

STATISTIK PERBANKAN INDONESIA

INDONESIA BANKING STATISTICS



JULI 2022

July 2022

ISSN No.1858-4233

KATA PENGANTAR FOREWORD

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

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

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

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

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

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

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

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

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

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

Jakarta, September 2022
Jakarta, September 2022

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

HALAMAN KETERANGAN PAGE OF REFERENCE

Jadwal Publikasi Kedepan

Edisi Agustus 2022 akan diterbitkan pada minggu ke III bulan Oktober 2022.

Tanda, Simbol dan Sumber Data

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

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

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

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

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

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

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Advance Release Calender (ARC)

August 2022 edition will be released on the 3rd week of October 2022.

Notes, Symbols and Sources of Data

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

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

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

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

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

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

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DAFTAR SINGKATAN LIST OF ABBREVIATIONS

APYD	: Aktiva Produktif Yang Diklasifikasikan	APYD	: <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 Bulanan Bank Umum (LBU),
- Laporan Stabilitas Moneter dan Sistem Keuangan (LSMK) Bulanan Bank Umum Syariah dan Unit Usaha Syariah

Keterangan symbol/tanda pada tabel:

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

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

Indikator / Indicator	2019	2020	2021						2022						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Penyaluran Dana / Distribution of Funds															
Bank Umum / Commercial Banks	8.280.812	9.098.135	9.427.147	9.537.635	9.755.519	9.847.465	9.948.360	10.114.135	10.002.115	10.075.752	10.164.473	10.126.557	10.209.855	10.355.312	10.348.265
Bank Perkreditan Rakyat / Rural Banks	144.107	148.709	153.318	154.608	155.800	156.577	158.296	161.831	161.079	163.513	163.953	163.483	164.645	165.413	166.982
SBI dan SBIS ¹⁾	68.974	18.785	24.386	11.668	10.611	13.581	14.122	12.420	12.011	10.371	7.149	4.711	3.200	2.854	3.200
Sumber Dana / Source of Funds															
Bank Umum / Commercial Banks	6.839.563	7.406.325	7.593.091	7.676.748	7.778.785	7.842.090	7.910.086	8.129.720	7.980.662	8.012.524	8.115.138	8.186.225	8.202.438	8.292.617	8.267.765
Bank Perkreditan Rakyat / Rural Banks	123.603	127.522	132.513	133.411	134.330	134.839	136.240	139.648	139.099	141.163	141.482	143.444	142.798	143.255	144.632
Jumlah Aset / Total Assets															
Bank Umum / Commercial Banks	8.562.974	9.177.894	9.412.187	9.522.658	9.735.389	9.824.498	9.913.669	10.112.304	10.007.168	10.061.669	10.131.460	10.172.531	10.180.763	10.308.568	10.325.343
Bank Perkreditan Rakyat / Rural Banks	149.872	155.075	159.876	161.197	162.374	163.194	164.966	168.443	167.821	170.332	170.690	170.289	171.422	172.126	173.920
Jumlah Bank / Total Banks															
Bank Umum / Commercial Banks	110	109	107	107	107	107	107	107	107	107	107	107	107	107	107
Bank Perkreditan Rakyat / Rural Banks	1.542	1.506	1.487	1.484	1.481	1.468	1.468	1.468	1.466	1.464	1.462	1.454	1.454	1.454	1.451
Jumlah Kantor / Total Bank Offices															
Bank Umum / Commercial Banks	31.127	30.733	29.713	29.683	29.588	30.770	32.332	32.366	28.688	28.530	26.025	25.771	25.695	25.641	25.568
Bank Perkreditan Rakyat / Rural Banks	5.964	5.913	5.872	5.867	5.850	5.854	5.879	5.871	5.879	6.004	5.997	5.994	6.013	6.018	6.025

Data Bank Umum Berdasarkan Modal Inti (KBMI)

Sumber Data:

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

Tambahan Informasi:

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

Keterangan symbol/tanda pada tabel:

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

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

Keterangan	2021						2022						
	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Penyaluran Dana / Distribution of Funds													
a. Kredit / Pembiayaan Yang Diberikan / <i>Credit / Financing</i>	-	-	-	5.707.892	5.754.720	5.820.636	5.759.877	5.811.902	5.915.765	6.036.164	6.068.986	6.236.499	6.220.791
- Kepada Pihak Ketiga / <i>To Third Party</i>	-	-	-	5.657.605	5.705.128	5.768.585	5.709.407	5.762.401	5.863.269	5.981.252	6.012.365	6.176.861	6.159.326
Rupiah	-	-	-	4.868.469	4.891.839	4.955.703	4.894.951	4.945.792	5.021.666	5.091.539	5.120.820	5.241.296	5.246.176
Valas / <i>Foreign Exchange</i>	-	-	-	789.135	813.289	812.883	814.456	816.609	841.603	889.713	891.544	935.565	913.150
- Kepada Bank Lain / <i>Inter Bank Credit/Financing</i>	-	-	-	50.287	49.592	52.051	50.470	49.501	52.496	54.912	56.621	59.638	61.465
Rupiah	-	-	-	40.696	39.497	41.608	40.525	40.414	42.327	44.423	45.160	48.074	49.259
Valas / <i>Foreign Exchange</i>	-	-	-	9.591	10.095	10.443	9.944	9.088	10.169	10.488	11.461	11.564	12.206
b. Penempatan pada Bank Lain / <i>Interbank Placement</i>	-	-	-	260.562	219.358	223.134	226.784	247.032	233.687	254.749	219.141	212.279	208.941
- Giro / <i>Demand Deposit</i>	-	-	-	154.085	128.408	122.504	120.572	146.540	123.793	141.074	113.935	117.108	121.556
- Inter Bank Call Money / <i>Inter Bank Call Money</i>	-	-	-	89.176	77.089	75.942	83.510	81.712	91.383	90.335	87.361	67.918	62.181
- Deposito Berjangka / <i>Time Deposits</i>	-	-	-	12.391	11.464	19.992	19.103	14.940	14.722	19.458	12.324	22.300	15.908
- Lainnya / <i>Others</i>	-	-	-	4.910	2.397	4.696	3.598	3.840	3.789	3.882	5.521	4.953	9.295
c. Penempatan pada Bank Indonesia / <i>Placement to Bank Indonesia</i>	-	-	-	1.042.935	1.065.255	1.146.356	1.073.705	990.344	998.696	909.222	989.575	1.157.196	950.691
- Giro / <i>Demand Deposit</i>	-	-	-	365.157	371.817	491.581	415.018	411.879	467.244	496.785	454.351	507.095	595.055
- Fine Tune Operation (FTO)	-	-	-	511.777	475.555	398.246	395.595	409.143	374.522	164.786 ¹⁾	382.277	244.813	216.397
- Fasbi	-	-	-	149.103	202.094	242.494	256.805	161.402	149.492	147.263	147.263	390.436	124.112
- Lainnya / <i>Others</i>	-	-	-	16.897	15.788	14.035	6.287	7.920	7.438	3.297 ¹⁾	5.684	14.853	15.127
d. Surat Berharga / <i>Securities</i>	-	-	-	1.806.990	1.859.252	1.830.962	1.814.829	1.827.288	1.844.713	1.817.676	1.787.171	1.827.934	1.818.636
- Sertifikat Bank Indonesia (SBI) / <i>Bank Indonesia Certificates (SBI)</i>	-	-	-	13.581	14.122	12.420	12.011	10.371	7.149	4.711	3.200	2.854	3.200
- Surat Perbendaharaan Negara (SPN) / <i>Treasury Bills</i>	-	-	-	56.455	49.476	45.171	42.131	40.837	41.769	47.332	41.842	47.919	49.282
- Obligasi / <i>Bonds</i>	-	-	-	1.522.216	1.566.773	1.539.989	1.533.652	1.477.529	1.510.393	1.485.929	1.462.259	1.493.032	1.477.364
- Lainnya / <i>Others</i>	-	-	-	214.739	228.881	233.381	227.036	298.551	285.402	279.704	279.871	284.130	288.789
e. Penyertaan / <i>Equity Investment</i>	-	-	-	118.771	118.371	96.503	98.000	98.377	98.123	98.371	102.658	103.193	103.444
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / <i>Impairment on Financial Assets</i>	-	-	-	351.429	355.684	354.825	359.606	362.706	366.202	370.221	373.186	370.325	370.875
- Kredit & Pembiayaan yang diberikan / <i>Credit & Financing</i>	-	-	-	342.303	346.253	345.888	350.282	353.720	357.361	361.595	364.607	361.655	361.799
- Surat Berharga / <i>Securities</i>	-	-	-	2.364	2.422	2.578	2.312	2.450	2.277	2.269	2.233	2.156	2.148
- Lainnya / <i>Others</i>	-	-	-	6.761	7.009	6.360	7.013	6.536	6.565	6.357	6.347	6.515	6.928
g. Tagihan Spot dan Derivatif / <i>Spot and Derivatives Claims</i>	-	-	-	20.634	15.593	18.072	14.245	14.476	15.549	15.681	14.627	19.288	17.828
h. Tagihan Lainnya / <i>Other claims</i>	-	-	-	538.253	560.127	623.647	655.069	723.628	691.738	624.474	654.511	428.598	657.059
Sumber Dana / Source of Funds													
a. Dana Pihak Ketiga / <i>Third Party Funds</i>	-	-	-	7.244.983	7.323.356	7.479.463	7.362.580	7.384.394	7.481.675	7.485.687	7.515.538	7.602.297	7.564.082
Rupiah	-	-	-	6.198.197	6.280.683	6.442.601	6.353.248	6.368.149	6.411.743	6.474.588	6.500.051	6.556.778	6.525.074
Giro / <i>Demand Deposit</i>	-	-	-	1.479.487	1.520.057	1.591.523	1.544.750	1.563.529	1.602.812	1.579.467	1.627.195	1.672.528	1.629.089
Tabungan / <i>Saving</i>	-	-	-	2.149.352	2.182.741	2.263.564	2.227.859	2.227.412	2.244.477	2.339.274	2.317.507	2.326.056	2.329.227
Simpanan Berjangka / <i>Time Deposits</i>	-	-	-	2.569.358	2.577.884	2.587.514	2.580.640	2.577.209	2.564.453	2.555.848	2.555.350	2.558.194	2.566.759
Valas / <i>Foreign Exchange</i>	-	-	-	1.046.786	1.042.674	1.036.861	1.009.332	1.016.245	1.069.932	1.011.099	1.015.488	1.045.519	1.039.008
Giro / <i>Demand Deposit</i>	-	-	-	557.747	556.883	551.982	524.615	535.981	585.255	534.202	553.483	557.506	556.252
Tabungan / <i>Saving</i>	-	-	-	168.892	172.538	168.696	176.703	180.275	189.988	184.215	182.611	192.015	189.549
Simpanan Berjangka / <i>Time Deposits</i>	-	-	-	320.147	313.253	316.184	308.014	299.988	294.690	292.682	279.394	295.997	293.207
b. Kewajiban kepada Bank Indonesia / <i>Liabilities to BI</i>	-	-	-	4.064	1.696	1.672	1.676	1.666	1.609	3.596 ¹⁾	1.557	1.216	648
c. Kewajiban kepada Bank lain / <i>Interbank Liabilities</i>	-	-	-	149.177	144.571	160.594	169.173	165.100	160.959	189.869	185.067	176.747	167.458
d. Surat Berharga yang diterbitkan / <i>Issued Securities</i>	-	-	-	117.150	113.383	117.684	114.606	116.034	116.000	113.619	115.254	113.919	112.097
e. Pinjaman yang Diterima / <i>Loans received</i>	-	-	-	225.806	226.890	227.554	220.949	219.193	217.734	227.988	238.097	251.296	254.902
Rupiah	-	-	-	63.136	61.973	62.206	61.622	60.806	61.736	67.366	67.855	71.062	71.951
Valas / <i>Foreign Exchange</i>	-	-	-	162.669	164.917	165.349	159.327	158.387	153.250	160.621	170.242	180.234	182.951
f. Kewajiban Spot dan Derivatif / <i>Spot and Derivatives Liabilities</i>	-	-	-	13.868	11.167	12.370	10.187	10.547	11.628	13.958	12.423	19.112	16.559
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / <i>Other Liabilities</i>	-	-	-	83.331	84.668	125.817	97.840	111.417	121.908	147.680 ¹⁾	131.512	124.507	147.813
h. Setoran Jaminan / <i>Guarantee Deposits</i>	-	-	-	3.711	4.355	4.565	3.651	4.172	3.624	3.826	2.989	3.523	4.205
Beberapa komponen modal / Several Components of Capital													
a. Modal Disetor / <i>Paid In Capital</i>	-	-	-	253.829	250.285	261.671	263.027	264.152	272.706	273.714	274.239	275.335	275.345
b. Cadangan / <i>Reserves</i>	-	-	-	81.505	81.579	81.168	81.504	81.516	83.643	84.952	86.286	89.234	89.241
c. L/R Tahun lalu 1) / <i>Retained Earnings (Profit/Loss) 1)</i>	-	-	-	646.996	645.583	648.343	781.496	788.525	710.086	696.569	693.690	682.893	688.035
d. L/R Tahun berjalan sesudah pajak 2) / <i>Current Earnings (Profit /Loss) 2)</i>	-	-	-	117.996	130.474	140.207	16.857	30.890	45.368	62.377	79.513	97.204	117.179
e. Tambahan modal disetor / <i>Additional Paid In Capital</i>	-	-	-	287.809	295.515	273.985	279.682	274.947	274.902	259.338	260.803	260.690	264.635
f. Modal Pinjaman / <i>Loan Capital</i>	-	-	-	64.796	66.011	65.852	66.531	66.497	68.512	68.139	69.245	77.693	76.983

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

Keterangan	2021						2022						
	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Penyaluran Dana / Distribution of Funds													
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	-	-	-	822.048	687.378	698.332	686.812	666.970	679.287	687.258	692.150	741.535	734.275
- Kepada Pihak Ketiga / To Third Party	-	-	-	815.785	683.058	693.732	682.851	664.279	676.653	684.610	689.491	738.266	731.227
Rupiah	-	-	-	690.028	603.123	615.896	605.636	597.701	607.543	612.955	616.764	672.520	669.656
Valas / Foreign Exchange	-	-	-	125.756	79.935	77.836	77.215	66.578	69.110	71.655	72.727	65.746	61.571
- Kepada Bank Lain / Inter Bank Credit/Financing	-	-	-	6.263	4.320	4.600	3.962	2.692	2.634	2.658	2.658	3.269	3.047
Rupiah	-	-	-	3.258	2.777	2.107	2.190	1.948	1.995	1.999	2.020	2.772	2.849
Valas / Foreign Exchange	-	-	-	3.005	1.543	2.493	1.772	743	639	649	639	497	199
b. Penempatan pada Bank Lain / Interbank Placement	-	-	-	72.427	37.824	43.871	45.032	38.109	39.430	44.710	35.342	43.330	37.360
- Giro / Demand Deposit	-	-	-	19.956	18.194	17.120	20.296	21.092	20.691	21.282	18.368	18.402	17.857
- Inter Bank Call Money / Inter Bank Call Money	-	-	-	44.858	14.746	15.021	14.487	7.056	8.954	10.954	8.364	11.662	10.307
- Deposito Berjangka / Time Deposits	-	-	-	4.066	3.907	10.617	9.465	8.196	7.883	10.597	5.656	12.150	4.958
- Lainnya / Others	-	-	-	3.547	977	1.113	785	1.765	1.902	1.877	2.954	1.116	4.238
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	-	-	-	250.740	192.733	194.311	201.759	184.249	204.404	175.651	213.775	225.350	158.047
- Giro / Demand Deposit	-	-	-	85.911	60.866	69.274	61.519	59.931	73.627	73.437	74.394	75.666	92.572
- Fine Tune Operation (FTO)	-	-	-	111.712	81.861	75.765	84.434	84.932	85.766	41.506 ³⁾	94.436	46.029	33.824
- Fasbi	-	-	-	48.552	46.556	47.188	53.963	37.195	43.464	58.214	42.238	101.424	27.323
- Lainnya / Others	-	-	-	4.565	3.450	2.085	1.843	2.191	1.547	2.494	2.707	2.231	4.329
d. Surat Berharga / Securities	-	-	-	218.945	219.986	224.260	220.618	217.045	220.683	223.534	213.783	210.538	216.269
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	2.305	2.111	2.605	2.453	2.910	2.386	1.693	1.622	1.241	1.588
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	-	-	-	11.527	6.836	7.426	9.236	8.205	8.244	9.584	9.504	10.093	10.203
- Obligasi / Bonds	-	-	-	179.417	182.769	184.658	180.302	176.825	180.471	182.326	174.011	171.576	173.590
- Lainnya / Others	-	-	-	25.695	28.270	29.571	28.627	29.105	29.582	29.932	28.646	27.628	30.889
e. Penyertaan / Equity Investment	-	-	-	1.950	1.021	1.019	1.020	1.033	1.018	1.014	1.012	1.994	1.995
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	-	-	-	27.459	24.844	24.095	24.440	23.381	23.610	23.961	24.222	26.734	27.012
- Kredit & Pembiayaan yang diberikan / Credit & Financing	-	-	-	26.553	23.967	23.259	23.604	22.529	22.909	23.256	23.527	26.059	26.305
- Surat Berharga / Securities	-	-	-	262	247	262	259	252	120	121	103	102	106
- Lainnya / Others	-	-	-	644	630	575	578	599	581	584	592	574	601
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	-	-	-	8.751	4.985	5.697	4.439	2.717	2.939	2.848	2.835	3.741	2.701
h. Tagihan Lainnya / Other claims	-	-	-	122.887	106.352	106.071	112.734	124.318	110.762	106.980	103.586	79.780	121.750
Sumber Dana / Source of Funds													
a. Dana Pihak Ketiga / Third Party Funds	-	-	-	1.068.984	966.691	970.137	972.355	954.579	974.559	962.581	976.245	997.598	970.725
Rupiah	-	-	-	932.141	860.453	862.962	868.497	859.039	860.343	863.761	874.211	920.223	898.346
Giro / Demand Deposit	-	-	-	234.288	208.459	189.883	198.621	201.150	209.887	192.490	204.411	206.512	180.347
Tabungan / Saving	-	-	-	186.287	185.038	205.068	192.635	188.055	189.041	202.255	200.240	208.180	209.268
Simpanan Berjangka / Time Deposits	-	-	-	511.566	466.956	468.010	477.240	469.834	461.415	469.016	469.560	505.531	508.731
Valas / Foreign Exchange	-	-	-	136.843	106.238	107.176	103.859	95.539	114.215	98.820	102.033	77.376	72.380
Giro / Demand Deposit	-	-	-	84.180	63.294	63.276	59.384	54.939	74.112	60.168	63.479	37.406	30.987
Tabungan / Saving	-	-	-	7.474	8.394	8.132	7.825	5.302	5.618	5.296	4.890	4.599	4.778
Simpanan Berjangka / Time Deposits	-	-	-	45.190	34.550	35.767	36.650	35.299	34.486	33.356	33.664	35.370	36.614
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	-	-	-	2.373	1	1	1	1	1	1.696 ³⁾	1	1	1
c. Kewajiban kepada Bank lain / Interbank Liabilities	-	-	-	58.688	43.149	51.342	48.810	37.371	38.372	39.676	40.652	55.708	49.551
d. Surat Berharga yang diterbitkan / Issued Securities	-	-	-	19.810	15.486	19.294	17.126	18.683	17.080	18.273	16.093	14.662	14.662
e. Pinjaman yang Diterima / Loans received	-	-	-	20.781	19.807	18.993	19.095	18.811	19.870	21.165	21.391	26.401	26.228
Rupiah	-	-	-	12.040	10.482	10.133	10.102	10.137	11.152	11.488	11.616	15.858	16.032
Valas / Foreign Exchange	-	-	-	8.741	9.325	8.860	8.993	8.674	8.718	9.677	9.774	10.543	10.195
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	-	-	-	6.719	3.651	4.672	3.581	2.896	3.339	3.633	3.370	4.231	3.215
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repurchase) / Other Liabilities	-	-	-	10.381	7.132	8.631	6.956	4.746	7.711	7.263	5.431	7.565	7.309
h. Setoran Jaminan / Guarantee Deposits	-	-	-	748	1.057	1.064	899	1.158	317	288	271	319	315
Beberapa komponen modal / Several Components of Capital													
a. Modal Disetor / Paid In Capital	-	-	-	120.266	111.693	118.758	118.068	118.767	121.621	122.618	123.522	130.955	129.520
b. Cadangan / Reserves	-	-	-	22.922	22.989	22.057	22.053	22.055	23.039	23.797	24.318	24.681	24.355
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	-	-	-	27.421	1.613	1.220	5.496	4.551	1.367	(1.898) ³⁾	(2.920)	(10.506)	(14.535)
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit /Loss) 2)	-	-	-	6.554	6.361	4.510	1.265	2.158	3.390	4.126	5.083	2.518	3.782
e. Tambahan modal disetor / Additional Paid In Capital	-	-	-	28.925	25.280	38.287	39.849	39.356	37.473	35.341	37.460	48.359	51.412
f. Modal Pinjaman / Loan Capital	-	-	-	8.652	5.643	5.918	5.746	5.743	7.744	6.921	7.791	17.172	16.140

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

Keterangan	2021						2022						
	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Penyaluran Dana / Distribution of Funds													
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	-	-	-	513.600	651.854	651.624	650.304	675.130	684.466	662.328	671.323	676.571	682.359
- Kepada Pihak Ketiga / To Third Party	-	-	-	509.682	646.047	644.999	644.535	668.679	677.785	654.977	662.982	668.185	673.084
Rupiah	-	-	-	429.171	514.599	520.203	517.171	530.924	541.537	534.634	544.059	527.492	536.440
Valas / Foreign Exchange	-	-	-	80.512	131.448	124.797	127.364	137.755	136.248	120.342	118.923	140.693	136.644
- Kepada Bank Lain / Inter Bank Credit/Financing	-	-	-	3.918	5.807	6.625	5.768	6.450	6.681	7.351	8.341	8.386	9.275
Rupiah	-	-	-	3.776	4.089	5.200	4.330	4.298	4.528	5.179	6.156	7.495	8.090
Valas / Foreign Exchange	-	-	-	142	1.719	1.425	1.438	2.152	2.153	2.172	2.185	891	1.184
b. Penempatan pada Bank Lain / Interbank Placement	-	-	-	18.426	40.703	37.379	43.578	43.788	51.989	51.273	51.332	42.037	40.780
- Giro / Demand Deposit	-	-	-	11.011	13.053	14.212	13.974	14.533	13.459	15.569	12.262	12.840	15.076
- Inter Bank Call Money / Inter Bank Call Money	-	-	-	6.280	26.480	20.819	26.667	27.373	36.244	32.313	38.294	26.609	23.281
- Deposito Berjangka / Time Deposits	-	-	-	830	823	1.921	2.509	1.509	2.043	3.139	539	2.347	1.953
- Lainnya / Others	-	-	-	304	347	427	428	373	243	252	237	241	470
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	-	-	-	122.099	183.550	202.122	197.030	195.411	193.803	176.487	184.294	219.339	194.119
- Giro / Demand Deposit	-	-	-	35.769	70.043	84.011	82.730	80.080	86.623	84.635	81.115	87.124	92.823
- Fine Tune Operation (FTO)	-	-	-	78.084	87.726	69.167	75.922	88.101	75.595	36.504	71.815	53.116	69.626
- Fasbi	-	-	-	8.246	25.781	48.944	37.278	25.573	31.161	55.348	30.683	78.880	29.866
- Lainnya / Others	-	-	-	-	-	-	1.100	1.657	424	- ⁷⁾	681	220	1.803
d. Surat Berharga / Securities	-	-	-	161.748	183.022	179.281	173.118	184.675	188.035	183.377	177.515	192.269	195.909
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	-	-	-	5.806	5.542	5.921	5.277	4.597	4.474	3.819	3.249	3.536	4.284
- Obligasi / Bonds	-	-	-	137.349	157.107	148.210	148.219	161.214	164.653	160.263	153.415	166.761	167.912
- Lainnya / Others	-	-	-	18.593	20.373	25.150	19.623	18.864	18.908	19.294	20.852	21.971	23.714
e. Penyertaan / Equity Investment	-	-	-	2.367	3.294	2.960	2.959	2.960	2.961	2.961	2.962	2.315	2.320
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	-	-	-	20.246	24.112	23.997	24.315	25.704	25.877	25.525	25.592	21.522	21.860
- Kredit / Pembiayaan yang diberikan / Credit & Financing	-	-	-	19.061	22.878	23.226	23.519	24.900	25.069	24.904	25.258	21.233	21.563
- Surat Berharga / Securities	-	-	-	55	47	30	27	28	18	23	20	23	23
- Lainnya / Others	-	-	-	1.130	1.186	741	769	776	790	328	314	267	274
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	-	-	-	2.486	3.858	4.200	3.485	5.163	5.094	5.052	4.455	6.541	6.285
h. Tagihan Lainnya / Other claims	-	-	-	50.527	51.831	49.249	59.792	94.917	91.643	81.929	90.735	61.844	93.495
Sumber Dana / Source of Funds													
a. Dana Pihak Ketiga / Third Party Funds	-	-	-	685.493	786.797	793.773	792.215	840.625	852.157	818.657	829.983	847.671	853.255
Rupiah	-	-	-	589.678	659.173	667.465	660.930	704.095	707.518	697.209	701.433	690.847	692.221
Giro / Demand Deposit	-	-	-	148.507	166.468	178.191	166.031	188.166	192.596	173.109	175.000	206.452	196.496
Tabungan / Saving	-	-	-	120.514	130.292	138.651	129.996	134.358	132.287	136.177	133.266	126.588	129.958
Simpanan Berjangka / Time Deposits	-	-	-	320.656	362.412	350.623	364.903	381.570	382.635	387.922	393.167	357.807	365.767
Valas / Foreign Exchange	-	-	-	95.815	127.624	126.308	131.285	136.530	144.640	121.448	128.551	156.824	161.034
Giro / Demand Deposit	-	-	-	47.681	68.188	66.157	72.211	74.307	80.784	69.849	75.715	101.126	103.973
Tabungan / Saving	-	-	-	18.921	19.076	19.372	19.423	22.259	22.983	13.909	13.933	14.464	14.334
Simpanan Berjangka / Time Deposits	-	-	-	29.214	40.360	40.779	39.651	39.963	40.872	37.690	38.903	41.234	42.727
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	-	-	-	0	0	0	0	0	0	377 ¹⁾	0	596	0
c. Kewajiban kepada Bank lain / Interbank Liabilities	-	-	-	17.194	31.891	31.255	35.545	41.943	43.976	50.600	50.529	34.065	32.847
d. Surat Berharga yang diterbitkan / Issued Securities	-	-	-	2.403	3.398	4.245	3.428	3.399	3.399	3.399	3.400	2.604	2.404
e. Pinjaman yang Diterima / Loans received	-	-	-	32.709	33.952	35.008	31.551	33.224	33.977	27.880	28.705	25.637	27.224
Rupiah	-	-	-	15.687	16.654	17.367	17.345	19.155	20.174	20.226	16.795	17.679	17.679
Valas / Foreign Exchange	-	-	-	17.022	17.298	17.641	14.206	15.897	14.822	7.705	8.479	8.842	9.545
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	-	-	-	2.161	2.822	3.193	2.527	3.548	3.596	3.308	3.048	4.639	5.410
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/rep0) / Other Liabilities	-	-	-	5.649	6.565	9.557	7.891	8.542	9.672	11.378	11.822	7.890	8.607
h. Setoran Jaminan / Guarantee Deposits	-	-	-	287	329	433	307	266	234	248	246	244	372
Beberapa komponen modal / Several Components of Capital													
a. Modal Disetor / Paid In Capital	-	-	-	40.752	45.655	48.978	51.151	51.576	54.887	47.502	47.502	41.169	42.819
b. Cadangan / Reserves	-	-	-	12.628	12.628	12.624	12.965	12.965	13.743	12.795	12.795	12.797	13.127
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	-	-	-	40.687	64.965	64.967	75.085	75.685	69.521	61.996	61.989	68.116	71.885
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit /Loss) 2)	-	-	-	9.440	10.716	11.034	806	1.629	2.281	3.277	4.241	8.297	10.125
e. Tambahan modal disetor / Additional Paid In Capital	-	-	-	27.801	39.741	36.336	39.719	39.325	39.583	38.111	38.163	29.685	29.958
f. Modal Pinjaman / Loan Capital	-	-	-	10.699	13.547	13.268	13.313	13.309	13.309	13.355	13.385	11.698	12.171

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

Keterangan	2021						2022						
	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Penyaluran Dana / Distribution of Funds													
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	-	-	-	1.466.246	1.474.432	1.494.599	1.480.765	1.494.717	1.524.159	1.601.709	1.608.025	1.650.177	1.649.024
- Kepada Pihak Ketiga / To Third Party	-	-	-	1.454.059	1.462.933	1.483.010	1.469.410	1.483.575	1.511.187	1.588.253	1.594.158	1.635.516	1.633.619
Rupiah	-	-	-	1.258.421	1.262.199	1.277.182	1.266.939	1.277.764	1.297.686	1.334.594	1.341.555	1.365.278	1.371.917
Valas / Foreign Exchange	-	-	-	195.638	200.734	205.828	202.471	205.811	213.501	253.658	252.604	270.238	261.703
- Kepada Bank Lain / Inter Bank Credit/Financing	-	-	-	12.187	11.499	11.589	11.354	11.141	12.972	13.456	13.866	14.661	15.405
Rupiah	-	-	-	9.507	8.884	9.295	8.960	9.207	10.147	10.809	10.958	11.176	11.577
Valas / Foreign Exchange	-	-	-	2.680	2.615	2.294	2.394	1.934	2.825	2.648	2.909	3.484	3.827
b. Penempatan pada Bank Lain / Interbank Placement	-	-	-	50.717	43.353	42.330	43.895	46.715	39.195	41.207	46.155	35.214	39.193
- Giro / Demand Deposit	-	-	-	38.852	29.425	25.882	27.362	28.727	24.831	28.509	28.084	24.936	27.399
- Inter Bank Call Money / Inter Bank Call Money	-	-	-	9.075	9.980	11.002	11.838	14.029	11.623	9.249	14.022	6.086	7.318
- Deposito Berjangka / Time Deposits	-	-	-	2.196	3.366	3.349	3.380	2.658	1.509	2.247	2.843	2.905	3.189
- Lainnya / Others	-	-	-	594	583	2.097	1.315	1.301	1.233	1.201	1.205	1.287	1.287
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	-	-	-	238.729	255.558	258.093	237.687	210.589	207.296	190.192	219.508	261.567	221.831
- Giro / Demand Deposit	-	-	-	75.214	77.069	81.663	81.851	84.850	98.558	99.962	90.666	100.731	120.208
- Fine Tune Operation (FTO)	-	-	-	98.278	108.720	100.904	96.520	88.364	68.565	44.388 ³⁾	96.090	44.971	60.300
- Fasbi	-	-	-	52.910	57.438	63.582	55.978	33.309	34.712	45.044	30.463	103.470	32.335
- Lainnya / Others	-	-	-	12.327	12.332	11.944	4.066	797 ³⁾	5.460	2.289	2.289	12.395	8.988
d. Surat Berharga / Securities	-	-	-	457.881	464.432	466.213	455.770	450.418	459.675	457.767	442.627	448.931	451.269
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	-	-	-	11.830	15.652	12.863	12.104	14.172	14.360	19.962	18.188	23.145	20.411
- Obligasi / Bonds	-	-	-	390.910	385.452	388.598	377.663	370.312	379.319	385.479	361.348	367.322	374.840
- Lainnya / Others	-	-	-	55.141	63.327	64.752	66.003	65.934	65.996	52.327 ³⁾	63.090	58.464	56.018
e. Penyertaan / Equity Investment	-	-	-	17.505	16.994	17.300	17.408	17.484	17.047	17.143	17.290	17.423	17.612
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	-	-	-	74.507	75.935	76.399	78.159	78.718	78.676	80.193	81.177	81.446	81.684
- Kredit & Pembiayaan yang diberikan / Credit & Financing	-	-	-	73.250	74.719	75.287	76.833	77.592	77.493	78.520	79.356	79.557	79.807
- Surat Berharga / Securities	-	-	-	264	274	290	290	87	87	109	108	105	106
- Lainnya / Others	-	-	-	992	942	822	1.036	1.039	1.096	1.565	1.713	1.785	1.771
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	-	-	-	4.520	3.599	3.948	3.440	3.445	4.093	4.657	6.094	5.799	5.799
h. Tagihan Lainnya / Other claims	-	-	-	102.524	113.934	131.381	166.157	177.069	151.405	124.345	148.047	82.778	121.539
Sumber Dana / Source of Funds													
a. Dana Pihak Ketiga / Third Party Funds	-	-	-	1.800.856	1.829.259	1.865.083	1.859.266	1.838.076	1.856.742	1.863.396	1.888.575	1.903.573	1.911.048
Rupiah	-	-	-	1.521.372	1.541.626	1.577.864	1.573.770	1.549.931	1.563.973	1.572.960	1.597.995	1.603.734	1.612.935
Giro / Demand Deposit	-	-	-	340.435	339.376	362.802	350.015	349.205	366.329	368.139	385.113	397.339	412.129
Tabungan / Saving	-	-	-	389.731	392.148	404.140	403.490	401.236	403.872	416.054	417.886	425.491	422.086
Simpanan Berjangka / Time Deposits	-	-	-	791.207	810.102	810.922	820.265	799.490	793.771	788.767	794.996	780.905	778.720
Valas / Foreign Exchange	-	-	-	279.483	287.634	287.219	285.496	288.146	292.769	290.436	290.580	299.839	298.113
Giro / Demand Deposit	-	-	-	110.072	117.780	119.196	114.982	119.417	121.790	109.874	119.161	117.385	113.041
Tabungan / Saving	-	-	-	78.680	78.213	77.370	80.613	81.343	85.863	91.727	90.957	94.078	94.330
Simpanan Berjangka / Time Deposits	-	-	-	90.731	91.642	90.653	89.900	87.385	85.116	88.836	80.462	88.376	90.742
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Kewajiban kepada Bank lain / Interbank Liabilities	-	-	-	28.080	30.309	29.292	33.299	37.667	36.706	39.390	47.851	34.972	28.688
d. Surat Berharga yang diterbitkan / Issued Securities	-	-	-	27.035	26.196	26.208	26.287	26.212	26.077	25.984	26.207	23.040	21.014
e. Pinjaman yang Diterima / Loans received	-	-	-	68.782	69.189	70.884	70.409	68.103	70.354	83.822	88.728	95.252	98.917
Rupiah	-	-	-	33.917	33.458	33.331	32.804	31.976	32.787	34.340	34.575	36.926	36.735
Valas / Foreign Exchange	-	-	-	34.865	35.731	37.553	37.605	36.127	37.567	49.482	54.153	58.326	62.182
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	-	-	-	3.477	3.073	3.118	2.666	2.713	3.052	4.330	3.683	5.511	4.799
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/rep0) / Other Liabilities	-	-	-	27.818	29.420	39.123	29.281	33.751	27.850	29.268	40.198	37.026	37.824
h. Setoran Jaminan / Guarantee Deposits	-	-	-	1.354	1.664	1.915	1.406	1.700	1.708	2.020	1.179	1.362	1.950
Beberapa komponen modal / Several Components of Capital													
a. Modal Disetor / Paid In Capital	-	-	-	64.228	64.229	64.229	64.230	64.230	66.620	74.005	74.005	74.005	74.005
b. Cadangan / Reserves	-	-	-	35.308	35.315	35.840	35.840	35.850	35.900	37.399	38.211	40.796	40.798
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	-	-	-	125.328	125.444	131.677	150.662	158.039	147.307	147.307	145.451	136.113	141.517
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit /Loss) 2)	-	-	-	22.366	24.123	26.280	2.689	4.594	7.834	11.117	13.789	17.454	20.855
e. Tambahan modal disetor / Additional Paid In Capital	-	-	-	79.898	79.546	72.434	76.056	73.810	77.325	70.828	70.698	69.972	69.701
f. Modal Pinjaman / Loan Capital	-	-	-	28.638	29.842	29.764	29.934	29.924	29.935	30.197	30.311	30.713	30.641

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

Keterangan	2021						2022						
	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Penyaluran Dana / Distribution of Funds													
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	-	-	-	2.905.998	2.941.056	2.976.081	2.941.996	2.975.086	3.027.853	3.084.869	3.097.489	3.168.216	3.155.134
- Kepada Pihak Ketiga / To Third Party	-	-	-	2.878.079	2.913.090	2.946.844	2.912.611	2.945.868	2.997.644	3.053.413	3.065.733	3.134.894	3.121.395
Rupiah	-	-	-	2.490.850	2.511.918	2.542.422	2.505.205	2.539.403	2.574.899	2.609.355	2.618.442	2.676.006	2.668.163
Valas / Foreign Exchange	-	-	-	387.229	401.172	404.422	407.406	406.465	422.745	444.058	447.291	458.888	453.232
- Kepada Bank Lain / Inter Bank Credit/Financing	-	-	-	27.919	27.966	29.237	29.385	29.218	30.209	31.456	31.756	33.322	33.739
Rupiah	-	-	-	24.154	23.748	25.005	25.045	24.961	25.657	26.436	26.027	26.631	26.742
Valas / Foreign Exchange	-	-	-	3.764	4.218	4.231	4.340	4.258	4.552	5.020	5.729	6.691	6.997
b. Penempatan pada Bank Lain / Interbank Placement	-	-	-	118.992	97.477	99.554	94.279	118.421	103.073	117.559	86.313	91.698	91.608
- Giro / Demand Deposit	-	-	-	84.266	67.736	65.290	58.940	82.189	64.812	75.714	55.221	60.930	61.224
- Inter Bank Call Money / Inter Bank Call Money	-	-	-	28.962	25.883	29.100	30.519	33.254	34.562	37.818	26.681	23.561	21.275
- Deposito Berjangka / Time Deposits	-	-	-	5.299	3.368	4.105	3.750	2.577	3.288	3.474	3.286	4.899	5.808
- Lainnya / Others	-	-	-	465	490	1.058	1.070	401	411	552	1.126	2.309	3.300
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	-	-	-	431.367	433.413	491.830	437.229	400.095	393.193	366.892	371.998	450.940	376.694
- Giro / Demand Deposit	-	-	-	168.264	163.840	256.634	188.919	187.018	208.436	238.752	208.177	243.574	289.452
- Fine Tune Operation (FTO)	-	-	-	223.702	197.247	152.410	138.719	147.747	144.596	42.387	119.936	100.698	52.647
- Fasbi	-	-	-	39.395	72.320	82.780	109.585	65.324	40.155	85.747	43.879	106.662	34.589
- Lainnya / Others	-	-	-	6	6	6	6	6	6	6	6	6	6
d. Surat Berharga / Securities	-	-	-	968.416	991.811	961.208	965.323	975.150	976.321	952.998	953.247	976.196	955.188
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	11.275	12.012	9.815	9.558	7.461	4.763	3.018	1.578	1.612	1.612
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	-	-	-	27.292	21.444	18.961	15.514	13.863	14.692	13.967	10.901	11.145	14.384
- Obligasi / Bonds	-	-	-	814.539	841.444	818.524	827.468	769.179	785.950	757.861	773.485	787.372	761.022
- Lainnya / Others	-	-	-	115.309	116.912	113.908	112.783	184.647	170.915	178.152	167.283	176.067	178.169
e. Penyertaan / Equity Investment	-	-	-	96.949	97.062	75.224	76.612	76.900	77.097	77.254	81.395	81.461	81.518
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	-	-	-	229.217	230.794	230.334	232.692	234.903	238.039	240.813	242.196	240.622	240.319
- Kredit & Pembiayaan yang diberikan / Credit & Financing	-	-	-	223.439	224.689	224.117	226.327	228.699	231.890	234.915	236.465	234.806	234.124
- Surat Berharga / Securities	-	-	-	1.783	1.853	1.996	1.735	2.083	2.051	2.017	2.002	1.926	1.912
- Lainnya / Others	-	-	-	3.995	4.251	4.222	4.630	4.121	4.097	3.880	3.729	3.890	4.282
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	-	-	-	4.877	3.150	4.228	2.881	3.150	3.424	2.865	2.680	2.910	3.043
h. Tagihan Lainnya / Other claims	-	-	-	262.314	288.010	336.946	316.386	327.325	337.928	311.220	312.142	204.197	320.275
Sumber Dana / Source of Funds													
a. Dana Pihak Ketiga / Third Party Funds	-	-	-	3.689.650	3.740.610	3.850.469	3.738.744	3.751.115	3.798.217	3.841.053	3.820.736	3.853.455	3.829.054
Rupiah	-	-	-	3.155.006	3.219.431	3.334.310	3.250.051	3.255.085	3.279.909	3.340.658	3.326.412	3.341.974	3.321.573
Giro / Demand Deposit	-	-	-	756.257	805.753	860.646	830.081	825.008	834.000	845.728	862.671	862.225	840.118
Tabungan / Saving	-	-	-	1.452.820	1.475.264	1.515.705	1.501.738	1.503.762	1.519.277	1.584.787	1.566.115	1.565.798	1.567.914
Simpanan Berjangka / Time Deposits	-	-	-	945.929	938.414	957.959	918.232	926.315	926.632	910.142	897.626	913.951	913.541
Valas / Foreign Exchange	-	-	-	534.643	521.178	516.159	488.693	496.030	518.308	500.395	494.324	511.480	507.481
Giro / Demand Deposit	-	-	-	315.815	307.621	303.353	278.038	287.318	308.569	294.312	295.128	301.589	308.251
Tabungan / Saving	-	-	-	63.817	66.855	63.821	68.842	71.371	75.524	73.283	72.831	78.874	76.106
Simpanan Berjangka / Time Deposits	-	-	-	155.011	146.702	148.985	141.813	137.340	134.215	132.801	126.364	131.018	123.124
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	-	-	-	1.690	1.695	1.671	1.675	1.665	1.609	1.523	1.557	619	647
c. Kewajiban kepada Bank lain / Interbank Liabilities	-	-	-	45.216	39.222	48.705	51.518	48.119	41.904	60.204	46.034	52.002	56.372
d. Surat Berharga yang diterbitkan / Issued Securities	-	-	-	67.901	68.302	67.937	67.765	67.740	67.750	67.156	67.375	72.181	74.017
e. Pinjaman yang Diterima / Loans received	-	-	-	103.534	103.942	102.669	99.893	99.055	93.534	95.121	99.274	104.006	102.533
Rupiah	-	-	-	1.492	1.379	1.374	1.370	1.366	1.390	1.364	1.438	1.483	1.504
Valas / Foreign Exchange	-	-	-	102.041	102.563	101.295	98.523	97.689	92.144	93.757	97.836	102.523	101.029
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	-	-	-	1.512	1.621	1.388	1.413	1.390	1.640	2.322	4.732	3.135	3.135
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	-	-	-	39.483	41.551	68.507	53.712	64.377	76.675	99.771	74.061	72.026	94.073
h. Setoran Jaminan / Guarantee Deposits	-	-	-	1.323	1.304	1.153	1.039	1.048	1.366	1.270	1.293	1.597	1.567
Beberapa komponen modal / Several Components of Capital													
a. Modal Disetor / Paid In Capital	-	-	-	28.582	28.709	29.707	29.578	29.578	29.578	29.590	29.210	29.207	29.002
b. Cadangan / Reserves	-	-	-	10.647	10.647	10.647	10.647	10.647	10.961	10.961	10.961	10.961	10.961
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	-	-	-	453.561	453.561	450.479	550.253	550.250	491.891	489.169	489.170	489.169	489.169
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit /Loss) 2)	-	-	-	79.636	89.274	98.383	12.097	22.509	31.862	43.858	56.400	68.935	82.417
e. Tambahan modal disetor / Additional Paid In Capital	-	-	-	151.184	150.948	126.928	124.058	122.457	120.521	115.058	114.481	112.675	113.563
f. Modal Pinjaman / Loan Capital	-	-	-	16.807	16.979	16.902	17.538	17.521	17.524	17.666	17.759	18.110	18.031

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

Keterangan	2021						2022						
	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb ¹⁾	Mar ¹⁾	Apr ¹⁾	Mei	Jun	Jul
A. Pendapatan dan Beban Bunga/Bagi Hasil / Interest/Profit Sharing Income and Expenses													
1. Pendapatan bunga/Pendapatan Bagi Hasil / Interest Income/Profit Sharing Income	-	-	-	645.650	707.621	773.902	75.405	129.182	193.170	257.686	322.836	388.804	456.028
a. Dari Bank Indonesia / From Bank Indonesia Placement	-	-	-	7.698	8.707	9.740	1.210	2.150	3.075	4.031	5.126	6.236	7.233
b. Dari Penempatan pada bank lain / From interbank placement	-	-	-	2.265	2.435	2.691	225	448	591	797	1.035	1.364	1.710
c. Dari surat berharga / From securities	-	-	-	71.539	78.964	87.345	7.905	14.837	22.626	30.137	37.748	45.222	53.055
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	-	-	-	407.423	446.715	487.587	46.942	85.476	126.749	169.227	211.752	255.132	298.932
- kepada pihak ketiga bukan bank / To Third Party non Bank	-	-	-	405.111	444.210	484.944	46.699	85.025	126.089	168.236	210.522	253.666	297.201
- kepada bank lain / To other Bank	-	-	-	2.312	2.505	2.643	243	451	660	991	1.231	1.466	1.731
e. Lainnya / Others	-	-	-	156.726	170.799	186.539	19.123	26.271	40.131	53.494	67.175	80.851	95.098
2. Beban Bunga/Bagi Hasil / Interest/Profit Sharing Expenses	-	-	-	290.207	315.601	342.699	37.175	54.543	79.257	102.676	126.949	151.576	176.782
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	-	-	-	141	144	145	24	46	66	71	105	140	184
b. Kewajiban pada Bank lain / Interbank Liabilities	-	-	-	4.692	5.118	5.618	421	772	996	1.357	1.840	2.548	3.148
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	-	-	-	119.353	129.866	140.844	10.683	20.209	30.492	40.373	50.494	60.325	70.594
- Giro / Demand Deposit	-	-	-	20.001	22.112	24.161	2.183	4.110	6.181	8.268	10.443	12.569	14.867
- Tabungan / Saving	-	-	-	14.595	15.863	17.181	1.274	2.516	3.838	5.065	6.297	7.532	8.751
- Simpanan Berjangka / Time deposits	-	-	-	84.757	91.891	99.502	7.226	13.583	20.472	27.040	33.753	40.224	46.977
d. Surat Berharga / Securities	-	-	-	8.172	9.068	9.797	737	1.417	2.596	3.449	4.060	4.861	5.827
e. Pinjaman yang diterima / Loans received	-	-	-	5.606	6.065	6.908	5.659	1.224	1.603	1.998	2.483	3.149	3.813
f. Lainnya / Others	-	-	-	147.013	160.338	174.872	19.651	30.874	43.505	55.429	67.968	80.554	93.215
g. Koreksi atas pendapatan Bunga/Bagi Hasil / Corrections	-	-	-	5.231	5.002	4.515	-	-	-	-	-	-	-
B. Pendapatan Bunga/Bagi Hasil Bersih (A1-A2) / Net Interest/Profit Sharing Income (A1-A2)	-	-	-	355.443	392.020	431.203	38.230	74.639	113.913	155.010	195.888	237.228	279.247
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses													
1. Pendapatan Operasional Selain Bunga/Bagi Hasil / Other Operating Income	-	-	-	386.606	417.957	460.019	52.877	89.649	122.171	150.784	173.338	233.471	265.022
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	-	-	-	17.962	19.371	20.448	2.596	3.893	4.784	5.436	5.367	6.074	6.712
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	-	-	-	-	-	1	3	6	-	-	2	2
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	-	-	-	57	65	60	100	380	559	151	157	165	264
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	-	-	-	187.880	187.899	208.665	25.641	46.678	66.543	85.116	94.871	137.145	153.256
e. Dividen, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	-	-	-	71.216	78.929	87.234	6.838	13.267	21.368	29.959	38.904	47.418	55.546
f. Lainnya / Others	-	-	-	109.491	131.693	143.612	17.701	25.429	28.911	30.122	34.038	42.667	49.243
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	-	-	-	591.635	645.091	716.871	70.774	126.555	181.540	229.462	272.371	354.502	402.671
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	-	-	-	1.634	1.741	2.082	520	675	964	1.614	1.550	1.730	1.698
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	-	-	-	454	454	454	0	0	0	82	621 ¹⁾	621	621
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	-	174	175	177	7	32	125	108	165	184	165
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	-	-	-	173.547	173.040	191.785	25.047	45.180	62.990	81.327	90.144	132.688	147.965
e. Penyusutan/Amortisasi / Depreciation/Amortizations	-	-	-	198.630	227.745	249.910	24.286	37.254	51.229	59.189	70.501	87.407	98.284
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	-	-	-	3.602	3.978	4.404	388	743	1.263	1.634	2.079	2.555	2.945
g. Lainnya / Others	-	-	-	213.594	237.959	268.059	20.524	42.672	64.967	85.507	107.311	129.317	150.994
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	-	-	-	150.413	164.886	174.352	20.332	37.733	54.544	76.333	96.854	116.196	141.598
E. Pendapatan non - operasional / Non Operational Income	-	-	-	15.950	17.995	20.216	3.109	7.301	7.095	10.242	13.129	18.258	20.340
F. Beban non - operasional / Non Operational Expenses	-	-	-	16.722	17.557	20.411	2.320	4.456	6.541	8.688	11.275	14.486	16.428
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	-	-	-	(772)	438	(195)	789	2.845	553	1.554	1.854	3.772	3.911
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	-	-	-	149.641	165.324	174.271	21.121	40.579	55.098	77.887	98.708	119.969	145.509
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	-	-	-	(165)	(184)	(184)	(18)	(39)	(65)	(88)	(114)	(137)	(156)
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	-	-	-	(264)	(283)	(283)	(18)	(39)	(65)	(88)	(114)	(137)	(156)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	-	-	-	117.996	130.474	140.206	16.857	30.890	45.368	62.377	79.513	97.204	117.179

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

Keterangan	2021						2022						
	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb ¹⁾	Mar ¹⁾	Apr ¹⁾	Mei	Jun	Jul
A. Pendapatan dan Beban Bunga/Bagi Hasil / Interest/Profit Sharing Income and Expenses													
1. Pendapatan bunga/Pendapatan Bagi Hasil / Interest Income/Profit Sharing Income	-	-	-	124.378	124.236	136.178	10.619	20.122	31.192	41.965	52.843	66.858	78.572
a. Dari Bank Indonesia / From Bank Indonesia Placement	-	-	-	2.268	2.040	2.297	279	486	704	948	1.237	1.438	1.574
b. Dari Penempatan pada bank lain / From interbank placement	-	-	-	850	829	873	58	101	161	201	250	314	381
c. Dari surat berharga / From securities	-	-	-	10.763	10.798	11.759	1.140	1.864	2.895	3.939	4.946	5.949	6.923
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	-	-	-	57.847	58.410	64.408	5.423	10.464	16.178	21.752	27.380	34.367	40.320
- kepada pihak ketiga bukan bank / To Third Party non Bank	-	-	-	57.679	58.231	64.218	5.414	10.451	16.157	21.724	27.345	34.325	40.275
- kepada bank lain / To other Bank	-	-	-	168	179	190	9	14	21	28	36	42	45
e. Lainnya / Others	-	-	-	52.649	52.159	56.840	3.719	7.206	11.254	15.125	19.030	24.790	29.374
2. Beban Bunga/Bagi Hasil / Interest/Profit Sharing Expenses	-	-	-	80.967	79.586	86.768	6.040	11.554	17.843	23.893	30.052	39.057	46.024
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	-	-	-	134	137	137	0	1	2	6	11	13	23
b. Kewajiban pada Bank lain / Interbank Liabilities	-	-	-	884	814	895	81	143	221	301	387	549	654
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	-	-	-	26.525	25.909	28.410	2.212	4.131	6.256	8.291	10.375	13.130	15.318
- Giro / Demand Deposit	-	-	-	2.857	2.925	3.207	260	476	742	998	1.252	1.427	1.647
- Tabungan / Saving	-	-	-	2.493	2.546	2.801	275	499	766	1.035	1.321	1.745	2.035
- Simpanan Berjangka / Time deposits	-	-	-	21.175	20.438	22.401	1.678	3.156	4.748	6.258	7.802	9.958	11.637
d. Surat Berharga / Securities	-	-	-	1.408	1.201	1.403	102	207	334	466	594	928	1.079
e. Pinjaman yang diterima / Loans received	-	-	-	593	477	515	36	68	106	150	195	317	393
f. Lainnya / Others	-	-	-	51.404	51.029	55.389	3.608	7.004	10.924	14.679	18.491	24.121	28.557
g. Koreksi atas pendapatan Bunga/Bagi Hasil / Corrections	-	-	-	19	19	19	-	-	-	-	-	-	-
B. Pendapatan Bunga/Bagi Hasil Bersih (A1-A2) / Net Interest/Profit Sharing Income (A1-A2)	-	-	-	43.411	44.651	49.410	4.579	8.568	13.348	18.072	22.792	27.800	32.549
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses													
1. Pendapatan Operasional Selain Bunga/Bagi Hasil / Other Operating Income	-	-	-	150.603	99.093	105.924	7.677	12.036	16.025	19.651	21.775	29.561	35.651
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	-	-	-	1.897	2.047	2.418	245	245	394	512	500 ¹⁾	730	734
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	-	-	-	-	-	1	3	5	-	-	2	2
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	-	-	-	23	31	24	97	373	545	131	131	134	222
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	-	-	-	129.949	81.314	86.289	5.718	8.839	11.494	14.524	15.745	20.561	25.731
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/commissions/provisions	-	-	-	4.763	5.131	5.778	475	776	1.361	1.778	2.188	2.823	3.220
f. Lainnya / Others	-	-	-	13.972	10.569	11.415	1.141	1.800	2.226	2.706	3.211	5.310	5.741
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	-	-	-	184.595	134.371	147.717	10.605	17.666	24.836	32.167	37.610	54.468	62.713
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	-	-	-	843	834	1.143	105	131	225	319	399	554	395
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	-	-	-	278	-	1	0	0	-	-	1	1	1
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	-	173	174	176	7	32	124	107	110	129	164
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	-	-	-	127.460	79.075	83.510	5.708	8.802	11.278	14.257 ¹⁾	15.236	20.103	25.176
e. Penyusutan/Amortisasi / Depreciation/Amortizations	-	-	-	21.679	19.942	23.825	1.765	2.905	3.958	4.717	5.964	13.041	13.559
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	-	-	-	784	779	904	71	93	228	229	298	365	420
g. Lainnya / Others	-	-	-	33.378	33.568	38.159	2.948	5.704	9.023	12.536	15.602	20.274	22.998
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	-	-	-	9.419	9.373	7.616	1.651	2.938	4.538	5.556	6.957	2.893	5.486
E. Pendapatan non - operasional / Non Operational Income	-	-	-	5.173	5.434	6.062	717	1.376	1.937	2.678	3.346	4.603	4.970
F. Beban non - operasional / Non Operational Expenses	-	-	-	5.051	5.358	6.038	711	1.401	2.014	2.755	3.551	4.927	5.375
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	-	-	-	123	76	24	6	(25)	(77)	(77)	(205)	(324)	(404)
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	-	-	-	9.542	9.448	7.640	1.657	2.913	4.461	5.479	6.752	2.569	5.082
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	-	-	-	(165)	(184)	4.306	(18)	-	0	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	-	-	-	(264)	(283)	4.031	(18)	-	-	-	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	-	-	-	6.554	6.361	4.510	1.265	2.158	3.390	4.126	5.083	2.518	3.782

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

Keterangan	2021						2022						
	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb ¹⁾	Mar ¹⁾	Apr ¹⁾	Mei	Jun	Jul
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses													
1. Pendapatan bunga / Interest Income	-	-	-	76.954	95.370	104.090	8.706	17.166	26.059	34.619	43.440	49.194	58.345
a. Dari Bank Indonesia / From Bank Indonesia Placement	-	-	-	1.207	1.836	2.022	219	420	612	737	938	1.226	1.475
b. Dari Penempatan pada bank lain / From interbank placement	-	-	-	288	365	383	16	81	56	85	120	160	217
c. Dari surat berharga / From securities	-	-	-	7.097	8.820	9.637	828	1.774	2.648	3.541	4.388	5.238	6.214
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	-	-	-	40.375	49.274	53.880	4.546	8.987	13.804	18.285	22.935	26.365	31.437
- kepada pihak ketiga bukan bank / To Third Party non Bank	-	-	-	40.242	49.126	53.720	4.532	8.961	13.765	18.232	22.862	26.262	31.310
- kepada bank lain / To other Bank	-	-	-	132	148	160	14	26	39	54	72	103	127
e. Lainnya / Others	-	-	-	27.988	35.075	38.168	3.097	5.905	8.938	11.971	15.060	16.205	19.002
2. Beban Bunga / Interest Expenses	-	-	-	44.488	56.370	61.091	4.800	9.174	13.901	18.423	23.228	24.992	29.422
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-
b. Kewajiban pada Bank lain / Interbank Liabilities	-	-	-	571	771	835	63	119	182	243	312	303	383
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	-	-	-	15.026	19.126	20.716	1.589	3.100	4.699	6.134	7.713	8.540	10.060
- Giro / Demand Deposit	-	-	-	1.600	1.974	2.171	196	396	596	772	959	1.235	1.480
- Tabungan / Saving	-	-	-	1.175	1.494	1.660	167	336	497	645	797	811	942
- Simpanan Berjangka / Time deposits	-	-	-	12.251	15.657	16.885	1.226	2.369	3.605	4.717	5.958	6.494	7.637
d. Surat Berharga / Securities	-	-	-	800	1.203	1.310	111	224	345	464	583	504	593
e. Pinjaman yang diterima / Loans received	-	-	-	817	1.039	1.116	72	143	226	287	366	388	463
f. Lainnya / Others	-	-	-	27.208	34.157	37.032	2.964	5.589	8.449	11.295	14.254	15.257	17.924
g. Koreksi atas pendapatan bunga / Corrections	-	-	-	66	75	82	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	-	-	-	32.466	38.999	42.998	3.906	7.992	12.158	16.196	20.212	24.202	28.923
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses													
1. Pendapatan Operasional Selain Bunga / Other Operating Income	-	-	-	21.796	75.914	83.649	15.314	29.224	47.057	59.913	68.873	100.323	110.030
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	-	-	-	1.467	1.609	1.750	167	383	456	580	627	656	842
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	-	-	-	-	-	-	-	0	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	-	-	-	33	34	35	3	6	14	20	25	30	42
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	-	-	-	11.458	59.480	65.579	13.441	27.010	43.620	54.971	63.101	93.873	102.409
e. Dividen, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	-	-	-	4.493	5.442	6.026	492	1.079	1.757	2.413	2.937	3.595	4.227
f. Lainnya / Others	-	-	-	4.345	9.350	10.259	1.210	746	1.210	1.928	2.183	2.168	2.510
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	-	-	-	42.496	101.600	113.549	18.135	35.190	56.136	72.059	83.977	114.564	127.467
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	-	-	-	170	257	237	119	136	136	240	277	306	436
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	-	-	-	67	345	345	-	-	0	-	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	54	54	-
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	-	-	-	9.032	56.254	62.517	13.203	26.575	42.521	53.960	61.773	92.196	100.996
e. Penyusutan/Amortisasi / Depreciation/Amortizations	-	-	-	10.503	15.490	17.787	2.327	2.843	4.900	6.276	7.434	5.389	6.218
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	-	-	-	747	921	1.029	90	210	346	458	556	638	771
g. Lainnya / Others	-	-	-	21.977	28.333	31.634	2.395	5.424	8.232	11.126	13.883	15.981	19.046
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/Loss (A1+C1) - (A2+C2)	-	-	-	11.766	13.313	13.098	1.085	2.027	3.079	4.050	5.108	9.961	11.486
E. Pendapatan non - operasional / Non Operational Income	-	-	-	886	1.551	2.057	284	299	243	415	608	958	1.570
F. Beban non - operasional / Non Operational Expenses	-	-	-	1.380	1.699	1.940	262	298	356	334	497	539	465
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	-	-	-	(493)	(148)	118	23	2	(113)	81	111	419	1.105
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	-	-	-	11.272	13.165	13.216	1.107	2.028	2.967	4.131	5.219	10.380 ¹⁾	12.591
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	-	-	-	-	-	2.756	-	(39)	(65)	(88)	(114)	(137)	(156)
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	-	-	-	-	-	2.756	-	(39)	(65)	(88)	(114)	(137)	(156)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	-	-	-	9.440	10.716	11.034	806	1.629	2.281	3.277	4.241	8.297	10.125

