3,98	4,03	4,10	4,28	4,39	4,34	4,34	4,45	4,42	4,29	4,41	4,47	4,43
Valas / Foreign Exchange	0,65	0,31	2,80	3,09	3,26	3,70	3,62	3,98	3,91	3,88	3,53	3,21	3,30	3,60	3,70	3,60
- Simpanan Berjangka 3 bln / 3 Month Time Deposits																
Rupiah	3,77	2,77	3,77	4,44	4,63	4,90	5,22	5,41	5,43	5,41	5,33	5,32	5,35	5,40	5,49	5,56
Valas / Foreign Exchange	1,06	0,40	2,55	4,19	4,18	4,47	4,89	4,91	4,79	4,49	4,67	4,71	4,79	4,83	4,64	4,74
- Simpanan Berjangka 6 bln / 6 Month Time Deposits																
Rupiah	4,52	3,12	4,11	4,89	5,03	5,33	5,62	5,76	5,80	5,80	5,75	5,78	5,31	4,96	5,04	5,09
Valas / Foreign Exchange	1,36	0,57	2,96	3,54	3,66	3,81	4,46	4,81	4,87	4,73	4,82	4,61	3,38	4,47	4,47	4,53
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits																
Rupiah	5,85	3,70	4,80	5,13	5,11	5,35	5,70	5,72	5,73	5,74	5,77	5,78	5,74	5,70	5,69	5,67
Valas / Foreign Exchange	1,49	0,54	1,58	1,70	1,52	1,53	1,46	1,37	1,37	1,36	1,38	1,39	1,35	1,43	1,87	1,88

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

Keterangan / Items	2020	2021	2022	2023								2024				
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Giro / Demand Deposits																
Rupiah	1,93	1,69	1,68	1,59	1,64	1,61	1,51	1,62	1,64	1,67	1,65	1,65	1,64	1,60	1,60	1,67
Valas / Foreign Exchange	0,29	0,29	0,26	0,25	0,23	0,23	0,24	0,24	0,22	0,22	0,23	0,23	0,23	0,24	0,22	0,22
Tabungan / Saving																
Rupiah	1,28	1,03	0,97	0,80	0,80	0,83	0,96	0,86	0,85	0,90	0,93	0,93	0,94	0,85	0,83	0,92
Valas / Foreign Exchange	0,21	0,20	0,29	0,20	0,20	0,20	0,31	0,22	0,23	0,24	0,26	0,26	0,35	0,32	0,34	0,21
Simpanan Berjangka / Time Deposits																
- Simpanan Berjangka 1 bln / 1 Month Time Deposits																
Rupiah	5,37	3,41	4,61	4,26	4,50	4,59	5,64	4,92	4,70	4,65	4,54	4,54	4,65	4,81	4,65	4,77
Valas / Foreign Exchange	1,16	0,52	1,36	1,66	1,33	5,72	6,57	6,39	6,16	5,78	4,39	4,39	2,49	5,51	3,34	5,15
- Simpanan Berjangka 3 bln / 3 Month Time Deposits																
Rupiah	5,85	3,66	5,24	4,95	5,09	5,26	5,68	5,96	6,05	5,95	5,88	5,88	5,88	5,93	5,90	5,95
Valas / Foreign Exchange	1,23	0,53	0,56	4,97	4,97	6,32	6,42	6,41	6,40	6,15	5,74	5,74	5,69	5,34	5,66	5,61
- Simpanan Berjangka 6 bln / 6 Month Time Deposits																
Rupiah	5,30	3,92	4,22	4,84	5,00	5,43	5,63	5,64	5,62	5,64	5,78	5,78	5,20	5,37	5,39	5,63
Valas / Foreign Exchange	0,56	0,53	0,88	0,93	0,97	0,99	1,15	1,22	1,22	1,22	4,29	4,29	4,36	4,41	5,74	5,69
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits																
Rupiah	6,42	4,28	5,40	5,64	5,72	6,02	6,45	6,54	6,59	6,61	6,70	6,70	6,74	6,74	6,92	6,75
Valas / Foreign Exchange	0,99	0,30	0,25	2,49	2,42	2,41	3,46	3,57	3,55	3,44	3,45	3,45	3,38	3,37	2,47	3,18

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

Keterangan / Items	2020	2021	2022	2023								2024				
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Giro / Demand Deposits																
Rupiah	1,77	1,51	1,66	1,81	1,84	1,87	1,95	1,96	1,98	2,00	1,98	1,98	2,02	2,01	1,97	2,03
Valas / Foreign Exchange	0,38	0,20	0,86	1,42	1,64	1,83	2,07	2,09	1,95	2,03	2,13	2,13	2,14	2,24	2,32	2,20
Tabungan / Saving																
Rupiah	0,78	0,67	0,65	0,69	0,68	0,68	0,69	0,68	0,67	0,66	0,66	0,66	0,63	0,62	0,61	0,61
Valas / Foreign Exchange	0,27	0,16	0,54	1,05	0,84	0,99	1,08	1,03	1,01	0,92	1,01	1,01	1,07	1,09	1,08	1,09
Simpanan Berjangka / Time Deposits																
- Simpanan Berjangka 1 bln / 1 Month Time Deposits																
Rupiah	4,35	3,08	4,04	4,50	4,60	4,69	4,86	4,78	4,74	4,74	4,75	4,75	4,88	4,93	4,95	4,98
Valas / Foreign Exchange	0,79	0,41	2,69	3,69	3,63	3,71	3,89	3,85	3,77	3,86	3,80	3,80	3,93	4,03	4,06	3,93
- Simpanan Berjangka 3 bln / 3 Month Time Deposits																
Rupiah	4,97	3,52	4,30	4,94	4,96	5,05	5,21	5,23	5,22	5,17	5,20	5,20	5,23	5,32	5,37	5,38
Valas / Foreign Exchange	0,98	0,56	2,55	3,68	4,02	3,98	4,24	4,29	4,34	4,33	4,39	4,39	4,42	4,52	4,52	4,53
- Simpanan Berjangka 6 bln / 6 Month Time Deposits																
Rupiah	5,32	3,81	4,19	5,14	5,21	5,28	5,40	5,47	5,53	5,61	5,65	5,65	5,57	5,67	5,69	5,73
Valas / Foreign Exchange	1,45	0,67	1,85	3,62	3,76	3,84	4,01	4,07	4,10	4,13	4,18	4,18	4,24	4,30	4,47	4,49
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits																
Rupiah	5,44	4,04	3,92	4,67	4,91	4,74	4,72	5,21	4,86	4,93	4,95	4,95	5,04	5,11	5,15	5,19
Valas / Foreign Exchange	1,40	0,80	2,41	3,57	3,57	3,74	3,98	3,85	3,85	3,90	3,91	3,91	4,03	4,05	3,99	4,04

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

Keterangan / Items	2020	2021	2022	2023								2024				
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Giro / Demand Deposits																
Rupiah	1,72	1,27	1,76	1,93	1,98	2,03	2,12	1,98	1,97	1,91	1,79	1,79	2,01	1,90	1,91	1,97
Valas / Foreign Exchange	0,25	0,05	0,42	0,74	0,99	1,09	1,16	1,17	1,10	1,10	1,31	1,31	1,17	1,27	1,26	1,73
Tabungan / Saving																
Rupiah	1,45	2,13	2,49	2,59	2,62	3,47	3,24	3,52	3,41	3,56	3,80	3,80	3,93	3,98	4,11	4,08
Valas / Foreign Exchange	0,25	0,18	0,84	0,31	0,32	0,30	0,30	2,49	2,52	1,76	1,95	1,95	3,03	3,07	2,77	2,97
Simpanan Berjangka / Time Deposits																
- Simpanan Berjangka 1 bln / 1 Month Time Deposits																
Rupiah	2,98	2,03	3,86	4,22	4,38	4,48	4,42	4,58	4,47	4,49	4,62	4,62	4,79	4,71	4,69	4,55
Valas / Foreign Exchange	0,13	0,24	2,97	3,57	3,65	3,45	3,59	3,92	3,76	3,81	3,51	3,51	4,08	3,83	3,94	3,69
- Simpanan Berjangka 3 bln / 3 Month Time Deposits																
Rupiah	4,04	2,74	3,79	4,43	4,37	4,18	4,31	4,48	4,59	4,72	4,64	4,64	4,74	4,75	4,69	4,69
Valas / Foreign Exchange	0,37	0,17	3,21	3,90	4,00	3,88	4,00	3,91	4,00	4,10	4,10	4,10	4,08	4,23	4,26	4,22
- Simpanan Berjangka 6 bln / 6 Month Time Deposits																
Rupiah	4,50	3,40	4,13	5,09	5,12	4,71	4,74	4,73	4,77	4,84	5,20	5,20	5,50	5,61	5,71	5,82
Valas / Foreign Exchange	0,40	0,38	2,65	4,10	4,13	4,24	3,99	3,99	3,90	3,87	3,84	3,84	4,10	4,18	4,28	4,22
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits																
Rupiah	4,71	3,51	4,06	5,33	5,35	5,40	5,43	5,07	5,07	5,09	5,12	5,12	5,07	5,09	5,09	5,11
Valas / Foreign Exchange	0,84	0,46	2,69	4,33	4,34	4,39	4,39	3,44	3,37	3,32	3,30	3,30	3,20	3,17	3,11	3,04

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

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

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 / <i>Type of Use</i>	2020	2021	2022	2023								2024				
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
1. Jenis Penggunaan / <i>Type of Use</i>																
- Modal Kerja / <i>Working Capital</i>																
Rupiah	9,21	8,63	8,60	9,02	9,05	8,91	8,86	8,87	8,84	8,83	8,85	8,86	8,82	8,81	8,78	8,87
Valas / <i>Foreign Exchange</i>	3,45	3,03	5,51	6,16	6,22	6,23	6,28	6,29	6,27	6,25	6,28	6,31	6,33	6,33	6,31	6,18
- Investasi / <i>Investments</i>																
Rupiah	8,88	8,35	8,51	8,82	8,82	8,82	8,81	8,84	8,86	8,85	8,85	8,85	8,86	8,82	8,81	8,75
Valas / <i>Foreign Exchange</i>	3,74	3,69	6,16	6,89	6,89	6,91	6,92	6,89	6,88	6,88	6,89	6,88	6,89	6,88	6,86	6,69
- Konsumsi / <i>Consumption</i>																
Rupiah	10,97	10,53	10,36	10,23	10,21	10,17	10,13	10,21	10,19	10,13	10,12	10,12	10,12	10,11	10,10	10,13
Valas / <i>Foreign Exchange</i>	4,06	3,71	6,21	6,47	6,46	6,44	5,80	7,03	6,91	6,96	6,98	6,96	6,24	6,25	6,27	6,34
2. Orientasi Penggunaan / <i>User Orientation</i>																
- Ekspor / <i>Export</i>																
Rupiah	8,34	9,07	9,08	9,05	8,90	8,69	8,60	8,37	8,47	8,63	8,40	8,40	8,43	8,38	8,39	8,31
Valas / <i>Foreign Exchange</i>	2,70	2,85	5,77	6,64	6,65	6,68	6,69	6,69	6,67	6,62	6,58	6,63	6,70	6,65	6,64	6,46
- Impor / <i>Import</i>																
Rupiah	9,03	8,62	8,43	8,20	8,27	8,28	8,27	8,25	8,24	8,16	8,28	8,35	8,27	8,27	8,27	8,21
Valas / <i>Foreign Exchange</i>	3,87	3,32	5,55	6,51	6,52	6,53	6,41	6,45	6,33	6,15	6,29	6,35	6,38	6,43	6,35	6,29
- Lainnya / <i>Other</i>																
Rupiah	9,73	9,19	9,15	9,38	9,39	9,31	9,27	9,32	9,30	9,27	9,28	9,28	9,27	9,25	9,23	9,27
Valas / <i>Foreign Exchange</i>	3,67	3,37	5,81	6,50	6,53	6,55	6,58	6,57	6,57	6,56	6,58	6,58	6,60	6,59	6,57	6,42

Tabel 1.42.a. Perkembangan Jumlah Bank Umum dan Kantor Bank Umum (Growth of Total Commercial Banks and Bank Offices)															
Kelompok Bank / Group of Bank	2020	2021	2022	2023								2024			
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
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	13.023	12.505	12.454	12.421	12.392	12.394	12.392	12.391	12.377	12.375	12.364	12.373	12.221
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	4.038	4.029	4.031	4.020	4.035	4.043	4.043	4.044	4.044	4.043	4.046	4.053	3.993
Bank Swasta Nasional / Domestic Private Banks															
Jumlah Bank / Total Banks	70	68	68	67	67	67	67	68	68	68	68	68	68	68	67
Jumlah Kantor / Total Bank Offices	8.969	9.030	8.293	7.902	7.816	7.820	7.830	7.830	7.814	7.789	7.769	7.713	7.741	7.823	7.699
Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks															
Jumlah Bank / Total Banks	8	8	7	7	7	7	7	7	7	7	7	7	7	7	7
Jumlah Kantor / Total Bank Offices	36	27	23	23	23	19	19	19	19	19	19	19	19	19	19
Total															
Jumlah Bank / Total Banks	109	107	106	105	105	105	105	106	106	106	106	106	106	106	105
Jumlah Kantor / Total Bank Offices	30.733	32.366	25.377	24.459	24.324	24.280	24.276	24.286	24.268	24.243	24.209	24.150	24.170	24.268	23.935

Tabel 1.43.a. Perkembangan Jumlah Kantor Cabang Bank Berdasarkan Lokasi Bank (Growth of Total Branch Offices Based on Location)																
Lokasi / Location	2020	2021	2022	2023								2024				
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
1. Jawa Barat	402	398	375	373	373	372	371	372	372	372	373	373	373	374	374	372
2. Banten	102	104	96	94	94	94	94	96	96	96	96	96	96	96	96	96
3. DKI Jakarta	467	456	451	444	444	445	446	444	444	444	444	445	446	446	446	446
4. D.I. Yogyakarta	61	61	59	59	59	59	59	59	59	59	59	59	59	59	59	58
5. Jawa Tengah	332	332	326	320	320	318	318	318	318	318	318	318	318	317	317	315
6. Jawa Timur	409	408	397	386	385	386	383	383	383	383	380	380	380	379	379	377
7. Bengkulu	34	35	32	32	32	32	32	32	32	32	32	32	32	32	32	32
8. Jambi	61	65	61	60	60	59	58	58	58	58	58	58	58	58	58	57
9. Aceh	87	62	52	52	52	52	52	52	52	52	52	52	52	52	52	52
10. Sumatera Utara	208	204	196	194	194	194	193	193	193	193	193	193	193	192	192	191
11. Sumatera Barat	87	88	84	84	84	84	84	84	84	84	84	84	84	83	83	83
12. Riau	90	91	84	84	85	86	86	87	87	87	87	87	87	87	87	85
13. Sumatera Selatan	106	108	98	97	98	98	98	98	98	98	98	98	98	98	98	97
14. Bangka Belitung	30	31	31	30	30	30	30	30	30	30	30	30	30	30	30	30
15. Kepulauan Riau	61	61	58	61	61	61	61	59	59	59	59	59	59	59	59	58
16. Lampung	65	66	65	66	66	66	65	65	65	65	65	65	65	65	65	64
17. Kalimantan Selatan	73	73	71	71	71	71	71	71	71	71	71	71	71	71	71	70
18. Kalimantan Barat	81	81	76	77	77	77	77	77	77	77	77	77	77	77	77	76
19. Kalimantan Timur	117	118	113	112	112	112	112	112	112	112	112	112	112	111	111	109
20. Kalimantan Tengah	46	47	44	44	44	44	44	44	44	44	44	44	44	44	44	44
21. Sulawesi Tengah	46	46	45	48	48	48	48	48	48	48	48	48	48	48	48	48
22. Sulawesi Selatan	136	137	135	133	133	133	133	133	133	133	133	133	133	133	133	132
23. Sulawesi Utara	64	62	61	62	61	61	61	61	61	61	61	61	61	61	61	61
24. Gorontalo	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19
25. Sulawesi Barat	16	16	17	17	17	17	17	17	17	17	17	17	17	17	17	17
26. Sulawesi Tenggara	45	45	41	42	44	44	44	44	44	44	44	44	44	44	44	44
27. Nusa Tenggara Barat	55	55	49	48	48	48	48	48	48	48	48	48	48	48	48	47
28. Bali	92	90	88	86	86	85	85	88	88	88	88	88	88	88	88	87
29. Nusa Tenggara Timur	60	59	58	60	60	60	60	60	60	60	60	60	60	60	60	60
30. Maluku	36	35	35	36	36	36	36	36	36	36	36	36	36	36	36	36
31. Papua	61	64	64	64	64	65	65	65	65	65	65	65	65	65	65	65
32. Maluku Utara	23	23	22	22	22	22	22	22	22	22	22	22	22	22	22	22
33. Irian Jaya Barat	27	28	29	29	29	29	29	29	29	29	29	29	29	29	29	29
34. Lainnya / Others	17	18	18	19	19	19	19	19	19	19	19	19	19	19	19	19
Total	3.616	3.586	3.450	3.425	3.427	3.426	3.420	3.423	3.423	3.423	3.421	3.422	3.423	3.419	3.419	3.398

Data Bank Perekonomian Rakyat (BPR)

Sumber Data:

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

Keterangan symbol/tanda pada tabel:

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

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

Indikator / Indicator	2020	2021	2022	2023					2024							
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Penyaluran Dana / Fund Disbursements																
a. Kredit / Credits	110.770	116.580	129.295	137.970	138.694	140.185	140.791	141.175	142.192	144.210	143.820	143.920	144.597	145.512	146.220	146.822
b. Antar Bank Aktiva / Inter-Bank Assets	37.938	45.251	46.336	45.082	45.670	46.106	47.421	46.488	44.794	42.567	43.768	43.810	44.424	44.829	45.328	45.696
Sumber Dana / Source of Funds																
a. DPK / Third Party Funds	106.151	117.006	126.944	134.671	135.632	137.011	137.909	138.271	137.960	137.662	138.506	138.735	139.341	140.738	141.590	142.108
Deposito / Time Deposits	73.389	81.139	86.775	94.183	94.555	95.183	95.293	96.186	96.184	96.971	97.307	97.270	97.792	98.372	98.625	98.723
Tabungan / Savings Deposits	32.763	35.867	40.169	40.488	41.077	41.828	42.617	42.085	41.777	40.690	41.199	41.465	41.549	42.366	42.965	43.386
b. Antar Bank Pasiva / Inter-Bank Liabilities	6.656	8.903	10.583	10.096	10.111	10.039	10.055	10.054	9.793	9.442	9.350	9.350	9.382	9.538	9.577	9.554
c. Pinjaman yang Diterima / Loans received	13.707	12.782	13.005	13.117	13.052	13.311	14.628	14.117	13.936	14.683	14.997	14.668	15.391	15.064	15.066	15.332
d. Kewajiban Segera / Immediate Liabilities	1.008	956	1.075	1.112	1.084	1.069	972	913	995	1.147	1.031	1.137	1.117	1.006	1.000	947
Beberapa Komponen Modal / Several Components of Capital																
a. Modal Disetor / Paid In Capital	15.008	16.144	17.440	18.624	18.736	18.807	18.914	18.937	18.948	19.019	19.118	19.151	19.241	19.322	19.484	19.573
b. Cadangan / Reserves	3.629	3.916	4.191	4.482	4.479	4.466	4.457	4.473	4.483	4.534	4.560	4.623	4.682	4.686	4.676	4.666
c. L/R Tahun Berjalan / Current Earnings	2.901	3.005	3.169	1.906	1.953	1.922	1.944	(55)	161	430	479	814	1.065	1.303	1.597	1.859
d. L/R Tahun Lalu / Retained Earnings (Profit/Loss)	3.495	3.516	3.562	3.369	3.347	3.323	3.261	5.126	4.797	4.267	4.165	3.851	3.409	3.181	3.147	3.103

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

Indikator / Indicator	2020	2021	2022	2023					2024							
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
LDR (%)	75,44	73,67	75,83	76,88	76,84	76,94	76,56	75,31	76,26	77,37	76,87	77,09	77,02	77,14	77,15	77,24
- Total Kredit / Total Credit	110.770	116.580	129.294	137.967	138.686	140.180	140.788	141.175	142.192	144.210	143.823	143.926	144.603	145.519	146.232	146.839
- Penghimpunan Dana / Funds collected	123.745	135.256	146.110	153.816	154.938	156.831	158.749	187.451	186.468	186.389	187.099	186.691	187.742	188.633	189.531	190.104
- Modal Inti / Core Capital	23.079	22.983	24.388	25.639	25.550	25.356	25.142	28.606	28.320	27.823	27.659	27.570	27.236	26.995	27.062	27.003
NPL (%)	7,22	6,72	7,89	10,05	10,35	10,52	9,87	10,25	10,55	10,70	11,20	11,37	11,39	11,58	11,67	11,73
- Kredit Non Lancar / Non Current Credits	7.995	7.836	10.202	13.867	14.354	14.747	13.890	14.466	14.994	15.424	16.107	16.369	16.464	16.850	17.065	17.216
- Total Kredit / Total Credit	110.770	116.580	129.295	137.970	138.694	140.185	140.791	141.175	142.192	144.210	143.820	143.920	144.597	145.512	146.220	146.822
ROA (%)	1,87	1,78	1,74	1,34	1,22	1,09	1,00	(0,34)	0,50	0,89	0,74	1,00	1,09	1,13	1,20	1,24
- L/R Tahun Berjalan / Current Earnings (Profit/Loss)	2.901	3.005	3.169	1.906	1.953	1.922	1.944	(665)	965	1.718	1.438	1.953	2.131	2.234	2.395	2.479
- Total Aktiva / Total Aktiva	155.075	168.443	182.302	190.324	191.363	193.019	194.984	194.684	193.932	193.992	194.870	195.006	196.338	197.687	199.106	200.162
ROE (%)	16,40	15,77	15,39	11,57	10,62	9,47	8,74	(2,98)	4,33	7,66	6,37	8,63	9,36	9,78	10,41	10,74
- L/R Tahun Berjalan / Current Earnings (Profit/Loss)	2.901	3.005	3.169	1.906	1.953	1.922	1.944	(665)	965	1.718	1.438	1.953	2.131	2.234	2.395	2.479
- Modal Disetor / Paid In Capital	15.008	16.144	17.440	18.624	18.736	18.807	18.914	18.937	18.948	19.019	19.118	19.151	19.241	19.322	19.484	19.573
- Cadangan Umum / General Reserve	2.686	2.914	3.151	3.339	3.338	3.334	3.335	3.350	3.372	3.409	3.442	3.479	3.520	3.520	3.520	3.515

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

Lokasi / Location	2020	2021	2022	2023					2024							
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
1. Jawa Barat	20.370	21.788	23.098	22.922	22.981	23.216	23.447	23.642	23.658	23.774	23.929	23.797	23.760	23.905	24.175	24.306
2. Banten	5.152	6.121	6.940	7.345	7.381	7.498	7.711	7.732	7.649	7.701	7.771	7.750	7.825	7.944	7.961	7.977
3. DKI Jakarta	3.459	3.993	5.011	5.385	5.436	5.489	5.557	5.514	5.512	5.649	5.642	5.629	5.738	5.702	5.778	5.753
4. D.I Yogyakarta	7.607	8.244	8.675	8.486	8.547	8.617	8.787	8.692	8.685	8.691	8.702	8.758	8.787	8.870	8.874	8.846
5. Jawa Tengah	37.675	41.006	45.856	46.996	47.049	47.339	47.224	46.948	46.640	46.126	46.321	46.238	46.304	46.753	47.212	47.515
6. Jawa Timur	16.242	17.629	19.021	22.227	22.325	22.436	22.629	22.477	22.540	22.361	22.394	22.471	22.729	22.838	23.061	23.221
7. Bengkulu	106	118	135	165	172	174	177	182	186	194	184	185	188	188	195	194
8. Jambi	1.091	1.197	1.261	1.370	1.381	1.393	1.386	1.408	1.408	1.383	1.376	1.381	1.396	1.387	1.404	1.405
9. Aceh	242	91	93	45	46	47	49	48	47	44	42	43	43	46	45	44
10. Sumatera Utara	1.901	2.076	2.225	2.377	2.405	2.428	2.430	2.463	2.471	2.475	2.492	2.499	2.504	2.553	2.564	2.592
11. Sumatera Barat	1.902	1.985	2.041	1.959	1.964	1.991	2.030	2.014	1.988	1.931	1.949	1.968	1.982	1.998	2.004	2.029
12. Riau	1.473	1.828	1.963	2.087	2.088	2.133	2.136	2.115	2.090	2.093	2.119	2.109	2.128	2.182	2.166	2.150
13. Kepulauan Riau	7.453	7.667	8.519	9.655	9.703	9.896	9.912	10.117	10.161	10.367	10.477	10.549	10.827	10.988	11.145	11.220
14. Sumatera Selatan	1.826	1.899	1.964	2.032	2.041	2.071	2.126	2.126	2.156	2.212	2.231	2.239	2.231	2.239	2.250	2.263
15. Bangka Belitung	190	208	195	204	205	206	214	210	211	211	205	207	207	209	211	213
16. Lampung	12.851	13.901	14.322	14.417	14.440	14.352	14.933	14.748	14.612	14.574	14.858	14.732	14.978	14.878	14.995	15.296
17. Kalimantan Selatan	761	809	908	1.264	1.378	1.404	1.487	1.586	1.540	1.524	1.513	1.485	1.475	1.468	1.516	1.520
18. Kalimantan Barat	1.470	1.716	1.894	2.024	2.010	1.998	2.026	1.966	1.963	1.952	1.940	1.939	1.920	1.910	1.921	1.928
19. Kalimantan Timur	400	473	542	623	666	674	705	691	684	667	662	675	677	670	674	677
20. Kalimantan Tengah	694	1.187	1.930	1.777	1.763	2.303	2.305	2.309	2.317	2.312	2.304	2.326	2.303	2.305	2.300	2.297
21. Kalimantan Utara	86	89	115	173	175	154	144	140	141	193	200	188	171	181	216	209
22. Sulawesi Tengah	2.677	2.732	2.602	295	304	309	327	319	315	308	309	316	324	333	339	347
23. Sulawesi Selatan	2.843	2.898	3.007	3.185	3.186	3.220	3.151	3.269	3.265	3.340	3.375	3.364	3.361	3.370	3.323	3.334
24. Sulawesi Utara	1.798	2.091	2.166	2.147	2.146	2.133	2.184	2.196	2.177	2.179	2.153	2.178	2.179	2.226	2.216	2.207
25. Sulawesi Tenggara	334	376	438	435	441	455	498	467	457	457	463	485	482	515	498	494
26. Sulawesi Barat	9	121	143	154	133	157	149	164	151	154	138	157	155	168	163	161
27. Gorontalo	54	32	41	50	49	54	59	59	58	57	57	59	59	60	61	59
28. Nusa Tenggara Barat	1.617	1.707	1.843	1.929	1.970	2.003	2.056	2.044	2.020	1.994	2.008	2.035	2.022	2.066	2.087	2.113
29. Bali	17.074	18.528	19.245	20.178	20.450	20.540	20.650	20.653	20.543	20.708	20.758	20.856	20.949	21.073	21.102	21.072
30. Nusa Tenggara Timur	867	906	898	818	824	825	832	835	829	820	831	824	825	834	840	848
31. Maluku	2.177	2.348	2.416	6.656	6.748	6.855	6.986	6.896	6.805	6.872	6.813	6.912	7.138	7.177	7.146	7.205
32. Papua	1.429	1.678	1.773	306	310	312	339	321	319	337	324	324	327	305	311	308
33. Maluku Utara	252	282	307	153	155	154	155	151	150	147	147	145	162	165	172	175
34. Papua Barat	993	718	712	482	490	183	184	180	185	184	183	179	181	180	181	182
35. Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	155.075	168.443	182.302	190.324	191.363	193.019	194.984	194.684	193.932	193.992	194.870	195.006	196.338	197.687	199.106	200.162

