

STATISTIK PERBANKAN INDONESIA

INDONESIA BANKING STATISTICS



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KATA PENGANTAR FOREWORD

Statistik Perbankan Indonesia (SPI) merupakan media publikasi yang menyajikan data mengenai perbankan Indonesia. SPI diterbitkan secara bulanan oleh 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, November 2022
Jakarta, November 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 Oktober 2022 akan diterbitkan pada minggu ke III bulan Januari 2023.

Tanda, Simbol dan Sumber Data

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

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

October 2022 edition will be released on the 3rd week of January 2023.

Notes, Symbols and Sources of Data

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

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

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

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

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

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

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DAFTAR SINGKATAN LIST OF ABBREVIATIONS

APYD	: Aktiva Produktif Yang Diklasifikasikan	APYD	: <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								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Penyaluran Dana / Distribution of Funds															
Bank Umum / Commercial Banks	8.280.812	9.098.135	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	10.355.312	10.401.286	10.501.145
Bank Perkreditan Rakyat / Rural Banks	144.107	148.709	155.800	156.577	158.296	161.831	161.079	163.513	163.953	163.483	164.645	165.413	166.982	168.097	168.806
SBI dan SBIS ¹⁾	68.974	18.785	10.611	13.581	14.122	12.420	12.011	10.371	7.149	4.711	3.200	2.854	2.854	1.685	2.467
Sumber Dana / Source of Funds															
Bank Umum / Commercial Banks	6.839.563	7.406.325	7.778.785	7.842.090	7.910.086	8.129.720	7.980.662	8.012.524	8.115.138	8.186.225	8.186.226	8.186.227	8.292.617	8.327.140	8.403.943
Bank Perkreditan Rakyat / Rural Banks	123.603	127.522	134.330	134.839	136.240	139.648	139.099	141.163	141.482	143.444	142.798	143.255	144.632	145.310	145.630
Jumlah Aset / Total Assets															
Bank Umum / Commercial Banks	8.562.974	9.177.894	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	10.393.089	10.487.576
Bank Perkreditan Rakyat / Rural Banks	149.872	155.075	162.374	163.194	164.966	168.443	167.821	170.332	170.690	170.289	171.422	172.126	173.920	175.039	175.659
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	1.481	1.468	1.468	1.468	1.466	1.464	1.462	1.454	1.454	1.454	1.451	1.450	1.446
Jumlah Kantor / Total Bank Offices															
Bank Umum / Commercial Banks	31.127	30.733	29.588	30.770	32.332	32.366	28.688	28.530	26.025	25.771	25.695	25.641	25.568	25.482	25.380
Bank Perkreditan Rakyat / Rural Banks	5.964	5.913	5.850	5.854	5.879	5.871	5.879	6.004	5.997	5.994	6.013	6.018	6.025	6.020	6.031

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						
	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Penyaluran Dana / Distribution of Funds													
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	-	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	6.240.687	6.337.684
- Kepada Pihak Ketiga / To Third Party	-	5.657.605	5.705.128	5.768.585	5.709.407	5.762.401	5.863.269	5.981.252	6.012.365	6.176.861	6.159.326	6.179.454	6.274.901
- 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	5.258.832	5.333.232
- Valas / Foreign Exchange	-	789.135	813.289	812.883	814.456	816.609	841.603	889.713	891.544	935.565	913.150	920.622	941.669
- Kepada Bank Lain / Inter Bank Credit/Financing	-	50.287	49.592	52.051	50.470	49.501	52.496	54.912	56.621	59.638	61.465	61.233	62.784
- Rupiah	-	40.696	39.497	41.608	40.525	40.414	42.327	44.423	45.160	48.074	49.259	49.243	51.032
- Valas / Foreign Exchange	-	9.591	10.095	10.443	9.944	9.088	10.169	10.488	11.461	11.564	12.206	11.990	11.752
b. Penempatan pada Bank Lain / Interbank Placement	-	260.562	219.358	223.134	226.784	247.032	233.687	254.749	219.141	212.279	208.941	253.469	237.638
- Giro / Demand Deposit	-	154.085	128.408	122.504	120.572	146.540	123.793	141.074	113.935	117.108	121.556	133.553	125.012
- Inter Bank Call Money / Inter Bank Call Money	-	89.176	77.089	75.942	83.510	81.712	91.383	90.335	87.361	67.918	62.181	91.697	96.630
- Deposito Berjangka / Time Deposits	-	12.391	11.464	19.992	19.103	14.940	14.722	19.458	12.324	22.300	15.908	21.302	9.516
- Lainnya / Others	-	4.910	2.397	4.696	3.598	3.840	3.789	3.882	5.521	4.953	9.295	6.916	6.479
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	-	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	967.534	982.898
- Giro / Demand Deposit	-	365.157	371.817	491.581	415.018	411.879	467.244	496.785	454.351	507.095	595.055	645.929	635.864
- Fine Tune Operation (FTO)	-	511.777	475.555	398.246	395.595	409.143	374.522	164.786 ³	382.277	244.813	216.397	223.027	214.832
- Fasbi	-	149.103	202.094	242.494	256.805	161.402	149.492	244.353 ³	147.263	390.436	124.112	91.897	126.779
- Lainnya / Others	-	16.897	15.788	14.035	6.287	7.920	7.438	3.297 ³	5.684	14.853	15.127	6.681	5.423
d. Surat Berharga / Securities	-	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	1.817.023 ³	1.811.093	1.823.656
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	13.581	14.122	12.420	12.011	10.371	7.149	4.711	3.200	2.854	1.588 ³	1.685	2.467
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	-	56.455	49.476	45.171	42.131	40.837	41.769	47.332	41.842	47.919	49.282	44.447	21.839
- Obligasi / Bonds	-	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	1.467.002	1.517.195
- Lainnya / Others	-	214.739	228.881	233.381	227.036	298.551	285.402	279.704	279.871	284.130	288.789	297.959	282.154
e. Penyertaan / Equity Investment	-	118.771	118.371	96.503	98.000	98.377	98.123	98.371	102.658	103.193	103.444	103.822	104.115
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	-	351.429	355.684	354.825	359.606	362.706	366.202	370.221	373.186	370.325	370.875	372.118	370.312
- Kredit & Pembiayaan yang diberikan / Credit & Financing	-	342.303	346.253	345.888	350.282	353.720	357.361	361.595	364.607	361.655	361.799	363.103	361.613
- Surat Berharga / Securities	-	2.364	2.422	2.578	2.312	2.450	2.277	2.269	2.233	2.156	2.148	2.268	2.387
- Lainnya / Others	-	6.761	7.009	6.360	7.013	6.536	6.565	6.357	6.347	6.515	6.928	6.748	6.312
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	-	20.634	15.593	18.072	14.245	14.476	15.549	15.681	14.627	19.288	17.828	16.772	28.018
h. Tagihan Lainnya / Other claims	-	538.253	560.127	623.647	655.069	723.628	691.738	624.474	654.511	428.598	657.059	635.791	616.824
Sumber Dana / Source of Funds													
a. Dana Pihak Ketiga / Third Party Funds	-	7.244.983	7.323.356	7.479.463	7.362.580	7.384.394	7.481.675	7.485.687	7.515.538	7.602.297	7.564.082	7.608.401	7.647.334
- 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	6.500.459	6.523.285
- Giro / Demand Deposit	-	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	1.626.421	1.656.066
- Tabungan / Saving	-	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	2.321.378	2.327.180
- Simpanan Berjangka / Time Deposits	-	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	2.552.660	2.540.039
- Valas / Foreign Exchange	-	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	1.107.942	1.124.049
- Giro / Demand Deposit	-	557.747	556.883	551.982	524.615	535.981	585.255	534.202	553.483	557.506	556.252	604.880	594.280
- Tabungan / Saving	-	168.892	172.538	168.696	176.703	180.275	189.988	184.215	182.611	192.015	189.549	193.509	198.108
- Simpanan Berjangka / Time Deposits	-	320.147	313.253	316.184	308.014	299.988	294.690	292.682	279.394	295.997	293.207	309.553	331.661
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	-	4.064	1.696	1.672	1.676	1.666	1.609	3.596 ³	1.557	1.216	648	876	2.306
c. Kewajiban kepada Bank lain / Interbank Liabilities	-	149.177	144.571	160.594	169.173	165.100	160.959	189.869	185.067	176.747	167.458	170.643	164.217
d. Surat Berharga yang diterbitkan / Issued Securities	-	117.150	113.383	117.684	114.606	116.034	116.000	113.619	115.254	113.919	112.097	109.004	110.978
e. Pinjaman yang Diterima / Loans received	-	225.806	226.890	227.554	220.949	219.193	217.734	227.988	238.097	251.296	254.902	248.790	274.223
- Rupiah	-	63.136	61.973	62.206	61.622	60.806	64.484	67.366	67.855	71.062	71.951	74.346	80.677
- Valas / Foreign Exchange	-	162.669	164.917	165.349	159.327	158.387	153.250	160.621	170.242	180.234	182.951	174.445	193.546
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	-	13.868	11.167	12.370	10.187	10.547	11.628	13.958	12.423	19.112	16.559	15.348	28.029
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	-	83.331	84.668	125.817	97.840	111.417	121.908	147.680 ³	131.512	124.507	150.726 ³	169.336	172.941
h. Setoran Jaminan / Guarantee Deposits	-	3.711	4.355	4.565	3.651	4.172	3.624	3.826	2.989	3.523	4.205	4.742	3.916
Beberapa komponen modal / Several Components of Capital													
a. Modal Disetor / Paid In Capital	-	253.829	250.285	261.671	263.027	264.152	272.706	273.714	274.239	275.335	275.345	274.772	271.839
b. Cadangan / Reserves	-	81.505	81.504	81.168	81.504	81.516	83.643	84.952	86.286	89.234	88.522	88.483	88.483
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	-	646.996	645.583	648.343	781.496	788.525	710.086	696.569	693.690	682.893	688.035	688.357	688.772
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	-	117.996	130.474	140.207	16.857	30.890	45.368	62.377	79.513	97.204	117.179	134.796	154.457
e. Tambahan modal disetor / Additional Paid In Capital	-	287.809	295.515	273.985	279.682	274.947	274.902	259.338	260.803	260.690	264.635	264.949	257.310
f. Modal Pinjaman / Loan Capital	-	64.796	66.011	65.852	66.531	66.497	68.512	68.139	69.245	77.693	76.983	77.073	77.444