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

Keterangan	2021						2022						
	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb ¹⁾	Mar ¹⁾	Apr ¹⁾	Mei	Jun	Jul
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses													
1. Pendapatan bunga / Interest Income	-	-	-	174.490	191.329	208.880	16.440	31.432	47.498	64.569	81.154	98.403	115.558
a. Dari Bank Indonesia / From Bank Indonesia Placement	-	-	-	2.355	2.627	2.887	359	649	923	1.247	1.551	1.901	2.205
b. Dari Penempatan pada bank lain / From interbank placement	-	-	-	270	300	370	25	46	67	97	123	151	189
c. Dari surat berharga / From securities	-	-	-	21.481	23.551	25.630	2.101	4.004	6.080	8.087	10.166	12.150	14.221
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	-	-	-	96.740	105.803	115.366	9.449	18.231	27.553	38.117	47.880	58.286	68.446
- kepada pihak ketiga bukan bank / To Third Party non Bank	-	-	-	95.958	104.958	114.457	9.383	18.108	27.367	37.869	47.560	57.895	67.978
- kepada bank lain / To other Bank	-	-	-	781	845	909	67	123	186	249	319	391	468
e. Lainnya / Others	-	-	-	53.645	59.048	64.628	4.506	8.502	12.876	17.022	21.434	25.915	30.497
2. Beban Bunga / Interest Expenses	-	-	-	94.286	103.316	112.375	8.250	15.365	23.129	30.688	38.628	46.570	54.716
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	-	-	-	3	3	3	24	45	64	66	94	127	160
b. Kewajiban pada Bank lain / Interbank Liabilities	-	-	-	407	440	479	42	83	127	161	225	281	332
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	-	-	-	35.524	38.685	41.875	3.175	5.977	8.955	11.951	14.933	17.865	20.890
- Giro / Demand Deposit	-	-	-	5.306	5.834	6.390	543	1.034	1.553	2.109	2.675	3.256	3.867
- Tabungan / Saving	-	-	-	4.666	5.116	5.566	428	813	1.226	1.640	2.065	2.488	2.921
- Simpanan Berjangka / Time deposits	-	-	-	25.553	27.736	29.919	2.203	4.129	6.176	8.201	10.193	12.122	14.102
d. Surat Berharga / Securities	-	-	-	3.682	3.965	4.252	255	501	761	1.014	1.309	1.566	1.800
e. Pinjaman yang diterima / Loans received	-	-	-	2.792	3.041	3.291	254	483	730	999	1.283	1.587	1.939
f. Lainnya / Others	-	-	-	51.777	57.085	62.388	4.501	8.276	12.491	16.498	20.784	25.143	29.594
g. Koreksi atas pendapatan bunga / Corrections	-	-	-	101	97	88	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	-	-	-	80.205	88.013	96.505	8.190	16.066	24.369	33.881	42.526	51.833	60.842
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses													
1. Pendapatan Operasional Selain Bunga / Other Operating Income	-	-	-	40.666	44.960	55.850	13.274	17.259	21.768	21.923	25.196	29.694	33.405
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	-	-	-	5.386	6.137	6.476	639	1.175	1.349	1.456	1.382	1.559	1.778
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	-	-	-	0,9	0,9	0,4	0,0	0,0	0,0	0,1	0,1	0,1	0,1
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	-	-	-	9.765	11.141	18.770	1.978	2.587	3.652	5.226	6.137	8.077	9.638
e. Dividen, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	-	-	-	13.795	15.331	17.130	1.296	2.506	4.138	6.104	7.634	9.264	10.780
f. Lainnya / Others	-	-	-	11.719	12.349	13.473	9.360	10.991	12.629	9.137*)	10.043	10.794	11.209
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	-	-	-	92.572	102.817	119.625	18.050	27.360	36.176	41.936	50.459	59.825	68.038
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	-	-	-	425	451	488	247	272	445	772	750	742	751
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	-	-	-	-	-	-	-	-	-	0	0	0	0
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	-	0,8	0,8	0,8	0,3	0,5	0,7	0,7	0,7	0,7	0,7
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	-	-	-	6.864	8.148	15.451	1.581	2.088	2.915	4.223	4.789	6.488	7.525
e. Penyusutan/Amortisasi / Depreciation/Amortizations	-	-	-	35.694	39.508	43.455	11.085	14.832	17.309	15.873	18.493	20.518	22.476
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	-	-	-	1.379	1.543	1.733	155	289	478	690	931	1.142	1.300
g. Lainnya / Others	-	-	-	48.209	53.167	58.497	4.981	9.879	15.030	20.377	25.496	30.935	35.984
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	-	-	-	28.299	30.156	32.729	3.414	5.965	9.961	13.868	17.263	21.703	26.209
E. Pendapatan non - operasional / Non Operational Income	-	-	-	8.992	9.926	10.817	1.309	2.728	4.051	5.492	7.134	9.020	10.296
F. Beban non - operasional / Non Operational Expenses	-	-	-	8.537	9.307	10.362	1.284	2.686	3.983	5.255	6.890	8.519	9.974
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	-	-	-	455	620	455	26	42	68	237	244	501	323
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	-	-	-	28.754	30.776	33.298	3.439	6.007	10.029	14.105	17.506	22.204	26.531
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	-	-	-	-	-	12.158	-	-	-	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	-	-	-	-	-	12.158	-	-	-	-	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	-	-	-	22.366	24.123	26.279	2.689	4.594	7.834	11.117	13.789	17.454	20.855

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

Keterangan	2021						2022						
	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb ¹⁾	Mar ¹⁾	Apr ¹⁾	Mei	Jun	Jul
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses													
1. Pendapatan bunga / Interest Income	-	-	-	269.829	296.686	324.755	39.641	60.461	88.422	116.533	145.398	174.349	203.554
a. Dari Bank Indonesia / From Bank Indonesia Placement	-	-	-	1.867	2.204	2.535	354	595	836	1.100	1.401	1.671	1.979
b. Dari Penempatan pada bank lain / From interbank placement	-	-	-	856	941	1.065	127	220	307	415	542	739	924
c. Dari surat berharga / From securities	-	-	-	32.199	35.796	40.318	3.836	7.195	11.003	14.570	18.248	21.884	25.697
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	-	-	-	212.461	233.229	253.933	27.524	47.794	69.213	91.073	113.557	136.114	158.729
- kepada pihak ketiga bukan bank / To Third Party non Bank	-	-	-	211.231	231.895	252.549	27.370	47.506	68.800	90.412	112.754	135.184	157.638
- kepada bank lain / To other Bank	-	-	-	1.230	1.334	1.384	154	288	413	660	803	930	1.092
e. Lainnya / Others	-	-	-	22.445	24.516	26.903	7.801	4.658	7.063	9.376	11.651	13.941	16.225
2. Beban Bunga / Interest Expenses	-	-	-	70.467	76.329	82.464	18.086	18.449	24.384	29.671	35.041	40.957	46.620
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	-	-	-	4	4	5	0	0	0	0	0	1	1
b. Kewajiban pada Bank lain / Interbank Liabilities	-	-	-	2.829	3.093	3.409	235	427	465	651	915	1.415	1.779
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	-	-	-	42.277	46.146	49.843	3.707	7.001	10.582	13.996	17.473	20.790	24.326
- Giro / Demand Deposit	-	-	-	10.239	11.378	12.393	1.184	2.204	3.290	4.388	5.558	6.651	7.873
- Tabungan / Saving	-	-	-	6.261	6.707	7.154	404	868	1.349	1.745	2.114	2.488	2.853
- Simpanan Berjangka / Time deposits	-	-	-	25.778	28.060	30.296	2.119	3.930	5.943	7.864	9.800	11.651	13.600
d. Surat Berharga / Securities	-	-	-	2.282	2.699	2.832	268	485	1.156	1.505	1.574	1.863	2.355
e. Pinjaman yang diterima / Loans received	-	-	-	1.404	1.508	1.986	5.297	530	540	562	639	856	1.018
f. Lainnya / Others	-	-	-	16.625	18.067	20.063	8.578	10.005	11.641	12.957	14.440	16.032	17.141
g. Koreksi atas pendapatan bunga / Corrections	-	-	-	5.046	4.812	4.326	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	-	-	-	199.362	220.357	242.291	21.555	42.013	64.037	86.862	110.358	133.392	156.934
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses													
1. Pendapatan Operasional Selain Bunga / Other Operating Income	-	-	-	173.540	197.990	214.597	16.612	31.130	37.320	49.297	57.494	73.893	85.936
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	-	-	-	9.213	9.578	9.804	1.544	2.089	2.585	2.888	2.859 ¹⁾	3.128	3.358
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	-	-	-	36.708	35.963	38.028	4.504	8.243	7.777	10.394	9.889 ¹⁾	14.634	15.478
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/commissions/provisions	-	-	-	48.165	53.025	58.300	4.574	8.907	14.111	19.664	26.146	31.737	37.318
f. Lainnya / Others	-	-	-	79.454	99.425	108.464	5.990	11.892	12.847	16.351	18.600	24.394	29.782
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	-	-	-	271.972	306.303	335.979	23.985	46.339	64.392	83.300	100.325	125.645	144.454
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	-	-	-	197	199	215	49	135	159	282	124 ¹⁾	128	116
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	-	-	-	108	108	108	-	0	0	82	620 ¹⁾	620	620
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	-	-	-	30.191	29.563	30.308	4.555	7.714	6.277	8.888	8.346 ¹⁾	13.901	14.268
e. Penyusutan/Amortisasi / Depreciation/Amortizations	-	-	-	130.753	152.805	164.841	9.108	16.674	25.063	32.324	38.611	48.459	56.030
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	-	-	-	692	735	737	72	150	212	257	294	410	453
g. Lainnya / Others	-	-	-	110.031	122.892	139.769	10.200	21.665	32.682	41.468	52.330	62.127	72.966
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/Loss (A1+C1) - (A2+C2)	-	-	-	100.930	112.044	120.909	14.183	26.804	36.966	52.859	67.527	81.640	98.417
E. Pendapatan non - operasional / Non Operational Income	-	-	-	898	1.084	1.279	799	2.898	863	1.656 ¹⁾	2.041	3.677	3.503
F. Beban non - operasional / Non Operational Expenses	-	-	-	1.755	1.193	2.071	64	72	189	343	337	501	615
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	-	-	-	(856)	(109)	(791)	734	2.826	675	1.313	1.704	3.176	2.888
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	-	-	-	100.074	111.935	120.118	14.917	29.630	37.641	54.172	69.231	84.816	101.305
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	-	-	-	-	-	70.641	-	-	-	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	-	-	-	-	-	70.641	-	-	-	-	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	-	-	-	79.636	89.274	98.383	12.097	22.509	31.862	43.858	56.400	68.935	82.417

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

Indikator / Indicator	2021						2022						
	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Tagihan Komitmen / Committed Claims	-	-	-	1.183.005	1.232.759	1.213.629	1.154.258	1.185.136	1.150.136	1.264.022	1.278.882	1.338.665	1.370.719
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	44.645	42.372	41.525	41.892	42.740	42.522	40.509	36.278	36.745	37.248
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	-	-	-	1.126.855	1.178.789	1.163.491	1.101.328	1.131.646	1.097.380	1.214.361	1.231.786	1.290.252	1.322.022
- Lainnya / <i>Others</i>	-	-	-	11.504	11.598	8.613	11.038	10.750	10.234	9.152	10.817	11.668	11.449
Kewajiban Komitmen / Committed Liabilities	-	-	-	3.061.340	3.136.772	3.113.244	3.057.673	3.081.981	3.032.374	3.122.505	3.088.860	3.117.796	3.215.608
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / <i>Undisbursed loan/financing facilities to debtors</i>	-	-	-	1.701.063	1.715.932	1.705.175	1.725.430	1.722.294	1.711.188	1.698.419	1.697.841	1.690.677	1.765.023
- <i>Committed</i>	-	-	-	430.956	438.655	429.072	443.185	432.497	435.859	432.338	446.070	441.944	456.681
- <i>Uncommitted</i>	-	-	-	1.270.107	1.277.277	1.276.104	1.282.245	1.289.797	1.275.329	1.266.081	1.251.771	1.248.734	1.308.342
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / <i>Undisbursed loan/financing facilities to other banks</i>	-	-	-	23.510	23.476	24.251	23.378	23.544	16.485	16.032	17.029	16.052	16.833
- <i>Committed</i>	-	-	-	3.367	3.115	3.874	3.830	2.813	2.725	2.788	2.488	1.942	1.799
- <i>Uncommitted</i>	-	-	-	20.142	20.361	20.377	19.549	20.731	13.759	13.244	14.542	14.110	15.034
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	-	-	-	84.836	95.722	85.063	81.906	95.523	98.643	107.870	97.117	99.554	96.578
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	-	-	-	1.237.412	1.286.348	1.285.893	1.209.341	1.221.127	1.191.583	1.285.357	1.257.858	1.293.841	1.316.564
- Lainnya / <i>Others</i>	-	-	-	14.520	15.293	12.862	17.619	19.493	14.475	14.828	19.014	17.672	20.610
Tagihan Kontinjensi / Contingent Claims	-	-	-	280.456	278.776	269.045	235.614	239.722	234.847	239.266	237.875	273.399	254.082
- Garansi yang diterima / <i>Received guarantees</i>	-	-	-	214.904	210.836	204.276	205.979	218.672	213.475	217.800	217.246	252.412	230.479
- Pendapatan bunga/bagi hasil dalam penyelesaian / <i>Accrued interest</i>	-	-	-	54.444	56.486	53.711	1.075	1.102	1.124	1.119	974	1.149	1.144
- Lainnya / <i>Others</i>	-	-	-	11.107	11.454	11.058	28.559	19.949	20.248	20.347	19.655	19.838	22.460
Kewajiban Kontinjensi / Contingent Liabilities	-	-	-	327.337	341.751	348.030	327.615	301.787	292.818	293.725	289.015	292.648	298.726
- Garansi yang diberikan / <i>Issued guarantees</i>	-	-	-	324.667	339.109	345.453	325.013	299.059	290.216	291.016	286.372	289.955	295.911
- Lainnya / <i>Others</i>	-	-	-	2.670	2.643	2.576	2.602	2.727	2.602	2.710	2.643	2.692	2.815
Lainnya / Others	-	-	-	611.927	681.574	696.230	534.076	518.778	523.977	528.349	528.905	541.983	545.090
- Penerusan Kredit/pembiayaan / <i>Channelling</i>	-	-	-	11.781	11.477	11.477	9.682	9.473	9.378	9.449	9.421	8.453	8.451
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	-	-	-	544.707	614.136	627.791	523.747	508.654	513.940	518.235	518.815	532.849	535.957
- Kredit/Pembiayaan yang diberikan / <i>Credit disbursed</i>	-	-	-	533.888	535.884	548.614	518.459	501.970	507.225	511.519	512.075	525.368	528.516
- Lainnya / <i>Others</i>	-	-	-	10.818	78.252	79.177	5.289	6.684	6.715	6.716	6.740	7.482	7.441
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	-	-	-	55.439	55.961	56.962	646	652	660	665	669	680	683
- Kredit/Pembiayaan yang diberikan / <i>Credit/Financing disbursed</i>	-	-	-	48.036	48.555	49.558	646	652	660	665	669	680	683
- Lainnya / <i>Others</i>	-	-	-	7.403	7.405	7.404	-	-	-	-	-	-	-

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

Indikator / Indicator	2021						2022						
	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Tagihan Komitmen / Committed Claims	-	-	-	523.148	410.459	418.224	341.790	196.946	180.954	207.380	256.882	225.751	220.836
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	4.982	4.801	4.866	4.630	5.078	4.567	4.600	3.383	2.649	1.813
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	-	-	-	516.812	404.055	412.539	334.844	189.581	174.228	201.119	251.877	220.873	216.694
- Lainnya / <i>Others</i>	-	-	-	1.354	1.603	819	2.316	2.287	2.159	1.661	1.622	2.228	2.329
Kewajiban Komitmen / Committed Liabilities	-	-	-	774.284	530.711	538.929	457.934	299.291	285.459	311.859	359.335	322.898	313.672
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / <i>Undisbursed loan/financing facilities to debtors</i>	-	-	-	272.182	149.422	145.539	139.944	106.275	105.919	105.180	113.556	109.800	101.321
- <i>Committed</i>	-	-	-	44.631	36.929	35.456	36.635	35.599	34.546	36.377	38.245	32.952	34.034
- <i>Uncommitted</i>	-	-	-	227.551	112.493	110.084	103.308	70.676	71.373	68.803	75.311	76.847	67.286
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / <i>Undisbursed loan/financing facilities to other banks</i>	-	-	-	1.066	227	157	269	220	164	301	277	199	253
- <i>Committed</i>	-	-	-	48	54	30	66	51	31	79	75	61	60
- <i>Uncommitted</i>	-	-	-	1.018	172	127	204	169	133	221	203	138	192
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	-	-	-	5.615	5.391	5.633	4.954	3.950	3.689	3.499	3.792	2.919	2.002
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	-	-	-	490.803	371.019	384.112	307.601	182.470	172.642	199.181	236.454	205.267	204.090
- Lainnya / <i>Others</i>	-	-	-	4.617	4.652	3.487	5.167	6.375	3.045	3.698	5.256	4.713	6.007
Tagihan Kontinjensi / Contingent Claims	-	-	-	45.845	43.659	36.834	34.324	30.493	30.437	30.939	30.424	53.132	26.474
- Garansi yang diterima / <i>Received guarantees</i>	-	-	-	34.181	33.275	28.407	28.860	24.679	24.667	25.051	24.203	43.663	16.480
- Pendapatan bunga/bagi hasil dalam penyelesaian / <i>Accrued interest</i>	-	-	-	10.391	9.094	7.088	432	437	446	442	438	439	400
- Lainnya / <i>Others</i>	-	-	-	1.273	1.290	1.339	5.032	5.377	5.323	5.446	5.783	9.030	9.594
Kewajiban Kontinjensi / Contingent Liabilities	-	-	-	35.496	28.213	28.150	27.209	21.517	21.383	21.664	21.198	18.968	17.161
- Garansi yang diberikan / <i>Issued guarantees</i>	-	-	-	35.151	27.941	27.909	26.939	21.148	21.086	21.384	20.919	18.658	16.832
- Lainnya / <i>Others</i>	-	-	-	345	272	241	270	369	297	280	279	309	329
Lainnya / Others	-	-	-	66.946	56.268	62.084	50.320	45.532	45.614	45.976	46.687	56.066	56.275
- Penerusan Kredit/pembiayaan / <i>Channelling</i>	-	-	-	2.761	533	532	442	441	441	440	486	483	482
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	-	-	-	55.406	47.551	53.302	49.878	45.091	45.173	45.536	46.201	55.583	55.792
- Kredit/Pembiayaan yang diberikan / <i>Credit disbursed</i>	-	-	-	55.101	47.243	52.770	49.390	44.601	44.687	45.050	45.699	55.081	55.288
- Lainnya / <i>Others</i>	-	-	-	306	308	532	488	490	486	486	502	502	505
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	-	-	-	8.779	8.184	8.251	0	0	0	0	0	0	0
- Kredit/Pembiayaan yang diberikan / <i>Credit/Financing disbursed</i>	-	-	-	8.729	8.134	8.200	0	0	0	0	0	0	0
- Lainnya / <i>Others</i>	-	-	-	50	51	51	-	-	-	-	-	-	-

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

Indikator / Indicator	2021						2022						
	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Tagihan Komitmen / Committed Claims	-	-	-	112.166	236.291	212.427	210.258	376.630	350.728	387.890	363.472	396.912	446.174
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	7.699	4.905	7.713	7.777	7.770	8.058	6.900	6.939	7.087	8.540
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	-	-	-	96.405	223.247	197.606	195.200	362.107	336.007	374.493	349.500	382.531	430.407
- Lainnya / <i>Others</i>	-	-	-	8.062	8.139	7.108	7.280	6.754	6.663	6.498	7.033	7.293	7.227
Kewajiban Komitmen / Committed Liabilities	-	-	-	322.943	572.945	550.557	547.420	727.106	705.214	643.763	612.879	612.505	697.312
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / <i>Undisbursed loan/financing facilities to debtors</i>	-	-	-	207.893	326.658	321.373	326.615	371.371	368.759	312.197	306.038	306.799	334.860
- <i>Committed</i>	-	-	-	42.644	53.714	52.557	53.183	53.036	54.942	51.892	53.402	53.969	54.901
- <i>Uncommitted</i>	-	-	-	165.249	272.944	268.816	273.432	318.335	313.817	260.305	252.636	252.830	279.959
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / <i>Undisbursed loan/financing facilities to other banks</i>	-	-	-	7.018	8.089	7.964	7.204	7.512	5.235	4.947	4.828	5.320	5.218
- <i>Committed</i>	-	-	-	60	59	53	240	237	241	1.252 ¹⁾	181	181	184
- <i>Uncommitted</i>	-	-	-	6.958	8.031	7.912	6.964	7.275	4.994	3.695	4.647	5.139	5.034
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	-	-	-	4.472	8.303	8.751	8.882	10.807	11.869	7.467	6.693	7.911	9.447
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	-	-	-	96.855	222.809	205.797	196.938	330.716	312.428	312.451	288.452	285.756	341.038
- Lainnya / <i>Others</i>	-	-	-	6.705	7.084	6.672	7.780	6.699	6.923	6.702	6.868	6.719	6.748
Tagihan Kontinjensi / Contingent Claims	-	-	-	103.505	107.426	101.202	98.850	101.175	99.853	52.377¹⁾	54.024	54.541	54.528
- Garansi yang diterima / <i>Received guarantees</i>	-	-	-	100.246	100.957	94.855	94.832	97.255	95.882	48.378 ¹⁾	49.768	53.764	53.783
- Pendapatan bunga/bagi hasil dalam penyelesaian / <i>Accrued interest</i>	-	-	-	3.241	6.451	6.330	64	63	66	58	60	64	64
- Lainnya / <i>Others</i>	-	-	-	18	18	17	3.954	3.856	3.906	3.941	4.197	713	681
Kewajiban Kontinjensi / Contingent Liabilities	-	-	-	16.131	25.851	24.515	20.731	27.219	25.806	21.145	21.756	25.868	27.165
- Garansi yang diberikan / <i>Issued guarantees</i>	-	-	-	15.890	25.609	24.273	20.489	26.977	25.564	20.904	21.514	25.626	26.931
- Lainnya / <i>Others</i>	-	-	-	242	242	242	242	242	242	242	242	242	234
Lainnya / Others	-	-	-	46.259	55.760	56.757	47.716	53.839	54.796	54.928	51.534	46.360	45.708
- Penerusan Kredit/pembiayaan / <i>Channelling</i>	-	-	-	4.422	6.232	6.211	4.430	4.289	4.221	4.327	4.254	3.291	3.290
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	-	-	-	36.844	43.877	44.899	43.277	49.541	50.567	50.592	47.272	43.060	42.408
- Kredit/Pembiayaan yang diberikan / <i>Credit disbursed</i>	-	-	-	36.104	43.138	43.724	42.609	48.910	49.899	49.925	46.604	42.392	41.777
- Lainnya / <i>Others</i>	-	-	-	740	740	1.174	667	631	667	667	667	667	631
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	-	-	-	4.992	5.650	5.648	8	8	9	9	9	10	10
- Kredit/Pembiayaan yang diberikan / <i>Credit/Financing disbursed</i>	-	-	-	4.992	5.650	5.648	8	8	9	9	9	10	10
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / Indicator	2021						2022						
	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Tagihan Komitmen / Committed Claims	-	-	-	302.078	327.463	303.252	320.609	320.793	347.108	384.321	380.123	402.229	426.779
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	31.964	32.666	28.946	29.485	29.893	29.897	29.009	25.956	27.009	26.895
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	-	-	-	268.793	293.646	274.112	290.742	289.603	316.387	355.019	352.561	373.739	398.629
- Lainnya / <i>Others</i>	-	-	-	1.321	1.151	194	382	1.298	825	293	1.606	1.482	1.254
Kewajiban Komitmen / Committed Liabilities	-	-	-	918.277	956.387	938.903	964.350	971.194	967.927	1.082.207	1.058.023	1.117.566	1.148.109
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / <i>Undisbursed loan/financing facilities to debtors</i>	-	-	-	596.571	602.258	609.276	612.547	606.140	589.506	645.561	637.848	680.567	701.826
- <i>Committed</i>	-	-	-	85.821	83.511	79.500	84.672	79.206	88.338	89.298	95.901	95.366	107.712
- <i>Uncommitted</i>	-	-	-	510.751	518.746	529.777	527.874	526.934	501.168	556.263	541.947	585.201	594.114
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / <i>Undisbursed loan/financing facilities to other banks</i>	-	-	-	10.073	10.069	9.875	9.990	10.888	8.929	9.427	9.783	8.825	9.795
- <i>Committed</i>	-	-	-	133	138	134	138	133	339	138	138	28	32
- <i>Uncommitted</i>	-	-	-	9.939	9.931	9.741	9.852	10.754	8.590	9.289	9.645	8.797	9.763
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	-	-	-	17.483	19.058	20.575	18.096	20.328	20.744	27.191	22.779	23.126	22.094
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	-	-	-	291.277	321.880	296.654	319.905	328.110	344.836	396.132	381.441	399.294	407.320
- Lainnya / <i>Others</i>	-	-	-	2.873	3.122	2.523	3.814	5.729	3.912	3.896	6.173 ¹⁾	5.754	7.075
Tagihan Kontinjensi / Contingent Claims	-	-	-	57.289	59.182	58.054	52.890	51.478	45.660	97.046¹⁾	96.675	107.910	112.505
- Garansi yang diterima / <i>Received guarantees</i>	-	-	-	30.988	32.901	32.465	33.106	40.534	34.405	85.849 ¹⁾	86.904	97.553	100.031
- Pendapatan bunga/bagi hasil dalam penyelesaian / <i>Accrued interest</i>	-	-	-	17.295	16.522	16.250	579	601	613	619	476 ¹⁾	646	680
- Lainnya / <i>Others</i>	-	-	-	9.006	9.759	9.340	19.205	10.343	10.643	10.578	9.294	9.710	11.794
Kewajiban Kontinjensi / Contingent Liabilities	-	-	-	40.887	43.795	44.514	42.305	43.610	45.068	49.842	47.761	48.161	50.794
- Garansi yang diberikan / <i>Issued guarantees</i>	-	-	-	40.348	43.218	43.981	41.783	43.066	44.584	49.239	47.231	47.626	50.226
- Lainnya / <i>Others</i>	-	-	-	538	576	532	522	544	484	603	530	535	568
Lainnya / Others	-	-	-	180.602	182.742	185.306	120.557	123.120	124.666	125.152	125.952	127.614	127.639
- Penerusan Kredit/pembiayaan / <i>Channelling</i>	-	-	-	386	386	386	386	386	386	386	386	386	386
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	-	-	-	144.437	146.203	148.402	119.534	122.091	123.630	124.110	124.906	126.558	126.580
- Kredit/Pembiayaan yang diberikan / <i>Credit disbursed</i>	-	-	-	138.206	139.917	141.846	118.922	120.050	121.589	122.065	122.859	124.503	124.527
- Lainnya / <i>Others</i>	-	-	-	6.231	6.286	6.556	612	2.041	2.041	2.044	2.046	2.054	2.053
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	-	-	-	35.779	36.153	36.519	638	643	651	656	661	670	673
- Kredit/Pembiayaan yang diberikan / <i>Credit/Financing disbursed</i>	-	-	-	28.427	28.799	29.165	638	643	651	656	661	670	673
- Lainnya / <i>Others</i>	-	-	-	7.353	7.355	7.354	-	-	-	-	-	-	-

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

Indikator / Indicator	2021						2022						
	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Tagihan Komitmen / Committed Claims	-	-	-	245.613	258.546	279.726	281.602	290.767	271.346	284.431	278.404	313.773	276.930
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	-	-	-	244.846	257.841	279.234	280.542	290.355	270.758	283.730	277.848	313.108	276.292
- Lainnya / <i>Others</i>	-	-	-	767	706	492	1.061	412	588	701	556	665	639
Kewajiban Komitmen / Committed Liabilities	-	-	-	1.045.837	1.076.729	1.084.855	1.087.969	1.084.390	1.073.774	1.084.676	1.058.623	1.064.827	1.056.515
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / <i>Undisbursed loan/financing facilities to debtors</i>	-	-	-	624.417	637.593	628.987	646.324	638.508	647.004	635.481	640.399	593.512	627.017
- <i>Committed</i>	-	-	-	257.861	264.501	261.559	268.695	264.656	258.034	254.771	258.522	259.657	260.034
- <i>Uncommitted</i>	-	-	-	366.556	373.093	367.427	377.629	373.852	388.970	380.711	381.877	333.855	366.983
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / <i>Undisbursed loan/financing facilities to other banks</i>	-	-	-	5.353	5.091	6.255	5.915	4.924	2.157	1.357	2.142	1.708	1.568
- <i>Committed</i>	-	-	-	3.126	2.864	3.658	3.386	2.392	2.114	1.319	2.094	1.672	1.523
- <i>Uncommitted</i>	-	-	-	2.227	2.227	2.597	2.529	2.533	43	38	47	36	44
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	-	-	-	57.266	62.969	50.104	49.974	60.437	62.341	69.712	63.854	65.598	63.036
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	-	-	-	358.477	370.641	399.330	384.898	379.830	361.677	377.594	351.511	403.524	364.115
- Lainnya / <i>Others</i>	-	-	-	325	435	180	857	691	595	531	718	486	780
Tagihan Kontinjensi / Contingent Claims	-	-	-	73.815	68.508	72.955	49.549	56.576	58.896	58.903	56.752	57.817	60.576
- Garansi yang diterima / <i>Received guarantees</i>	-	-	-	49.489	43.703	48.550	49.181	56.204	58.521	58.522	56.371	57.432	60.186
- Pendapatan bunga/bagi hasil dalam penyelesaian / <i>Accrued interest</i>	-	-	-	23.517	24.419	24.043	-	-	-	-	-	-	-
- Lainnya / <i>Others</i>	-	-	-	810	386	362	369	372	376	381	381	385	390
Kewajiban Kontinjensi / Contingent Liabilities	-	-	-	234.823	243.893	250.851	237.369	209.440	200.562	201.074	198.300	199.651	203.606
- Garansi yang diberikan / <i>Issued guarantees</i>	-	-	-	233.278	242.340	249.290	235.801	207.867	198.982	199.489	196.708	198.045	201.922
- Lainnya / <i>Others</i>	-	-	-	1.545	1.552	1.561	1.568	1.573	1.580	1.585	1.592	1.606	1.683
Lainnya / Others	-	-	-	318.120	386.804	392.083	315.483	296.287	298.901	302.294	304.732	311.943	315.469
- Penerusan Kredit/pembiayaan / <i>Channelling</i>	-	-	-	4.212	4.327	4.349	4.424	4.356	4.331	4.296	4.295	4.294	4.293
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	-	-	-	308.019	376.505	381.189	311.059	291.931	294.570	297.997	300.437	307.649	311.176
- Kredit/Pembiayaan yang diberikan / <i>Credit disbursed</i>	-	-	-	304.477	305.586	310.273	307.537	288.409	291.050	294.479	296.913	303.391	306.923
- Lainnya / <i>Others</i>	-	-	-	3.542	70.919	70.915	3.522	3.522	3.520	3.518	3.524	4.258	4.253
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	-	-	-	5.889	5.973	6.545	-	-	-	-	-	-	-
- Kredit/Pembiayaan yang diberikan / <i>Credit/Financing disbursed</i>	-	-	-	5.889	5.973	6.545	-	-	-	-	-	-	-
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / Indicator	2021						2022						
	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	-	-	-	25,30	25,59	25,67	25,88	25,85	24,79	24,35	24,74	24,66	24,92
- Modal / Capital	-	-	-	1.528.782	1.549.412	1.569.939	1.597.950	1.615.027	1.561.160	1.554.653	1.568.855	1.595.722	1.612.941
- ATMR / Risk Weighted Assets	-	-	-	6.042.416	6.054.315	6.116.974	6.175.339	6.246.718	6.298.503	6.385.264	6.340.984	6.470.092	6.471.886
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	-	-	-	23,72	23,99	24,07	24,28	24,26	23,17	22,73	23,12	22,99	23,25
- Modal Inti (Tier I) / Core Capital (Tier I)	-	-	-	1.433.092	1.452.599	1.472.240	1.499.117	1.515.423	1.459.578	1.451.597	1.465.872	1.487.747	1.504.393
- ATMR / Risk Weighted Assets	-	-	-	6.042.416	6.054.315	6.116.974	6.175.339	6.246.718	6.298.503	6.385.264	6.340.984	6.470.092	6.471.886
Return On Assets Ratio (%) / Return On Assets Ratio (%)	-	-	-	1,92	1,91	1,84	2,53	2,34	2,19	2,32	2,34	2,37	2,45
- Laba sebelum pajak / Profit	-	-	-	179.570	180.006	174.271	253.457	234.474	220.390	233.661	236.900	239.937	249.444
- Rata-rata total aset / Average total assets	-	-	-	9.369.374	9.419.584	9.476.690	10.007.168	10.034.418	10.066.766	10.093.235	10.110.738	10.143.710	10.169.657
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	-	-	-	83,14	82,97	83,58	82,04	80,57	80,35	78,57	77,50	78,46	77,34
- Biaya Operasional / Operating Expenses	-	-	-	739.449	805.500	889.655	95.375	159.419	225.139	284.575	339.429	434.145	494.745
- Pendapatan Operasional / Operating Income	-	-	-	889.362	970.827	1.064.432	116.255	197.854	280.198	362.205	437.948	553.309	639.725
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	-	-	-	4,52	4,51	4,51	4,60	4,47	4,53	4,63	4,67	4,69	4,72
- Pendapatan bunga bersih / Interest income net	-	-	-	409.453	410.908	413.942	444.143	433.293	440.686	449.807	454.975	459.210	463.370
- Rata-rata total aset produktif / Average total earning assets	-	-	-	9.065.134	9.116.300	9.170.121	9.658.962	9.685.500	9.719.858	9.722.680	9.744.283	9.784.914	9.810.410
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	-	-	-	78,09	77,90	77,13	77,55	78,03	78,37	79,90	80,00	81,25	81,43
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	-	-	-	5.657.605	5.705.128	5.768.585	5.709.407	5.762.401	5.863.269	5.981.252	6.012.364	6.176.861	6.159.326
- Total Dana Pihak Ketiga / Total Third Party Funds	-	-	-	7.244.983	7.323.356	7.479.463	7.362.580	7.384.394	7.481.675	7.485.687	7.515.539	7.602.297	7.564.082
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	-	-	-	20,53	20,46	19,57	17,86	17,82	16,83	16,48	16,39	17,44	14,32
- Aset Likuid Primer / Primary Liquid Asset	-	-	-	1.234.931	1.231.212	1.208.213	1.141.453	1.040.251	998.263	945.014	1.012.535	1.107.516	808.938
- Aset Likuid Sekunder / Secondary Liquid assets	-	-	-	781.814	796.712	771.178	645.354	753.232	706.615	731.229	655.780	690.113	669.462
- Total Aset / Total Assets	-	-	-	9.824.498	9.913.669	10.112.304	10.007.168	10.061.669	10.131.460	10.172.531	10.180.753	10.308.563	10.325.340

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						
	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	-	-	-	35,20	27,54	29,11	29,50	29,74	29,92	28,97	29,62	28,84	28,08
- Modal / Capital	-	-	-	318.635	201.059	215.111	216.088	206.408	209.658	205.962	210.372	221.185	211.784
- ATMR / Risk Weighted Assets	-	-	-	905.295	730.058	738.938	732.473	694.004	700.841	710.948	710.291	766.878	754.190
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	-	-	-	33,73	26,21	27,78	28,11	28,35	28,24	27,36	27,97	26,58	25,99
- Modal Inti (Tier I) / Core Capital (Tier I)	-	-	-	305.382	191.350	205.245	205.897	196.719	197.927	194.520	198.685	203.818	195.988
- ATMR / Risk Weighted Assets	-	-	-	905.295	730.058	738.938	732.473	694.004	700.841	710.948	710.291	766.878	754.190
Return On Assets Ratio (%) / Return On Assets Ratio (%)	-	-	-	0,75	0,78	0,60	1,48	1,35	1,37	1,26	1,23	0,38	0,65
- Laba sebelum pajak / Profit	-	-	-	11.450	9.959	7.640	19.889	17.477	17.844	16.436	16.205	5.138	8.712
- Rata-rata total aset / Average total assets	-	-	-	1.520.089	1.274.037	1.279.647	1.344.999	1.290.089	1.303.554	1.307.675	1.312.848	1.344.357	1.332.216
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	-	-	-	95,68	94,66	95,91	88,79	88,32	87,57	88,24	87,72	96,11	93,72
- Biaya Operasional / Operating Expenses	-	-	-	214.574	164.123	179.569	13.123	22.313	31.909	41.614	49.439	69.811	80.596
- Pendapatan Operasional / Operating Income	-	-	-	224.257	173.382	187.233	14.781	25.263	36.438	47.161	56.361	72.640	85.992
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	-	-	-	3,29	3,69	3,70	4,20	4,06	4,18	4,23	4,25	4,24	4,30
- Pendapatan bunga bersih / Interest income net	-	-	-	47.121	44.118	44.499	52.794	49.027	50.923	51.568	52.129	53.106	53.205
- Rata-rata total aset produktif / Average total earning assets	-	-	-	1.431.362	1.197.143	1.201.704	1.257.459	1.207.539	1.219.253	1.220.505	1.225.874	1.251.534	1.238.427
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	-	-	-	76,31	70,66	71,51	70,23	69,59	69,43	71,12	70,63	74,00	75,33
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	-	-	-	815.785	683.058	693.732	682.851	664.279	676.653	684.610	689.491	738.266	731.227
- Total Dana Pihak Ketiga / Total Third Party Funds	-	-	-	1.068.984	966.691	970.137	972.355	954.579	974.559	962.581	976.245	997.598	970.725
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	-	-	-	22,43	20,89	20,75	20,82	18,96	19,29	18,23	19,23	19,83	13,78
- Aset Likuid Primer / Primary Liquid Asset	-	-	-	258.675	194.667	198.540	208.912	180.850	188.949	169.866	191.108	210.832	118.326
- Aset Likuid Sekunder / Secondary Liquid assets	-	-	-	95.757	80.802	81.377	71.172	67.121	67.699	70.822	65.361	64.145	68.848
- Total Aset / Total Assets	-	-	-	1.580.094	1.318.695	1.348.864	1.344.999	1.307.895	1.330.484	1.320.039	1.333.542	1.386.804	1.358.279

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						
	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	-	-	-	25,63	36,43	36,88	37,72	37,14	36,30	35,75	35,83	36,89	37,37
- Modal / Capital	-	-	-	145.052	271.335	271.808	278.174	289.500	286.640	272.696	273.719	278.538	288.553
- ATMR / Risk Weighted Assets	-	-	-	565.843	744.823	737.072	737.464	779.387	789.700	762.761	763.950	755.143	772.075
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	-	-	-	23,18	34,16	34,55	35,34	34,85	34,01	33,43	33,50	34,57	34,85
- Modal Inti (Tier I) / Core Capital (Tier I)	-	-	-	131.153	254.425	254.657	260.595	271.584	268.611	254.978	255.945	261.053	269.062
- ATMR / Risk Weighted Assets	-	-	-	565.843	744.823	737.072	737.464	779.387	789.700	762.761	763.950	755.143	772.075
Return On Assets Ratio (%) / Return On Assets Ratio (%)	-	-	-	1,51	1,25	1,14	1,11	0,95	0,93	1,01	1,01	1,70	1,74
- Laba sebelum pajak / Profit	-	-	-	13.527	14.362	13.216	13.288	12.171	11.867	12.393	12.525	20.760	21.584
- Rata-rata total aset / Average total assets	-	-	-	896.353	1.151.093	1.154.798	1.200.953	1.276.411	1.281.618	1.230.101	1.235.593	1.220.299	1.242.633
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	-	-	-	84,67	90,63	91,55	94,78	94,92	95,32	94,93	94,59	92,28	91,69
- Biaya Operasional / Operating Expenses	-	-	-	61.088	125.256	138.932	20.078	38.918	61.842	79.352	93.263	124.780	139.454
- Pendapatan Operasional / Operating Income	-	-	-	72.145	138.213	151.750	21.184	41.003	64.882	83.588	98.597	135.215	152.092
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	-	-	-	4,37	3,72	3,74	3,91	3,80	3,84	4,02	3,99	4,01	4,04
- Pendapatan bunga bersih / Interest income net	-	-	-	36.629	40.179	40.600	44.260	45.389	46.036	46.007	45.910	45.791	46.948
- Rata-rata total aset produktif / Average total earning assets	-	-	-	837.274	1.080.424	1.085.081	1.131.887	1.194.508	1.198.940	1.143.588	1.149.250	1.141.327	1.163.064
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	-	-	-	74,35	82,11	81,26	81,36	79,55	79,54	80,01	79,88	78,83	78,88
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	-	-	-	509.682	646.047	644.999	644.535	668.679	677.785	654.977	662.982	668.185	673.084
- Total Dana Pihak Ketiga / Total Third Party Funds	-	-	-	685.493	786.797	793.773	792.215	840.625	852.157	818.657	829.984	847.671	853.255
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	-	-	-	22,08	22,81	22,38	20,70	21,48	21,63	21,51	21,53	23,32	20,67
- Aset Likuid Primer / Primary Liquid Asset	-	-	-	126.594	178.121	183.586	172.050	178.112	181.961	173.274	190.881	208.792	176.966
- Aset Likuid Sekunder / Secondary Liquid assets	-	-	-	77.960	92.213	83.950	76.580	96.649	97.456	94.657	79.849	84.763	87.078
- Total Aset / Total Assets	-	-	-	926.292	1.185.288	1.195.504	1.200.953	1.279.153	1.292.033	1.245.656	1.257.559	1.258.928	1.277.723

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						
	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	-	-	-	25,07	25,34	25,30	24,46	24,55	24,03	23,64	23,82	23,27	23,49
- Modal / Capital	-	-	-	352.613	355.859	357.409	356.055	360.415	359.063	367.790	368.741	368.378	372.270
- ATMR / Risk Weighted Assets	-	-	-	1.406.354	1.404.344	1.412.509	1.455.668	1.467.981	1.494.476	1.555.493	1.548.314	1.583.127	1.584.872
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	-	-	-	23,09	23,25	23,24	22,44	22,56	22,06	21,66	21,83	21,40	21,62
- Modal Inti (Tier I) / Core Capital (Tier I)	-	-	-	324.689	326.554	328.286	326.655	331.116	329.738	336.985	338.014	338.734	342.691
- ATMR / Risk Weighted Assets	-	-	-	1.406.354	1.404.344	1.412.509	1.455.668	1.467.981	1.494.476	1.555.493	1.548.314	1.583.127	1.584.872
Return On Assets Ratio (%) / Return On Assets Ratio (%)	-	-	-	1,48	1,43	1,41	1,67	1,54	1,62	1,68	1,66	1,75	1,79
- Laba sebelum pajak / Profit	-	-	-	34.505	33.573	33.298	41.273	38.091	40.115	42.315	42.016	44.408	45.483
- Rata-rata total aset / Average total assets	-	-	-	2.337.530	2.346.624	2.357.650	2.473.849	2.471.015	2.470.827	2.525.440	2.532.113	2.538.796	2.544.433
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	-	-	-	82,45	82,88	83,48	86,35	85,10	82,32	79,88	79,55	78,48	77,81
- Biaya Operasional / Operating Expenses	-	-	-	135.241	149.273	169.751	21.829	34.488	46.875	56.200	68.381	81.363	93.445
- Pendapatan Operasional / Operating Income	-	-	-	164.022	180.103	203.336	25.280	40.524	56.940	70.357	85.963	103.669	120.098
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	-	-	-	3,82	3,79	3,79	3,70	3,64	3,67	3,76	3,77	3,82	3,84
- Pendapatan bunga bersih / Interest income net	-	-	-	86.468	86.222	86.552	88.426	86.800	87.577	91.646	92.077	93.529	94.188
- Rata-rata total aset produktif / Average total earning assets	-	-	-	2.264.585	2.274.095	2.284.059	2.390.374	2.387.366	2.386.332	2.434.867	2.441.314	2.449.648	2.455.334
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	-	-	-	80,74	79,97	79,51	79,03	80,71	81,39	85,23	84,41	85,92	85,48
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	-	-	-	1.454.059	1.462.933	1.483.010	1.469.410	1.483.575	1.511.187	1.588.253	1.594.158	1.635.516	1.633.619
- Total Dana Pihak Ketiga / Total Third Party Funds	-	-	-	1.800.856	1.829.259	1.865.083	1.859.266	1.838.076	1.856.742	1.863.396	1.888.575	1.903.573	1.911.048
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	-	-	-	21,75	21,98	21,71	20,21	18,60	17,80	17,60	17,87	18,93	16,78
- Aset Likuid Primer / Primary Liquid Asset	-	-	-	300.944	316.937	315.680	278.499	241.241	221.363	212.602	258.134	279.596	224.748
- Aset Likuid Sekunder / Secondary Liquid assets	-	-	-	222.960	218.851	222.490	221.536	217.907	218.462	230.706	199.138	207.414	207.855
- Total Aset / Total Assets	-	-	-	2.408.649	2.437.567	2.478.932	2.473.849	2.468.181	2.470.450	2.519.062	2.558.807	2.572.207	2.578.254

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						
	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	-	-	-	22,51	22,71	22,48	23,01	22,95	21,30	21,10	21,58	21,62	22,03
- Modal / Capital	-	-	-	712.483	721.159	725.611	747.634	758.703	705.798	708.205	716.023	727.620	740.334
- ATMR / Risk Weighted Assets	-	-	-	3.164.925	3.175.090	3.228.455	3.249.734	3.305.347	3.313.485	3.356.062	3.318.429	3.364.944	3.360.750
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	-	-	-	21,23	21,43	21,19	21,72	21,66	20,02	19,82	20,29	20,33	20,73
- Modal Inti (Tier I) / Core Capital (Tier I)	-	-	-	671.867	680.270	684.053	705.969	716.004	663.302	665.114	673.228	684.143	696.651
- ATMR / Risk Weighted Assets	-	-	-	3.164.925	3.175.090	3.228.455	3.249.734	3.305.347	3.313.485	3.356.062	3.318.429	3.364.944	3.360.750
Return On Assets Ratio (%) / Return On Assets Ratio (%)	-	-	-	2,60	2,63	2,56	3,59	3,34	3,00	3,23	3,30	3,37	3,44
- Laba sebelum pajak / Profit	-	-	-	120.088	122.111	120.118	179.007	166.735	150.563	162.517	166.155	169.632	173.665
- Rata-rata total aset / Average total assets	-	-	-	4.615.402	4.647.831	4.684.596	4.987.367	4.996.904	5.010.767	5.030.019	5.030.184	5.040.257	5.050.375
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	-	-	-	76,60	76,57	76,88	73,34	69,95	69,31	66,67	65,14	65,43	64,38
- Biaya Operasional / Operating Expenses	-	-	-	328.546	366.847	401.403	40.345	63.700	84.512	107.409	128.347	158.190	181.250
- Pendapatan Operasional / Operating Income	-	-	-	428.939	479.129	522.114	55.011	91.063	121.938	161.098	197.027	241.786	281.542
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	-	-	-	5,28	5,27	5,27	5,30	5,15	5,21	5,29	5,37	5,40	5,43
- Pendapatan bunga bersih / Interest income net	-	-	-	239.234	240.389	242.291	258.663	252.077	256.150	260.586	264.859	266.784	269.030
- Rata-rata total aset produktif / Average total earning assets	-	-	-	4.531.913	4.564.638	4.599.276	4.879.242	4.896.087	4.915.333	4.923.720	4.927.845	4.942.404	4.953.586
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	-	-	-	78,00	77,88	76,53	77,90	78,53	78,92	79,49	80,24	81,35	81,52
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	-	-	-	2.878.079	2.913.090	2.946.844	2.912.611	2.945.868	2.997.644	3.053.413	3.065.733	3.134.894	3.121.395
- Total Dana Pihak Ketiga / Total Third Party Funds	-	-	-	3.689.650	3.740.610	3.850.469	3.738.744	3.751.115	3.798.217	3.841.053	3.820.736	3.853.455	3.829.054
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	-	-	-	19,02	19,03	17,56	15,20	16,21	14,47	14,24	13,59	14,58	11,63
- Aset Likuid Primer / Primary Liquid Asset	-	-	-	548.719	541.487	510.407	481.991	440.049	405.991	389.271	372.413	408.295	288.898
- Aset Likuid Sekunder / Secondary Liquid assets	-	-	-	385.138	404.846	383.360	276.066	371.554	322.997	335.044	311.431	333.790	305.680
- Total Aset / Total Assets	-	-	-	4.909.463	4.972.120	5.089.004	4.987.367	5.006.441	5.038.493	5.087.775	5.030.845	5.090.625	5.111.083

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						
	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
- KBMI 1	-	-	-	1.580.094	1.318.695	1.348.864	1.344.999	1.307.895	1.330.484	1.320.039	1.333.542	1.386.804	1.358.279
- KBMI 2	-	-	-	926.292	1.185.288	1.195.504	1.200.953	1.279.153	1.292.033	1.245.656	1.257.559	1.258.928	1.277.723
- KBMI 3	-	-	-	2.408.649	2.437.567	2.478.932	2.473.849	2.468.181	2.470.450	2.519.062	2.558.817	2.572.211	2.578.257
- KBMI 4	-	-	-	4.909.463	4.972.120	5.089.004	4.987.367	5.006.441	5.038.493	5.087.775	5.030.845	5.090.625	5.111.083
Total	-	-	-	9.824.498	9.913.669	10.112.304	10.007.168	10.061.669	10.131.460	10.172.531	10.180.763	10.308.568	10.325.343

Tabel 1.22. Jumlah Bank Umum Berdasarkan Pengelompokan Total Aset (Total of Commercial Banks Based on Total Assets)				
Kelompok Bank / Group of Bank	Juli 2022			
	< Rp. 1	Rp. 1	Rp. 10	> Rp.
	Triliun	s.d 10 Triliun	s.d 50 Triliun	50 Triliun
KBMI 1	-	17	52	3
KBMI 2	-	-	7	11
KBMI 3	-	-	-	13
KBMI 4	-	-	-	4
Total	-	17	59	31

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						
	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Aset Produktif Neraca / Earning Assets	-	-	-	8.518.392	8.589.241	8.665.390	8.628.088	8.760.686	8.826.765	8.860.634	8.464.385	8.865.712	9.048.558
a. Lancar / Current	-	-	-	8.042.117	8.126.694	8.244.402	8.171.522	8.273.873	8.371.688	8.392.014	8.004.742	8.403.172	8.593.537
b. Dalam Perhatian Khusus / Special Mention	-	-	-	288.970	274.402	242.194	274.685	304.990	275.721	284.585	279.654	281.112	271.718
c. Kurang Lancar / Sub-Standard	-	-	-	25.993	24.969	23.338	27.316	23.581	21.085	24.160	22.310	22.917	25.170
d. Diragukan / Doubtful	-	-	-	23.742	23.795	20.640	19.079	26.006	27.679	25.767	28.364	31.627	30.727
e. Macet / Loss	-	-	-	137.570	139.381	134.815	135.486	132.236	130.593	134.108	129.315	126.885	127.406
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	-	-	-	2.130.082	2.171.069	2.155.891	2.151.905	2.136.543	2.112.783	2.109.409	2.089.575	2.242.417	3.049.316
a. Lancar / Current	-	-	-	2.093.654	2.125.479	2.122.335	2.112.733	2.096.402	2.076.636	2.068.913	2.053.481	2.201.170	3.006.417
b. Dalam Perhatian Khusus / Special Mention	-	-	-	32.117	41.185	29.466	35.722	36.301	32.879	37.195	32.780	33.764	35.307
c. Kurang Lancar / Sub-Standard	-	-	-	1.245	1.187	881	815	807	668	665	661	1.968	2.044
d. Diragukan / Doubtful	-	-	-	287	398	213	200	440	256	255	327	885	851
e. Macet / Loss	-	-	-	2.779	2.820	2.997	2.435	2.593	2.344	2.380	2.326	4.631	4.697
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	-	-	-	191.616	192.551	182.884	185.331	185.663	182.625	187.335	183.303	188.912	190.895
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	-	-	-	50.287	49.592	52.051	50.470	49.501	52.496	54.912	56.621	59.637	61.464
a. Lancar / Current	-	-	-	50.259	49.567	52.028	50.449	49.455	52.453	54.855	56.589	59.605	61.426
b. Dalam Perhatian Khusus / Special Mention	-	-	-	17	15	13	15	41	36	51	30	31	38
c. Kurang Lancar / Sub-Standard	-	-	-	0	-	-	-	-	-	-	1	-	-
d. Diragukan / Doubtful	-	-	-	0	0	0	-	-	-	-	-	-	-
e. Macet / Loss	-	-	-	10	10	10	6	6	6	6	1	1	1
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	-	-	-	10	10	10	6	6	6	6	1	1	1

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

Indikator / Indicator	2021						2022						
	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Aset Produktif Neraca / Earning Assets	-	-	-	1.254.799	1.059.747	1.085.516	1.075.211	1.056.559	1.055.298	1.064.742	1.051.670	1.084.506	1.113.804
a. Lancar / Current	-	-	-	1.177.853	1.005.713	1.038.654	1.018.221	1.000.419	1.004.018	1.012.810	998.466	1.027.489	1.057.435
b. Dalam Perhatian Khusus / Special Mention	-	-	-	47.600	30.484	26.735	36.425	36.374	31.382	31.434	32.202	32.811	31.796
c. Kurang Lancar / Sub-Standard	-	-	-	3.167	3.562	3.401	3.483	3.136	3.261	3.690	3.454	2.958	3.336
d. Diragukan / Doubtful	-	-	-	2.624	1.782	1.625	1.717	1.805	1.875	1.646	2.235	2.882	2.326
e. Macet / Loss	-	-	-	23.555	18.206	15.100	15.365	14.826	14.761	15.162	15.313	18.365	18.911
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	-	-	-	311.071	180.754	176.218	168.926	128.498	128.045	127.373	135.340	155.617	871.182
a. Lancar / Current	-	-	-	305.959	177.982	173.399	166.645	127.338	126.248	126.078	134.276	150.501	865.791
b. Dalam Perhatian Khusus / Special Mention	-	-	-	4.696	2.643	2.588	2.121	789	1.574	1.069	828	3.843	4.113
c. Kurang Lancar / Sub-Standard	-	-	-	199	7	6	17	8	29	12	9	101	98
d. Diragukan / Doubtful	-	-	-	13	18	15	6	225	57	50	59	188	156
e. Macet / Loss	-	-	-	204	104	209	138	137	137	163	168	984	1.024
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	-	-	-	29.763	23.678	20.357	20.725	20.136	20.120	20.723	21.238	25.477	25.850
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	-	-	-	6.263	4.320	4.600	3.962	2.692	2.634	2.648	2.658	3.269	3.047
a. Lancar / Current	-	-	-	6.253	4.313	4.594	3.956	2.686	2.627	2.641	2.657	3.268	3.046
b. Dalam Perhatian Khusus / Special Mention	-	-	-	4	2	0	-	-	2	2	2	1	1
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	-	-	-	6	6	6	6	6	6	6	-	-	-
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	-	-	-	6	6	6	6	6	6	6	-	-	-

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

Indikator / Indicator	2021						2022						
	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Aset Produktif Neraca / Earning Assets	-	-	-	750.826	938.566	935.269	936.033	999.287	1.014.659	972.453	988.078	971.061	1.006.983
a. Lancar / Current	-	-	-	704.420	878.072	881.124	879.712	938.535	957.639	920.868	935.479	926.605	961.919
b. Dalam Perhatian Khusus / Special Mention	-	-	-	30.608	38.774	32.462	33.847	38.198	35.049	29.997	29.815	27.816	28.245
c. Kurang Lancar / Sub-Standard	-	-	-	1.766	2.192	1.562	1.952	1.639	1.543	1.716	2.114	2.315	2.622
d. Diragukan / Doubtful	-	-	-	905	1.440	2.053	2.108	2.058	1.875	1.498	2.326	1.973	1.817
e. Macet / Loss	-	-	-	13.127	18.088	18.067	18.414	18.856	18.553	18.374	18.344	12.351	12.380
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	-	-	-	235.272	368.615	362.322	363.356	416.633	411.397	345.485	338.995	356.706	387.632
a. Lancar / Current	-	-	-	228.289	358.843	353.871	353.917	405.643	401.327	336.602	330.439	348.379	378.632
b. Dalam Perhatian Khusus / Special Mention	-	-	-	5.804	8.384	7.212	8.327	9.716	9.168	8.075	7.711	7.449	8.118
c. Kurang Lancar / Sub-Standard	-	-	-	637	755	650	547	568	414	325	289	374	394
d. Diragukan / Doubtful	-	-	-	24	30	29	26	27	33	21	89	37	37
e. Macet / Loss	-	-	-	518	603	559	539	678	455	462	467	468	449
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	-	-	-	16.977	23.107	22.920	23.586	23.827	22.873	22.395	23.628	17.518	17.700
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	-	-	-	3.918	5.807	6.625	5.768	6.450	6.681	7.351	8.341	8.386	9.275
a. Lancar / Current	-	-	-	3.917	5.807	6.625	5.768	6.439	6.670	7.321	8.329	8.375	9.264
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	11	11	30	11	10	10
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	-	-	-	0	0	0	1	1	1	1	1	1	1
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	-	-	-	0	0	0	1	1	1	1	1	1	1

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

Indikator / Indicator	2021						2022						
	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Aset Produktif Neraca / Earning Assets	-	-	-	2.115.797	2.132.451	2.156.140	2.174.831	2.192.002	2.196.179	2.241.448	2.261.583	2.245.886	2.283.790
a. Lancar / Current	-	-	-	1.994.561	2.014.344	2.045.055	2.057.885	2.064.756	2.076.271	2.116.522	2.131.661	2.116.535	2.158.337
b. Dalam Perhatian Khusus / Special Mention	-	-	-	72.416	69.196	64.213	69.678	79.620	72.973	76.312	80.709	80.428	76.274
c. Kurang Lancar / Sub-Standard	-	-	-	8.828	8.114	7.484	8.008	7.790	5.956	6.684	6.508	6.355	6.905
d. Diragukan / Doubtful	-	-	-	5.697	5.820	4.751	4.222	4.746	5.948	5.351	5.261	5.376	5.412
e. Macet / Loss	-	-	-	34.295	34.977	34.636	35.038	35.090	35.030	36.579	37.444	37.193	36.862
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	-	-	-	663.425	673.706	682.717	681.393	679.532	662.856	730.512	718.969	871.230	896.960
a. Lancar / Current	-	-	-	655.131	665.662	675.840	672.796	670.694	655.882	719.720	708.166	857.140	881.674
b. Dalam Perhatian Khusus / Special Mention	-	-	-	7.837	7.761	6.585	8.071	8.362	6.465	10.130	10.134	10.353	11.523
c. Kurang Lancar / Sub-Standard	-	-	-	78	92	90	102	100	94	199	214	1.337	1.364
d. Diragukan / Doubtful	-	-	-	48	35	51	56	58	48	74	59	541	543
e. Macet / Loss	-	-	-	331	158	151	368	319	367	388	395	1.859	1.857
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	-	-	-	49.277	49.195	47.163	47.794	48.102	47.444	49.275	49.882	52.660	52.942
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	-	-	-	12.187	11.499	11.589	11.354	11.141	12.972	13.456	13.866	14.660	15.404
a. Lancar / Current	-	-	-	12.174	11.485	11.577	11.340	11.112	12.948	13.437	13.848	14.640	15.377
b. Dalam Perhatian Khusus / Special Mention	-	-	-	13	13	12	15	30	24	19	18	20	27
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	-	-	-	0	0	0	0	0	0	0	-	-	-
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	-	-	-	0	0	0	0	0	0	0	-	-	-

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

Indikator / Indicator	2021						2022						
	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Aset Produktif Neraca / Earning Assets	-	-	-	4.396.970	4.458.477	4.488.465	4.442.013	4.512.838	4.560.629	4.581.991	4.572.347	4.564.259	4.643.981
a. Lancar / Current	-	-	-	4.165.283	4.228.565	4.279.569	4.215.704	4.270.163	4.333.760	4.341.815	4.328.900	4.332.542	4.415.845
b. Dalam Perhatian Khusus / Special Mention	-	-	-	138.346	135.948	118.783	134.736	150.798	136.316	146.841	148.720	140.056	135.402
c. Kurang Lancar / Sub-Standard	-	-	-	12.232	11.102	10.892	13.872	11.016	10.326	12.069	12.604	11.289	12.307
d. Diragukan / Doubtful	-	-	-	14.516	14.753	12.211	11.031	17.397	17.980	17.272	19.640	21.396	21.173
e. Macet / Loss	-	-	-	66.592	68.109	67.011	66.670	63.464	62.248	63.993	62.483	58.977	59.253
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	-	-	-	920.314	947.994	934.635	938.230	911.881	910.484	906.040	903.102	858.863	893.542
a. Lancar / Current	-	-	-	904.275	922.992	919.224	919.375	892.727	893.178	886.513	887.395	845.149	880.320
b. Dalam Perhatian Khusus / Special Mention	-	-	-	13.781	22.397	13.080	17.203	17.433	15.671	17.920	14.114	12.119	11.552
c. Kurang Lancar / Sub-Standard	-	-	-	331	334	135	150	131	132	129	154	156	188
d. Diragukan / Doubtful	-	-	-	202	315	118	112	130	118	110	121	119	114
e. Macet / Loss	-	-	-	1.726	1.956	2.077	1.391	1.460	1.385	1.368	1.317	1.320	1.367
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	-	-	-	95.599	96.570	92.444	93.226	93.598	92.188	94.941	96.319	93.257	94.403
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	-	-	-	27.919	27.966	29.237	29.385	29.218	30.209	31.456	31.756	33.322	33.739
a. Lancar / Current	-	-	-	27.914	27.962	29.232	29.385	29.218	30.209	31.456	31.756	33.322	33.739
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	0	0	0	0	-	-	-
c. Kurang Lancar / Sub-Standard	-	-	-	0	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	0	0	0	-	-	-	-	-	-	-
e. Macet / Loss	-	-	-	4	4	4	-	-	-	-	-	-	-
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	-	-	-	4	4	4	-	-	-	-	-	-	-

Tabel 1.28. Komposisi Dana Pihak Ketiga Bank Umum (Composition of Third Party Funds of Commercial Banks) Nilai Nominal dalam Miliar Rp (Billion Rp)		
Keterangan / Items	Juli 2022	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	2.185.341	28,89
Rupiah	1.629.089	21,54
Valas / Foreign Exchange	556.252	7,35
Tabungan / Saving	2.518.776	33,30
Rupiah	2.329.227	30,79
Valas / Foreign Exchange	189.549	2,51
Simpanan Berjangka / Time Deposits	2.859.965	37,81
Rupiah	2.566.759	33,93
Valas / Foreign Exchange	293.207	3,88
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	1.135.748	15,02
Valas / Foreign Exchange	144.173	1,91
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	578.291	7,65
Valas / Foreign Exchange	53.190	0,70
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	348.738	4,61
Valas / Foreign Exchange	37.644	0,50
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	503.982	6,66
Valas / Foreign Exchange	58.201	0,77
Total DPK / Total Third Party Funds	7.564.082	100,00
Rupiah	6.525.074	86,26
Valas / Foreign Exchange	1.039.008	13,74

Tabel 1.29. Komposisi Dana Pihak Ketiga Bank Umum - KBMI 1 (Composition of Third Party Funds of Commercial Banks - KBMI 1) Nilai Nominal dalam Miliar Rp (Billion Rp)		
Keterangan / Items	Juli 2022	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	211.334	21,77
Rupiah	180.347	18,58
Valas / Foreign Exchange	30.987	3,19
Tabungan / Saving	214.047	22,05
Rupiah	209.268	21,56
Valas / Foreign Exchange	4.778	0,49
Simpanan Berjangka / Time Deposits	545.345	56,18
Rupiah	508.731	52,41
Valas / Foreign Exchange	36.614	3,77
- Jangka Waktu 1 bulan / Period 1 Month	-	
Rupiah	213.051	21,95
Valas / Foreign Exchange	16.223	1,67
- Jangka Waktu 3 bulan / Period 3 Month	-	
Rupiah	109.510	11,28
Valas / Foreign Exchange	5.110	0,53
- Jangka Waktu 6 bulan / Period 6 Month	-	
Rupiah	70.881	7,30
Valas / Foreign Exchange	5.682	0,59
- Jangka Waktu >= 12 bulan / Period >= 12 Month	-	
Rupiah	115.288	11,88
Valas / Foreign Exchange	9.599	0,99
Total DPK / Total Third Party Funds	970.725	100,00
Rupiah	898.346	92,54
Valas / Foreign Exchange	72.380	7,46

Tabel 1.30. Komposisi Dana Pihak Ketiga Bank Umum - KBMI 2 (Composition of Third Party Funds of Commercial Banks - KBMI 2) Nilai Nominal dalam Miliar Rp (Billion Rp)		
Keterangan / Items	Juli 2022	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	300.468	35,21
Rupiah	196.496	23,03
Valas / Foreign Exchange	103.973	12,19
Tabungan / Saving	144.292	16,91
Rupiah	129.958	15,23
Valas / Foreign Exchange	14.334	1,68
Simpanan Berjangka / Time Deposits	408.494	47,87
Rupiah	365.767	42,87
Valas / Foreign Exchange	42.727	5,01
- Jangka Waktu 1 bulan / Period 1 Month	-	
Rupiah	169.996	19,92
Valas / Foreign Exchange	23.682	2,78
- Jangka Waktu 3 bulan / Period 3 Month	-	
Rupiah	82.513	9,67
Valas / Foreign Exchange	9.551	1,12
- Jangka Waktu 6 bulan / Period 6 Month	-	
Rupiah	46.094	5,40
Valas / Foreign Exchange	3.797	0,45
- Jangka Waktu >= 12 bulan / Period >= 12 Month	-	
Rupiah	67.165	7,87
Valas / Foreign Exchange	5.698	0,67
Total DPK / Total Third Party Funds	853.255	100,00
Rupiah	692.221	81,13
Valas / Foreign Exchange	161.034	18,87