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

Total Aset / Total Asset	2020	2021	2022	2023					2024								
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Total Aset BPR / Total Asset Rural bank	8	5	2	3	4	3	2	1	1	1	1	1	1	1	1	1	
< 1 Miliar / < 1 Billion																	
Total Aset BPR / Total Asset Rural bank	49	37	30	26	25	24	22	22	22	21	19	19	19	18	18	18	
1 s.d 5 Miliar / 1 up to 5 Billion																	
Total Aset BPR / Total Asset Rural bank	123	102	85	67	68	70	69	70	69	69	69	69	69	69	69	69	
5 s.d 10 Miliar / 5 up to 10 Billion																	
Total Aset BPR / Total Asset Rural bank	1.326	1.324	1.324	1.315	1.313	1.308	1.309	1.307	1.301	1.301	1.300	1.299	1.295	1.293	1.290	1.289	
> 10 Miliar / > 10 Billion																	
Total	1.506	1.468	1.441	1.411	1.410	1.405	1.402	1.400	1.393	1.392	1.389	1.388	1.384	1.381	1.378	1.377	

Tabel 2.5 Non Performing Loan Bank Perekonomian Rakyat (NPL of Rural Bank) Miliar Rp (Billion Rp)																
Kolektibilitas / Collectibility	2020	2021	2022	2023					2024							
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Kredit / Credit	110.770	116.580	129.295	137.970	138.694	140.185	140.791	141.175	142.192	144.210	143.820	143.920	144.597	145.512	146.220	146.822
a. Lancar / Current	102.775	99.464	108.489	111.247	111.180	112.489	113.709	113.357	113.228	113.789	112.254	111.965	112.574	113.452	114.181	114.909
b. Dalam Perhatian Khusus / Special Mention	0	9.280	10.604	12.856	13.159	12.949	13.192	13.352	13.969	14.996	15.459	15.586	15.559	15.210	14.974	14.697
c. Kurang Lancar / Sub-Standard	923	982	1.348	2.636	2.552	2.463	2.031	2.474	2.763	2.789	2.993	3.030	3.037	3.064	3.050	3.069
d. Diragukan / Doubtful	1.292	1.058	1.454	2.149	2.309	2.361	2.350	2.393	2.383	2.359	2.465	2.655	2.514	2.680	2.740	2.767
e. Macet / Lost	5.780	5.795	7.399	9.082	9.493	9.923	9.510	9.599	9.849	10.276	10.648	10.685	10.913	11.107	11.275	11.380
Non Performing Loan (Nominal) / Non Performing Loan (Nominal)	7.995	7.836	10.202	13.867	14.354	14.747	13.890	14.466	14.994	15.424	16.107	16.369	16.464	16.850	17.065	17.216
Rasio Non Performing Loan (%) / Non Performing Loan Ratio (%)	7,22	6,72	7,89	10,05	10,35	10,52	9,87	10,25	10,55	10,70	11,20	11,37	11,39	11,58	11,67	11,73

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

Lokasi / Location	2020	2021	2022	2023					2024								
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
1. Jawa Barat	1.316	1.363	1.702	1.931	1.978	2.005	1.953	1.877	1.938	1.988	2.113	2.202	2.232	2.282	2.286	2.285	
2. Banten	266	222	255	449	461	472	459	498	537	543	606	635	649	630	659	635	
3. DKI Jakarta	116	153	177	375	372	374	341	349	405	414	497	501	574	580	592	640	
4. D.I Yogyakarta	292	307	441	642	704	798	723	792	817	811	838	855	843	851	848	850	
5. Jawa Tengah	2.035	2.213	3.276	4.892	5.215	5.317	4.816	5.078	5.183	5.304	5.448	5.275	5.357	5.468	5.490	5.534	
6. Jawa Timur	936	930	1.137	1.571	1.629	1.602	1.539	1.604	1.632	1.690	1.789	1.801	1.821	1.843	1.858	1.866	
7. Bengkulu	6	9	7	7	7	7	6	7	7	7	8	9	8	8	8	8	
8. Jambi	106	95	106	145	155	153	153	166	172	175	180	189	181	181	180	184	
9. Aceh	22	11	10	3	3	3	3	3	3	3	4	4	4	4	4	4	
10. Sumatera Utara	100	98	99	134	134	133	126	132	138	147	153	162	160	165	167	169	
11. Sumatera Barat	105	87	93	129	132	129	117	135	145	167	193	200	196	201	204	200	
12. Riau	128	110	122	134	134	133	124	135	141	147	150	154	159	163	173	177	
13. Kepulauan Riau	383	285	291	378	380	372	356	392	401	482	517	528	534	559	554	555	
14. Sumatera Selatan	103	81	89	108	107	105	98	102	105	112	116	122	120	123	130	132	
15. Bangka Belitung	9	8	10	14	11	12	11	12	12	13	13	13	8	9	8	8	
16. Lampung	201	211	200	248	248	241	231	234	253	280	293	302	310	343	350	354	
17. Kalimantan Selatan	43	43	38	51	54	54	50	51	54	57	60	59	59	57	57	57	
18. Kalimantan Barat	76	66	84	167	171	166	162	161	169	167	165	170	166	172	171	167	
19. Kalimantan Timur	29	23	28	28	26	26	23	24	24	29	30	31	30	34	36	38	
20. Kalimantan Tengah	39	34	36	47	54	50	50	55	66	67	70	77	75	110	110	108	
21. Kalimantan Utara	2	2	3	6	6	6	6	6	7	8	10	12	12	12	12	11	
22. Sulawesi Tengah	34	26	28	10	10	9	9	9	9	9	9	9	10	10	10	10	
23. Sulawesi Selatan	62	50	81	88	87	85	83	84	84	85	86	86	87	85	85	83	
24. Sulawesi Utara	100	100	110	151	147	138	107	111	123	114	113	112	114	113	114	114	
25. Sulawesi Tenggara	35	25	21	32	29	26	23	25	30	30	33	32	33	32	31	31	
26. Sulawesi Barat	1	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	
27. Gorontalo	1	1	1	1	2	2	2	2	3	2	3	2	1	2	2	1	
28. Nusa Tenggara Barat	159	159	168	215	205	199	194	203	209	219	226	224	227	229	235	241	
29. Bali	863	782	1.388	1.604	1.580	1.604	1.632	1.695	1.801	1.827	1.842	2.048	1.946	2.029	2.123	2.188	
30. Nusa Tenggara Timur	28	30	35	53	56	58	45	64	67	59	65	70	63	67	69	67	
31. Maluku	5	14	27	106	107	112	99	110	109	113	122	126	128	128	139	136	
32. Papua	36	30	27	21	22	21	17	19	20	22	24	26	27	29	29	28	
33. Maluku Utara	4	4	3	4	3	3	3	4	4	4	4	5	4	4	4	5	
34. Papua Barat	355	266	105	121	122	327	324	325	326	326	326	326	326	326	326	326	
35. Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	7.995	7.836	10.202	13.867	14.354	14.747	13.890	14.466	14.994	15.424	16.107	16.369	16.464	16.850	17.065	17.216	

Tabel 2.7 Komposisi DPK Bank Perekonomian Rakyat (Composition of Third Party Funds of Rural Bank) Miliar Rp (Billion Rp)										
Indikator / Indicator	November 2022		Desember 2022		September 2023		Desember 2023		September 2024	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Deposito / Time Deposits	85.735	0,69	86.775	0,68	94.183	0,70	95.293	0,69	98.723	0,69
Tabungan / Saving	39.018	0,31	40.169	0,08	40.488	0,30	42.617	0,31	43.386	0,31
Total DPK / Total Third Party Funds	124.753	1,00	126.944	1,00	134.671	1,00	137.909	1,00	142.108	1,00

Tabel 2.8
Komposisi DPK BPR Berdasarkan Lokasi Penghimpunan - September 2024
(Composition of Third Party Funds of Rural Banks Based on Location - September 2024)
Nilai DPK dalam Miliar Rupiah (Billion Rp) dan Pangsa Terhadap DPK dalam Persentase (%)

Lokasi / Location	Tabungan (Saving Deposits)	Deposito (Time Deposits)	Total DPK (Total of Third Party Funds)	Pangsa Thd Total DPK (%) (Portion to Total Third Party Funds (%))
1. Jawa Barat	4.893	11.758	16.651	11,72
2. Banten	736	4.090	4.825	3,40
3. DKI Jakarta	329	4.131	4.460	3,14
4. D.I Yogyakarta	2.284	4.717	7.000	4,93
5. Jawa Tengah	17.015	19.884	36.899	25,97
6. Jawa Timur	4.661	11.389	16.050	11,29
7. Bengkulu	43	74	117	0,08
8. Jambi	162	874	1.036	0,73
9. Aceh	18	10	29	0,02
10. Sumatera Utara	918	1.061	1.979	1,39
11. Sumatera Barat	877	686	1.563	1,10
12. Riau	577	787	1.364	0,96
13. Kepulauan Riau	1.135	7.915	9.050	6,37
14. Sumatera Selatan	299	1.163	1.462	1,03
15. Bangka Belitung	34	116	151	0,11
16. Lampung	1.201	6.307	7.507	5,28
17. Kalimantan Selatan	226	823	1.049	0,74
18. Kalimantan Barat	413	1.108	1.522	1,07
19. Kalimantan Timur	128	201	329	0,23
20. Kalimantan Tengah	335	1.008	1.343	0,94
21. Kalimantan Utara	113	44	157	0,11
22. Sulawesi Tengah	117	937	1.054	0,74
23. Sulawesi Selatan	349	2.091	2.440	1,72
24. Sulawesi Utara	324	1.386	1.711	1,20
25. Sulawesi Tenggara	108	112	220	0,15
26. Sulawesi Barat	90	25	115	0,08
27. Gorontalo	8	21	30	0,02
28. Nusa Tenggara Barat	811	671	1.481	1,04
29. Bali	4.356	12.436	16.792	11,82
30. Nusa Tenggara Timur	244	416	659	0,46
31. Maluku	186	1.486	1.672	1,18
32. Papua	206	642	848	0,60
33. Maluku Utara	33	82	115	0,08
34. Papua Barat	158	270	428	0,30
35. Lainnya / Others	-	-	-	0,00
Total	43.386	98.723	142.108	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				2024								
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
1. Jawa Barat	13.847	15.114	15.770	15.642	15.715	15.917	16.106	16.165	16.254	16.163	16.383	16.229	16.130	16.345	16.528	16.651
2. Banten	3.161	3.517	3.990	4.449	4.398	4.432	4.504	4.536	4.496	4.513	4.578	4.636	4.665	4.731	4.735	4.825
3. DKI Jakarta	2.495	3.143	3.880	4.205	4.286	4.334	4.405	4.348	4.361	4.403	4.422	4.410	4.431	4.426	4.495	4.460
4. D.I Yogyakarta	5.732	6.307	6.747	6.730	6.768	6.797	6.933	6.845	6.852	6.851	6.885	6.953	6.974	7.057	7.038	7.000
5. Jawa Tengah	28.422	31.334	34.979	35.974	36.208	36.492	36.498	36.288	36.067	35.564	35.929	35.878	35.942	36.360	36.676	36.899
6. Jawa Timur	10.787	11.852	12.530	15.148	15.219	15.336	15.430	15.388	15.444	15.289	15.471	15.562	15.713	15.844	15.965	16.050
7. Bengkulu	58	71	86	104	105	107	110	113	113	116	110	112	114	118	119	117
8. Jambi	788	875	894	983	994	999	990	1.015	1.017	1.014	1.019	1.023	1.038	1.027	1.039	1.036
9. Aceh	138	64	62	30	30	29	30	29	28	29	28	28	28	29	29	29
10. Sumatera Utara	1.476	1.623	1.707	1.824	1.845	1.862	1.868	1.883	1.893	1.902	1.929	1.933	1.932	1.974	1.968	1.979
11. Sumatera Barat	1.475	1.545	1.594	1.494	1.499	1.519	1.559	1.545	1.505	1.460	1.506	1.523	1.531	1.543	1.544	1.563
12. Riau	1.045	1.303	1.323	1.361	1.332	1.358	1.357	1.327	1.305	1.308	1.342	1.338	1.357	1.408	1.379	1.364
13. Kepulauan Riau	6.006	6.192	6.817	7.790	7.823	7.957	7.938	8.209	8.297	8.486	8.557	8.626	8.709	8.886	9.004	9.050
14. Sumatera Selatan	1.143	1.204	1.259	1.306	1.308	1.311	1.357	1.349	1.380	1.423	1.457	1.474	1.471	1.471	1.462	1.462
15. Bangka Belitung	146	159	143	148	149	148	149	145	144	145	144	148	150	152	154	151
16. Lampung	6.539	7.072	7.293	7.620	7.634	7.583	7.570	7.719	7.660	7.536	7.449	7.443	7.485	7.475	7.501	7.507
17. Kalimantan Selatan	461	488	556	845	960	970	1.051	1.142	1.095	1.078	1.070	1.048	1.034	1.012	1.049	1.049
18. Kalimantan Barat	1.151	1.330	1.420	1.546	1.526	1.513	1.587	1.552	1.546	1.543	1.524	1.523	1.528	1.510	1.518	1.522
19. Kalimantan Timur	209	253	279	302	309	313	345	321	321	316	317	322	324	318	323	329
20. Kalimantan Tengah	448	702	1.156	794	771	1.318	1.337	1.337	1.338	1.350	1.327	1.345	1.342	1.343	1.345	1.343
21. Kalimantan Utara	31	38	54	114	114	95	86	84	83	137	145	134	116	128	163	157
22. Sulawesi Tengah	985	1.058	1.177	1.144	1.137	1.118	1.108	1.097	1.091	1.071	1.070	1.046	1.052	1.065	1.049	1.054
23. Sulawesi Selatan	1.879	2.008	2.083	2.324	2.317	2.317	2.250	2.367	2.377	2.465	2.501	2.496	2.485	2.479	2.430	2.440
24. Sulawesi Utara	1.395	1.635	1.669	1.706	1.702	1.681	1.699	1.728	1.714	1.733	1.714	1.730	1.730	1.744	1.722	1.711
25. Sulawesi Tenggara	151	166	208	200	191	207	246	210	198	195	196	217	219	241	223	220
26. Sulawesi Barat	20	79	98	106	85	108	101	115	101	105	88	106	104	121	117	115
27. Gorontalo	37	18	26	24	23	27	30	29	27	27	28	30	29	32	32	30
28. Nusa Tenggara Barat	1.114	1.190	1.300	1.356	1.394	1.421	1.461	1.443	1.419	1.399	1.413	1.434	1.414	1.443	1.459	1.481
29. Bali	11.920	13.460	14.478	15.876	16.179	16.273	16.235	16.378	16.308	16.466	16.340	16.425	16.547	16.748	16.782	16.792
30. Nusa Tenggara Timur	640	666	650	645	653	650	651	649	643	636	648	640	643	647	652	659
31. Maluku	936	1.084	1.179	1.486	1.555	1.422	1.498	1.489	1.454	1.484	1.479	1.500	1.676	1.666	1.690	1.672
32. Papua	844	814	893	861	851	861	882	901	887	913	895	884	885	859	861	848
33. Maluku Utara	103	108	117	108	112	110	113	106	112	115	115	116	118	111	114	115
34. Papua Barat	567	534	526	426	438	427	426	421	427	427	426	423	426	425	426	428
35. Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	106.151	117.006	126.944	134.671	135.632	137.011	137.909	138.271	137.960	137.662	138.506	138.735	139.341	140.738	141.590	142.108

Tabel 2.10 Suku Bunga Rata-rata DPK Bank Perekonomian Rakyat (Average of Third Party Interest Rates of Rural Banks) Persentase (%)																
Indikator / Indicator	2020	2021	2022	2023							2024					
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Tabungan / Saving	3,08	2,57	2,31	2,28	2,28	2,27	2,26	2,26	2,25	2,24	2,23	2,22	2,20	2,19	2,18	2,18
Deposito / Time Deposits	7,16	5,88	5,57	5,89	5,90	5,92	5,93	5,94	5,95	5,96	5,97	5,97	5,98	5,99	6,00	6,01

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

Sektor Ekonomi / <i>Economic Sector</i>	2020	2021	2022	2023				2024								
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
1 Pertanian, Perburuhan, dan Kehutanan / <i>Agriculture, hunting, and forestry</i>	27,60	26,94	25,98	25,88	26,04	25,21	25,17	25,15	25,21	25,20	24,79	25,08	24,83	25,01	25,07	25,11
2 Perikanan / <i>Fisheryies</i>	23,93	23,57	23,15	22,34	22,28	22,39	21,85	22,09	22,20	22,25	22,22	22,45	22,47	22,55	22,98	22,88
3 Pertambangan dan Penggalian / <i>Mining and quarrying</i>	22,79	20,71	20,13	19,82	19,26	19,17	18,87	18,89	18,91	18,91	19,34	19,71	20,04	19,36	19,62	19,80
4 Industri Pengolahan / <i>Processing industry</i>	21,40	21,10	20,23	19,31	19,34	19,23	19,30	19,31	19,38	19,34	19,50	19,14	19,12	18,97	19,11	19,06
5 Listrik, Gas dan Air / <i>Electricity, gas and water</i>	21,31	21,35	21,47	20,96	19,89	19,50	19,84	22,13	22,22	22,32	22,39	23,45	22,14	21,94	22,20	22,25
6 Konstruksi / <i>Construction</i>	22,43	22,62	21,84	21,25	20,99	20,88	20,43	20,39	20,20	20,26	20,42	20,38	20,34	20,12	20,26	20,22
7 Perdagangan Besar dan Eceran / <i>Big and retail trade</i>	24,41	23,83	23,35	22,61	22,46	22,38	22,17	22,06	21,98	22,02	22,11	21,98	21,97	21,64	21,74	21,83
8 Penyediaan Akomodasi dan Penyediaan Makan Minum / <i>Provision of accommodation and food supply drinking</i>	20,70	20,06	18,69	17,83	17,81	17,93	17,76	17,78	17,67	17,99	18,84	18,82	18,87	17,86	18,75	18,80
9 Transportasi, Pergudangan dan Komunikasi / <i>Transportation, warehousing and communications</i>	21,85	21,75	21,09	20,12	20,03	19,87	19,91	19,72	19,78	19,76	19,99	19,88	19,76	19,58	19,61	19,75
10 Perantara Keuangan / <i>Transitional finance</i>	16,99	15,09	13,04	13,25	13,25	13,37	13,34	13,46	13,30	13,23	13,86	13,82	13,78	13,46	13,74	13,73
11 Real Estate / <i>Real estate, rental business, and services company</i>	17,30	17,08	16,53	15,46	15,51	15,62	15,67	15,62	15,81	16,17	17,50	17,13	17,22	15,71	17,32	17,26
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / <i>Government administration, the defense and compulsory social security</i>	23,00	22,09	20,32	19,37	19,30	19,32	19,36	19,78	19,75	19,83	19,98	19,79	19,80	20,16	20,44	20,24
13 Jasa Pendidikan / <i>Education services</i>	21,51	21,06	21,38	20,42	20,45	20,06	19,98	19,81	19,60	19,59	19,64	19,75	19,56	19,31	19,38	19,41
14 Jasa Kesehatan dan Kegiatan Sosial / <i>Health and social services</i>	22,07	21,24	20,75	20,21	19,68	19,43	19,16	19,37	19,31	18,69	19,91	19,93	19,83	19,07	19,84	20,01
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	23,14	22,31	22,21	21,37	21,37	21,36	21,29	21,40	21,53	21,56	22,04	21,96	21,91	21,34	21,95	21,86
16 Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual services serving the household</i>	25,21	25,49	25,03	23,75	23,62	23,41	22,78	22,82	22,82	22,52	22,52	22,47	22,45	22,60	22,93	22,45
17 Kegiatan Usaha yang Belum Jelas Batasannya / <i>International Agency and Other Extra Agency International</i>	25,34	24,59	31,11	23,68	25,22	25,53	25,27	25,94	25,87	25,79	27,32	27,51	26,97	22,91	22,85	22,85
18 Bukan Lapangan Usaha - Rumah Tangga / <i>Business Activities which are not clearly defined</i>	18,52	17,96	18,06	17,50	17,50	17,47	17,32	17,46	17,45	17,42	17,59	17,52	17,51	17,29	17,52	17,50
19 Bukan Lapangan Usaha - Lainnya / <i>Not the business field - other</i>	22,02	22,15	21,55	20,35	20,29	20,23	20,18	20,19	20,14	19,99	19,97	19,87	19,81	19,72	19,69	19,66

Tabel 2.12 Suku Bunga Rata-rata Kredit BPR Berdasarkan Jenis Penggunaan (Average of Credit Interest Rates of Rural Banks Based on Type of Use) Persen (Percent)																
Jenis Penggunaan / Type of Use	2020	2021	2022	2023				2024								
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Modal Kerja / Working Capital	23,79	23,22	22,37	21,54	21,46	21,36	21,21	21,18	21,16	21,22	21,41	21,35	21,31	20,92	21,23	21,24
Investasi / Investment	21,57	21,29	20,52	19,76	19,68	19,60	19,45	19,35	19,36	19,43	19,75	19,61	19,54	19,09	19,38	19,50
Konsumsi / Consumption	21,13	20,98	20,49	19,48	19,44	19,39	19,30	19,35	19,31	19,20	19,23	19,14	19,10	18,97	19,02	18,99

Tabel 2.13 Perkembangan Jumlah Bank Perekonomian Rakyat (Growth of Total Rural Banks)																
Keterangan / Information	2020	2021	2022	2023				2024								
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Jumlah BPR / Total Rural Banks	1.506	1.468	1.441	1.411	1.410	1.405	1.402	1.400	1.393	1.392	1.389	1.388	1.384	1.381	1.378	1.377
Jumlah Kantor / Total Bank Offices	5.913	5.871	6.044	6.054	6.043	6.049	6.047	6.047	6.050	6.041	6.026	6.007	5.998	6.008	5.993	5.975

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

Lokasi / Location	BPR (Rural Bank)			Total
	KP	KC	KPK	
1. Jawa Barat	223	385	314	922
2. Banten	51	71	42	164
3. DKI Jakarta	29	15	3	47
4. D.I Yogyakarta	47	53	117	217
5. Jawa Tengah	241	617	867	1.725
6. Jawa Timur	243	279	848	1.370
7. Bengkulu	5	7	1	13
8. Jambi	19	8	3	30
9. Aceh	1	-	10	11
10. Sumatera Utara	45	56	41	142
11. Sumatera Barat	66	55	72	193
12. Riau	28	13	20	61
13. Kepulauan Riau	44	31	7	82
14. Sumatera Selatan	22	17	9	48
15. Bangka Belitung	3	4	5	12
16. Lampung	23	37	16	76
17. Kalimantan Selatan	15	23	10	48
18. Kalimantan Barat	19	7	7	33
19. Kalimantan Timur	14	13	30	57
20. Kalimantan Tengah	6	8	7	21
21. Kalimantan Utara	2	1	8	11
22. Sulawesi Tengah	6	18	20	44
23. Sulawesi Selatan	18	16	6	40
24. Sulawesi Utara	15	29	19	63
25. Sulawesi Tenggara	15	7	5	27
26. Sulawesi Barat	2	1	-	3
27. Gorontalo	2	2	1	5
28. Nusa Tenggara Barat	19	58	32	109
29. Bali	129	61	108	298
30. Nusa Tenggara Timur	11	10	10	31
31. Maluku	1	9	11	21
32. Papua	7	18	3	28
33. Maluku Utara	2	7	3	12
34. Papua Barat	4	7	-	11
35. Lainnya / Others	-	-	-	-
Total	1.377	1.943	2.655	5.975

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

Indikator / Indicator	2020	2021	2022	2023				2024								
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Penyaluran Dana IB / Disbursement of Fund IB	14.025	16.033	18.955	20.689	21.160	21.485	21.873	21.635	21.643	21.380	21.397	21.616	21.645	22.043	22.443	22.562
Pembiayaan IB / <i>Financing iB</i>	10.681	11.984	14.448	16.481	16.703	16.844	17.025	17.050	17.423	17.696	17.664	17.877	17.977	18.141	18.379	18.520
Antar Bank Aktiva IB / <i>Interbank Assets iB</i>	3.343	4.050	4.507	4.207	4.457	4.641	4.848	4.586	4.220	3.684	3.733	3.739	3.668	3.902	4.064	4.042
Sumber Dana IB / Source of Funds iB	12.862	14.521	17.344	19.068	19.490	19.779	20.131	19.906	19.936	19.756	19.799	19.973	19.991	20.367	20.700	20.830
Dana Pihak Ketiga / <i>Third Party Funds</i>	9.819	11.592	13.446	14.383	14.736	14.892	15.270	15.094	15.194	15.119	15.200	15.289	15.290	15.654	15.917	16.053
Tabungan iB Wadiah / <i>Wadiah Savings iB</i>	1.993	2.296	2.583	2.513	2.673	2.790	3.032	2.801	2.720	2.640	2.564	2.642	2.662	2.744	2.746	2.760
Tabungan iB Mudharabah / <i>Mudharabah Savings iB</i>	1.379	1.601	1.762	1.810	1.821	1.857	1.959	1.913	1.941	1.890	1.898	1.943	1.914	1.981	2.034	2.090
Deposito iB Mudharabah / <i>Deposit Mudharabah iB</i>	6.447	7.694	9.102	10.061	10.242	10.244	10.279	10.380	10.534	10.590	10.738	10.704	10.713	10.929	11.137	11.204
Antar Bank Passiva / <i>Interbank Liabilities</i>	2.513	2.074	2.843	3.223	3.299	3.393	3.382	3.365	3.328	3.162	3.127	3.172	3.218	3.211	3.254	3.247
Pinjaman yang Diterima / <i>Loan received</i>	187	652	820	1.188	1.171	1.198	1.229	1.180	1.137	1.204	1.206	1.244	1.211	1.218	1.242	1.229
Kewajiban Lainnya / <i>Other Liabilities</i>	342	204	234	274	284	296	249	268	277	270	266	268	271	283	288	301
Beberapa Komponen Modal / Some Components of Capital	1.972	2.270	2.535	2.656	2.717	2.750	2.724	2.757	2.705	2.652	2.644	2.667	2.710	2.726	2.758	2.758
Modal Disetor / <i>Paid-In Capital</i>	1.457	1.758	1.985	2.191	2.228	2.238	2.257	2.252	2.269	2.282	2.304	2.310	2.332	2.352	2.362	2.363
Cadangan / <i>Reserves</i>	249	277	328	364	362	362	362	362	374	391	403	394	391	388	392	391
L/R Tahun berjalan / <i>Current Earnings (Profit/Loss)</i>	224	219	293	280	305	334	360	11	37	34	46	80	108	119	137	136
L/R Tahun Lalu / <i>Last Year Earnings (Profit/Loss)</i>	42	14	(71)	(179)	(179)	(184)	(255)	132	25	(55)	(109)	(117)	(122)	(133)	(133)	(132)

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					2024							
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Aset / Assets	14.950	17.060	20.157	21.960	22.451	22.774	23.177	22.993	22.970	22.745	22.758	22.958	23.018	23.413	23.789	23.909
Pembiayaan IB / Financing IB	10.681	11.984	14.448	16.481	16.703	16.844	17.025	17.050	17.423	17.696	17.664	17.877	17.977	18.141	18.379	18.520
<i>Lancar / Current</i>	9.908	10.139	12.358	13.548	13.687	13.801	14.263	14.161	14.279	14.291	13.934	14.031	14.196	14.228	14.395	14.564
<i>DPK</i>	-	1.012	1.235	1.706	1.734	1.739	1.658	1.698	1.880	2.087	2.300	2.347	2.302	2.317	2.329	2.283
<i>Kurang Lancar / Sub Standard</i>	125	128	129	304	318	347	226	326	354	335	381	407	372	426	442	444
<i>Diragukan / Doubtful</i>	126	102	121	186	220	212	208	212	206	222	236	255	251	304	319	304
<i>Macet / Lost</i>	522	603	604	738	745	745	670	653	705	761	812	837	856	866	894	924
Non Performing Financing (Nominal) / Non Performing Financing (Nominal)	773	833	855	1.227	1.283	1.304	1.104	1.191	1.264	1.317	1.430	1.499	1.479	1.596	1.655	1.673
Non Performing Financing (%) / Non Performing Financing (%)	7,24	6,95	5,91	7,45	7,68	7,74	6,49	6,99	7,26	7,44	8,09	8,38	8,23	8,80	9,00	9,03