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

Keterangan	2021					2022								
	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
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	743.417	748.232	
- 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	740.391	745.161	
- Rupiah	-	690.028	603.123	615.896	605.636	597.701	607.543	612.955	616.764	672.520	669.656	677.312	683.150	
- Valas / Foreign Exchange	-	125.756	79.935	77.836	77.215	66.578	69.110	71.655	72.727	65.746	61.571	63.079	62.012	
- Kepada Bank Lain / Inter Bank Credit/Financing	-	6.263	4.320	4.600	3.962	2.692	2.634	2.648	2.658	3.269	3.047	3.026	3.070	
- Rupiah	-	3.258	2.777	2.107	2.190	1.948	1.995	1.999	2.020	2.772	2.849	2.885	2.920	
- Valas / Foreign Exchange	-	3.005	1.543	2.493	1.772	743	639	649	639	497	199	142	150	
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	40.878	36.293	
- Giro / Demand Deposit	-	19.956	18.194	17.120	20.296	21.092	20.691	21.282	18.368	18.402	17.857	15.676	15.485	
- 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	15.022	16.132	
- Deposito Berjangka / Time Deposits	-	4.066	3.907	10.617	9.465	8.196	7.883	10.597	5.656	12.150	4.958	8.724	3.312	
- Lainnya / Others	-	3.547	977	1.113	785	1.765	1.902	1.877	2.954	1.116	4.238	1.456	1.364	
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	149.509	163.310	
- Giro / Demand Deposit	-	85.911	60.866	69.274	61.519	59.931	73.627	73.437	74.394	75.666	92.572	92.271	96.408	
- Fine Tune Operation (FTO)	-	111.712	81.861	75.765	84.434	84.932	85.766	41.506 ¹⁾	94.436	46.029	33.824	33.990	32.984	
- Fasbi	-	48.552	46.556	47.188	53.963	37.195	43.464	58.214	42.238	101.424	27.323	23.248	33.796	
- Lainnya / Others	-	4.565	3.450	2.085	1.843	2.191	1.547	2.494	2.707	2.231	4.329	0	123	
d. Surat Berharga / Securities	-	218.945	219.986	224.260	220.618	217.045	220.683	223.534	213.783	210.538	216.269	215.658	223.349	
- 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	1.685	1.621	
- 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	7.259	6.426	
- Obligasi / Bonds	-	179.417	182.769	184.658	180.302	176.825	180.471	182.326	174.011	171.576	173.590	179.271	186.152	
- Lainnya / Others	-	25.695	28.270	29.571	28.627	29.105	29.582	29.932	28.646	27.628	30.889	27.443	29.151	
e. Penyertaan / Equity Investment	-	1.950	1.021	1.019	1.020	1.033	1.018	1.014	1.012	1.994	1.995	1.994	1.994	
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	27.911	25.276	
- 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	27.188	24.512	
- Surat Berharga / Securities	-	262	247	262	259	252	120	121	103	102	106	108	112	
- Lainnya / Others	-	644	630	575	578	599	581	584	592	574	601	616	652	
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	2.657	5.309	
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	123.189	120.010	
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	978.456	983.115	
- Rupiah	-	932.141	860.453	862.962	868.497	859.039	860.343	863.761	874.211	920.223	898.346	907.164	911.590	
- Giro / Demand Deposit	-	234.288	208.459	189.883	198.621	201.150	209.887	192.490	204.411	206.512	180.347	182.768	196.323	
- Tabungan / Saving	-	186.287	185.038	205.068	192.635	188.055	189.041	202.255	200.240	208.180	209.268	206.614	203.263	
- Simpanan Berjangka / Time Deposits	-	511.566	466.956	468.010	477.240	469.834	461.415	469.016	469.560	505.531	508.731	517.781	512.003	
- Valas / Foreign Exchange	-	136.843	106.238	107.176	103.859	95.539	114.215	98.820	102.033	77.376	72.380	71.293	71.525	
- Giro / Demand Deposit	-	84.180	63.294	63.276	59.384	54.939	74.112	60.168	63.479	37.406	30.987	30.004	30.944	
- Tabungan / Saving	-	7.474	8.394	8.132	7.825	5.302	5.618	5.296	4.890	4.599	4.778	4.849	4.875	
- Simpanan Berjangka / Time Deposits	-	45.190	34.550	35.767	36.650	35.299	34.486	33.356	33.664	35.370	36.614	36.439	35.705	
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	-	2.373	1	1	1	1	1	1.696 ¹⁾	1	1	1	101	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	49.243	53.932	
d. Surat Berharga yang diterbitkan / Issued Securities	-	19.810	15.486	19.294	17.126	18.683	18.774	17.080	18.273	16.093	14.662	14.947	15.943	
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	28.704	31.568	
- Rupiah	-	12.040	10.482	10.133	10.102	10.137	11.152	11.488	11.616	15.858	16.032	18.731	21.972	
- Valas / Foreign Exchange	-	8.741	9.325	8.860	8.993	8.674	8.718	9.677	9.774	10.543	10.195	9.973	9.596	
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	2.954	5.483	
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali(repo) / Other Liabilities	-	10.381	7.132	8.631	6.956	4.746	7.711	7.263	5.431	7.565	10.223 ¹⁾	10.925	13.177	
h. Setoran Jaminan / Guarantee Deposits	-	748	1.057	1.064	899	1.158	317	288	271	319	315	310	317	
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	130.014	127.359	
b. Cadangan / Reserves	-	22.922	22.989	22.057	22.053	22.055	23.039	23.797	24.318	24.681	24.359	24.316	24.316	
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) ¹⁾	(2.920)	(10.506)	(14.535)	(14.329)	(13.927)	
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	3.939	5.975	
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	51.618	52.688	
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	16.193	15.515	

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

Keterangan	2021						2022						
	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
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	680.011	700.982
- 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	670.766	689.069
- Rupiah	-	429.171	514.599	520.203	517.171	530.924	541.537	534.634	544.059	527.492	536.440	533.424	549.674
- Valas / Foreign Exchange	-	80.512	131.448	124.797	127.364	137.755	136.248	120.342	118.923	140.693	136.644	137.342	139.395
- 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	9.245	11.913
- Rupiah	-	3.776	4.089	5.200	4.330	4.298	4.528	5.179	6.156	7.495	8.090	8.060	9.783
- Valas / Foreign Exchange	-	142	1.719	1.425	1.438	2.152	2.153	2.172	2.185	891	1.184	1.185	2.129
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	49.569	45.266
- Giro / Demand Deposit	-	11.011	13.053	14.212	13.974	14.533	13.459	15.569	12.262	12.840	15.076	11.897	14.149
- 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	32.572	28.965
- Deposito Berjangka / Time Deposits	-	830	823	1.921	2.509	1.509	2.043	3.139	539	2.347	4.929	4.618	1.747
- Lainnya / Others	-	304	347	427	428	373	243	252	237	241	470	482	406
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	195.621	218.959
- Giro / Demand Deposit	-	35.769	70.043	84.011	82.730	80.080	86.623	84.635	81.115	87.124	92.823	99.043	109.425
- Fine Tune Operation (FTO)	-	78.084	87.726	69.167	75.922	88.101	75.595	36.504	71.815	53.116	69.626	72.465	82.069
- Fasbi	-	8.246	25.781	48.944	37.278	25.573	31.161	55.348	30.683	78.890	29.866	23.613	26.465
- Lainnya / Others	-	-	-	-	1.100	1.657	424	- ¹⁾	681	220	1.803	500	1.000
d. Surat Berharga / Securities	-	161.748	183.022	179.281	173.118	184.675	188.035	183.377	177.515	192.269	195.909	201.267	199.864
- 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	3.732	4.217
- Obligasi / Bonds	-	137.349	157.107	148.210	148.219	161.214	164.653	160.263	153.415	166.761	167.912	171.900	172.729
- Lainnya / Others	-	18.593	20.373	25.150	19.623	18.864	18.908	19.294	20.852	21.971	23.714	25.636	22.919
e. Penyertaan / Equity Investment	-	2.367	3.294	2.960	2.959	2.960	2.961	2.962	2.962	2.315	2.320	2.320	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	25.255	25.592	21.522	21.860	21.987	22.298
- 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	21.675	22.026
- Surat Berharga / Securities	-	55	47	30	27	28	18	23	20	23	23	38	20
- Lainnya / Others	-	1.130	1.186	741	769	776	790	328	314	267	274	273	252
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	5.697	10.062
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	90.879	90.071
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	862.285	881.395
- Rupiah	-	589.678	659.173	667.465	660.930	704.095	707.518	697.209	701.433	690.847	692.221	690.790	697.830
- Giro / Demand Deposit	-	148.507	166.468	178.191	166.031	188.166	192.596	173.109	175.000	206.452	196.496	191.340	200.365
- Tabungan / Saving	-	120.514	130.292	138.651	129.996	134.358	132.287	136.177	133.266	126.588	129.958	129.086	128.621
- Simpanan Berjangka / Time Deposits	-	320.656	362.412	350.623	364.903	381.570	382.635	387.922	393.167	357.807	365.767	370.364	368.844
- Valas / Foreign Exchange	-	95.815	127.624	126.308	131.285	136.530	144.640	121.448	128.551	156.824	161.034	171.495	183.565
- Giro / Demand Deposit	-	47.681	68.188	66.157	72.211	74.307	80.784	69.849	75.715	101.126	103.973	106.381	110.732
- Tabungan / Saving	-	18.921	19.076	19.372	19.423	22.259	22.983	13.909	13.933	14.464	14.334	14.546	15.142
- Simpanan Berjangka / Time Deposits	-	29.214	40.360	40.779	39.651	39.963	40.872	37.690	38.903	41.234	42.727	50.567	57.692
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	-	0	0	0	0	0	0	377 ¹⁾	0	596	0	152	773
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	32.892	33.922
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	2.404	2.405
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	27.496	30.610
- Rupiah	-	15.687	16.654	17.367	17.345	17.327	19.155	20.174	20.226	16.795	17.679	17.967	20.834
- Valas / Foreign Exchange	-	17.022	17.298	17.641	14.206	15.897	14.822	7.705	8.479	8.842	9.545	9.529	9.776
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	4.946	8.663
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repurchase) / Other Liabilities	-	5.649	6.565	9.557	7.891	8.542	9.672	11.378	11.822	7.890	8.607	11.208	14.903
h. Setoran Jaminan / Guarantee Deposits	-	287	329	433	307	266	234	248	246	244	372	526	724
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	41.825	41.825
b. Cadangan / Reserves	-	12.628	12.628	12.628	12.965	13.743	13.127	12.795	12.795	12.795	12.886	12.886	12.886
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	71.495	71.496
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	11.817	13.169
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	29.987	29.050
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	12.175	12.310