Tabel 1.31. Komposisi Dana Pihak Ketiga Bank Umum - KBMI 3 (Composition of Third Party Funds of Commercial Banks - KBMI 3) Nilai Nominal dalam Miliar Rp (Billion Rp)		
Keterangan / Items	Juli 2022	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	525.171	27,48
Rupiah	412.129	21,57
Valas / Foreign Exchange	113.041	5,92
Tabungan / Saving	516.416	27,02
Rupiah	422.086	22,09
Valas / Foreign Exchange	94.330	4,94
Simpanan Berjangka / Time Deposits	869.462	45,50
Rupiah	778.720	40,75
Valas / Foreign Exchange	90.742	4,75
- Jangka Waktu 1 bulan / Period 1 Month	-	
Rupiah	416.440	21,79
Valas / Foreign Exchange	56.496	2,96
- Jangka Waktu 3 bulan / Period 3 Month	-	
Rupiah	178.191	9,32
Valas / Foreign Exchange	19.098	1,00
- Jangka Waktu 6 bulan / Period 6 Month	-	
Rupiah	103.112	5,40
Valas / Foreign Exchange	6.368	0,33
- Jangka Waktu >= 12 bulan / Period >= 12 Month	-	
Rupiah	80.977	4,24
Valas / Foreign Exchange	8.779	0,46
Total DPK / Total Third Party Funds	1.911.048	100,00
Rupiah	1.612.935	84,40
Valas / Foreign Exchange	298.113	15,60

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	Juli 2022	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	1.148.368	29,99
Rupiah	840.118	21,94
Valas / Foreign Exchange	308.251	8,05
Tabungan / Saving	1.644.021	42,94
Rupiah	1.567.914	40,95
Valas / Foreign Exchange	76.106	1,99
Simpanan Berjangka / Time Deposits	1.036.665	27,07
Rupiah	913.541	23,86
Valas / Foreign Exchange	123.124	3,22
- Jangka Waktu 1 bulan / Period 1 Month	-	
Rupiah	336.261	8,78
Valas / Foreign Exchange	47.772	1,25
- Jangka Waktu 3 bulan / Period 3 Month	-	
Rupiah	208.077	5,43
Valas / Foreign Exchange	19.431	0,51
- Jangka Waktu 6 bulan / Period 6 Month	-	
Rupiah	128.650	3,36
Valas / Foreign Exchange	21.796	0,57
- Jangka Waktu >= 12 bulan / Period >= 12 Month	-	
Rupiah	240.553	6,28
Valas / Foreign Exchange	34.125	0,89
Total DPK / Total Third Party Funds	3.829.054	100,00
Rupiah	3.321.573	86,75
Valas / Foreign Exchange	507.481	13,25

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						
	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Giro / Demand Deposits														
Rupiah	-	-	-	1,71	1,72	1,71	1,68	1,64	1,64	1,61	1,61	1,61	1,63	
Valas / Foreign Exchange	-	-	-	0,21	0,19	0,17	0,15	0,15	0,16	0,16	0,16	0,16	0,21	
Tabungan / Saving														
Rupiah	-	-	-	0,72	0,71	0,69	0,69	0,63	0,63	0,62	0,64	0,62	0,64	
Valas / Foreign Exchange	-	-	-	0,18	0,18	0,17	0,16	0,15	0,16	0,15	0,16	0,15	0,20	
Simpanan Berjangka / Time Deposits														
- Simpanan Berjangka 1 bln / 1 Month Time Deposits														
Rupiah	-	-	-	3,13	3,02	2,92	2,88	2,85	2,85	2,84	2,79	2,84	2,83	
Valas / Foreign Exchange	-	-	-	0,41	0,39	0,37	0,37	0,38	0,37	0,40	0,46	0,40	0,85	
- Simpanan Berjangka 3 bln / 3 Month Time Deposits														
Rupiah	-	-	-	3,37	3,30	3,21	3,15	3,07	3,01	2,98	2,98	2,98	2,97	
Valas / Foreign Exchange	-	-	-	0,54	0,51	0,50	0,47	0,44	0,46	0,49	0,52	0,49	0,77	
- Simpanan Berjangka 6 bln / 6 Month Time Deposits														
Rupiah	-	-	-	3,70	3,62	3,52	3,38	3,27	3,24	3,23	3,21	3,23	3,17	
Valas / Foreign Exchange	-	-	-	0,67	0,67	0,60	0,56	0,46	0,53	0,53	0,55	0,53	0,76	
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits														
Rupiah	-	-	-	4,23	4,06	3,99	3,59	3,51	3,44	3,35	3,34	3,35	3,20	
Valas / Foreign Exchange	-	-	-	0,75	0,68	0,66	0,56	0,54	0,53	0,52	0,52	0,52	0,61	

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						
	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Giro / Demand Deposits													
Rupiah	-	-	-	1,80	1,84	1,74	1,85	1,82	1,81	1,79	1,80	1,84	1,80
Valas / Foreign Exchange	-	-	-	0,11	0,11	0,10	0,10	0,11	0,24	0,24	0,22	0,16	0,21
Tabungan / Saving													
Rupiah	-	-	-	1,61	1,61	1,65	1,77	1,88	1,80	1,78	1,83	1,82	1,64
Valas / Foreign Exchange	-	-	-	0,18	0,18	0,17	0,15	0,15	0,16	0,16	0,16	0,19	0,29
Simpanan Berjangka / Time Deposits													
- Simpanan Berjangka 1 bln / 1 Month Time Deposits													
Rupiah	-	-	-	3,82	3,80	3,74	3,56	3,61	3,57	3,56	3,43	3,56	3,52
Valas / Foreign Exchange	-	-	-	0,65	0,65	0,66	0,65	0,68	0,72	0,69	0,67	0,79	0,93
- Simpanan Berjangka 3 bln / 3 Month Time Deposits													
Rupiah	-	-	-	4,41	4,31	4,18	3,96	3,91	3,80	3,70	3,70	3,76	3,73
Valas / Foreign Exchange	-	-	-	0,79	0,87	0,88	0,82	0,78	0,75	0,79	0,85	0,90	1,03
- Simpanan Berjangka 6 bln / 6 Month Time Deposits													
Rupiah	-	-	-	4,54	4,39	4,36	4,28	4,25	4,12	4,07	4,01	3,99	3,89
Valas / Foreign Exchange	-	-	-	1,19	1,18	1,13	1,06	1,01	0,91	0,89	0,91	0,86	0,81
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits													
Rupiah	-	-	-	4,87	4,66	4,50	4,34	4,28	4,37	4,05	4,15	4,11	3,89
Valas / Foreign Exchange	-	-	-	1,01	0,91	0,95	0,81	0,75	0,72	0,73	0,73	0,67	0,70

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						
	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Giro / Demand Deposits													
Rupiah	-	-	-	1,62	1,59	1,56	1,62	1,56	1,67	1,61	1,64	1,69	1,61
Valas / Foreign Exchange	-	-	-	0,13	0,10	0,09	0,08	0,08	0,08	0,09	0,10	0,18	0,24
Tabungan / Saving													
Rupiah	-	-	-	1,08	1,20	1,17	1,18	1,31	1,28	1,27	1,30	1,21	1,22
Valas / Foreign Exchange	-	-	-	0,07	0,13	0,11	0,07	0,09	0,09	0,19	0,14	0,17	0,21
Simpanan Berjangka / Time Deposits													
- Simpanan Berjangka 1 bln / 1 Month Time Deposits													
Rupiah	-	-	-	3,80	3,67	3,62	3,55	3,48	3,47	3,50	3,44	3,43	3,44
Valas / Foreign Exchange	-	-	-	0,64	0,63	0,56	0,61	0,66	0,56	0,69	0,75	1,03	1,29
- Simpanan Berjangka 3 bln / 3 Month Time Deposits	-	-	-										
Rupiah	-	-	-	3,96	3,92	3,83	3,73	3,69	3,64	3,64	3,68	3,69	3,72
Valas / Foreign Exchange	-	-	-	0,73	0,72	0,66	0,68	0,65	0,75	0,84	0,92	1,02	1,22
- Simpanan Berjangka 6 bln / 6 Month Time Deposits													
Rupiah	-	-	-	4,18	4,20	4,23	4,16	4,08	4,01	3,94	3,93	3,90	3,87
Valas / Foreign Exchange	-	-	-	0,70	0,98	1,04	0,97	0,80	0,74	0,77	0,78	0,79	0,97
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits													
Rupiah	-	-	-	4,29	4,45	4,22	4,21	4,16	3,96	3,81	3,74	3,58	3,59
Valas / Foreign Exchange	-	-	-	0,71	0,72	0,66	0,67	0,62	0,60	0,61	0,61	0,71	0,95

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						
	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Giro / Demand Deposits														
Rupiah	-	-	-	1,85	1,86	1,87	1,68	1,64	1,63	1,53	1,55	1,56	1,67	
Valas / Foreign Exchange	-	-	-	0,28	0,28	0,25	0,24	0,20	0,21	0,18	0,18	0,28	0,26	
Tabungan / Saving														
Rupiah	-	-	-	1,21	1,20	1,18	0,94	0,91	0,94	0,93	0,94	0,93	1,02	
Valas / Foreign Exchange	-	-	-	0,21	0,20	0,19	0,16	0,15	0,15	0,14	0,14	0,17	0,21	
Simpanan Berjangka / Time Deposits														
- Simpanan Berjangka 1 bln / 1 Month Time Deposits														
Rupiah	-	-	-	3,07	2,99	2,98	2,92	2,81	2,83	2,79	2,75	2,74	2,75	
Valas / Foreign Exchange	-	-	-	0,38	0,34	0,34	0,33	0,31	0,31	0,33	0,42	0,58	0,90	
- Simpanan Berjangka 3 bln / 3 Month Time Deposits	-	-	-											
Rupiah	-	-	-	3,28	3,20	3,16	3,09	2,96	2,97	2,92	2,93	2,91	2,91	
Valas / Foreign Exchange	-	-	-	0,46	0,41	0,38	0,35	0,34	0,33	0,34	0,34	0,50	0,62	
- Simpanan Berjangka 6 bln / 6 Month Time Deposits														
Rupiah	-	-	-	3,37	3,29	3,25	3,22	3,01	3,01	3,01	3,04	3,03	3,01	
Valas / Foreign Exchange	-	-	-	0,49	0,44	0,43	0,42	0,40	0,39	0,41	0,40	0,41	0,55	
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits														
Rupiah	-	-	-	4,10	3,89	3,79	3,78	3,75	3,47	3,62	3,61	3,70	3,58	
Valas / Foreign Exchange	-	-	-	0,79	0,73	0,70	0,69	0,68	0,63	0,66	0,67	0,80	0,88	

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						
	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Giro / Demand Deposits													
Rupiah	-	-	-	1,64	1,67	1,68	1,65	1,61	1,59	1,61	1,59	1,59	1,57
Valas / Foreign Exchange	-	-	-	0,23	0,18	0,16	0,14	0,14	0,14	0,15	0,15	0,18	0,19
Tabungan / Saving													
Rupiah	-	-	-	0,44	0,43	0,38	0,38	0,35	0,35	0,33	0,34	0,34	0,34
Valas / Foreign Exchange	-	-	-	0,18	0,17	0,17	0,17	0,17	0,17	0,17	0,17	0,17	0,17
Simpanan Berjangka / Time Deposits													
- Simpanan Berjangka 1 bln / 1 Month Time Deposits													
Rupiah	-	-	-	2,68	2,50	2,34	2,21	2,19	2,22	2,21	2,15	2,20	2,19
Valas / Foreign Exchange	-	-	-	0,33	0,29	0,27	0,24	0,24	0,24	0,27	0,32	0,46	0,56
- Simpanan Berjangka 3 bln / 3 Month Time Deposits	-	-	-										
Rupiah	-	-	-	2,85	2,76	2,63	2,48	2,40	2,33	2,31	2,34	2,35	2,35
Valas / Foreign Exchange	-	-	-	0,44	0,41	0,39	0,36	0,32	0,37	0,41	0,39	0,43	0,61
- Simpanan Berjangka 6 bln / 6 Month Time Deposits													
Rupiah	-	-	-	3,19	3,14	3,02	2,78	2,75	2,74	2,67	2,64	2,64	2,67
Valas / Foreign Exchange	-	-	-	0,61	0,61	0,53	0,49	0,36	0,48	0,48	0,49	0,60	0,76
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits													
Rupiah	-	-	-	3,60	3,46	3,48	2,94	2,88	2,83	2,82	2,74	2,66	2,65
Valas / Foreign Exchange	-	-	-	0,66	0,57	0,53	0,46	0,45	0,44	0,43	0,42	0,43	0,46

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						
	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
KBMI 1													
Jumlah Bank / Total Banks	-	-	-	77	75	75	74	73	73	73	73	73	72
Jumlah Kantor / Total Bank Offices	-	-	-	5.272	4.937	4.989	4.903	4.853	4.567	4.459	4.466	4.460	4.732
KBMI 2													
Jumlah Bank / Total Banks	-	-	-	14	16	16	17	18	18	17	17	17	18
Jumlah Kantor / Total Bank Offices	-	-	-	2.552	3.275	3.275	3.251	3.242	2.645	2.614	2.616	2.585	2.291
KBMI 3													
Jumlah Bank / Total Banks	-	-	-	12	12	12	12	12	12	13	13	13	13
Jumlah Kantor / Total Bank Offices	-	-	-	8.333	8.918	8.916	5.358	5.306	4.957	4.887	4.829	4.825	4.794
KBMI 4													
Jumlah Bank / Total Banks	-	-	-	4	4	4	4	4	4	4	4	4	4
Jumlah Kantor / Total Bank Offices	-	-	-	14.613	15.202	15.186	15.176	15.129	13.856	13.811	13.784	13.771	13.751
Total													
Jumlah Bank / Total Banks	-	-	-	107	107	107	107	107	107	107	107	107	107
Jumlah Kantor / Total Bank Offices	-	-	-	30.770	32.332	32.366	28.688	28.530	26.025	25.771	25.695	25.641	25.568

Data Bank Umum Berdasarkan Kelompok Bank

Sumber Data:

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

Keterangan symbol/tanda pada tabel:

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

Tabel 1.1.a. Kegiatan Usaha Bank Umum (Commercial Bank Operations) Miliar Rp (Billion Rp)														
Keterangan / Items	2019	2020	2021						2022					
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Penyaluran Dana / Distribution of Funds														
a. Kredit Yang Diberikan / Credit	5.683.757	5.547.618	5.623.380	5.644.525	5.707.484	5.707.892	5.754.720	5.820.636	5.759.877	5.811.902	5.915.765	6.036.164	6.068.986	6.236.499
- Kepada Pihak Ketiga / To Third Party	5.616.992	5.481.560	5.563.700	5.586.024	5.652.839	5.657.605	5.705.128	5.768.585	5.709.407	5.762.401	5.863.269	5.981.252	6.012.365	6.176.861
Rupiah	4.830.794	4.723.761	4.775.272	4.798.499	4.855.590	4.868.469	4.891.839	4.955.703	4.894.951	4.945.792	5.021.666	5.091.539	5.120.820	5.241.296
Valas / Foreign Exchange	786.198	757.798	788.428	787.525	797.249	789.135	813.289	812.883	814.456	816.609	841.603	889.713	891.544	935.565
- Kepada Bank Lain / Inter Bank Credit	66.766	66.058	59.680	58.501	54.646	50.287	49.592	52.051	50.470	52.496	54.912	56.621	59.638	61.465
Rupiah	47.969	52.401	47.448	46.968	43.641	40.696	39.497	41.608	40.525	40.414	42.327	44.423	45.160	48.074
Valas / Foreign Exchange	18.797	13.657	12.232	11.533	11.005	9.591	10.095	10.443	9.944	9.088	10.169	10.488	11.461	11.564
b. Penempatan pada Bank Lain / Interbank Placement	245.271	252.800	237.355	262.050	248.258	260.562	219.358	223.134	226.784	247.032	233.687	254.749	219.141	212.279
- Giro / Demand Deposit	86.079	123.338	113.846	134.328	145.501	154.085	128.408	122.504	120.572	146.540	123.793	141.074	113.935	117.108
- Inter Bank Call Money / Inter Bank Call Money	110.322	99.266	80.743	89.033	87.015	89.176	77.089	75.942	83.510	81.712	91.383	90.335	87.361	67.918
- Deposito Berjangka / Time Deposits	27.882	22.754	19.752	14.820	12.265	12.391	11.464	19.992	19.103	14.940	14.722	19.458	12.324	22.300
- Lainnya / Others	20.988	7.442	23.014	23.868	3.477	4.910	2.397	4.696	3.598	3.840	3.789	3.882	5.521	4.953
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	766.781	775.395	1.022.368	968.385	1.028.063	1.042.935	1.065.255	1.146.356	1.073.705	990.344	998.696	909.222	989.575	1.157.196
- Giro / Demand Deposit	407.076	305.171	340.919	337.632	374.552	365.157	371.817	491.581	415.018	411.879	467.244	496.785	454.351	507.095
- Fine Tunes Operation (FTO)	174.529	288.370	491.786	437.794	471.414	511.777	475.555	398.246	395.595	409.143	374.522	382.277	244.813	216.397
- Fasbi	179.365	166.856	177.987	178.117	163.190	149.103	202.094	242.494	256.805	161.402	149.492	244.353	147.263	390.436
- Lainnya / Others	5.811	14.998	11.676	14.842	18.907	16.897	15.788	14.035	6.287	7.920	7.438	3.297 ¹	5.684	14.853
d. Surat Berharga / Securities	1.012.695	1.466.904	1.666.853	1.718.885	1.799.183	1.806.990	1.859.252	1.830.962	1.814.829	1.827.288	1.844.713	1.817.676	1.787.171	1.827.934
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	68.974	18.785	24.386	11.668	10.611	13.581	14.122	12.420	12.011	10.371	7.149	4.711	3.200	2.854
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	38.212	55.922	59.458	57.806	58.342	56.455	49.476	45.171	42.131	40.837	41.769	47.332	41.842	47.919
- Obligasi / Bonds	712.173	1.209.094	1.374.938	1.434.837	1.509.777	1.522.216	1.566.773	1.539.989	1.533.652	1.477.529	1.510.393	1.485.929	1.462.259	1.493.032
- Lainnya / Others	193.336	183.104	208.072	214.573	220.454	214.739	228.881	233.381	227.036	298.551	285.402	279.704	279.871	284.130
e. Penyertaan / Equity Investment	50.772	54.982	60.858	61.095	118.522	118.771	118.371	96.503	98.000	98.377	98.123	98.371	102.658	103.193
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	170.652	313.016	348.276	350.658	348.613	351.429	355.684	354.825	359.606	362.706	366.202	370.221	373.186	370.325
- Kredit yang diberikan / Credit	164.654	304.167	339.465	341.960	339.430	342.303	346.253	345.888	350.282	353.720	357.361	361.595	364.607	361.655
- Surat Berharga / Securities	823	2.793	2.439	2.358	2.451	2.364	2.422	2.578	2.312	2.450	2.277	2.269	2.233	2.156
- Lainnya / Others	5.175	6.056	6.372	6.339	6.732	6.761	7.009	6.360	7.013	6.536	6.565	6.357	6.347	6.515
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	20.952	30.961	15.643	22.061	17.992	20.634	15.593	18.072	14.245	14.476	15.549	15.681	14.627	19.288
h. Tagihan Lainnya / Other claims	329.931	656.458	452.412	509.977	487.402	538.253	560.127	623.647	655.069	723.628	691.738	624.474	654.511	428.598
Sumber Dana / Source of Funds														
a. Dana Pihak Ketiga / Third Party Funds	5.998.648	6.665.390	6.965.828	7.059.543	7.162.288	7.244.983	7.323.356	7.479.463	7.362.580	7.384.394	7.481.675	7.485.687	7.515.538	7.602.297
Rupiah	5.164.773	5.756.007	5.999.221	6.068.870	6.125.079	6.198.197	6.280.683	6.442.601	6.353.248	6.368.149	6.411.743	6.474.588	6.500.051	6.556.778
Giro / Demand Deposit	1.100.400	1.262.734	1.356.164	1.381.910	1.439.235	1.479.487	1.520.057	1.591.523	1.544.750	1.563.529	1.602.812	1.579.467	1.627.195	1.672.528
Tabungan / Saving	1.813.949	2.014.663	2.089.833	2.112.743	2.125.970	2.149.352	2.182.741	2.263.564	2.227.859	2.227.412	2.244.477	2.339.274	2.317.507	2.326.056
Simpanan Berjangka / Time Deposits	2.250.784	2.478.610	2.553.224	2.574.216	2.559.874	2.569.358	2.577.884	2.587.514	2.580.640	2.577.209	2.564.453	2.555.848	2.555.350	2.558.194
Valas / Foreign Exchange	833.875	909.383	966.607	990.673	1.037.209	1.046.786	1.042.674	1.036.861	1.009.332	1.016.245	1.069.932	1.011.099	1.015.488	1.045.519
Giro / Demand Deposit	365.808	424.401	495.854	518.636	543.056	557.747	556.883	551.982	524.615	535.981	585.255	534.202	553.483	557.506
Tabungan / Saving	131.236	158.837	159.196	160.006	168.744	168.892	172.538	168.698	176.703	180.275	189.988	184.215	182.611	192.015
Simpanan Berjangka / Time Deposits	336.831	326.145	311.558	312.032	325.409	320.147	313.253	316.184	308.014	299.988	294.690	292.682	279.394	295.997
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	2.147	6.011	5.704	5.480	5.871	4.064	1.696	1.672	1.676	1.666	1.609	3.596 ¹	1.557 ¹	1.216
c. Kewajiban kepada Bank lain / Interbank Liabilities	197.517	176.681	160.884	155.215	161.478	149.177	144.571	160.594	169.173	165.100	160.959	189.869	185.067	176.747
d. Surat Berharga yang diterbitkan / Issued Securities	135.029	125.079	118.176	115.473	117.491	117.150	113.383	117.684	114.606	116.034	116.000	113.619	115.254	113.919
e. Pinjaman yang Diterima / Loans received	299.055	270.036	235.032	230.512	228.346	225.806	226.890	227.554	220.949	219.193	217.734	227.988	238.097	251.296
Rupiah	62.710	71.871	69.462	68.340	65.056	61.973	61.973	62.206	61.622	60.806	64.484	67.366	67.855	71.951
Valas / Foreign Exchange	236.345	198.165	165.570	162.172	163.299	164.017	165.349	165.327	159.327	158.387	153.250	160.621	170.242	180.234
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	15.606	23.795	11.654	15.084	12.704	13.868	11.167	12.370	10.187	10.547	11.628	13.958	12.423	19.112
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dan nanti dibeli kembali/ repo) / Other Liabilities	187.404	134.966	91.120	91.184	85.820	83.331	84.668	125.817	97.840	111.417	121.908	147.680	131.512	124.507
h. Setoran Jaminan / Guarantee Deposits	4.157	4.367	4.694	4.256	4.788	3.711	4.355	4.565	3.651	4.172	3.624	3.826	2.989	3.523
Beberapa komponen modal / Several Components of Capital														
a. Modal Disetor / Paid In Capital	211.758	229.563	247.309	248.464	252.850	253.829	250.285	261.671	263.027	264.152	272.706	273.714	274.239	275.335
b. Cadangan / Reserves	75.055	73.652	81.217	81.493	81.585	81.505	81.579	81.168	81.504	81.516	83.643	84.952	86.286	89.234
c. LR Tahun Iku 1) / Retained Earnings (Profit/Loss) 1)	615.094	612.598	650.601	649.317	648.470	646.996	645.583	648.343	781.496	788.525	710.086	696.569	693.690	682.893
d. LR Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	156.487	104.718	78.173	92.002	104.614	117.996	130.474	140.207	16.857	30.890	45.368	62.377	79.513	97.204
e. Tambahan modal disetor / Additional Paid In Capital	144.050	192.236	191.985	193.998	286.926	287.809	295.515	273.985	279.682	274.947	274.902	259.338	260.803	260.690
f. Modal Pinjaman / Loan Capital	43.489	56.206	59.371	58.985	65.714	64.796	66.011	65.852	66.531	66.497	68.512	68.139	69.245	77.693

Tabel 1.2.a. Kegiatan Usaha Bank Persero (State Owned Banks Operations) Miliar Rp (Billion Rp)														
Keterangan / Items	2019	2020	2021						2022					
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Penyaluran Dana / Distribution of Funds														
a. Kredit Yang Diberikan / Credit	2.438.272	2.456.205	2.544.398	2.558.879	2.579.760	2.582.100	2.612.531	2.630.961	2.604.795	2.634.859	2.685.138	2.724.807	2.736.457	2.797.496
- Kepada Pihak Ketiga / To Third Party	2.430.773	2.445.965	2.534.955	2.549.958	2.572.263	2.575.774	2.605.739	2.623.165	2.596.940	2.627.161	2.676.712	2.715.947	2.727.034	2.786.884
Rupiah	2.118.483	2.130.279	2.194.574	2.203.969	2.218.276	2.219.331	2.235.923	2.250.578	2.220.581	2.250.827	2.287.055	2.307.810	2.315.862	2.367.005
Valas / Foreign Exchange	312.289	315.686	340.381	345.989	353.987	356.444	369.816	372.587	376.359	376.333	389.658	408.136	411.172	419.880
- Kepada Bank Lain / Inter Bank Credit	7.499	10.240	9.443	8.921	7.497	6.325	6.793	7.796	7.855	7.698	8.426	8.861	9.423	10.612
Rupiah	4.737	6.266	5.317	5.358	4.550	4.642	4.678	5.658	5.627	5.551	5.984	5.970	5.836	6.109
Valas / Foreign Exchange	2.762	3.974	4.126	3.563	2.948	1.683	2.115	2.138	2.228	2.148	2.442	2.891	3.587	4.503
b. Penempatan pada Bank Lain / Interbank Placement	76.408	79.290	91.445	105.494	93.967	94.589	75.344	72.637	72.173	92.889	76.854	89.498	62.170	79.151
- Giro / Demand Deposit	36.957	56.276	50.903	65.414	76.451	72.841	59.489	54.993	51.418	73.244	54.975	67.026	45.809	54.001
- Inter Bank Call Money / Inter Bank Call Money	27.051	16.143	17.122	18.831	13.214	16.109	12.151	12.635	16.091	16.823	18.336	18.602	12.108	18.100
- Deposito Berjangka / Time Deposits	3.568	3.768	2.603	1.792	3.929	5.299	3.368	4.105	3.750	2.577	3.288	3.474	3.286	4.899
- Lainnya / Others	8.831	3.102	20.817	19.457	374	340	904	915	246	254	395	968	2.151	3.142
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	315.897	320.000	354.158	330.088	338.388	338.255	319.983	396.875	310.570	295.031	300.946	254.990	259.935	282.316
- Giro / Demand Deposit	160.700	140.604	104.845	99.129	116.306	116.337	110.822	201.794	127.440	128.588	148.404	175.986	138.845	172.483
- Fine Tune Operation (FTO)	70.898	97.477	172.651	171.677	164.044	149.351	115.051	94.247	79.453	95.125	107.155	39.994 ¹⁾	77.318	54.701
- Fasbi	84.270	81.918	76.657	59.276	58.031	72.560	94.104	100.827	103.641	71.311	45.381	39.004	43.765	55.125
- Lainnya / Others	29	1	4	6	6	6	6	36	6	6	6	6	6	6
d. Surat Berharga / Securities	394.525	615.448	674.018	707.867	770.186	786.701	811.619	786.707	806.733	807.982	807.146	786.542	785.384	805.289
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	20.406	15.483	22.195	10.539	8.565	11.275	12.012	9.815	9.558	7.461	4.763	3.018	1.578	1.612
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	19.151	40.225	36.413	35.949	37.192	35.592	33.881	29.869	26.162	26.708	28.592	31.561	26.426	32.125
- Obligasi / Bonds	297.188	499.825	556.361	595.926	653.392	670.549	700.157	675.547	692.465	620.508	626.043	594.149	601.645	609.127
- Lainnya / Others	57.781	59.915	59.049	65.453	71.036	69.284	65.570	70.477	78.548	153.305	147.748	157.813	155.735	162.425
e. Penyertaan / Equity Investment	25.139	26.197	31.914	32.030	86.647	86.756	86.868	65.030	66.418	66.706	66.903	67.060	71.201	71.267
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	90.486	186.006	205.593	207.294	208.451	210.360	212.147	210.919	214.779	216.521	219.551	220.278	222.166	219.705
- Kredit yang diberikan / Credit	87.056	180.143	200.459	201.889	202.985	210.937	206.516	205.201	208.514	210.513	211.605	214.614	216.656	214.108
- Surat Berharga / Securities	323	2.176	1.962	1.904	1.947	1.858	1.918	2.124	1.887	2.035	2.010	1.985	1.949	1.866
- Lainnya / Others	3.106	3.687	3.172	3.501	3.519	3.565	3.714	3.594	4.377	3.973	3.936	3.679	3.561	3.731
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	2.117	5.696	2.232	4.334	3.196	3.453	2.305	2.929	2.096	2.250	2.704	2.564	2.432	2.777
h. Tagihan Lainnya / Other claims	119.239	186.428	99.200	104.253	117.265	125.776	146.104	182.009	145.403	137.130	127.740	130.227	123.204	95.464
Sumber Dana / Source of Funds														
a. Dana Pihak Ketiga / Third Party Funds	2.581.349	2.873.149	2.965.131	3.002.261	3.045.015	3.063.718	3.091.159	3.179.487	3.057.731	3.065.654	3.100.691	3.124.755	3.100.784	3.161.537
Rupiah	2.208.733	2.459.829	2.516.583	2.557.741	2.585.120	2.593.029	2.634.433	2.731.178	2.635.891	2.636.062	2.652.595	2.689.790	2.677.407	2.715.663
Giro / Demand Deposit	487.231	555.777	569.110	571.818	615.057	611.115	632.470	690.666	653.377	649.043	652.931	667.868	673.870	682.288
Tabungan / Saving	910.783	1.005.489	1.021.888	1.036.953	1.046.429	1.049.165	1.069.126	1.105.687	1.084.304	1.075.990	1.088.550	1.123.427	1.113.295	1.121.389
Simpanan Berjangka / Time Deposits	810.719	898.563	925.585	948.970	923.633	932.749	932.837	934.825	898.210	911.029	911.114	898.494	890.242	911.986
Valas / Foreign Exchange	372.615	413.319	448.549	444.520	459.895	470.689	456.726	448.310	421.840	429.593	448.096	434.966	423.378	445.874
Giro / Demand Deposit	168.535	204.899	260.268	261.644	270.161	284.319	275.509	267.918	243.672	253.859	271.904	262.768	258.330	268.466
Tabungan / Saving	37.406	46.356	44.305	44.445	47.178	46.224	49.286	46.357	51.213	53.485	57.051	55.020	54.408	60.107
Simpanan Berjangka / Time Deposits	166.674	162.065	143.976	138.430	142.556	140.145	131.931	134.035	126.756	122.249	119.141	117.178	110.640	117.302
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	529	537	1.288	1.313	1.736	1.690	1.694	1.671	1.675	1.665	1.608	1.523	1.556	619
c. Kewajiban kepada Bank lain / Interbank Liabilities	46.482	44.899	41.313	41.724	38.471	37.657	31.667	38.720	42.153	37.752	34.307	43.665	37.881	46.259
d. Surat Berharga yang diterbitkan / Issued Securities	85.334	83.796	84.252	81.603	80.624	80.262	80.663	80.309	80.213	80.113	80.123	79.530	80.822	82.461
e. Pinjaman yang Diterima / Loans received	153.693	141.994	129.701	128.118	127.013	126.184	126.129	124.731	121.416	118.760	114.049	116.407	120.074	126.403
Rupiah	25.447	24.962	24.961	24.023	23.393	24.143	23.569	23.436	22.904	21.071	21.905	22.730	22.239	23.133
Valas / Foreign Exchange	128.246	117.032	104.740	104.095	103.620	102.041	102.560	101.295	98.512	97.689	92.143	93.676	97.836	103.270
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	1.400	2.345	1.704	1.550	1.432	1.481	1.528	1.351	1.344	1.322	1.558	2.372	2.058	3.876
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repurchase) / Other Liabilities	82.019	66.728	38.033	37.006	31.899	33.307	35.026	62.316	47.152	59.148	68.517	91.998	64.766	63.305
h. Setoran Jaminan / Guarantee Deposits	1.227	1.383	2.176	1.380	1.820	1.095	1.051	934	814	848	1.168	1.003	1.065	1.359
Beberapa komponen modal / Several Components of Capital														
a. Modal Disetor / Paid In Capital	30.078	30.446	30.437	30.425	31.734	32.336	32.463	33.461	33.332	33.332	33.332	33.344	32.964	32.961
b. Cadangan / Reserves	11.994	11.994	13.596	13.596	13.688	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596
c. LR Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	317.719	300.631	312.692	312.707	312.707	312.707	312.707	312.691	317.949	383.474	339.947	337.221	337.222	331.838
d. LR Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	74.699	37.301	34.729	41.519	47.054	54.303	61.164	69.282	8.730	16.377	25.049	33.376	43.099	52.927
e. Tambahan modal disetor / Additional Paid In Capital	39.838	49.834	50.046	51.589	144.550	143.719	143.537	119.757	120.420	118.679	117.422	109.506	108.650	106.782
f. Modal Pinjaman / Loan Capital	3.764	10.945	15.286	15.129	23.744	23.541	25.259	25.162	25.837	25.816	25.820	26.000	26.119	26.565

Tabel 1.3.a. Kegiatan Usaha BPD (Regional Development Banks Operations) Miliar Rp (Billion Rp)															
Keterangan / Items	2019	2020	2021						2022						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Penyaluran Dana / Distribution of Funds															
a. Kredit Yang Diberikan / Credit	469.530	493.422	502.352	505.291	511.721	512.141	515.469	520.497	511.920	514.651	523.176	525.823	528.577	539.785	544.012
- Kepada Pihak Ketiga / To Third Party	464.434	488.666	498.635	501.581	507.846	508.421	511.758	516.091	508.102	511.108	519.376	521.940	524.737	535.578	539.150
Rupiah	464.099	488.402	497.384	500.347	506.632	507.219	510.543	514.928	506.929	509.897	518.152	520.706	523.491	534.161	537.687
Valas / Foreign Exchange	335	264	1.251	1.234	1.214	1.202	1.215	1.162	1.173	1.211	1.223	1.235	1.246	1.417	1.464
- Kepada Bank Lain / Inter Bank Credit	5.096	4.756	3.718	3.710	3.875	3.720	3.711	4.407	3.818	3.543	3.800	3.882	3.840	4.208	4.862
Rupiah	5.096	4.756	3.718	3.710	3.875	3.720	3.711	4.407	3.818	3.543	3.800	3.882	3.840	4.208	4.862
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b. Penempatan pada Bank Lain / Interbank Placement	40.436	28.601	21.607	19.391	19.958	15.839	13.480	23.315	19.712	17.390	19.050	27.446	12.687 ¹⁾	23.436	15.455
- Giro / Demand Deposit	2.071	2.585	3.258	4.687	5.159	5.455	5.697	4.317	4.870	4.690	3.986	6.625	3.787	3.469	3.971
- Inter Bank Call Money / Inter Bank Call Money	18.497	9.126	4.676	4.087	9.581	6.852	4.803	9.736	5.567	6.027	7.828	9.278	5.045	7.497	6.430
- Deposito Berjangka / Time Deposits	18.505	16.082	12.872	8.814	3.565	1.983	2.100	8.385	8.592	6.031	6.671	10.929	3.324 ¹⁾	11.970	4.307
- Lainnya / Others	1.364	838	800	1.804	1.653	1.549	879	878	682	641	565	614	532	500	746
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	71.441	71.953	91.254	89.913	107.515	116.739	116.076	110.147	101.679	102.288	106.173	109.728	109.800	126.114	89.449
- Giro / Demand Deposit	43.659	29.527	35.202	34.511	35.639	37.747	44.932	51.741	44.327	39.879	49.855	52.439	50.690	54.815	68.326
- Fine Tune Operation (FTO)	4.389	16.912	33.512	27.102	45.830	58.272	47.331	18.249	31.961	43.760	33.399	3.929 ¹⁾	38.603 ¹⁾	10.782	6.638
- Fasbi	22.219	23.928	20.300	26.503	25.311	17.425	21.685	39.582	23.051	14.959	21.372	50.867	17.801	58.066	10.159
- Lainnya / Others	1.173	1.587	2.240	1.796	736	3.295	2.128	575	2.341	3.690	1.547	2.493	2.706	2.451	4.327
d. Surat Berharga / Securities	67.915	80.760	114.167	116.834	123.993	120.426	123.787	117.817	115.990	118.614	120.107	116.992	117.650	127.110	130.233
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	11.894	3.110	2.014	977	1.928	2.133	1.829	1.369	1.291	1.716	904	193 ¹⁾	194	191	193
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	4.184	5.666	8.218	7.152	7.946	4.965	4.944	5.481	4.725	6.264	6.975	6.459	6.769	7.103	7.103
- Obligasi / Bonds	35.306	51.886	82.142	85.580	89.515	88.397	92.180	83.303	88.209	91.020	91.650	88.679	89.032	96.325	96.347
- Lainnya / Others	16.531	20.098	21.793	23.125	24.604	22.736	24.813	28.201	21.009	21.153	21.289	21.145	21.966	23.825	26.590
e. Penyertaan / Equity Investment	1.610	1.945	1.955	1.955	1.955	1.955	1.955	1.955	1.955	1.968	1.968	1.967	1.966	1.967	1.967
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	9.317	14.290	16.219	16.628	16.255	16.824	16.881	16.089	16.319	16.731	16.657	16.651	16.743	15.916	16.183
- Kredit yang diberikan / Credit	8.874	13.730	15.673	16.082	15.696	16.277	16.349	15.590	15.785	16.217	16.278	16.260	16.369	15.545	15.820
- Surat Berharga / Securities	167	226	232	232	232	226	226	199	197	197	48	48	44	51	46
- Lainnya / Others	276	333	314	315	326	321	307	299	337	317	331	342	330	319	317
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	-	11	9	39	21	25	33	6	16	20	4	10	3	5	42
h. Tagihan Lainnya / Other claims	26.602	47.769	40.134	42.090	42.406	79.091	64.834	46.175	55.452	78.465	74.364	58.830	76.705	53.868	61.141
Sumber Dana / Source of Funds															
a. Dana Pihak Ketiga / Third Party Funds	532.258	590.602	646.055	646.847	673.688	713.166	701.153	681.607	671.332	697.765	705.245	708.797	713.234	735.542	706.063
Rupiah	529.822	589.463	643.492	642.572	668.282	708.015	696.061	676.637	667.072	693.403	701.531	705.887	710.343	732.838	703.659
Giro / Demand Deposit	141.049	131.204	155.074	159.779	176.299	206.638	188.335	169.986	170.859	190.978	205.909	177.610	185.595	214.798	175.195
Tabungan / Saving	181.965	188.112	183.988	181.330	179.759	181.814	187.336	208.612	184.898	182.884	183.391	198.855	190.445	192.310	200.219
Simpanan Berjangka / Time Deposits	206.808	270.147	304.430	301.462	312.224	319.563	320.390	298.039	311.315	319.541	312.230	329.422	334.303	325.730	328.245
Valas / Foreign Exchange	2.436	1.139	2.564	4.275	5.407	5.151	5.092	4.970	4.260	4.363	3.714	2.909	2.891	2.704	2.404
Giro / Demand Deposit	339	136	668	656	669	927	980	808	799	796	811	786	708	722	735
Tabungan / Saving	66	110	108	103	102	102	99	106	98	94	95	95	96	104	100
Simpanan Berjangka / Time Deposits	2.032	892	1.788	3.516	4.635	4.122	4.013	4.056	3.363	3.473	2.808	2.028	2.087	1.877	1.569
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	98	1	1	1	1	1	1	1	1	1	1	1	1	1	1
c. Kewajiban kepada Bank lain / Interbank Liabilities	31.967	23.092	13.498	14.559	18.589	13.934	14.235	20.660	16.500	14.420	16.083	16.148	12.788	14.694	15.453
d. Surat Berharga yang diterbitkan / Issued Securities	11.224	9.537	6.536	6.551	7.672	6.557	6.113	8.089	6.610	6.484	7.002	6.548	6.597	7.128	5.888
e. Pinjaman yang Diterima / Loans received	16.255	18.301	18.533	18.796	18.184	18.512	19.281	18.400	18.355	18.377	20.768	21.094	21.164	21.536	21.675
Rupiah	16.255	18.301	18.533	18.796	18.184	18.512	19.281	18.400	18.355	18.377	20.724	21.051	21.120	21.491	21.630
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	-	43	43	44	45	45
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	2	2	2	5	11	11	27	0	13	4	7	30	21	71	27
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repurchase) / Other Liabilities	11.345	1.501	646	351	421	499	1.017	2.765	873	864	2.247	6.285	5.594	2.506	2.074
h. Setoran Jaminan / Guarantee Deposits	443	323	177	196	213	217	220	406	295	226	192	185	168	148	164
Beberapa komponen modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	42.047	44.615	46.509	46.510	46.555	46.599	46.760	48.206	48.208	48.250	52.453	52.475	52.966	53.036	53.201
b. Cadangan / Reserves	25.160	23.424	27.235	27.474	27.475	27.475	27.567	26.805	26.942	26.943	28.660	29.927	30.443	30.682	30.682
c. U/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	2.899	2.909	4.175	3.917	3.738	3.738	3.609	3.978	16.924	16.421	7.652	3.957 ¹⁾	2.951 ¹⁾	2.366	2.366
d. U/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	12.307	13.002	8.025	9.160	10.432	11.590	12.438	13.776	1.416	2.461	4.130	5.087	6.322	7.798	9.012
e. Tambahan modal disetor / Additional Paid In Capital	1.831	4.269	2.020	2.292	2.067	2.912	2.844	2.698	2.368	2.711	2.906	1.998	1.375	1.205	2.138
f. Modal Pinjaman / Loan Capital	1.937	2.934	3.931	3.931	3.930	3.930	3.930	3.930	3.930	3.930	3.931	3.931	3.931	4.928	4.928

Tabel 1.4.a. Kegiatan Usaha Bank Swasta Nasional (Domestic Private Banks Operations) Miliar Rp (Billion Rp)														
Keterangan / Items	2019	2020	2021						2022					
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Penyaluran Dana / Distribution of Funds														
a. Kredit Yang Diberikan / Credit	2.534.506	2.415.930	2.402.048	2.411.653	2.441.703	2.442.636	2.451.566	2.498.048	2.474.974	2.492.802	2.536.842	2.609.343	2.624.150	2.703.255
- Kepada Pihak Ketiga / To Third Party	2.491.518	2.369.008	2.358.416	2.368.638	2.401.288	2.405.224	2.415.338	2.461.474	2.438.763	2.456.837	2.498.868	2.569.991	2.584.622	2.662.468
Rupiah	2.135.017	2.019.257	1.999.868	2.011.461	2.044.679	2.055.680	2.057.084	2.098.966	2.077.549	2.094.985	2.127.039	2.170.479	2.184.947	2.239.183
Valas / Foreign Exchange	356.501	349.751	358.548	357.176	356.609	349.544	358.254	362.528	361.214	361.852	371.829	399.512	399.675	423.285
- Kepada Bank Lain / Inter Bank Credit	42.987	46.923	43.633	43.015	40.415	37.412	36.228	36.574	36.211	35.965	37.974	39.352	39.528	40.787
Rupiah	38.078	41.379	38.413	37.901	35.216	32.334	31.108	31.543	31.080	31.320	32.543	34.071	33.985	34.617
Valas / Foreign Exchange	4.909	5.544	5.219	5.114	5.199	5.078	5.119	5.031	5.131	4.645	5.431	5.281	5.543	6.170
b. Penempatan pada Bank Lain / Interbank Placement	96.924	108.478	87.701	96.826	96.481	107.355	95.627	102.668	103.316	110.905	103.536	104.133	105.315	79.895
- Giro / Demand Deposit	43.410	61.068	55.598	60.853	61.850	73.162	59.602	59.506	60.713	64.899	60.316	62.754	59.262	54.243
- Inter Bank Call Money / Inter Bank Call Money	36.937	41.296	27.344	30.621	28.985	28.379	29.408	33.418	33.894	37.470	36.452	34.245	38.367	18.217
- Deposito Berjangka / Time Deposits	5.809	2.935	3.777	3.715	4.272	4.609	5.496	7.002	6.761	6.332	4.763	5.055	5.714	15.358
- Lainnya / Others	10.768	3.180	982	637	1.374	1.205	1.121	2.242	1.947	2.204	2.005	1.972	2.080	2.075
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	317.094	307.063	464.477	438.359	457.863	480.288	520.060	521.894	539.068	478.357	460.420	436.821	488.603	623.357
- Giro / Demand Deposit	184.662	101.980	156.911	162.898	179.962	169.278	174.234	188.136	191.561	191.534	223.371	221.352	217.470	232.767
- Fine Tune Operation (FTO)	73.491	148.664	238.084	193.883	204.169	257.715	262.790	239.511	233.813	221.416	164.991	76.570 ¹⁾	205.624 ¹⁾	129.207
- Fasbi	54.332	43.600	60.814	70.131	57.034	39.985	69.382	80.803	110.286	61.340	66.598	138.102	63.219	248.989
- Lainnya / Others	4.608	12.819	8.667	11.448	16.698	13.311	13.654	13.443	3.408	4.066	5.460	798	2.290	12.395
d. Surat Berharga / Securities	483.621	686.753	803.382	814.563	826.319	826.762	846.522	845.884	818.953	821.363	836.029	827.651	811.890	824.996
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	34.038	191	177	153	117	172	282	1.236	1.162	1.195	1.482	1.500	1.428	1.051
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	7.903	7.533	12.443	12.236	10.823	11.729	8.510	8.357	7.601	5.713	3.715	3.943	4.137	3.641
- Obligasi / Bonds	327.107	580.288	667.300	678.791	693.021	694.985	702.682	705.088	684.962	691.749	715.914	722.878	705.674	723.888
- Lainnya / Others	114.574	98.740	123.462	123.383	122.357	119.877	135.048	131.203	125.228	122.707	99.330	100.651	96.415	93.054
e. Penyertaan / Equity Investment	23.951	26.768	26.917	27.038	29.847	29.988	29.475	29.445	29.554	29.630	29.179	29.271	29.418	29.887
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	64.790	106.672	119.819	120.219	118.006	118.037	120.192	121.292	122.054	123.097	125.060	126.337	127.332	127.633
- Kredit yang diberikan / Credit	62.925	104.562	116.824	117.600	114.979	115.024	117.067	118.718	119.671	120.780	122.691	123.917	124.784	125.080
- Surat Berharga / Securities	325	379	238	216	265	274	273	245	221	208	213	225	228	226
- Lainnya / Others	1.529	1.731	2.757	2.402	2.763	2.740	2.852	2.330	2.162	2.109	2.157	2.196	2.319	2.325
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	10.628	14.258	7.232	9.504	8.069	9.435	7.117	8.381	6.775	6.932	7.754	7.690	7.234	9.130
h. Tagihan Lainnya / Other claims	162.186	400.487	293.506	340.171	310.914	312.835	328.100	371.833	423.557	468.442	452.014	402.047	421.857	248.156
Sumber Dana / Source of Funds														
a. Dana Pihak Ketiga / Third Party Funds	2.702.953	3.016.126	3.150.680	3.198.614	3.220.883	3.262.436	3.321.171	3.411.842	3.423.283	3.409.224	3.437.398	3.430.107	3.469.274	3.474.178
Rupiah	2.326.941	2.596.157	2.720.406	2.747.237	2.754.507	2.781.585	2.830.471	2.916.904	2.925.831	2.915.095	2.931.398	2.951.748	2.983.087	2.979.694
Giro / Demand Deposit	411.752	507.027	552.366	569.914	571.111	586.247	620.164	648.844	638.699	640.308	660.859	646.297	679.610	687.957
Tabungan / Saving	716.016	814.929	877.442	887.241	892.542	910.420	917.949	940.522	949.720	958.837	962.941	1.007.037	1.003.995	1.003.222
Simpanan Berjangka / Time Deposits	1.199.174	1.274.202	1.290.598	1.290.082	1.290.854	1.284.918	1.292.358	1.327.538	1.337.413	1.315.950	1.307.598	1.298.414	1.299.482	1.288.515
Valas / Foreign Exchange	376.012	419.969	430.273	451.377	466.375	480.851	490.700	494.938	497.452	494.129	506.000	478.359	486.187	494.485
Giro / Demand Deposit	133.464	161.502	163.714	180.077	181.100	196.857	205.080	209.304	209.411	208.573	219.506	196.254	213.897	209.837
Tabungan / Saving	85.950	103.092	106.792	107.528	113.405	114.620	114.314	113.357	116.521	118.034	124.418	120.746	119.928	123.787
Simpanan Berjangka / Time Deposits	156.598	155.375	159.767	163.772	171.871	169.374	171.306	172.278	171.520	167.523	162.076	161.359	152.362	160.861
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	1.495	5.473	4.415	4.167	4.134	2.373	1	1	1	1	1	1.696 ¹⁾	1	1
c. Kewajiban kepada Bank Lain / Interbank Liabilities	96.530	88.784	84.723	79.441	83.765	77.677	80.233	80.086	87.942	90.402	87.529	108.737	110.012	92.015
d. Surat Berharga yang diterbitkan / Issued Securities	38.471	31.745	27.388	27.319	29.195	30.331	26.607	29.287	27.784	29.436	28.875	27.542	27.835	24.330
e. Pinjaman yang Diterima / Loans received	127.107	106.689	85.729	82.531	82.083	80.543	81.415	84.359	81.113	82.057	82.918	90.487	96.859	103.356
Rupiah	19.008	26.588	24.968	24.521	22.480	19.981	19.123	20.369	20.363	21.358	21.855	23.585	24.496	26.437
Valas / Foreign Exchange	108.099	80.101	60.761	58.010	59.603	60.562	62.292	63.990	60.750	60.698	61.064	66.902	72.363	76.919
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	7.776	13.021	6.089	7.426	6.383	6.664	5.608	6.041	5.077	5.166	5.859	7.038	6.049	9.077
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	87.659	63.128	51.157	52.703	52.357	48.436	47.569	58.334	47.367	49.350	49.146	48.002	59.782	56.513
h. Setoran Jaminan / Guarantee Deposits	2.393	2.405	1.972	2.119	2.149	1.964	2.309	2.530	1.968	2.244	2.239	2.612	1.731	1.979
Beberapa komponen modal / Several Components of Capital														
a. Modal Disetor / Paid In Capital	132.321	147.188	163.051	164.217	167.248	167.581	163.750	172.692	174.174	175.257	179.608	180.583	180.996	182.025
b. Cadangan / Reserves	37.901	38.235	40.385	40.422	40.423	40.434	40.415	40.967	40.967	40.977	40.977	41.428	42.247	44.957
c. LR Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	262.105	273.869	292.220	292.001	291.954	290.481	291.405	293.812	345.120	347.127	321.269	314.715	312.830	308.519
d. LR Tahun berjalan sesudah pajak 2) / Current Earnings (Profit / Loss) 2)	58.964	46.927	33.012	38.357	44.044	48.845	53.390	53.222	6.296	11.355	15.511	22.826	28.474	42.477
e. Tambahan modal disetor / Additional Paid In Capital	101.550	137.429	139.339	139.534	139.827	140.708	148.677	151.133	156.623	153.342	154.482	146.081	151.032	152.935
f. Modal Pinjaman / Loan Capital	37.788	42.327	40.154	39.924	38.040	37.326	36.822	36.760	36.764	36.751	38.762	38.208	39.195	45.588

Tabel 1.5.a. Kegiatan Usaha Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri (Branch Offices of Foreign Banks Operations) Miliar Rp (Billion Rp)															
Keterangan / Items	2019	2020	2021						2022						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Penyaluran Dana / Distribution of Funds															
a. Kredit Yang Diberikan / Credit	241.450	182.060	174.582	168.702	174.300	171.015	175.154	171.130	168.188	169.591	170.609	176.191	179.802	195.962	193.104
- Kepada Pihak Ketiga / To Third Party	230.266	177.922	171.694	165.847	171.442	168.186	172.294	167.855	165.603	167.295	168.313	173.374	175.972	191.931	189.076
Rupiah	113.194	85.824	83.446	82.721	86.003	86.240	88.289	91.250	89.892	90.083	89.420	92.544	96.521	100.948	100.641
Valas / Foreign Exchange	117.072	92.098	88.248	83.126	85.439	81.946	84.005	76.806	75.710	77.212	78.893	80.830	79.451	90.983	88.435
- Kepada Bank Lain / Inter Bank Credit	11.184	4.139	2.887	2.855	2.858	2.829	2.861	3.274	2.585	2.296	2.296	2.817	3.830	4.031	4.027
Rupiah	58	-	-	-	-	-	-	-	-	-	-	500 ¹	1.500 ¹	3.140	3.140
Valas / Foreign Exchange	11.125	4.139	2.887	2.855	2.858	2.829	2.861	3.274	2.585	2.296	2.296	2.317	2.330	891	887
b. Penempatan pada Bank Lain / Interbank Placement	31.504	36.432	36.602	41.339	37.853	42.779	34.907	24.514	31.583	25.848	34.247	33.672	38.969	29.798	31.353
- Giro / Demand Deposit	3.641	3.409	4.087	3.374	2.042	2.626	3.620	3.888	3.571	3.707	4.515	4.670	5.078	5.396	5.896
- Inter Bank Call Money / Inter Bank Call Money	27.838	32.701	31.601	35.484	35.235	37.836	30.727	20.153	27.959	21.392	28.767	28.209	31.842	24.104	22.054
- Deposito Berjangka / Time Deposits	-	-	-	500	500	500	500	-	-	-	-	-	-	-	-
- Lainnya / Others	25	322	415	1.971	76	1.816	60	173	53	749	965	793	2.049	227	3.332
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	62.349	76.379	112.480	110.025	124.296	107.653	109.135	117.441	122.388	114.667	131.157	107.682	131.236	125.409	120.581
- Giro / Demand Deposit	18.054	33.061	43.962	41.095	42.645	41.796	41.829	49.910	51.691	51.877	45.615	47.008	47.346	47.030	43.916
- Fine Tune Operation (FTO)	25.751	25.316	47.538	45.133	57.371	46.440	50.382	46.238	50.368	48.842	68.977	44.294	60.732	50.123	53.352
- Fasbi	18.543	17.410	20.215	22.207	22.813	19.132	16.924	21.282	19.827	13.792	16.141	16.379	22.477	28.256	21.510
- Lainnya / Others	1	591	764	1.591	1.467	285	0	11	502	157	425	1 ¹	682 ¹	0	1.804
d. Surat Berharga / Securities	66.633	83.944	75.286	79.621	78.686	73.101	77.324	80.554	73.153	79.328	81.432	86.492	72.247	70.540	67.526
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	2.637	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	6.974	2.498	2.384	2.469	2.381	1.974	2.119	2.002	2.887	3.691	3.198	4.853	4.821	5.383	5.244
- Obligasi / Bonds	52.572	77.095	69.134	74.540	73.849	68.285	71.754	75.051	68.016	74.251	76.785	80.223	65.907	63.692	60.725
- Lainnya / Others	4.451	4.350	3.768	2.612	2.456	2.842	3.451	3.502	2.250	1.386	1.448	1.416	1.519	1.465	1.557
e. Penyertaan / Equity Investment	72	73	73	73	73	73	73	73	73	73	73	73	73	73	73
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	6.070	6.048	6.645	6.517	5.901	6.209	6.465	6.526	6.454	6.356	6.934	6.956	6.946	7.071	7.053
- Kredit yang diberikan / Credit	5.798	5.732	6.509	6.389	5.770	6.066	6.321	6.379	6.311	6.210	6.786	6.805	6.797	6.921	6.900
- Surat Berharga / Securities	8	12	6	6	7	7	7	9	6	9	6	11	12	11	14
- Lainnya / Others	263	305	130	122	123	136	137	138	136	137	141	140	137	139	140
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	8.206	10.996	6.169	8.184	6.707	7.720	6.138	6.757	5.358	5.274	5.087	5.415	4.959	7.375	6.274
h. Tagihan Lainnya / Other claims	21.903	21.775	19.573	23.463	16.818	20.551	21.089	23.630	30.657	39.591	37.620	33.369	32.745	31.110	47.617
Sumber Dana / Source of Funds															
a. Dana Pihak Ketiga / Third Party Funds	182.088	185.513	203.961	211.821	222.702	205.663	209.873	206.526	210.234	211.750	238.341	222.028	232.246	231.039	229.548
Rupiah	99.276	110.557	118.740	121.319	117.170	115.568	119.718	117.882	124.454	123.590	126.219	127.163	129.214	128.584	131.324
Giro / Demand Deposit	60.009	68.725	79.613	80.398	76.768	75.487	79.088	82.027	81.815	83.200	83.114	87.691	88.120	87.486	92.637
Tabungan / Saving	5.184	6.134	6.516	7.220	7.241	7.953	8.330	8.743	8.937	9.700	9.594	9.954	9.771	9.135	9.926
Simpanan Berjangka / Time Deposits	34.084	35.698	32.611	33.702	33.162	32.128	32.299	27.112	33.702	30.689	33.511	29.518	31.323	31.962	28.760
Valas / Foreign Exchange	82.812	74.956	85.222	90.502	105.532	90.095	90.155	86.644	85.780	88.160	112.122	94.865	103.031	102.456	98.224
Giro / Demand Deposit	63.471	57.864	71.204	76.258	91.126	75.644	75.313	73.952	70.533	72.754	93.034	74.394	80.548	78.482	72.274
Tabungan / Saving	7.815	9.279	7.991	7.930	8.059	7.946	8.839	8.876	8.871	8.662	8.423	8.354	8.179	8.017	7.763
Simpanan Berjangka / Time Deposits	11.527	7.813	6.027	6.313	6.346	6.505	6.002	5.816	6.376	6.744	10.664	12.117	14.305	15.957	18.187
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	25	0	-	-	-	-	-	-	-	-	-	377 ¹	-	595	-
c. Kewajiban kepada Bank lain / Interbank Liabilities	22.538	19.906	21.350	19.490	20.653	19.909	18.436	21.128	22.578	22.527	23.040	21.320	24.385	23.779	22.907
d. Surat Berharga yang diterbitkan / Issued Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Pinjaman yang Diterima / Loans received	2.000	3.051	1.069	1.068	1.066	566	65	64	64	-	-	-	-	-	-
Rupiah	2.000	2.000	1.000	1.000	1.000	500	-	-	-	-	-	-	-	-	-
Valas / Foreign Exchange	-	1.051	69	66	66	66	65	64	64	-	-	-	-	-	-
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	6.427	8.428	3.859	6.103	4.878	5.713	4.004	4.978	3.753	4.055	4.204	4.519	4.296	6.088	6.150
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/rep0) / Other Liabilities	6.381	3.608	1.284	1.124	1.143	1.089	1.055	2.402	2.448	2.054	1.998	1.395	1.370	2.183	2.556
h. Setoran Jaminan / Guarantee Deposits	94	256	369	561	606	436	775	696	574	854	26	26	26	37	165
Beberapa komponen modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	7.312	7.312	7.312	7.312	7.312	7.312	7.312	7.312	7.312	7.312	7.312	7.312	7.312	7.312	7.312
b. Cadangan / Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	32.371	35.190	41.513	40.692	40.072	40.072	37.862	37.862	41.504	41.503	41.218	40.676	40.686	40.186	39.929
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	10.517	7.488	2.407	2.966	3.084	3.258	3.482	3.926	415	697	677	1.087	1.618	2.008	2.838
e. Tambahan modal disetor / Additional Paid In Capital	389	704	579	583	482	469	457	397	271	215	82	(247)	(254)	(231)	(272)
f. Modal Pinjaman / Loan Capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Tabel 1.6.a. Laporan Laba / Rugi Bank Umum Commercial Banks Income Statements Miliar Rp (Billion Rp)															
Keterangan / Items	2019	2020	2021						2022						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb ¹⁾	Mar ¹⁾	Apr ¹⁾	Mei	Jun	Jul
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	828.197	794.091	453.980	518.227	581.642	645.650	707.621	773.902	75.405	129.182	193.170	257.686	322.836	388.804	456.028
a. Dari Bank Indonesia / From Bank Indonesia Placement	7.353	8.902	5.000	5.832	6.695	7.698	8.707	9.740	1.210	2.150	3.075	4.031	5.126	6.236	7.233
b. Dari Penempatan pada bank lain / From interbank placement	10.205	5.392	1.689	1.896	2.074	2.265	2.435	2.691	225	448	591	797	1.035	1.364	1.710
c. Dari surat berharga / From securities	64.336	75.630	49.711	56.820	64.165	71.539	78.964	87.345	7.905	14.837	22.626	30.137	37.748	45.222	53.055
d. Dari Kredit yang diberikan / From credit	552.425	508.294	286.279	326.055	365.711	407.423	446.715	487.587	46.942	85.476	126.749	169.227	211.752	255.132	298.932
- kepada pihak ketiga bukan bank / To Third Party non Bank	548.591	504.082	284.635	324.172	363.687	405.111	444.210	484.944	46.699	85.025	126.089	168.236	210.522	253.666	297.201
- kepada bank lain / To other Bank	3.834	4.212	1.644	1.883	2.025	2.312	2.505	2.643	243	451	660	991	1.231	1.466	1.731
e. Lainnya / Others	193.878	195.873	111.301	127.623	142.997	156.726	170.799	186.539	19.123	26.271	40.131	53.494	67.175	80.851	95.098
2. Beban Bunga / Interest Expenses	439.201	412.189	208.553	237.102	264.436	290.207	315.601	342.699	37.175	54.543	79.257	102.676	126.949	151.576	176.782
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	450	368	107	120	25	141	144	145	24	46	66	71	105	140	184
b. Kewajiban pada Bank lain / Interbank Liabilities	11.570	8.085	3.464	3.869	4.280	4.692	5.118	5.618	421	772	996	1.357	1.840	2.548	3.148
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	210.401	190.658	85.476	97.169	108.219	119.353	129.866	140.844	10.683	20.209	30.492	40.373	50.494	60.325	70.594
- Giro / Demand Deposit	24.188	27.192	14.019	16.006	17.957	20.001	22.112	24.161	2.183	4.110	6.181	8.268	10.443	12.569	14.867
- Tabungan / Saving	24.998	21.655	10.369	11.925	13.275	14.595	15.863	17.181	1.274	2.516	3.838	5.065	6.297	7.532	8.751
- Simpanan Berjangka / Time deposits	161.215	141.811	61.088	69.238	76.987	84.757	91.891	99.502	7.226	13.583	20.472	27.040	33.753	40.224	46.977
d. Surat Berharga / Securities	11.987	10.961	5.847	6.626	7.506	8.172	9.068	9.797	737	1.417	2.596	3.449	4.060	4.861	5.827
e. Pinjaman yang diterima / Loans received	13.655	10.340	4.180	4.724	5.129	5.606	6.065	6.908	5.659	1.224	1.603	1.998	2.483	3.149	3.813
f. Lainnya / Others	189.109	187.804	103.956	119.380	134.058	147.013	160.338	174.872	19.651	30.874	43.505	55.429	67.968	80.554	93.215
g. Koreksi atas pendapatan bunga / Corrections	2.029	3.972	5.523	5.218	5.218	5.231	5.002	4.515	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	388.997	381.902	245.427	281.125	317.206	355.443	392.020	431.203	38.230	74.639	113.913	155.010	195.888	237.228	279.247
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	318.252	407.621	277.816	319.710	361.697	386.606	417.957	460.019	52.877	89.649	122.171	150.784	173.338	233.471	265.022
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	12.839	22.342	12.474	14.640	16.349	17.962	19.371	20.448	2.596	3.893	4.784	5.436	5.367	6.074	6.712
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	38	1	-	1	-	-	-	-	1	3	6	-	-	2	2
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	59	239	29	38	55	57	65	60	100	380	559	151	157	165	264
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	144.697	203.924	132.626	148.237	176.580	187.880	187.899	208.665	25.641	46.678	66.543	85.116	94.871	137.145	153.256
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/comissions/provisions	82.320	77.002	48.413	55.318	64.128	71.216	78.929	87.234	6.838	13.267	21.368	29.959	38.904	47.418	55.546
f. Lainnya / Others	78.298	104.114	84.274	101.478	104.585	109.491	131.693	143.612	17.701	25.429	28.911	30.122	34.038	42.667	49.243
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	510.775	652.690	423.938	483.355	545.855	591.635	645.091	716.871	70.774	126.555	181.540	229.462	272.371	354.502	402.671
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	1.678	1.595	1.027	903	1.422	1.634	1.741	2.082	520	675	964	1.614	1.550 ¹⁾	1.730	1.698
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	417	170	454	454	454	454	454	454	0	0	0	82	621	621	621
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	46	184	147	144	144	174	175	177	7	32	125	108	165	184	165
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	130.660	183.116	123.980	137.283	164.821	173.547	173.040	191.785	25.047	45.180	62.990	81.327	90.144	132.688	147.965
e. Penyusutan/Amortisasi / Depreciation/Amortizations	130.473	220.212	149.263	173.913	184.948	198.630	227.745	249.910	24.286	37.254	51.229	59.189	70.501	87.407	98.284
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	5.637	4.508	2.474	2.827	3.184	3.602	3.978	4.404	388	743	1.263	1.634	2.079	2.555	2.945
g. Lainnya / Others	241.863	242.905	146.593	167.831	190.882	213.594	237.959	268.059	20.524	42.672	64.967	85.507	107.311	129.317	150.994
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	196.474	138.833	99.304	117.480	133.048	150.413	164.886	174.352	20.332	37.733	54.544	76.333	96.854	116.196	141.598
E. Pendapatan non - operasional / Non Operational Income	27.176	26.831	12.555	13.013	14.857	15.950	17.995	20.216	3.109	7.301	7.095	10.242	13.129	18.258	20.340
F. Beban non - operasional / Non Operational Expenses	23.136	24.048	11.708	13.079	14.616	16.722	17.557	20.411	2.320	4.456	6.541	8.688	11.275	14.486	16.428
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	4.041	2.782	847	(66)	241	(772)	438	(195)	789	2.845	553	1.554	1.854	3.772	3.911
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	200.514	139.616	100.151	117.414	133.289	149.641	165.324	174.271	21.121	40.579	55.098	77.887	98.708	119.969	145.509
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	105.391	67.531	(112)	(128)	(146)	(165)	(184)	89.861	(18)	(39)	(65)	(88)	(114)	(137)	(156)
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	105.669	67.820	(211)	(227)	(244)	(264)	(283)	89.586	(18)	(39)	(65)	(88)	(114)	(137)	(156)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	156.487	104.718	78.173	92.002	104.614	117.996	130.474	140.206	16.857	30.890	45.368	62.377	79.513	97.204	117.179