Data Perkreditan

Sumber Data:

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

Tambahan Informasi:

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

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

Keterangan symbol/tanda pada tabel:

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

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

Keterangan / Items	2021	2022	2023							2024						
			Sep	Okt	Nov	Des	Jan	Feb	Mar *)	Apr	Mei	Jun	Jul	Agt	Sep	
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin																
1. Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	415.515	458.325	480.548	485.312	493.153	497.658	495.431	496.076	504.081	502.366	509.733	514.165	519.810	517.253	517.924	
NPL/NPF	6.518	6.342	10.615	11.033	11.289	9.271	10.005	10.174	9.736	10.073	10.248	10.120	10.746	10.755	9.845	
2. Perikanan / Fishery	18.688	19.726	20.729	20.769	20.729	20.797	20.549	20.466	20.732	20.729	20.769	20.763	20.676	20.492	20.399	
NPL/NPF	1.053	1.286	1.104	1.137	1.137	1.102	1.169	1.122	1.153	1.237	1.245	1.249	1.226	1.115	1.138	
3. Pertambangan dan Penggalian / Mining and Quarrying	153.803	237.390	270.012	280.362	276.584	290.468	298.436	299.705	307.837	314.098	328.433	326.437	332.172	329.133	341.990	
NPL/NPF	6.799	5.755	5.740	3.681	3.690	3.564	3.770	3.730	3.814	3.784	3.763	5.048	4.253	4.358	4.366	
4. Industri Pengolahan / Processing Industry	951.109	1.067.006	1.080.435	1.102.955	1.105.700	1.117.340	1.104.256	1.101.415	1.128.541	1.164.819	1.153.910	1.165.659	1.174.030	1.151.935	1.158.410	
NPL/NPF	49.248	40.184	38.846	39.264	38.152	36.383	36.456	35.569	36.310	37.024	37.688	38.584	39.141	38.004	37.373	
5. Listrik, gas dan air / Electricity, Gas and Water	159.701	162.327	173.100	168.057	175.612	183.959	187.612	186.266	188.931	194.453	198.090	201.753	211.134	217.783	200.753	
NPL/NPF	1.668	761	700	706	691	664	501	304	293	312	405	416	550	543	535	
6. Konstruksi / Construction	380.381	396.583	399.719	394.763	394.972	395.097	384.170	386.577	390.064	388.261	389.088	393.436	394.213	394.062	402.766	
NPL/NPF	13.755	14.080	14.129	15.205	15.146	14.284	15.053	15.079	14.675	15.275	15.554	14.729	15.259	15.209	14.593	
7. Perdagangan Besar dan Eceran / Wholesale and Retail Trade	974.420	1.043.912	1.105.802	1.110.843	1.125.872	1.139.157	1.115.478	1.135.755	1.166.723	1.167.201	1.174.276	1.190.285	1.177.848	1.177.326	1.201.216	
NPL/NPF	39.728	37.666	40.777	40.506	39.656	37.217	40.234	40.385	39.602	42.017	42.467	40.669	40.932	40.591	40.152	
8. Penyediaan akomodasi dan penyediaan makan minum / Provision of accommodation and the provision of eating and drinking	120.741	123.620	128.201	129.074	129.575	130.793	129.910	130.119	129.883	133.387	133.982	135.773	135.086	135.656	136.210	
NPL/NPF	7.653	6.636	4.511	4.504	4.348	3.880	4.268	4.338	4.291	4.797	4.944	4.527	4.172	4.463	4.521	
9. Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications	306.242	313.052	354.561	359.860	364.071	373.419	375.223	374.421	387.437	395.253	405.983	412.014	412.535	408.343	416.446	
NPL/NPF	6.347	5.116	3.657	3.463	3.688	3.773	4.086	4.091	4.080	4.095	4.129	3.994	3.691	3.630	3.566	
10. Perantara Keuangan / Financial intermediaries	224.714	305.787	345.689	343.946	346.425	369.668	364.088	377.007	410.520	410.417	417.691	429.804	423.201	425.789	428.862	
NPL/NPF	2.925	2.248	1.943	1.924	1.918	1.623	1.744	1.938	1.953	2.097	2.054	1.922	1.957	1.939	1.886	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	265.315	314.584	345.146	347.337	349.332	356.071	359.556	351.535	354.262	355.918	358.436	367.651	371.687	368.892	368.139	
NPL/NPF	7.414	6.284	7.288	8.009	7.640	6.599	9.433	10.041	7.589	8.052	7.890	6.775	6.767	6.966	6.829	
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / Government administration, Defense and Compulsory social security	34.272	43.829	54.198	57.717	57.939	65.292	66.054	64.839	66.283	68.607	69.362	77.369	80.114	78.863	78.258	
NPL/NPF	3	0	1	1	1	1	1	4	4	74	74	74	74	71	71	
13. Jasa Pendidikan / Education Services	13.990	14.893	16.044	16.249	16.576	16.877	16.975	17.115	17.118	17.022	17.197	17.331	17.411	17.533	17.451	
NPL/NPF	211	258	256	227	228	228	243	255	237	237	247	227	217	208	213	
14. Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	28.513	31.522	36.583	36.787	36.413	37.410	37.128	37.487	37.984	38.455	39.084	39.547	39.847	39.758	40.811	
NPL/NPF	171	234	310	326	322	456	331	345	350	353	378	366	391	384	380	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / Community, Sociocultural, Entertainment and Other Individual Services	95.691	114.669	144.986	149.804	156.411	158.563	157.575	159.756	149.489	146.599	151.334	156.934	156.089	159.587	163.871	
NPL/NPF	2.253	2.399	3.150	2.993	3.006	3.137	3.478	3.560	3.353	3.213	3.292	3.065	3.137	3.096	3.106	
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	3.872	3.985	3.996	3.965	3.947	4.002	3.942	3.903	3.892	3.808	3.765	3.779	3.734	3.722	3.765	
NPL/NPF	80	95	111	111	107	109	131,14	132.96	137,60	136,71	135,11	129,22	131,99	129,78	137,15	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency	365	22	20	20	19	18	18	17	17	15	14	13	12	12	261	
NPL/NPF	-	-	-	-	0,15	0,15	0	-	0	0	0	0	0	0	0	
18. Kegiatan yang belum jelas batasannya / Business Activities which are not clearly defined	716	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
NPL/NPF	96	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin																
Rumah Tangga / House Hold																
- Untuk Pemilikan Rumah Tinggal / For Home Ownership	544.004	586.568	642.533	648.486	654.352	659.766	664.035	668.307	637.903	683.263	689.624	697.266	704.365	707.448	709.140	
NPL/NPF	12.164	11.831	16.113	16.180	15.965	15.382	16.355	16.654	14.870	16.816	16.961	16.709	17.215	17.210	17.300	
- Untuk Pemilikan Flat atau Apartemen / For Apartement Ownership	26.100	27.945	29.089	29.290	29.297	29.552	29.518	29.497	29.630	29.714	29.995	30.316	30.611	30.666	30.821	
NPL/NPF	529	542	728	759	750	710	761	770	777	824	832	795	814	790	795	
- Untuk Pemilikan Ruko atau Rukan / For Shop House Ownership	20.771	20.995	21.378	21.841	22.028	22.476	22.762	22.977	70.114	27.985	28.030	28.205	28.292	28.410	28.532	
NPL/NPF	944	1.005	1.029	1.004	984	935	987	1.005	2.737	1.487	1.334	1.286	1.261	1.239	1.244	
- Untuk Pemilikan Kendaraan Bermotor / For Vehicles Ownership	99.101	115.955	126.430	127.114	128.825	131.419	132.259	133.420	134.794	135.875	135.736	133.191	135.550	135.747	137.812	
NPL/NPF	1.973	1.756	2.586	2.552	2.610	2.594	2.653	2.676	2.781	2.917	3.085	3.041	3.133	3.141	3.189	
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / Others	694.729	773.017	795.771	802.733	810.272	820.985	821.923	825.604	834.120	836.914	843.699	852.574	862.416	873.122	883.511	
NPL/NPF	8.961	9.726	10.080	10.350	10.419	10.271	10.953	11.360	11.430	12.019	12.402	12.381	12.844	12.807	12.878	
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others																
NPL/NPF	235.831	247.852	262.324	265.699	267.796	269.458	270.660	272.250	274.281	275.524	277.880	284.140	283.785	286.170	291.900	
NPL/NPF	2.776	2.371	2.804	2.841	2.893	2.794	2.934	3.070	3.086	3.160	3.212	3.128	2.982	2.945	3.073	

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

Keterangan / Items	2021	2022	2023							2024					
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	32.865	35.760	32.360	32.831	32.210	33.058	33.470	33.637	27.168	27.746	27.790	27.976	28.034	28.043	28.176
NPL/NPF	1.016	669	866	873	879	815	908	867	872	929	896	860	833	870	802
2. Perikanan / Fishery	1.876	2.622	2.259	2.285	2.143	2.146	1.980	1.941	1.610	1.656	1.643	1.641	1.638	1.634	1.591
NPL/NPF	92	183	217	224	219	202	209	144	140	172	176	174	176	180	178
3. Pertambangan dan Penggalian / Mining and Quarrying	9.805	15.306	14.692	16.650	17.384	16.138	16.608	16.599	16.814	18.983	19.781	19.947	18.601	18.398	18.515
NPL/NPF	249	241	229	231	235	236	248	251	277	1.047	1.110	989	204	182	179
4. Industri Pengolahan / Processing Industry	102.559	98.216	94.816	95.917	94.266	97.424	94.831	94.802	96.642	102.300	102.398	103.791	104.829	105.063	104.956
NPL/NPF	4.251	2.333	2.134	2.068	2.318	2.040	2.092	2.076	2.071	2.282	2.436	2.460	2.467	2.464	2.396
5. Listrik, gas dan air / Electricity, Gas and Water	13.335	11.080	10.805	11.087	11.939	9.195	8.994	9.365	9.787	11.843	11.777	11.963	11.726	11.453	11.142
NPL/NPF	129	67	13	13	13	13	15	15	11	18	127	127	239	238	238
6. Konstruksi / Construction	38.986	44.281	44.307	44.159	41.257	38.974	35.961	36.192	36.680	38.380	38.742	39.423	40.157	40.563	39.122
NPL/NPF	2.272	2.012	2.209	2.344	2.015	1.762	1.889	1.938	1.965	2.394	2.364	2.340	2.342	2.367	2.486
7. Perdagangan Besar dan Eceran / Wholesale and Retail Trade	87.473	97.104	98.815	99.515	95.096	94.828	96.418	96.546	86.782	88.243	89.109	90.075	89.493	90.023	89.377
NPL/NPF	3.686	4.085	5.005	5.210	4.651	4.316	4.572	4.337	4.389	5.129	5.369	5.082	5.346	5.273	5.108
8. Penyediaan akomodasi dan penyediaan makan minum / Provision of accomodation and theprovision of eating and drinking	24.517	27.828	23.806	23.618	22.224	21.655	21.793	21.713	14.023	16.930	17.123	17.404	17.087	17.552	17.748
NPL/NPF	2.065	1.862	934	872	764	585	569	579	534	715	702	754	744	1.047	1.074
9. Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications	20.015	21.860	23.534	23.377	22.206	22.578	23.007	22.705	23.944	26.528	26.202	27.016	26.906	27.005	27.033
NPL/NPF	537	658	615	609	600	550	709	716	646	917	953	931	886	878	837
10. Perantara Keuangan / Financial intermediaries	42.843	49.509	55.110	55.203	53.289	53.749	49.225	49.514	50.456	53.137	54.743	55.556	55.642	55.556	55.130
NPL/NPF	191	496	306	278	275	256	264	378	380	731	718	725	750	777	768
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	33.664	40.856	44.596	45.469	43.691	43.365	41.414	41.938	40.153	43.089	42.906	43.608	45.502	45.388	44.621
NPL/NPF	1.203	1.044	1.223	1.249	1.228	1.210	1.214	1.302	1.244	1.586	1.543	1.552	1.487	1.498	1.482
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / Government administration, Defense and Compulsory social security	2.479	2.004	1.280	1.222	1.240	1.546	1.272	1.194	1.087	989	887	786	730	590	466
NPL/NPF	0	0	0	0	0	0	0	0	0	70	70	70	70	70	70
13. Jasa Pendidikan / Education Services	3.540	5.192	5.016	5.099	5.279	5.313	5.316	5.276	5.245	5.732	5.729	5.674	5.735	5.679	5.640
NPL/NPF	39	28	57	46	43	37	45	45	43	53	64	47	43	32	39
14. Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	3.781	4.609	4.750	4.745	4.537	4.522	4.565	4.701	4.156	4.380	4.372	4.489	4.497	4.646	4.689
NPL/NPF	60	87	83	83	83	67	68	67	66	86	113	134	171	170	171
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / Community, Sociocultural, Entertainment and Other Individual Services	9.176	10.687	10.269	10.324	9.471	9.760	9.591	9.689	7.797	7.792	7.871	7.943	7.664	7.965	8.296
NPL/NPF	230	353	332	361	350	230	257	283	275	339	338	317	300	298	302
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	1.741	1.895	1.913	1.919	1.917	1.939	1.938	1.939	178	180	179	178	176	176	173
NPL/NPF	18	20	23	21	16	13	27	27	22	23	23	23	23	23	25
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency	1	1	-	-	-	-	-	-	-	-	-	0	0	0	0
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / Business Activities which are not clearly defined	359	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	73	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin															
Rumah Tangga / House Hold															
- Untuk Pemilikan Rumah Tinggal / For Home Ownership	27.851	31.556	31.884	32.337	32.169	32.046	32.641	33.196	33.604	34.558	34.951	35.469	35.940	36.242	35.967
NPL/NPF	866	1.047	1.357	1.368	1.354	1.218	1.268	1.324	1.322	1.632	1.673	1.684	1.699	1.686	1.665
- Untuk Pemilikan Flat atau Apartemen / For Apartement Ownership	2.868	2.925	2.972	2.997	2.993	2.632	2.611	2.607	2.611	2.638	2.657	2.662	2.658	2.674	2.689
NPL/NPF	34	30	26	29	23	23	23	26	27	37	35	36	37	30	35
- Untuk Pemilikan Ruko atau Rukan / For Shop House Ownership	1.242	1.515	1.546	1.623	1.615	1.446	1.503	1.560	1.593	1.611	1.648	1.678	1.701	1.691	1.669
NPL/NPF	77	90	98	97	98	74	80	84	80	84	86	83	83	82	84
- Untuk Pemilikan Kendaraan Bermotor / For Vehicles Ownership	5.733	7.511	6.939	6.793	6.625	6.496	6.453	6.359	6.406	6.629	6.775	6.787	6.614	6.931	3.598
NPL/NPF	96	168	141	141	144	134	135	133	133	282	280	272	272	266	253
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / Others	151.190	176.002	172.568	174.224	165.161	166.575	166.944	167.632	159.866	171.236	172.628	174.704	177.092	179.891	181.912
NPL/NPF	1.523	3.620	2.054	2.087	1.952	1.826	1.942	2.082	2.081	3.358	3.429	3.374	3.429	3.472	3.352
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others															
NPL/NPF	75.834	80.868	83.996	85.415	85.905	86.152	86.796	87.753	88.908	89.060	90.025	91.060	92.042	93.419	96.435
NPL/NPF	559	783	821	833	841	825	870	924	924	929	978	939	918	927	957

Tabel 3.3. Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 2 Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit/Pembiayaan (Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit/Financing Beneficiary - KBMI 2) Miliar Rp (Billion Rp)															
Keterangan / Items	2021	2022	2023					2024							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	15.081	13.594	16.102	16.157	17.676	17.330	16.505	16.819	24.588	24.152	25.515	25.313	25.747	25.280	24.848
NPL/NPF	616	561	854	875	919	680	704	722	769	750	785	764	773	780	785
2. Perikanan / <i>Fishery</i>	1.981	1.203	1.602	1.601	1.626	1.605	1.612	1.560	1.955	1.892	1.942	1.948	1.984	1.971	1.987
NPL/NPF	25	11	29	29	32	31	32	37	43	46	54	47	48	45	47
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	19.720	26.446	29.888	28.869	29.711	29.016	31.513	32.555	32.370	31.859	30.705	30.789	32.732	31.412	31.432
NPL/NPF	628	450	1.212	1.218	1.215	1.155	1.160	1.159	1.182	329	323	322	321	485	311
4. Industri Pengolahan / <i>Processing Industry</i>	115.243	131.594	136.824	137.805	146.187	144.317	148.571	146.362	150.169	147.176	145.760	149.990	148.941	142.091	133.843
NPL/NPF	4.485	4.027	3.849	3.848	3.855	4.037	4.036	3.927	4.808	4.666	5.072	5.342	5.486	5.342	5.043
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	13.672	10.154	8.956	9.247	10.180	15.055	13.887	14.337	14.670	12.543	12.752	13.196	13.203	12.649	12.635
NPL/NPF	148	6	34	34	36	17	7	18	15	13	13	13	13	13	13
6. Konstruksi / <i>Construction</i>	50.199	52.727	55.868	55.780	60.398	60.018	59.389	59.511	59.681	57.429	57.938	59.144	59.367	59.335	59.243
NPL/NPF	1.683	1.297	2.237	2.253	2.595	2.555	2.977	2.827	2.671	2.788	2.926	2.463	2.778	2.764	2.603
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	91.527	89.670	101.711	104.227	111.299	115.495	105.948	109.748	131.884	122.504	123.324	124.753	122.306	121.425	121.489
NPL/NPF	4.636	3.118	4.309	4.320	4.620	4.293	4.686	4.712	4.692	4.650	4.639	4.442	4.509	4.525	4.821
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and the provision of eating and drinking</i>	8.306	3.877	7.791	7.861	9.271	9.842	9.824	10.068	17.533	14.429	14.363	14.512	14.588	14.739	15.108
NPL/NPF	421	266	220	223	237	191	193	198	208	232	233	232	235	240	243
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	34.102	28.511	35.892	34.752	34.496	36.211	35.612	35.061	35.439	35.024	37.287	35.785	37.835	38.075	36.707
NPL/NPF	913	403	879	675	720	704	740	763	748	460	433	419	420	426	434
10. Perantara Keuangan / <i>Financial intermediaries</i>	49.305	66.749	68.526	65.867	70.189	80.485	78.961	80.246	88.274	83.460	82.191	89.708	85.867	82.768	85.672
NPL/NPF	1.350	268	631	647	648	400	404	468	487	268	265	216	221	218	178
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	38.836	65.845	69.257	70.004	71.543	72.368	69.244	69.197	72.665	71.096	71.088	71.902	72.297	70.138	68.369
NPL/NPF	1.080	1.423	2.059	2.084	2.095	1.439	1.747	1.727	1.555	1.430	1.431	1.407	1.423	1.422	1.428
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	214	788	994	909	1.400	1.722	2.044	1.758	1.841	1.923	1.924	2.129	2.171	2.278	2.662
NPL/NPF	0	-	1	1	1	1	1	1	1	0	0	0	0	0	0
13. Jasa Pendidikan / <i>Education Services</i>	2.003	1.210	2.462	2.529	2.584	2.686	2.684	2.677	2.699	2.145	2.168	2.176	2.182	2.192	2.178
NPL/NPF	111	103	121	121	120	121	121	132	114	107	107	107	107	107	107
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	3.074	2.769	3.064	2.582	2.787	2.964	2.815	2.714	2.742	2.613	2.633	2.622	2.612	2.610	2.642
NPL/NPF	11	18	39	39	42	193	43	54	55	27	30	18	19	17	18
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	7.202	7.174	7.929	7.935	7.956	7.933	7.729	7.979	10.301	9.534	9.585	9.612	9.737	9.939	9.787
NPL/NPF	171	110	262	267	281	522	530	546	551	208	213	184	194	197	192
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	615	786	793	774	745	777	709	695	2.450	2.435	2.415	2.403	2.395	2.389	2.392
NPL/NPF	13	18	22	22	21	21	21	22	28	29	28	29	33	33	36
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2
NPL/NPF	-	-	-	-	-	-	-	-	-	0	-	-	0	-	-
18. Kegiatan yang belum jelas batasannya / <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 Tinggal / <i>For Home Ownership</i>	16.436	15.379	17.763	17.912	18.347	18.944	19.025	19.079	19.190	18.151	18.256	18.270	18.448	18.517	18.505
NPL/NPF	1.456	1.007	1.668	1.680	1.612	1.498	1.588	1.581	1.473	1.159	1.193	1.160	1.179	1.179	1.166
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	724	693	759	759	756	1.104	1.089	1.077	1.083	1.038	1.029	972	1.033	1.027	1.018
NPL/NPF	42	28	63	66	71	55	56	59	61	48	46	35	44	46	42
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	369	295	297	292	292	495	489	508	508	515	505	506	519	574	582
NPL/NPF	72	60	67	61	59	57	62	70	70	67	68	69	64	64	63
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	3.281	3.323	4.276	4.334	4.540	4.684	5.170	5.520	5.619	5.465	5.463	3.177	5.478	5.443	5.451
NPL/NPF	99	69	285	270	269	268	271	276	265	98	107	68	105	107	124
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	96.873	105.901	126.488	127.333	138.965	141.458	141.832	143.099	154.333	144.148	146.130	147.738	149.612	152.455	155.196
NPL/NPF	2.199	675	1.969	2.032	2.141	2.149	2.223	2.279	2.328	1.183	1.269	1.136	1.158	1.113	1.135
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>															
NPL/NPF	669	467	607	637	475	470	481	523	510	545	555	507	451	427	452

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

Keterangan / Items	2021	2022	2023										2024			
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin																
1. Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	55.760	59.434	59.444	58.607	59.502	62.077	60.884	60.724	63.552	61.923	62.865	64.307	65.143	63.567	63.254	
NPL/NPF	876	797	697	660	806	792	777	776	772	788	806	814	796	805	804	
2. Perikanan / Fishery	2.521	1.916	2.073	2.043	2.030	1.990	1.921	1.872	1.964	2.026	2.041	2.058	1.932	1.749	1.698	
NPL/NPF	90	204	202	206	194	187	191	185	184	190	191	192	192	84	85	
3. Pertambangan dan Penggalian / Mining and Quarrying	34.252	54.986	56.257	54.574	52.440	56.060	57.005	59.602	61.565	62.009	62.652	60.092	56.858	56.082	55.068	
NPL/NPF	258	291	266	265	269	266	355	353	352	361	359	359	367	354	559	
4. Industri Pengolahan / Processing Industry	241.045	291.381	286.211	291.676	292.595	288.837	283.685	287.328	293.167	302.715	296.110	301.089	308.335	300.664	303.604	
NPL/NPF	12.329	11.986	10.251	10.180	9.483	8.709	8.700	8.669	8.583	8.603	8.578	7.955	8.330	7.672	7.505	
5. Listrik, gas dan air / Electricity, Gas and Water	28.906	30.865	32.725	33.018	34.664	39.464	39.654	39.231	39.392	37.799	38.579	38.071	38.442	37.489	37.293	
NPL/NPF	455	427	382	382	370	362	196	195	193	198	185	197	196	189	183	
6. Konstruksi / Construction	116.672	114.604	102.264	101.613	100.587	101.607	98.260	98.093	98.396	97.114	97.814	98.912	98.720	98.283	100.280	
NPL/NPF	6.823	7.432	6.751	7.704	7.705	7.167	7.291	7.459	7.220	7.237	7.509	7.588	7.857	7.806	7.215	
7. Perdagangan Besar dan Eceran / Wholesale and Retail Trade	185.949	193.308	203.403	205.117	206.210	210.642	204.141	216.892	224.142	225.028	223.158	228.153	223.151	223.273	232.377	
NPL/NPF	10.008	9.158	8.920	8.706	8.263	7.629	7.719	7.683	7.571	7.925	7.799	7.773	7.677	7.621	7.612	
8. Penyediaan akomodasi dan penyediaan makan minum / Provision of accomodation and theprovision of eating and drinking	23.044	24.241	23.335	23.427	23.367	23.293	23.069	23.067	23.119	23.178	23.895	23.995	23.854	23.722	23.711	
NPL/NPF	1.164	1.801	1.389	1.373	1.355	1.216	1.484	1.516	1.521	1.542	1.732	1.529	1.221	1.211	1.194	
9. Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications	78.203	79.997	92.064	94.281	96.530	97.341	97.750	98.445	100.186	103.938	103.997	105.468	107.524	103.795	106.284	
NPL/NPF	999	904	906	896	877	923	939	944	895	888	901	907	913	903	898	
10. Perantara Keuangan / Financial intermediaries	65.862	104.207	118.818	121.168	120.872	125.670	122.361	121.285	134.752	136.985	141.159	141.991	136.482	139.423	140.643	
NPL/NPF	678	1.230	798	796	795	777	779	797	796	801	773	803	810	808	806	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	85.784	101.493	110.833	109.292	110.879	115.019	115.791	108.516	108.115	107.167	107.799	110.115	111.842	111.154	111.243	
NPL/NPF	2.074	2.211	2.292	2.729	2.660	2.249	4.704	4.656	2.252	2.302	2.226	2.196	2.239	2.410	2.623	
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / Government administration, Defense and Compulsory social security	7	7	1.587	2.087	2.344	4.345	3.168	3.167	3.167	3.188	3.481	3.590	3.767	3.808	3.852	
NPL/NPF	-	-	-	-	-	-	-	0	0	0	1	0	0	0	0	
13. Jasa Pendidikan / Education Services	5.161	5.197	5.454	5.494	5.519	5.609	5.889	5.777	5.833	5.825	5.906	5.954	5.946	6.046	6.041	
NPL/NPF	48	95	48	32	33	42	47	46	46	46	41	44	46	48	48	
14. Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	8.111	9.446	10.735	11.020	11.236	11.809	11.363	11.410	11.952	12.271	12.489	12.505	12.622	12.751	13.246	
NPL/NPF	51	65	75	86	86	77	80	83	84	85	84	83	78	75	75	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / Community, Sociocultural, Entertainment and Other Individual Services	12.071	10.055	10.779	10.929	11.033	11.659	11.876	10.966	10.854	10.924	10.973	11.336	11.685	11.920	12.393	
NPL/NPF	296	298	221	226	230	218	221	217	243	235	277	244	235	232	236	
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	331	283	270	264	272	269	276	274	274	248	250	258	268	272	277	
NPL/NPF	15	13	13	15	16	16	16	16	21	21	21	21	21	20	21	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency	1	1	1	1	1	1	1	1	1	1	-	-	-	-	-	
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
18. Kegiatan yang belum jelas batasannya / Business Activities which are not clearly defined	128	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
NPL/NPF	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin																
Rumah Tangga / House Hold																
- Untuk Pemilikan Rumah Tinggal / For Home Ownership	341.768	381.090	408.559	412.470	416.746	419.915	422.918	425.841	428.245	430.100	433.283	437.374	441.487	442.372	442.725	
NPL/NPF	6.221	6.552	8.393	8.427	8.306	8.139	8.610	8.724	8.570	9.098	9.100	9.015	9.565	9.601	9.638	
- Untuk Pemilikan Flat atau Apartemen / For Apartement Ownership	14.052	15.269	16.031	16.123	16.166	16.334	16.365	16.353	16.436	16.444	16.586	16.809	16.941	16.958	17.043	
NPL/NPF	264	313	394	422	413	391	419	411	426	453	473	457	474	465	463	
- Untuk Pemilikan Ruko atau Rukan / For Shop House Ownership	12.228	12.795	13.561	13.904	14.039	14.286	14.418	14.546	14.698	14.749	14.785	14.856	14.930	15.015	15.108	
NPL/NPF	498	462	516	511	498	496	510	511	512	540	463	483	489	503	507	
- Untuk Pemilikan Kendaraan Bermotor / For Vehicles Ownership	28.998	37.045	41.215	41.035	41.708	43.391	43.118	43.536	44.126	44.219	43.617	44.042	44.469	44.566	48.817	
NPL/NPF	452	466	620	627	612	623	661	649	696	744	816	815	844	877	918	
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / Others	121.728	140.330	149.868	151.643	153.985	157.408	158.201	159.742	163.377	164.228	165.913	167.785	169.412	171.501	174.260	
NPL/NPF	1.868	1.938	2.128	2.185	2.218	2.235	2.397	2.420	2.522	2.597	2.707	2.670	2.746	2.774	2.813	
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others																
NPL/NPF	20.428	19.260	19.403	19.614	27.831	27.883	27.747	27.534	27.500	27.555	27.517	27.894	27.832	27.987	28.224	
NPL/NPF	549	372	389	385	567	533	538	565	600	592	580	565	536	522	525	