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

Keterangan	2021						2022						
	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
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	1.662.671	1.689.083
- 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	1.647.970	1.673.137
- 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	1.382.297	1.404.078
- Valas / Foreign Exchange	-	195.638	200.734	205.828	202.471	205.811	213.501	253.658	252.604	270.238	261.703	265.673	269.058
- 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	14.700	15.946
- Rupiah	-	9.507	8.884	9.295	8.960	9.207	10.147	10.809	10.958	11.176	11.577	10.507	11.343
- Valas / Foreign Exchange	-	2.680	2.615	2.294	2.394	1.934	2.825	2.648	2.909	3.484	3.827	4.193	4.603
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	43.374	39.957
- Giro / Demand Deposit	-	38.852	29.425	25.882	27.362	28.727	24.831	28.509	28.084	24.936	27.399	30.156	25.741
- 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	8.707	11.075
- Deposito Berjangka / Time Deposits	-	2.196	3.366	3.349	3.380	2.658	1.509	2.247	2.843	2.905	3.189	3.208	2.208
- Lainnya / Others	-	594	583	2.097	1.315	1.301	1.233	1.201	1.205	1.287	1.287	1.304	933
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	232.430	210.996
- Giro / Demand Deposit	-	75.214	77.069	81.663	81.851	84.850	98.558	99.962	90.666	100.731	120.208	140.003	135.489
- Fine Tune Operation (FTO)	-	98.278	108.720	100.904	96.520	88.364	68.565	44.388 ¹⁾	96.090	44.971	60.300	64.458	49.371
- Faski	-	52.910	57.438	63.582	55.978	33.309	34.712	45.044	30.463	103.470	32.335	21.794	21.842
- Lainnya / Others	-	12.327	12.332	11.944	3.338	4.066	5.460	797 ¹⁾	2.289	12.395	8.988	6.174	4.294
d. Surat Berharga / Securities	-	457.881	464.432	466.213	455.770	450.418	459.675	457.767	442.627	448.931	451.269	448.787	435.501
- 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	22.597	1.394
- Obligasi / Bonds	-	390.910	385.452	388.598	377.663	370.312	379.319	385.479	361.348	367.322	374.840	370.172	389.394
- Lainnya / Others	-	55.141	63.327	64.752	66.003	65.934	65.996	52.327 ¹⁾	63.090	58.464	56.018	56.018	44.714
e. Penyertaan / Equity Investment	-	17.505	16.994	17.300	17.408	17.484	17.047	17.423	17.290	17.423	17.612	17.853	17.909
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	82.001	82.392
- 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	80.191	81.188
- Surat Berharga / Securities	-	264	274	290	290	87	87	109	108	105	106	103	135
- Lainnya / Others	-	992	942	822	1.036	1.039	1.096	1.565	1.713	1.785	1.771	1.707	1.069
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	-	4.520	3.599	3.948	3.440	3.445	4.093	4.915	4.657	6.094	5.799	5.449	8.669
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	112.618	102.366
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	1.921.750	1.875.004
- 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	1.601.242	1.562.729
- Giro / Demand Deposit	-	340.435	339.376	362.802	350.015	349.205	366.329	368.139	385.113	397.339	412.129	413.760	401.505
- Tabungan / Saving	-	389.731	392.148	404.140	403.490	401.236	403.872	416.054	417.886	425.491	422.086	420.845	420.148
- Simpanan Berjangka / Time Deposits	-	791.207	810.102	810.922	820.265	799.490	793.771	788.767	794.996	780.905	778.720	766.638	741.075
- Valas / Foreign Exchange	-	279.483	287.634	287.219	285.496	288.146	292.769	290.436	290.580	299.839	298.113	320.507	312.275
- Giro / Demand Deposit	-	110.072	117.780	119.196	114.982	119.417	121.790	119.874	119.161	117.385	113.041	125.582	115.759
- Tabungan / Saving	-	78.680	78.213	77.370	80.613	81.343	85.863	91.727	90.957	94.078	94.330	97.238	99.991
- Simpanan Berjangka / Time Deposits	-	90.731	91.642	90.653	89.900	87.385	85.116	88.836	80.462	88.376	90.742	97.687	96.525
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	-	-	-	-	-	-	-	-	-	-	-	-	929
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	30.516	34.515
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	19.258	19.259
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	98.676	106.996
- Rupiah	-	33.917	33.458	33.331	32.804	31.976	32.787	34.340	34.575	36.926	36.735	36.118	36.304
- Valas / Foreign Exchange	-	34.865	35.731	37.553	37.605	36.127	37.567	49.482	54.153	58.326	62.182	62.558	70.692
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	4.694	7.951
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali(repo) / Other Liabilities	-	27.818	29.420	39.123	29.281	33.751	27.850	29.268	40.198	37.026	37.824	42.664	52.983
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	1.609	1.422
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	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	40.317	40.321
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	-	125.328	125.444	131.677	150.662	158.039	147.307	147.302	145.451	136.113	141.517	142.022	142.037
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	24.038	26.665
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	69.931	66.792
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	30.663	31.151

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

Keterangan	2021						2022						
	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
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	3.154.587	3.199.388
- 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	3.120.327	3.167.533
- 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	2.665.798	2.696.329
- Valas / Foreign Exchange	-	387.229	401.172	404.422	407.406	406.465	422.745	444.058	447.291	458.888	453.232	454.528	471.204
- Kepada Bank Lain / Inter Bank Credit/Financing	-	27.919	27.966	29.237	29.385	29.218	30.209	31.456	31.756	33.222	33.739	34.261	31.855
- Rupiah	-	24.154	23.748	25.005	25.045	24.961	25.657	26.436	26.027	26.631	26.742	27.791	26.986
- Valas / Foreign Exchange	-	3.764	4.218	4.231	4.340	4.258	4.552	5.020	5.729	6.691	6.997	6.470	4.869
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	119.648	116.121
- Giro / Demand Deposit	-	84.266	67.736	65.290	58.940	82.189	64.812	75.714	55.221	60.930	61.224	75.825	69.636
- 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	35.397	40.459
- Deposito Berjangka / Time Deposits	-	5.299	3.368	4.105	3.750	2.577	3.288	3.474	3.286	4.899	5.808	4.752	2.250
- Lainnya / Others	-	465	490	1.058	1.070	401	411	552	1.126	2.309	3.300	3.674	3.776
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	389.973	389.632
- Giro / Demand Deposit	-	168.264	163.840	256.634	188.919	187.018	208.436	238.752	208.177	243.574	289.452	314.612	294.542
- Fine Tune Operation (FTO)	-	223.702	197.247	152.410	138.719	147.747	144.596	42.387	119.936	100.698	52.647	52.113	50.408
- Fasbi	-	39.395	72.320	82.780	109.585	65.324	40.155	85.747	43.879	106.662	34.589	23.242	44.676
- Lainnya / Others	-	6	6	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	953.575 ¹⁾	945.380	964.941
- 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	- ²⁾	-	847
- 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	10.859	11.398
- Obligasi / Bonds	-	814.539	841.444	818.524	827.468	769.179	785.950	757.861	773.485	787.372	761.022	745.659	767.325
- Lainnya / Others	-	115.309	116.912	113.908	112.783	184.647	170.915	178.152	167.283	176.067	178.169	188.862	185.371
e. Penyertaan / Equity Investment	-	96.949	97.062	75.224	76.612	76.900	77.097	77.254	81.395	81.461	81.518	81.656	81.893
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	240.219	240.347
- 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	234.048	233.887
- Surat Berharga / Securities	-	1.783	1.853	1.996	1.735	2.083	2.051	2.017	2.002	1.926	1.912	2.019	2.120
- Lainnya / Others	-	3.995	4.251	4.222	4.630	4.121	4.097	3.880	3.729	3.890	4.282	4.152	4.339
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	2.969	3.978
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	309.104	304.376
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	3.845.910	3.907.820
- 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	3.301.262	3.351.137
- Giro / Demand Deposit	-	756.257	805.753	860.646	830.081	825.008	834.000	845.728	862.671	862.225	840.118	838.552	857.873
- 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	1.564.833	1.575.148
- Simpanan Berjangka / Time Deposits	-	945.929	938.414	957.959	918.232	926.315	926.632	910.142	897.626	913.951	913.541	897.877	918.117
- Valas / Foreign Exchange	-	534.643	521.178	516.159	488.693	496.030	518.308	500.395	494.324	511.480	507.481	544.647	556.683
- Giro / Demand Deposit	-	315.815	307.621	303.353	278.038	287.318	308.569	294.312	295.128	301.589	308.251	342.912	336.845
- Tabungan / Saving	-	63.817	66.855	63.821	68.842	71.371	75.524	73.283	72.831	78.874	76.106	76.876	78.100
- Simpanan Berjangka / Time Deposits	-	155.011	146.702	148.985	141.813	137.340	134.215	132.801	126.364	131.018	123.124	124.860	141.739
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	622	603
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	57.992	41.849
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	72.396	73.371
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	93.913	105.049
- Rupiah	-	1.492	1.379	1.374	1.370	1.366	1.390	1.364	1.438	1.483	1.504	1.529	1.568
- Valas / Foreign Exchange	-	102.041	102.563	101.295	98.523	97.689	92.144	93.757	97.836	102.523	101.029	92.384	103.481
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	-	1.512	1.621	1.388	1.413	1.390	1.640	2.688	2.322	4.732	3.135	2.755	5.932
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	104.539	91.878
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	2.297	1.452
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	28.928	28.649
b. Cadangan / Reserves	-	10.647	10.647	10.647	10.647	10.647	10.961	10.961	10.961	10.961	10.961	10.961	10.961
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	-	453.561	453.561	450.479	550.253	550.250	491.891	489.169	489.170	489.169	489.169	489.168	489.167
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	95.003	108.647
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	113.412	108.780
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	18.042	18.469

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

Keterangan	2021					2022							
	Sep	Okt	Nov	Des	Jan	Feb ¹⁾	Mar ¹⁾	Apr ¹⁾	Mei	Jun	Jul	Agt	Sep
A. Pendapatan dan Beban Bunga/Bagi Hasil / Interest/Profit Sharing Income and Expenses													
1. Pendapatan bunga/Pendapatan Bagi Hasil / Interest Income/Profit Sharing Income	-	645.650	707.621	773.902	75.405	129.182	193.170	257.686	322.836	388.804	456.028	521.759	592.216
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	8.165	9.129
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	2.164	2.772
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	60.955	68.606
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	340.533	387.015
- 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	338.463	384.677
- kepada bank lain / To other Bank	-	2.312	2.505	2.643	243	451	660	991	1.231	1.466	1.731	2.069	2.338
e. Lainnya / Others	-	156.726	170.799	186.539	19.123	26.271	40.131	53.494	67.175	80.851	95.098	109.942	124.694
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	202.150	228.360
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	-	141	144	145	24	46	66	71	105	140	184	240	307
b. Kewajiban pada Bank lain / Interbank Liabilities	-	4.692	5.118	5.618	421	772	996	1.357	1.840	2.548	3.148	3.678	4.335
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	80.669	91.039
- Giro / Demand Deposit	-	20.001	22.112	24.161	2.183	4.110	6.181	8.268	10.443	12.569	14.867	17.054	19.259
- Tabungan / Saving	-	14.595	15.863	17.181	1.274	2.516	3.838	5.065	6.297	7.532	8.751	10.094	11.477
- Simpanan Berjangka / Time deposits	-	84.757	91.891	99.502	7.226	13.583	20.472	27.040	33.753	40.224	46.977	53.521	60.303
d. Surat Berharga / Securities	-	8.172	9.068	9.797	737	1.417	2.596	3.449	4.060	4.861	5.635	6.378	7.387
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	4.566	5.481
f. Lainnya / Others	-	147.013	160.338	174.872	19.651	30.874	43.505	55.429	67.968	80.554	93.215	106.339	119.811
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	319.608	363.857
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	294.156	354.507
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	7.576	7.726
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	304	247
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	162.067	201.736
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, 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	63.384	72.145
f. Lainnya / Others	-	109.491	131.693	143.612	17.701	25.429	28.911	30.122	34.038	42.667	49.243	60.825	72.653
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	450.066	533.239
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	1.711	2.298
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	620	620
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	174	262
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	155.222	196.399
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	115.983	132.353
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	3.391	3.875
g. Lainnya / Others	-	213.594	237.959	268.059	20.524	42.672	64.967	85.507	107.311	129.317	150.994	172.966	197.433
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	163.698	185.124
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	23.493	29.867
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	18.963	22.652
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	4.530	7.216
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	168.229	192.340
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	-	(165)	(184)	89.861	(18)	(39)	(65)	(88)	(114)	(137)	(156)	(185)	(185)
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	-	(264)	(283)	89.586	(18)	(39)	(65)	(88)	(114)	(137)	(156)	(185)	(185)
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	134.796	154.457