Tabel 1.7.a. Laporan Laba / Rugi Bank Persero (State Owned Banks Income Statements) Miliar Rp (Billion Rp)															
Keterangan / Items	2019	2020	2021						2022						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb ¹⁾	Mar ¹⁾	Apr ¹⁾	Mei	Jun	Jul
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	289.368	277.235	165.783	188.478	211.696	236.428	259.819	284.381	36.143	53.804	78.330	102.943	128.061	153.865	179.351
a. Dari Bank Indonesia / From Bank Indonesia Placement	1.150	1.963	820	970	1.160	1.381	1.605	1.809	238	379	543	695	838	978	1.169
b. Dari Penempatan pada bank lain / From interbank placement	3.354	2.210	612	715	780	876	966	1.125	120	204	281	371	479	660	838
c. Dari surat berharga / From securities	22.511	27.102	16.668	19.079	21.674	24.391	27.212	30.916	3.049	5.700	8.699	11.446	14.300	17.032	19.905
d. Dari Kredit yang diberikan / From credit	242.146	226.686	136.518	155.151	174.125	194.449	213.365	232.177	25.532	44.103	63.732	83.811	104.224	125.363	145.912
- kepada pihak ketiga bukan bank / To Third Party non Bank	242.018	225.811	136.352	154.963	173.981	194.290	213.191	232.039	25.465	43.981	63.572	83.483	103.839	124.932	145.404
- kepada bank lain / To other Bank	128	874	166	187	144	159	175	138	67	122	161	327	385	431	508
e. Lainnya / Others	20.207	19.276	11.164	12.563	13.957	15.330	16.671	18.354	7.204	3.417	5.075	6.620	8.221	9.831	11.527
2. Beban Bunga / Interest Expenses	119.880	113.490	53.958	60.230	66.427	72.665	78.616	84.725	18.303	18.820	24.902	30.260	35.767	41.806	47.681
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	414	285	4	4	4	4	4	5	0	0	1	0	0	1	1
b. Kewajiban pada Bank lain / Interbank Liabilities	5.361	4.406	2.077	2.319	2.563	2.803	3.065	3.378	236	429	469	643	923	1.424	1.791
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	79.400	76.575	31.148	35.589	39.695	43.778	47.777	51.596	3.819	7.219	10.910	14.426	18.008	21.451	25.119
- Giro / Demand Deposit	11.576	13.332	6.757	7.733	8.690	9.684	10.760	11.697	1.109	2.063	3.064	4.083	5.162	6.181	7.339
- Tabungan / Saving	10.652	9.647	4.766	5.538	6.135	6.675	7.175	7.674	458	968	1.494	1.932	2.343	2.762	3.171
- Simpanan Berjangka / Time deposits	57.173	53.597	19.625	22.318	24.870	27.419	29.843	32.224	2.252	4.189	6.352	8.411	10.502	12.508	14.608
d. Surat Berharga / Securities	4.780	4.018	2.386	2.682	2.999	3.331	3.835	4.055	356	659	1.417	1.852	2.007	2.377	2.928
e. Pinjaman yang diterima / Loans received	7.340	6.168	2.474	2.798	2.987	3.254	3.521	4.162	5.460	841	1.000	1.170	1.398	1.761	2.071
f. Lainnya / Others	20.651	18.430	10.468	11.770	13.137	14.450	15.602	17.204	8.431	9.672	11.106	12.169	13.431	14.793	15.771
g. Koreksi atas pendapatan bunga / Corrections	1.935	3.609	5.401	5.070	5.043	5.045	4.812	4.326	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	169.488	163.746	111.824	128.248	145.269	163.762	181.202	199.656	17.840	34.984	53.428	72.683	92.294	112.059	131.671
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	129.470	134.785	118.715	136.923	147.231	155.820	178.857	193.775	14.041	27.409	31.882	41.365	48.391	63.163	73.526
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain from sale of securities	4.603	7.199	6.878	8.008	8.600	9.171	9.554	9.800	1.526	2.099	2.575	2.878	2.639	2.887	3.110
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain from sale of credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain from sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative	37.677	18.348	31.345	30.301	32.152	33.803	33.390	35.067	4.289	8.035	7.217	9.457	9.050	13.754	14.776
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/commissions/provisions	39.652	38.267	24.425	27.950	31.591	35.174	38.738	42.773	3.267	6.543	10.446	14.238	19.476	23.687	27.624
f. Lainnya / Others	47.537	70.970	56.067	70.663	74.888	77.671	97.175	106.135	4.960	10.732	11.644	14.792	17.227	22.835	28.016
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	204.182	245.562	186.067	211.758	231.827	249.867	282.085	308.199	21.357	42.575	56.283	73.105	88.280	111.155	128.827
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses from sale of securities	247	323	182	157	254	253	252	282	82	173	243	491	355	313	361
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses from sale of credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses from sale of other financial assets	-	-	-	-	-	-	-	-	-	-	0	0	0	0	0
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	34.034	10.982	28.616	26.619	28.010	29.004	28.227	29.112	4.031	7.318	5.694	7.587	7.048	11.852	12.529
e. Penyusutan/Amortisasi / Depreciation/Amortizations	69.472	130.834	91.482	109.560	117.119	123.300	145.311	155.562	8.367	15.791	21.990	29.056	35.931	45.020	52.645
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	893	810	477	569	600	696	739	743	74	153	215	260	297	414	457
g. Lainnya / Others	99.535	102.614	65.310	74.854	85.845	96.613	107.556	122.501	8.803	19.140	28.140	35.710	44.649	53.556	62.836
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/Loss (A1+C1) - (A2+C2)	94.776	52.968	44.472	53.412	60.674	69.715	77.974	85.232	10.525	19.818	29.027	40.944	52.405	64.067	76.369
E. Pendapatan non - operasional / Non Operational Income	485	846	803	395	562	540	664	761	376	2.651	506	869 ¹⁾	1.232 ¹⁾	1.763	1.481
F. Beban non - operasional / Non Operational Expenses	772	1.840	393	484	666	728	679	1.117	118	291	258	451	670	543	464
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	(287)	(993)	410	(89)	(104)	(188)	(15)	(357)	258	2.360	248	418	561	1.220	1.018
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year Profit	94.489	51.975	44.882	53.322	60.570	69.527	77.959	84.875	10.783	22.178	29.275	41.362	52.967	65.287	77.387
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	51.349	19.973	-	-	-	-	-	36.056	-	-	-	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	51.349	19.973	-	-	-	-	-	36.056	-	-	-	-	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	74.699	37.301	34.729	41.519	47.054	54.303	61.164	69.282	8.730	16.377	25.049	33.376	43.099	52.927	62.852

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

Keterangan / Items	2019	2020	2021						2022						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb ¹⁾	Mar ¹⁾	Apr ¹⁾	Mei	Jun	Jul
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	97.447	101.078	58.672	67.027	75.356	83.711	92.235	100.679	8.067	15.668	24.135	32.472	40.603	48.652	57.215
a. Dari Bank Indonesia / From Bank Indonesia Placement	696	1.166	614	705	806	961	1.116	1.258	153	279	391	539	681	808	894
b. Dari Penempatan pada bank lain / From interbank placement	2.753	1.284	536	590	645	683	710	741	43	75	121	154	190	230	273
c. Dari surat berharga / From securities	5.603	6.155	3.865	4.427	5.014	5.617	6.233	6.865	598	1.149	1.824	2.517	3.128	3.783	4.426
d. Dari Kredit yang diberikan / From credit	54.701	55.543	32.495	37.152	41.833	46.502	51.176	55.898	4.562	8.997	13.819	18.545	23.128	27.744	32.577
- kepada pihak ketiga bukan bank / To Third Party non Bank	54.512	55.377	32.427	37.057	41.728	46.388	51.053	55.764	4.548	8.974	13.783	18.498	23.068	27.670	32.487
- kepada bank lain / To other Bank	189	166	67	95	105	114	124	134	14	23	35	48	60	74	90
e. Lainnya / Others	33.695	36.930	21.163	24.153	27.058	29.948	32.999	35.916	2.711	5.167	7.981	10.716	13.475	16.087	19.045
2. Beban Bunga / Interest Expenses	57.593	60.267	33.137	37.696	42.125	46.607	51.147	55.587	4.196	8.004	12.258	16.377	20.639	24.672	29.034
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	4	2	0	0	0	0	0	0	-	0	-	-	-	-	-
b. Kewajiban pada Bank lain / Interbank Liabilities	1.024	756	233	264	299	337	372	413	42	74	116	152	189	220	259
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	21.999	21.595	11.356	12.843	14.273	15.779	17.230	18.684	1.383	2.655	4.022	5.345	6.716	8.044	9.377
- Giro / Demand Deposit	2.949	2.764	1.490	1.687	1.881	2.122	2.359	2.583	220	424	653	880	1.098	1.322	1.547
- Tabungan / Saving	2.401	2.325	1.157	1.325	1.476	1.634	1.786	1.982	160	300	448	595	748	898	1.054
- Simpanan Berjangka / Time deposits	16.650	16.506	8.709	9.831	10.917	12.023	13.085	14.119	1.003	1.931	2.921	3.870	4.869	5.824	6.777
d. Surat Berharga / Securities	1.266	1.147	663	738	828	916	995	1.074	81	159	240	320	400	483	566
e. Pinjaman yang diterima / Loans received	851	913	537	608	675	741	804	870	66	128	193	261	331	403	473
f. Lainnya / Others	32.412	35.778	20.301	23.188	25.988	28.768	31.670	34.463	2.624	4.988	7.688	10.299	13.003	15.523	18.357
g. Koreksi atas pendapatan bunga / Corrections	38	76	49	55	61	67	76	84	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	39.854	40.811	25.534	29.331	33.231	37.103	41.088	45.091	3.871	7.664	11.877	16.095	19.964	23.980	28.181
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	9.028	12.166	7.697	8.448	9.580	10.873	12.140	13.851	1.041	1.757	2.667	3.624	4.285	5.658	6.487
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain from sale of securities	455	900	297	395	481	535	608	699	49	89	108	132	154	178	227
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain from sale of credit	-	1	-	-	-	-	-	-	0	0	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain from sale of other financial assets	-	-	-	-	-	-	7	-	10	15	30	2	2	5	3
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	161	843	645	737	844	1.084	1.333	1.658	190	359	504	788	916	1.089	1.207
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/commissions/provisions	2.159	2.920	1.846	2.108	2.501	2.801	3.111	3.540	340	637	998	1.336	1.664	2.036	2.416
f. Lainnya / Others	6.253	7.502	4.909	5.208	5.754	6.453	7.081	7.954	452	657	1.027	1.366	1.548	2.351	2.634
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	33.786	37.977	23.456	26.615	30.065	34.194	37.999	42.382	3.214	6.408	9.493	13.431	16.457	20.030	23.537
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses from sale of securities	137	108	41	48	52	25	25	29	29	32	41	95	80	81	74
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses from sale of credit	-	-	-	-	-	-	-	-	0,4	-	-	-	-	-	1
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses from sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	144	757	614	694	781	1.013	1.237	1.539	172	325	461	730	857	1.022	1.134
e. Penyusutan/Amortisasi / Depreciation/Amortizations	7.155	9.569	6.550	7.291	8.210	9.611	10.482	11.084	975	1.668	2.031	2.431	2.892	3.726	4.343
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	85	62	33	38	43	51	56	104	7	12	18	23	29	35	41
g. Lainnya / Others	26.265	27.480	16.218	18.545	20.978	23.493	26.198	29.626	2.031	4.371	6.942	10.152	12.600	15.167	17.944
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	15.097	15.001	9.776	11.163	12.746	13.783	15.230	16.560	1.698	3.013	5.051	6.287	7.792	9.609	11.131
E. Pendapatan non - operasional / Non Operational Income	5.263	5.200	2.947	3.401	3.866	4.334	4.840	5.772	547	1.164	1.653	2.210	2.742	3.329	3.890
F. Beban non - operasional / Non Operational Expenses	5.325	5.164	3.043	3.517	4.009	4.507	5.026	5.835	557	1.218	1.730	2.362	2.920	3.514	4.124
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	(63)	36	(96)	(117)	(143)	(174)	(186)	(63)	(9)	(54)	(77)	(151)	(178)	(185)	(234)
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	15.034	15.037	9.680	11.046	12.603	13.609	15.044	16.497	1.688	2.959	4.973	6.136	7.614	9.424	10.896
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	4.016	4.242	-	-	-	-	-	4.207	-	-	0	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	3.961	4.076	-	-	-	-	-	4.031	-	-	-	-	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	12.307	13.002	8.025	9.160	10.432	11.590	12.438	13.776	1.416	2.461	4.130	5.087	6.322	7.798	9.012

Tabel 1.9.a. Laporan Laba / Rugi Bank Swasta Nasional (Domestic Private Banks Income Statements) Miliar Rp (Billion Rp)															
Keterangan / Items	2019	2020	2021						2022						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb ¹⁾	Mar ¹⁾	Apr ¹⁾	Mei	Jun	Jul
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	417.368	397.993	222.355	254.660	285.541	315.536	344.727	377.151	30.130	57.801	87.838	118.383	149.201	180.186	212.150
a. Dari Bank Indonesia / From Bank Indonesia Placement	4.097	4.546	2.859	3.353	3.844	4.403	4.959	5.568	739	1.340	1.896	2.454	3.145	3.849	4.442
b. Dari Penempatan pada bank lain / From interbank placement	3.185	1.529	412	456	505	556	605	663	58	160	172	239	308	380	453
c. Dari surat berharga / From securities	31.893	38.774	27.110	31.005	34.867	38.654	42.429	46.339	3.844	7.342	11.232	14.991	18.839	22.666	26.725
d. Dari Kredit yang diberikan / From credit	238.681	213.903	113.100	129.053	144.510	160.666	175.814	192.555	16.309	31.332	47.556	64.678	81.605	98.574	116.287
- kepada pihak ketiga bukan bank / To Third Party non Bank	235.716	211.020	111.710	127.473	142.757	158.652	173.634	190.212	16.148	31.031	47.098	64.070	80.835	97.645	115.191
- kepada bank lain / To other Bank	2.966	2.883	1.391	1.579	1.753	2.014	2.180	2.343	161	302	458	608	770	929	1.097
e. Lainnya / Others	139.511	139.241	78.874	90.793	101.814	111.257	120.920	132.025	9.180	17.626	26.983	36.022	45.303	54.716	64.243
2. Beban Bunga / Interest Expenses	255.469	233.876	119.967	137.505	153.988	168.866	183.600	199.964	14.481	27.342	41.504	55.241	69.529	83.853	98.558
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	30	82	103	116	21	137	140	140	24	46	65	71	104	138	176
b. Kewajiban pada Bank lain / Interbank Liabilities	3.956	2.178	1.044	1.168	1.287	1.409	1.527	1.658	131	244	370	503	651	807	974
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	104.955	89.387	41.664	47.264	52.622	58.022	62.941	68.493	5.327	10.042	15.106	19.990	24.995	29.891	34.980
- Giro / Demand Deposit	8.507	10.017	5.220	5.960	6.694	7.445	8.183	9.004	787	1.494	2.264	3.031	3.834	4.644	5.475
- Tabungan / Saving	11.867	9.595	4.391	4.996	5.589	6.198	6.801	7.408	640	1.217	1.847	2.472	3.120	3.770	4.406
- Simpanan Berjangka / Time deposits	84.581	69.775	32.053	36.308	40.340	44.379	47.957	52.082	3.900	7.331	10.995	14.487	18.041	21.477	25.099
d. Surat Berharga / Securities	5.938	5.771	2.799	3.207	3.679	3.925	4.238	4.665	287	574	898	1.222	1.582	1.904	2.220
e. Pinjaman yang diterima / Loans received	5.328	3.138	1.131	1.276	1.419	1.560	1.687	1.824	132	255	410	566	753	985	1.268
f. Lainnya / Others	135.205	133.033	73.155	84.385	94.844	103.694	112.953	123.078	8.579	16.180	24.654	32.888	41.445	50.129	58.940
g. Koreksi atas pendapatan bunga / Corrections	56	287	73	89	115	119	115	105	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	161.899	164.117	102.388	117.155	131.553	146.669	161.127	177.187	15.649	30.459	46.335	63.143	79.672	96.333	113.592
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	116.408	119.025	69.811	77.939	77.923	85.762	93.999	108.316	19.470	25.634	34.118	39.056	45.429	55.330	62.149
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	5.452	11.873	4.419	5.254	6.233	7.194	8.036	8.731	813	1.435	1.705	1.875	2.050	2.386	2.648
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	38	0	-	-	-	-	-	-	1	3	5	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	21	23	22	30	33	34	35	36	86	177	331	36	40	45	62
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	50.513	50.141	23.372	25.565	21.531	24.116	25.975	33.979	3.344	4.465	6.900	10.031	11.791	15.519	17.500
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/comissions/provisions	36.378	32.382	20.263	23.131	27.623	30.535	34.083	37.660	2.989	5.651	9.124	13.361	16.518	20.132	23.676
f. Lainnya / Others	24.006	24.605	21.736	23.958	22.503	23.882	25.870	27.910	12.237	13.903	16.053	13.753 ^{*)}	15.030	17.247	18.264
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	205.787	224.577	129.520	145.322	153.127	169.079	187.062	217.163	27.490	42.010	60.960	74.409	90.225	111.158	123.975
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	524	544	387	343	690	898	1.000	1.239	332	383	513	810	760	903	812
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	281	52	108	108	108	108	108	109	0	0	0	82	621	621	620
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	6	68	1	1	1	11	11	11	3	7	12	14	17	19	21
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	43.246	42.138	19.301	20.539	16.405	17.536	19.275	26.706	3.053	3.845	5.670	9.004	10.379	14.320	15.653
e. Penyusutan/Amortisasi / Depreciation/Amortizations	50.700	75.389	48.477	54.244	56.856	62.466	68.350	79.475	14.841	19.605	26.359	26.769	30.699	37.550	40.111
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	3.928	2.949	1.577	1.781	2.042	2.303	2.571	2.886	265	491	801	1.130	1.482	1.771	2.044
g. Lainnya / Others	107.102	103.437	59.669	68.306	77.024	85.758	95.747	106.737	8.996	17.678	27.605	36.599	46.267	55.974	64.714
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	72.520	58.565	42.679	49.772	56.349	63.352	68.063	68.340	7.629	14.082	19.493	27.790	34.876	40.504	51.766
E. Pendapatan non - operasional / Non Operational Income	20.491	19.459	8.086	8.516	9.649	10.335	11.569	12.749	1.973	3.280	4.794	6.885	8.767	12.387	13.598
F. Beban non - operasional / Non Operational Expenses	17.008	17.017	8.270	9.069	9.933	11.479	11.843	13.449	1.542	2.868	4.510	5.844	7.665	10.382	11.837
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	3.483	2.443	(183)	(554)	(284)	(1.144)	(274)	(700)	431	412	285	1.041	1.103	2.005	1.761
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	76.002	61.008	42.496	49.219	56.065	62.208	67.789	67.754	8.060	14.494	19.777	28.831	35.978	42.509	53.528
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	50.110	43.405	-	-	-	-	-	49.855	-	-	-	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	50.110	43.405	-	-	-	-	-	49.855	-	-	-	-	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	58.964	46.927	33.012	38.357	44.044	48.845	53.390	53.222	6.296	11.355	15.511	22.826	28.474	34.471	42.477

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

Keterangan / Items	2019	2020	2021						2022						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb ¹⁾	Mar ¹⁾	Apr ¹⁾	Mei	Jun	Jul
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	24.014	17.785	7.170	8.062	9.049	9.976	10.840	11.691	1.066	1.910	2.867	3.887	4.971	6.102	7.312
a. Dari Bank Indonesia / From Bank Indonesia Placement	1.410	1.227	707	804	886	953	1.027	1.106	80	152	245	343	462	600	729
b. Dari Penempatan pada bank lain / From interbank placement	913	369	129	135	143	149	155	161	5	9	17	33	58	93	147
c. Dari surat berharga / From securities	4.329	3.599	2.068	2.308	2.609	2.877	3.090	3.224	413	646	871	1.183	1.481	1.740	1.998
d. Dari Kredit yang diberikan / From credit	16.897	12.163	4.166	4.700	5.244	5.805	6.360	6.957	539	1.044	1.641	2.193	2.795	3.451	4.155
- kepada pihak ketiga bukan bank / To Third Party non Bank	16.346	11.874	4.146	4.678	5.221	5.780	6.333	6.929	538	1.040	1.636	2.185	2.780	3.420	4.119
- kepada bank lain / To other Bank	551	289	20	22	23	25	27	28	1	4	5	9	15	31	37
e. Lainnya / Others	466	427	100	115	168	191	209	243	28	60	92	135	176	217	283
2. Beban Bunga / Interest Expenses	6.259	4.557	1.490	1.671	1.895	2.069	2.238	2.422	196	377	593	798	1.014	1.246	1.509
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	3	0	0	0	0	0	0	0	-	0	0	0	1	1	8
b. Kewajiban pada Bank lain / Interbank Liabilities	1.229	745	110	119	131	143	154	168	13	24	41	58	77	96	123
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	4.047	3.101	1.309	1.473	1.628	1.774	1.918	2.071	153	294	453	612	776	940	1.118
- Giro / Demand Deposit	1.158	1.079	552	625	693	750	810	877	67	129	201	273	349	423	506
- Tabungan / Saving	79	88	56	65	76	88	101	117	16	31	49	67	85	102	120
- Simpanan Berjangka / Time deposits	2.810	1.934	701	782	860	936	1.007	1.077	70	133	204	272	341	415	493
d. Surat Berharga / Securities	3	25	0	0	0	0	0	3	13	24	41	55	71	98	112
e. Pinjaman yang diterima / Loans received	136	122	39	43	48	52	53	52	0	0	0	1	1	1	1
f. Lainnya / Others	841	563	32	36	88	100	114	128	17	34	57	72	89	109	146
g. Koreksi atas pendapatan bunga / Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	17.756	13.228	5.680	6.391	7.153	7.907	8.602	9.269	870	1.533	2.274	3.090	3.958	4.856	5.803
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	63.346	141.646	81.593	96.401	126.963	134.151	132.961	144.078	18.324	34.850	53.504	66.739	75.232	109.320	122.861
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain from sale of securities	2.329	2.370	880	982	1.035	1.062	1.172	1.218	208	271	396	551	524 ¹⁾	623	727
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain from sale of credit	-	-	-	1	-	-	-	-	-	-	0	-	-	2	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain from sale of other financial assets	38	215	7	7	22	23	24	24	4	187	198	113	114	114	199
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	56.347	134.591	77.265	91.633	122.053	128.876	127.201	137.961	17.818	33.820	51.921	64.840	73.115	106.783	119.773
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/commissions/provisions	4.131	3.432	1.879	2.129	2.413	2.705	2.997	3.262	242	436	801	1.024	1.246	1.564	1.831
f. Lainnya / Others	502	1.038	1.562	1.649	1.440	1.486	1.566	1.613	53	136	187	210	233	234	330
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	67.020	144.575	84.895	99.659	130.837	138.495	137.944	149.127	18.713	35.562	54.804	68.516	77.409	112.159	126.333
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses from sale of securities	770	621	417	355	426	459	464	532	77	87	167	217	355	433	450
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses from sale of credit	136	118	345	345	345	345	345	345	-	-	0	-	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses from sale of other financial assets	40	117	146	143	143	163	164	166	4	25	113	93	148	165	143
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative	53.236	129.238	75.450	89.431	119.625	125.995	124.301	134.428	17.791	33.691	51.166	64.006	71.861	105.494	118.650
e. Penyusutan/Amortisasi / Depreciation/Amortizations	3.147	4.421	2.753	2.818	2.763	3.252	3.601	3.789	103	190	849	933	980	1.112	1.185
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	730	686	387	440	499	552	612	670	43	86	229	221	271	336	403
g. Lainnya / Others	8.962	9.374	5.397	6.127	7.035	7.729	8.458	9.196	694	1.483	2.280	3.046	3.794	4.621	5.501
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/Loss (A1+C1) - (A2+C2)	14.082	10.299	2.378	3.133	3.279	3.564	3.619	4.220	481	820	974	1.312	1.780	2.017	2.331
E. Pendapatan non - operasional / Non Operational Income	938	1.325	719	702	781	741	921	934	213	207	141	278	388	779	1.370
F. Beban non - operasional / Non Operational Expenses	30	28	3	8	8	8	8	10	104	79	43	31	19 ¹⁾	48	4
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	908	1.297	716	694	772	733	913	925	110	128	98	246	369	731	1.367
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	14.989	11.596	3.094	3.827	4.052	4.297	4.532	5.145	591	948	1.072	1.559	2.149	2.748	3.698
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	(84)	(89)	(112)	(128)	(146)	(165)	(184)	(257)	(18)	(39)	(65)	(88)	(114)	(137)	(156)
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	248	365	(211)	(227)	(244)	(264)	(283)	(356)	(18)	(39)	(65)	(88)	(114)	(137)	(156)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	10.517	7.488	2.407	2.966	3.084	3.258	3.482	3.926	415	697	677	1.087	1.618	2.008	2.838

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

Indikator / Indicator	2019	2020	2021							2022						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Tagihan Komitmen / Committed Claims	904.442	1.037.780	1.263.153	1.276.082	1.228.983	1.183.005	1.232.759	1.213.629	1.154.258	1.185.136	1.150.136	1.264.022	1.278.882	1.338.665	1.370.719	
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	14.277	42.308	48.910	49.485	47.632	44.645	42.372	41.525	41.892	42.740	42.522	40.509	36.278	36.745	37.248	
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (purchased)	883.237	987.245	1.201.990	1.211.549	1.165.679	1.126.855	1.178.789	1.163.491	1.101.328	1.131.646	1.097.380	1.214.361	1.231.786	1.290.252	1.322.022	
- Lainnya / Others	6.927	8.227	12.253	15.048	15.672	11.504	11.598	8.613	11.038	10.750	10.234	9.152	10.817	11.668	11.449	
Kewajiban Komitmen / Committed Liabilities	2.659.102	2.820.197	3.090.381	3.131.557	3.103.137	3.061.340	3.136.772	3.113.244	3.057.673	3.081.981	3.032.374	3.122.505	3.088.860	3.117.796	3.215.608	
- Fasilitas kredit kepada nasabah yang belum ditarik / Undisbursed loan facilities to debtors	1.603.199	1.643.288	1.680.479	1.703.404	1.702.875	1.701.063	1.715.932	1.705.175	1.725.430	1.722.294	1.711.188	1.698.419	1.697.841	1.690.677	1.765.023	
- Committed	371.281	405.603	429.797	439.207	433.384	430.956	438.655	429.072	443.185	432.497	435.859	432.338	446.070	441.944	456.681	
- Uncommitted	1.231.918	1.237.685	1.250.682	1.264.196	1.269.491	1.270.107	1.277.277	1.276.104	1.282.245	1.289.797	1.275.329	1.266.081	1.251.771	1.248.734	1.308.342	
- Fasilitas kredit kepada bank lain yang belum ditarik / Undisbursed loan facilities to other banks	16.622	19.402	22.908	23.712	21.356	23.510	23.476	24.251	23.378	23.544	16.485	16.032	17.029	16.052	16.833	
- Committed	5.138	4.843	4.228	4.306	3.172	3.367	3.115	3.874	3.830	2.813	2.725	2.788	2.488	1.942	1.799	
- Uncommitted	11.484	14.559	18.680	19.406	18.184	20.142	20.361	20.377	19.549	20.731	13.759	13.244	14.542	14.110	15.034	
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	67.522	68.511	77.752	78.901	83.562	84.836	95.722	85.063	81.906	95.523	98.643	107.870	97.117	99.554	96.578	
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	961.666	1.080.952	1.295.276	1.308.774	1.281.320	1.237.412	1.286.348	1.285.893	1.209.341	1.221.127	1.191.583	1.285.357	1.257.858	1.293.841	1.316.564	
- Lainnya / Others	10.093	8.044	13.967	16.767	14.024	14.520	15.293	12.862	17.619	19.493	14.475	14.828	19.014	17.672	20.610	
Tagihan Kontinjensi / Contingent Claims	273.864	275.006	272.231	270.579	290.067	280.456	278.776	269.045	235.614	239.722	234.847	239.266	237.875	247.747	254.082	
- Garansi yang diterima / Received guarantees	226.961	222.265	211.391	208.365	225.508	214.904	210.836	204.276	205.979	218.672	213.475	217.800	217.246	226.760	230.479	
- Pendapatan bunga dalam penyelesaian / Accrued interest	40.966	44.416	50.789	52.031	54.095	54.444	56.486	53.711	1.075	1.102	1.124	1.119	974	1.149	1.144	
- Lainnya / Others	5.936	8.325	10.051	10.183	10.465	11.107	11.454	11.058	28.559	19.949	20.248	20.347	19.655	19.838	22.460	
Kewajiban Kontinjensi / Contingent Liabilities	365.644	341.684	320.444	314.892	321.762	327.337	341.751	348.030	327.615	301.787	292.818	293.725	289.015	292.648	298.726	
- Garansi yang diberikan / Issued guarantees	363.078	338.920	317.793	312.265	319.302	324.667	339.109	345.453	325.013	299.059	290.216	291.016	286.372	289.955	295.911	
- Lainnya / Others	2.566	2.764	2.651	2.628	2.460	2.670	2.643	2.576	2.602	2.727	2.602	2.710	2.643	2.692	2.815	
Lainnya / Others	491.618	566.622	600.228	603.289	607.736	611.927	681.574	696.230	534.076	518.778	523.977	528.349	528.905	541.983	545.090	
- Penerusan Kredit / Channelling	14.246	12.966	12.088	12.083	12.052	11.781	11.477	11.477	9.682	9.473	9.378	9.449	9.421	8.453	8.451	
- Aset produktif yang dihapusbukukan / Written off earning assets	430.741	500.846	530.202	533.650	541.502	544.707	614.136	627.791	523.747	508.654	513.940	518.235	518.815	532.849	535.957	
- Kredit yang diberikan / Credit disbursed	421.711	490.473	519.582	523.025	530.885	533.888	535.884	548.614	518.459	501.970	507.225	511.519	512.075	525.368	528.516	
- Lainnya / Others	9.030	10.373	10.621	10.624	10.617	10.818	78.252	79.177	5.289	6.684	6.715	6.716	6.740	7.482	7.441	
- Aset produktif yang dihapustagih / Charged off earning assets	46.632	52.809	57.937	57.557	54.182	55.439	55.961	56.962	646	652	660	665	669	680	683	
- Kredit yang diberikan / Credit disbursed	39.304	45.429	50.551	50.174	46.776	48.036	48.555	49.558	646	652	660	665	669	680	683	
- Lainnya / Others	7.328	7.380	7.386	7.384	7.405	7.403	7.405	7.404	-	-	-	-	-	-	-	

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

Indikator / Indicator	2019	2020	2021						2022						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Tagihan Komitmen / Committed Claims	178.892	212.808	248.351	258.400	240.026	239.641	251.575	272.165	269.815	277.799	255.414	270.129	264.347	301.440	267.456
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding</i>	178.714	212.512	248.028	258.079	239.661	239.247	251.169	271.748	269.501	277.799	255.414	270.129	264.347	301.440	267.363
- Lainnya / <i>Others</i>	178	296	323	321	365	394	406	418	314	-	-	-	-	-	93
Kewajiban Komitmen / Committed Liabilities	630.918	653.065	738.654	750.009	734.298	721.837	743.770	753.808	759.813	750.724	750.058	762.809	735.046	748.598	739.470
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan</i>	384.510	350.189	367.338	378.784	380.589	377.498	383.107	377.531	386.608	382.812	393.175	386.287	383.331	338.176	360.697
- <i>Committed</i>	37.746	40.703	54.254	64.046	65.188	63.081	62.166	60.069	60.744	60.500	58.252	57.223	58.058	58.530	59.715
- <i>Uncommitted</i>	346.764	309.486	313.084	314.738	315.402	314.417	320.941	317.462	325.864	322.312	334.924	329.064	325.272	279.646	300.981
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan</i>	4.358	4.251	4.268	4.249	2.721	3.151	3.156	3.379	3.026	3.031	538	540 ¹⁾	543	531	540
- <i>Committed</i>	2.262	2.231	1.949	1.930	502	927	932	785	500	502	500	506	500	500	500
- <i>Uncommitted</i>	2.097	2.020	2.319	2.319	2.219	2.224	2.224	2.594	2.526	2.529	38	34 ¹⁾	43	31	40
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	34.403	34.576	42.438	41.680	46.234	46.509	51.322	38.007	38.795	47.145	48.530	54.150	49.925	51.497	50.248
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	207.633	264.037	324.598	325.284	304.741	294.667	306.173	334.878	331.372	317.645	307.802	321.818	301.235	358.381	327.880
- Lainnya / <i>Others</i>	14	12	12	12	12	12	13	13	13	91	13	13	13	13	105
Tagihan Kontinjensi / Contingent Claims	67.408	84.460	88.736	86.614	88.543	91.285	85.121	89.772	66.932	64.869	67.261	67.548	64.323	66.207	69.613
- Garansi yang diterima / <i>Received guarantees</i>	44.596	51.866	51.364	48.245	48.006	49.875	44.131	48.934	49.646	56.751	58.918	59.069	56.990	57.896	60.682
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	17.846	26.379	30.261	31.156	33.219	33.500	33.350	33.095	150	155	155	154	- ¹⁾	157	157
- Lainnya / <i>Others</i>	4.966	6.215	7.111	7.214	7.318	7.909	7.640	7.742	17.136	7.963	8.188	8.325	7.334	8.155	8.773
Kewajiban Kontinjensi / Contingent Liabilities	219.994	218.809	207.218	205.872	213.290	218.672	226.146	233.977	220.956	193.133	183.948	184.001	181.212	182.336	186.257
- Garansi yang diberikan / <i>Issued guarantees</i>	218.787	217.325	205.693	204.333	211.753	217.127	224.549	232.373	219.388	191.561	182.368	182.415	179.619	180.730	184.574
- Lainnya / <i>Others</i>	1.207	1.484	1.525	1.538	1.537	1.545	1.598	1.604	1.568	1.573	1.580	1.585	1.592	1.606	1.683
Lainnya / Others	253.628	284.230	302.177	304.298	305.707	308.311	377.056	381.308	315.026	295.938	298.757	302.510	304.967	312.300	315.951
- Penerusan Kredit / <i>Channelling</i>	5.160	4.488	4.200	4.197	4.178	4.213	4.327	4.349	4.424	4.357	4.331	4.297	4.296	4.295	4.293
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	248.332	279.604	297.837	299.961	301.389	303.961	372.590	376.821	310.602	291.582	294.426	298.214	300.671	308.005	311.658
- Kredit yang diberikan / <i>Credit disbursed</i>	245.610	276.873	295.052	297.167	298.591	301.163	302.419	306.652	307.833	288.813	291.659	295.451	297.905	304.513	308.169
- Lainnya / <i>Others</i>	2.722	2.731	2.785	2.794	2.798	2.798	70.171	70.170	2.769	2.769	2.767	2.762	2.766	3.492	3.489
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	136	139	141	139	140	137	139	138	-	-	-	-	-	-	-
- Kredit yang diberikan / <i>Credit disbursed</i>	136	139	141	139	140	137	139	138	-	-	-	-	-	-	-
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / Indicator	2019	2020	2021						2022						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Tagihan Komitmen / Committed Claims	5.439	7.324	12.312	13.587	15.003	19.951	18.792	13.570	16.538	15.166	11.715	13.090	11.823	11.948	14.281
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	138	108	108	108	108	108	108	108	108	108	108	108	108	108	108
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding</i>	365	885	4.349	5.536	6.499	11.703	10.132	5.970	7.658	7.232	3.774	5.747	3.661	3.970	6.177
- Lainnya / <i>Others</i>	4.936	6.330	7.855	7.943	8.396	8.140	8.552	7.492	8.772	7.826	7.832	7.235	8.054	7.870	7.996
Kewajiban Komitmen / Committed Liabilities	31.921	28.035	34.660	36.048	37.680	44.133	42.489	40.282	43.150	42.535	35.952	39.626	39.121	37.402	42.995
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan</i>	26.403	21.200	21.320	20.162	20.593	21.096	21.024	20.263	22.606	24.406	22.240	23.482	23.122	22.344	23.804
- <i>Committed</i>	8.648	4.826	5.399	5.505	5.738	5.666	5.582	6.009	6.305	6.093	5.802	6.495	6.515	5.756	6.761
- <i>Uncommitted</i>	17.755	16.374	15.921	14.657	14.855	15.430	15.442	14.253	16.301	18.313	16.438	16.988	16.607	16.589	17.043
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan</i>	299	826	696	779	899	846	872	976	984	1.226	1.057	942	896	738	808
- <i>Committed</i>	25	117	93	84	89	86	91	69	288	279	249	289	213	191	197
- <i>Uncommitted</i>	274	709	603	696	810	761	781	907	696	947	808	653	684	548	612
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	98	116	188	200	262	246	291	238	203	180	189	194	214	213	314
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	157	651	3.474	5.195	6.279	11.173	9.405	9.392	7.436	4.637	3.669	5.759	3.679	4.022	5.930
- Lainnya / <i>Others</i>	4.964	5.242	8.982	9.712	9.647	10.772	10.897	9.414	11.921	12.086	8.796	9.249	11.210	10.083	11.210
Tagihan Kontinjensi / Contingent Claims	7.671	8.406	9.071	9.114	9.107	9.172	10.752	9.050	5.348	5.555	5.570	5.484	5.497	4.312	4.320
- Garansi yang diterima / <i>Received guarantees</i>	1.779	1.807	1.837	1.833	1.844	1.843	1.855	1.726	1.094	1.092	1.089	1.089	1.141	1.199	1.241
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	5.063	5.607	6.172	6.188	6.155	6.198	7.753	6.164	233	236	237	229	218	220	222
- Lainnya / <i>Others</i>	829	992	1.061	1.093	1.108	1.131	1.144	1.160	4.022	4.227	4.244	4.147	4.138	4.092	4.098
Kewajiban Kontinjensi / Contingent Liabilities	9.375	6.066	5.249	6.084	6.523	6.627	6.539	6.626	4.821	4.302	4.066	4.165	4.307	4.997	5.741
- Garansi yang diberikan / <i>Issued guarantees</i>	9.254	5.960	5.145	5.983	6.509	6.528	6.433	6.518	4.712	4.193	3.956	4.054	4.196	4.842	5.600
- Lainnya / <i>Others</i>	121	107	104	102	14	99	106	108	109	109	110	111	111	156	142
Lainnya / Others	24.980	27.679	29.286	24.759	25.321	25.168	25.310	26.445	24.997	25.127	25.281	25.487	25.754	25.669	25.743
- Penerusan Kredit / <i>Channelling</i>	1.841	1.815	1.809	1.806	1.794	1.791	1.788	1.786	2.255	2.358	2.463	2.569	2.674	1.715	1.714
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	22.977	25.702	27.312	22.788	23.362	23.212	23.357	24.494	22.742	22.769	22.818	22.919	23.081	23.954	24.029
- Kredit yang diberikan / <i>Credit disbursed</i>	22.227	24.965	26.576	22.053	22.620	22.470	22.615	23.752	22.445	22.508	22.521	22.622	22.784	23.657	23.768
- Lainnya / <i>Others</i>	750	737	736	735	742	742	742	742	297	261	297	297	297	297	261
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	162	161	165	165	165	165	165	165	-	-	-	-	-	-	-
- Kredit yang diberikan / <i>Credit disbursed</i>	162	161	165	165	165	165	165	165	-	-	-	-	-	-	-
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / Indicator	2019	2020	2021						2022						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Tagihan Komitmen / Committed Claims	372.476	422.255	477.008	501.490	480.557	465.934	481.211	457.141	471.686	482.607	512.163	538.370	512.339	539.257	567.707
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	14.139	42.200	48.802	49.377	47.524	44.537	42.264	41.417	41.784	42.632	42.414	40.401	36.170	36.637	37.140
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding</i>	356.524	378.455	424.131	445.329	426.122	418.427	436.307	415.020	427.950	437.050	467.347	496.051	473.406	498.828	527.207
- Lainnya / <i>Others</i>	1.813	1.600	4.075	6.784	6.911	2.970	2.640	704	1.952	2.924	2.401	1.917	2.763	3.792	3.360
Kewajiban Komitmen / Committed Liabilities	1.356.751	1.480.366	1.542.117	1.581.777	1.588.646	1.578.899	1.616.065	1.594.010	1.616.545	1.642.501	1.630.884	1.667.382	1.621.153	1.679.860	1.247.422
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan</i>	907.865	990.205	1.015.880	1.027.623	1.032.852	1.032.963	1.042.198	1.045.459	1.059.657	1.051.671	1.033.192	1.023.497	1.023.770	1.066.037	1.110.924
- <i>Committed</i>	264.313	306.028	316.124	316.595	313.153	314.302	321.817	314.681	326.881	317.836	323.526	318.591	326.345	327.210	342.781
- <i>Uncommitted</i>	643.552	684.176	699.756	711.029	719.699	718.661	720.381	730.778	732.776	733.835	709.666	704.906	697.424	738.827	768.144
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan</i>	9.125	9.616	12.555	13.411	13.664	13.781	13.535	14.083	14.362	14.195	11.929	10.564	11.712	10.224	11.094
- <i>Committed</i>	2.852	2.495	2.186	2.293	2.581	2.355	2.093	3.020	3.042	2.033	1.976	994	1.775 ¹⁾	1.251	1.102
- <i>Uncommitted</i>	6.273	7.122	10.370	11.118	11.083	11.426	11.442	11.063	11.321	12.162	9.953	9.570	9.937	8.973	9.992
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	30.167	31.550	32.278	33.485	33.580	34.293	37.666	40.860	35.807	41.465	44.208	48.174	42.178	41.856	40.200
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	404.490	446.205	476.581	500.415	504.186	494.159	518.283	490.173	501.291	527.852	535.888	579.581	535.703	554.167	559.109
- Lainnya / <i>Others</i>	5.104	2.790	4.822	6.842	4.364	3.704	4.384	3.436	5.429	7.317	5.666	5.566	7.791	7.575	9.294
Tagihan Kontinjensi / Contingent Claims	166.396	153.744	151.284	151.987	157.550	154.258	156.982	149.462	142.857	149.218	142.049	145.872	148.062	158.493	161.615
- Garansi yang diterima / <i>Received guarantees</i>	148.732	140.667	135.622	136.016	141.345	138.091	139.528	133.501	134.906	140.892	133.649	137.416	139.476	150.487	151.817
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	17.540	11.971	13.793	14.103	14.175	14.109	14.793	13.814	693	712	732	735	756	772	765
- Lainnya / <i>Others</i>	124	1.106	1.869	1.867	2.029	2.058	2.661	2.148	7.259	7.614	7.668	7.720	7.831	7.234	9.033
Kewajiban Kontinjensi / Contingent Liabilities	103.901	89.493	85.852	81.371	80.663	81.189	85.815	84.762	81.034	83.948	85.622	86.159	84.053	85.420	87.489
- Garansi yang diberikan / <i>Issued guarantees</i>	102.663	88.320	84.830	80.383	79.754	80.162	84.877	83.898	80.109	82.902	84.709	85.146	83.113	84.489	86.499
- Lainnya / <i>Others</i>	1.238	1.173	1.022	988	909	1.027	939	864	925	1.045	913	1.013	940	931	990
Lainnya / Others	197.442	236.336	249.870	255.404	257.204	258.933	259.631	268.883	178.591	182.225	184.444	184.847	182.656	188.545	187.915
- Penerusan Kredit / <i>Channelling</i>	7.245	6.663	6.080	6.080	6.080	5.778	5.363	5.342	3.002	2.758	2.584	2.584	2.451	2.444	2.444
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	146.669	181.268	190.313	196.216	201.398	202.807	203.416	211.684	174.942	178.815	181.201	181.598	179.536	185.421	184.788
- Kredit yang diberikan / <i>Credit disbursed</i>	141.263	174.514	183.364	189.272	194.472	195.680	196.228	203.570	172.871	175.312	177.701	178.092	176.010	181.880	181.248
- Lainnya / <i>Others</i>	5.407	6.754	6.949	6.944	6.926	7.127	7.188	8.115	2.072	3.503	3.500	3.506	3.526	3.541	3.540
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	43.528	48.406	53.477	53.108	49.726	50.348	50.853	51.856	646	652	660	665	669	680	683
- Kredit yang diberikan / <i>Credit disbursed</i>	36.200	41.076	46.142	45.775	42.371	42.996	43.498	44.502	646	652	660	665	669	680	683
- Lainnya / <i>Others</i>	7.328	7.330	7.336	7.333	7.355	7.353	7.355	7.354	-	-	-	-	-	-	-

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

Indikator / Indicator	2019	2020	2021							2022					
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Tagihan Komitmen / Committed Claims	347.635	395.393	525.483	502.605	493.396	457.478	481.180	470.754	396.220	409.565	370.845	442.434	490.372	486.014	521.275
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding</i>	347.635	395.393	525.483	502.605	493.396	457.478	481.180	470.754	396.220	409.565	370.845	442.434	490.372	486.014	521.275
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kewajiban Komitmen / Committed Liabilities	639.512	658.731	774.950	763.723	742.513	716.472	734.447	725.145	638.165	646.222	615.481	652.688	693.539	651.936	703.450
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan</i>	284.421	281.694	275.940	276.834	268.842	269.507	269.602	261.923	256.558	263.404	262.581	265.152	267.619	264.119	269.598
- <i>Committed</i>	60.574	54.046	54.019	53.062	49.306	47.909	49.090	48.312	49.255	48.067	48.279	50.029	55.151	50.447	47.424
- <i>Uncommitted</i>	223.847	227.649	221.921	223.772	219.536	221.598	220.512	213.611	207.303	215.336	214.302	215.123	212.468	213.672	222.174
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan</i>	2.840	4.708	5.388	5.273	4.072	5.732	5.913	5.813	5.006	5.093	2.960	3.986	3.878	4.558	4.390
- <i>Committed</i>	-	-	-	-	-	-	-	-	-	-	-	1.000 ⁹⁾	-	-	-
- <i>Uncommitted</i>	2.840	4.708	5.388	5.273	4.072	5.732	5.913	5.813	5.006	5.093	2.960	2.986	3.878	4.558	4.390
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	2.855	2.269	2.847	3.537	3.485	3.787	6.444	5.958	7.101	6.733	5.716	5.351	4.800	5.988	5.817
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	349.386	370.059	490.624	477.879	466.114	437.414	452.487	451.451	369.244	370.992	344.224	378.199	417.242	377.271	423.644
- Lainnya / <i>Others</i>	10	-	150	200	-	32	-	-	257	-	-	-	-	-	-
Tagihan Kontinjensi / Contingent Claims	32.390	28.396	23.140	22.864	34.868	25.741	25.922	20.761	20.477	20.080	19.967	20.362	19.993	17.179	17.293
- Garansi yang diterima / <i>Received guarantees</i>	31.854	27.925	22.568	22.271	34.313	25.095	25.322	20.116	20.334	19.936	19.819	20.208	19.640	17.179	16.739
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	518	459	563	583	546	636	591	637	-	-	-	-	-	-	-
- Lainnya / <i>Others</i>	17	13	9	10	9	9	9	9	143	144	148	154	353	358	554
Kewajiban Kontinjensi / Contingent Liabilities	32.374	27.316	22.125	21.565	21.287	20.849	23.251	22.665	20.803	20.403	19.183	19.401	19.444	19.895	19.238
- Garansi yang diberikan / <i>Issued guarantees</i>	32.374	27.316	22.125	21.565	21.287	20.849	23.251	22.665	20.803	20.403	19.183	19.401	19.444	19.895	19.238
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lainnya / Others	15.568	18.376	18.894	18.829	19.504	19.515	19.577	19.594	15.461	15.489	15.495	15.505	15.528	15.470	15.481
- Penerusan Kredit / <i>Channelling</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	12.762	14.273	14.741	14.684	15.354	14.726	14.773	14.791	15.461	15.489	15.495	15.505	15.528	15.470	15.481
- Kredit yang diberikan / <i>Credit disbursed</i>	12.611	14.122	14.590	14.533	15.202	14.575	14.622	14.640	15.310	15.338	15.344	15.354	15.376	15.318	15.330
- Lainnya / <i>Others</i>	151	151	151	151	151	151	151	151	151	151	151	151	151	151	151
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	2.806	4.103	4.154	4.145	4.151	4.788	4.804	4.803	-	-	-	-	-	-	-
- Kredit yang diberikan / <i>Credit disbursed</i>	2.806	4.053	4.103	4.094	4.100	4.738	4.754	4.752	-	-	-	-	-	-	-
- Lainnya / <i>Others</i>	-	50	51	51	51	50	51	51	-	-	-	-	-	-	-

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

Keterangan / Items	2019	2020	2021							2022						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	23,40	23,89	24,58	24,37	25,18	25,32	25,59	25,66	26,00	25,99	24,85	24,34	24,74	24,72	24,99	
- Modal / Capital	1.377.558	1.360.376	1.414.295	1.410.737	1.466.639	1.479.533	1.499.553	1.519.278	1.545.452	1.562.275	1.505.494	1.497.961	1.512.077	1.538.993	1.555.367	
- ATMR / Risk Weighted Assets	5.886.069	5.693.416	5.753.363	5.787.950	5.824.021	5.843.142	5.860.167	5.919.917	5.944.003	6.011.340	6.057.788	6.154.615	6.111.810	6.226.292	6.224.453	
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	21,86	22,24	22,83	22,75	23,59	23,73	23,98	24,06	24,39	24,38	23,26	22,77	23,15	23,06	23,33	
- Modal Inti (Tier I) / Core Capital (Tier I)	1.286.968	1.266.316	1.313.616	1.316.582	1.373.756	1.386.560	1.405.484	1.424.392	1.449.524	1.465.589	1.408.876	1.401.294	1.415.005	1.435.952	1.452.154	
- ATMR / Risk Weighted Assets	5.886.069	5.693.416	5.753.363	5.787.950	5.824.021	5.843.142	5.860.167	5.919.917	5.944.003	6.011.340	6.057.788	6.154.615	6.111.810	6.226.292	6.224.453	
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,47	1,59	1,86	1,90	1,91	1,93	1,93	1,85	2,56	2,36	2,20	2,33	2,36	2,38	2,47	
- Laba sebelum pajak / Profit	194.916	134.529	164.329	168.790	170.368	173.287	173.735	168.047	244.457	225.986	211.503	224.830	227.909	230.771	240.233	
- Rata-rata total aset / Average total assets	7.880.981	8.440.183	8.844.450	8.877.484	8.926.277	8.973.782	9.021.034	9.075.206	9.563.787	9.589.501	9.621.204	9.647.048	9.663.014	9.694.106	9.718.287	
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	79,39	86,58	84,26	83,69	83,68	83,12	82,94	83,55	80,90	79,91	79,94	78,48	77,42	78,46	77,31	
- Biaya Operasional / Operating Expenses	735.429	849.954	508.686	578.291	654.742	712.676	775.876	856.794	85.253	147.135	210.380	272.213	324.787	417.211	475.564	
- Pendapatan Operasional / Operating Income	926.303	981.650	603.706	690.992	782.431	857.411	935.422	1.025.464	105.382	184.129	263.187	346.864	419.516	531.745	615.108	
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	4,91	4,45	4,64	4,63	4,62	4,63	4,62	4,63	4,69	4,56	4,62	4,72	4,76	4,78	4,81	
- Pendapatan bunga bersih / Interest income net	370.095	361.932	397.570	398.528	399.877	403.239	404.692	407.834	433.906	423.609	430.470	439.656	444.586	448.617	452.693	
- Rata-rata total aset produktif / Average total earning assets	7.538.955	8.136.641	8.572.071	8.605.977	8.655.560	8.703.322	8.751.775	8.803.063	9.259.030	9.282.380	9.316.235	9.318.948	9.339.439	9.377.867	9.402.176	
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	94,43	82,54	80,17	79,37	79,11	78,27	78,26	77,49	78,00	78,45	78,69	80,27	80,39	81,63	81,82	
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	5.391.846	5.235.027	5.311.066	5.333.428	5.395.966	5.400.425	5.460.266	5.512.366	5.456.270	5.504.919	5.597.973	5.713.378	5.741.086	5.895.209	5.876.336	
- Total Dana Pihak Ketiga / Total Third Party Funds	5.709.670	6.342.538	6.624.920	6.719.334	6.820.953	6.899.794	6.976.725	7.114.041	6.995.583	7.017.017	7.114.317	7.117.587	7.141.402	7.221.451	7.181.851	
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	15,51	18,91	21,29	20,86	21,07	20,93	20,96	20,01	18,23	18,29	17,26	16,81	16,78	17,88	14,68	
- Aset Likuid Primer / Primary Liquid Asset	902.889	1.009.045	1.187.030	1.148.169	1.184.186	1.202.463	1.205.388	1.174.590	1.108.008	1.013.798	974.413	913.887	987.909	1.082.495	789.659	
- Aset Likuid Sekunder / Secondary Liquid assets	370.524	651.176	728.016	751.764	779.209	765.267	784.034	760.137	635.439	744.876	696.932	720.337	644.675	678.839	657.829	
- Total Aset / Total Assets	8.212.586	8.780.681	8.997.032	9.108.720	9.316.623	9.401.328	9.493.556	9.670.515	9.563.787	9.615.215	9.684.610	9.724.468	9.726.878	9.849.566	9.863.369	

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

Keterangan / Items	2019	2020	2021							2022						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	21,18	18,82	19,42	19,10	21,04	21,20	21,42	21,39	21,91	21,98	20,40	20,14	20,52	20,54	20,99	
- Modal / Capital	526.961	462.629	492.938	489.568	541.107	548.744	556.097	561.942	581.400	589.574	550.612	550.142	555.124	563.732	575.140	
- ATMR / Risk Weighted Assets	2.487.813	2.458.280	2.538.545	2.563.697	2.571.708	2.588.325	2.596.668	2.627.678	2.653.709	2.682.548	2.699.126	2.731.054	2.704.821	2.744.349	2.739.537	
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	20,09	17,52	17,79	17,58	19,54	19,71	19,87	19,85	20,37	20,44	18,88	18,63	19,00	19,03	19,48	
- Modal Inti (Tier I) / Core Capital (Tier I)	499.910	430.786	451.622	450.628	502.494	510.125	515.859	521.477	540.668	548.300	509.605	508.797	514.047	522.147	533.530	
- ATMR / Risk Weighted Assets	2.487.813	2.458.280	2.538.545	2.563.697	2.571.708	2.588.325	2.596.668	2.627.678	2.653.709	2.682.548	2.699.126	2.731.054	2.704.821	2.744.349	2.739.537	
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,81	1,43	2,02	2,09	2,10	2,15	2,18	2,16	3,13	3,00	2,82	2,98	3,06	3,13	3,17	
- Laba sebelum pajak / Profit	94.489	51.975	76.940	79.984	80.760	83.433	85.047	84.875	129.392	124.070	117.101	124.086	127.120	130.575	132.663	
- Rata-rata total aset / Average total assets	3.364.528	3.626.978	3.803.673	3.821.338	3.851.106	3.877.973	3.903.015	3.932.076	4.137.435	4.142.538	4.151.650	4.164.453	4.160.627	4.172.485	4.181.365	
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	76,39	86,62	83,86	83,06	82,55	81,70	81,68	81,66	78,32	75,26	72,72	70,70	69,25	69,46	68,75	
- Biaya Operasional / Operating Expenses	306.618	342.975	231.033	261.900	287.087	310.479	347.552	378.705	38.079	60.638	77.454	98.600	118.033	145.779	168.039	
- Pendapatan Operasional / Operating Income	401.394	395.943	275.505	315.312	347.761	380.032	425.503	463.761	48.617	80.568	106.508	139.469	170.447	209.868	244.435	
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	5,26	4,63	5,12	5,12	5,11	5,15	5,14	5,16	5,28	5,16	5,24	5,34	5,43	5,47	5,50	
- Pendapatan bunga bersih / Interest income net	169.488	163.746	191.699	192.372	193.693	196.515	197.675	199.656	214.082	209.905	213.711	218.049	221.506	224.117	225.721	
- Rata-rata total aset produktif / Average total earning assets	3.224.071	3.539.589	3.740.475	3.758.926	3.789.645	3.816.740	3.842.247	3.870.328	4.052.657	4.064.309	4.077.435	4.081.983	4.081.801	4.097.018	4.106.890	
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	94,17	85,13	85,49	84,93	84,47	84,07	84,30	82,50	84,93	85,70	86,33	86,92	87,95	88,15	88,59	
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2.430.773	2.445.965	2.534.955	2.549.958	2.572.263	2.575.774	2.605.739	2.623.165	2.596.940	2.627.161	2.676.712	2.715.947	2.727.034	2.786.884	2.770.550	
- Total Dana Pihak Ketiga / Total Third Party Funds	2.581.349	2.873.149	2.965.131	3.002.261	3.045.015	3.063.718	3.091.159	3.179.487	3.057.731	3.065.654	3.100.691	3.124.755	3.100.784	3.161.537	3.127.291	
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	14,48	17,53	18,94	18,77	18,50	17,95	17,68	16,41	13,55	15,36	13,85	12,85	12,38	12,70	10,75	
- Aset Likuid Primer / Primary Liquid Asset	363.560	414.449	457.652	445.598	444.905	438.783	412.441	395.658	363.783	343.134	329.553	294.260	294.036	295.363	244.818	
- Aset Likuid Sekunder / Secondary Liquid assets	153.929	254.901	281.682	294.718	311.760	300.549	321.927	301.992	197.025	293.956	247.874	245.930	219.350	241.864	210.498	
- Total Aset / Total Assets	3.574.105	3.818.584	3.904.455	3.944.993	4.089.249	4.119.770	4.153.435	4.251.749	4.137.435	4.147.641	4.169.874	4.202.861	4.145.327	4.231.772	4.234.645	