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

Keterangan / Items	2021	2022	2023							2024					
			Sep	Okt	Nov	Des	Jan	Feb	Mar *)	Apr	Mei	Jun	Jul	Agt	Sep
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	311.809	349.536	372.642	377.718	383.765	385.193	384.572	384.897	388.773	388.545	393.562	396.568	400.886	400.363	401.646
NPL/NPF	4.009	4.315	8.198	8.625	8.685	6.985	7.616	7.809	7.324	7.607	7.761	7.682	8.343	8.299	7.455
2. Perikanan / Fishery	12.311	13.985	14.795	14.840	14.930	15.056	15.036	15.093	15.202	15.155	15.144	15.115	15.122	15.138	15.124
NPL/NPF	847	887	656	678	691	682	738	756	786	830	824	836	809	807	827
3. Pertambangan dan Penggalian / Mining and Quarrying	90.026	140.653	169.174	180.269	177.050	189.254	193.310	190.949	197.088	201.247	215.295	215.609	223.980	223.241	236.975
NPL/NPF	5.663	4.773	4.033	1.967	1.971	1.908	2.006	1.967	2.002	2.047	1.971	3.379	3.362	3.337	3.316
4. Industri Pengolahan / Processing Industry	492.262	545.814	562.584	577.556	572.652	586.763	577.169	572.922	588.563	612.628	609.642	610.788	611.925	604.117	616.008
NPL/NPF	28.183	21.838	22.613	23.168	22.495	21.598	21.628	20.898	20.847	21.472	21.602	22.828	22.859	22.527	22.430
5. Listrik, gas dan air / Electricity, Gas and Water	103.788	110.228	120.614	114.705	118.829	120.245	125.077	123.333	125.082	132.267	134.982	138.523	147.763	156.193	139.683
NPL/NPF	936	262	271	276	273	273	283	76	75	84	79	79	102	103	101
6. Konstruksi / Construction	174.524	184.971	197.280	193.210	192.729	194.498	190.560	192.780	195.307	195.337	194.594	195.956	195.969	195.880	204.122
NPL/NPF	2.978	3.338	2.931	2.904	2.830	2.800	2.896	2.855	2.819	2.857	2.755	2.338	2.282	2.273	2.288
7. Perdagangan Besar dan Eceran / Wholesale and Retail Trade	609.472	663.830	701.873	701.984	713.267	718.192	708.972	712.569	723.915	731.427	738.685	747.303	742.899	742.605	757.973
NPL/NPF	21.397	21.305	22.543	22.271	22.122	20.980	23.257	23.653	22.950	24.313	24.660	23.373	23.400	23.172	22.611
8. Penyediaan akomodasi dan penyediaan makan minum / Provision of accomodation and theprovision of eating and drinking	64.874	67.675	73.269	74.167	74.713	76.002	75.225	75.270	75.208	78.850	78.601	79.862	79.557	79.643	79.643
NPL/NPF	4.003	2.707	1.968	2.035	1.991	1.888	2.022	2.046	2.028	2.307	2.278	2.011	1.972	1.966	2.010
9. Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications	173.922	182.684	203.072	207.449	210.840	217.289	218.854	218.210	227.869	229.763	238.497	243.746	240.270	239.469	246.423
NPL/NPF	3.898	3.150	1.257	1.283	1.490	1.596	1.697	1.669	1.791	1.831	1.843	1.737	1.472	1.424	1.397
10. Perantara Keuangan / Financial intermediaries	66.704	85.322	103.236	101.708	102.075	109.764	113.541	125.962	137.039	136.836	139.598	142.549	145.210	148.042	147.418
NPL/NPF	706	254	209	203	200	190	297	295	290	298	298	177	176	137	134
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	107.031	106.390	120.459	122.570	123.220	125.319	133.106	131.884	133.330	134.566	136.643	142.026	142.045	142.213	143.907
NPL/NPF	3.056	1.605	1.714	1.947	1.657	1.701	1.768	2.356	2.537	2.733	2.691	1.620	1.619	1.636	1.297
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / Government administration, Defense and Compulsory social security	31.573	41.030	50.338	53.499	52.956	57.679	59.571	58.721	60.189	62.508	63.071	70.864	73.446	72.187	71.279
NPL/NPF	3	-	-	-	-	0	0	3	3	3	3	3	3	0	0
13. Jasa Pendidikan / Education Services	3.287	3.295	3.112	3.128	3.193	3.269	3.286	3.385	3.341	3.320	3.394	3.527	3.549	3.617	3.592
NPL/NPF	13	32	29	28	32	28	29	31	34	32	36	29	22	21	18
14. Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	13.547	14.697	18.034	18.440	17.853	18.115	18.385	18.662	19.134	19.193	19.591	19.930	20.115	19.750	20.235
NPL/NPF	48	64	113	118	111	119	139	141	144	155	150	131	123	123	116
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / Community, Sociocultural,Entertainment and Other Individual Services	67.242	86.752	116.009	120.616	127.951	129.210	128.378	131.123	120.537	118.349	122.905	128.044	127.002	129.763	133.394
NPL/NPF	1.557	1.639	2.335	2.139	2.145	2.167	2.470	2.515	2.284	2.432	2.464	2.319	2.408	2.369	2.376
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	1.184	1.020	1.021	1.009	1.013	1.016	1.018	994	990	944	921	940	896	884	922
NPL/NPF	33	44	54	53	53	59	67	68	67	64	63	57	55	53	56
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency	363	18	17	17	16	15	15	14	14	12	12	11	10	10	259
NPL/NPF	-	-	-	-	0	0	0	-	0	0	0	0	0	0	0
18. Kegiatan yang belum jelas batasannya / Business Activities which are not clearly defined	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin															
Rumah Tangga / House Hold															
- Untuk Pemilikan Rumah Tinggal / For Home Ownership	158.544	158.544	184.328	185.766	187.090	188.861	189.452	190.192	156.863	200.454	203.133	206.154	208.490	210.316	211.943
NPL/NPF	3.226	3.226	4.694	4.705	4.692	4.526	4.889	5.025	3.505	4.926	4.994	4.850	4.771	4.744	4.832
- Untuk Pemilikan Flat atau Apartemen / For Apartment Ownership	9.059	9.059	9.327	9.411	9.381	9.482	9.453	9.460	9.501	9.594	9.724	9.873	9.979	10.007	10.072
NPL/NPF	171	171	245	241	243	242	263	274	263	286	278	266	259	248	255
- Untuk Pemilikan Ruko atau Rukan / For Shop House Ownership	6.390	6.390	5.975	6.023	6.082	6.249	6.352	6.364	53.315	11.110	11.092	11.164	11.142	11.131	11.173
NPL/NPF	393	393	348	335	329	309	334	340	2.075	797	717	650	624	590	591
- Untuk Pemilikan Kendaraan Bermotor / For Vehicles Ownership	68.076	68.076	74.000	74.952	75.951	76.848	77.518	78.005	78.643	79.562	79.883	79.184	78.989	78.807	79.947
NPL/NPF	1.053	1.053	1.540	1.513	1.585	1.569	1.586	1.618	1.687	1.794	1.882	1.886	1.912	1.891	1.895
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / Others	350.784	350.784	346.847	349.533	352.162	355.545	354.945	355.131	356.544	357.301	359.028	362.347	366.301	369.275	372.142
NPL/NPF	3.493	3.493	3.930	4.046	4.108	4.061	4.391	4.580	4.499	4.881	4.997	5.201	5.512	5.449	5.578
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others															
NPL/NPF	72.799	72.799	80.893	82.447	83.366	85.144	86.028	86.892	87.685	88.397	89.524	91.497	92.352	93.574	94.668
	812	812	987	987	1.009	966	1.045	1.058	1.052	1.094	1.099	1.117	1.077	1.068	1.139

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

Keterangan / Items	2021	2022	2023								2024				
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party															
1. Modal Kerja / Working Capital	2.621.250	2.940.289	3.121.204	3.140.832	3.168.939	3.235.836	3.174.440	3.192.017	3.273.269	3.319.148	3.332.464	3.389.530	3.392.455	3.390.115	3.433.614
NPL/NPF	104.692	95.607	97.711	97.710	96.043	90.069	93.968	93.607	92.574	95.338	96.835	95.807	96.416	95.444	93.801
2. Investasi / Investment	1.527.639	1.710.944	1.838.566	1.866.989	1.884.391	1.920.752	1.941.961	1.950.443	1.990.525	2.002.260	2.038.685	2.063.182	2.077.144	2.056.025	2.063.920
NPL/NPF	41.276	33.737	35.427	35.381	34.975	32.222	36.937	37.461	35.004	37.441	37.679	36.087	36.230	36.020	34.911
3. Konsumsi / Consumption	1.619.696	1.772.331	1.877.527	1.895.162	1.912.569	1.933.656	1.941.158	1.952.055	1.980.842	1.989.275	2.004.965	2.025.692	2.045.019	2.061.563	2.081.716
NPL/NPF	27.303	27.232	33.341	33.686	33.620	32.686	34.643	35.534	35.682	37.222	37.826	37.339	38.249	38.132	38.481
Total Kredit/Pembiayaan / Total Credit/Financing	5.768.585	6.423.564	6.837.296	6.902.983	6.965.899	7.090.243	7.057.558	7.094.514	7.244.637	7.310.683	7.376.114	7.478.404	7.514.618	7.507.704	7.579.250
NPL/NPF	173.270	156.576	166.479	166.778	164.638	154.977	165.548	166.603	163.260	170.002	172.339	169.234	170.895	169.596	167.192
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	199.100	189.896	177.288	181.188	187.309	184.109	188.048	183.627	184.917	205.748	200.596	195.075	200.469	187.268	174.613
NPL/NPF	6.092	5.533	5.016	5.679	5.531	5.237	5.487	5.476	5.989	5.568	5.654	5.006	4.869	4.655	3.882
2. Impor / Import	79.660	86.567	99.655	102.538	102.443	105.929	99.898	100.717	110.502	110.380	107.934	114.619	109.912	111.218	111.308
NPL/NPF	3.472	1.948	1.334	1.527	1.518	1.446	1.446	1.465	1.431	1.451	1.432	1.428	1.576	1.431	1.527
3. Lainnya / Other	5.489.825	6.147.100	6.560.353	6.619.257	6.676.146	6.800.205	6.769.612	6.810.171	6.949.217	6.994.555	7.067.585	7.168.710	7.204.238	7.209.218	7.293.329
NPL/NPF	163.706	149.094	160.129	159.571	157.590	148.294	158.615	159.662	155.840	162.982	165.254	162.800	164.450	163.510	161.783
Total Kredit/Pembiayaan / Total Credit/Financing	5.768.585	6.423.564	6.837.296	6.902.983	6.965.899	7.090.243	7.057.558	7.094.514	7.244.637	7.310.683	7.376.114	7.478.404	7.514.618	7.507.704	7.579.250
NPL/NPF	173.270	156.576	166.479	166.778	164.638	154.977	165.548	166.603	163.260	170.002	172.339	169.234	170.895	169.596	167.192

Tabel 3.7. Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 1 Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan (Credit/Financing and NPL/NPF of Commercial Banks - KBMI 1 to Non Bank Third Party Based on Types and Orientation of Use) Miliar Rp (Billion Rp)															
Keterangan / Items	2021	2022	2023							2024					
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party															
1. Modal Kerja / Working Capital	281.146	313.815	313.694	316.379	304.793	309.136	298.595	300.462	272.386	286.496	287.945	293.033	293.041	294.495	292.034
NPL/NPF	11.867	10.574	11.025	11.284	10.328	9.374	9.902	9.767	9.682	12.425	12.817	12.451	11.993	12.061	11.893
2. Investasi / Investment	148.708	154.996	154.633	157.041	153.355	147.053	147.786	147.289	150.134	161.413	163.308	164.439	165.377	165.239	164.641
NPL/NPF	4.290	3.564	3.222	3.199	3.362	2.956	3.185	3.257	3.253	4.065	4.184	4.136	4.088	4.306	4.263
3. Konsumsi / Consumption	263.879	300.222	299.905	303.389	294.467	295.346	296.947	299.106	292.987	305.732	308.684	312.361	316.046	320.848	322.269
NPL/NPF	3.111	5.676	4.496	4.556	4.412	4.100	4.318	4.573	4.567	6.322	6.481	6.388	6.438	6.465	6.340
Total Kredit/Pembiayaan / Total Credit/Financing	693.732	769.034	768.233	776.810	752.615	751.536	743.329	746.858	715.508	753.641	759.937	769.833	774.464	780.582	778.944
NPL/NPF	19.268	19.814	18.742	19.039	18.101	16.430	17.405	17.598	17.502	22.811	23.482	22.974	22.519	22.831	22.496
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	21.850	12.504	10.229	10.101	9.564	12.006	11.212	11.101	11.853	12.202	12.458	12.538	12.270	11.933	10.715
NPL/NPF	1.693	341	208	211	131	188	190	189	190	193	269	258	257	249	238
2. Impor / Import	4.268	3.348	2.421	2.637	2.898	4.032	4.548	4.860	4.499	4.408	3.868	4.156	4.359	4.162	3.981
NPL/NPF	39	19	76	75	75	75	68	68	68	68	68	97	97	66	68
3. Lainnya / Other	667.613	753.182	755.583	764.071	740.153	735.499	727.569	730.896	699.157	737.031	743.611	753.139	757.835	764.487	764.248
NPL/NPF	17.535	19.454	18.459	18.753	17.895	16.166	17.147	17.341	17.244	22.551	23.146	22.619	22.166	22.516	22.190
Total Kredit/Pembiayaan / Total Credit/Financing	693.732	769.034	768.233	776.810	752.615	751.536	743.329	746.858	715.508	753.641	759.937	769.833	774.464	780.582	778.944
NPL/NPF	19.268	19.814	18.742	19.039	18.101	16.430	17.405	17.598	17.502	22.811	23.482	22.974	22.519	22.831	22.496

Tabel 3.8. Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 2 Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan (Credit/Financing and NPL/NPF of Commercial Banks - KBMI 2 to Non Bank Third Party Based on Types and Orientation of Use) Miliar Rp (Billion Rp)															
Keterangan / Items	2021	2022	2023								2024				
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party															
1. Modal Kerja / Working Capital	334.488	362.072	393.184	394.129	417.956	430.076	422.341	426.869	482.513	464.811	464.131	478.639	475.906	465.286	462.653
NPL/NPF	13.088	9.661	13.472	13.512	14.105	13.482	14.105	14.013	14.941	13.911	14.493	14.028	14.580	14.524	14.040
2. Investasi / Investment	116.822	141.026	154.476	152.774	160.093	167.752	164.708	164.420	166.751	155.404	157.461	157.345	158.061	154.006	148.341
NPL/NPF	3.209	2.418	3.286	3.143	3.333	2.876	3.299	3.301	2.986	2.091	2.060	1.978	2.001	2.091	2.220
3. Konsumsi / Consumption	193.690	200.668	227.615	228.852	233.595	236.964	237.695	239.554	250.921	239.828	242.197	244.352	246.649	249.206	253.325
NPL/NPF	4.537	2.305	4.660	4.746	4.627	4.496	4.681	4.788	4.709	3.100	3.238	2.975	3.001	2.936	2.988
Total Kredit/Pembiayaan / Total Credit/Financing	644.999	703.766	775.275	775.755	811.644	834.792	824.744	830.843	900.185	860.044	863.789	880.336	880.616	868.498	864.320
NPL/NPF	20.834	14.385	21.418	21.401	22.065	20.853	22.085	22.101	22.637	19.103	19.791	18.981	19.582	19.551	19.248
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	36.131	30.726	31.928	31.853	35.889	31.336	32.822	33.212	34.718	38.274	36.954	38.174	39.008	37.245	31.038
NPL/NPF	1.792	2.028	1.244	1.264	1.206	775	789	788	1.526	1.352	1.363	1.368	1.363	1.298	653
2. Impor / Import	4.135	6.655	6.056	5.811	6.749	4.709	6.603	5.327	6.638	7.305	6.425	6.608	5.707	6.249	5.829
NPL/NPF	300	434	320	343	319	319	320	320	321	323	323	323	440	319	410
3. Lainnya / Other	604.733	666.386	737.292	738.091	769.006	798.747	785.319	792.303	858.830	814.464	820.410	835.555	835.900	825.004	827.452
NPL/NPF	18.742	11.922	19.854	19.794	20.540	19.759	20.975	20.992	20.789	17.428	18.105	17.290	17.779	17.934	18.186
Total Kredit/Pembiayaan / Total Credit/Financing	644.999	703.766	775.275	775.755	811.644	834.792	824.744	830.843	900.185	860.044	863.789	880.336	880.616	868.498	864.320
NPL/NPF	20.834	14.385	21.418	21.401	22.065	20.853	22.085	22.101	22.637	19.103	19.791	18.981	19.582	19.551	19.248

Tabel 3.9. Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 3 Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan (Credit/Financing and NPL/NPF of Commercial Banks - KBMI 3 to Non Bank Third Party Based on Types and Orientation of Use) Miliar Rp (Billion Rp)															
Keterangan / Items	2021	2022	2023							2024					
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party															
1. Modal Kerja / Working Capital	583.182	666.861	693.047	696.525	704.656	714.983	694.900	706.429	735.580	746.071	741.321	755.764	751.278	744.506	760.011
NPL/NPF	25.968	27.020	25.048	25.819	25.058	22.878	23.281	23.395	22.825	22.007	22.188	21.639	21.836	21.453	20.938
2. Investasi / Investment	360.626	414.560	423.206	428.086	425.425	440.707	441.994	440.222	444.850	446.268	451.848	452.129	455.292	449.492	451.251
NPL/NPF	10.216	9.893	8.161	8.437	8.085	7.751	10.218	10.199	7.907	9.215	9.294	9.065	9.142	8.784	8.926
3. Konsumsi / Consumption	539.202	605.788	648.636	654.788	670.475	679.217	682.767	687.552	694.382	697.296	701.701	708.761	715.071	718.399	726.176
NPL/NPF	9.852	10.103	12.441	12.557	12.615	12.417	13.136	13.279	13.325	14.023	14.139	14.005	14.654	14.742	14.864
Total Kredit/Pembiayaan / Total Credit/Financing	1.483.010	1.687.209	1.764.889	1.779.399	1.800.556	1.834.908	1.819.661	1.834.203	1.874.812	1.889.635	1.894.870	1.916.653	1.921.641	1.912.397	1.937.438
NPL/NPF	46.036	47.016	45.650	46.813	45.758	43.046	46.636	46.873	44.057	45.245	45.621	44.708	45.631	44.979	44.727
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	36.562	50.019	48.248	52.867	53.660	49.319	50.438	50.132	50.308	62.542	59.505	56.432	64.295	56.913	52.202
NPL/NPF	802	870	907	1.278	1.271	1.246	1.254	1.285	1.211	860	863	826	829	824	819
2. Impor / Import	51.877	50.197	57.982	59.640	57.528	59.664	52.652	56.101	66.060	64.634	62.488	66.338	62.874	63.337	65.315
NPL/NPF	2.513	700	526	696	689	648	655	655	634	639	637	637	734	732	729
3. Lainnya / Other	1.394.571	1.586.993	1.658.658	1.666.893	1.689.369	1.725.925	1.716.571	1.727.970	1.758.444	1.762.459	1.772.877	1.793.883	1.794.473	1.792.146	1.819.922
NPL/NPF	42.720	45.446	44.217	44.839	43.798	41.152	44.726	44.933	42.213	43.746	44.122	43.245	44.068	43.423	43.179
Total Kredit/Pembiayaan / Total Credit/Financing	1.483.010	1.687.209	1.764.889	1.779.399	1.800.556	1.834.908	1.819.661	1.834.203	1.874.812	1.889.635	1.894.870	1.916.653	1.921.641	1.912.397	1.937.438
NPL/NPF	46.036	47.016	45.650	46.813	45.758	43.046	46.636	46.873	44.057	45.245	45.621	44.708	45.631	44.979	44.727

Tabel 3.10. Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 4 Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan (Credit/Financing and NPL/NPF of Commercial Banks - KBMI 4 to Non Bank Third Party Based on Types and Orientation of Use) Miliar Rp (Billion Rp)															
Keterangan / Items	2021	2022	2023								2024				
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party															
1. Modal Kerja / Working Capital	1.422.435	1.597.540	1.721.280	1.733.798	1.741.534	1.781.640	1.758.604	1.758.257	1.782.791	1.821.770	1.839.067	1.862.094	1.872.230	1.885.828	1.918.916
NPL/NPF	53.770	48.351	48.166	47.095	46.552	44.335	46.680	46.432	45.125	46.996	47.337	47.690	48.008	47.407	46.930
2. Investasi / Investment	901.484	1.000.362	1.106.250	1.129.088	1.145.518	1.165.240	1.187.473	1.198.511	1.228.790	1.239.175	1.266.068	1.289.269	1.298.414	1.287.289	1.299.687
NPL/NPF	23.561	17.862	20.758	20.602	20.195	18.639	20.235	20.704	20.858	22.070	22.140	20.908	20.999	20.839	19.502
3. Konsumsi / Consumption	622.926	665.652	701.370	708.133	714.032	722.128	723.748	725.843	742.551	746.419	752.383	760.219	767.252	773.110	779.945
NPL/NPF	9.802	9.148	11.744	11.827	11.967	11.673	12.508	12.895	13.081	13.777	13.967	13.972	14.156	13.989	14.289
Total Kredit/Pembiayaan / Total Credit/Financing	2.946.844	3.263.554	3.528.899	3.571.019	3.601.083	3.669.008	3.669.825	3.682.611	3.754.132	3.807.364	3.857.518	3.911.582	3.937.897	3.946.227	3.998.548
NPL/NPF	87.133	75.361	80.668	79.524	78.714	74.648	79.423	80.032	79.064	82.843	83.445	82.570	83.163	82.235	80.721
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	104.556	96.647	86.883	86.366	88.197	91.449	93.576	89.181	88.039	92.730	91.678	87.931	84.895	81.176	80.659
NPL/NPF	1.805	2.294	2.656	2.926	2.923	3.028	3.253	3.213	3.062	3.163	3.159	2.553	2.420	2.283	2.172
2. Impor / Import	19.380	26.367	33.196	34.451	35.268	37.524	36.096	34.428	33.306	34.034	35.153	37.517	36.972	37.471	36.182
NPL/NPF	620	795	412	413	434	404	403	422	409	422	405	371	305	315	321
3. Lainnya / Other	2.822.908	3.140.540	3.408.821	3.450.202	3.477.619	3.540.035	3.540.153	3.559.001	3.632.787	3.680.601	3.730.687	3.786.134	3.816.030	3.827.580	3.881.707
NPL/NPF	84.708	72.272	77.599	76.186	75.357	71.216	75.767	76.396	75.593	79.258	79.881	79.646	80.437	79.637	78.228
Total Kredit/Pembiayaan / Total Credit/Financing	2.946.844	3.263.554	3.528.899	3.571.019	3.601.083	3.669.008	3.669.825	3.682.611	3.754.132	3.807.364	3.857.518	3.911.582	3.937.897	3.946.227	3.998.548
NPL/NPF	87.133	75.361	80.668	79.524	78.714	74.648	79.423	80.032	79.064	82.843	83.445	82.570	83.163	82.235	80.721

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

Pengelompokan Bank / Group of Banks	2021	2022	2023								2024				
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
1. KBMI 1	1.175	1.010	458	449	450	480	468	474	490	920	918	937	953	963	944
NPL/NPF	50	168	17	18	18	18	18	18	19	173	175	179	181	183	159
2. KBMI 2	9.218	10.286	11.420	11.190	5.851	5.383	5.457	5.495	5.503	5.114	5.169	5.202	5.254	5.291	5.353
NPL/NPF	410	186	359	375	266	272	273	276	278	130	137	137	138	137	145
3. KBMI 3	26.254	28.386	29.866	30.122	35.995	36.876	37.240	37.260	37.472	37.872	37.634	38.222	38.175	38.389	38.782
NPL/NPF	651	521	554	546	660	648	663	684	712	725	734	725	705	690	695
4. KBMI 4	38.709	45.844	49.122	49.852	50.613	51.769	52.019	52.022	52.371	52.515	52.812	53.909	54.214	54.805	55.194
NPL/NPF	721	509	600	602	623	634	657	672	685	698	709	715	696	684	697
5 Bank Umum / Commercial Bank	75.355	85.527	90.866	91.613	92.910	94.509	95.185	95.251	95.837	96.422	96.533	98.270	98.595	99.449	100.273
NPL/NPF	1.833	1.384	1.531	1.541	1.568	1.571	1.612	1.650	1.694	1.725	1.755	1.755	1.719	1.694	1.696