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

Keterangan	2021					2022							
	Sep	Okt	Nov	Des	Jan	Feb ¹⁾	Mar ¹⁾	Apr ¹⁾	Mei	Jun	Jul	Agt	Sep
A. Pendapatan dan Beban Bunga/Bagi Hasil / Interest/Profit Sharing Income and Expenses													
1. Pendapatan bunga/Pendapatan Bagi Hasil / Interest Income/Profit Sharing Income	-	124.378	124.236	136.178	10.619	20.122	31.192	41.965	52.843	66.858	78.572	89.528	101.875
a. Dari Bank Indonesia / From Bank Indonesia Placement	-	2.268	2.040	2.297	279	486	704	948	1.237	1.438	1.574	1.691	1.845
b. Dari Penempatan pada bank lain / From interbank placement	-	850	829	873	58	101	161	201	250	314	381	464	589
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	7.909	8.968
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	45.478	51.770
- 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	45.427	51.714
- kepada bank lain / To other Bank	-	168	179	190	9	14	21	28	36	42	45	51	56
e. Lainnya / Others	-	52.649	52.159	56.840	3.719	7.206	11.254	15.125	19.030	24.790	29.374	33.986	38.702
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	52.793	59.897
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	-	134	137	137	0	1	2	6	11	13	23	46	75
b. Kewajiban pada Bank lain / Interbank Liabilities	-	884	814	895	81	143	221	301	387	549	654	791	942
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	17.148	19.319
- Giro / Demand Deposit	-	2.857	2.925	3.207	260	476	742	998	1.252	1.427	1.647	1.800	2.022
- Tabungan / Saving	-	2.493	2.546	2.801	275	499	766	1.035	1.321	1.745	2.035	2.288	2.565
- Simpanan Berjangka / Time deposits	-	21.175	20.438	22.401	1.678	3.156	4.748	6.258	7.802	9.958	11.637	13.060	14.731
d. Surat Berharga / Securities	-	1.408	1.201	1.403	102	207	334	466	594	928	1.079	1.216	1.370
e. Pinjaman yang diterima / Loans received	-	593	477	515	36	68	106	150	195	317	393	468	631
f. Lainnya / Others	-	51.404	51.029	55.389	3.608	7.004	10.924	14.679	18.491	24.121	28.557	33.001	37.561
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	36.735	41.978
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	39.283	50.934
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	923	856
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	252	180
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	26.720	35.967
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, 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	3.741	4.259
f. Lainnya / Others	-	13.972	10.569	11.415	1.141	1.800	2.226	2.706	3.211	5.310	5.741	7.646	9.673
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	69.586	84.442
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	363	514
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	0	0
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	167	169
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	25.847	35.070
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	16.758	18.615
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	490	529
g. Lainnya / Others	-	33.378	33.568	38.159	2.948	5.704	9.023	12.536	15.602	20.274	22.998	25.962	29.545
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	6.431	8.470
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	5.571	6.761
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	5.896	7.104
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	-	123	76	24	6	(25)	(77)	(77)	(205)	(324)	(404)	(325)	(343)
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	6.106	8.127
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	3.939	5.975

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

Keterangan	2021					2022							
	Sep	Okt	Nov	Des	Jan	Feb ¹⁾	Mar ¹⁾	Apr ¹⁾	Mei	Jun	Jul	Agt	Sep
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	67.484	76.686
a. Dari Bank Indonesia / From Bank Indonesia Placement	-	1.207	1.836	2.022	219	420	612	737	938	1.226	1.475	1.714	1.994
b. Dari Penempatan pada bank lain / From interbank placement	-	288	365	383	16	81	56	85	120	160	217	294	394
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	7.160	8.102
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	36.408	41.447
- 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	36.254	41.260
- kepada bank lain / To other Bank	-	132	148	160	14	26	39	54	72	103	127	154	187
e. Lainnya / Others	-	27.988	35.075	38.168	3.097	5.905	8.938	11.971	15.060	16.205	19.002	21.908	24.749
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	33.950	38.414
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	0
b. Kewajiban pada Bank lain / Interbank Liabilities	-	571	771	835	63	119	182	243	312	303	383	453	537
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	11.614	13.154
- Giro / Demand Deposit	-	1.600	1.974	2.171	196	396	596	772	959	1.235	1.480	1.703	1.913
- Tabungan / Saving	-	1.175	1.494	1.660	167	336	497	645	797	811	942	1.079	1.214
- Simpanan Berjangka / Time deposits	-	12.251	15.657	16.885	1.226	2.369	3.605	4.717	5.958	6.494	7.637	8.832	10.027
d. Surat Berharga / Securities	-	800	1.203	1.310	111	224	345	464	583	504	593	678	763
e. Pinjaman yang diterima / Loans received	-	817	1.039	1.116	72	143	226	287	366	388	463	541	626
f. Lainnya / Others	-	27.208	34.157	37.032	2.964	5.589	8.449	11.295	14.254	15.257	17.924	20.664	23.334
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	33.534	38.272
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	116.683	142.566
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	956	1.008
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	52	67
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	108.107	132.976
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, 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	4.822	5.446
f. Lainnya / Others	-	4.345	9.350	10.259	1.210	746	1.210	1.928	2.183	2.168	2.510	2.746	3.069
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	136.764	167.338
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	459	499
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	106.470	132.764
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	7.020	8.184
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	878	1.080
g. Lainnya / Others	-	21.977	28.333	31.634	2.395	5.424	8.232	11.126	13.883	15.981	19.046	21.938	24.812
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	13.452	13.500
E. Pendapatan non - operasional / Non Operational Income	-	886	1.551	2.057	284	299	243	415	608	958	1.570	1.573	3.647
F. Beban non - operasional / Non Operational Expenses	-	1.380	1.699	1.940	262	298	356	334	497	539	465	364	725
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	-	(493)	(148)	118	23	2	(113)	81	111	419	1.105	1.209	2.922
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	14.661	16.422
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	-	-	-	2.756	-	(39)	(65)	(88)	(114)	(137)	(156)	(185)	(185)
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	-	-	-	2.756	-	(39)	(65)	(88)	(114)	(137)	(156)	(185)	(185)
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	11.817	13.169

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

Keterangan	2021					2022							
	Sep	Okt	Nov	Des	Jan	Feb ¹⁾	Mar ¹⁾	Apr ¹⁾	Mei	Jun	Jul	Agt	Sep
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses													
1. Pendapatan bunga / Interest Income	-	174.490	191.329	208.890	16.440	31.432	47.498	64.569	81.154	98.403	115.558	133.001	150.589
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	2.515	2.797
b. Dari Penempatan pada bank lain / From interbank placement	-	270	300	370	25	46	67	97	123	151	189	239	298
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	16.356	18.258
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	78.619	89.344
- 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	78.079	88.735
- kepada bank lain / To other Bank	-	781	845	909	67	123	186	249	319	391	468	540	609
e. Lainnya / Others	-	53.645	59.048	64.628	4.506	8.502	12.876	17.022	21.434	25.915	30.497	35.271	39.892
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	63.128	71.352
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	-	3	3	3	24	45	64	66	94	127	160	194	231
b. Kewajiban pada Bank lain / Interbank Liabilities	-	407	440	479	42	83	127	161	225	281	332	386	462
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	23.958	26.958
- Giro / Demand Deposit	-	5.306	5.834	6.390	543	1.034	1.553	2.109	2.675	3.256	3.867	4.535	5.172
- Tabungan / Saving	-	4.666	5.116	5.566	428	813	1.226	1.640	2.065	2.488	2.921	3.336	3.763
- Simpanan Berjangka / Time deposits	-	25.553	27.736	29.919	2.203	4.129	6.176	8.201	10.193	12.122	14.102	16.087	18.023
d. Surat Berharga / Securities	-	3.682	3.965	4.252	255	501	761	1.014	1.309	1.566	1.800	2.031	2.257
e. Pinjaman yang diterima / Loans received	-	2.792	3.041	3.291	254	483	730	999	1.283	1.587	1.939	2.332	2.737
f. Lainnya / Others	-	51.777	57.085	62.388	4.501	8.276	12.491	16.498	20.784	25.143	29.594	34.228	38.707
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	69.873	79.237
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	36.021	41.488
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	2.006	1.971
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	0,05	0,05
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	10.468	12.984
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	12.350	14.030
f. Lainnya / Others	-	11.719	12.349	13.473	9.360	10.991	12.629	9.137*)	10.043	10.794	11.209	11.197	12.504
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	75.830	87.498
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	761	1.121
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	-	-	-	-	-	-	-	0	0	0	0	0	0
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	7	93
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	7.701	9.925
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	24.578	27.856
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	1.469	1.645
g. Lainnya / Others	-	48.209	53.167	58.497	4.981	9.879	15.030	20.377	25.496	30.935	35.984	41.314	46.858
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	30.063	33.227
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	12.471	14.574
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	11.950	13.809
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	-	455	620	455	26	42	68	237	244	501	323	521	765
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	30.584	33.992
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	24.038	26.665