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

Keterangan / Items	2019	2020	2021							2022						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	21,19	22,11	21,87	22,10	22,15	22,63	22,81	22,77	23,33	23,46	22,76	22,30	22,47	22,15	22,48	
- Modal / Capital	81.327	89.468	90.612	92.035	93.026	94.997	96.080	97.305	99.124	100.151	98.210	96.006	96.292	98.139	100.465	
- ATMR / Risk Weighted Assets	383.759	404.641	414.253	416.493	419.941	419.817	421.169	427.260	424.868	426.890	431.427	430.434	428.598	443.107	446.829	
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	19,71	20,43	20,07	20,30	20,36	20,83	21,03	21,00	21,52	21,66	20,97	20,50	20,67	20,15	20,39	
- Modal Inti (Tier I) / Core Capital (Tier I)	75.623	82.670	83.152	84.559	85.516	87.433	88.568	89.726	91.441	92.449	90.478	88.253	88.572	89.266	91.089	
- ATMR / Risk Weighted Assets	383.759	404.641	414.253	416.493	419.941	419.817	421.169	427.260	424.868	426.890	431.427	430.434	428.598	443.107	446.829	
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,15	2,04	2,12	2,11	2,12	2,04	2,03	2,03	2,41	2,08	2,31	2,13	2,11	2,17	2,15	
- Laba sebelum pajak / Profit	14.267	14.433	16.037	15.985	16.184	15.695	15.753	15.802	19.385	16.952	19.004	17.683	17.510	18.153	18.020	
- Rata-rata total aset / Average total assets	663.919	706.917	757.029	758.937	763.654	770.840	775.916	779.783	803.788	816.318	824.326	829.054	831.414	837.068	837.168	
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	79,56	80,60	78,50	78,55	78,31	79,03	79,05	79,38	73,83	75,83	73,68	75,71	75,65	75,20	75,38	
- Biaya Operasional / Operating Expenses	55.777	59.823	34.507	39.445	44.327	49.948	55.199	61.033	4.584	9.035	13.490	18.740	23.151	28.012	32.817	
- Pendapatan Operasional / Operating Income	70.109	74.224	43.960	50.219	56.607	63.204	69.824	76.892	6.208	11.915	18.310	24.752	30.603	37.251	43.533	
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	5,95	5,72	5,72	5,74	5,74	5,71	5,71	5,72	5,70	5,56	5,69	5,78	5,71	5,67	5,71	
- Pendapatan bunga bersih / Interest income net	37.730	38.826	41.603	41.814	42.102	42.305	42.593	42.834	43.997	43.580	45.048	45.815	45.441	45.484	45.820	
- Rata-rata total aset produktif / Average total earning assets	634.080	678.925	727.398	729.101	733.768	741.024	746.168	749.355	772.102	784.485	791.694	792.518	795.840	801.794	801.912	
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	88,10	83,15	77,37	77,65	75,35	71,48	73,20	75,87	75,75	73,25	73,67	73,77	73,62	72,92	76,56	
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	444.489	466.977	475.912	478.628	484.518	484.987	488.367	492.338	484.611	487.338	495.258	497.680	500.290	510.618	514.074	
- Total Dana Pihak Ketiga / Total Third Party Funds	504.517	561.619	615.073	616.392	643.002	678.491	667.165	648.918	639.751	665.297	672.298	674.614	679.567	700.267	671.502	
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	16,16	16,12	17,37	16,66	18,74	17,63	17,40	17,02	15,49	15,22	14,89	16,64	14,70	17,33	11,63	
- Aset Likuid Primer / Primary Liquid Asset	95.947	92.289	91.659	87.500	106.474	103.574	99.051	103.468	87.524	89.480	88.333	105.766	85.835	108.837	52.396	
- Aset Likuid Sekunder / Secondary Liquid assets	14.558	25.053	41.536	41.126	43.711	43.734	44.803	36.398	36.996	36.650	36.792	34.524	37.776	41.154	45.073	
- Total Aset / Total Assets	683.617	727.860	766.954	772.295	801.390	835.516	826.669	821.803	803.788	828.849	840.342	843.238	840.855	865.338	837.766	

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

Keterangan / Items	2019	2020	2021							2022						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	22,12	25,48	26,17	26,15	26,03	26,14	26,61	26,77	26,86	26,79	25,97	25,17	25,65	25,81	25,87	
- Modal / Capital	579.652	644.848	659.517	661.003	664.486	668.814	681.916	693.681	698.819	705.949	691.596	684.040	692.905	707.890	709.605	
- ATMR / Risk Weighted Assets	2.620.403	2.531.202	2.519.925	2.528.115	2.552.693	2.558.871	2.562.627	2.591.659	2.601.530	2.634.644	2.663.567	2.717.935	2.701.139	2.743.209	2.743.274	
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	20,05	23,39	24,21	24,36	24,29	24,40	24,90	25,05	25,13	25,07	24,26	23,51	23,96	23,99	24,06	
- Modal Inti (Tier I) / Core Capital (Tier I)	525.392	591.966	609.973	615.740	620.091	624.445	638.055	649.159	653.724	660.630	646.141	638.953	647.200	657.990	660.068	
- ATMR / Risk Weighted Assets	2.620.403	2.531.202	2.519.925	2.528.115	2.552.693	2.558.871	2.562.627	2.591.659	2.601.530	2.634.644	2.663.567	2.717.935	2.701.139	2.743.209	2.743.274	
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,11	1,56	1,72	1,74	1,76	1,78	1,75	1,59	2,12	1,90	1,70	1,87	1,86	1,82	1,97	
- Laba sebelum pajak / Profit	70.316	56.525	66.048	67.082	68.023	69.004	67.992	62.225	88.591	79.276	71.111	78.385	78.121	76.547	83.210	
- Rata-rata total aset / Average total assets	3.325.506	3.615.981	3.837.148	3.850.011	3.863.341	3.877.926	3.895.906	3.917.964	4.175.670	4.179.258	4.184.580	4.192.267	4.206.296	4.216.983	4.228.706	
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	81,39	84,66	80,19	79,46	78,74	78,60	78,86	80,92	76,25	75,85	78,20	76,54	76,28	77,18	75,08	
- Biaya Operasional / Operating Expenses	292.003	298.258	156.760	175.616	190.595	211.685	232.943	265.507	23.681	41.522	64.023	85.559	105.180	130.014	146.866	
- Pendapatan Operasional / Operating Income	358.791	352.287	195.479	220.998	242.052	269.323	295.390	328.131	31.056	54.742	81.868	111.780	137.878	168.456	195.601	
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	4,45	4,24	4,20	4,19	4,17	4,17	4,15	4,15	4,13	4,01	4,05	4,15	4,17	4,19	4,22	
- Pendapatan bunga bersih / Interest income net	141.370	146.132	154.530	154.757	154.544	154.930	155.039	156.075	165.393	160.928	162.616	166.522	168.141	169.303	171.205	
- Rata-rata total aset produktif / Average total earning assets	3.180.038	3.449.883	3.676.127	3.689.442	3.703.039	3.717.600	3.736.245	3.757.028	4.008.436	4.009.977	4.015.756	4.013.655	4.027.581	4.042.608	4.055.311	
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	93,68	78,76	74,93	74,04	74,49	73,56	72,92	72,39	71,54	72,31	72,76	75,14	74,72	76,90	76,19	
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2.235.355	2.144.164	2.128.505	2.138.995	2.167.743	2.171.478	2.193.867	2.229.008	2.209.117	2.223.125	2.257.690	2.326.377	2.337.790	2.405.776	2.402.636	
- Total Dana Pihak Ketiga / Total Third Party Funds	2.386.043	2.722.257	2.840.754	2.888.861	2.910.233	2.951.922	3.008.528	3.079.110	3.087.867	3.074.315	3.102.987	3.096.189	3.128.806	3.128.608	3.153.510	
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	14,71	19,08	22,55	21,76	22,02	22,84	23,26	22,66	21,87	20,23	18,76	18,75	19,17	21,33	17,16	
- Aset Likuid Primer / Primary Liquid Asset	342.842	406.531	517.970	494.579	501.826	540.228	577.737	569.756	547.884	483.877	425.364	405.449	466.788	551.600	371.188	
- Aset Likuid Sekunder / Secondary Liquid assets	160.777	318.331	357.892	362.774	372.237	375.337	370.191	372.862	365.499	362.284	361.475	385.072	350.429	359.383	366.446	
- Total Aset / Total Assets	3.423.793	3.798.635	3.884.894	3.940.056	3.969.981	4.009.192	4.075.702	4.160.554	4.175.670	4.182.847	4.195.223	4.215.218	4.262.411	4.270.415	4.299.048	

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

Keterangan / Items	2019	2020	2021						2022						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	50,38	54,61	61,01	60,12	60,08	60,47	59,16	60,86	62,94	62,34	62,61	60,97	60,51	57,25	57,72
- Modal / Capital	175.942	163.432	171.228	168.130	168.021	166.979	165.460	166.351	166.109	166.601	165.075	167.772	167.755	169.232	170.156
- ATMR / Risk Weighted Assets	349.253	299.293	280.640	279.645	279.679	276.129	279.702	273.320	263.896	267.258	263.667	275.192	277.252	295.627	294.815
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	49,50	53,76	60,17	59,24	59,23	59,59	58,28	60,01	62,03	61,44	61,69	60,06	59,58	56,34	56,80
- Modal Inti (Tier I) / Core Capital (Tier I)	172.885	160.894	168.868	165.655	165.655	164.558	163.002	164.030	163.691	164.209	162.652	165.290	165.185	166.550	167.466
- ATMR / Risk Weighted Assets	349.253	299.293	280.640	279.645	279.679	276.129	279.702	273.320	263.896	267.258	263.667	275.192	277.252	295.627	294.815
Return On Assets Ratio (%) / Return On Assets Ratio (%)	3,27	2,37	1,19	1,28	1,21	1,15	1,11	1,16	1,59	1,26	0,93	1,01	1,11	1,18	1,35
- Laba sebelum pajak / Profit	14.989	11.596	5.303	5.740	5.402	5.156	4.944	5.145	7.089	5.688	4.287	4.676	5.158	5.496	6.339
- Rata-rata total aset / Average total assets	457.719	490.307	446.600	447.197	448.176	447.043	446.198	445.383	446.895	451.387	460.648	461.274	464.676	467.570	471.047
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	83,86	93,53	97,32	97,00	97,59	97,04	96,87	96,73	96,97	97,38	98,07	97,81	97,31	97,62	97,19
- Biaya Operasional / Operating Expenses	73.162	148.897	86.385	101.330	132.732	140.564	140.182	151.548	18.910	35.940	55.413	69.315	78.424	113.406	127.843
- Pendapatan Operasional / Operating Income	87.243	159.196	88.763	104.463	136.012	144.852	144.705	156.679	19.501	36.905	56.502	70.863	80.588	116.169	131.539
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	4,09	2,83	2,27	2,24	2,22	2,22	2,20	2,17	2,45	2,17	2,11	2,15	2,19	2,23	2,27
- Pendapatan bunga bersih / Interest income net	17.756	13.228	9.737	9.586	9.538	9.489	9.384	9.269	10.434	9.196	9.095	9.269	9.498	9.713	9.947
- Rata-rata total aset produktif / Average total earning assets	434.478	468.244	428.072	428.507	429.107	427.958	427.116	426.351	425.834	423.611	431.350	430.793	434.217	436.448	438.062
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	126,46	95,91	84,18	78,30	76,98	81,78	82,09	81,28	78,77	79,01	70,62	78,09	75,77	83,07	82,37
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	230.266	177.922	171.694	165.847	171.442	168.186	172.294	167.855	165.603	167.295	168.313	173.374	175.972	191.931	189.076
- Total Dana Pihak Ketiga / Total Third Party Funds	182.088	185.513	203.961	211.821	222.702	205.663	209.873	206.526	210.234	211.750	238.341	222.028	232.246	231.039	229.548
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	29,01	34,13	37,81	38,47	40,02	37,89	37,30	35,42	32,39	32,75	37,97	35,24	37,29	33,84	31,93
- Aset Likuid Primer / Primary Liquid Asset	90.845	95.776	119.748	120.493	130.982	119.879	116.159	105.708	108.816	97.307	131.162	108.412	141.250	126.695	121.256
- Aset Likuid Sekunder / Secondary Liquid assets	40.128	52.892	46.906	53.145	51.501	45.646	47.113	48.885	35.918	51.986	50.790	54.811	37.120	36.438	35.811
- Total Aset / Total Assets	451.514	435.602	440.730	451.376	456.002	436.851	437.750	436.409	446.895	455.879	479.171	463.152	478.285	482.040	491.910

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

Kelompok Bank / Group of Banks	2019	2020	2021						2022						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
- Bank Persero / State Owned Banks	3.574.130	3.818.584	3.904.455	3.944.993	4.089.249	4.119.770	4.153.435	4.251.749	4.137.435	4.147.641	4.169.874	4.202.861	4.145.327	4.231.772	4.234.645
- BPD / Regional Development Banks	717.518	763.879	804.880	809.648	840.158	877.369	867.904	861.329	841.962	868.149	880.006	884.372	881.471	907.559	879.987
- Bank Swasta Nasional / Domestic Private Banks	3.819.813	4.159.829	4.262.123	4.316.640	4.349.980	4.390.509	4.454.580	4.562.817	4.580.877	4.590.000	4.602.409	4.622.146	4.675.680	4.687.196	4.718.801
- Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks	451.514	435.602	440.730	451.376	456.002	436.851	437.750	436.409	446.895	455.879	479.171	463.152	478.285	482.040	491.910
Total	8.562.974	9.177.894	9.412.187	9.522.658	9.735.389	9.824.498	9.913.669	10.112.304	10.007.168	10.061.669	10.131.460	10.172.531	10.180.763	10.308.568	10.325.343

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

Kelompok Bank / Group of Banks	Desember 2019				Desember 2020				Juli 2021				Desember 2021				Juli 2022			
	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun
Bank Persero / State Owned Banks	-	-	-	4	-	-	-	4	-	-	-	4	-	-	-	4	-	-	-	4
BPD / Regional Development Banks	-	7	16	4	-	5	18	4	-	5	18	4	-	3	20	4	-	3	20	4
Bank Swasta Nasional / Domestic Private Banks	2	25	26	18	1	22	27	20	-	20	30	18	-	16	33	19	-	13	36	19
Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks	-	-	5	3	-	1	4	3	-	1	3	4	-	1	3	4	-	1	3	4
Total	2	32	47	29	1	28	49	31	-	26	51	30	-	20	56	31	-	17	59	31

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

Indikator / Indicator	2019	2020	2021						2022						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Aset Produktif Neraca / Earning Assets	7.109.042	7.720.284	7.747.762	7.911.054	8.057.401	8.132.952	8.205.084	8.262.969	8.228.157	8.354.379	8.422.136	8.456.576	8.464.385	8.447.653	8.633.193
a. Lancar / Current	6.692.948	7.319.912	7.269.500	7.434.157	7.603.573	7.682.935	7.761.038	7.858.621	7.789.792	7.887.651	7.986.330	8.007.264	8.004.742	8.003.492	8.195.759
b. Dalam Perhatian Khusus / Special Mention	275.482	235.325	294.844	292.436	275.341	271.040	262.967	232.695	263.702	292.253	263.851	272.719	279.654	270.654	262.087
c. Kurang Lancar / Sub-Standard	22.411	27.704	29.654	26.486	24.373	23.247	22.172	20.873	24.771	20.934	18.666	21.804	22.310	20.543	22.654
d. Diragukan / Doubtful	28.481	13.637	29.917	26.531	25.042	22.433	22.597	19.234	17.766	24.755	26.393	24.532	28.364	30.495	29.632
e. Macet / Loss	89.719	123.706	123.847	131.444	129.072	133.298	136.310	131.545	132.126	128.785	126.896	130.257	129.315	122.469	123.060
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	2.041.716	2.061.121	2.089.940	2.108.674	2.117.546	2.124.633	2.165.545	2.150.274	2.146.648	2.131.316	2.106.574	2.102.878	2.089.575	2.087.526	2.892.662
a. Lancar / Current	2.012.694	2.028.854	2.056.774	2.059.090	2.084.465	2.088.254	2.119.984	2.116.745	2.107.511	2.091.214	2.070.459	2.062.412	2.053.481	2.056.219	2.859.554
b. Dalam Perhatian Khusus / Special Mention	25.970	27.927	28.827	45.322	28.746	32.112	41.181	29.462	35.712	36.286	32.871	37.190	32.780	27.998	29.734
c. Kurang Lancar / Sub-Standard	1.294	1.968	1.510	1.404	1.290	1.242	1.184	879	811	805	666	662	661	772	798
d. Diragukan / Doubtful	450	228	679	680	329	287	397	213	199	438	256	254	327	254	195
e. Macet / Loss	1.309	2.144	2.150	2.178	2.716	2.738	2.799	2.975	2.415	2.573	2.322	2.359	2.326	2.283	2.381
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	143.664	169.387	187.756	188.723	182.821	183.243	185.460	175.719	178.088	178.290	175.199	179.868	183.303	176.816	178.720
Kredit kepada Bank Lain / Interbank Loans	66.766	66.058	59.680	58.501	54.646	50.287	49.592	52.051	50.470	49.501	52.496	54.912	56.621	59.638	61.465
a. Lancar / Current	66.697	65.963	59.620	58.451	54.616	50.259	49.567	52.028	50.449	49.455	52.453	54.855	56.589	59.605	61.426
b. Dalam Perhatian Khusus / Special Mention	6	35	48	39	17	17	15	13	15	41	36	51	30	31	38
c. Kurang Lancar / Sub-Standard	0	-	-	0	-	0	-	-	-	-	-	-	1	1	
d. Diragukan / Doubtful	0	-	0	-	0	0	0	0	-	-	-	-			1
e. Macet / Loss	63	59	12	12	12	10	10	10	6	6	6	6	1	1	1
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	63	59	12	12	12	10	10	10	6	6	6	6	1	1	1

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

Indikator / Indicator	2019	2020	2021						2022						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Aset Produktif Neraca / Earning Assets	3.107.085	3.416.538	3.486.213	3.557.997	3.697.013	3.722.335	3.777.335	3.782.349	3.742.087	3.780.929	3.802.741	3.840.638	3.821.137	3.890.787	3.897.357
a. Lancar / Current	2.917.689	3.220.311	3.245.637	3.316.636	3.469.929	3.493.998	3.550.402	3.577.917	3.515.723	3.539.133	3.574.786	3.600.765	3.575.297	3.656.871	3.666.438
b. Dalam Perhatian Khusus / Special Mention	122.566	108.285	148.157	149.968	137.101	138.498	137.635	118.199	138.539	153.983	141.933	150.949	155.261	146.977	143.700
c. Kurang Lancar / Sub-Standard	14.108	16.956	15.693	13.879	12.132	11.238	10.176	9.601	12.565	9.993	9.061	11.202	11.143	10.199	10.239
d. Diragukan / Doubtful	14.914	7.277	15.023	14.393	15.335	13.269	12.852	11.727	10.693	13.218	13.782	12.875	15.540	16.890	17.123
e. Macet / Loss	37.808	63.709	61.702	63.121	62.515	65.332	66.270	64.905	64.568	64.602	63.179	64.846	63.896	59.850	59.858
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	642.058	606.341	619.737	629.046	641.297	644.285	662.133	651.290	648.033	624.693	624.612	623.393	613.418	570.934	596.058
a. Lancar / Current	631.493	595.211	606.457	599.505	625.952	628.176	637.174	636.055	628.534	605.063	606.619	603.753	597.456	557.062	582.561
b. Dalam Perhatian Khusus / Special Mention	9.566	8.859	11.063	27.312	13.061	13.819	22.488	12.943	17.647	17.834	16.183	17.848	14.134	12.073	11.680
c. Kurang Lancar / Sub-Standard	346	965	343	375	333	346	351	148	150	144	144	129	164	151	160
d. Diragukan / Doubtful	292	177	617	609	157	144	124	138	130	124	102	101	108	100	94
e. Macet / Loss	361	1.129	1.257	1.244	1.793	1.801	1.997	2.007	1.571	1.527	1.564	1.562	1.556	1.549	1.562
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	67.830	90.213	94.635	93.622	92.266	92.130	91.769	88.525	89.677	89.608	87.831	90.716	92.406	88.738	89.036
Kredit kepada Bank Lain / Interbank Loans	7.499	10.240	9.443	8.921	7.497	6.325	6.793	7.796	7.855	7.698	8.426	8.861	9.423	10.612	10.916
a. Lancar / Current	7.444	10.187	9.438	8.917	7.493	6.321	6.788	7.791	7.855	7.698	8.426	8.861	9.423	10.612	10.916
b. Dalam Perhatian Khusus / Special Mention	0	-	0	0	0	-	-	-	-	0	-	0	-	-	-
c. Kurang Lancar / Sub-Standard	-	-	-	0	-	0	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	0	-	0	-	0	0	0	0	-	-	-	-	-	-	-
e. Macet / Loss	54	53	4	4	4	4	4	4	-	-	-	-	-	-	-
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	54	53	4	4	4	4	4	4	-	-	-	-	-	-	-

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

Indikator / Indicator	2019	2020	2021						2022						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Aset Produktif Neraca / Earning Assets	581.246	624.946	652.105	657.192	669.071	699.277	688.922	679.494	677.026	701.362	705.670	692.119	705.952	711.956	720.944
a. Lancar / Current	557.420	601.918	625.927	630.052	642.826	672.575	662.479	657.302	645.873	672.234	680.101	667.309	680.898	688.168	697.647
b. Dalam Perhatian Khusus / Special Mention	11.559	9.539	11.404	12.453	12.336	12.484	12.265	9.137	17.881	15.756	12.019	11.118	11.196	10.926	10.216
c. Kurang Lancar / Sub-Standard	690	373	908	770	555	692	668	632	862	771	979	1.107	1.071	842	1.082
d. Diragukan / Doubtful	918	675	812	693	696	589	629	756	754	859	698	586	760	915	807
e. Macet / Loss	10.659	12.442	13.054	13.224	12.657	12.937	12.880	11.667	11.657	11.742	11.873	11.999	12.027	11.105	11.192
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	33.298	26.782	25.932	25.718	26.758	27.136	26.969	26.230	27.017	28.527	25.901	27.079	26.805	26.637	28.915
a. Lancar / Current	32.762	26.051	25.330	24.879	26.138	26.474	26.268	25.571	26.397	27.917	25.353	26.520	26.210	26.132	28.195
b. Dalam Perhatian Khusus / Special Mention	136	71	76	297	99	134	182	152	171	166	81	85	114	92	295
c. Kurang Lancar / Sub-Standard	1	4	21	28	2	5	3	4	14	6	28	7	7	4	3
d. Diragukan / Doubtful	1	2	9	4	10	7	1	2	3	6	4	4	7	10	9
e. Macet / Loss	399	653	495	509	510	516	515	501	432	432	434	463	468	400	414
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	12.667	14.149	15.299	15.229	14.430	14.747	14.696	13.563	13.722	13.816	14.017	14.166	14.339	13.276	13.506
Kredit kepada Bank Lain / Interbank Loans	5.096	4.756	3.718	3.710	3.875	3.720	3.711	4.407	3.818	3.543	3.800	3.882	3.840	4.208	4.862
a. Lancar / Current	5.094	4.743	3.703	3.695	3.874	3.719	3.711	4.406	3.817	3.531	3.789	3.871	3.829	4.197	4.851
b. Dalam Perhatian Khusus / Special Mention	-	13	13	13	-	-	-	-	-	11	11	11	11	10	10
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	2	0	2	2	2	0	0	0	1	1	1	1	1	1	1
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	2	0	2	2	2	0	0	0	1	1	1	1	1	1	1

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

Indikator / Indicator	2019	2020	2021						2022						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Aset Produktif Neraca / Earning Assets	3.050.485	3.343.329	3.296.940	3.374.332	3.381.710	3.401.372	3.429.274	3.500.624	3.505.597	3.565.368	3.598.053	3.602.380	3.620.619	3.522.714	3.687.727
a. Lancar / Current	2.861.593	3.173.789	3.098.350	3.178.589	3.193.441	3.218.582	3.249.180	3.333.913	3.335.351	3.380.753	3.427.745	3.429.445	3.443.759	3.348.642	3.517.453
b. Dalam Perhatian Khusus / Special Mention	131.270	108.345	127.444	122.317	117.942	112.140	107.141	99.169	101.345	115.909	102.471	103.562	105.927	105.354	100.206
c. Kurang Lancar / Sub-Standard	7.100	9.807	11.914	10.752	10.602	10.319	9.928	9.055	9.852	8.680	7.137	8.003	8.603	7.653	9.492
d. Diragukan / Doubtful	11.608	5.504	12.299	10.382	7.944	8.320	8.869	6.501	6.088	10.449	11.718	10.879	11.875	12.502	11.620
e. Macet / Loss	38.913	45.885	46.934	52.292	51.780	52.010	54.157	51.986	52.961	49.577	48.983	50.491	50.455	48.562	48.957
Aset Produktif Transaksi Rekening Administratif / Earning Assets	1.043.870	1.112.010	1.137.971	1.146.700	1.151.805	1.153.336	1.171.233	1.176.394	1.182.131	1.182.464	1.165.621	1.158.516	1.153.611	1.195.395	1.241.181
- Account Administrative Transactions															
a. Lancar / Current	1.035.262	1.100.809	1.127.014	1.135.562	1.142.495	1.141.642	1.159.364	1.165.871	1.170.194	1.169.870	1.155.811	1.146.858	1.141.925	1.185.904	1.230.493
b. Dalam Perhatian Khusus / Special Mention	7.404	10.639	10.215	10.327	8.512	10.952	11.129	9.846	11.262	11.675	9.217	11.069	11.059	8.727	9.883
c. Kurang Lancar / Sub-Standard	571	206	347	377	280	237	232	191	250	262	225	202	212	381	399
d. Diragukan / Doubtful	108	30	36	49	142	119	256	55	52	79	81	88	150	84	79
e. Macet / Loss	525	326	359	386	376	386	250	432	374	578	288	298	266	299	327
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	58.825	61.758	71.889	74.238	71.125	71.391	73.692	68.219	69.576	69.625	68.431	69.962	71.560	69.481	70.873
Kredit kepada Bank Lain / Interbank Loans	42.987	46.923	43.633	43.015	40.415	37.412	36.228	36.574	36.211	35.965	37.974	39.352	39.528	40.787	41.660
a. Lancar / Current	42.975	46.894	43.592	42.984	40.392	37.389	36.207	36.556	36.191	35.929	37.942	39.306	39.507	40.765	41.632
b. Dalam Perhatian Khusus / Special Mention	6	23	35	25	17	17	15	13	15	30	26	40	20	21	28
c. Kurang Lancar / Sub-Standard	0	-	-	-	-	-	-	-	-	-	-	-	1	1	1
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	7	6	6	6	6	6	6	6	6	6	6	6	-	-	-
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	7	6	6	6	6	6	6	6	6	6	6	6	1	1	1

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

Indikator / Indicator	2019	2020	2021						2022						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Aset Produktif Neraca / Earning Assets	370.226	335.470	312.503	321.533	309.608	309.967	309.554	300.502	303.447	306.720	315.672	321.440	316.677	322.196	327.164
a. Lancar / Current	356.246	323.894	299.586	308.879	297.377	297.780	298.977	289.489	292.845	295.531	303.698	309.745	304.788	309.811	314.221
b. Dalam Perhatian Khusus / Special Mention	10.086	9.156	7.838	7.698	7.962	7.917	5.926	6.190	5.938	6.606	7.428	7.091	7.269	7.397	7.965
c. Kurang Lancar / Sub-Standard	514	569	1.139	1.085	1.084	997	1.401	1.585	1.493	1.490	1.489	1.492	1.493	1.848	1.841
d. Diragukan / Doubtful	1.041	182	1.783	1.063	1.067	255	248	251	231	229	195	191	189	188	83
e. Macet / Loss	2.339	1.670	2.157	2.808	2.119	3.018	3.002	2.986	2.940	2.864	2.862	2.920	2.937	2.952	3.054
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	322.489	315.988	306.301	307.209	297.686	299.875	305.211	296.359	289.468	295.633	290.440	293.889	295.742	294.560	1.026.509
a. Lancar / Current	313.177	306.784	297.973	299.144	289.880	291.962	297.178	289.249	282.387	288.364	282.675	285.281	287.891	287.120	1.018.306
b. Dalam Perhatian Khusus / Special Mention	8.863	8.358	7.473	7.386	7.074	7.208	7.382	6.521	6.633	6.611	7.390	8.188	7.473	7.107	7.876
c. Kurang Lancar / Sub-Standard	376	793	799	624	675	653	599	536	397	392	269	323	279	236	236
d. Diragukan / Doubtful	49	19	18	17	19	17	16	18	15	229	69	61	63	61	13
e. Macet / Loss	23	35	38	38	37	35	36	36	37	36	37	36	36	36	78
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	4.342	3.267	5.934	5.635	5.001	4.976	5.302	5.412	5.113	5.241	4.920	5.024	4.997	5.320	5.305
Kredit kepada Bank Lain / Interbank Loans	11.184	4.139	2.887	2.855	2.858	2.829	2.861	3.274	2.585	2.296	2.296	2.817	3.830	4.031	4.027
a. Lancar / Current	11.184	4.139	2.887	2.855	2.858	2.829	2.861	3.274	2.585	2.296	2.296	2.817	3.830	4.031	4.027
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Keterangan	Desember 2019		Desember 2020		Juli 2021		Desember 2021		Juli 2022	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	1.465.848	24,44	1.687.135	25,31	1.852.017	26,59	2.143.505	28,66	2.185.341	28,89
Rupiah	1.100.040	18,34	1.262.734	18,94	1.356.164	19,47	1.591.523	21,28	1.629.089	21,54
Valas / Foreign Exchange	365.808	6,10	424.401	6,37	495.854	7,12	551.982	7,38	556.252	7,35
Tabungan / Saving	1.945.185	32,43	2.173.501	32,61	2.249.029	32,29	2.432.260	32,52	2.518.776	33,30
Rupiah	1.813.949	30,24	2.014.663	30,23	2.089.833	30,00	2.263.564	30,26	2.329.227	30,79
Valas / Foreign Exchange	131.236	2,19	158.837	2,38	159.196	2,29	168.696	2,26	189.549	2,51
Simpanan Berjangka / Time Deposits	2.587.615	43,14	2.804.755	42,08	2.864.782	41,13	2.903.698	38,82	2.859.965	37,81
Rupiah	2.250.784	37,52	2.478.610	37,19	2.553.224	36,65	2.587.514	34,59	2.566.759	33,93
Valas / Foreign Exchange	336.831	5,62	326.145	4,89	311.558	4,47	316.184	4,23	293.207	3,88
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	989.554	16,50	1.147.144	17,21	1.163.224	16,70	1.151.042	15,39	1.135.748	15,02
Valas / Foreign Exchange	163.018	2,72	157.535	2,36	154.956	2,22	162.193	2,17	144.173	1,91
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	762.015	12,70	820.131	12,30	742.676	10,66	742.930	9,93	578.291	7,65
Valas / Foreign Exchange	82.261	1,37	69.582	1,04	56.392	0,81	55.384	0,74	53.190	0,70
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	247.039	4,12	275.986	4,14	328.441	4,72	320.224	4,28	348.738	4,61
Valas / Foreign Exchange	43.932	0,73	59.675	0,90	63.031	0,90	58.202	0,78	37.644	0,50
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	252.177	4,20	235.349	3,53	318.882	4,58	373.318	4,99	503.982	6,66
Valas / Foreign Exchange	47.620	0,79	39.353	0,59	37.179	0,53	40.405	0,54	58.201	0,77
Total DPK / Total Third Party Funds	5.998.648	100,00	6.665.390	100,00	6.965.828	100,00	7.479.463	100,00	7.564.082	100,00
Rupiah	5.164.773	86,10	5.756.007	86,36	5.999.221	86,12	6.442.601	86,14	6.525.074	86,26
Valas / Foreign Exchange	833.875	13,90	909.383	13,64	966.607	13,88	1.036.861	13,86	1.039.008	13,74

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

Keterangan	Desember 2019		Desember 2020		Juli 2021		Desember 2021		Juli 2022	
	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	655.766	25,40	760.676	26,48	829.378	27,97	958.583	30,15	934.756	29,89
Rupiah	487.231	18,88	555.777	19,34	569.110	19,19	690.666	21,72	664.743	21,26
Valas / Foreign Exchange	168.535	6,53	204.899	7,13	260.268	8,78	267.918	8,43	270.013	8,63
Tabungan / Saving	948.189	36,73	1.051.845	36,61	1.066.193	35,96	1.152.044	36,23	1.175.280	37,58
Rupiah	910.783	35,28	1.005.489	35,00	1.021.888	34,46	1.105.687	34,78	1.118.181	35,76
Valas / Foreign Exchange	37.406	1,45	46.356	1,61	44.305	1,49	46.357	1,46	57.100	1,83
Simpanan Berjangka / Time Deposits	977.393	37,86	1.060.628	36,92	1.069.561	36,07	1.068.860	33,62	1.017.254	32,53
Rupiah	810.719	31,41	898.563	31,27	925.585	31,22	934.825	29,40	908.045	29,04
Valas / Foreign Exchange	166.674	6,46	162.065	5,64	143.976	4,86	134.035	4,22	109.210	3,49
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	308.147	11,94	361.895	12,60	358.582	12,09	343.697	10,81	264.288	8,45
Valas / Foreign Exchange	71.814	2,78	65.756	2,29	67.337	2,27	60.740	1,91	37.154	1,19
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	365.210	14,15	420.599	14,64	341.833	11,53	323.819	10,18	223.480	7,15
Valas / Foreign Exchange	39.825	1,54	35.652	1,24	20.272	0,68	18.328	0,58	18.563	0,59
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	52.783	2,04	58.915	2,05	123.786	4,17	136.950	4,31	157.699	5,04
Valas / Foreign Exchange	27.968	1,08	35.154	1,22	36.217	1,22	35.815	1,13	19.899	0,64
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	84.579	3,28	57.154	1,99	101.385	3,42	130.359	4,10	262.577	8,40
Valas / Foreign Exchange	27.068	1,05	25.503	0,89	20.150	0,68	19.153	0,60	33.594	1,07
Total DPK / Total Third Party Funds	2.581.349	100,00	2.873.149	100,00	2.965.131	100,00	3.179.487	100,00	3.127.291	100,00
Rupiah	2.208.733	85,57	2.459.829	85,61	2.516.583	84,87	2.731.178	85,90	2.690.968	86,05
Valas / Foreign Exchange	372.615	14,43	413.319	14,39	448.549	15,13	448.310	14,10	436.323	13,95

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

Keterangan	Desember 2019		Desember 2020		Juli 2021		Desember 2021		Juli 2022	
	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	141.388	26,56	131.340	22,24	155.742	24,11	170.794	25,06	175.930	24,92
Rupiah	141.049	26,50	131.204	22,22	155.074	24,00	169.986	24,94	175.195	24,81
Valas / Foreign Exchange	339	0,06	136	0,02	668	0,10	808	0,12	735	0,10
Tabungan / Saving	182.031	34,20	188.222	31,87	184.096	28,50	208.717	30,62	200.319	28,37
Rupiah	181.965	34,19	188.112	31,85	183.988	28,48	208.612	30,61	200.219	28,36
Valas / Foreign Exchange	66	0,01	110	0,02	108	0,02	106	0,02	100	0,01
Simpanan Berjangka / Time Deposits	208.839	39,24	271.040	45,89	306.218	47,40	302.095	44,32	329.814	46,71
Rupiah	206.808	38,85	270.147	45,74	304.430	47,12	298.039	43,73	328.245	46,49
Valas / Foreign Exchange	2.032	0,38	892	0,15	1.788	0,28	4.056	0,60	1.569	0,22
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	87.105	16,37	106.916	18,10	113.965	17,64	79.057	11,60	128.888	18,25
Valas / Foreign Exchange	1.794	0,34	485	0,08	595	0,09	1.959	0,29	922	0,13
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	46.047	8,65	48.671	8,24	58.106	8,99	81.579	11,97	61.565	8,72
Valas / Foreign Exchange	42	0,01	284	0,05	239	0,04	1.027	0,15	58	0,01
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	29.906	5,62	52.552	8,90	43.155	6,68	30.288	4,44	34.458	4,88
Valas / Foreign Exchange	108	0,02	19	0,00	363	0,06	361	0,05	66	0,01
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	43.750	8,22	62.008	10,50	89.204	13,81	107.115	15,72	103.334	14,64
Valas / Foreign Exchange	88	0,02	105	0,02	591	0,09	709	0,10	523	0,07
Total DPK / Total Third Party Funds	532.258	100,00	590.602	100,00	646.055	100,00	681.607	100,00	706.063	100,00
Rupiah	529.822	99,54	589.463	99,81	643.492	99,60	676.637	99,27	703.659	99,66
Valas / Foreign Exchange	2.436	0,46	1.139	0,19	2.564	0,40	4.970	0,73	2.404	0,34

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

Keterangan	Desember 2019		Desember 2020		Juli 2021		Desember 2021		Juli 2022	
	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	545.216	20,17	668.529	22,17	716.080	22,73	858.148	25,15	909.743	25,98
Rupiah	411.752	15,23	507.027	16,81	552.366	17,53	648.844	19,02	696.514	19,89
Valas / Foreign Exchange	133.464	4,94	161.502	5,35	163.714	5,20	209.304	6,13	213.229	6,09
Tabungan / Saving	801.966	29,67	918.021	30,44	984.234	31,24	1.053.879	30,89	1.125.488	32,15
Rupiah	716.016	26,49	814.929	27,02	877.442	27,85	940.522	27,57	1.000.901	28,59
Valas / Foreign Exchange	85.950	3,18	103.092	3,42	106.792	3,39	113.357	3,32	124.587	3,56
Simpanan Berjangka / Time Deposits	1.355.772	50,16	1.429.576	47,40	1.450.366	46,03	1.499.815	43,96	1.465.950	41,87
Rupiah	1.199.174	44,37	1.274.202	42,25	1.290.598	40,96	1.327.538	38,91	1.301.709	37,18
Valas / Foreign Exchange	156.598	5,79	155.375	5,15	159.767	5,07	172.278	5,05	164.241	4,69
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	578.501	21,40	659.713	21,87	673.323	21,37	712.881	20,89	725.888	20,73
Valas / Foreign Exchange	83.116	3,07	87.429	2,90	84.141	2,67	96.401	2,83	93.585	2,67
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	343.694	12,72	343.028	11,37	336.511	10,68	332.925	9,76	287.110	8,20
Valas / Foreign Exchange	39.830	1,47	31.408	1,04	34.245	1,09	34.555	1,01	31.025	0,89
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	155.731	5,76	157.125	5,21	154.632	4,91	147.456	4,32	151.657	4,33
Valas / Foreign Exchange	14.223	0,53	23.788	0,79	25.787	0,82	21.453	0,63	16.826	0,48
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	121.248	4,49	114.335	3,79	126.132	4,00	134.276	3,94	137.054	3,91
Valas / Foreign Exchange	19.429	0,72	12.749	0,42	15.594	0,49	19.869	0,58	22.805	0,65
Total DPK / Total Third Party Funds	2.702.953	100,00	3.016.126	100,00	3.150.680	100,00	3.411.842	100,00	3.501.181	100,00
Rupiah	2.326.941	86,09	2.596.157	86,08	2.720.406	86,34	2.916.904	85,49	2.999.124	85,66
Valas / Foreign Exchange	376.012	13,91	419.969	13,92	430.273	13,66	494.938	14,51	502.057	14,34

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

Keterangan	Desember 2019		Desember 2020		Juli 2021		Desember 2021		Juli 2022	
	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	123.479	67,81	126.589	68,24	150.818	73,94	155.979	75,53	164.912	71,84
Rupiah	60.009	32,96	68.725	37,05	79.613	39,03	82.027	39,72	92.637	40,36
Valas / Foreign Exchange	63.471	34,86	57.864	31,19	71.204	34,91	73.952	35,81	72.274	31,49
Tabungan / Saving	12.999	7,14	15.413	8,31	14.506	7,11	17.619	8,53	17.689	7,71
Rupiah	5.184	2,85	6.134	3,31	6.516	3,19	8.743	4,23	9.926	4,32
Valas / Foreign Exchange	7.815	4,29	9.279	5,00	7.991	3,92	8.876	4,30	7.763	3,38
Simpanan Berjangka / Time Deposits	45.610	25,05	43.511	23,45	38.638	18,94	32.928	15,94	46.947	20,45
Rupiah	34.084	18,72	35.698	19,24	32.611	15,99	27.112	13,13	28.760	12,53
Valas / Foreign Exchange	11.527	6,33	7.813	4,21	6.027	2,95	5.816	2,82	18.187	7,92
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	15.801	8,68	18.620	10,04	17.355	8,51	15.407	7,46	16.683	7,27
Valas / Foreign Exchange	6.295	3,46	3.865	2,08	2.883	1,41	3.093	1,50	12.511	5,45
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	7.064	3,88	7.834	4,22	6.226	3,05	4.606	2,23	6.136	2,67
Valas / Foreign Exchange	2.564	1,41	2.238	1,21	1.636	0,80	1.475	0,71	3.544	1,54
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	8.618	4,73	7.393	3,99	6.868	3,37	5.530	2,68	4.924	2,14
Valas / Foreign Exchange	1.633	0,90	714	0,38	664	0,33	573	0,28	853	0,37
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	2.601	1,43	1.852	1,00	2.162	1,06	1.569	0,76	1.018	0,44
Valas / Foreign Exchange	1.035	0,57	996	0,54	844	0,41	675	0,33	1.279	0,56
Total DPK / Total Third Party Funds	182.088	100,00	185.513	100,00	203.961	100,00	206.526	100,00	229.548	100,00
Rupiah	99.276	54,52	110.557	59,60	118.740	58,22	117.882	57,08	131.324	57,21
Valas / Foreign Exchange	82.812	45,48	74.956	40,40	85.222	41,78	88.644	42,92	98.224	42,79

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

Lokasi	Giro (Demand Deposits)		Tabungan (Saving Deposits)		Deposito (Time Deposits)		Total DPK (Total Third Party Funds)			Pangsa Thd Total DPK (%) (Portion to Total Third Party (%))
	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Total	
1. Jawa Barat	105.626	13.374	273.778	12.129	185.783	13.667	565.188	39.170	604.357	7,99
2. Banten	60.380	5.895	88.684	4.961	82.485	4.216	231.549	15.072	246.621	3,26
3. DKI Jakarta	1.010.868	452.199	602.804	119.837	1.523.268	225.245	3.136.940	797.282	3.934.222	52,01
4. D.I Yogyakarta	10.880	423	44.953	990	19.363	413	75.196	1.826	77.022	1,02
5. Jawa Tengah	49.275	4.931	205.200	6.550	102.096	5.880	356.570	17.362	373.932	4,94
6. Jawa Timur	118.858	18.683	295.110	14.783	228.064	18.894	642.031	52.359	694.390	9,18
7. Bengkulu	2.892	233	10.812	47	3.480	5	17.184	285	17.470	0,23
8. Jambi	7.051	178	23.931	336	11.993	101	42.975	615	43.590	0,58
9. Aceh	8.399	223	21.728	93	10.195	30	40.323	346	40.669	0,54
10. Sumatera Utara	43.747	8.109	127.505	6.513	99.494	10.176	270.746	24.798	295.544	3,91
11. Sumatera Barat	8.635	337	29.462	358	14.101	289	52.197	984	53.182	0,70
12. Riau	19.185	2.679	62.315	1.599	28.965	1.067	110.466	5.345	115.810	1,53
14. Sumatera Selatan	15.391	1.155	49.463	1.335	32.895	1.348	97.749	3.838	101.587	1,34
15. Bangka Belitung	3.875	1.376	13.407	623	7.843	303	25.124	2.302	27.426	0,36
13. Kepulauan Riau	16.126	6.154	26.884	3.697	13.291	2.004	56.301	11.855	68.156	0,90
16. Lampung	9.592	141	32.100	502	10.976	228	52.668	871	53.538	0,71
17. Kalimantan Selatan	13.603	2.914	36.150	543	16.127	243	65.880	3.701	69.581	0,92
18. Kalimantan Barat	10.107	727	41.856	813	18.185	375	70.148	1.915	72.063	0,95
19. Kalimantan Timur	25.308	12.282	61.642	2.605	34.999	3.919	121.948	18.805	140.754	1,86
20. Kalimantan Tengah	7.164	107	18.990	118	7.022	395	33.176	620	33.796	0,45
21. Sulawesi Tengah	5.457	614	16.177	110	6.567	48	28.200	772	28.972	0,38
22. Sulawesi Selatan	17.904	696	67.299	1.178	25.219	624	110.421	2.498	112.919	1,49
23. Sulawesi Utara	4.765	305	14.777	782	7.555	141	27.096	1.227	28.324	0,37
24. Gorontalo	1.329	143	3.489	36	1.252	3	6.069	182	6.251	0,08
25. Sulawesi Barat	1.216	1	4.208	1	454	0	5.878	3	5.880	0,08
26. Sulawesi Tenggara	6.293	325	16.814	95	5.425	31	28.532	451	28.983	0,38
27. Nusa Tenggara Barat	3.665	6.906	18.977	270	9.638	26	32.280	7.202	39.482	0,52
28. Bali	15.754	2.179	56.289	4.839	33.725	428	105.769	7.446	113.215	1,50
29. Nusa Tenggara Timur	4.949	27	18.072	117	9.673	36	32.695	180	32.875	0,43
30. Maluku	2.163	22	8.289	108	3.651	28	14.103	158	14.261	0,19
31. Papua	13.047	868	24.243	287	8.525	87	45.815	1.241	47.056	0,62
32. Maluku Utara	1.708	182	5.641	19	1.703	31	9.052	232	9.284	0,12
33. Papua Barat	3.864	33	8.158	42	2.736	17	14.758	92	14.849	0,20
34. Lainnya	15	11.831	20	3.235	11	2.909	46	17.974	18.020	0,24
Total	1.629.089	556.252	2.329.227	189.549	2.566.759	293.207	6.525.074	1.039.008	7.564.082	100

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

Lokasi / Location	2019	2020	2021							2022					
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
1. Jawa Barat	502.909	561.231	571.379	572.653	581.418	606.649	593.320	609.899	597.707	600.004	605.961	614.885	617.210	617.972	604.357
2. Banten	197.033	221.887	222.823	223.722	229.260	234.093	238.869	242.084	237.713	237.750	245.166	247.811	248.527	250.703	246.621
3. DKI Jakarta	3.006.175	3.392.262	3.583.018	3.649.537	3.699.774	3.722.363	3.803.964	3.908.384	3.841.292	3.856.066	3.895.805	3.865.354	3.896.133	3.936.550	3.934.222
4. D.I Yogyakarta	62.794	69.846	72.824	72.703	72.893	73.340	73.956	74.354	74.491	74.684	75.242	75.373	75.281	76.537	77.022
5. Jawa Tengah	305.631	341.042	352.375	355.605	357.339	360.899	361.645	371.697	368.757	367.162	369.110	373.364	371.888	373.306	373.932
6. Jawa Timur	581.975	633.322	659.715	672.410	678.129	676.358	677.104	683.634	679.248	675.168	682.050	676.243	680.317	690.413	694.390
7. Bengkulu	12.429	13.729	15.247	15.877	16.131	16.525	16.520	16.400	16.431	16.630	17.028	17.615	17.649	18.217	17.470
8. Jambi	33.506	38.203	40.693	41.272	41.982	42.266	42.422	42.790	42.714	43.412	43.594	44.052	44.281	44.361	43.590
9. Aceh	42.244	41.793	38.315	37.432	37.195	40.447	39.487	39.321	37.665	37.985	38.258	40.455	40.331	40.896	40.669
10. Sumatera Utara	235.436	261.975	278.594	284.358	286.336	290.807	292.650	293.498	291.185	292.999	303.258	302.399	293.977	299.819	295.544
11. Sumatera Barat	44.096	46.928	49.207	49.332	50.228	50.865	50.412	50.421	49.516	50.222	51.801	52.557	52.364	53.435	53.182
12. Riau	82.430	91.590	99.411	103.486	105.937	105.887	107.637	109.453	108.754	109.224	113.856	114.837	113.444	118.409	115.810
13. Sumatera Selatan	85.621	89.085	93.157	93.165	95.253	98.252	99.093	100.005	98.916	100.695	105.875	106.088	103.368	101.680	101.587
14. Bangka Belitung	18.774	19.196	22.985	23.498	24.207	24.432	24.603	24.284	23.961	24.551	26.205	26.710	27.226	27.613	27.426
15. Kepulauan Riau	52.739	61.254	63.250	63.344	64.257	64.443	65.153	66.415	65.529	66.362	66.737	66.664	67.837	67.813	68.156
16. Lampung	43.425	46.781	49.855	49.877	50.491	51.259	51.369	51.451	50.901	51.325	51.958	52.887	53.199	53.838	53.538
17. Kalimantan Selatan	51.761	55.405	59.336	59.251	60.990	61.729	61.735	64.398	63.195	62.975	64.948	67.120	67.222	69.393	69.581
18. Kalimantan Barat	59.759	65.138	67.737	68.002	68.900	69.532	69.932	71.359	69.635	70.722	71.812	72.934	72.702	73.075	72.063
19. Kalimantan Timur	107.776	117.244	122.411	123.718	128.681	128.623	130.553	131.337	130.600	128.780	132.785	135.807	140.036	145.513	140.754
20. Kalimantan Tengah	26.743	29.982	32.197	31.989	32.612	33.262	33.791	34.260	33.660	34.028	34.284	35.171	34.768	35.087	33.796
21. Sulawesi Tengah	24.041	25.803	26.479	27.339	27.534	28.363	28.876	32.247	29.853	29.351	30.248	31.075	31.337	30.893	28.972
22. Sulawesi Selatan	98.138	105.535	108.257	108.179	110.018	110.159	110.981	112.226	109.903	109.941	110.980	111.666	112.317	114.166	112.919
23. Sulawesi Utara	25.405	28.621	28.133	27.612	28.167	28.800	28.530	28.291	28.233	28.191	28.674	28.358	28.155	28.457	28.324
24. Gorontalo	5.296	5.312	6.093	6.052	6.206	6.237	6.346	5.967	5.945	6.125	6.338	6.348	6.270	6.551	6.251
25. Sulawesi Barat	4.707	5.207	5.912	5.967	6.220	6.397	6.276	5.860	5.936	5.980	6.030	6.120	6.038	6.192	5.880
26. Sulawesi Tenggara	21.914	25.940	26.877	26.759	26.340	28.569	28.668	29.829	28.136	29.121	27.692	28.522	28.190	29.544	28.983
27. Nusa Tenggara Barat	31.111	33.364	35.222	34.264	34.312	34.687	35.848	35.410	36.018	35.637	37.198	37.720	38.329	41.084	39.482
28. Bali	101.758	100.217	100.695	99.617	100.856	101.122	102.282	104.080	102.793	102.576	105.582	105.054	107.021	110.480	113.215
29. Nusa Tenggara Timur	29.497	30.085	32.139	31.851	32.008	33.241	33.406	33.167	31.816	32.583	33.427	33.814	33.222	33.862	32.875
30. Maluku	13.538	13.977	14.453	14.571	14.649	15.030	14.779	14.439	14.210	14.307	14.222	14.415	14.350	14.778	14.261
31. Papua	46.654	46.639	45.778	45.916	46.582	50.437	50.443	48.022	46.475	46.079	45.062	50.124	49.263	49.009	47.056
32. Maluku Utara	8.215	8.190	8.589	8.759	8.876	9.142	9.017	9.113	9.111	9.239	9.061	9.470	9.265	9.533	9.284
33. Papua Barat	18.866	18.068	15.344	14.883	14.578	16.933	16.337	17.034	15.742	15.436	15.006	16.343	16.106	15.825	14.849
34. Lainnya / Others	16.251	20.541	17.328	16.540	23.931	23.834	17.351	18.335	16.539	19.086	16.421	18.328	17.915	17.293	18.020
Total	5.998.648	6.665.390	6.965.828	7.059.543	7.162.288	7.244.983	7.323.356	7.479.463	7.362.580	7.384.394	7.481.675	7.485.687	7.515.538	7.602.297	7.564.082

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

Keterangan / Items	2019	2020	2021						2022						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Giro / Demand Deposits															
Rupiah	2,27	1,91	1,75	1,75	1,73	1,71	1,72	1,71	1,68	1,64	1,64	1,61	1,61	1,61	1,63
Valas / Foreign Exchange	0,78	0,42	0,29	0,28	0,27	0,21	0,19	0,17	0,15	0,15	0,16	0,16	0,16	0,16	0,21
Tabungan / Saving															
Rupiah	1,17	0,86	0,75	0,76	0,73	0,72	0,71	0,69	0,69	0,63	0,63	0,62	0,64	0,62	0,64
Valas / Foreign Exchange	0,43	0,28	0,19	0,19	0,19	0,18	0,18	0,17	0,16	0,15	0,16	0,15	0,16	0,15	0,20
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	6,02	4,22	3,39	3,31	3,24	3,13	3,02	2,92	2,88	2,85	2,85	2,84	2,79	2,84	2,83
Valas / Foreign Exchange	2,09	0,72	0,50	0,50	0,45	0,41	0,39	0,37	0,37	0,38	0,37	0,40	0,46	0,40	0,85
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	6,32	4,39	3,56	3,51	3,43	3,37	3,30	3,21	3,15	3,07	3,01	2,98	2,98	2,98	2,97
Valas / Foreign Exchange	2,44	1,00	0,63	0,57	0,56	0,54	0,51	0,50	0,47	0,44	0,46	0,49	0,52	0,49	0,77
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	6,79	5,12	3,96	3,86	3,77	3,70	3,62	3,52	3,38	3,27	3,24	3,23	3,21	3,23	3,17
Valas / Foreign Exchange	2,37	1,38	0,90	0,83	0,76	0,67	0,67	0,60	0,56	0,46	0,53	0,53	0,55	0,53	0,76
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	6,92	5,80	4,71	4,65	4,44	4,23	4,06	3,99	3,59	3,51	3,44	3,35	3,34	3,35	3,20
Valas / Foreign Exchange	2,17	1,44	0,87	0,82	0,79	0,75	0,68	0,66	0,56	0,54	0,53	0,52	0,52	0,52	0,61

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

Keterangan / Items	2019	2020	2021						2022						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Giro / Demand Deposits															
Rupiah	2,55	2,06	1,95	1,97	1,96	1,93	1,95	1,95	1,87	1,82	1,79	1,80	1,80	1,78	1,83
Valas / Foreign Exchange	0,80	0,49	0,36	0,38	0,32	0,24	0,19	0,17	0,15	0,15	0,15	0,16	0,16	0,19	0,20
Tabungan / Saving															
Rupiah	1,11	0,85	0,76	0,78	0,72	0,70	0,69	0,62	0,64	0,50	0,51	0,51	0,51	0,51	0,56
Valas / Foreign Exchange	0,43	0,31	0,21	0,21	0,20	0,20	0,20	0,20	0,20	0,19	0,20	0,19	0,20	0,20	0,20
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	6,01	3,74	3,07	2,99	2,92	2,83	2,68	2,53	2,44	2,45	2,48	2,48	2,42	2,48	2,46
Valas / Foreign Exchange	2,54	0,65	0,54	0,50	0,43	0,37	0,34	0,31	0,29	0,29	0,29	0,32	0,40	0,56	0,67
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	6,20	3,77	3,12	3,08	3,02	2,96	2,88	2,77	2,64	2,58	2,52	2,53	2,54	2,52	2,52
Valas / Foreign Exchange	2,87	1,06	0,57	0,53	0,49	0,46	0,42	0,40	0,37	0,34	0,39	0,42	0,41	0,45	0,64
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	6,44	4,52	3,45	3,42	3,37	3,30	3,24	3,12	2,89	2,82	2,82	2,79	2,78	2,78	2,80
Valas / Foreign Exchange	2,64	1,36	0,91	0,85	0,80	0,65	0,66	0,57	0,52	0,38	0,53	0,54	0,55	0,66	0,82
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	7,07	5,85	4,26	4,16	4,14	3,93	3,69	3,70	3,13	3,07	2,98	2,96	2,90	2,82	2,80
Valas / Foreign Exchange	2,12	1,49	0,81	0,76	0,72	0,67	0,58	0,54	0,46	0,45	0,45	0,43	0,43	0,43	0,46

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

Keterangan / Items	2019	2020	2021							2022					
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Giro / Demand Deposits															
Rupiah	2,03	1,93	1,87	1,86	1,91	1,84	1,81	1,69	1,93	1,88	1,92	1,88	1,91	1,95	1,87
Valas / Foreign Exchange	0,28	0,29	0,26	0,26	0,25	0,25	0,35	0,29	0,28	0,27	0,27	0,27	0,24	0,26	0,25
Tabungan / Saving															
Rupiah	1,62	1,28	1,07	1,06	1,07	1,02	1,02	1,03	1,07	1,07	1,07	1,01	1,02	1,95	0,92
Valas / Foreign Exchange	0,21	0,21	0,21	0,20	0,20	0,20	0,21	0,20	0,28	0,28	0,28	0,28	0,30	0,26	0,20
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	6,89	5,37	3,84	3,85	3,80	3,68	3,62	3,41	3,33	3,26	3,27	3,27	3,19	3,18	3,13
Valas / Foreign Exchange	2,84	1,16	0,69	0,54	0,48	0,54	0,53	0,52	0,50	0,49	0,49	0,45	0,45	0,48	0,42
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	7,10	5,85	4,00	4,05	3,86	3,94	3,84	3,66	3,48	3,45	3,27	3,21	3,22	3,21	3,18
Valas / Foreign Exchange	1,38	1,23	0,85	0,70	0,68	0,59	0,47	0,53	0,55	0,48	0,44	0,47	0,50	0,49	0,45
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	7,45	5,30	4,23	4,08	3,93	3,86	3,82	3,92	3,96	3,89	3,73	3,73	3,65	3,60	3,52
Valas / Foreign Exchange	0,99	0,56	0,74	0,62	0,54	0,51	0,52	0,53	0,55	0,55	0,55	0,55	0,55	0,46	0,75
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	7,29	6,42	5,36	5,06	4,77	4,56	4,47	4,28	4,26	4,20	4,02	3,83	3,75	3,74	3,71
Valas / Foreign Exchange	1,13	0,99	0,30	0,29	0,33	0,32	0,31	0,30	0,25	0,25	0,25	0,25	0,25	0,25	0,25

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

Keterangan / Items	2019	2020	2021							2022					
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Giro / Demand Deposits															
Rupiah	2,01	1,77	1,55	1,55	1,49	1,49	1,50	1,51	1,47	1,44	1,44	1,41	1,41	1,42	1,43
Valas / Foreign Exchange	0,75	0,38	0,23	0,21	0,23	0,23	0,22	0,20	0,18	0,17	0,17	0,15	0,15	0,21	0,22
Tabungan / Saving															
Rupiah	1,15	0,78	0,67	0,68	0,67	0,66	0,67	0,67	0,66	0,67	0,66	0,65	0,67	0,68	0,64
Valas / Foreign Exchange	0,45	0,27	0,19	0,18	0,18	0,18	0,17	0,16	0,14	0,13	0,13	0,13	0,14	0,16	0,19
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	5,94	4,35	3,53	3,44	3,35	3,23	3,13	3,08	3,00	2,96	2,97	2,94	2,87	2,89	2,93
Valas / Foreign Exchange	1,72	0,79	0,48	0,50	0,48	0,44	0,42	0,41	0,41	0,42	0,42	0,43	0,48	0,62	0,85
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	6,34	4,97	3,94	3,85	3,76	3,67	3,58	3,52	3,45	3,32	3,29	3,23	3,27	3,26	3,29
Valas / Foreign Exchange	2,08	0,98	0,67	0,60	0,61	0,60	0,57	0,56	0,53	0,49	0,48	0,51	0,56	0,68	0,79
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	6,81	5,32	4,31	4,20	4,09	4,03	3,92	3,81	3,76	3,64	3,52	3,55	3,56	3,50	3,48
Valas / Foreign Exchange	1,94	1,45	0,89	0,82	0,70	0,70	0,68	0,67	0,62	0,58	0,52	0,52	0,54	0,59	0,65
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	6,68	5,44	4,63	4,78	4,45	4,27	4,19	4,04	3,96	3,86	3,82	3,74	3,86	3,63	3,59
Valas / Foreign Exchange	2,26	1,40	0,99	0,93	0,90	0,87	0,80	0,80	0,75	0,70	0,67	0,68	0,68	0,72	0,77

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

Keterangan / Items	2019	2020	2021						2022						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Giro / Demand Deposits															
Rupiah	2,30	1,72	1,39	1,41	1,25	1,21	1,28	1,27	1,35	1,26	1,26	1,24	1,22	1,25	1,30
Valas / Foreign Exchange	0,78	0,25	0,11	0,10	0,10	0,05	0,05	0,05	0,04	0,04	0,21	0,23	0,21	0,19	0,25
Tabungan / Saving															
Rupiah	1,54	1,45	1,61	1,74	1,82	1,86	2,05	2,13	2,05	2,12	2,10	2,19	2,21	1,25	2,39
Valas / Foreign Exchange	0,15	0,25	0,10	0,10	0,10	0,10	0,20	0,18	0,16	0,17	0,17	0,17	0,17	0,19	0,46
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	4,82	2,98	2,04	2,27	2,16	2,23	2,13	2,03	2,21	2,10	2,02	1,99	1,94	1,96	2,00
Valas / Foreign Exchange	1,38	0,13	0,24	0,22	0,16	0,19	0,27	0,24	0,26	0,27	0,26	0,46	0,61	1,07	1,48
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	6,07	4,04	3,08	3,08	2,94	2,86	2,78	2,74	2,78	2,78	2,80	2,82	2,77	2,77	2,79
Valas / Foreign Exchange	1,40	0,37	0,22	0,18	0,17	0,17	0,21	0,17	0,19	0,17	0,65	0,71	0,71	0,95	1,19
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	6,50	4,50	3,69	3,69	3,68	3,60	3,50	3,40	3,32	3,27	3,22	3,16	3,22	3,24	3,27
Valas / Foreign Exchange	1,58	0,40	0,29	0,29	0,28	0,28	0,30	0,38	0,39	0,41	0,60	0,76	0,86	0,94	1,37
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	6,97	4,71	3,98	3,89	3,71	3,61	3,55	3,51	3,45	3,41	3,36	3,35	3,33	3,29	3,11
Valas / Foreign Exchange	1,99	0,84	0,49	0,50	0,47	0,46	0,48	0,46	0,46	0,49	0,52	0,58	0,62	0,81	1,76

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

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

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

Jenis Penggunaan / Type of Use	2019	2020	2021						2022						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
1. Jenis Penggunaan / Type of Use															
- Modal Kerja / Working Capital															
Rupiah	10,09	9,21	9,00	8,92	8,85	8,78	8,76	8,63	8,66	8,62	8,59	8,49	8,48	8,40	8,42
Valas / Foreign Exchange	4,35	3,45	3,21	3,14	3,13	3,13	3,09	3,03	2,99	2,99	3,07	3,06	3,24	3,54	3,91
- Investasi / Investments															
Rupiah	9,90	8,88	8,63	8,58	8,54	8,52	8,44	8,35	8,36	8,38	8,32	8,29	8,25	8,16	8,13
Valas / Foreign Exchange	4,85	3,74	3,69	3,66	3,63	3,62	3,63	3,69	3,66	3,71	3,85	3,93	4,07	4,39	4,57
- Konsumsi / Consumption															
Rupiah	11,62	10,97	10,73	10,69	10,65	10,61	10,56	10,53	10,30	10,28	10,32	10,31	10,31	10,28	10,26
Valas / Foreign Exchange	6,36	4,06	3,92	3,83	3,82	3,85	3,81	3,71	3,71	3,86	3,84	3,78	3,89	1,60	4,08
2. Orientasi Penggunaan / User Orientation															
- Ekspor / Export															
Rupiah	8,99	8,34	8,86	8,82	8,94	8,97	9,04	9,07	9,13	9,19	9,12	8,91	8,94	8,92	8,84
Valas / Foreign Exchange	4,16	2,70	2,74	2,63	2,68	2,79	2,74	2,85	2,81	2,85	3,03	3,04	3,24	3,69	3,94
- Impor / Import															
Rupiah	9,72	9,03	8,97	8,76	8,85	8,65	8,55	8,62	8,86	8,82	8,85	8,73	8,71	8,68	8,56
Valas / Foreign Exchange	4,67	3,87	3,75	3,41	3,43	3,58	3,61	3,32	3,37	3,36	3,39	3,27	3,38	3,65	3,91
- Lainnya / Other															
Rupiah	10,56	9,73	9,49	9,44	9,38	9,33	9,28	9,19	9,13	9,11	9,09	9,04	9,02	8,95	8,95
Valas / Foreign Exchange	4,60	3,67	3,49	3,45	3,42	3,39	3,39	3,37	3,32	3,35	3,45	3,48	3,64	3,93	4,22