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

Keterangan / Items	2020	2021	2022	2023								2024				
				Sep	Okt	Nov	Des	Jan	Feb	Mar *)	Apr	Mei	Jun	Jul	Agt	Sep
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin																
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	385.586	415.515	458.325	480.548	485.312	493.153	497.658	495.431	496.076	504.081	502.366	509.733	514.165	519.810	517.253	517.924
NPL/NPF	7.480	6.518	6.342	10.615	11.033	11.289	9.271	10.005	10.174	9.736	10.073	10.248	10.120	10.746	10.755	9.845
2. Perikanan / <i>Fishery</i>	16.032	18.688	19.726	20.729	20.769	20.729	20.797	20.549	20.466	20.732	20.729	20.769	20.763	20.676	20.492	20.399
NPL/NPF	886	1.053	1.286	1.104	1.137	1.137	1.102	1.169	1.122	1.153	1.237	1.245	1.249	1.226	1.115	1.138
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	124.618	153.803	237.390	270.012	280.362	276.584	290.468	298.436	299.705	307.837	314.098	328.433	326.437	332.172	329.133	341.990
NPL/NPF	9.049	6.799	5.755	5.740	3.681	3.690	3.564	3.770	3.730	3.814	3.784	3.763	5.048	4.253	4.358	4.366
4. Industri Pengolahan / <i>Processing Industry</i>	893.642	951.109	1.067.006	1.080.435	1.102.955	1.105.700	1.117.340	1.104.256	1.101.415	1.128.541	1.164.819	1.153.910	1.165.659	1.174.030	1.151.935	1.158.410
NPL/NPF	40.898	49.248	40.184	38.846	39.264	38.152	36.383	36.456	35.569	36.310	37.024	37.688	38.584	39.141	38.004	37.373
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	168.881	159.701	162.327	173.100	168.057	175.612	183.959	187.612	186.266	188.931	194.453	198.090	201.753	211.134	217.783	200.753
NPL/NPF	2.091	1.668	761	700	706	691	664	501	304	293	312	405	416	550	543	535
6. Konstruksi / <i>Construction</i>	376.473	380.381	396.583	399.719	394.763	394.972	395.097	384.170	386.577	390.064	388.261	389.088	393.436	394.213	394.062	402.766
NPL/NPF	12.973	13.755	14.080	14.129	15.205	15.146	14.284	15.053	15.079	14.675	15.275	15.554	14.729	15.259	15.209	14.593
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	942.188	974.420	1.043.912	1.105.802	1.110.843	1.125.872	1.139.157	1.115.478	1.135.755	1.166.723	1.167.201	1.174.276	1.190.285	1.177.848	1.177.326	1.201.216
NPL/NPF	41.784	39.728	37.666	40.777	40.506	39.656	37.217	40.234	40.385	39.602	42.017	42.467	40.669	40.932	40.591	40.152
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	116.183	120.741	123.620	128.201	129.074	129.575	130.793	129.910	130.119	129.883	133.387	133.982	135.773	135.086	135.656	136.210
NPL/NPF	6.258	7.653	6.636	4.511	4.504	4.348	3.880	4.268	4.338	4.291	4.797	4.944	4.527	4.172	4.463	4.521
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	266.189	306.242	313.052	354.561	359.860	364.071	373.419	375.223	374.421	387.437	395.253	405.983	412.014	412.535	408.343	416.446
NPL/NPF	5.739	6.347	5.116	3.657	3.463	3.688	3.773	4.086	4.091	4.080	4.095	4.129	3.994	3.691	3.630	3.566
10. Perantara Keuangan / <i>Financial Intermediaries</i>	216.297	224.714	305.787	345.689	343.946	346.425	369.668	364.088	377.007	410.520	410.417	417.691	429.804	423.201	425.789	428.862
NPL/NPF	1.089	2.925	2.248	1.943	1.924	1.918	1.623	1.744	1.938	1.953	2.097	2.054	1.922	1.957	1.939	1.886
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	259.978	265.315	314.584	345.146	347.337	349.332	356.071	359.556	351.535	354.262	355.918	358.436	367.651	371.687	368.892	368.139
NPL/NPF	8.048	7.414	6.284	7.288	8.009	7.640	6.599	9.433	10.041	7.589	8.052	7.890	6.775	6.767	6.966	6.829
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	30.887	34.272	43.829	54.198	57.717	57.939	65.292	66.054	64.839	66.283	68.607	69.362	77.369	80.114	78.863	78.258
NPL/NPF	4	3	0	1	1	1	1	1	4	4	74	74	74	74	71	71
13. Jasa Pendidikan / <i>Education Services</i>	13.594	13.990	14.893	16.044	16.249	16.576	16.877	16.975	17.115	17.118	17.022	17.197	17.331	17.411	17.533	17.451
NPL/NPF	244	211	258	256	227	228	228	243	255	237	237	247	227	217	208	213
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	28.262	28.513	31.522	36.583	36.787	36.413	37.410	37.128	37.487	37.984	38.455	39.084	39.547	39.847	39.758	40.811
NPL/NPF	382	171	234	310	326	322	456	331	345	350	353	378	366	391	384	380
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural/Entertainment and Other Individual Services</i>	89.457	95.691	114.669	144.986	149.804	156.411	158.563	157.575	159.756	149.489	146.599	151.334	156.934	156.089	159.587	163.871
NPL/NPF	2.902	2.253	2.399	3.150	2.993	3.006	3.137	3.478	3.560	3.353	3.213	3.292	3.065	3.137	3.096	3.106
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	2.989	3.872	3.985	3.996	3.965	3.947	4.002	3.942	3.903	3.892	3.808	3.765	3.779	3.734	3.722	3.765
NPL/NPF	55	80	95	111	111	107	109	131	133	138	137	135	129	132	130	137
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	358	365	22	20	20	19	18	18	17	17	15	14	13	12	12	261
NPL/NPF	0	-	-	-	-	0	0	0	-	0	0	0	0	0	0	0
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	2.490	716	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	138	96	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin																
Rumah Tangga / <i>House Hold</i>																
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	544.004	581.135	586.568	642.533	648.486	654.352	659.766	664.035	668.307	637.903	683.263	689.624	697.266	704.365	707.448	709.140
NPL/NPF	12.164	12.521	11.831	16.113	16.180	15.965	15.382	16.355	16.654	14.870	16.816	16.961	16.709	17.215	17.210	17.300
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	26.100	27.869	27.945	29.089	29.290	29.297	29.552	29.518	29.497	29.630	29.714	29.995	30.316	30.611	30.666	30.821
NPL/NPF	529	546	542	728	759	750	710	761	770	777	824	832	795	814	790	795
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	20.771	21.010	20.995	21.378	21.841	22.028	22.476	22.762	22.977	70.114	27.985	28.030	28.205	28.292	28.410	28.532
NPL/NPF	944	1.018	1.005	1.029	1.004	984	935	987	1.005	2.737	1.487	1.334	1.286	1.261	1.239	1.244
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	99.101	114.492	115.955	126.430	127.114	128.825	131.419	132.259	133.420	134.794	135.875	135.736	133.191	135.550	135.747	137.812
NPL/NPF	1.973	1.864	1.756	2.586	2.552	2.610	2.594	2.653	2.676	2.781	2.917	3.085	3.041	3.133	3.141	3.189
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	694.729	760.741	773.017	795.771	802.733	810.272	820.985	821.923	825.604	834.120	836.914	843.699	852.574	862.416	873.122	883.511
NPL/NPF	8.961	10.116	9.726	10.080	10.350	10.419	10.271	10.953	11.360	11.430	12.019	12.402	12.381	12.844	12.807	12.878
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>																
NPL/NPF	235.831	245.167	247.852	262.324	265.699	267.796	269.458	270.660	272.250	274.281	275.524	277.880	284.140	283.785	286.170	291.900
NPL/NPF	2.776	2.539	2.371	2.804	2.841	2.893	2.794	2.934	3.070	3.086	3.160	3.212	3.128	2.982	2.945	3.073

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

Keterangan / Items	2020	2021	2022	2023							2024					
				Sep	Okt	Nov	Des	Jan	Feb	Mar *)	Apr	Mei	Jun	Jul	Agt	Sep
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin																
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	251.567	277.985	310.841	339.373	343.703	350.263	351.708	351.163	352.250	354.135	354.497	359.557	362.126	364.694	364.251	365.337
NPL/NPF	4.409	3.967	4.286	8.148	8.504	8.556	8.869	7.486	7.657	7.158	7.436	7.577	7.498	8.136	8.090	7.252
2. Perikanan / <i>Fishery</i>	8.874	11.313	12.883	13.381	13.367	13.443	13.629	13.667	13.727	13.831	13.761	13.727	13.692	13.699	13.694	13.676
NPL/NPF	511	752	794	560	582	595	587	643	661	691	735	734	744	711	710	727
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	67.410	88.074	137.863	159.253	170.699	167.013	175.643	179.720	175.556	180.194	184.295	196.837	193.025	202.129	200.481	215.442
NPL/NPF	6.897	5.666	4.770	4.028	1.964	1.968	1.905	1.997	1.958	1.993	2.046	1.973	3.367	3.344	3.312	3.293
4. Industri Pengolahan / <i>Procesing Industry</i>	316.144	347.203	385.352	390.431	402.094	399.249	405.889	406.279	401.850	411.051	433.372	428.420	433.802	433.727	420.058	431.292
NPL/NPF	25.339	22.244	15.208	14.228	14.671	14.391	13.680	13.667	12.908	12.753	12.948	12.912	14.136	13.972	13.862	13.840
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	91.852	94.090	102.264	114.344	108.431	112.197	109.795	114.576	112.861	114.734	117.335	118.713	122.009	131.328	140.071	123.540
NPL/NPF	1.252	921	265	271	273	271	270	280	73	72	83	78	77	101	101	100
6. Konstruksi / <i>Construction</i>	172.158	177.544	184.004	191.013	186.005	185.935	187.542	187.101	189.326	191.346	189.998	189.038	190.746	190.359	188.921	194.041
NPL/NPF	7.103	8.212	9.312	7.992	7.976	7.906	7.359	7.552	7.526	7.304	7.388	7.670	7.146	7.355	7.339	6.989
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	457.066	489.375	526.379	551.669	551.609	560.171	567.941	560.505	564.842	573.833	578.510	586.598	594.153	591.565	589.605	599.732
NPL/NPF	17.270	19.066	19.105	19.490	19.201	19.272	18.167	20.209	20.638	19.679	20.572	20.701	19.251	19.301	19.119	18.394
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	46.245	51.110	54.726	58.738	59.586	59.986	60.981	60.505	60.548	60.194	63.715	63.315	64.848	64.368	64.343	64.399
NPL/NPF	1.947	2.455	2.038	1.844	1.909	1.862	1.832	1.965	1.986	1.967	2.103	2.059	1.776	1.719	1.726	1.769
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	124.042	134.995	139.778	154.332	159.047	161.555	165.636	165.803	164.816	174.140	171.320	177.297	183.228	180.461	181.592	188.884
NPL/NPF	2.979	3.790	3.114	1.213	1.240	1.204	1.318	1.418	1.379	1.499	1.531	1.503	1.429	1.408	1.358	1.332
10. Perantara Keuangan / <i>Financial intermediaries</i>	34.909	37.882	52.707	69.126	66.397	65.921	71.936	74.902	77.747	85.979	92.476	91.935	97.437	98.879	99.728	101.040
NPL/NPF	219	318	265	217	214	211	201	307	305	302	310	309	189	189	149	146
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	86.988	81.413	77.132	90.485	92.414	92.184	92.034	96.727	95.462	96.143	97.320	99.622	105.741	102.333	102.372	103.803
NPL/NPF	3.211	3.307	1.807	1.738	2.087	2.094	1.854	1.916	2.482	2.643	2.794	2.748	1.618	1.616	1.629	1.260
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	28.293	31.573	41.030	51.914	55.576	55.290	62.017	62.729	61.878	63.346	65.685	66.542	74.445	77.204	75.987	75.123
NPL/NPF	3	3	-	-	-	-	0	0	3	3	3	3	3	3	0	0
13. Jasa Pendidikan / <i>Education Services</i>	2.447	2.548	2.532	2.207	2.213	2.232	2.265	2.263	2.364	2.326	2.315	2.361	2.405	2.422	2.440	2.434
NPL/NPF	41	45	46	26	25	31	35	35	37	38	36	36	33	27	27	24
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	11.364	9.641	10.100	13.932	14.291	13.615	13.800	14.113	14.342	14.614	14.573	14.949	15.299	15.413	14.961	15.418
NPL/NPF	218	66	66	116	121	113	113	134	135	136	146	142	121	115	112	106
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	52.362	61.478	81.953	110.441	115.110	122.418	124.138	123.212	126.005	115.349	115.793	120.336	125.421	124.313	127.063	130.610
NPL/NPF	1.557	1.537	1.608	2.282	2.097	2.105	2.129	2.433	2.476	2.242	2.367	2.401	2.262	2.371	2.329	2.327
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	1.469	1.211	1.053	1.053	1.040	1.046	1.050	1.053	1.030	1.026	981	960	979	937	929	968
NPL/NPF	28	39	49	59	58	58	64	72	73	72	69	68	62	60	58	61
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	355	361	17	16	16	16	15	14	14	14	11	11	11	10	10	259
NPL/NPF	-	-	-	-	-	0	0	0	-	0	0	0	0	0	0	0
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	194	45	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	22	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin																
Rumah Tangga / House Hold																
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	299.176	322.700	335.181	373.971	377.740	381.629	383.610	386.731	389.855	357.345	401.717	406.040	411.038	416.160	418.009	418.615
NPL/NPF	6.634	6.415	5.719	8.459	8.484	8.394	8.035	8.617	8.803	7.084	8.700	8.941	8.653	9.217	9.267	9.307
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	7.157	7.492	7.624	7.956	8.095	8.123	8.245	8.302	8.347	8.462	8.591	8.783	8.997	9.212	9.342	9.494
NPL/NPF	240	266	254	348	349	346	342	363	367	353	378	378	359	393	385	384
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	5.955	5.119	4.534	4.188	4.209	4.252	4.369	4.430	4.452	51.395	9.168	9.144	9.179	9.086	9.091	9.136
NPL/NPF	375	312	398	324	313	303	291	309	315	2.047	763	696	629	616	580	576
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	34.096	33.135	36.915	38.249	37.970	38.200	38.379	38.432	38.385	38.058	38.024	37.632	36.677	35.893	35.365	35.271
NPL/NPF	488	387	435	706	673	709	627	647	711	728	777	779	788	752	693	663
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	297.233	305.113	329.856	323.311	325.891	328.531	332.005	331.328	331.952	334.796	335.343	336.895	339.948	343.765	346.621	349.283
NPL/NPF	3.002	3.291	3.422	3.752	3.886	3.948	3.981	4.234	4.448	4.430	4.639	4.741	4.821	5.174	5.128	5.239
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>																
NPL/NPF	48.607	51.765	59.416	66.126	67.434	68.080	69.361	70.261	71.061	71.809	72.358	73.413	74.953	75.724	76.581	77.746
NPL/NPF	1.086	845	676	847	847	866	819	894	903	892	928	928	945	900	891	956

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

Keterangan / Items	2020	2021	2022	2023							2024					
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin																
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	13.521	14.973	18.364	20.856	21.148	21.575	21.903	22.050	22.301	22.669	22.763	22.894	23.088	23.249	23.424	23.504
NPL/NPF	899	675	635	785	807	811	746	805	840	891	910	943	920	940	974	922
2. Perikanan / <i>Fishery</i>	1.157	1.379	1.587	1.765	1.788	1.805	1.824	1.819	1.841	1.861	1.871	1.861	1.866	1.878	1.882	1.867
NPL/NPF	69	107	103	133	141	140	133	138	144	147	160	173	167	170	169	171
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	1.216	1.065	4.089	4.588	2.993	3.041	3.128	3.339	3.401	3.502	3.819	3.510	3.586	3.634	3.610	4.077
NPL/NPF	376	269	277	85	86	90	96	100	101	149	123	141	136	137	113	111
4. Industri Pengolahan / <i>Processing Industry</i>	14.282	20.312	25.550	27.729	26.709	27.298	26.987	25.970	24.439	24.752	24.757	25.178	24.828	24.178	24.209	25.631
NPL/NPF	482	550	485	415	434	418	773	810	828	831	870	1.272	1.242	1.260	1.271	1.259
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	2.484	2.204	1.765	1.503	1.532	1.556	1.553	1.526	1.539	1.674	1.687	1.684	1.834	1.842	1.839	1.732
NPL/NPF	54	56	10	13	13	13	11	14	14	10	11	11	11	11	11	11
6. Konstruksi / <i>Construction</i>	36.260	36.285	39.217	44.475	44.200	44.025	42.001	38.885	39.374	40.276	39.824	39.796	41.300	42.819	43.434	42.238
NPL/NPF	2.736	2.558	2.394	2.704	2.788	2.796	2.511	2.722	2.650	2.687	2.752	2.880	2.668	2.715	2.721	2.811
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	38.295	42.815	51.287	58.646	58.388	59.191	59.773	58.486	59.131	61.131	61.226	62.130	64.432	64.767	64.897	65.324
NPL/NPF	2.897	2.909	2.518	3.362	3.418	3.411	3.204	3.357	3.557	3.758	4.065	4.137	3.942	4.060	4.091	4.338
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and the provision of eating and drinking</i>	7.256	7.431	7.942	8.851	9.018	9.094	9.071	9.051	9.190	9.266	9.342	9.424	9.597	9.613	9.729	9.847
NPL/NPF	1.252	824	538	527	570	486	328	330	338	336	387	389	413	419	383	427
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	7.513	7.011	7.182	8.519	8.514	7.688	8.379	8.245	8.122	8.281	9.207	9.474	9.149	9.080	9.106	8.116
NPL/NPF	219	166	118	105	107	106	104	110	115	117	133	133	120	97	98	107
10. Perantara Keuangan / <i>Financial intermediaries</i>	9.483	8.943	11.757	10.690	11.970	11.548	12.185	11.150	10.774	12.378	12.777	13.694	14.670	14.201	14.130	14.113
NPL/NPF	149	325	408	459	465	461	324	328	449	448	484	478	425	432	427	417
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	4.933	4.858	5.467	6.094	5.894	5.957	5.951	5.795	5.876	6.027	6.164	6.172	6.256	6.243	5.691	5.622
NPL/NPF	716	629	638	715	730	727	700	723	723	724	734	768	752	755	744	764
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	2.567	2.681	2.726	1.989	1.854	2.363	2.994	3.043	2.895	2.867	2.853	2.752	2.854	2.838	2.799	3.054
NPL/NPF	0	0	0	0	0	0	0	0	0	0	70	70	70	70	70	70
13. Jasa Pendidikan / <i>Education Services</i>	1.333	1.282	1.261	2.049	2.130	2.142	2.249	2.244	2.264	2.301	2.282	2.334	2.320	2.331	2.351	2.353
NPL/NPF	44	19	16	48	37	37	32	42	42	40	34	43	26	25	17	25
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	2.464	2.249	2.336	2.478	2.477	2.472	2.563	2.588	2.511	2.515	2.580	2.585	2.640	2.632	2.638	2.661
NPL/NPF	23	20	27	31	32	34	40	42	43	44	44	69	79	83	79	80
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	5.676	5.917	6.138	6.499	6.536	6.615	6.928	6.799	6.978	7.061	7.039	7.160	7.200	7.261	7.332	7.748
NPL/NPF	334	216	197	249	254	255	245	259	279	275	297	310	279	287	284	291
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	214	219	256	257	248	229	262	207	200	204	193	191	189	188	187	187
NPL/NPF	6	6	8	10	10	10	10	9	10	12	12	13	12	13	13	13
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	0	1	-	0	0	0	0	0	0	0	0	0	0	0	0	0
NPL/NPF	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	87	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin																
Rumah Tangga / House Hold																
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	22.845	24.829	26.917	28.750	29.082	29.169	29.207	29.367	29.553	29.909	29.963	30.171	30.380	30.646	30.676	30.551
NPL/NPF	1.749	1.669	1.497	1.729	1.751	1.699	1.606	1.742	1.749	1.770	1.834	1.902	1.872	1.912	1.924	1.899
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	447	501	503	557	565	566	564	558	561	577	589	592	599	605	607	609
NPL/NPF	34	36	23	35	37	35	27	29	30	31	33	34	33	34	35	34
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	452	408	412	391	398	397	408	409	417	419	440	435	438	439	441	452
NPL/NPF	106	94	83	86	85	83	82	87	94	95	96	99	98	94	92	90
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	482	592	701	942	971	1.033	1.100	1.242	1.297	1.323	1.336	1.376	1.412	1.463	1.493	1.531
NPL/NPF	3	3	4	8	8	9	8	9	12	14	19	19	20	23	27	32
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	196.716	210.004	224.468	236.171	238.383	240.250	243.433	243.318	244.815	247.574	248.544	251.050	253.472	256.367	260.032	264.276
NPL/NPF	884	1.320	1.404	1.579	1.607	1.593	1.491	1.590	1.644	1.648	1.694	1.778	1.644	1.699	1.679	1.686
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>																
NPL/NPF	489	635	630	768	783	786	759	798	833	810	828	848	751	751	757	749

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

Keterangan / Items	2020	2021	2022	2023							2024					
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin																
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	119.280	120.532	128.690	119.866	120.039	120.893	123.626	121.665	120.729	126.215	124.166	126.167	128.245	130.940	128.665	128.578
NPL/NPF	2.172	1.876	1.421	1.683	1.723	1.922	1.655	1.714	1.677	1.688	1.727	1.728	1.702	1.670	1.691	1.672
2. Perikanan / <i>Fishery</i>	6.001	5.996	5.256	5.583	5.613	5.482	5.344	5.064	4.898	5.040	5.097	5.182	5.205	5.098	4.916	4.855
NPL/NPF	306	194	389	411	414	403	382	388	317	314	342	338	338	345	236	240
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	50.554	57.716	87.142	100.788	100.099	99.920	105.270	107.609	112.353	116.736	117.227	120.141	122.305	118.727	117.939	115.206
NPL/NPF	1.707	864	708	1.626	1.630	1.632	1.563	1.673	1.672	1.672	1.616	1.649	1.545	772	933	961
4. Industri Pengolahan / <i>Processing Industry</i>	495.327	517.323	584.901	593.285	602.962	606.680	614.180	601.554	607.907	622.986	635.077	632.655	634.814	644.320	639.544	639.215
NPL/NPF	13.784	22.699	22.330	21.976	21.930	21.110	20.159	20.245	20.211	20.364	21.009	21.296	20.992	21.647	20.725	20.700
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	57.960	54.148	51.602	53.456	54.104	57.938	68.622	67.335	67.448	67.934	71.269	73.527	73.882	73.923	72.108	71.663
NPL/NPF	785	692	486	415	419	407	382	208	218	211	219	316	327	438	431	424
6. Konstruksi / <i>Construction</i>	163.696	163.800	169.139	160.587	160.702	160.859	162.285	154.873	154.613	155.099	155.233	156.837	158.085	158.881	159.565	164.232
NPL/NPF	3.134	2.985	2.373	3.433	4.441	4.445	4.415	4.780	4.902	4.683	5.135	5.004	4.915	5.189	5.149	4.793
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	431.213	425.857	453.004	484.015	486.732	491.245	493.074	482.862	497.087	507.231	507.558	505.655	511.571	504.310	508.201	523.000
NPL/NPF	21.105	17.192	15.842	17.759	17.729	16.816	15.689	16.510	16.032	16.007	17.219	17.469	17.316	17.412	17.223	17.264
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	61.348	60.859	60.861	60.613	60.470	60.495	60.740	60.354	60.380	60.423	60.330	61.244	61.328	61.105	61.584	61.964
NPL/NPF	2.954	4.281	3.969	2.141	2.025	2.000	1.720	1.972	2.014	1.987	2.307	2.497	2.338	2.035	2.354	2.325
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	120.464	150.554	151.930	177.322	179.179	182.504	186.647	189.098	189.465	193.403	201.869	204.487	204.842	206.525	200.740	202.585
NPL/NPF	2.541	2.391	1.883	2.340	2.116	2.377	2.351	2.557	2.597	2.464	2.431	2.493	2.445	2.186	2.173	2.127
10. Perantara Keuangan / <i>Financial intermediaries</i>	138.304	144.436	192.610	218.778	223.181	224.324	234.941	230.039	239.580	260.655	258.984	267.807	268.985	264.933	269.367	268.926
NPL/NPF	720	2.282	1.575	1.267	1.245	1.247	1.098	1.108	1.184	1.202	1.303	1.268	1.307	1.337	1.363	1.324
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	163.380	174.670	226.992	242.617	242.513	244.445	251.664	250.338	243.366	245.346	244.816	245.042	248.295	255.426	253.559	251.814
NPL/NPF	4.120	3.478	3.839	4.835	5.193	4.819	4.044	6.794	6.837	4.222	4.524	4.375	4.405	4.396	4.593	4.805
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	27	18	73	79	72	71	66	67	66	70	69	68	70	72	77	81
NPL/NPF	1	0	0	1	1	1	1	1	1	1	0	1	1	1	1	1
13. Jasa Pendidikan / <i>Education Services</i>	9.814	10.160	11.100	11.787	11.905	12.201	12.363	12.467	12.486	12.490	12.424	12.502	12.605	12.656	12.740	12.662
NPL/NPF	159	147	195	181	164	160	161	165	176	159	168	168	168	165	164	164
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	14.367	16.565	19.082	20.171	20.016	20.323	21.045	20.424	20.631	20.853	21.300	21.549	21.605	21.799	22.159	22.732
NPL/NPF	141	85	142	162	173	174	302	156	166	170	163	166	167	193	192	193
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	31.129	27.998	26.532	27.906	27.869	27.292	27.448	27.525	26.596	26.885	23.766	23.837	24.312	24.515	25.192	25.512
NPL/NPF	1.012	501	595	620	642	646	763	787	805	836	550	581	523	478	484	488
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	1.307	2.441	2.676	2.687	2.677	2.673	2.690	2.682	2.673	2.662	2.633	2.614	2.611	2.609	2.606	2.610
NPL/NPF	21	35	39	43	43	38	36	50	50	54	56	54	55	59	59	63
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	3	3	5	3	3	3	3	3	3	3	3	2	2	2	2	2
NPL/NPF	0	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	1.534	462	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	115	89	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin																
Rumah Tangga / <i>House Hold</i>																
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	174.251	196.152	224.200	239.346	241.210	243.159	246.821	247.811	248.772	250.521	251.452	253.282	255.717	257.429	258.629	259.841
NPL/NPF	4.374	4.078	4.613	5.890	5.910	5.839	5.740	5.996	6.103	6.016	6.281	6.118	6.184	6.085	6.019	6.093
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	15.192	18.071	19.784	20.541	20.595	20.579	20.729	20.645	20.576	20.578	20.522	20.608	20.708	20.782	20.706	20.707
NPL/NPF	232	227	265	338	367	363	341	370	373	392	412	421	403	387	370	377
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	15.596	15.241	16.046	16.795	17.230	17.374	17.696	17.919	18.105	18.296	18.373	18.448	18.585	18.763	18.874	18.941
NPL/NPF	593	537	524	620	606	598	562	591	595	595	628	539	559	551	567	578
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	71.153	65.335	78.297	87.205	88.141	89.575	91.925	92.571	93.723	95.398	96.500	96.713	95.087	98.177	98.873	100.992
NPL/NPF	1.676	1.584	1.317	1.872	1.871	1.892	1.959	1.997	1.954	2.040	2.122	2.287	2.233	2.358	2.421	2.495
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	178.470	179.068	218.249	236.205	238.377	241.412	245.493	247.224	248.788	251.703	252.979	255.706	259.107	262.238	266.422	269.913
NPL/NPF	4.289	4.290	4.848	4.738	4.846	4.871	4.751	5.081	5.224	5.310	5.645	5.840	5.873	5.929	5.958	5.918
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>																
NPL/NPF	48.637	54.069	55.453	61.740	64.085	73.510	74.570	75.576	76.471	77.658	78.134	79.011	83.409	81.657	83.326	84.973
	990	1.067	900	1.001	1.021	1.212	1.194	1.233	1.305	1.358	1.362	1.407	1.405	1.306	1.295	1.344

Tabel 3.5.a. Kredit/Pembiayaan dan NPL/NPF Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit (Credit/Financing and NPL/NPF Credit of Branch Offices of Foreign Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Beneficiary) Miliar Rp (Billion Rp)																
Keterangan / Items	2020	2021	2022	2023								2024				
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin																
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	1.217	2.026	430	452	422	422	422	554	796	1.062	940	1.115	705	927	913	505
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Perikanan / <i>Fishery</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	5.437	6.948	8.296	5.382	6.572	6.610	6.427	7.768	8.394	7.404	8.756	7.945	7.522	7.682	7.103	7.265
NPL/NPF	70	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Industri Pengolahan / <i>Procesing Industry</i>	67.889	66.270	71.203	68.990	71.191	72.473	70.283	70.454	67.218	69.752	71.614	67.657	72.215	71.806	68.124	62.272
NPL/NPF	1.293	3.754	2.161	2.228	2.228	2.233	1.771	1.734	1.622	2.363	2.197	2.208	2.215	2.262	2.147	1.574
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	16.585	9.259	6.696	3.797	3.990	3.922	3.990	4.175	4.419	4.590	4.162	4.166	4.029	4.042	3.765	3.818
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6. Konstruksi / <i>Construction</i>	4.359	2.753	4.224	3.644	3.856	4.152	3.269	3.311	3.263	3.343	3.205	3.416	3.305	2.155	2.141	2.255
NPL/NPF	-	-	-	0	0	0	-	-	-	-	-	-	-	-	-	-
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	15.614	16.373	13.242	11.473	14.114	15.265	18.368	13.626	14.695	24.528	19.907	19.893	20.128	17.206	14.623	13.160
NPL/NPF	513	562	201	166	159	158	157	158	158	159	160	160	160	160	158	157
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	1.334	1.341	91	-	-	0	-	0	0	0	0	-	-	-	-	-
NPL/NPF	105	94	91	-	-	-	-	-	-	-	-	-	-	-	-	-
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	14.170	13.683	14.162	14.388	13.119	12.324	12.756	12.076	12.018	11.613	12.857	14.725	14.795	16.470	16.904	16.862
NPL/NPF	-	-	0	-	-	-	-	-	-	-	0	0	-	-	-	-
10. Perantara Keuangan / <i>Financial intermediaries</i>	33.602	33.453	48.713	47.096	42.398	44.631	50.605	47.997	48.906	51.508	46.181	44.256	48.711	45.188	42.564	44.783
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	4.678	4.374	4.992	5.950	6.516	6.746	6.422	6.696	6.830	6.747	7.618	7.601	7.359	7.685	7.270	6.901
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12. Administrai Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	-	-	-	215	215	215	215	215	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13. Jasa Pendidikan / <i>Education Services</i>	0	1	1	2	1	2	1	1	1	1	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	3	3	3	3	2	3	2	3	3	1	1
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	290	298	45	140	289	85	48	39	177	194	0	0	0	0	0	0
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	675	185	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin																
Rumah Tangga / <i>House Hold</i>																
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	331	324	271	466	454	395	129	127	127	129	131	131	131	131	134	133
NPL/NPF	2	2	3	35	36	33	-	-	-	1	1	1	1	1	1	1
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartemen Ownership</i>	29	36	34	36	35	29	13	13	13	13	13	12	12	11	11	11
NPL/NPF	0	0	0	6	6	6	-	-	-	-	-	-	-	-	-	-
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	1	4	4	5	5	5	4	4	3	3	3	3	3	3	3	3
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	41	39	42	34	32	16	15	15	14	16	16	16	16	16	17	18
NPL/NPF	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	586	543	443	85	82	79	54	53	49	47	47	48	47	46	46	39
NPL/NPF	54	60	53	11	11	8	48	48	44	42	42	42	42	41	42	35
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	11.019	9.887	10.059	10.620	10.200	2.079	1.312	1.272	1.546	1.456	1.979	2.124	2.273	2.557	1.849	3.071
NPL/NPF	383	229	165	189	190	29	21	8	30	26	42	30	27	25	2	25