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

Keterangan	2021					2022							
	Sep	Okt	Nov	Des	Jan	Feb ¹⁾	Mar ¹⁾	Apr ¹⁾	Mei	Jun	Jul	Agt	Sep
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	231.745	263.066
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	2.245	2.493
b. Dari Penempatan pada bank lain / From interbank placement	-	856	941	1.065	127	220	307	415	542	739	924	1.166	1.490
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	29.529	33.277
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	180.028	204.454
- 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	178.703	202.969
- kepada bank lain / To other Bank	-	1.230	1.334	1.384	154	288	413	660	803	930	1.092	1.324	1.485
e. Lainnya / Others	-	22.445	24.516	26.903	7.801	4.658	7.063	9.376	11.651	13.941	16.225	18.777	21.352
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	52.279	58.697
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	-	4	4	5	0	0	0	0	0	1	1	1	1
b. Kewajiban pada Bank lain / Interbank Liabilities	-	2.829	3.093	3.409	235	427	465	651	915	1.415	1.779	2.048	2.394
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	27.949	31.609
- Giro / Demand Deposit	-	10.239	11.378	12.393	1.184	2.204	3.290	4.388	5.558	6.651	7.873	9.017	10.152
- Tabungan / Saving	-	6.261	6.707	7.154	404	868	1.349	1.745	2.114	2.488	2.853	3.392	3.935
- Simpanan Berjangka / Time deposits	-	25.778	28.060	30.296	2.119	3.930	5.943	7.864	9.800	11.651	13.600	15.541	17.522
d. Surat Berharga / Securities	-	2.282	2.699	2.832	268	485	1.156	1.505	1.574	1.863	2.355	2.611	2.998
e. Pinjaman yang diterima / Loans received	-	1.404	1.508	1.986	5.297	530	540	562	639	856	1.018	1.225	1.487
f. Lainnya / Others	-	16.625	18.067	20.063	8.578	10.005	11.641	12.957	14.440	16.032	17.141	18.446	20.209
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	179.467	204.369
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses													
1. Pendapatan Operasional Selain Bunga / Other Operating Income	-	173.540	197.900	214.597	16.612	31.130	37.320	49.297	57.494	73.893	85.936	102.171	119.519
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	3.690	3.891
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	16.772	19.810
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	42.472	48.410
f. Lainnya / Others	-	79.454	99.425	108.464	5.990	11.892	12.847	16.351	18.600	24.394	29.782	39.237	47.407
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	167.885	193.961
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	128	165
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	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	15.205	18.640
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	67.627	77.697
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	555	621
g. Lainnya / Others	-	110.031	122.892	139.769	10.200	21.665	32.682	41.468	52.330	62.127	72.966	83.752	96.218
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	113.752	129.927
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	3.878	4.886
F. Beban non - operasional / Non Operational Expenses	-	1.755	1.193	2.071	64	72	189	343	337	501	615	753	1.014
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	3.126	3.872
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	116.877	133.799
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	95.003	108.647

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

Indikator / Indicator	2021						2022						
	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
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	1.312.978	1.472.583
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	-	44.645	42.372	41.525	41.892	42.740	42.522	40.509	36.278	36.745	37.248	37.296	36.038
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (purchased)	-	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	1.264.639	1.426.347
- Lainnya / Others	-	11.504	11.598	8.613	11.038	10.750	10.234	9.152	10.817	11.668	11.449	11.043	10.198
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	3.135.630	3.298.091
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / Undisbursed loan/financing facilities to debtors	-	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	1.771.384	1.790.929
- Committed	-	430.956	438.655	429.072	443.185	432.497	435.859	432.338	446.070	441.944	456.681	457.886	462.500
- Uncommitted	-	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	1.313.498	1.328.429
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / Undisbursed loan/financing facilities to other banks	-	23.510	23.476	24.251	23.378	23.544	16.485	16.032	17.029	16.052	16.833	18.335	23.760
- Committed	-	3.367	3.115	3.874	3.830	2.813	2.725	2.788	2.488	1.942	1.799	3.446	5.990
- Uncommitted	-	20.142	20.361	20.377	19.549	20.731	13.759	13.244	14.542	14.110	15.034	14.889	17.771
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	-	84.836	95.722	85.063	81.906	95.523	98.643	107.870	97.117	99.554	96.578	98.032	90.151
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	-	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	1.230.846	1.377.629
- Lainnya / Others	-	14.520	15.293	12.862	17.619	19.493	14.475	14.828	19.014	17.672	20.610	17.034	15.620
Tagihan Kontinjensi / Contingent Claims	-	280.456	278.776	269.045	235.614	239.722	234.847	239.266	237.875	273.399	254.082	257.558	262.014
- Garansi yang diterima / Received guarantees	-	214.904	210.836	204.276	205.979	218.672	213.475	217.800	217.246	252.412	230.479	234.477	238.347
- Pendapatan bunga/bagi hasil dalam penyelesaian / Accrued interest	-	54.444	56.486	53.711	1.075	1.102	1.124	1.119	974	1.149	1.144	1.563	1.749
- Lainnya / Others	-	11.107	11.454	11.058	28.559	19.949	20.248	20.347	19.655	19.838	22.460	21.519	21.918
Kewajiban Kontinjensi / Contingent Liabilities	-	327.337	341.751	348.030	327.615	301.787	292.818	293.725	289.015	292.648	298.726	305.033 ^f	315.392 ^f
- Garansi yang diberikan / Issued guarantees	-	324.667	339.109	345.453	325.013	299.059	290.216	291.016	286.372	289.955	295.911	301.655	311.776
- Lainnya / Others	-	2.670	2.643	2.576	2.602	2.727	2.602	2.710	2.643	2.692	2.815	3.378 ^f	3.616
Lainnya / Others	-	611.927	681.574	696.230	534.076	518.778	523.977	528.349	528.905	541.983	545.090	548.722	556.000
- Penerusan Kredit/pembiayaan / Channelling	-	11.781	11.477	11.477	9.682	9.473	9.378	9.449	9.421	8.453	8.451	7.709	7.378
- Aset produktif yang dihapusbukukan / Written off earning assets	-	544.707	614.136	627.791	523.747	508.654	513.940	518.235	518.815	532.849	535.957	540.325	547.917
- Kredit/Pembiayaan yang diberikan / Credit disbursed	-	533.888	535.884	548.614	518.459	501.970	507.225	511.519	512.075	525.368	528.516	532.784	540.351
- Lainnya / Others	-	10.818	78.252	79.177	5.289	6.684	6.715	6.740	7.482	7.441	7.541	7.541	7.566
- Aset produktif yang dihapustagih / Charged off earning assets	-	55.439	55.961	56.962	646	652	660	665	669	680	683	687	705
- Kredit/Pembiayaan yang diberikan / Credit/Financing disbursed	-	48.036	48.555	49.558	646	652	660	665	669	680	683	687	705
- Lainnya / Others	-	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						
	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Tagihan Komitmen / Committed Claims	-	523.148	410.459	418.224	341.790	196.946	180.954	207.380	256.882	225.751	220.836	205.028	244.984
- 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	1.815	1.939
- 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	200.952	240.831
- Lainnya / <i>Others</i>	-	1.354	1.603	819	2.316	2.287	2.159	1.661	1.622	2.228	2.329	2.261	2.213
Kewajiban Komitmen / Committed Liabilities	-	774.284	530.711	538.929	457.934	299.291	285.459	311.859	359.335	322.898	313.672	291.973	334.034
- 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	102.260	107.001
- <i>Committed</i>	-	44.631	36.929	35.456	36.635	35.599	34.546	36.377	38.245	32.952	34.034	33.901	34.690
- <i>Uncommitted</i>	-	227.551	112.493	110.084	103.308	70.676	71.373	68.803	75.311	76.847	67.286	68.358	72.311
- 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	280	243
- <i>Committed</i>	-	48	54	30	66	51	31	79	75	61	60	65	56
- <i>Uncommitted</i>	-	1.018	172	127	204	169	133	221	203	138	192	214	187
- 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	2.613	2.361
- 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	180.664	218.804
- Lainnya / <i>Others</i>	-	4.617	4.652	3.487	5.167	6.375	3.045	3.698	5.256	4.713	6.007	6.157	5.625
Tagihan Kontinjensi / Contingent Claims	-	45.845	43.659	36.834	34.324	30.493	30.437	30.939	30.424	53.132	26.474	28.937	29.485
- 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	18.612	19.240
- Pendapatan bunga/bagi hasil dalam penyelesaian / <i>Accrued interest</i>	-	10.391	9.094	7.088	432	437	446	442	438	439	400	804	1.016
- Lainnya / <i>Others</i>	-	1.273	1.290	1.339	5.032	5.377	5.323	5.446	5.783	9.030	9.594	9.520	9.229
Kewajiban Kontinjensi / Contingent Liabilities	-	35.496	28.213	28.150	27.209	21.517	21.383	21.664	21.198	18.968	17.161	17.855	17.954
- 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	17.037	17.110
- Lainnya / <i>Others</i>	-	345	272	241	270	369	297	280	279	309	329	633	844
Lainnya / Others	-	66.946	56.268	62.084	50.320	45.532	45.614	45.976	46.687	56.066	56.275	56.292	56.514
- Penerusan Kredit/pembiayaan / <i>Channelling</i>	-	2.761	533	532	442	441	441	440	486	483	482	258	258
- 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	56.034	56.255
- 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	55.530	55.750
- Lainnya / <i>Others</i>	-	306	308	532	488	490	486	486	502	502	505	505	505
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	-	8.779	8.184	8.251	0	0	0	0	0	0	0	0	1
- Kredit/Pembiayaan yang diberikan / <i>Credit/Financing disbursed</i>	-	8.729	8.134	8.200	0	0	0	0	0	0	0	0	1
- 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						
	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Tagihan Komitmen / Committed Claims	-	112.166	236.291	212.427	210.258	376.630	350.728	387.890	363.472	396.912	446.174	424.858	471.367
- 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	8.568	8.788
- 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	409.919	455.738
- Lainnya / <i>Others</i>	-	8.062	8.139	7.108	7.280	6.754	6.663	6.498	7.033	7.293	7.227	6.371	6.842
Kewajiban Komitmen / Committed Liabilities	-	322.943	572.945	550.557	547.420	727.106	705.214	643.763	612.879	612.505	697.312	681.307	712.886
- 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	348.174	345.424
- <i>Committed</i>	-	42.644	53.714	52.557	53.183	53.036	54.942	51.892	53.402	53.969	54.901	55.354	55.566
- <i>Uncommitted</i>	-	165.249	272.944	268.816	273.432	318.335	313.817	260.305	252.636	252.830	279.959	292.820	289.859
- 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	5.343	6.723
- <i>Committed</i>	-	60	59	53	240	237	241	1.252 ¹⁾	181	181	184	340	810
- <i>Uncommitted</i>	-	6.958	8.031	7.912	6.964	7.275	4.994	3.695	4.647	5.139	5.034	5.003	5.913
- 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	6.701	7.104
- 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	314.388	346.953
- Lainnya / <i>Others</i>	-	6.705	7.084	6.672	7.780	6.699	6.923	6.702	6.868	6.719	6.748	6.702	6.682
Tagihan Kontinjensi / Contingent Claims	-	103.505	107.426	101.202	98.850	101.175	99.853	52.377¹⁾	54.024	54.541	54.528	55.433	55.759
- 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	54.688	55.011
- Pendapatan bunga/bagi hasil dalam penyelesaian / <i>Accrued interest</i>	-	3.241	6.451	6.330	64	63	66	58	60	64	64	55	76
- Lainnya / <i>Others</i>	-	18	18	17	3.954	3.856	3.906	3.941	4.197	713	681	690	672
Kewajiban Kontinjensi / Contingent Liabilities	-	16.131	25.851	24.515	20.731	27.219	25.806	21.145	21.756	25.868	27.165	27.734	34.706
- 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	27.500	34.472
- Lainnya / <i>Others</i>	-	242	242	242	242	242	242	242	242	242	234	234	234
Lainnya / Others	-	46.259	55.760	56.757	47.716	53.839	54.796	54.928	51.534	46.360	45.708	46.116	45.265
- 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	2.780	1.974
- 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	43.327	43.281
- 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	42.593	42.547
- Lainnya / <i>Others</i>	-	740	740	1.174	667	631	667	667	667	667	631	733	734
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	-	4.992	5.650	5.648	8	8	9	9	9	10	10	10	10
- Kredit/Pembiayaan yang diberikan / <i>Credit/Financing disbursed</i>	-	4.992	5.650	5.648	8	8	9	9	9	10	10	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						
	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Tagihan Komitmen / Committed Claims	-	302.078	327.463	303.252	320.609	320.793	347.108	384.321	380.123	402.229	426.779	412.098	449.532
- 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	26.913	25.311
- 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	383.401	423.560
- Lainnya / <i>Others</i>	-	1.321	1.151	194	382	1.298	825	293	1.606	1.482	1.254	1.785	661
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	1.096.091	1.151.596
- 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	671.761	695.345
- <i>Committed</i>	-	85.821	83.511	79.500	84.672	79.206	88.338	89.298	95.901	95.366	107.712	104.183	110.991
- <i>Uncommitted</i>	-	510.751	518.746	529.777	527.874	526.934	501.168	556.263	541.947	585.201	594.114	567.578	584.354
- 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	11.152	13.483
- <i>Committed</i>	-	133	138	134	138	133	339	138	138	28	32	1.520	1.857
- <i>Uncommitted</i>	-	9.939	9.931	9.741	9.852	10.754	8.590	9.289	9.645	8.797	9.763	9.632	11.627
- 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	19.794	20.263
- 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	389.977	419.870
- Lainnya / <i>Others</i>	-	2.873	3.122	2.523	3.814	5.729	3.912	3.896	6.173 ^{y)}	5.754	7.075	3.407	2.635
Tagihan Kontinjensi / Contingent Claims	-	57.289	59.182	58.054	52.890	51.478	45.660	97.046^{y)}	96.675	107.910	112.505	113.051	115.008
- Garansi yang diterima / <i>Received guarantees</i>	-	30.988	32.901	32.465	33.106	40.534	34.405	85.849 ^{y)}	86.904	97.553	100.031	101.433	102.734
- Pendapatan bunga/bagi hasil dalam penyelesaian / <i>Accrued interest</i>	-	17.295	16.522	16.250	579	601	613	619	476 ^{y)}	646	680	703	657
- Lainnya / <i>Others</i>	-	9.006	9.759	9.340	19.205	10.343	10.643	10.578	9.294	9.710	11.794	10.914	11.618
Kewajiban Kontinjensi / Contingent Liabilities	-	40.887	43.795	44.514	42.305	43.610	45.068	49.842	47.761	48.161	50.794	51.643	53.163
- 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	51.101	52.620
- Lainnya / <i>Others</i>	-	538	576	532	522	544	484	603	530	535	568	542	542
Lainnya / Others	-	180.602	182.742	185.306	120.557	123.120	124.666	125.152	125.952	127.614	127.639	128.141	129.752
- Penerusan Kredit/pembiayaan / <i>Channelling</i>	-	386	386	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	127.078	128.673
- 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	125.026	126.611
- Lainnya / <i>Others</i>	-	6.231	6.286	6.556	612	2.041	2.041	2.044	2.046	2.054	2.053	2.053	2.062
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	-	35.779	36.153	36.519	638	643	651	656	661	670	673	677	694
- Kredit/Pembiayaan yang diberikan / <i>Credit/Financing disbursed</i>	-	28.427	28.799	29.165	638	643	651	656	661	670	673	677	694
- Lainnya / <i>Others</i>	-	7.353	7.355	7.354	-	-	-	-	-	-	-	-	-