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

Kelompok Bank / Group of Bank	2019	2020	2021						2022						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Bank Persero / State Owned Banks															
Jumlah Bank / Total Banks	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
Jumlah Kantor / Total Bank Offices	17.621	17.307	16.620	16.589	16.538	17.015	18.188	18.182	14.640	14.595	13.344	13.298	13.271	13.258	13.212
BPD / Regional Development Banks															
Jumlah Bank / Total Banks	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27
Jumlah Kantor / Total Bank Offices	4.396	4.421	4.381	4.381	4.379	4.647	5.067	5.127	5.022	4.983	4.134	4.007	4.015	4.020	4.018
Bank Swasta Nasional / Domestic Private Banks															
Jumlah Bank / Total Banks	71	70	68	68	68	68	68	68	68	68	68	68	68	68	68
Jumlah Kantor / Total Bank Offices	9.074	8.969	8.683	8.684	8.642	9.081	9.050	9.030	8.999	8.925	8.524	8.443	8.386	8.340	8.315
Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks															
Jumlah Bank / Total Banks	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
Jumlah Kantor / Total Bank Offices	36	36	29	29	29	27	27	27	27	27	23	23	23	23	23
Total															
Jumlah Bank / Total Banks	110	109	107	107	107	107	107	107	107	107	107	107	107	107	107
Jumlah Kantor / Total Bank Offices	31.127	30.733	29.713	29.683	29.588	30.770	32.332	32.366	28.688	28.530	26.025	25.771	25.695	25.641	25.568

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

Lokasi / Location	2019	2020	2021						2022						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
1. Jawa Barat	406	402	400	400	400	400	398	398	396	396	394	393	392	390	390
2. Banten	102	102	106	106	106	106	105	104	106	106	105	105	104	103	103
3. DKI Jakarta	471	467	460	459	460	460	455	456	456	456	456	453	456	456	457
4. D.I. Yogyakarta	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61
5. Jawa Tengah	332	332	332	332	332	332	331	332	334	333	335	335	335	334	334
6. Jawa Timur	409	409	409	409	409	409	408	408	409	409	410	409	409	408	409
7. Bengkulu	34	34	34	34	34	34	34	35	35	35	35	34	34	34	34
8. Jambi	61	61	64	64	64	64	64	65	65	64	64	62	62	62	62
9. Aceh	77	87	84	84	70	67	66	62	60	60	59	58	58	58	58
10. Sumatera Utara	208	208	206	206	206	206	204	204	203	203	202	201	201	201	201
11. Sumatera Barat	87	87	87	87	87	87	87	88	88	88	88	87	87	87	87
12. Riau	90	90	91	91	91	91	91	91	91	90	89	88	88	87	87
13. Sumatera Selatan	106	106	106	106	106	106	106	108	108	108	107	106	106	106	105
14. Bangka Belitung	30	30	31	31	31	31	31	31	31	31	31	31	31	31	31
15. Kepulauan Riau	60	61	61	61	61	61	61	61	61	61	61	60	60	60	60
16. Lampung	65	65	66	66	66	66	66	66	66	66	67	67	67	67	67
17. Kalimantan Selatan	74	73	73	73	73	73	73	73	73	73	73	73	73	73	73
18. Kalimantan Barat	80	81	81	81	81	81	81	81	81	81	80	80	80	79	79
19. Kalimantan Timur	117	117	118	118	118	118	118	118	117	116	116	116	116	116	116
20. Kalimantan Tengah	46	46	46	46	46	46	46	47	47	46	46	46	46	46	46
21. Sulawesi Tengah	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46
22. Sulawesi Selatan	135	136	136	136	136	136	137	137	136	137	137	137	137	137	137
23. Sulawesi Utara	64	64	62	62	62	62	62	62	62	62	62	62	62	62	62
24. Gorontalo	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19
25. Sulawesi Barat	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16
26. Sulawesi Tenggara	45	45	45	45	45	45	45	45	45	44	44	43	43	43	43
27. Nusa Tenggara Barat	53	55	55	55	55	55	55	55	55	54	54	53	53	53	53
28. Bali	91	92	90	90	90	90	90	90	90	90	90	90	89	89	89
29. Nusa Tenggara Timur	60	60	60	60	59	59	59	59	59	59	59	59	59	59	59
30. Maluku	36	36	35	35	35	35	35	35	35	35	35	35	35	35	35
31. Papua	61	61	63	63	63	64	64	64	64	64	64	64	64	64	64
32. Maluku Utara	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23
33. Irian Jaya Barat	27	27	28	28	28	28	28	28	28	28	29	29	29	30	30
34. Lainnya / Others	17	17	17	17	17	17	18	18	18	18	18	18	18	18	18
Total	3.609	3.616	3.611	3.610	3.596	3.594	3.583	3.586	3.584	3.578	3.575	3.559	3.559	3.553	3.554

Data Bank Perkreditan Rakyat (BPR)

Sumber Data:

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

Keterangan symbol/tanda pada tabel:

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

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

Indikator / Indicator	2019	2020	2021						2022						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Penyaluran Dana / Fund Disbursements															
a. Kredit / Credits	108.784	110.770	113.837	114.124	114.689	115.113	115.613	116.580	116.687	119.295	120.826	122.444	122.166	123.447	124.085
b. Antar Bank Aktiva / Inter-Bank Assets	35.052	37.938	39.482	40.484	41.111	41.464	42.682	45.251	44.392	44.218	43.127	41.039	42.479	41.966	42.897
Sumber Dana / Source of Funds															
a. DPK / Third Party Funds	102.538	106.151	111.212	112.219	112.980	113.732	115.068	117.006	117.079	119.605	119.641	119.186	120.392	120.607	122.088
Deposito / Time Deposits	70.406	73.389	78.320	78.890	79.488	79.819	80.472	81.139	82.017	83.030	82.951	83.602	83.879	84.007	84.601
Tabungan / Savings Deposits	32.132	32.763	32.892	33.328	33.492	33.913	34.596	35.867	35.061	36.575	36.690	35.584	36.513	36.600	37.487
b. Antar Bank Pasiva / Inter-Bank Liabilities	6.386	6.656	8.018	8.131	8.330	8.352	8.527	8.903	9.005	9.195	9.435	11.480	9.768	9.917	10.058
c. Pinjaman yang Diterima / Loans received	13.412	13.707	12.255	12.073	12.056	11.769	11.695	12.782	12.091	11.286	11.349	11.480	11.433	11.576	11.367
d. Kewajiban Segera / Immediate Liabilities	892	1.008	1.028	988	963	987	950	956	924	1.077	1.058	1.297	1.205	1.156	1.119
Beberapa Komponen Modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	13.989	15.008	15.642	15.712	15.760	15.839	15.906	16.144	16.184	16.618	16.693	16.800	16.846	16.938	17.155
b. Cadangan / Reserves	3.435	3.629	3.923	3.921	3.914	3.912	3.915	3.916	3.937	3.998	4.057	4.137	4.163	4.202	4.208
c. L/R Tahun Berjalan / Current Earnings	3.456	2.901	1.604	1.875	2.139	2.397	2.711	3.005	260	466	752	905	1.146	1.442	1.720
d. L/R Tahun Lalu / Retained Earnings (Profit/Loss)	2.905	3.495	3.855	3.827	3.760	3.670	3.652	3.516	6.172	5.837	5.215	4.486	4.109	3.837	3.780

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

Indikator / Indicator	2019	2020	2021						2022						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
LDR (%)	79,09	75,44	75,12	74,87	74,90	74,97	74,63	73,67	72,58	73,27	74,31	75,60	75,07	75,67	75,42
- Total Kredit / Total Credit	108.784	110.770	113.837	114.124	114.689	115.113	115.613	116.580	116.686	119.294	120.826	122.443	122.166	123.446	124.085
- Penghimpunan Dana / Funds collected	115.912	123.745	128.483	129.355	130.157	130.661	132.011	135.256	134.761	136.658	136.915	136.872 ^f	138.093	138.548	139.891
- Modal Inti / Core Capital	21.636	23.079	23.047	23.071	22.966	22.875	22.914	22.983	26.010	26.145	25.684	25.093	24.636	24.590	24.628
NPL (%)	6,81	7,22	7,67	7,63	7,53	7,54	7,45	6,72	7,15	7,35	7,44	7,53	8,13	7,80	7,93
- Kredit Non Lancar / Non Current Credits	7.405	7.995	8.728	8.705	8.636	8.679	8.611	7.836	8.337	8.773	8.984	9.221	9.936	9.628	9.843
- Total Kredit / Total Credit	108.784	110.770	113.837	114.124	114.689	115.113	115.613	116.580	116.687	119.295	120.826	122.444	122.166	123.447	124.085
ROA (%)	2,31	1,87	1,72	1,75	1,76	1,76	1,79	1,78	1,86	1,64	1,76	1,60	1,60	1,68	1,70
- L/R Tahun Berjalan / Current Earnings (Profit/Loss)	3.456	2.901	1.604	1.875	2.139	2.397	2.711	3.005	260	466	752	905	1.146	1.442	1.720
- Total Aktiva / Total Aktiva	149.623	155.075	159.876	161.197	162.374	163.194	164.966	168.443	167.821	170.332	170.690	170.289	171.422	172.126	173.920
ROE (%)	21,00	16,40	14,83	15,11	15,28	15,35	15,71	15,77	16,30	14,25	15,24	13,65	13,77	14,36	14,52
- L/R Tahun Berjalan / Current Earnings (Profit/Loss)	3.456	2.901	1.604	1.875	2.139	2.397	2.711	3.005	260	466	752	905	1.146	1.442	1.720
- Modal Disetor / Paid In Capital	13.989	15.008	15.642	15.712	15.760	15.839	15.906	16.144	16.184	16.618	16.693	16.800	16.846	16.938	17.155
- Cadangan Umum / General Reserve	2.473	2.686	2.902	2.905	2.907	2.903	2.912	2.914	2.943	2.987	3.051	3.105	3.123	3.145	3.151

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

Lokasi / Location	2019	2020	2021						2022						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
1. Jawa Barat	20.474	20.370	20.646	20.716	20.839	20.919	21.174	21.788	21.691	21.846	21.777	21.804	21.794	21.861	22.145
2. Banten	5.328	5.152	5.543	5.649	5.681	5.764	5.854	6.121	6.105	6.113	6.072	6.237	6.261	6.370	6.363
3. DKI Jakarta	3.118	3.459	3.734	3.713	3.770	3.813	3.848	3.993	4.067	4.140	4.331	4.459	4.485	4.496	4.546
4. D.I Yogyakarta	7.135	7.607	8.695	8.657	7.890	8.013	8.132	8.244	8.493	8.460	8.550	8.650	9.318	8.145	8.280
5. Jawa Tengah	35.523	37.675	38.026	38.569	39.826	40.031	40.515	41.006	40.616	43.328	43.404	42.534	42.579	43.921	44.551
6. Jawa Timur	15.467	16.242	16.662	16.864	16.951	17.068	17.239	17.629	17.632	17.671	17.825	17.636	17.814	17.894	18.038
7. Bengkulu	106	106	111	107	124	115	113	118	116	118	118	118	119	120	124
8. Jambi	1.047	1.091	1.168	1.174	1.182	1.181	1.189	1.197	1.197	1.190	1.189	1.193	1.186	1.188	1.191
9. Aceh	297	242	241	242	91	91	91	91	90	90	89	87	86	88	87
10. Sumatera Utara	1.798	1.901	2.025	2.046	2.042	2.062	2.083	2.076	2.090	2.089	2.101	2.091	2.136	2.103	2.127
11. Sumatera Barat	1.835	1.902	1.844	1.863	1.882	1.907	1.931	1.985	1.975	1.969	1.944	1.900	1.958	1.966	1.938
12. Riau	1.401	1.473	1.647	1.684	1.763	1.791	1.823	1.828	1.833	1.870	1.884	1.852	1.881	1.890	1.901
13. Kepulauan Riau	7.407	7.453	7.612	7.666	7.690	7.656	7.660	7.667	7.621	7.657	7.703	7.721	7.821	7.908	7.943
14. Sumatera Selatan	1.706	1.826	1.905	1.923	1.927	1.928	1.903	1.899	1.909	1.911	1.910	1.892	1.900	1.907	1.922
15. Bangka Belitung	176	190	198	201	199	201	206	208	205	205	207	204	202	201	200
16. Lampung	12.251	12.851	13.290	13.316	13.419	13.292	13.430	13.901	13.902	13.373	13.184	13.234	13.236	13.245	13.364
17. Kalimantan Selatan	705	761	742	745	702	739	746	809	790	782	749	770	754	787	778
18. Kalimantan Barat	1.284	1.470	1.614	1.670	1.700	1.703	1.701	1.716	1.689	1.680	1.720	1.718	1.731	1.744	1.761
19. Kalimantan Timur	396	400	412	419	436	446	458	473	474	474	483	471	473	487	499
20. Kalimantan Tengah	627	694	737	768	874	892	1.040	1.187	1.083	1.109	1.215	1.170	1.290	1.259	1.325
21. Kalimantan Utara	87	86	87	86	86	87	88	89	91	91	92	95	95	95	139
22. Sulawesi Tengah	2.621	2.677	2.743	2.752	2.716	2.695	2.669	2.732	2.631	2.569	2.508	2.595	2.526	2.543	2.554
23. Sulawesi Selatan	2.854	2.843	2.919	2.953	2.960	2.988	2.991	2.898	2.980	3.003	3.013	3.027	3.039	3.000	3.005
24. Sulawesi Utara	1.670	1.798	1.880	1.907	1.953	1.959	2.016	2.091	2.066	2.066	2.061	2.077	2.094	2.121	2.127
25. Sulawesi Tenggara	333	334	339	343	345	340	354	376	362	359	353	354	363	372	385
26. Sulawesi Barat	8	9	127	136	142	141	126	121	122	128	146	143	134	143	135
27. Gorontalo	34	54	33	32	32	33	29	32	31	30	29	30	28	26	28
28. Nusa Tenggara Barat	1.583	1.617	1.649	1.645	1.662	1.667	1.680	1.707	1.703	1.695	1.670	1.661	1.700	1.713	1.733
29. Bali	17.130	17.074	17.649	17.760	17.805	17.981	18.147	18.528	18.423	18.584	18.579	18.659	18.569	18.689	18.889
30. Nusa Tenggara Timur	800	867	896	898	912	903	902	906	916	921	920	918	914	911	907
31. Maluku	2.123	2.177	2.211	2.183	2.226	2.231	2.251	2.348	2.319	2.224	2.254	2.346	2.279	2.286	2.290
32. Papua	1.353	1.429	1.517	1.528	1.556	1.558	1.572	1.678	1.609	1.598	1.614	1.650	1.669	1.658	1.658
33. Maluku Utara	219	252	269	271	273	276	279	282	283	287	287	289	294	292	291
34. Papua Barat	727	993	707	711	717	723	726	718	706	703	707	700	698	696	696
35. Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	149.623	155.075	159.876	161.197	162.374	163.194	164.966	168.443	167.821	170.332	170.690	170.289	171.422	172.126	173.920

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

Total Aset / Total Asset	2019	2020	2021							2022						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Total Aset BPR / Total Asset Rural bank	9	8	4	4	5	6	6	5	5	5	5	4	4	4	4	
< 1 Miliar / < 1 Billion																
Total Aset BPR / Total Asset Rural bank	66	49	45	45	41	41	38	37	35	37	34	37	36	35	35	
1 s.d 5 Miliar / 1 up to 5 Billion																
Total Aset BPR / Total Asset Rural bank	146	123	103	102	104	94	95	102	95	94	97	93	93	92	88	
5 s.d 10 Miliar / 5 up to 10 Billion																
Total Aset BPR / Total Asset Rural bank	1.325	1.326	1.335	1.333	1.331	1.327	1.329	1.324	1.331	1.328	1.326	1.320	1.321	1.323	1.324	
> 10 Miliar / > 10 Billion																
Total	1.546	1.506	1.487	1.484	1.481	1.468	1.468	1.468	1.466	1.464	1.462	1.454	1.454	1.454	1.451	

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

Kolektibilitas / Collectibility	2019	2020	2021						2022						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Kredit / Credit	108.784	110.770	113.837	114.124	114.689	115.113	115.613	116.580	116.687	119.295	120.826	122.444	122.166	123.447	124.085
a. Lancar / Current	101.379	102.775	95.024	94.843	96.240	96.243	97.407	99.464	98.749	99.945	100.772	103.168	101.487	103.411	103.578
b. Dalam Perhatian Khusus / Special Mention		0	10.085	10.576	9.812	10.192	9.596	9.280	9.600	10.576	11.070	10.055	10.744	10.407	10.664
c. Kurang Lancar / Sub-Standard	1.373	923	1.365	1.333	1.286	1.300	1.302	982	1.318	1.565	1.547	1.531	1.580	1.520	1.635
d. Diragukan / Doubtful	1.512	1.292	1.066	1.088	1.155	1.147	1.146	1.058	1.119	1.104	1.233	1.293	1.453	1.329	1.351
e. Macet / Lost	4.520	5.780	6.297	6.284	6.196	6.231	6.163	5.795	5.901	6.104	6.204	6.397	6.903	6.778	6.856
Non Performing Loan (Nominal) / Non Performing Loan (Nominal)	7.405	7.995	8.728	8.705	8.636	8.679	8.611	7.836	8.337	8.773	8.984	9.221	9.936	9.628	9.843
Rasio Non Performing Loan (%) / Non Performing Loan Ratio (%)	6,81	7,22	7,67	7,63	7,53	7,54	7,45	6,72	7,15	7,35	7,44	7,53	8,13	7,80	7,93

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

Lokasi / Location	2019	2020	2021						2022						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
1. Jawa Barat	1.153	1.316	1.395	1.412	1.458	1.490	1.470	1.363	1.407	1.431	1.489	1.519	1.584	1.604	1.653
2. Banten	221	266	270	286	264	256	257	222	255	259	250	252	276	275	290
3. DKI Jakarta	108	116	149	160	163	170	173	153	161	165	155	149	157	176	182
4. D.I Yogyakarta	252	292	427	404	343	349	345	307	348	380	389	405	464	372	378
5. Jawa Tengah	1.917	2.035	2.322	2.350	2.392	2.438	2.416	2.213	2.341	2.590	2.690	2.792	2.875	2.931	3.045
6. Jawa Timur	827	936	1.038	1.010	1.006	1.015	1.007	930	961	1.009	1.040	1.051	1.108	1.092	1.114
7. Bengkulu	5	6	7	7	7	10	10	9	9	9	9	9	9	7	8
8. Jambi	93	106	103	109	104	105	101	95	99	103	100	104	109	103	107
9. Aceh	21	22	21	22	11	11	12	11	11	10	11	11	11	11	11
10. Sumatera Utara	91	100	107	107	109	109	105	98	104	105	106	101	101	97	98
11. Sumatera Barat	94	105	108	106	102	100	98	87	93	98	105	113	125	118	119
12. Riau	127	128	127	123	119	118	122	110	117	118	120	124	127	123	124
13. Kepulauan Riau	397	383	379	372	347	346	331	285	298	312	301	306	318	314	320
14. Sumatera Selatan	93	103	106	106	105	98	92	81	83	87	89	88	91	93	93
15. Bangka Belitung	8	9	10	9	8	8	7	8	9	10	10	10	10	10	12
16. Lampung	170	201	219	215	219	214	224	211	233	235	244	240	248	248	253
17. Kalimantan Selatan	40	43	47	47	45	46	47	43	43	46	44	42	44	43	40
18. Kalimantan Barat	90	76	82	82	80	78	76	66	68	70	68	70	71	71	73
19. Kalimantan Timur	22	29	26	25	26	25	24	23	26	22	22	23	26	26	27
20. Kalimantan Tengah	43	39	39	40	36	38	38	34	36	34	36	35	39	38	40
21. Kalimantan Utara	1	2	5	5	5	2	3	2	2	2	3	3	2	2	2
22. Sulawesi Tengah	39	34	34	33	35	31	31	26	27	28	30	31	31	30	30
23. Sulawesi Selatan	46	62	54	53	54	50	53	50	85	85	84	84	83	83	83
24. Sulawesi Utara	94	100	106	112	108	105	107	100	110	112	107	111	112	108	116
25. Sulawesi Tenggara	36	35	36	33	31	31	30	25	26	27	27	26	28	27	28
26. Sulawesi Barat	0	1	2	2	2	2	2	1	1	2	2	2	2	2	2
27. Gorontalo	4	1	1	1	1	1	1	1	1	1	1	1	1	1	1
28. Nusa Tenggara Barat	149	159	172	173	174	165	161	159	164	168	177	185	193	189	192
29. Bali	856	863	920	886	862	860	879	782	857	881	906	956	1.317	1.076	1.059
30. Nusa Tenggara Timur	21	28	45	44	39	41	37	30	38	45	42	44	49	42	42
31. Maluku	3	5	11	13	17	18	20	14	16	18	19	18	21	21	22
32. Papua	49	36	39	38	40	38	37	30	36	38	38	40	40	37	35
33. Maluku Utara	2	4	4	4	4	4	4	4	3	4	4	3	4	4	4
34. Papua Barat	332	355	320	316	318	303	293	266	266	267	267	271	261	256	239
35. Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	7.405	7.995	8.728	8.705	8.636	8.679	8.611	7.836	8.337	8.773	8.984	9.221	9.936	9.628	9.843

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

Indikator / Indicator	Desember 2019		Desember 2020		Juli 2021		Desember 2021		Juli 2022	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Deposito / Time Deposits	70.406	68,66	73.389	69,14	78.320	69,14	81.139	69,35	84.601	0,69
Tabungan / Saving	32.132	31,34	32.763	30,86	32.892	30,86	35.867	30,65	37.487	0,31
Total DPK / Total Third Party Funds	102.538	100,00	106.151	100,00	111.212	100,00	117.006	100,00	122.088	1,00

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

Lokasi / Location	Tabungan (Saving Deposits)	Deposito (Time Deposits)	Total DPK (Total of Third Party Funds)	Pangsa Thd Total DPK (%) (Portion to Total Third Party Funds %)
1. Jawa Barat	4.632	10.492	15.125	12,39%
2. Banten	696	2.942	3.638	2,98%
3. DKI Jakarta	307	3.293	3.600	2,95%
4. D.I Yogyakarta	2.098	4.313	6.411	5,25%
5. Jawa Tengah	15.177	18.996	34.173	27,99%
6. Jawa Timur	3.665	8.415	12.079	9,89%
7. Bengkulu	34	43	77	0,06%
8. Jambi	156	700	857	0,70%
9. Aceh	22	37	59	0,05%
10. Sumatera Utara	856	810	1.666	1,36%
11. Sumatera Barat	896	618	1.514	1,24%
12. Riau	532	792	1.324	1,08%
13. Kepulauan Riau	762	5.701	6.463	5,29%
14. Sumatera Selatan	313	929	1.242	1,02%
15. Bangka Belitung	32	121	154	0,13%
16. Lampung	1.068	6.274	7.342	6,01%
17. Kalimantan Selatan	210	234	444	0,36%
18. Kalimantan Barat	398	951	1.349	1,10%
19. Kalimantan Timur	105	152	256	0,21%
20. Kalimantan Tengah	278	379	657	0,54%
21. Kalimantan Utara	57	24	81	0,07%
22. Sulawesi Tengah	117	1.018	1.134	0,93%
23. Sulawesi Selatan	336	1.814	2.150	1,76%
24. Sulawesi Utara	310	1.345	1.655	1,36%
25. Sulawesi Tenggara	83	83	166	0,14%
26. Sulawesi Barat	73	19	92	0,08%
27. Gorontalo	6	9	14	0,01%
28. Nusa Tenggara Barat	625	580	1.205	0,99%
29. Bali	2.944	10.961	13.905	11,39%
30. Nusa Tenggara Timur	199	479	678	0,56%
31. Maluku	179	907	1.087	0,89%
32. Papua	178	677	855	0,70%
33. Maluku Utara	20	95	115	0,09%
34. Papua Barat	120	401	521	0,43%
35. Lainnya / Others	-	-	-	0,00%
Total	37.487	84.601	122.088	100,00%

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

Lokasi / Location	2019	2020	2021							2022					
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
1. Jawa Barat	13.665	13.847	14.092	14.186	14.261	14.317	14.574	15.114	15.049	15.006	14.874	14.846	14.908	14.871	15.125
2. Banten	3.377	3.161	3.281	3.301	3.314	3.340	3.379	3.517	3.507	3.556	3.568	3.591	3.575	3.639	3.638
3. DKI Jakarta	2.159	2.495	2.875	2.860	2.923	2.976	3.011	3.143	3.224	3.306	3.444	3.591	3.611	3.617	3.600
4. D.I Yogyakarta	5.453	5.732	6.895	6.860	6.016	6.195	6.536	6.307	6.423	6.470	6.499	6.587	6.943	6.286	6.411
5. Jawa Tengah	26.738	28.422	28.649	29.118	30.297	30.407	30.579	31.334	31.100	33.327	33.417	32.670	32.953	33.643	34.173
6. Jawa Timur	10.144	10.787	11.314	11.458	11.477	11.629	11.679	11.852	11.911	11.869	11.930	11.755	11.899	11.957	12.079
7. Bengkulu	54	58	63	61	76	69	67	71	69	70	71	71	73	73	77
8. Jambi	766	788	850	853	865	862	868	875	873	865	864	867	864	859	857
9. Aceh	149	138	140	140	63	63	63	64	63	63	61	61	60	59	59
10. Sumatera Utara	1.361	1.476	1.586	1.598	1.588	1.612	1.628	1.623	1.639	1.636	1.653	1.645	1.681	1.652	1.666
11. Sumatera Barat	1.425	1.475	1.427	1.442	1.458	1.475	1.496	1.545	1.537	1.537	1.512	1.470	1.528	1.532	1.514
12. Riau	1.012	1.045	1.191	1.217	1.265	1.285	1.314	1.303	1.297	1.322	1.327	1.308	1.333	1.326	1.324
13. Kepulauan Riau	5.980	6.006	6.251	6.234	6.278	6.245	6.244	6.192	6.238	6.272	6.316	6.360	6.391	6.432	6.463
14. Sumatera Selatan	1.021	1.143	1.213	1.224	1.230	1.228	1.206	1.204	1.220	1.223	1.220	1.213	1.223	1.222	1.242
15. Bangka Belitung	136	146	152	153	152	153	157	159	155	154	157	160	157	155	154
16. Lampung	6.205	6.539	6.889	6.949	6.987	6.945	7.020	7.072	7.182	7.155	7.040	7.149	7.180	7.210	7.342
17. Kalimantan Selatan	424	461	423	426	381	416	426	488	469	458	426	445	426	455	444
18. Kalimantan Barat	1.001	1.151	1.277	1.325	1.350	1.334	1.324	1.330	1.316	1.307	1.345	1.326	1.328	1.336	1.349
19. Kalimantan Timur	211	209	212	218	228	235	242	253	254	249	252	244	246	249	256
20. Kalimantan Tengah	426	448	448	476	532	521	628	702	565	573	654	583	681	635	657
21. Kalimantan Utara	31	31	37	36	36	37	36	38	40	41	41	41	42	42	81
22. Sulawesi Tengah	959	985	1.073	1.080	1.089	1.090	1.081	1.058	1.055	1.087	1.047	1.087	1.089	1.120	1.134
23. Sulawesi Selatan	1.858	1.879	2.041	2.055	2.065	2.091	2.095	2.008	2.104	2.113	2.125	2.173	2.176	2.153	2.150
24. Sulawesi Utara	1.331	1.395	1.464	1.486	1.527	1.523	1.562	1.635	1.621	1.607	1.601	1.626	1.635	1.645	1.655
25. Sulawesi Tenggara	155	151	145	147	146	143	149	166	150	147	142	152	159	156	166
26. Sulawesi Barat	11	20	86	96	100	98	83	79	79	85	102	98	88	99	92
27. Gorontalo	17	37	14	14	12	13	15	18	17	15	13	15	15	13	14
28. Nusa Tenggara Barat	1.100	1.114	1.134	1.135	1.154	1.165	1.174	1.190	1.179	1.171	1.146	1.156	1.187	1.182	1.205
29. Bali	12.568	11.920	12.860	12.935	12.967	13.100	13.252	13.460	13.506	13.678	13.537	13.644	13.666	13.706	13.905
30. Nusa Tenggara Timur	591	640	671	670	677	666	662	666	673	678	675	677	675	680	678
31. Maluku	834	936	998	988	1.016	1.073	1.086	1.084	1.127	1.141	1.143	1.098	1.104	1.094	1.087
32. Papua	688	844	799	813	785	768	778	814	807	796	798	839	859	869	855
33. Maluku Utara	107	103	104	105	105	103	105	108	107	107	113	114	117	116	115
34. Papua Barat	581	567	557	560	561	554	550	534	523	521	528	520	522	522	521
35. Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	102.538	106.151	111.212	112.219	112.980	113.732	115.068	117.006	117.079	119.605	119.641	119.186	120.392	120.607	122.088

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

Indikator / Indicator	2019	2020	2021							2022					
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Tabungan / Saving	3,33	3,08	2,71	2,68	2,66	2,56	2,58	2,57	2,53	2,48	2,47	2,45	2,44	2,42	2,39
Deposito / Time Deposits	8,16	7,16	6,50	6,36	6,21	6,05	5,92	5,88	5,82	5,71	5,65	5,61	5,57	5,54	5,51

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>	2019	2020	2021						2022						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
1 Pertanian, Perburuhan, dan Kehutanan / <i>Agriculture, hunting, and forestry</i>	28,78	27,60	27,59	27,49	27,25	27,14	27,23	26,94	27,12	27,18	27,10	27,16	26,86	26,89	26,91
2 Perikanan / <i>Fisheryies</i>	25,45	23,93	24,52	24,15	24,07	24,01	23,91	23,57	23,15	23,25	23,48	23,53	23,19	23,46	23,48
3 Pertambangan dan Penggalian / <i>Mining and quarrying</i>	21,13	22,79	21,91	21,97	21,40	21,37	20,73	20,71	20,75	19,73	19,61	20,33	20,44	20,54	20,45
4 Industri Pengolahan / <i>Processing industry</i>	21,55	21,40	21,47	21,44	21,30	21,25	21,21	21,10	21,13	21,09	21,02	20,75	20,85	20,90	20,94
5 Listrik, Gas dan Air / <i>Electricity, gas and water</i>	22,14	21,31	21,71	22,01	22,17	22,26	21,31	21,35	21,48	20,27	20,62	20,19	20,88	21,26	22,24
6 Konstruksi / <i>Construction</i>	23,33	22,43	22,70	22,70	22,73	22,78	22,81	22,62	22,30	22,34	22,25	22,22	22,25	22,28	22,36
7 Perdagangan Besar dan Eceran / <i>Big and retail trade</i>	25,36	24,41	24,28	24,17	24,07	23,89	23,81	23,83	23,72	23,75	23,85	23,85	23,81	23,58	23,60
8 Penyediaan Akomodasi dan Penyediaan Makan Minum / <i>Provision of accommodation and food supply drinking</i>	20,84	20,70	20,58	20,35	20,31	20,12	20,22	20,06	19,68	19,75	19,58	19,56	19,39	19,23	19,07
9 Transportasi, Pergudangan dan Komunikasi / <i>Transportation, warehousing and communications</i>	22,17	21,85	22,23	22,04	22,12	21,79	21,74	21,75	21,92	21,93	21,75	21,81	21,72	21,71	21,60
10 Perantara Keuangan / <i>Transitional finance</i>	17,53	16,99	15,70	15,78	15,66	15,75	15,40	15,09	14,34	14,39	14,49	14,30	13,87	13,73	13,71
11 Real Estate / <i>Real estate, rental business, and services company</i>	18,44	17,30	17,30	17,24	17,18	17,14	17,12	17,08	16,87	16,95	16,90	16,88	16,87	16,86	16,93
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / <i>Government administration, the defense and compulsory social security</i>	23,63	23,00	24,09	24,28	23,05	23,12	22,79	22,09	20,39	20,63	20,44	20,79	20,73	20,75	20,74
13 Jasa Pendidikan / <i>Education services</i>	23,34	21,51	21,66	21,44	21,69	21,77	21,82	21,06	20,84	20,83	20,93	21,27	21,60	21,46	21,46
14 Jasa Kesehatan dan Kegiatan Sosial / <i>Health and social services</i>	23,53	22,07	21,84	21,65	21,58	21,67	21,47	21,24	22,23	21,68	21,61	21,25	21,26	21,26	21,30
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	23,20	23,14	22,84	22,77	22,56	22,60	22,47	22,31	23,16	23,21	23,10	23,28	23,16	22,98	22,75
16 Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual services serving the household</i>	25,73	25,21	25,62	25,58	25,60	25,63	25,63	25,49	26,77	25,64	25,81	25,61	25,55	25,41	25,31
17 Kegiatan Usaha yang Belum Jelas Batasannya / <i>International Agency and Other Extra Agency International</i>	25,85	25,34	24,86	24,99	25,04	24,96	24,93	24,59	45,27	40,77	32,86	27,10	26,24	26,62	26,89
18 Bukan Lapangan Usaha - Rumah Tangga / <i>Business Activities which are not clearly defined</i>	19,72	18,52	18,62	18,61	18,65	18,18	18,07	17,96	18,10	18,20	18,13	18,15	18,16	18,17	18,25
19 Bukan Lapangan Usaha - Lainnya / <i>Not the business field - other</i>	22,86	22,02	21,93	21,93	21,90	22,19	22,12	22,15	22,12	22,10	22,12	22,04	21,73	21,71	21,65

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

Jenis Penggunaan / <i>Type of Use</i>	2019	2020	2021							2022					
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Modal Kerja / <i>Working Capital</i>	24,65	23,79	23,71	23,62	23,52	23,38	23,32	23,22	23,11	23,09	23,08	23,09	22,98	22,87	22,86
Investasi / <i>Investment</i>	22,67	21,57	21,62	21,62	21,49	21,46	21,41	21,29	21,30	21,46	21,31	21,26	21,26	21,15	21,02
Konsumsi / <i>Consumption</i>	22,38	21,13	21,03	21,02	21,00	21,08	20,99	20,98	20,97	20,99	20,98	20,92	20,69	20,68	20,65

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

Keterangan / Information	2019	2020	2021							2022					
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Jumlah BPR / Total Rural Banks	1.545	1.506	1.487	1.484	1.481	1.468	1.468	1.468	1.466	1.464	1.462	1.454	1.454	1.454	1.451
Jumlah Kantor / Total Bank Offices	5.939	5.913	5.872	5.867	5.850	5.854	5.879	5.871	5.879	6.004	5.997	5.994	6.013	6.018	6.025

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

Lokasi / Location	BPR (Rural Bank)			Total
	KP	KC	KPK	
1. Jawa Barat	230	398	333	961
2. Banten	54	64	44	162
3. DKI Jakarta	27	14	2	43
4. D.I Yogyakarta	51	54	114	219
5. Jawa Tengah	249	596	895	1.740
6. Jawa Timur	259	287	841	1.387
7. Bengkulu	5	5	1	11
8. Jambi	19	8	6	33
9. Aceh	4	-	11	15
10. Sumatera Utara	47	51	42	140
11. Sumatera Barat	81	42	79	202
12. Riau	28	12	14	54
13. Kepulauan Riau	44	28	12	84
14. Sumatera Selatan	24	15	9	48
15. Bangka Belitung	4	3	5	12
16. Lampung	24	33	19	76
17. Kalimantan Selatan	14	22	11	47
18. Kalimantan Barat	20	5	6	31
19. Kalimantan Timur	13	10	30	53
20. Kalimantan Tengah	6	6	6	18
21. Kalimantan Utara	2	1	7	10
22. Sulawesi Tengah	7	16	16	39
23. Sulawesi Selatan	20	14	6	40
24. Sulawesi Utara	17	27	16	60
25. Sulawesi Tenggara	16	5	5	26
26. Sulawesi Barat	2	1	-	3
27. Gorontalo	2	4	2	8
28. Nusa Tenggara Barat	20	56	31	107
29. Bali	133	58	108	299
30. Nusa Tenggara Timur	12	5	12	29
31. Maluku	1	9	10	20
32. Papua	8	17	3	28
33. Maluku Utara	3	6	2	11
34. Papua Barat	5	4	-	9
35. Lainnya / Others	-	-	-	-
Total	1.451	1.876	2.698	6.025

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

Indikator / Indicator	2019	2020	2021						2022						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Penyaluran Dana iB / Disbursement of Fund iB	12.807	14.025	14.499	14.717	14.980	15.189	15.419	16.033	16.068	16.022	16.102	16.206	16.471	16.611	17.087
Pembiayaan iB / Financing iB	9.943	10.681	11.193	11.251	11.452	11.597	11.695	11.984	12.087	12.361	12.639	12.890	12.920	13.098	13.300
Antar Bank Aktiva iB / Interbank Assets iB	2.864	3.343	3.307	3.466	3.528	3.592	3.724	4.050	3.981	3.661	3.463	3.316	3.551	3.513	3.787
Sumber Dana iB / Source of Funds iB	11.535	12.862	13.293	13.293	13.674	13.842	14.075	14.521	14.610	14.576	14.714	14.860	15.103	15.220	15.656
Dana Pihak Ketiga / Third Party Funds	8.732	9.819	10.411	10.411	10.783	10.912	11.109	11.592	11.640	11.565	11.598	11.710	11.903	11.918	12.265
Tabungan iB Wadiah / Wadiah Savings iB	1.874	1.993	2.044	2.037	2.049	2.065	2.129	2.296	2.229	2.091	2.098	2.143	2.173	2.161	2.254
Tabungan iB Mudharabah / Mudharabah Savings iB	1.329	1.379	1.366	1.443	1.448	1.461	1.514	1.601	1.569	1.579	1.539	1.494	1.546	1.507	1.569
Deposito iB Mudharabah / Deposit Mudharabah iB	5.529	6.447	7.001	7.117	7.286	7.386	7.466	7.694	7.842	7.895	7.961	8.073	8.184	8.250	8.443
Antar Bank Passiva / Interbank Liabilities	2.423	2.513	1.900	1.881	1.949	2.001	2.051	2.074	2.121	2.148	2.192	2.218	2.278	2.377	2.427
Pinjaman yang Diterima / Loan received	291	187	766	680	710	689	663	652	619	632	674	698	686	691	714
Kewajiban Lainnya / Other Liabilities	89	342	216	223	233	240	252	204	230	231	251	234	236	233	251
Beberapa Komponen Modal / Some Components of Capital	1.671	1.972	1.934	2.073	2.012	2.001	2.019	2.270	2.266	2.215	2.195	2.181	2.200	2.250	2.301
Modal Disetor / Paid-In Capital	1.183	1.457	1.659	1.669	1.739	1.728	1.746	1.758	1.776	1.776	1.805	1.812	1.814	1.839	1.863
Cadangan / Reserves	206	249	274	272	273	273	273	277	282	299	315	323	323	324	325
L/R Tahun berjalan / Current Earnings (Profit/Loss)	262	224	108	128	160	180	191	219	24	44	65	80	101	127	154
L/R Tahun Lalu / Last Year Earnings (Profit/Loss)	20	42	5	4	10	16	16	14	185	96	10	(33)	(38)	(41)	(42)

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

Indikator / Indicator	2019	2020	2021						2022						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Aset / Assets	13.758	14.950	15.508	15.731	16.019	16.222	16.477	17.060	17.126	17.126	17.180	17.288	17.552	17.715	18.194
Pembiayaan iB / Financing iB	9.943	10.681	11.193	11.251	11.452	11.597	11.695	11.984	12.087	12.361	12.639	12.639	12.920	13.098	13.300
Lancar / Current	9.243	9.908	8.989	9.127	9.430	9.511	9.743	10.139	10.225	10.377	10.643	10.960	10.809	11.032	11.215
DPK	-	-	1.265	1.182	1.112	1.189	1.040	1.012	986	1.085	1.105	1.003	1.133	1.115	1.127
Kurang Lancar / Sub Standard	141	125	179	176	177	159	179	128	164	174	172	188	215	191	201
Diragukan / Doubtful	124	126	126	129	112	113	115	102	95	89	95	102	104	109	112
Macet / Lost	135	522	633	636	621	626	620	603	618	635	623	637	660	651	644
Non Performing Financing (Nominal) / Non Performing Financing (Nominal)	700	773	939	942	910	897	913	833	877	899	891	927	979	951	958
Non Performing Financing (%) / Non Performing Financing (%)	7,04	7,24	8,39	8,37	7,94	7,73	7,81	6,95	7,25	7,27	7,05	7,34	7,58	7,26	7,20

Data Perkreditan

Sumber Data:

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

Tambahan Informasi:

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

- 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						
	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin													
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	-	-	-	407.425	410.609	415.515	412.763	419.064	423.886	436.792	441.227	440.431	443.783
NPL/NPF	-	-	-	7.754	7.783	6.518	6.755	6.584	6.753	6.730	6.934	6.875	6.932
2. Perikanan / <i>Fishery</i>	-	-	-	18.226	18.137	18.688	18.396	18.553	18.974	19.341	19.331	19.322	19.445
NPL/NPF	-	-	-	997	928	1.053	1.124	1.138	1.114	1.155	1.220	1.211	1.403
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	-	-	-	145.546	150.714	153.803	157.659	158.130	165.411	186.945	187.429	210.945	210.182
NPL/NPF	-	-	-	7.867	7.602	6.799	7.933	7.936	7.024	6.900	6.536	6.403	6.372
4. Industri Pengolahan / <i>Processing Industry</i>	-	-	-	917.224	941.464	951.109	942.998	951.760	971.012	991.841	1.004.231	1.042.559	1.045.518
NPL/NPF	-	-	-	51.355	52.681	49.248	48.787	48.338	47.314	48.001	48.498	47.860	47.906
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	-	-	-	174.152	171.639	159.701	154.466	151.275	156.590	161.251	161.853	170.583	162.186
NPL/NPF	-	-	-	1.669	1.671	1.668	1.676	1.427	1.422	1.387	1.939	1.860	1.851
6. Konstruksi / <i>Construction</i>	-	-	-	375.193	376.709	380.381	373.187	375.500	373.747	372.320	377.308	381.254	380.192
NPL/NPF	-	-	-	14.156	14.067	13.755	13.950	14.052	14.318	14.683	15.079	14.326	14.259
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	-	-	-	963.037	968.169	974.420	959.753	979.288	999.455	1.017.824	1.029.936	1.042.842	1.028.614
NPL/NPF	-	-	-	42.950	42.724	39.728	40.680	41.332	41.372	43.826	44.621	43.644	44.328
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	-	-	-	120.616	121.298	120.741	121.005	121.266	122.188	122.259	121.033	121.261	122.310
NPL/NPF	-	-	-	6.931	7.267	7.653	7.918	7.830	7.845	7.928	6.890	6.567	6.767
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	-	-	-	298.430	294.775	306.242	291.600	289.621	298.941	309.964	308.094	326.514	315.209
NPL/NPF	-	-	-	6.517	6.605	6.347	6.056	6.111	5.965	5.884	6.083	5.251	5.317
10. Perantara Keuangan / <i>Financial intermediaries</i>	-	-	-	216.694	217.641	224.714	223.227	232.684	236.088	246.420	249.434	269.598	269.490
NPL/NPF	-	-	-	993	1.008	2.925	3.204	3.337	3.449	3.286	3.300	2.652	3.015
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	-	-	-	254.255	256.086	265.315	262.751	264.709	272.593	272.141	272.006	285.771	287.022
NPL/NPF	-	-	-	7.874	7.504	7.414	7.663	7.882	7.791	8.006	9.006	8.142	8.200
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	-	-	-	30.782	31.673	34.272	34.191	34.185	33.859	34.630	34.317	34.145	34.408
NPL/NPF	-	-	-	3	3	3	4	5	6	7	6	5	14
13. Jasa Pendidikan / <i>Education Services</i>	-	-	-	13.966	14.005	13.990	13.734	14.557	14.631	14.421	14.699	14.171	14.522
NPL/NPF	-	-	-	248	215	211	223	247	272	254	305	266	250
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	-	-	-	28.459	28.344	28.513	27.957	27.456	27.972	28.980	28.396	29.792	28.701
NPL/NPF	-	-	-	186	158	171	153	158	170	347	174	173	166
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	-	-	-	94.010	94.733	95.691	92.996	95.040	98.048	102.953	103.450	106.596	106.765
NPL/NPF	-	-	-	2.582	2.505	2.253	2.392	2.452	2.354	2.716	2.893	2.777	2.692
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	-	-	-	3.866	3.880	3.872	3.834	3.821	3.829	3.881	3.971	3.946	3.984
NPL/NPF	-	-	-	89	92	80	84	86	94	107	109	108	108
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	-	-	-	358	362	365	339	339	339	342	12	352	333
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	-	-	-	1.272	1.173	716	-	-	-	-	-	-	-
NPL/NPF	-	-	-	124	125	96	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin													
<i>Rumah Tangga / House Hold</i>													
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	-	-	-	535.373	538.790	544.004	545.436	548.719	556.089	561.108	561.738	552.044	557.526
NPL/NPF	-	-	-	13.266	12.755	12.164	12.705	12.804	12.399	12.633	13.130	12.292	12.413
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	-	-	-	24.917	25.164	26.100	26.058	26.150	26.544	26.627	26.556	26.979	27.089
NPL/NPF	-	-	-	589	577	529	545	553	524	529	525	498	521
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	-	-	-	20.622	20.551	20.771	20.952	20.752	20.876	20.935	20.854	21.034	20.750
NPL/NPF	-	-	-	1.041	985	944	996	1.002	989	1.016	1.062	1.075	1.078
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	-	-	-	96.429	98.310	99.101	102.080	102.744	103.579	105.503	104.869	106.627	107.975
NPL/NPF	-	-	-	2.296	2.156	1.973	1.952	1.937	1.960	1.966	2.037	1.998	2.005
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	-	-	-	688.221	691.165	694.729	698.499	701.729	709.753	714.019	709.708	733.473	735.794
NPL/NPF	-	-	-	9.829	9.894	8.961	9.423	9.620	9.394	9.531	10.018	10.105	10.374
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others													
NPL/NPF	-	-	-	228.530	229.740	235.831	225.526	225.059	228.863	230.753	231.912	236.620	237.528
NPL/NPF	-	-	-	2.709	2.888	2.776	2.709	2.585	2.565	2.528	2.645	2.549	2.583

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						
	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin													
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	-	-	-	34.581	33.493	32.865	32.421	32.077	32.170	32.485	33.023	34.506	34.914
NPL/NPF	-	-	-	1.611	1.564	1.016	1.037	696	670	773	793	926	934
2. Perikanan / <i>Fishery</i>	-	-	-	3.014	1.783	1.876	1.992	2.043	2.174	2.237	2.211	2.818	2.775
NPL/NPF	-	-	-	179	96	92	93	96	93	96	98	104	131
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	-	-	-	18.701	9.674	9.805	10.341	10.665	11.336	12.084	13.629	12.330	13.211
NPL/NPF	-	-	-	328	269	249	249	247	256	318	292	238	150
4. Industri Pengolahan / <i>Processing Industry</i>	-	-	-	124.723	101.432	102.559	100.464	87.211	89.810	90.671	91.051	93.143	91.009
NPL/NPF	-	-	-	5.298	5.283	4.251	4.272	3.864	3.793	3.935	3.937	3.364	3.470
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	-	-	-	27.053	15.285	13.335	13.512	12.417	13.160	13.318	13.567	11.886	10.553
NPL/NPF	-	-	-	150	131	129	130	133	133	134	132	68	67
6. Konstruksi / <i>Construction</i>	-	-	-	47.414	38.444	38.986	37.255	37.490	38.039	36.634	37.461	42.685	42.816
NPL/NPF	-	-	-	2.868	2.515	2.272	2.386	2.454	2.470	2.597	2.591	2.649	2.658
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	-	-	-	102.725	86.679	87.473	84.954	84.861	85.884	88.512	88.236	97.559	95.410
NPL/NPF	-	-	-	6.243	4.520	3.686	3.736	3.631	3.733	3.770	3.872	4.641	4.735
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	-	-	-	29.509	24.201	24.517	24.468	24.364	24.306	24.063	23.859	27.454	27.730
NPL/NPF	-	-	-	2.392	2.256	2.065	2.080	2.085	2.075	1.980	1.978	1.960	2.000
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	-	-	-	32.976	20.364	20.015	19.891	19.555	21.409	21.369	21.712	20.940	19.868
NPL/NPF	-	-	-	1.052	674	537	595	562	511	475	715	972	913
10. Perantara Keuangan / <i>Financial intermediaries</i>	-	-	-	57.496	40.107	42.843	41.740	37.793	37.437	39.446	39.639	45.682	41.944
NPL/NPF	-	-	-	332	202	191	203	202	320	285	284	502	493
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	-	-	-	42.391	32.142	33.664	31.851	32.283	33.371	33.536	33.624	38.433	38.264
NPL/NPF	-	-	-	1.550	1.160	1.203	1.280	1.284	1.311	1.305	1.298	1.596	1.606
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	-	-	-	1.512	1.541	2.479	2.249	2.014	1.780	1.662	1.498	1.367	1.335
NPL/NPF	-	-	-	0	0	0	0	1	1	1	0	1	7
13. Jasa Pendidikan / <i>Education Services</i>	-	-	-	4.349	3.566	3.540	3.365	4.161	4.244	3.998	4.048	4.184	4.923
NPL/NPF	-	-	-	55	32	39	46	57	58	58	52	48	53
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	-	-	-	4.070	3.650	3.781	4.194	3.844	3.920	3.934	3.738	4.620	3.877
NPL/NPF	-	-	-	32	32	60	27	28	28	203	30	32	34
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	-	-	-	10.086	9.020	9.176	8.653	8.843	9.237	9.213	9.373	10.286	10.358
NPL/NPF	-	-	-	444	318	230	307	304	305	301	377	408	417
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	-	-	-	1.721	1.709	1.741	1.721	1.735	1.745	1.762	1.773	1.798	1.809
NPL/NPF	-	-	-	16	19	18	16	17	23	23	24	25	24
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	-	-	-	0	1	1	1	1	1	1	1	1	1
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	-	-	-	475	281	359	-	-	-	-	-	-	-
NPL/NPF	-	-	-	74	73	73	-	-	-	-	-	-	-
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>	-	-	-	30.230	27.305	27.851	27.752	27.828	28.119	28.404	28.525	30.580	30.740
NPL/NPF	-	-	-	1.529	950	866	942	961	954	976	1.032	1.056	1.087
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	-	-	-	2.630	2.535	2.868	2.864	2.894	2.867	2.856	2.891	2.967	2.962
NPL/NPF	-	-	-	49	37	34	32	36	36	35	40	41	41
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	-	-	-	1.265	1.182	1.242	1.238	1.230	1.283	1.289	1.311	1.392	1.402
NPL/NPF	-	-	-	112	109	77	79	77	77	76	85	83	88
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	-	-	-	6.055	5.713	5.733	5.858	5.900	5.922	6.045	5.910	6.718	6.713
NPL/NPF	-	-	-	250	107	96	95	101	97	100	104	173	179
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	-	-	-	162.585	151.966	151.190	152.191	152.375	154.377	155.574	156.127	169.142	169.774
NPL/NPF	-	-	-	3.354	1.853	1.523	1.593	1.555	1.585	1.620	1.796	3.487	3.597
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others													
NPL/NPF	-	-	-	70.223	70.985	75.834	73.874	72.693	74.061	75.519	76.284	77.772	78.840
NPL/NPF	-	-	-	507	506	559	544	554	556	625	682	714	755

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						
	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin													
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	-	-	-	13.332	14.636	15.081	15.758	15.769	15.570	15.624	15.109	14.419	14.568
NPL/NPF	-	-	-	597	651	616	771	777	769	767	774	579	582
2. Perikanan / <i>Fishery</i>	-	-	-	973	2.001	1.981	1.632	1.623	1.688	1.876	1.867	1.256	1.288
NPL/NPF	-	-	-	29	36	25	58	58	20	20	24	11	10
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	-	-	-	10.726	20.029	19.720	20.034	19.131	18.301	20.989	22.499	24.161	23.852
NPL/NPF	-	-	-	726	753	628	669	663	664	659	619	596	690
4. Industri Pengolahan / <i>Processing Industry</i>	-	-	-	88.892	119.575	115.243	115.986	130.901	132.017	118.978	119.925	130.703	131.927
NPL/NPF	-	-	-	3.720	4.590	4.485	4.553	4.943	4.477	4.410	4.422	4.780	4.806
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	-	-	-	7.795	17.869	13.672	13.498	11.366	11.501	9.420	10.115	11.685	10.272
NPL/NPF	-	-	-	131	149	148	146	146	145	145	145	126	126
6. Konstruksi / <i>Construction</i>	-	-	-	45.101	51.430	50.199	49.525	49.878	51.624	51.710	52.785	50.207	50.952
NPL/NPF	-	-	-	1.352	1.718	1.683	1.730	1.725	1.793	1.787	1.885	1.666	1.608
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	-	-	-	71.796	88.218	91.527	91.166	94.543	95.869	95.591	96.618	90.849	90.778
NPL/NPF	-	-	-	3.369	4.655	4.636	4.644	4.787	4.604	4.844	5.002	3.737	3.748
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	-	-	-	3.965	8.422	8.306	8.015	8.040	8.037	7.955	7.932	3.613	3.655
NPL/NPF	-	-	-	300	421	421	520	522	523	518	525	429	438
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	-	-	-	22.558	33.394	34.102	31.104	30.991	31.105	28.553	27.939	32.065	32.616
NPL/NPF	-	-	-	436	946	913	769	761	764	746	737	406	406
10. Perantara Keuangan / <i>Financial intermediaries</i>	-	-	-	27.673	46.735	49.305	52.763	57.580	57.715	48.499	52.098	55.333	56.512
NPL/NPF	-	-	-	149	256	1.350	1.345	1.306	1.342	1.334	1.375	256	257
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	-	-	-	28.150	38.103	38.836	40.830	41.858	44.356	43.644	43.855	55.461	56.745
NPL/NPF	-	-	-	849	1.239	1.080	1.087	1.060	1.084	1.073	1.905	1.370	1.392
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	-	-	-	347	282	214	479	435	336	305	327	318	317
NPL/NPF	-	-	-	0	0	0	0	0	0	0	0	0	7
13. Jasa Pendidikan / <i>Education Services</i>	-	-	-	1.242	2.028	2.003	2.102	2.081	1.959	1.952	1.946	1.146	1.140
NPL/NPF	-	-	-	111	112	111	114	113	110	109	141	107	105
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	-	-	-	2.784	3.105	3.074	3.092	3.072	2.923	2.886	2.879	2.684	2.704
NPL/NPF	-	-	-	11	12	11	19	19	20	19	19	16	20
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	-	-	-	6.596	7.431	7.202	6.958	7.151	7.238	8.360	8.101	6.798	7.424
NPL/NPF	-	-	-	154	193	171	185	191	194	198	220	126	141
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	-	-	-	593	599	615	621	632	640	688	718	733	740
NPL/NPF	-	-	-	14	13	13	14	14	15	16	17	18	17
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	-	-	-	0	0	1	3	3	3	3	3	3	3
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	-	-	-	50	235	228	-	-	-	-	-	-	-
NPL/NPF	-	-	-	11	11	4	-	-	-	-	-	-	-
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>	-	-	-	14.479	16.433	16.436	16.451	16.484	16.555	16.576	16.359	14.771	14.858
NPL/NPF	-	-	-	1.315	1.501	1.456	1.428	1.420	1.390	1.368	1.239	1.067	1.084
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	-	-	-	653	734	724	716	714	715	708	685	617	619
NPL/NPF	-	-	-	34	44	42	43	44	43	45	25	18	18
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	-	-	-	349	370	369	366	369	363	363	354	323	317
NPL/NPF	-	-	-	79	78	72	74	74	73	73	75	68	67
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	-	-	-	1.681	3.199	3.281	2.388	2.460	2.556	2.709	2.763	2.527	2.615
NPL/NPF	-	-	-	26	104	99	106	103	102	104	101	39	47
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	-	-	-	84.048	95.404	96.873	101.339	102.451	105.035	105.926	106.689	96.719	97.323
NPL/NPF	-	-	-	569	2.200	2.199	2.324	2.413	2.438	2.508	2.589	654	664
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others													
NPL/NPF	-	-	-	75.898	75.816	76.007	69.710	71.149	71.676	71.662	71.416	71.792	71.860
NPL/NPF	-	-	-	720	796	669	611	610	604	587	609	509	525

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						
	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin													
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	-	-	-	54.377	53.058	55.760	54.639	56.785	57.750	61.432	62.057	61.037	61.646
NPL/NPF	-	-	-	974	992	876	881	884	918	835	848	837	827
2. Perikanan / <i>Fishery</i>	-	-	-	2.199	2.130	2.521	2.438	2.369	2.371	2.358	2.328	2.044	2.050
NPL/NPF	-	-	-	90	97	90	94	98	116	122	150	142	260
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	-	-	-	31.252	32.603	34.252	34.764	36.459	36.428	46.616	45.586	55.329	53.331
NPL/NPF	-	-	-	228	217	258	1.299	1.317	333	327	381	415	370
4. Industri Pengolahan / <i>Processing Industry</i>	-	-	-	237.619	245.627	241.045	239.679	240.017	244.717	269.671	275.350	280.566	284.886
NPL/NPF	-	-	-	13.759	13.649	12.329	11.990	11.937	11.479	11.887	11.921	11.891	12.041
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	-	-	-	28.972	29.143	28.906	25.777	26.220	28.706	33.228	32.243	35.350	31.780
NPL/NPF	-	-	-	447	448	455	460	454	456	454	455	457	452
6. Konstruksi / <i>Construction</i>	-	-	-	116.940	116.087	116.672	117.151	118.024	112.017	113.896	114.272	114.840	114.834
NPL/NPF	-	-	-	7.039	7.050	6.823	6.826	6.806	6.805	7.074	7.329	7.095	6.914
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	-	-	-	185.898	184.460	185.949	180.826	184.985	189.471	195.431	198.364	203.573	200.163
NPL/NPF	-	-	-	10.013	10.253	10.008	9.593	9.724	10.492	10.729	10.590	10.893	10.823
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	-	-	-	22.978	22.706	23.044	23.794	23.762	23.632	23.485	23.525	23.837	24.088
NPL/NPF	-	-	-	623	879	1.164	1.184	1.224	1.283	1.296	1.303	1.278	1.421
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	-	-	-	73.047	72.276	78.203	69.746	68.485	74.580	81.228	79.823	80.827	78.689
NPL/NPF	-	-	-	1.070	1.060	999	979	961	949	917	909	933	905
10. Perantara Keuangan / <i>Financial intermediaries</i>	-	-	-	68.471	67.361	65.862	65.528	66.665	70.647	84.646	84.045	90.151	91.728
NPL/NPF	-	-	-	351	400	678	942	945	1.023	992	961	947	1.432
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	-	-	-	76.069	76.820	85.784	86.319	87.599	89.575	90.487	89.610	91.151	90.989
NPL/NPF	-	-	-	2.552	2.204	2.074	2.107	2.298	2.292	2.316	2.357	2.261	2.204
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	-	-	-	3	3	7	7	3	4	4	4	5	4
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-
13. Jasa Pendidikan / <i>Education Services</i>	-	-	-	5.088	5.103	5.161	5.041	5.108	5.134	5.161	5.398	5.457	5.061
NPL/NPF	-	-	-	62	52	48	47	52	72	51	73	75	53
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	-	-	-	8.224	7.997	8.111	7.636	7.573	8.015	8.856	8.671	8.698	8.524
NPL/NPF	-	-	-	48	53	51	51	49	49	51	46	48	39
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	-	-	-	11.075	11.091	12.071	11.197	11.551	12.695	10.794	10.627	12.312	10.310
NPL/NPF	-	-	-	293	305	296	253	258	326	540	533	531	344
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	-	-	-	332	329	331	320	308	317	320	334	315	311
NPL/NPF	-	-	-	18	19	15	15	14	15	17	18	17	17
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	-	-	-	1	1	1	1	1	1	1	1	1	1
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	-	-	-	748	656	128	-	-	-	-	-	-	-
NPL/NPF	-	-	-	39	41	18	-	-	-	-	-	-	-
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>	-	-	-	337.008	339.625	341.768	343.627	345.847	350.382	353.833	354.968	359.272	362.934
NPL/NPF	-	-	-	6.521	6.461	6.221	6.462	6.593	6.356	6.540	6.701	6.526	6.555
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	-	-	-	13.591	13.746	14.052	14.073	14.162	14.349	14.428	14.393	14.709	14.816
NPL/NPF	-	-	-	277	285	264	273	273	256	264	275	254	276
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	-	-	-	11.960	12.044	12.228	12.467	12.341	12.465	12.553	12.520	12.681	12.489
NPL/NPF	-	-	-	523	500	498	529	536	503	517	538	534	515
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	-	-	-	28.458	28.918	28.998	32.164	32.642	33.402	34.046	33.676	34.431	34.962
NPL/NPF	-	-	-	553	500	452	455	452	448	451	481	476	480
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	-	-	-	119.914	120.979	121.728	123.622	124.312	126.102	127.188	127.703	130.130	131.173
NPL/NPF	-	-	-	2.131	2.063	1.868	1.974	1.984	1.893	1.875	1.963	1.939	1.904
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others													
NPL/NPF	-	-	-	19.835	20.170	20.428	18.595	18.359	18.428	18.591	18.659	18.801	18.848
NPL/NPF	-	-	-	388	510	549	567	473	468	427	439	440	426