Tabel 3.6.a. Kredit/Pembiayaan dan NPL/NPF Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Kredit/Pembiayaan - September 2024 Credit/Financing and NPL/NPF of Commercial Bank to Non Banks Third Party Based on Business Sector and non Business Sector of Credit/Financing by Region - September 2024) Miliar Rp (Billion Rp)																								
Keterangan	Lapangan Usaha												Bukan Lapangan Usaha											
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Penggalian	Industri Pengolahan	Listrik, gas dan air	Konstruksi	Perdagangan Besar dan Eceran	Penyediaan akomodasi dan penyediaan makan minum	Transportasi, pergudangan dan komunikasi	Perantara Keuangan	Real Estate, 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 Regional Lainnya	Kegiatan yang belum jelas batasannya	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan Apartemen	Rumah Tangga - Untuk Pemilikan Rumah atau Rukan	Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor	Rumah Tangga - Untuk Pemilikan Peralatan Rumah Tangga Lainnya	Bukan Lapangan Usaha Lainnya
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
Jawa Barat	13.881	1.354	2.047	65.814	3.045	26.217	112.259	11.567	22.418	8.622	16.269	360	3.121	5.714	11.656	320	0	-	164.274	3.253	3.176	3.452	115.852	21.172
NPL/NPF	1.487	74	33	2.324	8	1.852	5.198	327	118	118	296	-	20	31	488	20	0	-	4.231	100	186	77	1.494	134
Banten	725	183	638	22.739	462	12.083	25.588	2.642	9.421	3.603	15.136	5	511	2.085	2.900	104	0	-	62.780	2.080	1.931	1.002	31.392	7.341
NPL/NPF	32	5	42	245	4	674	934	41	59	21	77	-	3	11	84	1	0	-	1.320	67	61	4	447	119
DKI Jakarta	178.052	2.594	253.499	710.076	166.294	272.869	418.266	53.327	320.295	402.468	278.854	18.887	4.924	14.965	82.063	412	254	-	178.574	19.451	10.338	118.387	172.986	125.873
NPL/NPF	2.653	173	3.953	20.083	379	6.485	9.948	2.229	2.328	1.110	4.744	0	116	121	646	16	-	-	4.232	511	386	2.832	4.279	1.899
D.I Yogyakarta	2.757	286	95	4.454	25	6.112	12.468	3.303	968	944	1.365	1	929	1.063	2.826	59	-	-	4.932	110	369	163	10.310	1.144
NPL/NPF	82	16	3	113	2	128	522	110	14	103	44	-	7	69	92	5	-	-	127	10	20	1	227	5
Jawa Tengah	25.051	2.831	413	62.746	438	17.292	118.400	13.395	4.890	2.515	7.470	35	2.004	4.192	12.970	341	-	-	31.927	348	1.247	1.898	36.437	37.226
NPL/NPF	702	109	39	9.188	4	704	4.735	382	81	182	109	-	9	20	371	32	-	-	672	5	87	43	487	127
Jawa Timur	40.158	2.852	1.416	122.440	4.565	24.265	153.518	11.128	12.953	1.869	11.475	4	2.042	3.189	13.686	671	1	-	72.280	2.715	2.886	4.389	91.057	3.700
NPL/NPF	1.201	277	74	2.291	74	1.308	5.681	454	347	66	548	-	22	27	380	20	-	-	1.946	55	188	78	1.117	40
Bengkulu	6.318	96	318	527	15	193	4.979	554	267	9	274	0	39	134	594	27	-	-	2.907	11	81	32	6.573	5.344
NPL/NPF	91	2	1	14	0	25	164	6	4	1	4	-	0	0	22	1	-	-	66	-	3	0	44	32
Jambi	14.965	133	154	2.519	24	932	8.480	1.204	441	34	612	0	105	145	1.110	33	-	-	6.849	107	157	90	15.423	108
NPL/NPF	165	4	5	27	0	56	264	30	8	15	15	-	2	5	18	0	-	-	163	0	2	2	208	1
Aceh	3.281	306	131	1.343	114	540	6.037	535	307	31	273	0	88	351	817	41	-	-	2.888	73	36	797	24.514	11
NPL/NPF	70	11	1	30	0	81	241	24	8	-	22	-	1	1	18	2	-	-	31	1	0	11	144	0
Sumatera Utara	52.688	626	474	57.824	606	7.103	48.939	3.008	4.318	1.123	5.764	7	529	2.375	4.376	210	2	-	23.692	682	1.643	2.831	45.522	1.974
NPL/NPF	30	22	607	2	381	1.781	88	61	55	21	79	-	2	11	116	6	-	-	691	7	51	61	513	38
Sumatera Barat	12.019	330	155	2.507	32	762	17.238	1.106	1.420	45	751	-	230	309	1.546	45	-	-	5.365	81	166	63	10.703	15.985
NPL/NPF	259	21	9	62	0	85	686	29	19	4	19	-	0	1	46	1	-	-	92	1	5	1	113	34
Riau	25.549	152	491	8.167	70	2.560	13.782	1.951	2.572	424	2.030	-	143	946	2.110	40	-	-	13.047	154	546	116	22.741	763
NPL/NPF	462	6	3	113	1	164	637	26	35	60	47	-	0	2	43	1	-	-	441	5	18	1	253	6
Sumatera Selatan	21.447	301	2.367	11.922	235	3.335	18.951	1.907	1.890	86	3.762	3	351	592	1.520	130	-	-	16.516	133	458	518	28.282	1.659
NPL/NPF	400	20	10	32	2	259	747	32	35	3	66	0	0	1	48	4	-	-	430	5	35	11	316	14
Bangka Belitung	2.426	406	1.191	464	7	226	3.265	196	151	7	109	-	22	150	427	5	-	-	2.830	27	48	61	5.495	40
NPL/NPF	48	27	7	11	0	22	74	3	5	0	2	-	0	0	10	0	-	-	35	0	3	1	46	1
Kepulauan Riau	302	41	304	7.926	969	1.483	7.679	1.519	5.378	69	2.648	1	288	213	1.106	17	-	-	9.766	126	379	154	10.179	1.300
NPL/NPF	6	9	-	977	0	176	171	61	19	4	193	-	0	4	18	0	-	-	204	3	9	1	126	18
Lampung	11.007	617	316	4.657	156	829	18.606	1.218	1.990	232	1.183	13	363	735	1.307	64	-	-	6.679	90	152	124	8.570	6.198
NPL/NPF	246	50	9	217	2	96	600	35	12	1	31	-	4	7	62	3	-	-	143	1	4	4	97	71
Kalimantan Selatan	10.531	340	8.684	2.667	533	1.059	12.128	822	3.498	447	1.993	1	97	171	1.941	43	-	-	12.834	71	419	96	15.976	231
NPL/NPF	70	20	40	80	2	124	519	17	20	1	32	-	6	1	47	4	-	-	347	1	21	1	218	1
Kalimantan Barat	20.209	472	190	1.554	153	531	12.850	1.471	3.157	317	984	57	81	130	1.104	22	-	-	9.579	138	518	381	21.227	312
NPL/NPF	154	33	1	95	1	66	759	44	22	3	19	-	0	4	40	0	-	-	239	0	8	4	188	2
Kalimantan Timur	15.385	624	4.122	3.499	3.308	5.753	17.307	2.542	6.246	176	3.471	3	232	231	2.824	33	-	-	9.527	202	803	880	24.560	937
NPL/NPF	35	18	32	27	6	504	612	25	73	12	105	0	2	2	67	0	-	-	257	4	29	11	326	11
Kalimantan Tengah	14.503	160	123	1.176	130	913	9.427	721	685	479	550	1	74	102	1.114	22	-	-	5.193	39	49	39	13.677	332
NPL/NPF	86	5	1	10	4	156	205	6	13	0	12	-	0	1	23	1	-	-	137	0	1	5	115	4
Sulawesi Tengah	4.759	577	11.584	3.036	301	752	9.245	679	700	28	730	-	33	48	761	24	-	-	3.354	41	113	28	19.623	463
NPL/NPF	68	19	26	17	0	75	293	8	4	0	9	-	0	0	26	1	-	-	50	0	4	0	231	4
Sulawesi Selatan	13.804	2.093	3.026	7.719	3.555	5.789	38.579	3.236	2.655	485	2.927	3	448	733	4.142	193	-	-	25.072	519	1.499	1.438	28.535	13.681
NPL/NPF	225	73	15	379	33	248	1.829	222	117	30	158	-	0	31	166	5	-	-	524	9	70	31	387	96
Sulawesi Utara	1.546	339	4.527	757	166	1.716	8.421	1.008	439	10	1.059	26	25	107	773	118	-	-	5.735	67	253	73	12.841	10.772
NPL/NPF	46	14	3	38	0	170	229	25	9	-	9	-	4	1	25	2	-	-	170	1	9	1	183	116
Gorontalo	675	117	36	302	2.198	152	2.622	159	55	0	162	-	45	20	302	1	4	-	1.298	12	27	2	5.450	3.733
NPL/NPF	121	12	1	28	0	52	196	24	4	0	23	-	-	0	22	0	0	-	20	0	0	0	84	24
Sulawesi Barat	2.185	102	14	278	16	200	2.454	98	48	7	46	8	8	41	327	5	-	-	790	3	21	3	3.587	2.058
NPL/NPF	41	5	1	34	0	25	110	3	1	3	4	-</												

Tabel 3.7.a. Kredit/Pembiayaan dan NPL/NPF Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan (Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use) Miliar Rp (Billion Rp)																
Keterangan / Items	2020	2021	2022	2023								2024				
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Jenis Penggunaan / Type of Use																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																
1. Modal Kerja / Working Capital	2.465.419	2.621.250	2.940.289	3.121.204	3.140.832	3.168.939	3.235.836	3.174.440	3.192.017	3.273.269	3.319.148	3.332.464	3.389.530	3.392.455	3.390.115	3.433.614
NPL/NPF	96.687	104.692	95.607	97.711	97.710	96.043	90.069	93.968	93.607	92.574	95.338	96.835	95.807	96.416	95.444	93.801
2. Investasi / Investment	1.468.687	1.527.639	1.710.944	1.838.566	1.866.989	1.884.391	1.920.752	1.941.961	1.950.443	1.990.525	2.002.260	2.038.685	2.063.182	2.077.144	2.056.025	2.063.920
NPL/NPF	43.335	41.276	33.737	35.427	35.381	34.975	32.222	36.937	37.461	35.004	37.441	37.679	36.087	36.230	36.020	34.911
3. Konsumsi / Consumption	1.547.454	1.619.696	1.772.331	1.877.527	1.895.162	1.912.569	1.933.656	1.941.158	1.952.055	1.980.842	1.989.275	2.004.965	2.025.692	2.045.019	2.061.563	2.081.716
NPL/NPF	27.685	27.303	27.232	33.341	33.686	33.620	32.686	34.643	35.534	35.682	37.222	37.826	37.339	38.249	38.132	38.481
Total Kredit/Pembiayaan / Total Credit/Financing	5.481.560	5.768.585	6.423.564	6.837.296	6.902.983	6.965.899	7.090.243	7.057.558	7.094.514	7.244.637	7.310.683	7.376.114	7.478.404	7.514.618	7.507.704	7.579.250
NPL/NPF	167.707	173.270	156.576	166.479	166.778	164.638	154.977	165.548	166.603	163.260	170.002	172.339	169.234	170.895	169.596	167.192
Orientasi Penggunaan / User Orientation																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																
1. Ekspor / Export	142.171	199.100	189.896	177.288	181.188	187.309	184.109	188.048	183.627	184.917	205.748	200.596	195.075	200.469	187.268	174.613
NPL/NPF	2.865	6.092	5.533	5.016	5.679	5.531	5.237	5.487	5.476	5.989	5.568	5.654	5.006	4.869	4.655	3.882
2. Impor / Import	65.457	79.660	86.567	99.655	102.538	102.443	105.929	99.898	100.717	110.502	110.380	107.934	114.619	109.912	111.218	111.308
NPL/NPF	1.289	3.472	1.948	1.334	1.527	1.518	1.446	1.446	1.465	1.431	1.451	1.432	1.428	1.576	1.431	1.527
3. Lainnya / Other	5.273.932	5.489.825	6.147.100	6.560.353	6.619.257	6.676.146	6.800.205	6.769.612	6.810.171	6.949.217	6.994.555	7.067.585	7.168.710	7.204.238	7.209.218	7.293.329
NPL/NPF	163.553	163.706	149.094	160.129	159.571	157.590	148.294	158.615	159.662	155.840	162.982	165.254	162.800	164.450	163.510	161.783
Total Kredit/Pembiayaan / Total Credit/Financing	5.481.560	5.768.585	6.423.564	6.837.296	6.902.983	6.965.899	7.090.243	7.057.558	7.094.514	7.244.637	7.310.683	7.376.114	7.478.404	7.514.618	7.507.704	7.579.250
NPL/NPF	167.707	173.270	156.576	166.479	166.778	164.638	154.977	165.548	166.603	163.260	170.002	172.339	169.234	170.895	169.596	167.192

Tabel 3.8.a. Kredit/Pembiayaan dan NPL/NPF Bank Persero Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan (Credit/Financing and NPL/NPF of State Owned Banks to Non Bank Third Party Based on Types and Orientation of Use) Miliar Rp (Billion Rp)																
Keterangan / Items	2020	2021	2022	2023								2024				
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Jenis Penggunaan / Type of Use																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																
1. Modal Kerja / Working Capital	1.067.403	1.185.502	1.324.889	1.423.678	1.433.268	1.441.124	1.472.456	1.463.619	1.457.665	1.472.431	1.506.314	1.517.362	1.547.302	1.557.157	1.560.088	1.591.214
NPL/NPF	51.323	51.166	46.655	43.722	42.416	42.237	39.541	41.728	41.461	39.608	40.641	40.959	41.035	41.598	41.222	40.192
2. Investasi / Investment	686.337	712.338	795.726	888.029	908.332	921.409	933.562	950.712	956.954	979.824	989.644	1.012.854	1.032.066	1.036.683	1.026.418	1.034.783
NPL/NPF	21.684	21.226	16.079	18.490	18.507	18.399	16.845	18.387	18.835	18.944	19.926	19.955	18.678	18.831	18.702	17.428
3. Konsumsi / Consumption	692.225	725.325	773.527	813.800	821.338	828.814	835.969	839.484	844.051	861.864	865.201	871.907	880.792	889.840	895.009	899.546
NPL/NPF	11.825	11.515	10.903	14.435	14.550	14.565	14.095	15.064	15.546	15.534	16.184	16.462	16.195	17.052	16.943	17.126
Total Kredit/Pembiayaan / Total Credit/Financing	2.445.965	2.623.165	2.894.142	3.125.508	3.162.938	3.191.347	3.241.987	3.253.814	3.258.671	3.314.118	3.361.159	3.402.123	3.460.160	3.483.681	3.481.515	3.525.543
NPL/NPF	84.831	83.906	73.637	76.647	75.473	75.201	70.481	75.179	75.842	74.086	76.751	77.377	75.909	77.481	76.867	74.746
Orientasi Penggunaan / User Orientation																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																
1. Ekspor / Export	41.544	102.437	93.345	80.623	83.956	83.374	85.130	88.562	90.633	86.289	85.078	89.635	88.594	84.776	81.688	77.703
NPL/NPF	1.377	1.495	2.287	2.929	2.652	2.926	2.923	3.025	3.251	3.211	3.060	3.160	3.157	2.551	2.417	2.167
2. Impor / Import	6.111	12.747	20.066	21.528	27.544	28.514	29.581	31.012	29.675	28.316	26.888	27.905	28.923	30.985	31.254	30.068
NPL/NPF	91	106	212	306	297	285	290	277	301	321	283	292	284	246	259	263
3. Lainnya / Other	2.398.310	2.507.981	2.780.731	2.975.292	3.014.008	3.051.049	3.076.636	3.122.413	3.133.507	3.144.066	3.202.152	3.243.620	3.284.607	3.344.398	3.370.739	3.417.772
NPL/NPF	83.363	82.305	71.138	74.803	73.698	72.262	71.989	67.179	71.627	72.310	70.744	73.299	73.936	73.112	74.805	72.316
Total Kredit/Pembiayaan / Total Credit/Financing	2.445.965	2.623.165	2.894.142	3.077.444	3.125.508	3.162.938	3.191.347	3.241.987	3.253.814	3.258.671	3.314.118	3.361.159	3.402.123	3.460.160	3.483.681	3.525.543
NPL/NPF	84.831	83.906	73.637	78.038	76.647	75.473	75.201	70.481	75.179	75.842	74.086	76.751	77.377	75.909	77.481	74.746

Tabel 3.9.a. Kredit/Pembiayaan dan NPL/NPF BPD Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan (Credit/Financing and NPL/NPF of Regional Development Banks to Non Bank Third Party Based on Types and Orientation of Use) Miliar Rp (Billion Rp)																
Keterangan / Items	2020	2021	2022	2023								2024				
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Jenis Penggunaan / Type of Use																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																
1. Modal Kerja / Working Capital	87.962	97.587	114.251	124.153	123.199	122.631	122.360	115.733	116.437	120.305	121.038	122.841	126.401	126.651	126.559	126.266
NPL/NPF	7.449	7.337	6.722	7.673	7.848	7.814	7.453	7.865	8.145	8.428	8.881	9.519	9.017	9.214	9.232	9.469
2. Investasi / Investment	60.781	62.060	72.672	82.835	82.199	83.970	85.393	85.463	84.398	86.462	87.348	87.999	89.409	90.102	90.700	91.810
NPL/NPF	2.809	1.992	1.651	1.968	2.045	1.981	1.803	1.925	1.988	2.042	2.207	2.312	2.246	2.259	2.233	2.347
3. Konsumsi / Consumption	339.923	356.444	375.924	390.648	393.378	395.542	398.927	398.445	399.815	403.160	403.924	406.956	409.807	413.366	417.662	423.528
NPL/NPF	3.265	3.757	3.641	4.204	4.272	4.205	3.974	4.256	4.362	4.368	4.503	4.679	4.418	4.513	4.514	4.489
Total Kredit/Pembiayaan / Total Credit/Financing	488.666	516.091	562.847	597.637	598.777	602.144	606.680	599.641	600.650	609.927	612.310	617.795	625.616	630.119	634.921	641.603
NPL/NPF	13.523	13.086	12.013	13.845	14.165	13.999	13.229	14.045	14.495	14.839	15.590	16.509	15.681	15.985	15.980	16.305
Orientasi Penggunaan / User Orientation																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																
1. Ekspor / Export	448	529	953	799	797	781	758	360	347	334	332	323	306	306	303	302
NPL/NPF	1	3	1	1	1	1	1	1	1	1	1	1	1	1	1	0
2. Impor / Import	241	142	266	109	63	64	63	53	58	56	54	53	34	39	32	40
NPL/NPF	7	5	8	6	6	5	5	5	5	5	5	5	5	5	5	5
3. Lainnya / Other	487.977	515.419	561.628	596.728	597.917	601.299	605.859	599.229	600.246	609.537	611.924	617.419	625.277	629.774	634.586	641.261
NPL/NPF	13.516	13.078	12.005	13.838	14.158	13.994	13.224	14.040	14.489	14.833	15.585	16.504	15.676	15.980	15.974	16.300
Total Kredit/Pembiayaan / Total Credit/Financing	488.666	516.091	562.847	597.637	598.777	602.144	606.680	599.641	600.650	609.927	612.310	617.795	625.616	630.119	634.921	641.603
NPL/NPF	13.523	13.086	12.013	13.845	14.165	13.999	13.229	14.045	14.495	14.839	15.590	16.509	15.681	15.985	15.980	16.305

Tabel 3.10.a. Kredit/Pembiayaan dan NPL/NPF Bank Swasta Nasional Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan (Credit/Financing and NPL/NPF of Domestic Private Banks to Non Bank Third Party Based on Types and Orientation of Use) Miliar Rp (Billion Rp)																
Keterangan / Items	2020	2021	2022	2023								2024				
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Jenis Penggunaan / Type of Use																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																
1. Modal Kerja / Working Capital	1.190.317	1.216.047	1.362.136	1.438.375	1.449.472	1.465.821	1.495.699	1.456.219	1.479.500	1.528.246	1.545.144	1.550.692	1.564.745	1.562.989	1.566.230	1.581.865
NPL/NPF	36.043	42.536	40.373	44.425	45.575	44.106	41.531	42.877	42.614	42.412	43.866	44.395	43.789	43.588	43.071	42.787
2. Investasi / Investment	675.390	718.332	809.460	841.168	848.664	851.527	874.310	877.740	880.782	895.783	896.675	908.623	914.016	922.853	912.737	913.774
NPL/NPF	18.734	17.300	15.411	14.467	14.313	14.091	13.189	16.231	16.245	13.622	14.903	15.006	14.754	14.734	14.699	14.757
3. Konsumsi / Consumption	503.300	527.095	612.029	661.832	669.637	685.609	697.233	701.746	706.436	714.155	717.961	723.768	732.612	739.047	746.830	755.367
NPL/NPF	12.154	11.739	12.467	14.460	14.621	14.774	14.548	15.267	15.553	15.710	16.451	16.611	16.656	16.617	16.630	16.805
Total Kredit/Pembiayaan / Total Credit/Financing	2.369.008	2.461.474	2.783.624	2.941.375	2.967.772	3.002.957	3.067.242	3.035.704	3.066.719	3.138.184	3.159.780	3.183.083	3.211.374	3.224.889	3.225.797	3.251.006
NPL/NPF	66.931	71.575	68.251	73.352	74.510	72.971	69.269	74.375	74.413	71.744	75.219	76.013	75.199	74.939	74.401	74.349
Orientasi Penggunaan / User Orientation																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																
1. Ekspor / Export	77.734	72.521	68.394	70.041	73.816	75.715	71.942	73.100	73.195	73.933	89.116	86.515	84.083	92.199	83.866	75.878
NPL/NPF	1.003	1.879	1.205	1.335	1.710	1.580	1.614	1.627	1.656	1.584	1.239	1.317	1.271	1.272	1.228	1.189
2. Impor / Import	57.546	64.995	65.159	70.519	72.408	70.600	73.319	67.251	70.121	80.511	78.716	75.958	79.909	75.492	77.305	79.425
NPL/NPF	1.191	3.345	1.712	1.015	1.221	1.208	1.149	1.125	1.123	1.127	1.139	1.127	1.161	1.297	1.137	1.243
3. Lainnya / Other	2.233.728	2.323.958	2.650.071	2.800.815	2.821.548	2.856.643	2.921.980	2.895.354	2.923.403	2.983.740	2.991.948	3.020.610	3.047.382	3.057.198	3.064.626	3.095.703
NPL/NPF	64.738	66.351	65.335	71.001	71.579	70.183	66.506	71.623	71.634	69.033	72.841	73.568	72.766	72.370	72.035	71.917
Total Kredit/Pembiayaan / Total Credit/Financing	2.369.008	2.461.474	2.783.624	2.941.375	2.967.772	3.002.957	3.067.242	3.035.704	3.066.719	3.138.184	3.159.780	3.183.083	3.211.374	3.224.889	3.225.797	3.251.006
NPL/NPF	66.931	71.575	68.251	73.352	74.510	72.971	69.269	74.375	74.413	71.744	75.219	76.013	75.199	74.939	74.401	74.349

Tabel 3.11.a. Kredit/Pembiayaan dan NPL/NPF Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan (Credit/Financing and NPL/NPF of Branch Offices of Foreign Banks to Non Bank Third Party Based on Types and Orientation of Use) Miliar Rp (Billion Rp)																
Keterangan / Items	2020	2021	2022	2023							2024					
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Jenis Penggunaan / Type of Use																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																
1. Modal Kerja / Working Capital	119.737	122.114	139.013	134.997	134.893	139.363	145.321	138.869	138.414	152.287	146.652	141.569	151.082	145.658	137.238	134.269
NPL/NPF	1.872	3.653	1.856	1.891	1.871	1.887	1.544	1.499	1.387	2.125	1.951	1.962	1.966	2.016	1.919	1.352
2. Investasi / Investment	46.178	34.909	33.086	26.533	27.795	27.485	27.487	28.045	28.308	28.456	28.593	29.209	27.691	27.506	26.171	23.553
NPL/NPF	109	758	596	502	516	504	385	394	393	396	406	406	409	406	386	378
3. Konsumsi / Consumption	12.006	10.832	10.852	11.246	10.808	2.604	1.526	1.483	1.753	1.664	2.189	2.334	2.482	2.766	2.061	3.276
NPL/NPF	440	292	222	241	243	76	69	56	73	69	85	73	70	68	44	60
Total Kredit/Pembiayaan / Total Credit/Financing	177.922	167.855	182.951	172.777	173.496	169.451	174.335	168.398	168.475	182.408	177.434	173.112	181.255	175.930	165.470	161.098
NPL/NPF	2.421	4.703	2.674	2.635	2.631	2.467	1.998	1.949	1.853	2.590	2.441	2.440	2.445	2.490	2.349	1.791
Orientasi Penggunaan / User Orientation																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																
1. Ekspor / Export	22.445	23.612	27.204	22.492	23.201	25.682	22.847	23.955	23.796	25.572	26.665	25.164	25.910	26.275	24.907	20.731
NPL/NPF	484	2.716	2.041	1.028	1.043	1.027	598	608	608	1.345	1.168	1.179	1.183	1.179	1.145	526
2. Impor / Import	1.559	1.776	1.076	1.483	1.552	2.200	1.535	2.921	2.222	3.047	3.705	3.000	3.692	3.127	2.584	1.774
NPL/NPF	0	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16
3. Lainnya / Other	153.917	142.468	154.671	148.802	148.742	141.569	149.953	141.523	142.457	153.789	147.064	144.949	151.653	146.528	137.980	138.593
NPL/NPF	1.936	1.971	617	1.591	1.572	1.424	1.384	1.325	1.230	1.230	1.258	1.245	1.246	1.295	1.188	1.249
Total Kredit/Pembiayaan / Total Credit/Financing	177.922	167.855	182.951	172.777	173.496	169.451	174.335	168.398	168.475	182.408	177.434	173.112	181.255	175.930	165.470	161.098
NPL/NPF	2.421	4.703	2.674	2.635	2.631	2.467	1.998	1.949	1.853	2.590	2.441	2.440	2.445	2.490	2.349	1.791