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

Indikator / Indicator	2021						2022						
	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Tagihan Komitmen / Committed Claims	-	245.613	258.546	279.726	281.602	290.767	271.346	284.431	278.404	313.773	276.930	270.995	306.701
- 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	270.368	306.218
- Lainnya / <i>Others</i>	-	767	706	492	1.061	412	588	701	556	665	639	627	482
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	1.066.258	1.099.574
- 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	636.259	643.159
- <i>Committed</i>	-	257.861	264.501	261.559	268.695	264.656	258.034	254.771	258.522	259.657	260.034	264.447	261.253
- <i>Uncommitted</i>	-	366.556	373.093	367.427	377.629	373.852	388.970	380.711	381.877	333.855	366.983	384.742	381.906
- 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	1.560	3.312
- <i>Committed</i>	-	3.126	2.864	3.658	3.386	2.392	2.114	1.319	2.094	1.672	1.523	1.521	3.268
- <i>Uncommitted</i>	-	2.227	2.227	2.597	2.529	2.533	43	38	47	36	44	40	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	68.924	60.423
- 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	345.817	392.002
- Lainnya / <i>Others</i>	-	325	435	180	857	691	595	531	718	486	780	768	679
Tagihan Kontinjensi / Contingent Claims	-	73.815	68.508	72.955	49.549	56.576	58.896	58.903	56.752	57.817	60.576	60.138	61.761
- 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	59.744	61.362
- 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	395	399
Kewajiban Kontinjensi / Contingent Liabilities	-	234.823	243.893	250.851	237.369	209.440	200.562	201.074	198.300	199.651	203.606	207.800	209.569
- 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	206.017	207.574
- Lainnya / <i>Others</i>	-	1.545	1.552	1.561	1.568	1.573	1.580	1.585	1.592	1.606	1.683	1.783	1.995
Lainnya / Others	-	318.120	386.804	392.083	315.483	296.287	298.901	302.294	304.732	311.943	315.469	318.172	324.468
- 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	4.286	4.760
- 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	313.886	319.708
- 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	309.636	315.443
- Lainnya / <i>Others</i>	-	3.542	70.919	70.915	3.522	3.522	3.520	3.518	3.524	4.258	4.253	4.250	4.265
- 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						
	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
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	25,20	25,17
- 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	1.635.201	1.647.043
- 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	6.488.881	6.542.600
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	23,55	23,49
- 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	1.527.921	1.536.661
- 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	6.488.881	6.542.600
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	2,48	2,51
- Laba sebelum pajak / Profit	-	179.570	180.006	174.271	253.457	234.474	220.390	233.661	236.900	239.937	249.444	252.343	256.453
- 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	10.179.358	10.213.605
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	76,69	77,16
- Biaya Operasional / Operating Expenses	-	739.449	805.500	889.655	95.375	159.419	225.139	284.575	339.429	434.145	494.745	554.235	651.004
- 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	722.733	843.702
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	4,73	4,77
- 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	463.962	469.742
- 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	9.816.840	9.849.607
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	81,22	82,05
- 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	6.179.454	6.274.901
- 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	7.608.401	7.647.334
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	14,15	14,42
- 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	819.502	855.777
- 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	650.881	656.385
- 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	10.393.085	10.487.576

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						
	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
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	28,27	28,56
- Modal / Capital	-	318.635	201.059	215.111	216.088	206.408	209.658	205.962	210.372	221.185	211.784	213.340	217.327
- ATMR / Risk Weighted Assets	-	905.295	730.058	738.938	732.473	694.004	700.841	710.948	710.291	766.878	754.190	754.721	760.962
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	26,22	26,41
- 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	197.861	200.937
- ATMR / Risk Weighted Assets	-	905.295	730.058	738.938	732.473	694.004	700.841	710.948	710.291	766.878	754.190	754.721	760.962
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	0,69	0,82
- Laba sebelum pajak / Profit	-	11.450	9.959	7.640	19.889	17.477	17.844	16.436	16.205	5.138	8.712	9.159	10.836
- 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	1.318.220	1.325.961
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	93,40	92,70
- Biaya Operasional / Operating Expenses	-	214.574	164.123	179.569	13.123	22.313	31.909	41.614	49.439	69.811	80.596	89.848	107.375
- Pendapatan Operasional / Operating Income	-	224.257	173.382	187.233	14.781	25.263	36.438	47.161	56.361	72.640	85.992	96.199	115.826
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	4,29	4,35
- 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	52.482	53.424
- 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	1.222.692	1.228.419
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	75,67	75,80
- 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	740.391	745.161
- 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	978.456	983.115
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	13,72	14,01
- 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	117.783	123.533
- 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	69.691	70.915
- 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	1.366.069	1.387.887

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						
	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
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	37,15	37,14
- Modal / Capital	-	145.052	271.335	271.808	278.174	289.500	286.640	272.696	273.719	278.538	288.553	288.350	291.306
- ATMR / Risk Weighted Assets	-	565.843	744.823	737.072	737.464	779.387	789.700	762.761	763.950	755.143	772.075	776.157	784.279
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	34,75	34,72
- 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	269.714	272.282
- ATMR / Risk Weighted Assets	-	565.843	744.823	737.072	737.464	779.387	789.700	762.761	763.950	755.143	772.075	776.157	784.279
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	1,76	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	21.992	21.896
- 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	1.248.331	1.256.586
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	91,09	91,77
- Biaya Operasional / Operating Expenses	-	61.088	125.256	138.932	20.078	38.918	61.842	79.352	93.263	124.780	139.454	150.469	183.206
- Pendapatan Operasional / Operating Income	-	72.145	138.213	151.750	21.184	41.003	64.882	83.588	98.597	135.215	152.092	165.182	199.633
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	4,08	4,11
- 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	47.648	48.352
- 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	1.168.508	1.177.682
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	77,79	78,18
- 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	670.766	689.069
- 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	862.285	881.395
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	20,53	21,26
- 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	179.239	189.171
- 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	85.176	91.991
- 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	1.288.215	1.322.629