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						
	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin													
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	-	-	-	305.134	309.422	311.809	309.946	314.434	318.395	327.252	331.039	330.469	332.655
NPL/NPF	-	-	-	4.572	4.577	4.009	4.066	4.227	4.395	4.354	4.519	4.532	4.590
2. Perikanan / <i>Fishery</i>	-	-	-	12.039	12.223	12.311	12.334	12.517	12.741	12.871	12.926	13.205	13.331
NPL/NPF	-	-	-	699	699	847	878	887	885	916	947	954	1.002
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	-	-	-	84.867	88.409	90.026	92.520	91.875	99.346	107.256	105.714	119.124	119.789
NPL/NPF	-	-	-	6.586	6.364	5.663	5.716	5.710	5.772	5.596	5.243	5.154	5.161
4. Industri Pengolahan / <i>Processing Industry</i>	-	-	-	465.990	474.830	492.262	486.870	493.631	504.468	512.521	517.905	538.147	537.697
NPL/NPF	-	-	-	28.577	29.159	28.183	27.973	27.595	27.565	27.768	28.218	27.825	27.588
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	-	-	-	110.332	109.342	103.788	101.677	101.271	103.221	105.286	105.929	111.662	109.581
NPL/NPF	-	-	-	941	943	936	940	694	688	654	1.208	1.210	1.206
6. Konstruksi / <i>Construction</i>	-	-	-	165.738	170.748	174.524	169.255	170.109	172.066	170.081	172.789	173.522	171.590
NPL/NPF	-	-	-	2.897	2.784	2.978	3.008	3.067	3.250	3.224	3.274	2.915	3.080
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	-	-	-	602.618	608.811	609.472	602.806	614.898	628.232	638.290	646.717	650.861	642.263
NPL/NPF	-	-	-	23.324	23.297	21.397	22.707	23.190	22.544	24.484	25.158	24.373	25.022
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	-	-	-	64.164	65.969	64.874	64.729	65.100	66.213	66.757	65.716	66.357	66.837
NPL/NPF	-	-	-	3.615	3.712	4.003	4.134	3.999	3.964	4.134	3.084	2.900	2.908
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	-	-	-	169.848	168.741	173.922	170.859	170.591	171.847	178.816	178.620	192.683	184.037
NPL/NPF	-	-	-	3.959	3.924	3.898	3.713	3.827	3.741	3.747	3.722	2.940	3.093
10. Perantara Keuangan / <i>Financial intermediaries</i>	-	-	-	63.055	63.438	66.704	63.196	70.646	70.289	73.830	73.651	78.432	79.305
NPL/NPF	-	-	-	161	150	706	713	884	763	676	680	946	833
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	-	-	-	107.645	109.021	107.031	103.750	102.969	105.291	104.474	104.917	100.726	101.024
NPL/NPF	-	-	-	2.923	2.901	3.056	3.189	3.240	3.104	3.312	3.446	2.914	2.999
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	-	-	-	28.919	29.847	31.573	31.456	31.733	31.739	32.658	32.488	32.454	32.751
NPL/NPF	-	-	-	3	3	3	3	3	5	5	5	4	1
13. Jasa Pendidikan / <i>Education Services</i>	-	-	-	3.286	3.308	3.287	3.226	3.207	3.295	3.310	3.307	3.383	3.397
NPL/NPF	-	-	-	22	18	13	16	26	32	36	38	36	39
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	-	-	-	13.382	13.592	13.547	13.035	12.967	13.114	13.304	13.109	13.790	13.596
NPL/NPF	-	-	-	95	61	48	56	62	73	75	79	77	73
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	-	-	-	66.253	67.190	67.242	66.188	67.495	68.877	74.585	75.348	77.200	78.673
NPL/NPF	-	-	-	1.690	1.689	1.557	1.647	1.699	1.529	1.678	1.763	1.713	1.790
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	-	-	-	1.219	1.243	1.184	1.172	1.147	1.127	1.111	1.146	1.100	1.123
NPL/NPF	-	-	-	42	41	33	40	41	41	51	50	48	50
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	-	-	-	357	361	363	335	334	334	338	g ¹⁾	348	329
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	0,12
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin													
Rumah Tangga / House Hold													
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	-	-	-	153.657	155.426	157.949	157.606	158.561	161.032	162.295	161.885	147.421	148.994
NPL/NPF	-	-	-	3.901	3.843	3.621	3.872	3.831	3.699	3.748	4.157	3.644	3.687
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	-	-	-	8.043	8.148	8.455	8.405	8.381	8.613	8.634	8.587	8.686	8.692
NPL/NPF	-	-	-	229	211	189	198	200	189	185	185	184	186
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	-	-	-	7.048	6.956	6.932	6.881	6.812	6.764	6.730	6.669	6.638	6.541
NPL/NPF	-	-	-	328	298	297	315	316	335	350	363	390	407
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	-	-	-	60.235	60.480	61.090	61.671	61.741	61.699	62.703	62.519	62.950	63.685
NPL/NPF	-	-	-	1.467	1.444	1.326	1.295	1.281	1.313	1.311	1.350	1.310	1.299
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	-	-	-	321.674	322.815	324.937	321.346	322.591	324.240	325.331	319.190	337.482	337.524
NPL/NPF	-	-	-	3.775	3.779	3.371	3.531	3.669	3.477	3.529	3.670	4.025	4.210
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others													
NPL/NPF	-	-	-	62.574	62.768	63.562	63.347	62.857	64.699	64.981	65.553	68.256	67.980
NPL/NPF	-	-	-	1.094	1.076	999	985	948	936	889	915	885	877

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						
	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Jenis Penggunaan / Type of Use													
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party													
1. Modal Kerja / Working Capital	-	-	-	2.596.597	2.583.373	2.621.250	2.569.978	2.593.781	2.661.468	2.750.567	2.780.824	2.864.415	2.850.487
NPL/NPF	-	-	-	108.913	109.814	104.692	107.231	107.689	107.031	110.255	111.892	107.221	108.923
2. Investasi / Investment	-	-	-	1.466.915	1.518.036	1.527.639	1.520.878	1.543.465	1.556.097	1.571.739	1.575.905	1.635.667	1.622.177
NPL/NPF	-	-	-	43.380	43.126	41.276	41.372	41.225	40.233	40.963	41.701	40.899	40.659
3. Konsumsi / Consumption	-	-	-	1.594.093	1.603.719	1.619.696	1.618.551	1.625.154	1.645.704	1.658.946	1.655.636	1.676.779	1.686.661
NPL/NPF	-	-	-	29.730	29.255	27.303	28.330	28.501	27.830	28.203	29.417	28.516	28.975
Total Kredit/Pembiayaan / Total Credit/Financing	-	-	-	5.657.605	5.705.128	5.768.585	5.709.407	5.762.401	5.863.269	5.981.252	6.012.365	6.176.861	6.159.326
NPL/NPF	-	-	-	182.023	182.195	173.270	176.933	177.415	175.093	179.421	183.010	176.635	178.556
Orientasi Penggunaan / User Orientation													
Kredit kepada Pihak Ketiga / Credit to Third Party													
1. Ekspor / Export	-	-	-	195.909	201.773	199.100	198.171	196.657	190.357	199.772	189.009	200.741	195.588
NPL/NPF	-	-	-	5.800	6.101	6.092	5.765	5.808	5.693	5.950	6.234	6.161	6.300
2. Impor / Import	-	-	-	81.090	77.411	79.660	75.021	74.515	75.789	84.014	89.381	90.849	84.294
NPL/NPF	-	-	-	4.957	3.504	3.472	2.275	2.275	2.239	2.478	2.574	2.539	2.610
3. Lainnya / Other	-	-	-	5.380.606	5.425.944	5.489.825	5.436.216	5.491.229	5.597.122	5.697.467	5.733.975	5.885.271	5.879.444
NPL/NPF	-	-	-	171.266	172.590	163.706	168.893	169.332	167.161	170.994	174.201	167.934	169.647
Total Kredit/Pembiayaan / Total Credit/Financing	-	-	-	5.657.605	5.705.128	5.768.585	5.709.407	5.762.401	5.863.269	5.981.252	6.012.365	6.176.861	6.159.326
NPL/NPF	-	-	-	182.023	182.195	173.270	176.933	177.415	175.093	179.421	183.010	176.634	178.556

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						
	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Jenis Penggunaan / Type of Use													
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party													
1. Modal Kerja / Working Capital	-	-	-	352.409	276.560	281.146	271.332	258.046	265.267	271.631	274.432	296.840	289.605
NPL/NPF	-	-	-	16.724	14.226	11.867	12.047	11.577	11.505	11.773	12.175	12.615	12.629
2. Investasi / Investment	-	-	-	190.387	146.813	148.708	147.742	143.312	144.756	143.291	144.011	152.855	151.193
NPL/NPF	-	-	-	5.900	4.919	4.290	4.410	4.083	4.276	4.482	4.299	4.919	5.062
3. Konsumsi / Consumption	-	-	-	272.988	259.686	263.879	263.777	262.920	266.629	269.687	271.049	288.571	290.430
NPL/NPF	-	-	-	5.800	3.562	3.111	3.286	3.283	3.305	3.433	3.739	5.554	5.747
Total Kredit/Pembiayaan / Total Credit/Financing	-	-	-	815.785	683.058	693.732	682.851	664.279	676.653	684.610	689.491	738.266	731.227
NPL/NPF	-	-	-	28.424	22.707	19.268	19.742	18.943	19.087	19.687	20.212	23.088	23.438
Orientasi Penggunaan / User Orientation													
Kredit kepada Pihak Ketiga / Credit to Third Party													
1. Ekspor / Export	-	-	-	30.484	23.701	21.850	28.279	24.537	17.334	21.494	16.981	15.314	11.702
NPL/NPF	-	-	-	2.237	1.696	1.693	1.643	1.285	1.100	1.092	1.107	349	251
2. Impor / Import	-	-	-	3.809	3.975	4.268	3.844	3.391	3.405	3.287	3.403	3.432	3.353
NPL/NPF	-	-	-	51	44	39	38	24	23	23	32	23	23
3. Lainnya / Other	-	-	-	781.492	655.382	667.613	650.727	636.351	655.914	659.829	669.107	719.520	716.172
NPL/NPF	-	-	-	26.137	20.968	17.535	18.061	17.634	17.965	18.572	19.074	22.716	23.165
Total Kredit/Pembiayaan / Total Credit/Financing	-	-	-	815.785	683.058	693.732	682.851	664.279	676.653	684.610	689.491	738.266	731.227
NPL/NPF	-	-	-	28.424	22.707	19.268	19.742	18.943	19.087	19.687	20.212	23.088	23.438

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						
	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Jenis Penggunaan / Type of Use													
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party													
1. Modal Kerja / Working Capital	-	-	-	276.981	331.274	334.488	337.886	358.245	363.794	343.412	350.831	353.477	353.886
NPL/NPF	-	-	-	9.788	12.285	13.088	13.267	13.712	13.577	13.766	14.068	11.603	11.717
2. Investasi / Investment	-	-	-	55.594	122.817	116.822	115.680	116.807	117.090	113.619	113.886	127.958	131.606
NPL/NPF	-	-	-	2.170	3.468	3.209	3.358	3.372	2.946	2.878	3.742	2.619	2.634
3. Konsumsi / Consumption	-	-	-	177.107	191.956	193.690	190.970	193.627	196.900	197.945	198.265	186.749	187.592
NPL/NPF	-	-	-	2.743	4.723	4.537	4.586	4.663	4.651	4.684	4.638	2.355	2.405
Total Kredit/Pembiayaan / Total Credit/Financing	-	-	-	509.681	646.047	644.999	644.535	668.679	677.785	654.977	662.982	668.185	673.084
NPL/NPF	-	-	-	14.701	20.476	20.834	21.211	21.747	21.174	21.328	22.449	16.577	16.756
Orientasi Penggunaan / User Orientation													
Kredit kepada Pihak Ketiga / Credit to Third Party													
1. Ekspor / Export	-	-	-	27.895	36.053	36.131	32.186	34.525	36.469	25.748	24.705	33.591	34.270
NPL/NPF	-	-	-	1.260	1.798	1.792	1.784	2.086	2.089	1.957	1.956	2.846	2.930
2. Impor / Import	-	-	-	4.669	3.619	4.135	7.293	7.806	9.110	11.153	11.394	11.018	7.152
NPL/NPF	-	-	-	299	300	300	367	380	378	462	463	415	415
3. Lainnya / Other	-	-	-	477.119	606.375	604.733	605.057	626.348	632.205	618.075	626.882	623.576	631.661
NPL/NPF	-	-	-	13.142	18.379	18.742	19.059	19.281	18.707	18.909	20.029	13.316	13.412
Total Kredit/Pembiayaan / Total Credit/Financing	-	-	-	509.682	646.047	644.999	644.535	668.679	677.785	654.977	662.982	697.677	673.084
NPL/NPF	-	-	-	14.701	20.476	20.834	21.211	21.747	21.174	21.328	22.449	20.181	16.756

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						
	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Jenis Penggunaan / Type of Use													
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party													
1. Modal Kerja / Working Capital	-	-	-	584.192	580.723	583.182	568.537	579.268	596.749	655.911	615.455	677.283	667.409
NPL/NPF	-	-	-	26.563	26.770	25.968	26.543	26.492	26.475	26.987	24.746	26.853	27.237
2. Investasi / Investment	-	-	-	339.101	346.727	360.626	356.326	356.646	359.310	371.702	330.570	388.208	390.987
NPL/NPF	-	-	-	11.042	10.949	10.216	10.177	10.528	10.131	10.622	9.267	10.969	10.866
3. Konsumsi / Consumption	-	-	-	530.766	535.483	539.202	544.548	547.662	555.128	560.640	466.208	570.025	575.223
NPL/NPF	-	-	-	10.392	10.319	9.852	10.261	10.310	9.924	10.075	9.014	10.169	10.156
Total Kredit/Pembiayaan / Total Credit/Financing	-	-	-	1.454.059	1.462.933	1.483.010	1.469.410	1.483.575	1.511.187	1.588.253	1.412.233	1.635.516	1.633.619
NPL/NPF	-	-	-	47.998	48.037	46.036	46.981	47.330	46.530	47.683	43.027	47.991	48.259
Orientasi Penggunaan / User Orientation													
Kredit kepada Pihak Ketiga / Credit to Third Party													
1. Ekspor / Export	-	-	-	44.246	43.840	36.562	33.183	34.829	34.421	48.517	45.058	49.865	51.272
NPL/NPF	-	-	-	868	826	802	718	717	701	837	830	857	835
2. Impor / Import	-	-	-	53.825	51.524	51.877	42.905	43.362	44.322	50.575	54.923	55.876	53.516
NPL/NPF	-	-	-	2.779	2.518	2.513	1.216	1.211	1.159	1.268	1.331	1.324	1.360
3. Lainnya / Other	-	-	-	1.355.989	1.367.569	1.394.571	1.393.322	1.405.384	1.432.444	1.489.160	1.312.252	1.529.775	1.528.831
NPL/NPF	-	-	-	44.350	44.694	42.720	45.047	45.402	44.670	45.579	40.866	45.810	46.064
Total Kredit/Pembiayaan / Total Credit/Financing	-	-	-	1.454.059	1.462.933	1.483.010	1.469.410	1.483.575	1.511.187	1.588.253	1.412.233	1.635.516	1.633.619
NPL/NPF	-	-	-	47.998	48.037	46.036	46.981	47.330	46.530	47.683	43.027	47.991	48.259

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						
	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Jenis Penggunaan / Type of Use													
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party													
1. Modal Kerja / Working Capital	-	-	-	1.383.015	1.394.816	1.422.435	1.392.224	1.398.222	1.435.658	1.479.613	1.493.780	1.536.815	1.539.588
NPL/NPF	-	-	-	55.838	56.533	53.770	55.374	55.908	55.473	57.729	58.412	56.150	57.339
2. Investasi / Investment	-	-	-	881.833	901.680	901.484	901.130	926.701	934.940	943.126	947.550	966.646	948.391
NPL/NPF	-	-	-	24.268	23.790	23.561	23.427	23.242	22.879	22.982	23.022	22.391	22.097
3. Konsumsi / Consumption	-	-	-	613.231	616.594	622.926	619.257	620.945	627.046	630.675	624.403	631.433	633.416
NPL/NPF	-	-	-	10.794	10.652	9.802	10.197	10.244	9.950	10.012	10.642	10.438	10.667
Total Kredit/Pembiayaan / Total Credit/Financing	-	-	-	2.878.079	2.913.090	2.946.844	2.912.611	2.945.868	2.997.644	3.053.413	3.065.733	3.134.894	3.121.395
NPL/NPF	-	-	-	90.900	90.974	87.133	88.998	89.395	88.302	90.723	92.076	88.979	90.103
Orientasi Penggunaan / User Orientation													
Kredit kepada Pihak Ketiga / Credit to Third Party													
1. Ekspor / Export	-	-	-	93.285	98.179	104.556	104.522	102.766	102.133	104.012	100.792	101.972	98.344
NPL/NPF	-	-	-	1.435	1.782	1.805	1.620	1.720	1.803	2.064	2.330	2.110	2.284
2. Impor / Import	-	-	-	18.788	18.292	19.380	20.979	19.956	18.952	18.999	19.613	20.523	20.272
NPL/NPF	-	-	-	1.827	642	620	653	661	680	725	748	777	812
3. Lainnya / Other	-	-	-	2.766.006	2.796.618	2.822.908	2.787.110	2.823.146	2.876.559	2.930.402	2.945.328	3.012.400	3.002.779
NPL/NPF	-	-	-	87.638	88.550	84.708	86.726	87.014	85.819	87.934	88.998	86.093	87.007
Total Kredit/Pembiayaan / Total Credit/Financing	-	-	-	2.878.079	2.913.090	2.946.844	2.912.611	2.945.868	2.997.644	3.053.413	3.065.733	3.134.894	3.121.395
NPL/NPF	-	-	-	90.900	90.974	87.133	88.998	89.395	88.302	90.723	92.076	88.979	90.103

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						
	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
1. KBMI 1	-	-	-	1.896	1.205	1.175	1.175	542	517	517	499	1.092	1.087
NPL/NPF	-	-	-	228	50	50	46	34	31	29	28	189	191
2. KBMI 2	-	-	-	8.346	9.138	9.218	9.275	9.867	9.819	9.984	10.046	9.636 ^f	9.695
NPL/NPF	-	-	-	251	426	410	398	387	372	355	357	195 ^f	190
3. KBMI 3	-	-	-	25.709	26.050	26.254	26.508	26.228	26.103	26.400	26.629	26.916 ^f	27.049
NPL/NPF	-	-	-	525	629	651	680	573	553	502	523	532 ^f	521
4. KBMI 4	-	-	-	37.420	37.877	38.709	40.346	39.632	40.469	40.815	41.306	42.037	41.847
NPL/NPF	-	-	-	770	763	721	736	696	618	531	527	504	496
8 Bank Umum / Commercial Bank	-	-	-	73.371	74.270	75.355	77.305	76.269	76.907	77.716	78.480	79.681	79.679
NPL/NPF	-	-	-	1.773	1.868	1.833	1.860	1.690	1.575	1.417	1.435	1.421	1.399

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

Keterangan / Items	2019	2020	2021							2022						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin																
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	369.903	385.586	397.121	400.443	403.033	407.425	410.609	415.515	412.763	419.064	423.886	436.792	441.227	440.431	443.783	
NPL/NPF	5.642	7.480	8.585	9.769	7.920	7.754	7.783	6.518	6.755	6.584	6.753	6.730	6.934	6.875	6.932	
2. Perikanan / <i>Fishery</i>	14.115	16.032	17.201	17.474	17.793	18.226	18.137	18.688	18.396	18.553	18.974	19.341	19.331	19.322	19.445	
NPL/NPF	750	886	1.002	1.031	1.018	997	928	1.053	1.124	1.138	1.114	1.155	1.220	1.211	1.403	
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	134.315	124.618	142.076	145.920	147.232	145.546	150.714	153.803	157.659	158.130	165.411	186.945	187.429	210.945	210.182	
NPL/NPF	4.808	9.049	7.980	7.971	7.893	7.867	7.602	6.799	7.933	7.936	7.024	6.900	6.536	6.403	6.372	
4. Industri Pengolahan / <i>Procesing Industry</i>	931.727	893.642	893.645	895.563	911.943	917.224	941.464	951.109	942.998	951.760	971.012	991.841	1.004.231	1.042.559	1.045.518	
NPL/NPF	36.191	40.898	49.556	50.654	50.899	51.355	52.681	49.248	48.787	48.338	47.314	48.001	48.498	47.860	47.906	
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	198.255	168.881	171.795	172.690	175.750	174.152	171.639	159.701	154.466	151.275	156.590	161.251	161.853	170.583	162.186	
NPL/NPF	1.770	2.091	1.893	1.854	1.671	1.669	1.671	1.668	1.676	1.427	1.422	1.387	1.939	1.860	1.851	
6. Konstruksi / <i>Construction</i>	362.271	376.473	380.242	380.972	384.220	375.193	376.709	380.381	373.187	375.500	373.747	372.320	377.308	381.254	380.192	
NPL/NPF	12.863	12.973	14.145	13.724	13.811	14.156	14.067	13.755	13.950	14.052	14.318	14.683	15.079	14.326	14.259	
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	1.006.069	942.188	958.177	955.616	965.084	963.037	968.169	974.420	959.753	979.288	999.455	1.017.824	1.029.936	1.042.842	1.028.614	
NPL/NPF	34.739	41.784	43.842	43.270	42.724	42.950	42.724	39.728	40.680	41.332	41.372	43.826	44.621	43.644	44.328	
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	109.842	116.183	119.393	119.981	120.761	120.616	121.298	120.741	121.005	121.266	122.188	122.259	121.033	121.261	122.310	
NPL/NPF	6.111	6.258	7.065	7.276	6.830	6.931	7.267	7.653	7.918	7.830	7.845	7.928	6.890	6.567	6.767	
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	246.935	266.189	286.810	287.137	296.258	298.430	294.775	306.242	291.600	289.621	298.941	309.964	308.094	326.514	315.209	
NPL/NPF	4.047	5.739	6.906	6.926	6.732	6.517	6.605	6.347	6.056	6.111	5.965	5.884	6.083	5.251	5.317	
10. Perantara Keuangan / <i>Financial intermediaries</i>	249.782	216.297	204.799	211.229	216.620	216.694	217.641	224.714	223.227	232.684	236.088	246.420	249.434	269.598	269.490	
NPL/NPF	1.247	1.089	1.825	1.691	1.024	993	1.008	2.925	3.204	3.337	3.449	3.286	3.300	2.652	3.015	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	269.360	259.978	254.119	253.308	255.308	254.255	256.086	265.315	262.751	264.709	272.593	272.141	272.006	285.771	287.022	
NPL/NPF	6.190	8.048	8.861	9.059	8.109	7.874	7.504	7.414	7.663	7.882	7.791	8.006	9.006	8.142	8.200	
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	28.901	30.887	31.062	30.461	30.518	30.782	31.673	34.272	34.191	34.185	33.859	34.630	34.317	34.145	34.408	
NPL/NPF	7	4	3	3	3	3	3	3	4	5	6	7	6	5	14	
13. Jasa Pendidikan / <i>Education Services</i>	14.194	13.594	13.735	13.765	13.958	13.966	14.005	13.990	13.734	14.557	14.631	14.421	14.699	14.171	14.522	
NPL/NPF	119	244	226	230	248	248	215	211	223	247	272	254	305	266	250	
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	33.576	28.262	27.113	27.203	29.025	28.459	28.344	28.513	27.957	27.456	27.972	28.980	28.396	29.792	28.701	
NPL/NPF	413	382	258	259	182	186	158	171	153	158	170	347	174	173	166	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	82.543	89.457	93.586	95.325	96.211	94.010	94.733	95.691	92.996	95.040	98.048	102.953	103.450	106.596	106.765	
NPL/NPF	1.839	2.902	2.974	2.963	2.883	2.582	2.505	2.253	2.392	2.452	2.354	2.716	2.893	2.777	2.692	
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	3.415	2.989	3.856	3.926	3.907	3.866	3.880	3.872	3.834	3.821	3.829	3.881	3.971	3.946	3.984	
NPL/NPF	64	55	89	94	90	89	92	80	84	86	94	107	109	108	108	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	280	358	366	365	366	358	362	365	339	339	339	342	12 ¹⁾	352	333	
NPL/NPF	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	1.976	2.490	1.297	1.400	1.246	1.272	1.173	716	-	-	-	-	-	-	-	
NPL/NPF	130	138	144	145	129	124	125	96	0	0	0	0	0	0	0	
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>	479.928	496.603	520.404	524.719	530.222	535.373	538.790	544.004	545.436	548.719	556.089	561.108	561.738	552.044	557.526	
NPL/NPF	12.120	12.760	13.587	13.464	13.245	13.266	12.755	12.164	12.705	12.804	12.399	12.633	13.130	12.292	12.413	
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	22.309	22.826	24.205	24.565	24.863	24.917	25.164	26.100	26.058	26.150	26.544	26.627	26.556	26.979	27.089	
NPL/NPF	348	507	679	686	650	589	577	529	545	553	524	529	525	498	521	
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	24.340	22.004	21.150	20.948	20.703	20.622	20.551	20.771	20.952	20.752	20.876	20.935	20.854	21.034	20.750	
NPL/NPF	1.353	1.073	1.177	1.160	1.078	1.041	985	944	996	1.002	989	1.016	1.062	1.075	1.078	
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	140.399	105.772	97.259	96.439	96.053	96.429	98.310	99.101	102.080	102.744	103.579	105.503	104.869	106.627	107.975	
NPL/NPF	1.904	2.167	2.600	2.536	2.395	2.296	2.156	1.973	1.952	1.937	1.960	1.966	2.037	1.998	2.005	
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	652.364	673.005	680.110	681.209	684.933	688.221	691.165	694.729	698.499	701.729	709.753	714.019	709.708	733.473	735.794	
NPL/NPF	6.490	8.229	10.019	9.862	9.700	9.829	9.894	8.961	9.423	9.620	9.394	9.531	10.018	10.105	10.374	
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>																
NPL/NPF	240.193	227.246	224.178	225.366	226.830	228.530	229.740	235.831	225.526	225.059	228.863	230.753	231.912	236.620	237.528	
NPL/NPF	2.690	2.949	2.746	2.742	2.642	2.709	2.888	2.776	2.709	2.585	2.565	2.528	2.645	2.549	2.583	

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	2019	2020	2021						2022						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	233.296	251.567	262.886	267.658	269.668	273.741	275.342	277.985	277.267	281.707	285.229	293.505	296.698	295.843	297.251
NPL/NPF	2.452	4.409	4.472	4.427	4.432	4.530	4.534	3.967	4.020	4.183	4.354	4.303	4.464	4.492	4.548
2. Perikanan / <i>Fishery</i>	6.880	8.874	10.037	10.272	10.583	11.055	11.227	11.313	11.372	11.543	11.765	11.874	11.899	12.124	12.272
NPL/NPF	495	511	590	603	602	605	603	752	784	792	793	824	855	861	907
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	62.764	67.410	78.168	83.449	84.034	83.357	86.965	88.074	90.731	90.017	97.381	103.958	102.123	115.419	116.161
NPL/NPF	2.391	6.897	6.715	6.635	6.594	6.584	6.362	5.666	5.719	5.714	5.772	5.582	5.235	5.144	5.156
4. Industri Pengolahan / <i>Procesing Industry</i>	326.481	316.144	312.114	312.042	324.119	327.686	333.116	347.203	342.936	348.988	356.657	360.387	364.801	379.368	376.588
NPL/NPF	17.235	25.339	23.926	23.625	22.829	22.519	22.498	22.244	21.981	21.440	21.036	21.122	21.106	20.597	20.360
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	110.495	91.852	99.448	99.040	99.368	97.912	96.885	94.090	92.533	92.256	94.828	94.901	95.676	101.357	101.157
NPL/NPF	867	1.252	1.099	1.082	939	929	928	921	929	679	673	646	1.199	1.199	1.198
6. Konstruksi / <i>Construction</i>	158.369	172.158	179.871	179.976	177.424	171.910	177.679	177.544	171.456	171.939	176.241	174.755	176.812	176.786	174.992
NPL/NPF	6.556	7.103	8.396	8.113	8.007	8.185	8.104	8.212	8.150	8.219	8.399	8.714	8.839	8.295	8.283
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	466.193	457.066	481.995	477.397	485.749	487.830	494.146	489.375	485.609	492.979	505.680	510.060	517.564	519.917	512.092
NPL/NPF	13.278	17.270	19.853	19.372	20.346	20.571	20.540	19.066	20.357	20.808	20.093	21.919	22.435	21.523	21.788
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	38.120	46.245	49.272	49.343	50.002	50.408	52.226	51.110	51.083	51.377	52.323	52.836	52.766	53.355	53.767
NPL/NPF	1.148	1.947	1.803	1.751	1.750	2.007	2.143	2.455	2.567	2.262	2.288	2.463	2.366	2.181	2.148
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	109.308	124.042	140.804	137.482	134.895	132.786	131.695	134.995	132.201	132.503	131.922	137.385	136.746	148.765	141.080
NPL/NPF	2.048	2.979	3.993	4.023	3.844	3.815	3.789	3.790	3.587	3.713	3.616	3.627	3.626	2.841	2.985
10. Perantara Keuangan / <i>Financial intermediaries</i>	47.417	34.909	27.377	35.860	35.188	35.685	36.272	37.882	34.399	41.296	42.391	45.310	46.567	52.156	49.786
NPL/NPF	201	219	217	206	213	212	199	318	327	385	379	411	412	693	469
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	90.997	86.988	86.567	85.997	83.253	82.884	84.219	81.413	78.663	78.017	80.145	79.129	79.584	75.304	76.155
NPL/NPF	3.273	3.211	3.679	3.928	3.443	3.190	3.128	3.307	3.462	3.523	3.393	3.608	3.681	3.154	3.172
12. Admrstrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	25.977	28.293	29.161	28.719	28.860	28.919	29.847	31.573	31.456	31.733	31.738	32.657	32.487	32.454	32.751
NPL/NPF	7	3	3	3	3	3	3	3	3	3	5	5	5	4	1
13. Jasa Pendidikan / <i>Education Services</i>	3.108	2.447	2.479	2.478	2.523	2.522	2.536	2.548	2.468	2.457	2.535	2.548	2.542	2.655	2.643
NPL/NPF	46	41	45	43	68	66	54	45	48	51	75	54	81	79	60
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	15.614	11.364	9.593	9.858	10.151	9.839	9.992	9.641	9.138	9.098	9.069	9.138	8.804	9.424	9.209
NPL/NPF	249	218	98	93	110	112	77	66	74	79	90	93	98	95	86
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	44.044	52.362	60.037	61.687	62.912	60.609	61.574	61.478	61.149	62.892	64.363	70.078	70.841	72.550	74.101
NPL/NPF	758	1.557	1.934	1.916	1.906	1.667	1.664	1.537	1.632	1.687	1.516	1.665	1.747	1.693	1.767
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	1.671	1.469	1.316	1.278	1.259	1.241	1.268	1.211	1.197	1.174	1.156	1.140	1.176	1.129	1.155
NPL/NPF	42	28	52	50	48	47	46	39	45	46	47	56	55	53	55
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	272	355	363	362	363	355	359	361	333	333	333	336	7 ¹⁾	346	327
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	227	194	81	77	37	39	39	45	-	-	-	-	-	-	-
NPL/NPF	36	22	17	16	1	1	5	5	0	0	0	0	0	0	0
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>	290.692	299.176	311.022	313.301	316.539	319.600	321.272	322.700	323.612	325.651	328.290	330.835	330.635	317.465	319.827
NPL/NPF	6.658	6.634	7.041	7.016	6.833	6.841	6.728	6.415	6.594	6.622	6.331	6.409	6.752	6.130	6.150
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	7.589	7.157	7.183	7.219	7.316	7.345	7.388	7.492	7.453	7.441	7.503	7.480	7.438	7.514	7.396
NPL/NPF	183	240	326	334	314	318	296	266	282	286	274	267	271	246	248
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	6.833	5.955	5.472	5.394	5.302	5.217	5.141	5.119	5.073	5.020	4.968	4.895	4.855	4.830	4.752
NPL/NPF	581	375	383	388	367	340	313	312	331	330	329	340	349	365	380
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	40.210	34.096	32.483	32.366	32.357	32.446	32.777	33.135	33.464	33.752	33.869	34.164	33.990	34.235	34.616
NPL/NPF	514	488	554	554	463	445	428	387	368	381	420	408	436	410	423
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	293.745	297.233	297.086	297.893	299.250	300.936	302.481	305.113	301.694	303.343	305.295	305.387	299.494	317.920	316.762
NPL/NPF	2.469	3.002	3.663	3.677	3.596	3.593	3.597	3.291	3.438	3.516	3.331	3.351	3.486	3.807	3.966
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	50.471	48.607	50.141	50.809	51.111	51.451	51.293	51.765	51.652	51.645	53.030	53.190	53.530	55.967	55.708
NPL/NPF	740	1.086	929	928	924	925	912	845	838	811	803	761	786	761	751

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

Keterangan / Items	2019	2020	2021						2022						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	13.261	13.521	13.913	14.004	14.107	14.265	14.466	14.973	14.953	15.343	15.687	16.051	16.022	16.449	17.156
NPL/NPF	918	899	859	861	769	764	766	675	678	689	681	686	699	669	676
2. Perikanan / <i>Fishery</i>	986	1.157	1.187	1.218	1.237	1.241	1.284	1.379	1.293	1.361	1.503	1.543	1.480	1.496	1.528
NPL/NPF	60	69	126	127	118	117	121	107	101	103	102	103	105	101	102
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	1.120	1.216	1.197	1.209	1.182	1.210	1.191	1.065	1.025	1.064	1.122	2.754	3.921	3.224	3.375
NPL/NPF	95	376	414	413	381	393	391	269	265	255	258	295	294	288	292
4. Industri Pengolahan / <i>Processing Industry</i>	11.639	14.282	15.923	16.658	17.380	17.637	20.019	20.312	19.762	19.608	19.849	19.768	20.247	22.122	23.197
NPL/NPF	453	482	515	510	445	599	594	550	542	546	561	562	564	509	528
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	2.463	2.484	2.379	2.409	2.352	2.344	2.347	2.204	2.135	2.179	2.609	2.599	2.583	2.513	1.996
NPL/NPF	95	54	57	57	57	56	55	56	54	54	58	57	57	57	57
6. Konstruksi / <i>Construction</i>	35.824	36.260	38.059	38.595	39.942	39.061	38.222	36.285	32.478	33.128	34.324	34.697	35.381	36.691	37.847
NPL/NPF	2.775	2.736	2.963	2.857	2.705	2.749	2.697	2.558	2.656	2.723	2.799	2.876	2.899	2.650	2.595
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	36.022	38.295	39.465	40.369	40.731	40.702	42.037	42.815	41.205	42.163	43.883	44.496	45.048	47.999	47.972
NPL/NPF	2.754	2.897	3.150	3.178	3.171	3.210	3.133	2.909	2.877	2.925	2.922	2.952	3.000	2.762	2.825
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	7.179	7.256	7.421	7.458	7.465	7.474	7.575	7.431	7.505	7.544	7.627	7.526	7.236	7.640	7.704
NPL/NPF	724	1.252	1.289	1.293	1.005	974	974	824	833	835	821	817	819	815	827
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	4.427	7.513	7.120	7.244	7.316	7.258	7.429	7.011	7.117	7.070	7.422	7.373	7.258	7.305	7.224
NPL/NPF	150	219	301	299	259	259	258	166	158	159	159	147	153	113	112
10. Perantara Keuangan / <i>Financial intermediaries</i>	10.816	9.483	8.132	7.488	8.337	8.087	8.031	8.943	8.680	8.654	10.094	9.000	9.711	11.340	10.530
NPL/NPF	201	149	197	191	188	182	177	325	304	296	435	417	419	396	396
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	7.310	4.933	4.673	4.698	5.114	5.130	4.220	4.858	4.779	4.655	4.856	4.852	4.932	4.981	4.964
NPL/NPF	691	716	713	712	701	687	685	629	648	629	650	641	638	619	635
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	2.647	2.567	1.888	1.734	1.650	1.851	1.815	2.681	2.576	2.304	2.054	1.905	1.763	1.623	1.588
NPL/NPF	0	0	0	0	0	0	0	0	0	1	1	1	0	1	13
13. Jasa Pendidikan / <i>Education Services</i>	1.377	1.333	1.272	1.285	1.288	1.289	1.279	1.282	1.245	1.240	1.238	1.236	1.234	1.208	1.201
NPL/NPF	14	44	43	44	45	44	21	19	20	19	20	19	21	18	18
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	2.611	2.464	2.323	2.306	2.347	2.328	2.265	2.249	2.250	2.252	2.243	2.200	2.200	2.244	2.267
NPL/NPF	69	23	22	22	21	22	21	20	25	25	25	24	22	24	29
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	4.708	5.676	5.703	5.785	5.888	5.927	5.825	5.917	5.591	5.761	5.684	5.736	5.828	5.809	6.230
NPL/NPF	352	334	362	364	324	326	299	216	226	226	234	239	253	226	243
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	329	214	204	204	207	209	208	219	208	209	211	215	211	210	210
NPL/NPF	5	6	6	6	6	7	6	6	5	7	8	7	8	9	9
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	7	0	0	0	0	0	0	1	0	0	1	0	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	27	87	18	20	11	10	8	23	-	-	-	-	-	-	-
NPL/NPF	2	1	1	1	1	1	1	1	0	0	0	0	0	0	0
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>	21.643	22.845	24.093	24.344	24.661	24.973	24.871	24.829	24.848	24.996	25.215	25.452	25.400	25.645	25.867
NPL/NPF	1.534	1.749	1.795	1.778	1.769	1.772	1.751	1.669	1.728	1.734	1.712	1.694	1.659	1.565	1.601
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	451	447	487	498	505	504	507	501	498	496	494	492	476	481	475
NPL/NPF	31	34	36	37	36	37	37	36	35	36	36	36	21	20	20
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	434	452	419	412	406	403	404	408	410	417	421	418	414	414	409
NPL/NPF	84	106	105	104	99	98	100	94	95	94	94	94	95	89	89
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	529	482	530	528	533	534	554	592	578	620	608	623	626	647	655
NPL/NPF	4	3	3	3	3	3	3	3	3	3	2	2	2	2	2
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	176.269	196.716	202.822	203.796	205.619	206.222	207.571	210.004	208.824	209.877	211.981	212.764	212.916	215.200	216.324
NPL/NPF	690	884	1.266	1.290	1.295	1.374	1.416	1.320	1.407	1.413	1.394	1.407	1.486	1.368	1.429
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>															
NPL/NPF	122.355	118.982	119.408	119.319	119.567	119.762	119.631	120.110	120.140	120.168	120.249	120.239	119.851	120.337	120.431
NPL/NPF	476	489	595	616	601	651	733	635	694	702	678	725	759	663	688

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

Keterangan / Items	2019	2020	2021						2022						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	119.598	119.280	119.030	117.556	117.746	117.846	119.341	120.532	118.486	120.302	121.263	125.522	126.745	126.302	128.151
NPL/NPF	2.272	2.172	3.254	4.482	2.719	2.460	2.484	1.876	2.057	1.713	1.718	1.741	1.772	1.714	1.708
2. Perikanan / <i>Fishery</i>	6.206	6.001	5.978	5.984	5.972	5.930	5.626	5.996	5.731	5.648	5.706	5.925	5.953	5.701	5.644
NPL/NPF	196	306	286	300	299	274	203	194	239	243	219	227	261	249	394
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	56.629	50.554	55.534	53.933	54.850	53.320	54.828	57.716	58.895	59.603	59.760	73.134	74.043	83.555	81.130
NPL/NPF	2.146	1.707	852	923	918	890	849	864	1.949	1.968	995	1.023	1.006	971	924
4. Industri Pengolahan / <i>Procesing Industry</i>	514.769	495.327	501.707	505.840	506.217	507.203	519.342	517.323	515.896	515.478	524.223	542.453	548.334	562.624	568.262
NPL/NPF	15.914	13.784	21.899	23.311	24.406	25.023	25.996	22.699	22.525	22.648	22.045	22.592	23.099	22.989	23.260
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	68.558	57.960	57.087	58.591	59.703	59.727	59.123	54.148	50.300	49.544	52.120	56.761	55.684	58.989	52.221
NPL/NPF	808	785	737	716	676	683	687	692	693	693	691	684	683	604	596
6. Konstruksi / <i>Construction</i>	163.697	163.696	158.347	158.460	163.040	161.561	157.941	163.800	166.497	167.680	160.383	160.065	161.549	163.789	163.403
NPL/NPF	3.532	3.134	2.786	2.754	3.099	3.223	3.266	2.985	3.145	3.110	3.120	3.094	3.341	3.044	3.046
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	475.728	431.213	418.952	420.578	422.662	420.602	417.487	425.857	418.190	428.072	433.706	444.720	450.518	457.667	452.291
NPL/NPF	18.152	21.105	20.320	20.204	18.689	18.641	18.515	17.192	16.949	17.126	17.888	18.458	18.683	18.854	19.211
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	62.592	61.348	61.339	61.837	61.947	61.400	60.148	60.859	61.065	60.994	60.888	60.536	59.663	58.871	59.450
NPL/NPF	4.134	2.954	3.877	4.136	3.979	3.855	4.055	4.281	4.424	4.639	4.643	4.555	3.612	3.479	3.700
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	115.721	120.464	125.174	131.237	139.857	145.073	142.811	150.554	139.700	138.737	147.077	151.661	151.103	153.727	149.954
NPL/NPF	1.850	2.541	2.612	2.605	2.630	2.442	2.558	2.391	2.312	2.239	2.191	2.111	2.304	2.297	2.219
10. Perantara Keuangan / <i>Financial intermediaries</i>	149.403	138.304	135.463	133.856	139.890	139.810	139.978	144.436	145.268	147.053	150.228	155.785	155.637	165.720	169.603
NPL/NPF	845	720	600	610	624	600	631	2.282	2.573	2.656	2.635	2.458	2.470	1.563	2.149
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	164.509	163.380	158.276	157.860	162.270	161.624	163.067	174.670	174.257	177.285	182.872	183.523	182.764	200.979	200.758
NPL/NPF	2.226	4.120	4.469	4.420	3.965	3.997	3.691	3.478	3.553	3.730	3.748	3.757	4.687	4.368	4.393
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	276	27	12	8	8	12	11	18	158	148	66	67	67	67	68
NPL/NPF	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
13. Jasa Pendidikan / <i>Education Services</i>	9.708	9.814	9.983	10.001	10.146	10.154	10.189	10.160	10.021	10.859	10.857	10.636	10.922	10.307	10.678
NPL/NPF	59	159	138	143	135	138	140	147	154	177	177	180	203	168	172
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	15.111	14.367	15.133	14.977	16.466	16.231	16.029	16.565	16.511	16.103	16.658	17.640	17.390	18.122	17.222
NPL/NPF	96	141	137	145	51	53	60	85	55	54	55	230	54 ¹⁾	53	50
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	33.372	31.129	27.678	27.692	27.252	27.311	27.061	27.998	25.827	25.998	27.611	26.805	26.441	28.122	26.398
NPL/NPF	729	1.012	678	683	653	589	542	501	535	539	604	812	893	858	681
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	1.415	1.307	2.336	2.444	2.441	2.416	2.403	2.441	2.429	2.437	2.463	2.526	2.584	2.607	2.620
NPL/NPF	16	21	31	38	35	35	40	35	34	33	40	44	46	46	44
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	0	3	3	3	3	3	3	3	5	6	5	5	5	5	5
NPL/NPF	-	0	-	-	-	-	-	-	-	-	-	-	-	-	0
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	877	1.534	851	958	1.013	1.039	940	462	-	-	-	-	-	-	-
NPL/NPF	92	115	126	128	127	121	119	89	0	0	0	0	0	0	0
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>	167.233	174.251	184.977	186.757	188.704	190.481	192.327	196.152	196.664	197.764	202.274	204.512	205.397	208.629	211.526
NPL/NPF	3.925	4.374	4.749	4.667	4.640	4.650	4.273	4.078	4.381	4.447	4.353	4.526	4.716	4.594	4.659
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	14.232	15.192	16.505	16.814	17.008	17.032	17.232	18.071	18.072	18.179	18.512	18.622	18.608	18.951	19.185
NPL/NPF	133	232	316	315	299	234	244	227	227	230	214	226	232	231	253
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	17.073	15.596	15.259	15.142	14.995	15.002	15.003	15.241	15.466	15.311	15.483	15.618	15.581	15.787	15.585
NPL/NPF	688	593	690	668	613	604	572	537	570	579	566	582	617	621	609
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	99.605	71.153	64.207	63.506	63.123	63.410	64.941	65.335	67.998	68.334	69.062	70.674	70.211	71.704	72.663
NPL/NPF	1.386	1.676	2.042	1.979	1.928	1.847	1.724	1.584	1.581	1.554	1.538	1.556	1.599	1.585	1.579
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	181.783	178.470	179.615	178.938	179.496	180.505	180.561	179.068	187.441	187.968	191.950	195.350	196.783	199.847	202.210
NPL/NPF	3.297	4.289	5.033	4.833	4.748	4.799	4.820	4.290	4.519	4.633	4.611	4.720	4.994	4.878	4.928
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	53.421	48.637	44.969	45.664	46.478	47.532	48.948	54.069	43.889	43.331	45.702	47.450	48.639	50.395	51.521
NPL/NPF	1.120	990	967	932	864	884	999	1.067	964	879	895	869	922	951	972

Tabel 3.5.a.

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

Keterangan / Items	2019	2020	2021						2022						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	3.747	1.217	1.293	1.225	1.511	1.573	1.460	2.026	2.057	1.713	1.707	1.715	1.762	1.837	1.226
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Perikanan / <i>Fishery</i>	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	13.803	5.437	7.177	7.329	7.165	7.658	7.730	6.948	7.009	7.446	7.148	7.099	7.341	8.746	9.517
NPL/NPF	175	70	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Industri Pengolahan / <i>Procesing Industry</i>	78.838	67.889	63.901	61.022	64.228	64.699	68.987	66.270	64.405	67.685	70.284	69.233	70.849	78.445	77.471
NPL/NPF	2.590	1.293	3.217	3.207	3.219	3.213	3.592	3.754	3.740	3.704	3.673	3.725	3.728	3.764	3.757
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	16.739	16.585	12.881	12.650	14.326	14.169	13.285	9.259	9.498	7.296	7.032	6.990	7.910	7.724	6.811
NPL/NPF	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-
6. Konstruksi / <i>Construction</i>	4.381	4.359	3.965	3.942	3.813	2.661	2.867	2.753	2.755	2.753	2.800	2.803	3.566	3.989	3.950
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	337	335
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	28.125	15.614	17.764	17.272	15.942	13.902	14.499	16.373	14.748	16.075	16.186	18.547	16.806	17.258	16.259
NPL/NPF	555	513	518	515	517	529	537	562	496	473	469	497	503	506	505
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	1.950	1.334	1.361	1.344	1.347	1.334	1.348	1.341	1.352	1.351	1.350	1.361	1.369	1.395	1.389
NPL/NPF	105	105	96	96	95	95	95	94	94	94	93	93	93	92	92
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	17.479	14.170	13.713	11.175	14.190	13.313	12.840	13.683	12.582	11.311	12.521	13.545	12.988	16.717	16.951
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10. Perantara Keuangan / <i>Financial intermediaries</i>	42.146	33.602	33.828	34.025	33.205	33.112	33.360	33.453	34.880	35.681	33.375	36.325	37.519	40.382	39.570
NPL/NPF	-	-	811	685	-	-	-	-	0	-	-	-	-	-	-
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	6.544	4.678	4.603	4.753	4.671	4.617	4.581	4.374	5.052	4.752	4.720	4.637	4.726	4.507	5.145
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13. Jasa Pendidikan / <i>Education Services</i>	0	0	1	1	1	1	1	1	1	1	1	1	1	1	1
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	240	67	63	62	61	61	58	58	58	3	2	3	2	3	2
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	419	290	168	160	160	163	273	298	430	389	389	333	340	115	36
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
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	846	675	346	345	185	185	185	185	-	-	-	-	-	-	-
NPL/NPF	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin															
Rumah Tangga / <i>House Hold</i>															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	360	331	313	317	318	319	321	324	312	309	309	310	306	306	306
NPL/NPF	2	2	3	3	3	3	2	2	2	2	3	3	3	3	3
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	37	29	31	33	34	36	37	36	35	35	34	34	34	34	32
NPL/NPF	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	1	1	-	-	-	-	4	4	4	4	4	4	4	4	4
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	55	41	38	39	40	39	38	39	39	39	41	42	42	41	41
NPL/NPF	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	568	586	588	582	568	558	551	543	539	540	527	519	515	506	497
NPL/NPF	35	54	56	61	62	63	61	60	58	58	58	53	53	52	53
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>															
NPL/NPF	13.945	11.019	9.660	9.573	9.675	9.786	9.868	9.887	9.846	9.915	9.882	9.874	9.892	9.921	9.868
NPL/NPF	355	383	256	265	254	248	244	229	212	192	189	173	179	174	172

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 - Juli 2022
Credit/Financing and NPL/NPF of Commercial Bank to Non Banks Third Party Based on Business Sector and non Business Sector of Credit/Financing by Region - July 2022)
Miliar Rp (Billion Rp)

Keterangan	Lapangan Usaha																	Bukan Lapangan Usaha							
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Penggalian	Industri Pengolahan	Listrik, gas dan air	Konstruksi	Perdagangan Besar dan Eceran	Penyediaan akomodasi dan penyediaan makan minum	Transportasi, pergudangan dan komunikasi	Perantara Keuangan	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	Jasa Pendidikan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, Sosial Budaya, dan Perorangan lainnya	Jasa Perorangan yang Melayani Rumah Tangga	Badan Internasional dan Badan Ekstra Internasional Lainnya	Kegiatan yang belum jelas batasannya	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan Flat atau Apartemen	Rumah Tangga - Untuk Pemilikan Ruko atau Rukan	Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor	Rumah Tangga - Untuk Pemilikan Peralatan Rumah Tangga Lainnya	Bukan Lapangan Usaha Lainnya	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	
Jawa Barat	12.357	1.240	1.120	67.284	1.919	21.139	99.381	10.793	22.495	1.795	11.391	177	2.000	3.882	8.924	450	-	-	132.156	2.490	2.097	3.312	95.719	22.645	
NPL/NPF	273	49	26	4.515	8	2.256	4.252	433	193	86	837	0	19	24	290	24	-	-	2.625	86	98	70	1.339	198	
Banten	610	181	554	26.101	249	12.943	23.385	2.013	8.618	3.087	7.570	2	451	1.060	9.657	124	1	-	45.711	1.563	1.074	896	26.138	6.462	
NPL/NPF	19	6	406	491	1	659	877	59	14	36	114	-	1	4	52	2	-	-	747	29	26	5	324	53	
DKI Jakarta	169.310	4.110	158.599	624.776	134.164	260.196	332.099	53.528	228.766	251.457	223.867	12.492	4.783	11.485	40.813	391	327	-	139.361	17.905	6.971	91.636	128.062	91.643	
NPL/NPF	2.413	691	5.300	26.102	1.194	5.032	14.422	3.545	2.344	2.079	5.522	0	132	27	1.018	9	0	-	3.045	279	252	1.704	2.462	1.486	
D.I Yogyakarta	1.869	284	53	4.018	26	1.543	11.834	3.227	1.043	510	836	33	816	561	2.273	68	-	-	4.417	137	212	177	9.666	746	
NPL/NPF	22	5	6	128	0	208	441	189	32	95	17	-	1	1	57	1	-	-	86	9	5	4	122	5	
Jawa Tengah	19.607	2.499	376	59.241	368	16.316	106.900	8.302	4.671	2.177	6.594	18	1.338	2.757	9.683	421	-	-	24.813	341	894	1.719	32.461	33.036	
NPL/NPF	299	76	57	9.169	2	563	3.544	420	118	277	102	7	4	16	260	11	-	-	485	9	38	31	502	137	
Jawa Timur	34.272	2.663	1.682	107.364	6.810	23.967	136.212	10.402	10.448	2.217	8.506	26	1.827	2.205	10.120	702	1	-	55.115	2.664	2.063	3.135	81.174	2.929	
NPL/NPF	694	272	250	4.638	59	1.304	7.341	537	411	47	813	-	33	15	294	17	-	-	1.535	65	147	51	1.220	42	
Bengkulu	5.028	99	15	524	10	153	4.834	400	155	8	217	-	34	131	476	27	-	-	2.603	11	73	50	5.698	4.821	
NPL/NPF	31	1	2	7	0	66	158	4	6	0	5	-	0	3	13	0	-	-	34	0	5	1	35	21	
Jambi	12.114	128	152	1.399	19	889	8.295	1.040	534	53	455	0	100	131	679	45	-	-	5.532	39	155	101	13.879	83	
NPL/NPF	92	2	7	47	0	128	306	34	4	6	31	-	2	0	14	0	-	-	105	2	5	1	158	1	
Aceh	1.240	412	45	876	64	563	5.034	237	151	667	150	0	28	196	679	72	-	-	2.532	50	41	273	19.231	94	
NPL/NPF	54	29	3	23	0	48	223	12	7	-	11	-	0	1	24	3	-	-	29	0	2	2	135	3	
Sumatera Utara	45.140	542	216	46.159	94	8.159	44.027	2.706	6.930	1.227	3.147	11	433	1.546	2.954	263	2	-	19.908	539	1.371	2.386	37.341	1.975	
NPL/NPF	546	25	19	895	1	592	1.916	190	87	180	117	0	15	21	83	13	-	-	448	9	41	39	561	52	
Sumatera Barat	9.795	329	128	2.875	21	665	16.111	986	768	86	476	0	161	187	1.035	39	-	-	4.129	62	134	79	9.050	13.894	
NPL/NPF	160	9	6	49	1	121	2	505	32	17	8	-	2	2	56	19	-	-	89	2	8	1	113	52	
Riau	20.705	160	320	5.937	91	2.515	12.955	1.639	1.596	280	1.118	0	126	584	1.069	43	-	-	11.103	97	399	183	19.969	682	
NPL/NPF	271	9	3	48	2	209	636	33	45	8	58	-	1	1	26	1	-	-	375	3	24	3	233	7	
Sumatera Selatan	16.912	278	149	8.098	280	2.901	17.675	1.479	1.281	135	1.901	198	354	282	1.049	105	0	-	12.253	82	497	564	24.518	1.202	
NPL/NPF	620	12	4	42	4	341	983	58	19	2	83	1	3	2	35	1	-	-	320	2	69	7	324	9	
Bangka Belitung	1.818	272	115	661	32	249	2.753	179	110	15	98	-	20	155	269	4	-	-	2.275	17	60	77	4.573	20	
NPL/NPF	20	7	1	219	0	44	117	2	3	-	4	-	0	0	5	0	-	-	40	0	6	0	34	0	
Kepulauan Riau	255	332	176	6.277	429	1.451	6.871	1.139	3.342	78	2.524	1	181	171	677	21	-	-	7.692	129	323	116	8.643	1.128	
NPL/NPF	5	8	-	562	2	112	130	85	7	-	13	-	5	3	13	0	-	-	206	0	12	1	116	19	
Lampung	11.393	633	129	4.815	109	816	16.836	626	2.776	70	980	-	456	297	901	85	-	-	5.393	53	160	119	7.217	5.438	
NPL/NPF	94	14	38	202	1	71	670	10	1.545	10	16	-	2	3	17	2	-	-	108	0	7	2	89	91	
Kalimantan Selatan	9.939	299	1.320	2.486	760	1.058	10.477	588	2.510	221	1.015	-	101	166	1.268	48	-	-	10.773	72	326	104	12.288	205	
NPL/NPF	46	18	57	23	0	119	649	12	40	11	43	-	14	0	34	3	-	-	280	1	24	2	171	2	
Kalimantan Barat	13.416	426	280	1.767	128	725	12.103	1.031	1.633	707	610	84	77	102	790	31	-	-	8.058	51	518	384	17.387	266	
NPL/NPF	86	12	76	93	0	194	532	45	18	-	27	-	1	0	25	2	-	-	147	0	26	3	150	3	
Kalimantan Timur	12.511	418	1.896	4.520	368	7.373	14.938	2.056	3.497	345	3.197	4	166	213	2.128	41	-	-	7.963	176	526	434	19.574	652	
NPL/NPF	401	14	76	58	10	579	1.059	52	45	27	74	-	2	17	94	0	-	-	330	11	43	18	322	6	
Kalimantan Tengah	11.064	141	34	2.623	68	1.058	6.633	406	419	149	578	-	36	79	739	22	-	-	4.406	37	43	40	11.475	227	
NPL/NPF	32	3	1	12	0	55	248	10	16	-	4	-	1	1	13	1	-	-	77	2	2	1	70	2	
Sulawesi Tengah	3.618	336	2.432	2.386	1.157	572	8.235	441	368	66	857	1	18	34	512	33	-	-	2.160	14	151	33	17.360	166	
NPL/NPF	85	3	14	0	134	0	346	14	3	0	9	-	0	0	24	1	-	-	55	3	20	1	161	1	
Sulawesi Selatan	9.849	1.348	1.224	5.531	563	5.054	35.574	3.264	1.939	429	2.587	5	429	526	3.000	163	-	-	18.784	259	1.267	1.282	24.989	12.697	
NPL/NPF	107	40	14	209	8	354	1.806	98	129	16	97	-	5	10	69	5	-	-	416	5	118	33	479	79	
Sulawesi Utara	1.134	312	2.515	780	168	1.820	7.797	1.007	316	6	779	92	39	82	603	94	-	-	4.654	33	185	106	11.237	9.034	
NPL/NPF	43	19	4	47	2	235	380	64	28	0	9	-	1	0	24	1	-	-	198	1	22	6	277	114	
Gorontalo	1.111	147	17	345	2.589	105	2.686	198	52	0	239	-	14	16	250	5	-	-	1.035	6	32	6	4.584	3.159	
NPL/NPF	175	8	0	25	0	52	214	31	3	-	9	-	-	0	22	1	-	-	25	0	4	0	67	23	
Sulawesi Barat	1.615	80	10	258	5	120	2.333	70	35	12	37	-	6	44	255	8	-	-	514	3	18	8	3.068	1.966	
NPL/NPF	18	2	1	30	0	24	84	6	5	0	0	-	0	1	10	0	-	-	8	-	1	0	18	5	
Sulawesi Tenggara	1.962	432																							

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

Keterangan / Items	2019	2020	2021						2022						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Modal Kerja / Working Capital	2.576.497	2.465.419	2.521.471	2.534.680	2.576.227	2.596.597	2.583.373	2.621.250	2.569.978	2.593.781	2.661.468	2.750.567	2.780.824	2.864.415	2.850.487
NPL/NPF	83.081	96.687	110.462	110.376	109.129	108.913	109.814	104.692	107.231	107.689	107.031	110.255	111.892	107.221	108.923
2. Investasi / Investment	1.481.226	1.468.687	1.474.922	1.478.100	1.493.006	1.466.915	1.518.036	1.527.639	1.520.878	1.543.465	1.556.097	1.571.739	1.575.905	1.635.667	1.622.177
NPL/NPF	33.859	43.335	44.892	46.545	43.037	43.380	43.126	41.276	41.372	41.225	40.233	40.963	41.701	40.899	40.659
3. Konsumsi / Consumption	1.559.269	1.547.454	1.567.306	1.573.244	1.583.605	1.594.093	1.603.719	1.619.696	1.618.551	1.625.154	1.645.704	1.658.946	1.655.636	1.676.779	1.686.661
NPL/NPF	24.894	27.685	30.807	30.451	29.711	29.730	29.255	27.303	28.330	28.501	27.830	28.203	29.417	28.516	28.975
Total Kredit/Pembiayaan / Total Credit/Financing	5.616.992	5.481.560	5.563.700	5.586.024	5.652.839	5.657.605	5.705.128	5.768.585	5.709.407	5.762.401	5.863.269	5.981.252	6.012.365	6.176.861	6.159.326
NPL/NPF	141.834	167.707	186.161	187.371	181.878	182.023	182.195	173.270	176.933	177.415	175.093	179.421	183.010	176.635	178.556
Orientasi Penggunaan / User Orientation															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Ekspor / Export	129.120	142.171	182.113	185.104	181.778	195.909	201.773	199.100	198.171	196.657	190.357	199.772	189.009	200.741	195.588
NPL/NPF	2.472	2.865	5.740	5.781	5.778	5.800	6.101	6.092	5.765	5.808	5.693	5.950	6.234	6.161	6.300
2. Impor / Import	84.457	65.457	76.155	80.367	80.353	81.090	77.411	79.660	75.021	74.515	75.789	84.014	89.381	90.849	84.294
NPL/NPF	2.307	1.289	4.310	4.926	5.061	4.957	3.504	3.472	2.275	2.275	2.239	2.478	2.574	2.539	2.610
3. Lainnya / Other	5.403.414	5.273.932	5.305.432	5.320.553	5.390.707	5.380.606	5.425.944	5.489.825	5.436.216	5.491.229	5.597.122	5.697.467	5.733.975	5.885.271	5.879.444
NPL/NPF	137.055	163.553	176.111	176.664	171.038	171.266	172.590	163.706	168.893	169.332	167.161	170.994	174.201	167.934	169.647
Total Kredit/Pembiayaan / Total Credit/Financing	5.616.992	5.481.560	5.563.700	5.586.024	5.652.839	5.657.605	5.705.128	5.768.585	5.709.407	5.762.401	5.863.269	5.981.252	6.012.365	6.176.861	6.159.326
NPL/NPF	141.834	167.707	186.161	187.371	181.878	182.023	182.195	173.270	176.933	177.415	175.093	179.421	183.010	176.635	178.556

Tabel 3.8.a. Kredit/Pembiayaan dan NPL/NPF Bank Persero Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan (Credit/Financing and NPL/NPF of State Owned Banks to Non Bank Third Party Based on Types and Orientation of Use) Miliar Rp (Billion Rp)															
Keterangan / Items	2019	2020	2021						2022						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Modal Kerja / Working Capital	1.044.312	1.067.403	1.131.585	1.143.420	1.160.983	1.159.363	1.169.127	1.185.502	1.161.520	1.160.969	1.194.381	1.224.290	1.237.385	1.273.447	1.278.169
NPL/NPF	36.885	51.323	54.024	53.609	53.271	52.953	53.382	51.166	52.444	52.799	52.010	54.397	55.076	52.417	52.916
2. Investasi / Investment	696.920	686.337	699.984	699.556	699.406	699.416	716.261	712.338	712.472	739.340	749.376	755.707	759.708	775.506	753.319
NPL/NPF	14.197	21.684	22.869	22.276	21.865	22.091	21.297	21.226	21.240	20.785	20.517	20.696	21.127	20.487	20.070
3. Konsumsi / Consumption	689.541	692.225	703.386	706.982	711.874	716.995	720.351	725.325	722.948	726.852	732.955	735.949	729.942	737.931	739.062
NPL/NPF	11.145	11.825	12.896	12.897	12.497	12.462	12.274	11.515	11.852	11.945	11.487	11.536	12.079	11.718	11.918
Total Kredit/Pembiayaan / Total Credit/Financing	2.430.773	2.445.965	2.534.955	2.549.958	2.572.263	2.575.774	2.605.739	2.623.165	2.596.940	2.627.161	2.676.712	2.715.947	2.727.034	2.786.884	2.770.550
NPL/NPF	62.226	84.831	89.789	88.783	87.633	87.506	86.953	83.906	85.537	85.529	84.014	86.630	88.283	84.622	84.904
Orientasi Penggunaan / User Orientation															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Ekspor / Export	28.376	41.544	77.088	82.332	86.880	91.115	95.967	102.437	102.900	101.194	100.545	101.294	98.008	99.087	95.366
NPL/NPF	1.192	1.377	1.682	1.753	1.392	1.435	1.510	1.495	1.620	1.720	1.803	2.064	2.330	2.102	2.276
2. Impor / Import	11.827	6.111	9.864	13.568	11.330	11.922	12.495	12.747	13.305	13.323	13.594	13.098	12.951	13.641	13.054
NPL/NPF	41	91	120	126	119	127	126	106	135	144	143	182	193	190	211
3. Lainnya / Other	2.390.569	2.398.310	2.448.004	2.454.058	2.474.052	2.472.737	2.497.276	2.507.981	2.480.735	2.512.643	2.562.574	2.601.555	2.616.075	2.674.157	2.662.130
NPL/NPF	60.993	83.363	87.987	86.903	86.122	85.945	85.316	82.305	83.782	83.665	82.068	84.383	85.759	82.329	82.416
Total Kredit/Pembiayaan / Total Credit/Financing	2.430.773	2.445.965	2.534.955	2.549.958	2.572.263	2.575.774	2.605.739	2.623.165	2.596.940	2.627.161	2.676.712	2.715.947	2.727.034	2.786.884	2.770.550
NPL/NPF	62.226	84.831	89.789	88.783	87.633	87.506	86.953	83.906	85.537	85.529	84.014	86.630	88.283	84.622	84.904

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

Keterangan / Items	2019	2020	2021						2022						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Modal Kerja / Working Capital	89.698	87.962	89.214	91.138	95.179	95.297	95.660	97.587	90.779	92.165	97.794	98.332	100.978	107.417	107.536
NPL/NPF	7.069	7.449	8.046	7.952	7.736	7.958	7.800	7.337	7.376	7.465	7.645	7.746	7.813	7.227	7.235
2. Investasi / Investment	53.056	60.781	61.663	61.546	61.374	60.726	62.561	62.060	62.024	62.370	62.612	63.620	64.076	65.437	67.453
NPL/NPF	2.287	2.809	2.972	2.982	2.458	2.431	2.401	1.992	2.015	2.027	2.087	2.099	2.138	2.032	2.124
3. Konsumsi / Consumption	321.681	339.923	347.758	348.896	351.292	352.398	353.537	356.444	355.299	356.574	358.969	359.988	359.683	362.724	364.161
NPL/NPF	2.818	3.265	3.800	3.828	3.803	3.936	4.042	3.757	3.963	3.981	3.916	3.958	4.022	3.707	3.829
Total Kredit/Pembiayaan / Total Credit/Financing	464.434	488.666	498.635	501.581	507.846	508.421	511.758	516.091	508.102	511.108	519.376	521.940	524.737	535.578	539.150
NPL/NPF	12.175	13.523	14.818	14.762	13.997	14.326	14.242	13.086	13.353	13.473	13.648	13.803	13.973	12.965	13.188
Orientasi Penggunaan / User Orientation															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Ekspor / Export	410	448	416	411	416	424	415	529	512	535	801	717	739	1.134	1.128
NPL/NPF	1	1	1	1	3	3	3	3	3	8	3	3	3	3	3
2. Impor / Import	416	241	186	187	173	151	150	142	113	152	349	352	310	305	302
NPL/NPF	5	7	5	5	5	5	5	5	2	3	2	2	2	2	2
3. Lainnya / Other	463.609	487.977	498.033	500.983	507.256	507.846	511.193	515.419	507.478	510.421	518.225	520.871	523.688	534.138	537.720
NPL/NPF	12.168	13.516	14.812	14.756	13.989	14.318	14.235	13.078	13.349	13.461	13.643	13.798	13.968	12.960	13.183
Total Kredit/Pembiayaan / Total Credit/Financing	464.434	488.666	498.635	501.581	507.846	508.421	511.758	516.091	508.102	511.108	519.376	521.940	524.737	535.578	539.150
NPL/NPF	12.175	13.523	14.818	14.762	13.997	14.326	14.242	13.086	13.353	13.473	13.648	13.803	13.973	12.965	13.188

Tabel 3.10.a. Kredit/Pembiayaan dan NPL/NPF Bank Swasta Nasional Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan (Credit/Financing and NPL/NPF of Domestic Private Banks to Non Bank Third Party Based on Types and Orientation of Use) Miliar Rp (Billion Rp)															
Keterangan / Items	2019	2020	2021						2022						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Modal Kerja / Working Capital	1.294.083	1.190.317	1.181.433	1.185.160	1.201.392	1.223.795	1.197.343	1.216.047	1.195.982	1.216.729	1.243.816	1.296.218	1.307.973	1.339.317	1.323.660
NPL/NPF	35.974	36.043	44.319	44.875	44.856	44.724	45.170	42.536	43.839	43.913	44.092	44.757	45.643	43.861	45.061
2. Investasi / Investment	664.353	675.390	671.450	676.655	690.091	667.467	698.985	718.332	713.251	709.220	712.070	721.547	721.429	757.838	764.198
NPL/NPF	17.104	18.734	18.481	20.722	18.150	18.298	18.666	17.300	17.357	17.654	16.676	17.208	17.471	17.398	17.486
3. Konsumsi / Consumption	533.082	503.300	505.533	506.822	509.805	513.961	519.011	527.095	529.529	530.888	542.983	552.226	555.220	565.314	572.691
NPL/NPF	10.537	12.154	13.796	13.395	13.092	13.018	12.632	11.739	12.242	12.322	12.177	12.479	13.081	12.861	13.000
Total Kredit/Pembiayaan / Total Credit/Financing	2.491.518	2.369.008	2.358.416	2.368.638	2.401.288	2.405.224	2.415.338	2.461.474	2.438.763	2.456.837	2.498.868	2.569.991	2.584.622	2.662.468	2.660.549
NPL/NPF	63.615	66.931	76.596	78.993	76.098	76.040	76.468	71.575	73.438	73.889	72.945	74.445	76.195	74.120	75.547
Orientasi Penggunaan / User Orientation															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Ekspor / Export	71.825	77.734	80.571	79.209	70.602	79.585	80.440	72.521	64.128	63.734	64.418	68.837	66.758	69.927	69.515
NPL/NPF	947	1.003	1.370	1.348	1.650	1.635	1.865	1.879	1.438	1.412	1.329	1.277	1.296	1.316	1.286
2. Impor / Import	68.629	57.546	63.800	65.025	67.281	67.472	63.092	64.995	59.782	59.225	58.201	65.753	70.803	71.943	68.794
NPL/NPF	1.581	1.191	4.168	4.779	4.921	4.809	3.356	3.345	2.122	2.112	2.078	2.278	2.363	2.331	2.380
3. Lainnya / Other	2.351.064	2.233.728	2.214.045	2.224.403	2.263.405	2.258.167	2.271.807	2.323.958	2.314.852	2.333.877	2.376.250	2.435.401	2.447.061	2.520.598	2.522.241
NPL/NPF	61.086	64.738	71.058	72.866	69.526	69.597	71.246	66.351	69.878	70.366	69.537	70.890	72.536	70.473	71.881
Total Kredit/Pembiayaan / Total Credit/Financing	2.491.518	2.369.008	2.358.416	2.368.638	2.401.288	2.405.224	2.415.338	2.461.474	2.438.763	2.456.837	2.498.868	2.569.991	2.584.622	2.662.468	2.660.549
NPL/NPF	63.615	66.931	76.596	78.993	76.098	76.040	76.468	71.575	73.438	73.889	72.945	74.445	76.195	74.120	75.547

Tabel 3.11.a. Kredit/Pembiayaan dan NPL/NPF Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan (Credit/Financing and NPL/NPF of Branch Offices of Foreign Banks to Non Bank Third Party Based on Types and Orientation of Use) Miliar Rp (Billion Rp)															
Keterangan / Items	2019	2020	2021						2022						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Modal Kerja / Working Capital	148.404	119.737	119.239	114.961	118.673	118.142	121.244	122.114	121.697	123.918	125.477	131.726	134.487	144.234	141.121
NPL/NPF	3.153	1.872	4.072	3.940	3.267	3.278	3.462	3.653	3.571	3.512	3.284	3.355	3.360	3.716	3.711
2. Investasi / Investment	66.898	46.178	41.826	40.343	42.135	39.305	40.230	34.909	33.130	32.536	32.039	30.866	30.693	36.886	37.207
NPL/NPF	272	109	570	564	564	559	762	758	760	759	952	960	965	982	978
3. Konsumsi / Consumption	14.965	12.006	10.629	10.543	10.634	10.738	10.820	10.832	10.775	10.841	10.797	10.782	10.792	10.811	10.748
NPL/NPF	394	440	315	330	319	314	307	292	273	253	250	229	235	230	228
Total Kredit/Pembiayaan / Total Credit/Financing	230.266	177.922	171.694	165.847	171.442	168.186	172.294	167.855	165.603	167.295	168.313	173.374	175.972	191.931	189.076
NPL/NPF	3.819	2.421	4.957	4.834	4.150	4.151	4.532	4.703	4.604	4.524	4.486	4.544	4.560	4.928	4.918
Orientasi Penggunaan / User Orientation															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Ekspor / Export	28.509	22.445	24.038	23.151	23.879	24.785	24.951	23.612	30.630	31.194	24.593	28.923	23.504	30.592	29.580
NPL/NPF	332	484	2.688	2.679	2.733	2.728	2.722	2.716	2.704	2.668	2.558	2.605	2.605	2.740	2.735
2. Impor / Import	3.585	1.559	2.306	1.587	1.568	1.546	1.674	1.776	1.821	1.814	3.646	4.811	5.317	4.961	2.144
NPL/NPF	680	0	16	16	16	16	16	16	16	16	16	16	16	16	16
3. Lainnya / Other	198.172	153.917	145.350	141.109	145.995	141.855	145.668	142.468	133.151	134.287	140.073	139.640	147.151	156.378	157.352
NPL/NPF	2.807	1.936	2.253	2.139	1.401	1.408	1.793	1.971	1.884	1.840	1.912	1.922	1.938	2.172	2.167
Total Kredit/Pembiayaan / Total Credit/Financing	230.266	177.922	171.694	165.847	171.442	168.186	172.294	167.855	165.603	167.295	168.313	173.374	175.972	191.931	189.076
NPL/NPF	3.819	2.421	4.957	4.834	4.150	4.151	4.532	4.703	4.604	4.524	4.486	4.544	4.560	4.928	4.918

Tabel 3.12.a.