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 Bank Penyalur Kredit/Pembiayaan - September 2024 (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 September 2024) Miliar Rp (Billion Rp)								
Lokasi / Location	Modal Kerja (Working Capital)	Investasi (Investment)	Konsumsi (Consumption)	Orientasi Penggunaan (User Orientation)				
				Ekspor	Impor	Lainnya		
1. Jawa Barat	214.810	89.854	311.179	5.384	2.085	608.374		
NPL/NPF	10.092	2.300	6.221	270	27	18.317		
2. Banten	63.159	35.666	106.526	1.150	330	203.871		
NPL/NPF	1.904	329	2.017	48	8	4.194		
3. DKI Jakarta	1.897.843	1.280.255	625.609	113.100	80.370	3.610.237		
NPL/NPF	36.805	18.180	14.140	1.835	841	66.449		
4. D.I Yogyakarta	19.812	17.842	17.029	391	57	54.235		
NPL/NPF	844	466	390	32	1	1.667		
5. Jawa Tengah	206.032	68.951	109.083	6.130	1.579	376.356		
NPL/NPF	13.060	3.608	1.421	422	424	17.243		
6. Jawa Timur	307.918	98.314	177.017	14.648	5.694	562.907		
NPL/NPF	10.133	2.636	3.425	526	90	15.578		
7. Bengkulu	8.635	5.707	14.949	329	63	28.899		
NPL/NPF	219	117	145	9	4	467		
8. Jambi	15.819	15.070	22.733	334	138	53.150		
NPL/NPF	411	203	378	24	7	961		
9. Aceh	7.422	6.773	28.318	0	1	42.512		
NPL/NPF	354	156	188	-	-	697		
10. Sumatera Utara	131.385	58.586	76.344	7.956	2.201	256.159		
NPL/NPF	2.648	1.040	1.361	90	7	4.952		
11. Sumatera Barat	27.172	11.323	32.364	1.349	75	69.435		
NPL/NPF	951	290	247	33	7	1.448		
12. Riau	28.486	32.500	37.368	497	456	97.400		
NPL/NPF	1.105	494	725	22	5	2.298		
13. Sumatera Selatan	45.472	23.328	47.564	997	154	115.214		
NPL/NPF	1.283	375	811	43	5	2.422		
14. Bangka Belitung	5.732	3.319	8.500	163	12	17.377		
NPL/NPF	152	59	86	3	0	294		
15. Kepulauan Riau	16.269	14.035	21.904	78	1.219	50.910		
NPL/NPF	486	1.152	362	1	4	1.995		
16. Lampung	34.997	8.295	21.813	892	564	63.649		
NPL/NPF	1.129	247	319	36	3	1.656		
17. Kalimantan Selatan	26.495	18.461	29.626	662	99	73.821		
NPL/NPF	821	164	589	36	4	1.534		
18. Kalimantan Barat	20.260	23.022	32.155	560	49	74.829		
NPL/NPF	957	283	440	19	1	1.661		
19. Kalimantan Timur	33.165	32.592	36.909	785	290	101.591		
NPL/NPF	1.256	264	637	34	10	2.113		
20. Kalimantan Tengah	17.153	13.027	19.329	335	60	49.115		
NPL/NPF	432	93	262	22	3	761		
21. Sulawesi Tengah	24.359	8.899	23.621	660	38	56.180		
NPL/NPF	479	67	289	19	1	815		
22. Sulawesi Selatan	60.413	28.975	70.744	3.894	292	155.946		
NPL/NPF	2.577	954	1.117	146	38	4.464		
23. Sulawesi Utara	14.020	7.019	29.741	2.201	72	48.507		
NPL/NPF	502	74	479	26	1	1.029		
26. Gorontalo	3.875	2.976	10.522	236	6	17.130		
NPL/NPF	360	123	129	21	0	591		
25. Sulawesi Barat	3.769	2.069	6.460	132	14	12.153		
NPL/NPF	176	62	60	10	0	287		
24. Sulawesi Tenggara	11.636	5.957	21.743	335	25	38.977		
NPL/NPF	341	90	199	19	2	609		
27. Nusa Tenggara Barat	26.120	10.368	30.185	513	33	66.128		
NPL/NPF	857	121	263	25	2	1.216		
28. Bali	33.026	31.653	33.311	855	59	97.076		
NPL/NPF	814	324	453	17	2	1.572		
29. Nusa Tenggara Timur	16.210	3.054	26.297	754	45	44.762		
NPL/NPF	1.093	219	210	23	3	1.496		
30. Maluku	5.885	1.466	9.680	206	21	16.803		
NPL/NPF	263	35	127	12	0	413		
31. Papua	11.712	7.088	21.476	649	89	39.538		
NPL/NPF	595	192	309	41	4	1.051		
32. Maluku Utara	3.134	3.181	9.791	176	14	15.915		
NPL/NPF	87	27	399	12	-	501		
33. Papua Barat	4.816	1.935	10.599	206	39	17.105		
NPL/NPF	163	69	272	9	4	491		
34. Lainnya	86.604	92.362	1.225	8.055	15.068	157.069		
NPL/NPF	453	97	11	-	19	542		
Total	3.433.614	2.063.920	2.081.716	174.613	111.308	7.293.329		
NPL/NPF	93.801	34.911	38.481	3.882	1.527	161.783		

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

Keterangan / Items	2.020	2021	2022	2023												2024	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	April	Mei	Jun	Jul	Agt	Sep	
1. Jawa Barat	472.032	501.483	543.165	570.240	572.665	572.610	577.246	589.715	587.661	598.022	599.198	601.916	606.258	610.532	613.767	615.843	
NPL/NPF	17.707	17.698	16.496	18.484	19.262	18.431	17.232	17.906	17.801	17.391	18.254	18.154	17.288	18.177	18.411	18.613	
2. Banten	152.070	170.500	182.240	191.995	194.020	193.960	195.873	200.157	200.405	201.813	203.688	204.635	203.540	203.963	205.455	205.351	
NPL/NPF	3.741	3.861	3.677	3.370	3.477	3.515	3.384	3.755	3.854	3.703	3.923	4.206	4.112	4.270	4.308	4.250	
3. DKI Jakarta	2.608.359	2.733.222	3.129.491	3.370.222	3.403.554	3.446.757	3.540.977	3.503.248	3.531.954	3.632.604	3.679.148	3.733.467	3.787.868	3.794.763	3.767.260	3.803.706	
NPL/NPF	76.761	80.648	67.798	71.305	69.523	68.878	65.491	69.609	69.804	67.623	69.112	71.973	71.634	71.542	71.052	69.125	
4. D.I Yogyakarta	40.600	42.704	47.355	49.492	49.975	50.635	51.386	51.033	51.517	52.066	52.329	52.593	53.316	53.164	54.219	54.683	
NPL/NPF	908	1.122	1.260	1.477	1.522	1.426	1.330	1.463	1.484	1.470	1.736	1.750	1.648	1.697	1.681	1.700	
5. Jawa Tengah	303.109	318.564	351.350	362.641	365.395	367.361	373.724	371.826	373.262	376.149	379.693	374.495	376.680	376.728	378.549	384.065	
NPL/NPF	14.093	16.158	14.531	15.912	16.484	16.441	15.270	16.801	16.963	16.946	17.757	16.351	18.556	19.183	18.375	18.088	
6. Jawa Timur	476.988	491.193	520.569	541.975	545.209	552.507	551.129	546.584	547.581	554.905	555.740	557.301	564.495	566.113	571.369	583.249	
NPL/NPF	16.922	17.532	17.487	18.064	18.208	17.867	16.566	17.333	16.980	16.946	17.761	17.736	16.813	16.510	16.453	16.194	
7. Bengkulu	22.461	24.254	26.191	27.040	27.213	27.587	27.804	27.852	27.950	28.171	28.210	28.412	28.564	28.799	28.934	29.291	
NPL/NPF	307	333	385	544	561	579	537	594	591	545	589	589	547	516	501	481	
8. Jambi	42.535	44.479	47.270	48.770	49.083	49.756	50.203	50.403	50.607	51.411	51.470	52.046	52.446	52.529	52.748	53.623	
NPL/NPF	1.083	897	893	960	953	943	910	982	1.023	990	1.037	1.046	1.016	1.019	1.012	991	
9. Aceh	36.838	31.166	34.232	37.480	37.757	38.174	38.567	38.204	38.518	39.059	39.545	40.082	40.798	41.270	41.895	42.513	
NPL/NPF	833	605	524	674	672	646	605	628	636	656	690	679	658	671	697	697	
10. Sumatera Utara	216.540	211.424	222.900	243.596	246.088	246.928	250.210	247.594	247.907	254.576	254.706	255.772	261.265	263.521	264.238	266.316	
NPL/NPF	7.184	5.511	5.163	5.001	4.917	4.814	4.624	5.014	5.115	5.144	5.394	5.457	5.299	5.363	5.129	5.049	
11. Sumatera Barat	54.553	58.633	63.336	66.273	66.841	67.602	67.730	67.700	67.943	68.554	68.578	68.887	69.366	69.536	70.154	70.859	
NPL/NPF	1.042	1.036	1.066	1.274	1.299	1.295	1.183	1.408	1.490	1.498	1.643	1.676	1.589	1.575	1.548	1.488	
12. Riau	72.355	77.625	84.935	88.898	89.149	90.371	91.971	92.370	92.484	93.646	93.697	94.563	95.398	96.767	97.937	98.354	
NPL/NPF	1.817	1.770	1.658	2.060	2.079	2.074	2.004	2.191	2.246	2.244	2.319	2.425	2.288	2.322	2.337	2.324	
13. Sumatera Selatan	86.177	89.398	94.767	102.216	102.975	104.273	103.050	102.018	102.617	103.960	104.958	107.385	109.600	114.590	115.106	116.364	
NPL/NPF	3.472	2.747	2.792	3.742	3.756	3.746	3.523	3.650	3.692	3.696	3.701	3.848	2.501	2.513	2.503	2.470	
14. Bangka Belitung	12.362	13.028	14.474	15.841	16.261	16.335	16.162	15.986	15.994	16.092	16.099	16.233	16.517	16.782	17.413	17.552	
NPL/NPF	288	288	478	465	469	461	264	289	295	289	305	300	291	328	313	296	
15. Kepulauan Riau	37.771	40.243	45.724	48.559	48.962	49.278	49.441	48.389	48.807	48.869	49.451	49.675	51.288	50.702	51.550	52.207	
NPL/NPF	1.536	1.202	873	2.070	2.086	2.008	1.886	1.945	1.942	1.892	2.076	2.028	1.972	1.988	1.990	2.000	
16. Lampung	53.348	56.740	60.667	59.717	59.834	59.931	60.479	60.183	60.536	61.829	62.014	62.866	63.732	64.305	64.845	65.106	
NPL/NPF	1.430	3.044	2.955	1.789	1.774	1.779	1.573	1.697	1.719	1.662	1.676	1.668	1.631	1.608	1.746	1.695	
17. Kalimantan Selatan	50.948	53.332	56.904	60.336	60.914	63.229	64.693	65.258	65.313	66.276	67.880	67.341	69.166	71.818	72.780	74.581	
NPL/NPF	1.169	1.275	1.461	1.563	1.563	1.532	1.421	1.459	1.530	1.571	1.561	1.604	1.515	1.552	1.533	1.574	
18. Kalimantan Barat	55.952	58.138	64.787	69.263	69.755	70.315	71.395	70.791	71.597	72.156	72.434	73.056	74.752	74.691	74.954	75.438	
NPL/NPF	960	1.262	1.260	1.359	1.371	1.326	1.257	1.455	1.410	1.362	1.512	1.668	1.675	1.716	1.676	1.680	
19. Kalimantan Timur	73.372	80.963	88.372	97.330	98.757	100.130	100.731	97.837	98.965	97.701	98.418	98.750	99.316	101.431	101.450	102.666	
NPL/NPF	4.039	3.151	2.890	2.039	2.106	2.104	1.908	2.199	2.019	2.060	2.126	2.232	1.894	1.899	1.935	2.157	
20. Kalimantan Tengah	33.653	36.544	42.588	45.257	45.779	45.743	47.034	46.644	45.940	46.175	46.261	45.973	48.273	48.977	49.196	49.509	
NPL/NPF	405	450	488	608	650	674	633	706	768	779	810	842	804	813	803	786	
21. Sulawesi Tengah	31.086	38.354	45.256	46.135	46.721	47.973	48.260	49.779	49.981	52.595	52.111	52.639	53.916	55.339	56.230	56.879	
NPL/NPF	565	733	757	850	869	910	840	901	881	858	928	946	842	844	838	835	
22. Sulawesi Selatan	122.653	126.948	136.667	149.850	151.059	152.962	154.690	153.771	155.124	156.776	156.468	157.149	158.109	158.393	159.175	160.132	
NPL/NPF	3.037	4.174	3.415	4.282	4.405	4.479	4.346	4.669	4.773	4.705	5.136	5.105	4.806	4.771	4.741	4.648	
23. Sulawesi Utara	39.386	41.433	44.068	48.327	48.623	48.785	48.841	48.855	49.018	49.360	49.729	49.860	50.226	50.350	50.292	50.780	
NPL/NPF	1.396	1.316	1.211	1.144	1.190	1.221	1.207	1.219	1.230	1.181	1.250	1.213	1.148	1.120	1.086	1.055	
24. Gorontalo	14.590	15.901	17.036	17.590	17.607	17.546	17.545	17.527	17.530	17.677	17.628	17.621	17.435	17.455	17.363	17.373	
NPL/NPF	514	596	607	909	958	970	943	962	934	884	887	866	661	672	658	612	
25. Sulawesi Barat	9.198	10.049	10.894	11.570	11.668	11.740	11.897	11.839	11.918	12.020	12.083	12.173	12.167	12.218	12.232	12.299	
NPL/NPF	106	132	206	278	277	276	260	289	291	293	313	316	282	292	292	297	
26. Sulawesi Tenggara	27.258	32.255	36.140	34.734	35.044	35.359	35.787	35.870	36.129	36.565	36.684	36.937	37.412	37.703	38.870	39.336	
NPL/NPF	533	560	534	646	642	613	581	630	657	645	669	662	603	626	632	631	
27. Nusa Tenggara Barat	50.607	53.696	54.265	61.091	61.743	62.064	62.733	62.831	65.298	65.973	64.810	63.794	64.347	64.659	66.711	66.673	
NPL/NPF	521	734	888	752	760	747	719	834	917	924	1.011	1.049	1.114	1.188	1.142	1.242	
28. Bali	81.876	83.299	86.821	90.297	91.337	91.842	92.265	92.010	92.568	93.166	93.693	94.491	95.667	96.376	97.358	97.990	
NPL/NPF	1.911	2.111	2.083	1.699	1.698	1.466	1.528	1.551	1.581	1.612	1.641	1.641	1.612	1.612	1.649	1.590	
29. Nusa Tenggara Timur	34.297	36.860	39.766	43.470	43.808	44.127	44.236	44.131	44.164	44.556	44.679	44.931	45.077	45.252	45.397	45.560	
NPL/NPF	613	465	534	801	812	810	728	873	928	944	1.131	1.164	1.312	1.388	1.423	1.522	
30. Maluku	12.762	13.650	14.808	15.713	15.857	16.104	16.110	16.094	16.151	16.324	16.1						

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

Keterangan / Items	2020	2021	2022	2023								2024				
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Kredit Kepada Pihak Tidak Terkait / Loan for Unconnected Parties	5.426.326	5.710.968	6.371.758	6.781.284	6.847.555	6.911.025	7.031.243	6.997.929	7.034.072	7.182.921	7.247.996	7.313.503	7.414.497	7.451.941	7.448.463	7.520.106
a. Lancar / Current	5.017.731	5.301.445	5.972.133	6.298.700	6.363.584	6.430.186	6.571.409	6.481.314	6.510.077	6.665.043	6.711.797	6.786.676	6.892.716	6.938.259	6.939.051	7.003.922
b. DPK / Special Mention	242.207	236.567	243.367	316.446	317.589	316.542	305.188	351.420	357.747	354.974	366.624	354.910	353.000	343.234	340.234	349.437
c. Kurang Lancar / Sub-Standard	26.784	21.521	18.779	22.717	24.973	22.893	23.177	29.910	26.312	22.119	25.889	23.961	25.262	27.346	22.098	22.229
d. Diragukan / Doubtful	14.453	20.605	25.407	29.518	26.823	25.449	24.675	26.757	28.148	29.693	26.636	28.017	28.895	26.964	29.258	26.905
e. Macet / Lost	125.151	130.829	112.072	113.903	114.586	115.955	106.793	108.528	111.788	111.092	117.050	119.939	114.624	116.138	117.823	117.612
Non Performing Loan Pihak Tidak Terkait / Non Performing Loan of Non Connected Parties	166.389	172.955	156.258	166.138	166.382	164.297	154.645	165.195	166.248	162.904	169.575	171.917	168.780	170.448	169.179	166.746
Kredit Kepada Pihak Terkait / Loan for Connected Parties	55.234	57.618	51.805	56.012	55.428	54.875	59.001	59.629	60.442	61.716	62.688	62.611	63.908	62.678	59.241	59.144
a. Lancar / Current	52.614	57.190	50.488	54.409	53.945	53.585	57.714	56.954	57.865	59.155	60.109	60.129	61.446	60.199	56.762	56.506
b. DPK / Special Mention	1.301	113	1.000	1.263	1.088	949	955	2.322	2.222	2.205	2.152	2.060	2.008	2.031	2.062	2.192
c. Kurang Lancar / Sub-Standard	396	245	2	7	51	6	3	5	6	5	75	22	44	4	3	35
d. Diragukan / Doubtful	4	10	6	11	8	15	13	13	2	4	4	73	90	108	78	73
e. Macet / Lost	919	60	310	323	336	319	315	336	347	346	348	327	319	335	336	338
Non Performing Loan Pihak Terkait / Non Performing Loan of Connected Parties	1.319	315	318	340	396	341	332	353	355	356	427	422	454	447	417	446

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

Pengelompokan Bank / Group of Banks	2020	2021	2022	2023								2024				
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
1. Bank Persero / State Owned Banks	24.856	27.472	32.096	33.953	34.483	35.009	35.707	36.003	36.160	36.267	36.290	36.519	37.193	37.451	37.665	38.125
NPL	768	575	366	452	454	473	481	500	510	521	526	532	539	517	506	517
2. BPD / Regional Development Banks	-	-	-	0	0	0	0	0	0	0	-	0	0	1	3	5
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Bank Swasta Nasional / Domestic Private Banks	42.529	42.179	47.344	50.604	51.087	57.300	58.639	59.033	58.924	59.420	59.991	59.806	60.925	60.987	61.630	61.994
NPL	1.049	1.129	919	970	973	1.086	1.082	1.104	1.135	1.170	1.196	1.221	1.215	1.201	1.186	1.178
4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Foreign Owned Banks	5.918	5.705	6.087	6.321	6.059	622	163	149	167	150	141	208	152	157	151	148
NPL	191	128	99	109	114	9	9	7	5	3	3	3	2	1	1	1
5. Bank Umum / Commercial Bank	73.303	75.355	85.527	90.879	91.628	92.930	94.509	95.185	95.251	95.837	96.422	96.533	98.270	98.595	99.449	100.273
NPL	2.009	1.833	1.384	1.531	1.541	1.568	1.571	1.612	1.650	1.694	1.725	1.755	1.755	1.719	1.694	1.696

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

Sektor Ekonomi / <i>Economic Sector</i>		2020	2021	2022	2023				2024								
					Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
1	Pertanian, Perburuhan, dan Kehutanan / <i>Agriculture, Hunting, and Forestry</i>	6.462	7.041	8.616	8.597	8.520	9.410	9.317	9.371	9.510	9.654	9.554	9.550	9.530	9.524	9.485	9.461
2	Perikanan / <i>Fishery</i>	511	504	609	629	624	626	645	644	643	630	627	620	626	621	617	613
3	Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	667	635	941	1.083	1.138	1.201	1.237	1.224	1.231	1.213	1.198	1.100	1.116	1.103	1.086	1.090
4	Industri Pengolahan / <i>Processing industry</i>	2.395	2.784	3.986	4.768	4.759	4.840	4.778	4.789	4.813	5.116	5.217	5.005	5.017	5.089	5.091	5.130
5	Listrik, Gas dan Air / <i>Electricity, Gas and Water</i>	155	163	159	220	216	207	211	182	182	189	188	209	201	205	211	214
6	Konstruksi / <i>Construction</i>	4.345	4.858	6.421	7.732	7.984	8.035	8.029	7.832	7.940	8.095	8.108	8.203	8.364	8.565	8.632	8.761
7	Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	23.264	24.746	26.560	28.490	28.432	28.598	28.738	28.538	28.869	29.070	28.956	28.844	28.737	28.792	28.879	28.851
8	Penyediaan Akomodasi dan Penyediaan Makan Minum / <i>Provision of accommodation and the provision of eating and drinking</i>	1.968	2.228	2.994	3.524	3.581	3.565	3.629	3.663	3.701	3.746	3.559	3.617	3.582	3.617	3.606	3.610
9	Transportasi, Pergudangan dan Komunikasi / <i>Transportation, Warehousing and communications</i>	2.860	3.104	3.789	4.814	4.943	5.016	5.089	5.247	5.294	5.395	5.416	5.499	5.544	5.571	5.684	5.680
10	Perantara Keuangan / <i>Financial intermediaries</i>	736	835	1.640	2.143	2.126	2.081	1.969	2.005	2.120	2.273	2.260	2.227	2.186	2.223	2.242	2.246
11	Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	4.337	4.374	4.906	5.402	5.378	5.492	5.709	5.741	5.727	5.796	5.873	5.915	6.001	6.081	6.141	6.252
12	Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / <i>Government administration, Defese and Compulsory Social Security</i>	91	102	236	249	247	242	249	248	241	242	242	248	241	240	230	235
13	Jasa Pendidikan / <i>Education services</i>	363	372	426	475	468	466	508	503	507	515	501	497	508	505	507	517
14	Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	620	636	698	681	704	720	758	743	742	775	757	748	754	738	699	710
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	6.281	6.902	9.060	9.278	9.352	9.268	9.354	9.311	9.004	9.034	8.999	8.907	8.954	8.924	8.844	8.873
16	Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	753	816	259	210	207	210	200	194	192	190	189	188	189	179	181	175
17	Kegiatan Usaha yang Belum Jelas Batasannya / <i>Business Activities are not clearly defined</i>	2.774	2.628	3	14	12	13	13	15	15	15	14	17	16	11	12	11
18	Bukan Lapangan Usaha - Rumah Tangga / <i>Loans to Non Industrial Origin - Households</i>	13.106	15.053	17.661	18.182	18.350	18.477	18.570	18.749	18.903	19.155	19.191	19.331	19.565	19.730	19.898	19.999
19	Bukan Lapangan Usaha - Lainnya / <i>Non Industrial Origin- Others</i>	39.084	38.801	40.333	41.479	41.652	41.716	41.788	42.176	42.558	43.110	42.972	43.195	43.466	43.796	44.177	44.391
Total		110.770	116.580	129.295	137.970	138.694	140.185	140.791	141.175	142.192	144.210	143.820	143.920	144.597	145.512	146.220	146.822

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

Sektor Ekonomi / Economic Sector	2020	2021	2022	2023					2024							
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Modal Kerja / Working Capital																
- Pertanian, Perburuhan, dan Kehutanan / Agriculture, Hunting, and Forestry	5.587	6.094	7.586	7.476	7.387	8.269	8.167	8.206	8.320	8.457	8.363	8.342	8.316	8.312	8.264	8.207
- Perikanan / Fishery	452	458	551	565	559	560	574	575	573	559	558	551	555	551	546	544
- Pertambangan dan Penggalian / Mining and Quarrying	547	504	707	813	870	924	950	941	959	957	947	857	868	855	851	869
- Industri Pengolahan / Processing industry	2.061	2.381	3.381	4.129	4.094	4.139	4.112	4.122	4.148	4.458	4.588	4.389	4.413	4.476	4.435	4.479
- Listrik, Gas dan Air / Electricity, Gas and Water	131	140	134	180	176	168	169	134	132	137	139	156	152	157	161	165
- Konstruksi / Construction	4.038	4.517	5.872	7.049	7.285	7.320	7.313	7.103	7.194	7.336	7.362	7.459	7.606	7.770	7.841	7.944
- Perdagangan Besar dan Eceran / Wholesale and Retail Trade	20.984	22.295	23.955	25.734	25.672	25.821	25.922	25.729	26.000	26.191	26.126	26.047	25.921	25.962	26.041	26.011
- Penyediaan Akomodasi dan Penyediaan Makan Minum / Provision of accommodation and the provision of eating and drinking	1.402	1.654	2.110	2.431	2.463	2.444	2.497	2.522	2.532	2.567	2.455	2.466	2.419	2.430	2.420	2.459
- Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and communications	1.859	2.050	2.430	3.193	3.234	3.246	3.278	3.371	3.412	3.468	3.486	3.572	3.571	3.576	3.680	3.656
- Perantara Keuangan / Financial intermediaries	687	772	1.583	2.066	2.047	2.003	1.888	1.925	2.034	2.175	2.165	2.133	2.089	2.117	2.135	2.141
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	3.845	3.946	4.367	4.765	4.768	4.885	5.064	5.072	5.110	5.167	5.228	5.252	5.317	5.381	5.436	5.564
- Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / Government administration, Defese and Compulsory Social Security	62	66	168	189	189	183	188	186	180	182	184	188	184	186	177	183
- Jasa Pendidikan / Education services	210	224	268	291	284	269	289	278	274	280	271	268	276	270	261	268
- Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	435	429	486	473	477	481	501	476	466	496	474	469	475	460	463	473
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services	4.950	5.432	7.250	7.367	7.422	7.301	7.384	7.345	6.968	6.986	6.938	6.860	6.894	6.837	6.752	6.762
- Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	571	638	194	158	153	155	147	142	142	142	141	141	142	138	139	135
- Kegiatan Usaha yang Belum Jelas Batasannya / Business Activities are not clearly defined	2.243	2.021	3	12	11	12	13	14	15	15	14	17	16	10	11	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	61.047	66.890	67.090	68.180	68.456	68.140	68.458	69.572	69.438	69.169	69.213	69.487	69.614	69.871
Investasi																
- Pertanian, Perburuhan, dan Kehutanan / Agriculture, Hunting, and Forestry	875	947	1.030	1.120	1.133	1.141	1.150	1.164	1.190	1.197	1.190	1.208	1.213	1.212	1.221	1.254
- Perikanan / Fishery	59	46	57	65	65	67	70	70	70	71	69	70	72	70	71	70
- Pertambangan dan Penggalian / Mining and Quarrying	120	131	234	270	268	277	287	283	272	256	251	243	249	248	234	220
- Industri Pengolahan / Processing industry	334	402	605	640	665	702	666	667	666	658	629	615	604	613	655	651
- Listrik, Gas dan Air / Electricity, Gas and Water	24	23	24	40	40	39	42	48	49	52	49	52	49	48	50	50
- Konstruksi / Construction	307	341	549	683	699	716	715	728	746	759	746	744	758	795	792	817
- Perdagangan Besar dan Eceran / Wholesale and Retail Trade	2.281	2.451	2.605	2.756	2.759	2.777	2.817	2.809	2.869	2.878	2.830	2.797	2.817	2.829	2.838	2.841
- Penyediaan Akomodasi dan Penyediaan Makan Minum / Provision of accommodation and the provision of eating and drinking	565	573	884	1.093	1.118	1.121	1.132	1.141	1.169	1.179	1.104	1.151	1.164	1.187	1.186	1.151
- Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and communications	1.001	1.054	1.358	1.621	1.710	1.770	1.812	1.877	1.882	1.926	1.930	1.927	1.973	1.995	2.003	2.023
- Perantara Keuangan / Financial intermediaries	49	63	57	77	80	79	81	80	86	99	94	93	96	106	107	106
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and	491	428	539	637	610	607	645	669	617	628	645	663	684	700	705	688
- Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / Government administration, Defese and Compulsory Social Security	29	36	69	60	58	59	61	62	61	60	58	59	57	55	53	52
- Jasa Pendidikan / Education services	153	148	158	184	184	196	219	225	232	235	230	229	231	235	246	249
- Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	185	207	211	207	226	240	257	267	277	279	283	279	278	278	236	237
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services	1.331	1.469	1.809	1.910	1.930	1.967	1.970	1.966	2.036	2.047	2.061	2.047	2.060	2.087	2.091	2.111
- Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	181	178	65	52	54	55	53	52	50	49	48	47	47	41	42	40
- Kegiatan Usaha yang Belum Jelas Batasannya / Business Activities are not clearly defined	531	607	0	1	1	1	0	0	0	0	0	0	0	1	1	1
- Bukan Lapangan Usaha - Rumah Tangga / Loans to Non Industrial Origin - Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Bukan Lapangan Usaha - Lainnya / Non Industrial Origin-Others	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Investasi / Total Investment	8.515	9.105	10.254	11.419	11.602	11.812	11.976	12.109	12.273	12.373	12.218	12.225	12.352	12.500	12.531	12.562
Konsumsi / Consumption																
- Kredit pemilikan rumah (KPR) yang dijamin dengan hak tanggungan pertama dengan tujuan untuk dihuni / Housing Loan (mortgage) secured by first mortgage in order to live	1.998	1.972	2.158	2.179	2.173	2.180	2.171	2.136	2.075	2.079	2.094	2.088	2.095	2.112	2.098	2.091
- Kredit pemilikan kendaraan bermotor / Vehicle Loans	1.043	1.080	1.172	1.268	1.267	1.264	1.264	1.274	1.292	1.306	1.309	1.306	1.323	1.340	1.366	1.380
- Kredit konsumsi lainnya / Other consumer credit	49.135	50.797	54.663	56.214	56.562	56.750	56.923	57.516	58.095	58.879	58.761	59.131	59.614	60.073	60.611	60.919
Total Konsumsi / Total consumption	52.175	53.850	57.993	59.661	60.002	60.193	60.358	60.925	61.461	62.265	62.163	62.526	63.031	63.525	64.075	64.390
Total	110.770	116.580	129.295	137.970	138.694	140.185	140.791	141.175	142.192	144.210	143.820	143.920	144.597	145.512	146.220	146.822