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						
	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
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	23,58	23,25
- Modal / Capital	-	352.613	355.859	357.409	356.055	360.415	359.063	367.790	368.741	368.378	372.270	376.018	373.659
- 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	1.594.736	1.606.949
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	21,73	21,35
- 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	346.616	343.023
- 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	1.594.736	1.606.949
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	1,80	1,77
- Laba sebelum pajak / Profit	-	34.505	33.573	33.298	41.273	38.091	40.115	42.315	42.016	44.408	45.483	45.876	45.322
- 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	2.551.396	2.554.352
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	77,37	77,89
- Biaya Operasional / Operating Expenses	-	135.241	149.273	169.751	21.829	34.488	46.875	56.200	68.381	81.363	93.445	104.998	120.397
- Pendapatan Operasional / Operating Income	-	164.022	180.103	203.336	25.280	40.524	56.940	70.357	85.963	103.669	120.098	135.712	154.565
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	3,84	3,87
- 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	94.632	95.475
- 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	2.461.368	2.464.231
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	85,75	89,23
- 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	1.647.970	1.673.137
- 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	1.921.750	1.875.004
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	16,31	15,74
- 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	219.733	210.338
- 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	204.353	195.431
- 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	2.600.141	2.578.002

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						
	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
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	22,52	22,56
- Modal / Capital	-	712.483	721.159	725.611	747.634	758.703	705.798	708.205	716.023	727.620	740.334	757.493	764.750
- 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	3.363.267	3.390.411
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	21,22	21,25
- 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	713.731	720.418
- 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	3.363.267	3.390.411
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	3,46	3,51
- Laba sebelum pajak / Profit	-	120.088	122.111	120.118	179.007	166.735	150.563	162.517	166.155	169.632	173.665	175.316	178.398
- 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	5.061.411	5.076.705
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	64,16	64,23
- Biaya Operasional / Operating Expenses	-	328.546	366.847	401.403	40.345	63.700	84.512	107.409	128.347	158.190	181.250	208.920	240.026
- Pendapatan Operasional / Operating Income	-	428.939	479.129	522.114	55.011	91.063	121.938	161.098	197.027	241.786	281.542	325.641	373.678
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	5,42	5,47
- 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	269.200	272.492
- 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	4.964.274	4.979.276
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	81,13	81,06
- 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	3.120.327	3.167.533
- 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	3.845.910	3.907.820
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	11,57	12,13
- 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	302.747	332.736
- 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	291.661	298.048
- 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	5.138.659	5.199.058

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				
	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
- 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	1.366.069	1.387.887
- 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	1.288.215	1.322.629
- 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	2.600.145	2.578.002
- 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	5.138.659	5.199.058
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	10.393.089	10.487.576

Tabel 1.22. Jumlah Bank Umum Berdasarkan Pengelompokan Total Aset (Total of Commercial Banks Based on Total Assets)				
Kelompok Bank / Group of Bank	September 2022			
	< Rp. 1	Rp. 1	Rp. 10	> Rp.
	Triliun	s.d 10 Triliun	s.d 50 Triliun	50 Triliun
KBMI 1	1	15	52	4
KBMI 2	-	-	7	11
KBMI 3	-	-	-	13
KBMI 4	-	-	-	4
Total	1	15	59	32

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

Indikator / Indicator	2021					2022							
	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
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	9.068.537	9.172.469
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	8.616.161	8.725.587
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	269.825	268.434
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	23.211	21.838
d. Diragukan / Doubtful	-	23.742	23.795	20.640	19.079	26.006	27.679	25.767	28.364	31.627	30.727	32.848	31.418
e. Macet / Loss	-	137.570	139.381	134.815	135.486	132.236	130.593	134.108	129.315	126.885	127.406	126.492	125.192
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	2.341.019	2.383.455
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	2.297.455	2.340.642
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	35.483	33.741
c. Kurang Lancar / Sub-Standard	-	1.245	1.187	881	815	807	668	665	661	1.968	2.044	2.090	2.039
d. Diragukan / Doubtful	-	287	398	213	200	440	256	255	327	885	851	881	1.120
e. Macet / Loss	-	2.779	2.820	2.997	2.435	2.593	2.344	2.380	2.326	4.631	4.697	5.110	5.914
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	190.632	187.521
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	61.219	62.755
a. Lancar / Current	-	50.259	49.567	52.028	50.449	49.455	52.453	54.855	56.589	59.605	61.426	61.195	62.739
b. Dalam Perhatian Khusus / Special Mention	-	17	15	13	15	41	36	51	30	31	38	22	15
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	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	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							
	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
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	1.121.632	1.135.818
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	1.066.678	1.083.205
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	29.409	29.315
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	3.131	2.300
d. Diragukan / Doubtful	-	2.624	1.782	1.625	1.717	1.805	1.875	1.646	2.235	2.882	2.326	3.263	2.910
e. Macet / Loss	-	23.555	18.206	15.100	15.365	14.826	14.761	15.162	15.313	18.365	18.911	19.151	18.088
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	160.491	164.877
a. Lancar / Current	-	305.959	177.982	173.399	166.645	127.338	126.248	126.078	134.276	150.501	865.791	154.663	158.944
b. Dalam Perhatian Khusus / Special Mention	-	4.696	2.643	2.588	2.121	789	1.574	1.069	828	3.843	4.113	4.103	4.327
c. Kurang Lancar / Sub-Standard	-	199	7	6	17	8	29	12	9	101	98	135	132
d. Diragukan / Doubtful	-	13	18	15	6	225	57	50	59	188	156	157	175
e. Macet / Loss	-	204	104	209	138	137	137	163	168	984	1.024	1.434	1.299
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	27.271	24.903
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	3.018	3.062
a. Lancar / Current	-	6.253	4.313	4.594	3.956	2.686	2.627	2.641	2.657	3.268	3.046	3.017	3.062
b. Dalam Perhatian Khusus / Special Mention	-	4	2	0	-	-	2	2	2	1	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							
	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
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	1.011.681	1.033.185
a. Lancar / Current	-	704.420	878.072	881.124	879.712	938.535	957.639	920.868	935.479	926.605	961.919	965.701	989.547
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	29.104	27.103
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	2.565	2.116
d. Diragukan / Doubtful	-	905	1.440	2.053	2.108	2.058	1.875	1.498	2.326	1.973	1.817	1.894	2.173
e. Macet / Loss	-	13.127	18.088	18.067	18.414	18.856	18.553	18.374	18.344	12.351	12.380	12.417	12.246
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	398.907	404.982
a. Lancar / Current	-	228.289	358.843	353.871	353.917	405.643	401.327	336.602	330.439	348.379	378.632	390.025	396.827
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	7.914	7.182
c. Kurang Lancar / Sub-Standard	-	637	755	650	547	568	414	325	289	374	394	500	501
d. Diragukan / Doubtful	-	24	30	29	26	27	33	21	89	37	37	38	31
e. Macet / Loss	-	518	603	559	539	678	455	462	467	468	449	430	441
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	17.843	17.508
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	9.245	11.913
a. Lancar / Current	-	3.917	5.807	6.625	5.768	6.439	6.670	7.321	8.329	8.375	9.264	9.235	11.903
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	11	11	30	11	10	10	10	9
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	-	0	0	0	1	1	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	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							
	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
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	2.286.107	2.293.806
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	2.159.071	2.164.413
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	78.329	80.498
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	6.443	7.116
d. Diragukan / Doubtful	-	5.697	5.820	4.751	4.222	4.746	5.948	5.351	5.261	5.376	5.412	5.422	5.430
e. Macet / Loss	-	34.295	34.977	34.636	35.038	35.090	35.030	36.579	37.444	37.193	36.862	36.842	36.349
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	868.861	899.129
a. Lancar / Current	-	655.131	665.662	675.840	672.796	670.694	655.882	719.720	708.166	857.140	881.674	853.297	883.878
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	11.777	10.379
c. Kurang Lancar / Sub-Standard	-	78	92	90	102	100	94	199	214	1.337	1.364	1.354	1.282
d. Diragukan / Doubtful	-	48	35	51	56	58	48	74	59	541	543	552	766
e. Macet / Loss	-	331	158	151	368	319	367	388	395	1.859	1.857	1.882	2.824
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	52.494	53.767
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	14.694	15.926
a. Lancar / Current	-	12.174	11.485	11.577	11.340	11.112	12.948	13.437	13.848	14.640	15.377	14.682	15.919
b. Dalam Perhatian Khusus / Special Mention	-	13	13	12	15	30	24	19	18	20	27	12	6
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	-	0	0	0	0	0	0	0	-	-	-	1	1
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	-	0	0	0	0	0	0	0	-	-	-	1	1

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							
	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
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	4.649.116	4.709.660
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	4.424.710	4.488.422
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	132.983	131.518
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	11.072	10.306
d. Diragukan / Doubtful	-	14.516	14.753	12.211	11.031	17.397	17.980	17.272	19.640	21.396	21.173	22.269	20.905
e. Macet / Loss	-	66.592	68.109	67.011	66.670	63.464	62.248	63.993	62.483	58.977	59.253	58.082	58.509
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	912.760	914.467
a. Lancar / Current	-	904.275	922.992	919.224	919.375	892.727	893.178	886.513	887.395	845.149	880.320	899.470	900.992
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	11.689	11.853
c. Kurang Lancar / Sub-Standard	-	331	334	135	150	131	132	129	154	156	188	101	124
d. Diragukan / Doubtful	-	202	315	118	112	130	118	110	121	119	114	135	148
e. Macet / Loss	-	1.726	1.956	2.077	1.391	1.460	1.385	1.368	1.317	1.320	1.367	1.364	1.351
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	93.024	91.343
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	34.261	31.855
a. Lancar / Current	-	27.914	27.962	29.232	29.385	29.218	30.209	31.456	31.756	33.322	33.739	34.261	31.855
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	September 2022	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	2.250.347	29,43
Rupiah	1.656.066	21,66
Valas / Foreign Exchange	594.280	7,77
Tabungan / Saving	2.525.287	33,02
Rupiah	2.327.180	30,43
Valas / Foreign Exchange	198.108	2,59
Simpanan Berjangka / Time Deposits	2.871.700	37,55
Rupiah	2.540.039	33,21
Valas / Foreign Exchange	331.661	4,34
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	1.229.432	16,08
Valas / Foreign Exchange	195.216	2,55
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	629.013	8,23
Valas / Foreign Exchange	57.544	0,75
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	312.878	4,09
Valas / Foreign Exchange	38.814	0,51
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	368.716	4,82
Valas / Foreign Exchange	40.087	0,52
Total DPK / Total Third Party Funds	7.647.334	100,00
Rupiah	6.523.285	85,30
Valas / Foreign Exchange	1.124.049	14,70

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	September 2022	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	227.268	23,12
Rupiah	196.323	19,97
Valas / Foreign Exchange	30.944	3,15
Tabungan / Saving	208.139	21,17
Rupiah	203.263	20,68
Valas / Foreign Exchange	4.875	0,50
Simpanan Berjangka / Time Deposits	547.709	55,71
Rupiah	512.003	52,08
Valas / Foreign Exchange	35.705	3,63
- Jangka Waktu 1 bulan / Period 1 Month	-	
Rupiah	212.162	21,58
Valas / Foreign Exchange	16.919	1,72
- Jangka Waktu 3 bulan / Period 3 Month	-	
Rupiah	113.996	11,60
Valas / Foreign Exchange	5.668	0,58
- Jangka Waktu 6 bulan / Period 6 Month	-	
Rupiah	72.495	7,37
Valas / Foreign Exchange	4.640	0,47
- Jangka Waktu >= 12 bulan / Period >= 12 Month	-	
Rupiah	113.350	11,53
Valas / Foreign Exchange	8.477	0,86
Total DPK / Total Third Party Funds	983.115	100,00
Rupiah	911.590	92,72
Valas / Foreign Exchange	71.525	7,28