Kredit/Pembiayaan dan NPL/NPF Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan per Lokasi Dati I Bank Penyalur Kredit/Pembiayaan - Juli 2022
(Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use based on Bank Location for July 2022)

Miliar Rp (Billion Rp)

Lokasi / Location	Modal Kerja (Working Capital)	Investasi (Investment)	Konsumsi (Consumption)	Orientasi Penggunaan (User Orientation)		
				Ekspor	Impor	Lainnya
1. Jawa Barat	195.063	71.284	258.419	9.863	3.235	511.667
NPL/NPF	11.196	2.089	4.417	303	37	17.362
2. Banten	67.163	29.442	81.844	2.224	394	175.831
NPL/NPF	2.297	245	1.183	78	14	3.634
3. DKI Jakarta	1.472.741	1.038.422	475.578	106.384	62.715	2.817.642
NPL/NPF	47.691	22.138	9.227	4.127	1.613	73.316
4. D.I Yogyakarta	18.644	10.350	15.355	972	170	43.206
NPL/NPF	821	382	232	18	1	1.416
5. Jawa Tengah	185.877	55.390	93.265	11.799	1.533	321.200
NPL/NPF	11.469	3.457	1.201	222	633	15.272
6. Jawa Timur	278.302	81.121	147.080	20.387	5.483	480.634
NPL/NPF	13.906	2.819	3.061	759	196	18.831
7. Bengkulu	8.277	3.835	13.256	679	219	24.471
NPL/NPF	222	75	98	10	1	383
8. Jambi	14.835	11.198	19.789	1.078	526	44.218
NPL/NPF	505	168	271	37	7	901
9. Aceh	7.393	3.021	22.221	2	0	32.633
NPL/NPF	348	89	171	-	-	609
10. Sumatera Utara	103.431	60.128	63.519	11.023	2.493	213.562
NPL/NPF	3.655	1.044	1.150	64	14	5.771
11. Sumatera Barat	24.467	9.196	27.348	2.220	242	58.549
NPL/NPF	745	202	255	28	5	1.170
12. Riau	26.680	22.460	32.433	1.449	1.165	78.960
NPL/NPF	973	377	644	24	4	1.967
13. Sumatera Selatan	33.711	19.366	39.116	1.869	333	89.991
NPL/NPF	1.341	869	731	53	11	2.877
14. Bangka Belitung	4.524	2.227	7.021	390	52	13.331
NPL/NPF	388	34	80	38	0	463
15. Kepulauan Riau	14.085	9.840	18.031	281	407	41.269
NPL/NPF	553	391	355	3	6	1.290
16. Lampung	30.245	10.678	18.381	2.076	677	56.551
NPL/NPF	979	1.715	296	81	2	2.906
17. Kalimantan Selatan	22.724	9.532	23.768	1.574	207	54.243
NPL/NPF	856	212	479	42	4	1.501
18. Kalimantan Barat	20.076	13.836	26.663	1.303	173	59.099
NPL/NPF	886	224	329	20	3	1.416
19. Kalimantan Timur	30.379	23.293	29.324	2.074	414	80.507
NPL/NPF	1.949	560	731	45	3	3.192
20. Kalimantan Tengah	12.650	11.398	16.229	1.140	194	38.943
NPL/NPF	345	53	153	24	2	524
21. Sulawesi Tengah	15.565	5.501	19.885	1.190	142	39.619
NPL/NPF	494	148	242	31	0	852
22. Sulawesi Selatan	54.244	17.239	59.277	4.630	557	125.573
NPL/NPF	2.183	784	1.131	84	39	3.975
23. Sulawesi Utara	12.690	4.855	25.250	1.007	85	41.703
NPL/NPF	699	157	618	27	1	1.447
26. Gorontalo	4.176	3.600	8.823	480	28	16.091
NPL/NPF	291	250	119	22	1	637
25. Sulawesi Barat	3.651	1.238	5.579	382	40	10.045
NPL/NPF	140	41	31	5	-	207
24. Sulawesi Tenggara	12.442	3.085	18.165	798	98	32.795
NPL/NPF	357	90	164	20	1	589
27. Nusa Tenggara Barat	22.720	8.662	24.461	1.288	70	54.486
NPL/NPF	675	115	272	20	-	1.042
28. Bali	31.921	23.102	30.042	2.297	149	82.618
NPL/NPF	1.179	1.045	501	30	1	2.695
29. Nusa Tenggara Timur	13.970	2.466	22.159	1.675	125	36.796
NPL/NPF	444	605	150	32	2	1.166
30. Maluku	4.929	930	8.594	500	54	13.900
NPL/NPF	198	25	107	3	1	325
31. Papua	10.684	4.666	17.952	1.493	265	31.543
NPL/NPF	627	153	239	31	6	982
32. Maluku Utara	2.920	2.228	8.020	419	39	12.710
NPL/NPF	82	11	76	10	-	159
33. Papua Barat	4.541	1.723	8.842	556	118	14.432
NPL/NPF	278	91	258	9	1	617
34. Lainnya	84.768	46.864	972	86	1.893	130.626
NPL/NPF	151	-	4	-	-	156
Total	2.850.487	1.622.177	1.686.661	195.588	84.294	5.879.444
NPL/NPF	108.923	40.659	28.975	6.300	2.610	169.647

Keterangan / Items	2019	2021	2021					2022							
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
1. Jawa Barat	459.256	472.032	482.663	489.314	492.454	497.194	498.301	501.483	496.860	501.671	508.894	512.700	513.680	522.212	524.766
NPL/NPF	13.879	17.707	19.495	19.265	18.552	18.535	18.398	17.698	17.526	17.590	17.576	18.879	19.348	17.595	17.702
2. Banten	149.391	152.070	163.667	164.740	166.104	166.813	168.969	170.500	170.839	171.563	175.841	176.430	177.482	178.931	178.449
NPL/NPF	2.463	3.741	4.379	4.394	4.187	4.198	4.143	3.861	3.922	3.730	3.529	3.775	3.943	3.806	3.725
3. DKI Jakarta	2.780.889	2.608.359	2.630.313	2.636.638	2.677.286	2.670.720	2.701.139	2.733.222	2.689.971	2.719.473	2.773.090	2.861.943	2.883.102	3.004.142	2.986.741
NPL/NPF	60.128	76.761	85.202	86.651	83.046	83.257	83.921	80.648	81.656	81.507	80.839	81.023	80.508	78.455	79.056
4. D.I Yogyakarta	39.369	40.600	41.597	41.709	42.167	42.203	42.576	42.704	42.590	42.903	43.426	43.629	43.728	44.325	44.348
NPL/NPF	936	908	1.057	1.062	1.067	1.184	1.179	1.122	1.162	1.174	1.255	1.343	1.370	1.341	1.434
5. Jawa Tengah	297.885	303.109	307.141	309.276	311.297	312.733	314.584	318.564	317.312	320.253	327.158	329.915	330.548	334.046	334.533
NPL/NPF	12.465	14.093	17.066	16.959	17.338	17.566	17.428	16.158	16.836	16.343	16.125	16.541	16.571	16.157	16.127
6. Jawa Timur	494.118	476.988	474.441	476.468	482.251	478.792	483.508	491.193	484.445	489.267	494.975	496.363	499.100	508.435	506.503
NPL/NPF	16.160	16.922	19.050	18.837	19.666	19.336	19.304	17.532	18.199	18.443	18.140	18.689	19.770	19.620	19.786
7. Bengkulu	20.815	22.461	23.426	23.582	23.798	23.945	24.130	24.254	24.222	24.493	24.876	25.028	25.060	25.298	25.369
NPL/NPF	341	307	353	350	348	347	358	333	362	368	368	387	391	386	394
8. Jambi	40.103	42.535	43.241	43.510	43.798	43.971	44.095	44.479	44.332	44.587	45.250	45.422	45.445	45.930	45.822
NPL/NPF	1.102	1.083	970	945	923	911	960	897	837	864	819	861	930	925	945
9. Aceh	38.268	36.838	33.348	32.924	33.157	32.344	32.175	31.166	30.924	31.128	31.913	32.133	32.325	32.664	32.635
NPL/NPF	388	833	868	926	949	812	743	605	608	614	640	651	639	622	609
10. Sumatera Utara	226.229	216.540	217.197	212.995	214.595	218.895	212.107	211.424	214.230	213.527	218.848	230.185	228.498	231.171	227.078
NPL/NPF	6.870	7.184	6.463	6.542	5.980	5.903	5.894	5.511	5.850	5.839	5.713	5.679	5.824	5.824	5.849
11. Sumatera Barat	52.616	54.553	56.512	56.870	57.620	57.720	58.477	58.633	58.453	59.214	59.827	60.385	60.408	61.195	61.011
NPL/NPF	1.137	1.042	1.205	1.172	1.157	1.143	1.143	1.036	1.072	1.110	1.097	1.181	1.241	1.171	1.203
12. Riau	69.639	72.355	75.364	75.356	74.955	75.085	76.028	77.625	77.153	77.831	78.656	79.063	79.319	80.918	81.573
NPL/NPF	1.796	1.817	2.165	2.196	2.104	1.894	1.942	1.770	1.738	1.760	1.745	1.765	1.866	1.848	1.995
13. Sumatera Selatan	83.333	86.177	87.557	87.953	88.432	89.056	89.552	89.398	88.552	89.649	90.585	91.258	91.472	92.173	92.193
NPL/NPF	2.467	3.472	3.053	3.006	2.760	2.873	2.872	2.747	2.754	2.841	2.776	2.905	3.020	2.960	2.941
14. Bangka Belitung	13.832	12.362	12.595	12.700	12.775	12.865	12.899	13.028	12.901	13.075	13.414	13.518	13.556	13.724	13.772
NPL/NPF	478	288	300	288	283	275	271	288	311	320	486	494	501	500	502
15. Kepulauan Riau	37.971	37.771	37.990	38.195	38.670	39.195	39.857	40.243	39.608	39.853	40.147	41.344	41.025	41.617	41.956
NPL/NPF	1.574	1.536	1.464	1.440	1.283	1.275	1.281	1.202	1.227	1.247	1.188	1.192	1.217	1.207	1.300
16. Lampung	52.136	53.348	54.653	55.337	55.926	55.978	56.511	56.740	55.897	56.592	57.193	57.894	58.181	59.016	59.304
NPL/NPF	1.571	1.430	3.238	3.256	3.211	3.177	3.162	3.044	2.893	2.900	2.848	2.878	3.088	3.078	2.990
17. Kalimantan Selatan	54.055	50.948	51.967	52.037	51.825	51.983	52.207	53.332	53.553	54.233	54.454	55.036	55.412	56.106	56.024
NPL/NPF	1.277	1.169	1.360	1.482	1.497	1.513	1.495	1.275	1.402	1.402	1.424	1.548	1.593	1.546	1.548
18. Kalimantan Barat	53.774	55.952	56.515	56.323	56.662	56.736	55.746	58.138	57.156	57.700	58.713	59.615	59.860	60.433	60.575
NPL/NPF	915	960	1.267	1.297	1.293	1.313	1.304	1.262	1.312	1.376	1.372	1.405	1.506	1.368	1.439
19. Kalimantan Timur	73.982	73.372	75.741	76.339	78.742	78.894	80.301	80.963	80.524	81.004	81.977	82.371	82.485	82.951	82.996
NPL/NPF	3.361	4.039	4.143	3.946	3.502	3.483	3.398	3.151	3.342	3.379	3.303	3.377	3.476	3.168	3.240
20. Kalimantan Tengah	31.071	33.653	34.787	34.875	35.299	35.386	35.590	36.544	36.264	36.605	37.149	37.413	37.538	38.828	40.277
NPL/NPF	316	405	496	515	520	550	496	450	502	514	514	535	569	546	550
21. Sulawesi Tengah	29.615	31.086	34.509	34.602	35.373	35.706	36.322	38.354	38.376	38.856	39.391	40.137	40.439	40.437	40.951
NPL/NPF	581	565	870	891	933	959	855	733	813	818	768	825	904	901	883
22. Sulawesi Selatan	120.901	122.563	123.900	124.279	124.647	124.886	125.736	126.948	126.139	127.269	129.090	129.297	129.562	130.252	130.760
NPL/NPF	4.335	3.037	3.404	3.522	3.243	3.368	3.431	4.174	4.346	4.547	4.576	4.599	4.909	4.004	4.098
23. Sulawesi Utara	39.490	39.386	40.102	40.252	40.766	41.062	41.298	41.433	41.246	41.467	41.971	42.046	42.082	42.770	42.795
NPL/NPF	1.249	1.396	1.421	1.485	1.443	1.456	1.400	1.316	1.332	1.344	1.348	1.426	1.463	1.467	1.475
24. Gorontalo	13.611	14.590	15.213	15.280	15.518	15.649	15.829	15.901	15.969	16.099	16.409	16.478	16.451	16.595	16.599
NPL/NPF	370	514	624	608	593	627	621	596	605	614	601	634	641	649	659
25. Sulawesi Barat	8.450	9.198	9.501	9.619	9.765	9.854	9.945	10.049	10.013	10.061	10.206	10.299	10.313	10.436	10.467
NPL/NPF	122	106	139	139	126	121	140	132	151	156	156	163	175	187	212
26. Sulawesi Tenggara	25.527	27.258	28.272	30.957	31.194	31.409	31.562	32.255	32.260	32.373	32.966	33.169	33.302	33.642	33.691
NPL/NPF	594	533	635	642	602	613	621	560	594	618	607	576	606	589	610
27. Nusa Tenggara Barat	44.948	50.607	52.556	52.594	53.060	53.114	53.556	53.696	53.714	53.897	54.403	54.864	55.040	55.727	55.843
NPL/NPF	476	521	637	700	676	675	812	734	800	861	840	938	1.021	1.035	1.061
28. Bali	81.273	81.876	82.881	82.942	83.224	83.218	83.393	83.299	83.127	83.717	84.256	84.479	84.644	84.979	85.065
NPL/NPF	2.355	1.968	1.968	1.943	2.011	2.096	2.111	2.096	2.220	2.465	2.341	2.430	2.523	2.507	2.726
29. Nusa Tenggara Timur	32.230	34.297	35.630	35.883	36.321	36.494	36.714	36.860	36.594	36.854	37.429	37.634	37.755	38.410	38.596
NPL/NPF	629	613	595	592	591	580	553	465	555	562	541	580	1.149	1.166	1.199
30. Maluku	12.221	12.762	13.248	13.335	13.485	13.492	13.606	13.650	13.643	13.834	14.057	14.092	14.117	14.423	14.454
NPL/NPF	160	156	223	227	218	223	256	246	268	277	280	280	287	296	330
31. Papua	30.198	31.322	31.419	31.490	31.751	31.943	32.207	32.443	31.898	32.054	32.489	32.760	32.900	33.250	33.301
NPL/NPF	642	678	840	909	908	924	912	843	879	906	869	960	1.013	987	1.019
32. Maluku Utara	9.302	9.756	10.179	10.236	10.350	10.396	10.547	10.677	10.667	10.788	11.011	12.741	12.768	13.078	13.168
NPL/NPF	161	115	152	144	143	147	150	144	161	177	167	175	174	178	168
33. Irian Jaya Barat	13.341	13.980	14.236	14.244	14.428	14.665	14.712	15.069	14.877	14.828	14.944	15.042	14.938	15.068	15.106
NPL/NPF	364	351	411	401	398	395	416	391	462	519	541	576	620	589	626
34. Lainnya / Others	87.152	100.858	111.340	113.169	115.145	115.208	120.951	124.321	125.098	125.684	128.258	128.569	129.830	133.679	132.605
NPL/NPF	175	1.511	650	639	383	379	241	237	235	234	151	153	153	156	156
Total	5.616.992	5.481.560	5.563.700	5.586.024	5.652.839	5.657.605	5.705.128	5.768.585	5.709.407	5.762.401	5.863.269	5.981.252	6.012.365	6.176.861	6.159.326
NPL/NPF	141.834	167.707	186.161	187.371	181.878	182.023	182.195								

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

Keterangan / Items	2019	2020	2021					2022							
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Kredit Kepada Pihak Tidak Terkait / Loan for Unconnected Parties	5.550.039	5.426.326	5.510.777	5.535.437	5.600.506	5.600.240	5.652.496	5.710.968	5.654.635	5.701.346	5.802.012	5.918.516	5.950.832	6.112.315	6.086.867
a. Lancar / Current	5.124.871	5.017.731	5.022.116	5.046.882	5.134.075	5.139.772	5.206.526	5.301.445	5.207.307	5.222.782	5.356.520	5.459.185	5.480.649	5.658.856	5.640.899
b. DPK / Special Mention	283.382	242.207	304.930	303.483	286.143	280.041	264.092	236.567	270.715	301.467	270.750	280.262	287.526	277.144	267.728
c. Kurang Lancar / Sub-Standard	23.277	26.784	28.868	26.527	24.674	23.686	22.779	21.521	25.511	22.158	19.953	22.832	23.258	21.459	23.715
d. Diragukan / Doubtful	27.086	14.453	30.691	26.774	26.291	23.700	23.017	20.605	19.047	25.978	27.647	25.657	29.364	31.496	30.592
e. Macet / Lost	91.422	125.151	124.171	131.771	129.322	133.042	136.082	130.829	132.054	128.961	127.142	130.581	130.034	123.359	123.932
Non Performing Loan Pihak Tidak Terkait / Non Performing Loan of Non Connected Parties	141.785	166.389	183.730	185.072	180.288	180.428	181.878	172.955	176.612	177.097	174.742	179.069	182.657	176.315	178.239
Kredit Kepada Pihak Terkait / Loan for Connected Parties	66.953	55.234	52.923	50.586	52.333	57.365	52.632	57.618	54.773	61.055	61.257	62.736	61.533	64.546	72.458
a. Lancar / Current	65.356	52.614	50.075	47.880	50.278	55.572	52.216	57.190	54.236	60.535	60.217	61.717	60.540	63.523	71.259
b. DPK / Special Mention	1.548	1.301	418	407	464	197	99	113	216	201	688	667	640	703	883
c. Kurang Lancar / Sub-Standard	4	396	292	259	264	262	244	245	245	3	1	2	3	12	1
d. Diragukan / Doubtful	24	4	25	36	37	13	12	10	7	3	4	4	2	2	4
e. Macet / Lost	21	919	2.114	2.004	1.289	1.320	61	60	69	312	347	346	349	307	312
Non Performing Loan Pihak Terkait / Non Performing Loan of Connected Parties	49	1.319	2.431	2.299	1.590	1.595	317	315	320	318	351	352	353	320	317

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

Pengelompokan Bank / Group of Banks	2019	2020	2021							2022						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
1. Bank Persero / State Owned Banks	28.398	24.856	25.556	25.722	26.126	26.859	26.956	27.472	28.309	28.100	28.463	28.683	28.941	29.377	29.211	
NPL	567	768	590	578	583	610	607	575	578	548	476	394	388	371	361	
2. BPD / Regional Development Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3. Bank Swasta Nasional / Domestic Private Banks	50.837	42.529	39.293	39.622	40.477	40.967	41.696	42.179	43.273	42.503	42.820	43.327	43.788	5.826	44.633	
NPL	1.041	1.049	1.111	1.054	996	1.025	1.126	1.129	1.156	1.030	988	920	938	110	930	
4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Foreign Owned Banks	7.651	5.918	5.291	5.303	5.458	5.544	5.619	5.705	5.723	5.666	5.625	5.705	5.750	44.477	5.835	
NPL	181	191	136	144	139	138	136	128	125	113	111	103	108	940	108	
5. Bank Umum / Commercial Bank	86.886	73.303	70.140	70.647	72.061	73.371	74.270	75.355	77.305	76.269	76.907	77.716	78.480	79.681	79.679	
NPL	1.790	2.009	1.837	1.776	1.718	1.773	1.868	1.833	1.860	1.690	1.575	1.417	1.435	1.421	1.399	

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

Sektor Ekonomi / <i>Economic Sector</i>	2019	2020	2021							2022					
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
1 Pertanian, Perburuhan, dan Kehutanan / <i>Agriculture, Hunting, and Forestry</i>	5.760	6.462	6.633	6.727	6.770	6.811	6.893	7.041	7.033	7.295	7.657	7.717	7.741	8.045	7.964
2 Perikanan / <i>Fishery</i>	326	511	489	486	488	482	486	504	440	462	484	490	495	534	556
3 Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	1.012	667	622	632	629	628	645	635	722	753	756	767	762	795	825
4 Industri Pengolahan / <i>Processing industry</i>	2.057	2.395	2.583	2.602	2.634	2.605	2.660	2.784	3.038	3.157	3.269	3.442	3.402	3.469	3.540
5 Listrik, Gas dan Air / <i>Electricity, Gas and Water</i>	117	155	135	136	137	139	163	163	146	155	166	178	175	178	184
6 Konstruksi / <i>Construction</i>	3.834	4.345	4.532	4.661	4.772	4.870	4.995	4.858	4.879	4.986	5.115	5.295	5.435	5.620	5.805
7 Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	23.544	23.264	24.504	24.465	24.631	24.544	24.516	24.746	24.241	24.820	25.025	25.523	25.478	25.412	25.835
8 Penyediaan Akomodasi dan Penyediaan Makan Minum / <i>Provision of accommodation and the provision of eating and drinking</i>	1.514	1.968	2.156	2.171	2.154	2.139	2.172	2.228	2.487	2.587	2.630	2.666	2.649	2.682	2.706
9 Transportasi, Pergudangan dan Komunikasi / <i>Transportation, Warehousing and communications</i>	2.291	2.860	2.889	2.863	2.916	3.094	3.071	3.104	2.948	2.977	3.118	3.223	3.306	3.398	3.461
10 Perantara Keuangan / <i>Financial intermediaries</i>	620	736	797	795	778	774	801	835	943	1.029	1.178	1.326	1.333	1.381	1.419
11 Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	3.403	4.337	4.086	4.125	4.179	4.292	4.302	4.374	4.437	4.499	4.552	4.600	4.611	4.662	4.682
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / <i>Government administration, Defese and Compulsory Social Security</i>	93	91	88	95	97	99	101	102	238	276	284	285	270	257	255
13 Jasa Pendidikan / <i>Education services</i>	321	363	364	360	361	366	374	372	403	403	421	391	403	413	425
14 Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	746	620	596	601	617	610	620	636	634	671	693	690	698	671	685
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	7.629	6.281	6.715	6.697	6.788	6.764	6.802	6.902	9.138	9.769	9.659	9.573	9.457	9.466	9.103
16 Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	678	753	828	823	819	814	816	816	473	414	373	361	349	339	328
17 Kegiatan Usaha yang Belum Jelas Batasannya / <i>Business Activities are not clearly defined</i>	3.523	2.774	2.728	2.746	2.692	2.673	2.645	2.628	25	29	56	193	32	31	8
18 Bukan Lapangan Usaha - Rumah Tangga / <i>Loans to Non Industrial Origin - Households</i>	8.276	13.106	14.354	14.459	14.624	14.699	14.901	15.053	15.498	15.713	15.783	16.010	16.148	16.339	16.549
19 Bukan Lapangan Usaha - Lainnya / <i>Non Industrial Origin- Others</i>	43.040	39.084	38.739	38.681	38.602	38.710	38.653	38.801	38.963	39.297	39.610	39.713	39.420	39.753	39.754
Total	108.784	110.770	113.837	114.124	114.689	115.113	115.613	116.580	116.687	119.295	120.826	122.444	122.166	123.447	124.085

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

Sektor Ekonomi / Economic Sector	2019	2020	2021						2022						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Modal Kerja / Working Capital															
- Pertanian, Perburuhan, dan Kehutanan / Agriculture, Hunting, and Forestry	4.920	5.587	5.751	5.840	5.887	5.922	5.990	6.094	6.113	6.354	6.691	6.751	6.767	7.068	6.976
- Perikanan / Fishery	295	452	440	436	441	434	442	458	403	426	448	453	458	496	514
- Pertambangan dan Penggalian / Mining and Quarrying	899	547	525	531	514	511	520	504	584	620	606	591	585	605	627
- Industri Pengolahan / Processing industry	1.774	2.061	2.210	2.230	2.256	2.211	2.263	2.381	2.601	2.710	2.800	2.959	2.924	2.982	3.044
- Listrik, Gas dan Air / Electricity, Gas and Water	103	131	112	115	114	118	139	140	127	136	144	145	150	154	161
- Konstruksi / Construction	3.519	4.038	4.220	4.340	4.441	4.527	4.634	4.517	4.446	4.530	4.664	4.839	4.971	5.151	5.304
- Perdagangan Besar dan Eceran / Wholesale and Retail Trade	21.101	20.984	22.122	22.063	22.217	22.141	22.111	22.295	21.840	22.373	22.595	23.112	23.079	22.994	23.394
- Penyediaan Akomodasi dan Penyediaan Makan Minum / Provision of accommodation and the provision of eating and drinking	1.120	1.402	1.587	1.603	1.596	1.578	1.601	1.654	1.765	1.857	1.890	1.911	1.887	1.913	1.920
- Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and communications	1.589	1.859	1.900	1.864	1.888	2.008	1.988	2.050	1.937	1.971	2.066	2.140	2.186	2.245	2.251
- Perantara Keuangan / Financial intermediaries	569	687	734	734	719	711	739	772	875	946	1.097	1.245	1.281	1.325	1.355
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	2.956	3.845	3.656	3.700	3.755	3.858	3.866	3.946	3.986	4.043	4.087	4.126	4.134	4.189	4.202
- Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / Government administration, Defese and Compulsory Social Security	64	62	54	60	62	64	64	66	158	193	197	203	195	183	182
- Jasa Pendidikan / Education services	197	210	215	211	217	221	226	224	261	263	281	248	257	264	273
- Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	523	435	414	418	431	422	421	429	392	436	455	455	460	442	456
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services	6.117	4.950	5.341	5.314	5.365	5.344	5.378	5.432	7.228	7.848	7.806	7.758	7.611	7.590	7.260
- Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	513	571	638	633	631	627	632	638	383	326	288	281	271	263	254
- Kegiatan Usaha yang Belum Jelas Batasannya / Business Activities are not clearly defined	2.884	2.243	2.187	2.188	2.155	2.124	2.091	2.021	25	29	46	125	25	24	7
- Bukan Lapangan Usaha - Rumah Tangga / Loans to Non Industrial Origin - Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Bukan Lapangan Usaha - Lainnya / Non Industrial Origin-Others	23	14	11	10	10	9	8	3	62	-	-	-	-	-	-
Total Modal Kerja / Total Working Capital	49.166	50.080	52.118	52.290	52.698	52.830	53.112	53.626	53.187	55.062	56.163	57.341	57.242	57.887	58.180
Investasi															
- Pertanian, Perburuhan, dan Kehutanan / Agriculture, Hunting, and Forestry	839	875	882	886	884	889	903	947	920	941	966	966	974	977	988
- Perikanan / Fishery	31	59	49	50	47	48	44	46	37	36	36	37	37	38	42
- Pertambangan dan Penggalian / Mining and Quarrying	113	120	97	101	115	117	126	131	137	133	150	176	178	190	199
- Industri Pengolahan / Processing industry	283	334	372	373	378	394	397	402	438	447	469	483	478	487	496
- Listrik, Gas dan Air / Electricity, Gas and Water	14	24	23	20	23	21	24	23	19	18	22	33	25	24	24
- Konstruksi / Construction	316	307	312	321	331	344	361	341	432	456	451	456	464	469	501
- Perdagangan Besar dan Eceran / Wholesale and Retail Trade	2.443	2.281	2.382	2.402	2.415	2.403	2.404	2.451	2.401	2.447	2.430	2.412	2.399	2.419	2.441
- Penyediaan Akomodasi dan Penyediaan Makan Minum / Provision of accommodation and the provision of eating and drinking	394	565	569	567	558	561	571	573	722	731	740	755	762	769	787
- Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and communications	702	1.001	989	999	1.028	1.087	1.083	1.054	1.012	1.006	1.052	1.084	1.120	1.153	1.210
- Perantara Keuangan / Financial intermediaries	50	49	62	61	59	63	62	63	68	83	81	81	52	56	64
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and	447	491	430	425	423	434	436	428	451	456	465	474	477	473	479
- Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / Government administration, Defese and Compulsory Social Security	29	29	34	35	35	34	36	36	79	83	87	82	75	74	73
- Jasa Pendidikan / Education services	124	153	149	149	144	145	148	148	142	140	140	142	146	149	152
- Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	223	185	182	183	186	188	199	207	242	234	237	235	237	228	229
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services	1.513	1.331	1.374	1.383	1.423	1.419	1.424	1.469	1.910	1.921	1.852	1.815	1.846	1.876	1.843
- Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	165	181	190	190	189	187	184	178	90	88	85	80	78	76	74
- Kegiatan Usaha yang Belum Jelas Batasannya / Business Activities are not clearly defined	639	531	541	558	537	549	553	607	0	1	11	68	7	7	0
- Bukan Lapangan Usaha - Rumah Tangga / Loans to Non Industrial Origin - Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Bukan Lapangan Usaha - Lainnya / Non Industrial Origin-Others	1	0	0	0	0	0	0	0	7	-	-	-	-	-	-
Total Investasi / Total Investment	8.327	8.515	8.637	8.704	8.775	8.883	8.956	9.105	9.108	9.222	9.271	9.380	9.357	9.466	9.601
Konsumsi / Consumption															
- Kredit pemilikan rumah (KPR) yang dijamin dengan hak tanggungan pertama dengan tujuan untuk dihuni / Housing Loan (mortgage) secured by first mortgage in order to live	2.106	1.998	1.952	1.944	1.929	1.937	1.952	1.972	2.009	2.026	2.035	2.041 ^f	2.037	2.064	2.069
- Kredit pemilikan kendaraan bermotor / Vehicle Loans	1.190	1.043	1.041	1.047	1.061	1.071	1.078	1.080	1.112	1.113	1.116	1.128 ^f	1.117	1.123	1.133
- Kredit konsumsi lainnya / Other consumer credit	47.995	49.135	50.090	50.139	50.226	50.391	50.514	50.797	51.271	51.872	52.241	52.554 ^f	52.413	52.907	53.102
Total Konsumsi / Total consumption	51.291	52.175	53.082	53.130	53.216	53.400	53.545	53.850	54.392	55.011	55.392	55.723	55.568	56.093	56.304
Total	108.784	110.770	113.837	114.124	114.689	115.113	115.613	116.580	116.687	119.295	120.826	122.444	122.166	123.447	124.085

Tabel 3.18.a. Kredit Bank Perkreditan Rakyat Berdasarkan Lokasi Bank Penyalur (Credit of Rural Banks Based on Banks Location) Miliar Rp (Billion Rp)															
Lokasi / Location	2019	2020	2021							2022					
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
1. Jawa Barat	13.848	13.223	13.623	13.710	13.827	13.901	13.984	13.961	14.012	14.256	14.526	14.809	14.724	14.990	15.128
2. Banten	3.991	3.982	3.953	3.947	3.959	3.979	4.024	4.096	4.129	4.199	4.293	4.422	4.427	4.476	4.515
3. DKI Jakarta	1.848	2.051	2.243	2.226	2.256	2.313	2.343	2.427	2.444	2.471	2.564	2.633	2.623	2.692	2.739
4. D.I Yogyakarta	5.263	5.679	6.705	6.667	5.761	5.866	6.199	5.805	6.035	6.059	6.105	6.228	6.622	5.947	5.981
5. Jawa Tengah	26.912	28.082	28.275	28.362	29.470	29.454	29.226	29.847	29.576	31.313	31.749	32.085	31.470	32.581	32.690
6. Jawa Timur	10.797	10.841	11.297	11.223	11.224	11.261	11.391	11.554	11.571	11.775	11.987	12.270	12.186	12.243	12.314
7. Bengkulu	73	74	79	78	79	79	79	79	81	83	85	87	87	87	88
8. Jambi	774	803	830	833	836	849	852	863	868	874	884	900	895	903	914
9. Aceh	152	135	142	142	59	59	58	57	55	53	54	52	51	51	51
10. Sumatera Utara	1.252	1.205	1.349	1.360	1.351	1.375	1.389	1.406	1.410	1.443	1.461	1.481	1.478	1.454	1.474
11. Sumatera Barat	1.331	1.355	1.330	1.330	1.338	1.352	1.357	1.369	1.361	1.380	1.402	1.414	1.403	1.422	1.401
12. Riau	984	954	981	989	1.013	1.016	1.020	1.028	1.024	1.035	1.048	1.067	1.062	1.076	1.096
13. Kepulauan Riau	5.379	5.152	5.134	5.183	5.155	5.169	5.121	5.220	5.244	5.267	5.343	5.439	5.530	5.601	5.666
14. Sumatera Selatan	1.436	1.457	1.450	1.451	1.470	1.474	1.471	1.474	1.466	1.475	1.474	1.489	1.493	1.507	1.518
15. Bangka Belitung	111	119	116	112	111	110	109	109	108	111	112	112	110	111	109
16. Lampung	9.664	10.096	10.301	10.287	10.301	10.289	10.310	10.322	10.326	10.358	10.405	10.473	10.461	10.567	10.616
17. Kalimantan Selatan	426	425	460	476	499	508	511	520	523	532	548	546	541	555	554
18. Kalimantan Barat	711	758	883	936	976	994	978	977	969	972	994	1.009	1.011	1.035	1.054
19. Kalimantan Timur	240	241	254	260	265	267	269	270	272	274	277	284	282	293	300
20. Kalimantan Tengah	518	561	547	596	684	704	740	826	838	844	852	883	1.003	1.027	1.035
21. Kalimantan Utara	43	39	54	54	53	54	55	56	59	61	63	64	63	63	63
22. Sulawesi Tengah	2.274	2.288	2.312	2.314	2.311	2.294	2.275	2.224	2.205	2.203	2.199	2.196	2.184	2.184	2.180
23. Sulawesi Selatan	2.467	2.268	2.302	2.308	2.308	2.346	2.375	2.384	2.406	2.423	2.441	2.460	2.457	2.474	2.487
24. Sulawesi Utara	1.221	1.329	1.313	1.313	1.341	1.312	1.323	1.351	1.345	1.363	1.397	1.428	1.434	1.473	1.496
25. Sulawesi Tenggara	238	229	243	244	249	252	252	257	260	267	271	273	272	273	277
26. Sulawesi Barat	23	25	75	77	76	78	79	79	78	78	78	79	78	76	76
27. Gorontalo	25	53	43	45	47	47	46	48	49	50	51	50	50	50	49
28. Nusa Tenggara Barat	1.150	1.194	1.167	1.161	1.180	1.196	1.228	1.255	1.266	1.278	1.283	1.277	1.264	1.260	1.268
29. Bali	11.287	11.522	11.605	11.646	11.674	11.678	11.706	11.894	11.901	11.967	12.017	12.060	12.044	12.085	12.046
30. Nusa Tenggara Timur	641	669	666	676	673	676	674	672	662	668	664	662	661	669	669
31. Maluku	1.825	1.917	1.949	1.954	1.962	1.970	1.976	1.974	1.983	1.990	2.003	2.006	2.011	2.021	2.025
32. Papua	1.130	1.241	1.314	1.321	1.331	1.343	1.351	1.354	1.345	1.346	1.367	1.379	1.376	1.383	1.395
33. Maluku Utara	166	200	214	216	217	219	220	220	222	225	229	229	228	230	230
34. Papua Barat	584	604	629	628	630	629	620	602	596	598	598	598	588	587	582
35. Lainnya / Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	108.784	110.770	113.837	114.124	114.689	115.113	115.613	116.580	116.687	119.295	120.826	122.444	122.166	123.447	124.085

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

Sektor Ekonomi / Economic Sector	2019	2020	2021							2022						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises																
1. Pertanian, Perburuan dan Kehutanan / Agriculture, hunting, and forestry																
Baki Debet	109.544	130.012	140.537	143.051	145.459	146.566	147.465	161.456	164.403	171.619	177.019	182.790	186.811	191.948	194.405	
NPL/NPF	2.523	2.594	3.615	3.826	3.253	3.028	3.046	2.900	3.295	3.478	3.469	3.417	3.622	3.565	3.557	
2. Perikanan / Fishery																
Baki Debet	9.379	11.416	12.494	12.784	13.007	13.125	13.244	14.751	14.902	15.079	15.203	15.387	15.367	15.432	15.610	
NPL/NPF	252	385	471	499	491	479	408	376	445	463	441	477	522	518	534	
3. Pertambangan dan Penggalian / Mining and quarrying																
Baki Debet	8.544	8.039	9.020	9.040	8.681	8.528	8.424	8.969	8.275	7.158	6.257	6.183	6.188	6.897	6.528	
NPL/NPF	369	1.240	562	566	488	492	453	397	391	406	409	491	514	470	468	
4. Industri Pengolahan / Processing industry																
Baki Debet	111.401	112.601	113.159	114.476	115.276	114.443	115.024	128.136	127.585	127.980	128.206	134.258	127.541	131.206	130.937	
NPL/NPF	4.622	4.929	5.829	5.884	6.444	5.842	5.688	5.419	5.623	5.721	4.836	8.278	5.437	5.255	5.524	
5. Listrik, Gas dan Air / Electricity, gas and water																
Baki Debet	6.669	4.039	3.757	3.630	3.740	3.710	3.738	3.808	3.635	3.447	3.528	8.877	3.596	3.676	3.541	
NPL/NPF	104	148	119	96	112	125	125	133	137	129	142	144	151	132	130	
6. Konstruksi / Construction																
Baki Debet	72.030	59.164	57.504	58.210	59.511	59.698	58.235	57.583	53.475	54.094	54.276	55.956	57.094	56.737	56.667	
NPL/NPF	6.328	6.719	7.546	7.521	7.485	7.662	7.644	7.342	7.516	7.640	7.569	7.633	8.062	7.589	7.634	
7. Perdagangan Besar dan Eceran / Wholesale and retail trade																
Baki Debet	548.273	530.652	532.790	536.834	542.009	546.145	549.363	601.384	600.119	607.806	617.667	621.357	629.834	636.940	636.829	
NPL/NPF	18.931	18.208	23.641	23.596	22.956	23.094	22.896	21.565	22.827	23.783	23.534	25.373	26.945	25.941	27.061	
8. Penyediaan Akomodasi dan Penyediaan Makan Minum / Provision of accommodation and the provision of eating and drinking																
Baki Debet	45.137	50.623	53.245	53.323	53.437	53.590	54.082	58.603	59.241	59.731	60.436	60.966	61.184	60.867	61.154	
NPL/NPF	1.443	2.009	2.328	2.328	1.766	1.778	1.857	1.694	1.936	2.010	2.004	2.175	2.244	2.071	2.261	
9. Transportasi, Pergudangan dan Komunikasi / Transportation, warehousing and communications																
Baki Debet	44.767	42.711	42.707	42.666	43.127	41.192	41.032	41.876	41.461	41.471	41.709	41.714	41.842	41.968	42.205	
NPL/NPF	1.269	1.433	1.717	1.810	1.817	1.854	1.929	1.886	1.804	1.769	1.782	1.867	1.860	1.844	1.840	
10. Perantara Keuangan / Financial intermediaries																
Baki Debet	17.233	12.167	12.145	12.145	12.195	12.286	11.981	10.001	11.113	10.659	10.585	10.201	10.825	11.678	11.662	
NPL/NPF	345	436	352	328	304	308	288	286	309	754	757	761	756	390	422	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real estate, Business Ownership, and Business Services																
Baki Debet	58.426	50.701	48.741	48.850	49.346	48.271	47.186	48.499	48.895	48.881	49.235	49.982	50.386	50.288	49.989	
NPL/NPF	1.818	2.746	2.891	2.889	2.968	2.934	2.927	2.876	2.956	3.022	2.964	3.002	3.112	2.951	3.059	
12. Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib / Government administration, defense and compulsory social security																
Baki Debet	160	100	105	59	60	72	81	214	342	251	171	156	202	206	180	
NPL/NPF	1	3	0	0	0	0	3	3	4	5	3	4	3	2	1	
13. Jasa Pendidikan / Education services																
Baki Debet	6.872	7.235	7.678	7.954	8.042	8.039	8.133	8.294	8.281	8.867	8.812	8.432	8.359	8.458	8.481	
NPL/NPF	103	104	84	84	109	111	101	85	96	114	125	126	134	118	120	
14. Jasa Kesehatan dan Kegiatan Sosial / Health services and social activities																
Baki Debet	11.716	10.257	10.707	10.767	11.203	11.385	11.252	11.824	11.686	11.455	11.671	11.796	11.862	12.050	11.756	
NPL/NPF	252	248	246	249	172	176	148	132	146	151	162	169	167	166	160	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services																
Baki Debet	53.400	54.513	51.303	52.141	52.549	53.103	53.677	60.959	58.970	60.406	61.509	63.129	63.778	64.951	65.490	
NPL/NPF	1.561	1.768	1.808	1.802	1.713	1.768	1.693	1.557	1.599	1.659	1.679	1.837	1.980	1.906	2.013	
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual services which serve households																
Baki Debet	3.093	2.875	3.764	3.833	3.819	3.784	3.759	3.825	3.788	3.775	3.776	3.836	3.926	3.909	3.942	
NPL/NPF	63	49	82	88	84	82	86	74	79	81	88	102	103	102	103	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency																
Baki Debet	6	7	4	5	4	3	3	5	5	6	6	6	6	7	5	
NPL/NPF	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	
18. Kegiatan yang Belum Jelas Batasannya / Business activities are not clearly defined																
Baki Debet	847	1.220	785	887	865	871	783	829	-	-	-	-	-	-	-	
NPL/NPF	125	94	53	57	53	47	49	31	-	-	-	-	-	-	-	
19. Penerima Kredit Bukan Lapangan Usaha / Debtor is not the business field - other																
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
20. Tidak Teridentifikasi / Un-identified																
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Jumlah / Total																
Baki Debet	1.107.497	1.088.332	1.100.444	1.110.657	1.122.329	1.124.810	1.127.463	1.221.015	1.216.176	1.232.683	1.250.065	1.275.027	1.278.801	1.297.219	1.299.384	
NPL/NPF	40.111	43.113	51.343	51.625	50.216	49.779	49.339	46.757	49.162	51.184	49.964	55.856	55.613	53.020	54.887	

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

Jenis Penggunaan / Type of Use	2019	2020	2021						2022						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises															
1. Modal Kerja / Working Capital															
Baki Debet	797.185	796.710	809.869	817.644	827.590	831.488	834.894	925.184	921.954	915.715	932.107	942.238	956.205	969.608	993.845
NPL/NPF	31.012	31.719	39.326	39.358	38.782	38.691	38.161	36.453	38.282	39.540	39.017	41.564	43.966	41.818	43.645
2. Investasi / Investment															
Baki Debet	310.312	291.623	290.574	293.012	294.739	293.322	292.569	295.831	294.222	316.969	317.957	332.789	322.597	327.611	305.539
NPL/NPF	9.098	11.394	12.017	12.267	11.435	11.088	11.178	10.304	10.880	11.645	10.948	14.292	11.647	11.202	11.242
3. Konsumsi / Consumption															
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Tidak Teridentifikasi / Un-identified															
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / Total															
Baki Debet	1.107.497	1.088.332	1.100.444	1.110.657	1.122.329	1.124.810	1.127.463	1.221.015	1.216.176	1.232.683	1.250.065	1.275.027	1.278.801	1.297.219	1.299.384
NPL/NPF	40.111	43.113	51.343	51.625	50.216	49.779	49.339	46.757	49.162	51.184	49.964	55.856	55.613	53.020	54.887

Tabel 3.21.a.															
Kredit/Pembiayaan dan Non Performing Loan/Non Performing Financing Rincian Kredit UMKM dan MKM Menurut Kelompok Bank															
(Detail of SMEs Credit/Financing and Detail of MKM Credit/Financing Based on Group of Bank)															
Miliar Rp (Billion Rp)															
Kelompok Bank	2019	2020	2021					2022							
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises															
1. Bank Persero / State Owned Banks															
Baki Debet	615.585	633.015	645.200	650.616	658.583	658.371	663.273	748.855	749.501	758.102	776.708	795.644	797.113	812.206	812.994
Mikro / Micro	230.095	189.333	161.455	164.449	167.273	168.644	169.997	326.560	330.834	338.595	349.941	366.307	366.886	373.421	376.702
Kecil / Small	236.710	250.616	281.377	286.502	293.733	299.375	305.530	333.146	330.712	334.704	341.514	345.547	345.636	351.445	351.282
Menengah / Medium	148.781	193.066	202.367	199.664	197.576	190.353	187.746	89.149	87.954	84.803	85.253	83.789	84.592	87.341	85.010
NPL/NPF	17.904	18.781	25.593	25.471	24.578	24.260	24.158	23.175	25.002	26.033	25.411	30.607	29.511	28.562	29.727
Mikro / Micro	3.279	2.416	5.138	4.818	4.773	4.940	4.919	5.532	6.522	6.971	6.957	11.246	8.964	9.166	9.543
Kecil / Small	7.584	7.738	10.597	10.784	10.307	10.116	10.122	10.391	11.201	11.771	11.595	12.689	13.810	13.005	13.583
Menengah / Medium	7.040	8.627	9.858	9.870	9.498	9.204	9.118	7.251	7.279	7.290	6.859	6.672	6.738	6.392	6.600
2. BPD / Regional Development Banks															
Baki Debet	78.694	74.773	77.469	78.263	80.726	81.769	81.558	81.582	77.761	79.177	81.225	84.383	85.860	85.860	86.984
Mikro / Micro	16.175	16.575	16.846	17.084	17.666	17.978	19.336	19.377	19.016	19.129	19.373	19.824	19.866	19.866	20.709
Kecil / Small	32.300	32.943	34.950	35.689	36.906	37.434	37.210	37.033	35.677	36.485	37.365	38.183	38.557	38.557	40.857
Menengah / Medium	30.219	25.255	25.673	25.490	26.154	26.357	25.012	25.172	23.068	23.563	24.487	26.376	27.437	27.437	25.418
NPL/NPF	6.488	7.005	7.726	7.739	7.224	7.315	7.197	6.570	6.621	6.758	6.829	7.190	7.289	6.695	6.871
Mikro / Micro	539	584	721	742	777	816	865	694	748	747	727	739	752	738	751
Kecil / Small	2.335	2.434	2.639	2.653	2.627	2.632	2.556	2.397	2.368	2.409	2.422	2.444	2.483	2.256	2.303
Menengah / Medium	3.614	3.987	4.366	4.344	3.820	3.866	3.776	3.479	3.505	3.602	3.680	4.006	4.054	3.700	3.817
3. Bank Swasta Nasional / Domestic Private Banks															
Baki Debet	412.620	380.345	377.615	381.616	382.864	384.513	382.519	390.463	388.823	395.312	392.042	394.912	395.741	399.064	399.316
Mikro / Micro	37.254	41.235	38.915	39.977	40.489	41.790	42.813	43.934	49.029	50.844	49.598	51.718	52.093	52.887	48.636
Kecil / Small	74.242	69.294	80.589	85.304	87.344	87.508	87.561	89.334	85.353	87.660	87.185	89.210	89.417	90.572	96.648
Menengah / Medium	301.125	269.816	258.111	256.335	255.031	255.215	252.144	257.195	254.441	256.807	255.259	253.985	254.231	255.604	254.032
NPL/NPF	15.570	17.327	18.024	18.415	18.415	18.204	17.983	17.013	17.539	18.394	17.725	18.059	18.813	17.763	18.289
Mikro / Micro	1.263	1.631	1.562	1.615	1.927	1.924	2.043	2.262	2.190	2.716	2.666	2.660	2.816	2.460	2.464
Kecil / Small	2.141	2.218	2.611	2.838	2.832	2.519	2.508	2.436	2.409	2.565	2.618	2.729	2.840	2.882	2.894
Menengah / Medium	12.166	13.478	13.851	13.961	13.656	13.761	13.432	12.315	12.940	13.112	12.441	12.669	13.157	12.421	12.931
4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks															
Baki Debet	597	199	159	162	157	156	114	115	91	92	90	87	87	91	87
Mikro / Micro	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kecil / Small	76	69	27	28	27	27	27	27	30	31	29	28	28	31	28
Menengah / Medium	520	130	132	134	130	129	87	88	61	62	60	60	59	60	59
NPL/NPF	149	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Mikro / Micro	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kecil / Small	46	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Menengah / Medium	103	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Jumlah / Total															
Baki Debet	1.107.497	1.088.332	1.100.444	1.110.657	1.122.329	1.124.810	1.127.463	1.221.015	1.216.176	1.232.683	1.250.065	1.275.027	1.278.801	1.297.220	1.299.382
NPL/NPF	40.111	43.113	51.343	51.625	50.216	49.779	49.339	46.757	49.162	51.184	49.964	55.856	55.613	53.020	54.887

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

Lokasi / Location	2019	2020	2021							2022						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises																
1. Jawa Barat	151.081	147.306	149.252	150.944	152.225	152.632	152.428	169.569	169.813	170.842	173.000	174.671	176.782	179.656	180.206	
2. Banten	48.867	46.131	46.426	47.110	47.695	48.472	48.397	50.737	49.935	50.718	51.082	51.409	51.292	53.162	53.457	
3. DKI Jakarta	157.529	143.631	138.587	138.799	147.468	136.556	135.908	138.889	137.998	139.497	138.785	144.361	142.883	143.085	141.943	
4. D.I Yogyakarta	16.437	17.035	17.363	17.533	17.787	17.891	18.332	20.067	20.205	20.492	20.773	20.945	21.234	21.548	21.437	
5. Jawa Tengah	125.128	126.914	126.156	127.403	128.719	128.177	129.127	148.313	149.146	151.873	154.857	160.019	160.222	162.697	163.686	
6. Jawa Timur	159.406	159.233	163.110	164.810	159.281	166.187	168.030	179.883	179.571	181.480	185.601	186.722	190.424	192.764	192.970	
7. Bengkulu	8.832	9.561	9.986	10.122	10.080	10.341	10.430	11.369	11.405	11.676	12.000	12.164	12.271	12.180	12.542	
8. Jambi	16.780	16.447	16.967	17.141	17.341	17.377	17.362	18.880	18.707	19.102	19.537	19.814	19.966	20.236	20.388	
9. Aceh	12.130	10.831	10.270	10.479	11.376	10.724	10.479	10.538	10.533	10.550	10.732	10.931	10.925	11.014	10.938	
10. Sumatera Utara	59.197	56.968	58.491	58.978	58.936	59.158	59.438	63.143	63.028	63.461	64.791	65.449	65.734	66.876	66.933	
11. Sumatera Barat	19.561	19.612	20.293	20.578	20.609	20.857	21.018	23.693	23.934	24.440	24.906	25.124	25.455	26.039	26.095	
12. Riau	28.886	28.791	29.249	29.371	29.839	29.920	30.017	32.446	31.645	32.135	33.205	33.142	33.255	33.964	33.940	
13. Kepulauan Riau	28.133	27.883	28.969	29.100	28.892	28.904	28.933	31.073	30.970	31.576	32.037	32.529	32.830	33.453	33.793	
14. Sumatera Selatan	5.841	5.243	5.223	5.335	5.284	5.477	5.629	5.758	5.478	5.556	5.703	5.769	5.854	5.969	5.973	
15. Bangka Belitung	9.436	8.473	9.540	9.649	9.759	9.732	9.820	10.321	10.103	10.258	10.513	10.877	10.939	11.067	11.068	
16. Lampung	20.068	20.516	20.818	21.036	22.168	22.192	22.193	23.981	24.132	24.661	25.147	25.785	25.676	26.033	26.160	
17. Kalimantan Selatan	14.377	14.525	15.166	15.416	15.235	15.689	15.234	16.692	16.831	17.562	17.752	17.794	17.988	18.695	18.308	
18. Kalimantan Barat	22.121	22.652	22.597	23.154	23.267	23.076	22.226	24.023	23.460	24.268	24.156	24.771	24.907	25.268	25.379	
19. Kalimantan Timur	27.301	26.784	27.707	27.896	27.436	28.888	28.623	30.158	31.396	31.100	30.096	30.147	30.590	30.898	31.366	
20. Kalimantan Tengah	11.999	12.192	12.310	12.402	12.421	12.722	12.464	14.227	14.161	14.503	14.670	15.091	15.511	15.603	15.581	
21. Sulawesi Tengah	10.161	10.371	10.524	10.659	10.766	11.121	11.092	11.835	11.761	11.972	11.830	14.777	12.212	12.449	13.046	
22. Sulawesi Selatan	39.956	40.559	41.866	41.774	42.352	44.503	44.682	49.304	48.926	50.452	51.865	55.027	52.563	52.557	52.758	
23. Sulawesi Utara	11.291	10.665	10.793	10.865	10.951	11.010	11.106	11.754	11.574	11.697	11.880	11.963	11.978	12.334	12.233	
24. Sulawesi Tenggara	4.210	4.119	4.128	4.251	4.372	4.411	4.382	5.001	5.074	5.128	5.286	5.303	5.322	5.428	5.271	
25. Sulawesi Barat	4.647	4.886	4.915	5.070	5.208	5.291	5.338	6.102	5.967	6.011	6.126	6.232	6.305	6.787	6.413	
26. Gorontalo	8.640	9.253	9.646	9.695	9.718	9.927	10.015	11.187	11.167	11.329	11.635	11.821	11.979	12.185	12.227	
27. Nusa Tenggara Barat	14.335	15.822	16.285	16.420	16.649	16.688	16.833	17.993	17.876	18.125	18.238	18.408	18.543	18.740	18.739	
28. Bali	38.127	38.737	40.210	40.396	41.249	41.384	41.468	43.288	43.604	43.920	44.185	44.313	45.049	45.174	45.154	
29. Nusa Tenggara Timur	11.525	11.550	12.071	12.174	12.379	12.409	12.694	14.201	14.117	14.287	14.670	14.811	15.113	15.553	15.593	
30. Maluku	3.934	4.121	4.190	4.242	4.324	4.347	4.439	4.799	4.773	4.847	4.964	5.011	5.052	5.180	5.200	
31. Papua	10.600	10.334	10.182	10.247	10.015	10.305	10.406	11.402	11.014	11.134	11.871	11.502	11.624	12.024	12.008	
32. Maluku Utara	2.517	2.448	2.554	2.586	3.113	2.773	2.832	3.104	3.535	3.599	3.647	3.729	3.640	3.757	3.806	
33. Papua Barat	3.947	3.885	3.902	3.965	4.196	4.096	4.078	4.441	4.285	4.317	4.446	4.539	4.609	4.663	4.715	
34. Lainnya / Others	32	18	17	54	61	13	54	31	54	114	76	78	75	181	58	
35. Tidak Teridentifikasi / Un-identified	466	835	681	1.003	1.161	1.560	1.954	2.813	-	-	-	-	-	-	-	
Jumlah / Total	1.107.497	1.088.332	1.100.444	1.110.657	1.122.329	1.124.810	1.127.463	1.221.015	1.216.176	1.232.683	1.250.065	1.275.027	1.278.801	1.297.219	1.299.384	



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