Tabel 3.18.a. Kredit Bank Perekonomian Rakyat Berdasarkan Lokasi Bank Penyalur (Credit of Rural Banks Based on Banks Location) Miliar Rp (Billion Rp)																
Lokasi / Location	2020	2021	2022	2023					2024							
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
1. Jawa Barat	13.223	13.961	15.834	16.316	16.372	16.445	16.393	16.446	16.740	17.336	17.343	17.220	17.293	17.448	17.515	17.534
2. Banten	3.982	4.096	4.918	5.262	5.397	5.488	5.614	5.652	5.678	5.826	5.855	5.847	5.865	5.934	5.974	6.010
3. DKI Jakarta	2.051	2.427	2.995	3.312	3.341	3.420	3.503	3.428	3.466	3.559	3.545	3.539	3.546	3.561	3.562	3.667
4. D.I Yogyakarta	5.679	5.805	6.146	6.496	6.562	6.552	6.583	6.584	6.643	6.693	6.662	6.688	6.707	6.745	6.793	6.781
5. Jawa Tengah	28.082	29.847	33.363	34.808	34.814	34.930	34.702	34.674	34.801	35.074	34.879	34.588	34.628	34.675	34.697	34.719
6. Jawa Timur	10.841	11.554	12.774	14.848	14.994	15.132	15.277	15.332	15.573	15.843	15.784	15.825	15.989	16.113	16.138	16.194
7. Bengkulu	74	79	102	134	139	140	141	144	149	150	149	147	147	146	149	147
8. Jambi	803	863	969	1.064	1.076	1.067	1.081	1.090	1.100	1.119	1.107	1.100	1.101	1.109	1.112	1.119
9. Aceh	135	57	48	32	32	33	33	34	34	34	32	32	31	31	32	31
10. Sumatera Utara	1.205	1.406	1.566	1.731	1.741	1.752	1.760	1.758	1.776	1.807	1.817	1.829	1.844	1.876	1.886	1.910
11. Sumatera Barat	1.355	1.369	1.449	1.495	1.493	1.507	1.508	1.505	1.500	1.511	1.513	1.521	1.530	1.531	1.539	1.548
12. Riau	954	1.028	1.177	1.368	1.402	1.432	1.441	1.455	1.476	1.512	1.518	1.529	1.548	1.594	1.625	1.631
13. Kepulauan Riau	5.152	5.220	6.219	7.079	7.159	7.340	7.458	7.631	7.730	7.856	7.941	8.042	8.230	8.373	8.466	8.551
14. Sumatera Selatan	1.457	1.474	1.621	1.799	1.835	1.849	1.904	1.911	1.942	1.954	1.967	1.975	1.981	1.988	2.008	2.020
15. Bangka Belitung	119	109	112	129	133	134	137	139	146	149	148	150	151	153	153	155
16. Lampung	10.096	10.322	10.869	11.610	11.660	11.701	11.769	11.821	11.835	11.981	12.029	12.154	12.216	12.257	12.322	12.475
17. Kalimantan Selatan	425	520	599	973	1.090	1.093	1.107	1.203	1.191	1.186	1.153	1.155	1.155	1.151	1.204	1.202
18. Kalimantan Barat	758	977	1.123	1.193	1.163	1.169	1.203	1.183	1.152	1.180	1.167	1.148	1.175	1.160	1.167	1.158
19. Kalimantan Timur	241	270	327	398	404	418	409	368	380	390	423	435	444	448	454	454
20. Kalimantan Tengah	561	826	1.534	1.401	1.224	1.802	1.830	1.811	1.862	1.881	1.862	1.845	1.814	1.798	1.806	1.798
21. Kalimantan Utara	39	56	66	79	80	89	94	93	96	104	104	108	115	119	127	129
22. Sulawesi Tengah	2.288	2.224	2.212	2.128	2.134	2.137	2.131	2.132	2.135	2.147	2.159	2.173	2.186	2.203	2.216	2.228
23. Sulawesi Selatan	2.268	2.384	2.537	2.801	2.819	2.822	2.822	2.836	2.855	2.889	2.916	2.947	2.982	3.018	3.032	3.052
24. Sulawesi Utara	1.329	1.351	1.536	1.602	1.605	1.599	1.518	1.529	1.502	1.498	1.489	1.486	1.485	1.511	1.536	1.564
25. Sulawesi Tenggara	229	257	300	346	347	357	359	360	370	378	377	380	388	391	412	423
26. Sulawesi Barat	25	79	79	86	89	89	90	90	89	92	94	95	95	94	97	99
27. Gorontalo	53	48	53	65	65	67	69	73	75	75	75	74	75	75	76	76
28. Nusa Tenggara Barat	1.194	1.255	1.405	1.458	1.480	1.517	1.551	1.572	1.588	1.611	1.610	1.605	1.593	1.577	1.580	1.608
29. Bali	11.522	11.894	12.274	12.659	12.728	12.731	12.874	12.885	12.912	12.939	12.636	12.774	12.742	12.770	12.798	12.754
30. Nusa Tenggara Timur	669	672	697	732	733	745	747	742	747	750	758	765	770	842	852	856
31. Maluku	1.917	1.974	2.094	2.162	2.165	2.172	2.224	2.230	2.177	2.188	2.189	2.199	2.205	2.218	2.234	2.242
32. Papua	1.241	1.354	1.467	1.622	1.633	1.645	1.646	1.651	1.654	1.672	1.686	1.706	1.722	1.742	1.778	1.793
33. Maluku Utara	200	220	244	264	268	272	272	274	277	282	284	289	291	296	313	322
34. Papua Barat	604	602	586	514	515	540	539	538	541	545	548	550	555	565	567	572
35. Lainnya / Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	110.770	116.580	129.295	137.970	138.694	140.185	140.791	141.175	142.192	144.210	143.820	143.920	144.597	145.512	146.220	146.822

Tabel 3.19.a. Kredit/Pembiayaan dan Non Performing Loan/Non Performing Financing UMKM dan MKM Sektor Ekonomi (SMEs Credit/Financing & Micro, Small, and NPL/NPF Based on Economic Sector) Miliar Rp (Billion Rp)																
Sektor Ekonomi / Economic Sector	2020	2021	2022	2023								2024				
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises																
1. Pertanian, Perburuan dan Kehutanan / Agriculture, hunting, and forestry																
Baki Debet	130.012	161.456	214.198	234.558	236.443	241.377	244.970	245.473	247.030	250.357	250.879	251.902	252.535	254.530	255.964	259.901
NPL/NPF	2.594	2.900	3.067	4.798	4.968	5.055	4.951	5.636	5.793	5.834	6.171	6.325	6.225	6.344	6.370	6.437
2. Perikanan / Fishery																
Baki Debet	11.416	14.751	16.021	17.000	17.037	17.108	17.332	17.376	17.365	17.501	17.402	17.385	17.376	17.436	17.442	17.522
NPL/NPF	385	376	489	692	715	723	686	745	697	732	817	830	834	815	813	836
3. Pertambangan dan Penggalian / Mining and quarrying																
Baki Debet	8.039	8.969	7.080	7.268	7.946	8.286	8.146	8.596	8.683	8.925	8.772	8.813	9.206	9.313	9.195	9.909
NPL/NPF	1.240	397	332	322	336	380	377	351	350	371	394	370	326	317	327	330
4. Industri Pengolahan / Processing industry																
Baki Debet	112.601	128.136	135.619	142.855	143.324	143.471	145.212	143.529	144.425	145.466	145.426	146.889	146.486	146.312	146.874	147.687
NPL/NPF	4.929	5.419	4.678	5.960	6.239	6.035	5.894	6.244	6.174	5.985	6.342	6.305	6.026	5.989	6.082	6.148
5. Listrik, Gas dan Air / Electricity, gas and water																
Baki Debet	4.039	3.808	3.565	4.520	4.614	5.322	4.400	4.598	4.720	4.643	4.731	4.929	5.076	4.841	4.761	4.893
NPL/NPF	148	133	103	88	94	91	98	99	100	92	119	166	166	204	208	210
6. Konstruksi / Construction																
Baki Debet	59.164	57.583	52.264	57.273	57.059	56.549	54.476	50.152	50.403	50.361	50.200	51.582	53.942	53.060	54.189	55.769
NPL/NPF	6.719	7.342	5.649	5.584	5.630	5.554	5.241	5.398	5.342	5.152	5.423	5.428	5.365	5.298	5.388	5.344
7. Perdagangan Besar dan Eceran / Wholesale and retail trade																
Baki Debet	530.652	601.384	656.418	675.523	677.848	681.827	686.499	682.929	686.375	688.936	684.391	684.775	684.160	682.578	683.650	689.865
NPL/NPF	18.208	21.565	23.799	28.015	28.666	28.223	27.352	29.837	30.360	29.494	31.478	31.609	29.609	29.799	29.666	29.366
8. Penyediaan Akomodasi dan Penyediaan Makan Minum / Provision of accommodation and the provision of eating and drinking																
Baki Debet	50.623	58.603	61.393	65.091	65.523	66.325	67.097	68.721	69.251	69.400	67.638	68.111	68.558	68.671	69.463	71.283
NPL/NPF	2.009	1.694	1.850	2.231	2.135	2.164	1.957	2.324	2.336	2.257	2.547	2.542	2.288	1.999	2.240	2.474
9. Transportasi, Pergudangan dan Komunikasi / Transportation, warehousing and communications																
Baki Debet	42.711	41.876	45.268	51.414	52.022	52.014	52.194	52.794	53.356	53.721	52.930	53.934	54.140	54.007	53.681	56.549
NPL/NPF	1.433	1.886	1.437	1.678	1.716	1.685	1.753	1.839	1.872	1.831	1.982	2.064	1.950	1.886	1.887	1.852
10. Perantara Keuangan / Financial intermediaries																
Baki Debet	12.167	10.001	10.835	11.693	11.803	13.048	13.669	12.838	11.967	12.217	12.073	13.125	11.104	10.956	10.701	10.640
NPL/NPF	436	286	350	749	733	728	581	586	608	624	663	756	760	791	809	809
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real estate, Business ownership, and Business Services																
Baki Debet	50.701	48.499	51.024	51.760	52.377	53.875	54.500	53.895	54.554	56.411	56.291	56.221	57.113	56.536	56.230	57.138
NPL/NPF	2.746	2.876	2.098	2.101	2.125	2.214	2.222	2.326	2.588	2.735	2.846	2.774	2.636	2.726	2.707	2.666
12. Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib / Government administration, defense and compulsory social security																
Baki Debet	100	214	387	214	211	229	238	202	191	194	315	273	226	256	272	273
NPL/NPF	3	3	0	1	1	1	1	1	4	4	4	4	4	4	1	1
13. Jasa Pendidikan / Education services																
Baki Debet	7.235	8.294	8.554	9.083	9.182	9.216	9.391	9.507	9.504	9.538	9.320	9.479	9.603	9.633	9.729	9.629
NPL/NPF	104	85	154	133	104	105	105	120	132	114	114	124	126	113	104	110
14. Jasa Kesehatan dan Kegiatan Sosial / Health services and social activities																
Baki Debet	10.257	11.824	12.537	13.260	13.427	13.615	13.922	13.747	13.934	13.571	13.664	13.782	13.875	14.027	14.247	14.821
NPL/NPF	248	132	134	210	227	222	258	282	295	301	293	315	283	271	264	272
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services																
Baki Debet	54.513	60.959	69.711	78.767	79.481	79.555	81.231	81.010	81.393	83.241	83.807	84.146	84.572	84.469	84.802	86.452
NPL/NPF	1.768	1.557	1.805	2.535	2.588	2.573	2.520	2.751	2.791	2.797	2.901	3.000	2.799	2.855	2.818	2.825
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual services which serve households																
Baki Debet	2.875	3.825	3.926	3.899	3.872	3.825	3.844	3.782	3.744	3.726	3.657	3.624	3.606	3.566	3.552	3.601
NPL/NPF	49	74	90	106	106	102	104	126	128	133	132	130	124	127	124	132
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency																
Baki Debet	7	5	15	13	12	12	11	10	10	10	10	10	9	8	8	12
NPL/NPF	-	-	-	-	-	0	0	0	-	0	0	0	0	0	0	0
18. Kegiatan yang Belum Jelas Batasannya / Business activities are not clearly defined																
Baki Debet	1.220	829	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	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	1.088.332	1.221.015	1.348.813	1.424.191	1.432.182	1.445.655	1.457.132	1.449.161	1.456.905	1.468.216	1.461.505	1.468.779	1.471.586	1.470.199	1.474.759	1.495.943
NPL/NPF	43.113	46.757	46.033	55.203	56.382	55.854	54.099	58.666	59.570	58.455	62.226	62.743	59.521	59.539	59.809	59.812

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

Jenis Penggunaan / Type of Use	2020	2021	2022	2023								2024				
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises																
1. Modal Kerja / Working Capital																
Baki Debet	796.710	925.184	1.013.459	1.038.521	1.041.402	1.048.323	1.053.972	1.038.290	1.040.963	1.045.537	1.041.242	1.044.069	1.044.737	1.041.109	1.043.216	1.055.861
NPL/NPF	31.719	36.453	36.961	44.129	45.251	44.450	42.726	46.131	46.633	45.470	48.189	48.571	46.030	46.013	46.022	45.929
2. Investasi / Investment																
Baki Debet	291.623	295.831	335.355	385.670	390.779	397.332	403.160	410.872	415.943	422.679	420.263	424.709	426.849	429.091	431.544	440.083
NPL/NPF	11.394	10.304	9.072	11.074	11.131	11.404	11.373	12.535	12.936	12.985	14.037	14.172	13.491	13.526	13.787	13.883
3. Konsumsi / Consumption																
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Tidak Teridentifikasi / Un-identified																
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / Total																
Baki Debet	1.088.332	1.221.015	1.348.813	1.424.191	1.432.182	1.445.655	1.457.132	1.449.161	1.456.905	1.468.216	1.461.505	1.468.779	1.471.586	1.470.199	1.474.759	1.495.943
NPL/NPF	43.113	46.757	46.033	55.203	56.382	55.854	54.099	58.666	59.570	58.455	62.226	62.743	59.521	59.539	59.809	59.812

Tabel 3.21.a. Kredit/Pembiayaan dan Non Performing Loan/Non Performing Financing Rincian Kredit UMKM dan MKM Menurut Kelompok Bank (Detail of SMEs Credit/Financing and Detail of MKM Credit/Financing Based on Group of Bank) Miliar Rp (Billion Rp)																
Kelompok Bank	2020	2021	2022	2023								2024				
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises																
1. Bank Persero / State Owned Banks																
Baki Debet	633.015	748.855	849.159	897.933	901.700	909.811	917.478	914.587	916.764	923.789	920.626	922.236	922.471	920.390	920.718	935.980
Mikro / Micro	189.333	326.560	455.972	495.435	497.782	504.096	515.525	514.623	516.225	521.625	520.541	521.328	519.690	517.491	515.787	515.504
Kecil / Small	250.616	333.146	311.440	315.644	316.424	317.554	316.111	315.376	316.367	317.611	315.874	316.335	317.374	318.729	320.354	332.883
Menengah / Medium	193.066	89.149	81.747	86.853	87.494	88.162	85.842	84.587	84.172	84.552	84.210	84.574	85.407	84.170	84.577	87.594
NPL/NPF	18.781	23.175	24.608	30.145	31.488	31.480	30.792	34.087	34.632	33.735	35.564	35.633	32.931	33.230	33.132	33.297
Mikro / Micro	2.416	5.532	8.430	12.603	13.422	13.371	12.802	14.886	14.944	14.655	15.642	15.971	15.689	16.036	16.075	16.079
Kecil / Small	7.738	10.391	11.566	13.473	13.976	14.031	13.919	15.291	16.114	15.597	16.386	16.398	14.752	14.797	14.351	14.144
Menengah / Medium	8.627	7.251	4.612	4.069	4.090	4.078	4.070	3.911	3.575	3.482	3.537	3.264	2.491	2.397	2.706	3.075
2. BPD / Regional Development Banks																
Baki Debet	74.773	81.582	91.839	105.992	107.116	108.111	108.053	104.552	106.244	108.786	110.094	112.094	114.034	115.364	116.864	118.216
Mikro / Micro	16.575	19.377	22.809	32.654	33.011	33.381	33.767	33.471	33.902	34.581	34.922	35.680	35.872	36.269	36.684	36.861
Kecil / Small	32.943	37.033	44.161	47.788	48.661	49.536	49.618	48.545	49.635	50.730	51.067	51.628	52.729	53.514	54.236	55.053
Menengah / Medium	25.255	25.172	24.868	25.550	25.444	25.195	24.668	22.536	22.707	23.476	24.105	24.786	25.432	25.581	25.944	26.302
NPL/NPF	7.005	6.570	6.415	7.564	7.748	7.661	7.171	7.550	7.943	8.078	8.617	8.882	8.398	8.549	8.571	8.594
Mikro / Micro	584	694	749	1.460	1.528	1.499	1.471	1.578	1.849	1.733	1.884	2.266	2.210	2.265	2.288	2.240
Kecil / Small	2.434	2.397	2.165	2.402	2.452	2.469	2.331	2.480	2.580	2.666	2.854	2.766	2.638	2.719	2.697	2.689
Menengah / Medium	3.987	3.479	3.501	3.702	3.768	3.693	3.369	3.492	3.514	3.680	3.879	3.849	3.551	3.565	3.586	3.666
3. Bank Swasta Nasional / Domestic Private Banks																
Baki Debet	380.345	390.463	407.718	420.207	423.307	427.674	431.542	429.963	433.835	435.577	430.717	434.382	435.015	434.393	437.140	441.711
Mikro / Micro	41.235	43.934	53.916	110.401	112.033	113.271	113.001	113.892	114.331	114.712	112.993	113.442	113.472	114.513	114.903	116.610
Kecil / Small	69.294	89.334	110.901	93.325	93.032	93.433	95.044	94.547	96.213	96.584	96.669	98.625	98.773	99.639	100.920	101.885
Menengah / Medium	269.816	257.195	242.901	216.482	218.241	220.970	223.498	221.525	223.291	224.280	221.055	222.314	222.769	220.241	221.317	223.217
NPL/NPF	17.327	17.013	15.009	17.493	17.147	16.712	16.137	17.029	16.994	16.642	18.045	18.228	18.192	17.760	18.106	17.921
Mikro / Micro	1.631	2.262	1.912	3.562	3.480	3.404	3.306	3.323	3.358	3.374	3.450	3.473	3.355	3.352	3.332	3.390
Kecil / Small	2.218	2.436	2.442	3.444	3.394	3.428	3.286	3.440	3.406	3.383	3.788	3.806	3.773	3.833	3.848	3.835
Menengah / Medium	13.478	12.315	10.656	10.487	10.273	9.880	9.544	10.265	10.230	9.885	10.807	10.949	11.064	10.575	10.925	10.696
4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks																
Baki Debet	199	115	97	58	60	59	59	59	62	64	68	67	66	52	37	36
Mikro / Micro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kecil / Small	69	27	40	0	0	0	0	0	0	0	0	0	0	0	0	0
Menengah / Medium	130	88	57	58	60	59	59	59	62	64	68	67	66	52	37	36
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mikro / Micro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kecil / Small	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Menengah / Medium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / Total																
Baki Debet	1.088.332	1.221.015	1.348.813	1.424.191	1.432.182	1.445.655	1.457.132	1.449.161	1.456.905	1.468.216	1.461.505	1.468.779	1.471.586	1.470.199	1.474.759	1.495.943
NPL/NPF	43.113	46.757	46.033	55.203	56.382	55.854	54.099	58.666	59.570	58.455	62.226	62.743	59.521	59.539	59.809	59.812

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								2024				
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises																
1. Jawa Barat	147.306	169.569	185.184	189.768	189.630	191.006	192.429	190.265	190.902	191.188	190.594	191.553	191.727	191.285	191.115	193.199
2. Banten	46.131	50.737	54.291	56.268	56.756	57.401	58.659	58.106	58.364	58.869	58.571	58.810	59.150	58.918	58.572	58.692
3. DKI Jakarta	143.631	138.889	144.233	145.566	146.840	148.893	149.967	148.047	147.775	149.033	147.208	149.293	147.742	146.587	146.304	149.548
4. D.I Yogyakarta	17.035	20.067	22.236	22.770	22.780	22.751	23.059	22.761	22.936	23.144	23.010	22.954	22.965	22.901	22.931	23.047
5. Jawa Tengah	126.914	148.313	171.888	183.165	183.341	183.653	185.808	184.846	185.773	187.191	186.640	186.368	186.191	186.390	187.119	189.585
6. Jawa Timur	159.233	179.883	199.243	211.922	213.089	213.458	215.372	214.645	216.456	217.659	217.528	219.253	220.804	219.363	220.893	223.630
7. Bengkulu	9.561	11.369	13.195	13.598	13.690	13.821	13.939	13.959	13.972	14.074	13.999	14.073	14.087	14.109	14.185	14.247
8. Jambi	16.447	18.880	21.819	23.337	23.544	23.982	24.249	24.331	24.532	24.962	24.803	25.023	25.141	25.313	25.456	25.893
9. Aceh	10.831	10.538	10.773	11.817	11.907	12.030	12.107	11.739	11.854	11.995	11.918	12.118	12.509	12.681	12.847	13.121
10 Sumatera Utara	56.968	63.143	70.370	77.094	77.716	78.228	78.730	78.291	78.694	79.281	79.574	79.723	79.792	79.911	80.196	81.048
11 Sumatera Barat	19.612	23.693	27.485	29.472	29.530	29.799	30.003	29.997	30.183	30.470	30.363	30.354	30.424	30.404	30.412	30.659
12 Riau	28.791	32.446	36.091	39.215	39.733	40.500	41.112	40.697	41.126	41.736	41.548	41.956	42.212	42.459	42.809	43.086
13 Kepulauan Riau	27.883	31.073	36.162	38.112	38.444	38.341	38.591	38.497	38.811	39.121	39.137	39.310	39.390	39.600	40.021	40.704
14 Sumatera Selatan	5.243	5.758	6.572	7.453	7.693	7.576	7.377	7.140	7.224	7.263	7.295	7.414	7.480	7.495	7.534	7.519
15 Bangka Belitung	8.473	10.321	11.596	12.449	12.616	12.718	12.627	12.559	12.772	13.234	13.080	13.397	13.671	13.827	13.911	14.310
16 Lampung	20.516	23.981	27.550	28.862	29.183	29.509	29.864	30.079	30.198	30.397	30.330	30.552	30.540	30.639	30.643	30.793
17 Kalimantan Selatan	14.525	16.692	19.427	21.413	21.706	22.492	23.370	23.555	23.747	23.689	23.497	22.824	22.992	23.094	23.127	23.325
19 Kalimantan Timur	26.784	30.158	32.400	35.005	35.669	36.362	36.694	35.742	35.681	36.286	36.178	36.696	36.912	36.815	36.990	38.254
20 Kalimantan Tengah	12.192	14.227	16.882	18.366	18.360	19.466	18.718	18.548	18.649	19.242	19.244	19.342	19.418	19.570	19.621	20.156
21 Sulawesi Tengah	10.371	11.835	13.927	15.377	15.393	15.534	15.744	15.766	15.878	16.109	16.103	16.181	16.180	16.204	16.328	16.891
22 Sulawesi Selatan	40.559	49.304	54.853	57.860	58.158	59.711	59.680	59.257	59.598	60.016	59.766	59.910	59.805	59.890	59.991	60.560
23 Sulawesi Utara	10.665	11.754	12.715	13.490	13.502	13.355	13.382	13.241	13.331	13.319	13.347	13.273	13.305	13.265	13.258	13.440
24 Sulawesi Tenggara	4.119	5.001	5.453	5.692	5.623	5.568	5.557	6.427	6.417	6.416	5.415	5.369	5.305	5.241	5.206	5.220
25 Sulawesi Barat	4.886	6.102	6.644	7.199	7.241	7.328	7.429	7.404	7.456	7.518	7.538	7.609	7.544	7.533	7.544	7.627
26 Gorontalo	9.253	11.187	12.898	13.959	14.107	14.307	14.659	14.758	14.895	15.196	15.170	15.244	15.419	15.520	15.573	15.801
27 Nusa Tenggara Barat	15.822	17.993	19.474	20.559	20.685	21.002	21.230	21.115	21.376	21.711	21.767	21.840	21.928	21.937	22.099	22.560
28 Bali	38.737	43.288	45.818	48.504	48.833	49.491	50.097	51.607	52.183	52.481	51.360	51.699	52.240	52.675	53.168	53.907
29 Nusa Tenggara Timur	11.550	14.201	16.406	18.125	18.235	18.412	18.410	18.324	18.345	18.505	18.592	18.636	18.577	18.516	18.462	18.595
30 Maluku	4.121	4.799	5.494	6.241	6.329	6.354	6.304	6.248	6.295	6.357	6.343	6.373	6.336	6.392	6.450	6.500
31 Papua	10.334	11.402	12.207	12.957	13.023	13.553	12.912	12.675	12.676	12.812	12.802	12.789	12.737	12.757	12.842	13.765
32 Maluku Utara	2.448	3.104	3.878	4.239	4.279	4.358	4.393	4.350	4.429	4.402	4.371	4.356	4.398	4.359	4.370	4.376
33 Papua Barat	3.885	4.441	5.046	5.579	5.636	5.561	5.460	5.317	5.360	5.425	5.478	5.494	5.546	5.544	5.589	6.219
34 Lainnya / Others	18	31	82	22	21	12	10	10	11	11	20	19	20	19	17	18
35 Tidak Teridentifikasi / Un-identified	835	2.813	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / Total	1.088.332	1.221.015	1.348.813	1.424.191	1.432.182	1.445.655	1.457.132	1.449.161	1.456.905	1.468.216	1.461.505	1.468.779	1.471.586	1.470.199	1.474.759	1.495.943



**Departemen Pengelolaan
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