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	September 2022	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	311.097	35,30
Rupiah	200.365	22,73
Valas / Foreign Exchange	110.732	12,56
Tabungan / Saving	143.762	16,31
Rupiah	128.621	14,59
Valas / Foreign Exchange	15.142	1,72
Simpanan Berjangka / Time Deposits	426.536	48,39
Rupiah	368.844	41,85
Valas / Foreign Exchange	57.692	6,55
- Jangka Waktu 1 bulan / Period 1 Month	-	
Rupiah	184.829	20,97
Valas / Foreign Exchange	31.607	3,59
- Jangka Waktu 3 bulan / Period 3 Month	-	
Rupiah	78.456	8,90
Valas / Foreign Exchange	11.416	1,30
- Jangka Waktu 6 bulan / Period 6 Month	-	
Rupiah	43.677	4,96
Valas / Foreign Exchange	8.839	1,00
- Jangka Waktu >= 12 bulan / Period >= 12 Month	-	
Rupiah	61.881	7,02
Valas / Foreign Exchange	5.830	0,66
Total DPK / Total Third Party Funds	881.395	100,00
Rupiah	697.830	79,17
Valas / Foreign Exchange	183.565	20,83

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	September 2022	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	517.264	27,59
Rupiah	401.505	21,41
Valas / Foreign Exchange	115.759	6,17
Tabungan / Saving	520.139	27,74
Rupiah	420.148	22,41
Valas / Foreign Exchange	99.991	5,33
Simpanan Berjangka / Time Deposits	837.600	44,67
Rupiah	741.075	39,52
Valas / Foreign Exchange	96.525	5,15
- Jangka Waktu 1 bulan / Period 1 Month	-	
Rupiah	406.440	21,68
Valas / Foreign Exchange	63.704	3,40
- Jangka Waktu 3 bulan / Period 3 Month	-	
Rupiah	159.091	8,48
Valas / Foreign Exchange	16.161	0,86
- Jangka Waktu 6 bulan / Period 6 Month	-	
Rupiah	93.867	5,01
Valas / Foreign Exchange	6.973	0,37
- Jangka Waktu >= 12 bulan / Period >= 12 Month	-	
Rupiah	81.678	4,36
Valas / Foreign Exchange	9.687	0,52
Total DPK / Total Third Party Funds	1.875.004	100,00
Rupiah	1.562.729	83,35
Valas / Foreign Exchange	312.275	16,65

Tabel 1.32. Komposisi Dana Pihak Ketiga Bank Umum - KBMI 4 (Composition of Third Party Funds of Commercial Banks - KBMI 4) Nilai Nominal dalam Miliar Rp (Billion Rp)		
Keterangan / Items	September 2022	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	1.194.718	30,57
Rupiah	857.873	21,95
Valas / Foreign Exchange	336.845	8,62
Tabungan / Saving	1.653.247	42,31
Rupiah	1.575.148	40,31
Valas / Foreign Exchange	78.100	2,00
Simpanan Berjangka / Time Deposits	1.059.856	27,12
Rupiah	918.117	23,49
Valas / Foreign Exchange	141.739	3,63
- Jangka Waktu 1 bulan / Period 1 Month	-	
Rupiah	426.001	10,90
Valas / Foreign Exchange	82.986	2,12
- Jangka Waktu 3 bulan / Period 3 Month	-	
Rupiah	277.471	7,10
Valas / Foreign Exchange	24.298	0,62
- Jangka Waktu 6 bulan / Period 6 Month	-	
Rupiah	102.838	2,63
Valas / Foreign Exchange	18.361	0,47
- Jangka Waktu >= 12 bulan / Period >= 12 Month	-	
Rupiah	111.807	2,86
Valas / Foreign Exchange	16.093	0,41
Total DPK / Total Third Party Funds	3.907.820	100,00
Rupiah	3.351.137	85,75
Valas / Foreign Exchange	556.683	14,25

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								
	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Giro / Demand Deposits														
Rupiah	-	1,71	1,72	1,71	1,68	1,64	1,64	1,61	1,61	1,61	1,63	1,62	1,64	
Valas / Foreign Exchange	-	0,21	0,19	0,17	0,15	0,15	0,16	0,16	0,16	0,16	0,21	0,27	0,41	
Tabungan / Saving														
Rupiah	-	0,72	0,71	0,69	0,69	0,63	0,63	0,62	0,64	0,62	0,64	0,65	0,66	
Valas / Foreign Exchange	-	0,18	0,18	0,17	0,16	0,15	0,16	0,15	0,16	0,15	0,20	0,22	0,25	
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	2,87	2,97	
Valas / Foreign Exchange	-	0,41	0,39	0,37	0,37	0,38	0,37	0,40	0,46	0,40	0,85	1,12	1,50	
- 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	2,99	3,06	
Valas / Foreign Exchange	-	0,54	0,51	0,50	0,47	0,44	0,46	0,49	0,52	0,49	0,77	0,99	1,60	
- 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	3,20	3,28	
Valas / Foreign Exchange	-	0,67	0,67	0,60	0,56	0,46	0,53	0,53	0,55	0,53	0,76	1,13	1,25	
- 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	3,28	3,60	
Valas / Foreign Exchange	-	0,75	0,68	0,66	0,56	0,54	0,53	0,52	0,52	0,52	0,61	0,72	0,94	

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								
	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Giro / Demand Deposits														
Rupiah	-	1,80	1,84	1,74	1,85	1,82	1,81	1,79	1,80	1,84	1,80	1,82	1,82	
Valas / Foreign Exchange	-	0,11	0,11	0,10	0,10	0,11	0,24	0,24	0,22	0,16	0,21	0,29	0,31	
Tabungan / Saving														
Rupiah	-	1,61	1,61	1,65	1,77	1,88	1,80	1,78	1,83	1,82	1,64	1,66	1,66	
Valas / Foreign Exchange	-	0,18	0,18	0,17	0,15	0,15	0,16	0,16	0,16	0,19	0,29	0,33	0,32	
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	3,57	3,63	
Valas / Foreign Exchange	-	0,65	0,65	0,66	0,65	0,68	0,72	0,69	0,67	0,79	0,93	1,15	1,37	
- 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	3,75	3,87	
Valas / Foreign Exchange	-	0,79	0,87	0,88	0,82	0,78	0,75	0,79	0,85	0,90	1,03	1,35	1,45	
- 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	3,96	3,93	
Valas / Foreign Exchange	-	1,19	1,18	1,13	1,06	1,01	0,91	0,89	0,91	0,86	0,81	0,83	0,78	
- 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	4,08	3,84	
Valas / Foreign Exchange	-	1,01	0,91	0,95	0,81	0,75	0,72	0,73	0,73	0,67	0,70	0,83	0,95	

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								
	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Giro / Demand Deposits														
Rupiah	-	1,62	1,59	1,56	1,62	1,56	1,67	1,61	1,64	1,69	1,61	1,61	1,71	
Valas / Foreign Exchange	-	0,13	0,10	0,09	0,08	0,08	0,08	0,09	0,10	0,18	0,24	0,21	0,28	
Tabungan / Saving														
Rupiah	-	1,08	1,20	1,17	1,18	1,31	1,28	1,27	1,30	1,21	1,22	1,26	1,29	
Valas / Foreign Exchange	-	0,07	0,13	0,11	0,07	0,09	0,09	0,19	0,14	0,17	0,21	0,26	0,32	
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	3,48	3,63	
Valas / Foreign Exchange	-	0,64	0,63	0,56	0,61	0,66	0,56	0,69	0,75	1,03	1,29	1,41	1,74	
- 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	3,78	3,86	
Valas / Foreign Exchange	-	0,73	0,72	0,66	0,68	0,65	0,75	0,84	0,92	1,02	1,22	1,68	1,94	
- 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	3,88	3,88	
Valas / Foreign Exchange	-	0,70	0,98	1,04	0,97	0,80	0,74	0,77	0,78	0,79	0,97	2,37	2,45	
- 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	3,60	3,78	
Valas / Foreign Exchange	-	0,71	0,72	0,66	0,67	0,62	0,60	0,61	0,61	0,71	0,95	1,35	1,47	

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							
	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Giro / Demand Deposits													
Rupiah	-	1,85	1,86	1,87	1,68	1,64	1,63	1,53	1,55	1,56	1,67	1,65	1,66
Valas / Foreign Exchange	-	0,28	0,28	0,25	0,24	0,20	0,21	0,18	0,18	0,28	0,26	0,38	0,61
Tabungan / Saving													
Rupiah	-	1,21	1,20	1,18	0,94	0,91	0,94	0,93	0,94	0,93	1,02	1,03	1,07
Valas / Foreign Exchange	-	0,21	0,20	0,19	0,16	0,15	0,15	0,14	0,14	0,17	0,21	0,26	0,32
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	2,77	2,93
Valas / Foreign Exchange	-	0,38	0,34	0,34	0,33	0,31	0,31	0,33	0,42	0,58	0,90	1,19	1,54
- 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	2,89	2,99
Valas / Foreign Exchange	-	0,46	0,41	0,38	0,35	0,34	0,33	0,34	0,34	0,50	0,62	0,73	1,10
- 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	3,03	3,09
Valas / Foreign Exchange	-	0,49	0,44	0,43	0,42	0,40	0,39	0,41	0,40	0,41	0,55	0,66	0,91
- 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	3,61	3,67
Valas / Foreign Exchange	-	0,79	0,73	0,70	0,69	0,68	0,63	0,66	0,67	0,80	0,88	1,08	1,11

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								
	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Giro / Demand Deposits														
Rupiah	-	1,64	1,67	1,68	1,65	1,61	1,59	1,61	1,59	1,59	1,57	1,57	1,58	
Valas / Foreign Exchange	-	0,23	0,18	0,16	0,14	0,14	0,14	0,15	0,15	0,18	0,19	0,24	0,38	
Tabungan / Saving														
Rupiah	-	0,44	0,43	0,38	0,38	0,35	0,35	0,33	0,34	0,34	0,34	0,35	0,35	
Valas / Foreign Exchange	-	0,18	0,17	0,17	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	2,22	2,40	
Valas / Foreign Exchange	-	0,33	0,29	0,27	0,24	0,24	0,24	0,27	0,32	0,46	0,56	0,88	1,41	
- 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	2,35	2,54	
Valas / Foreign Exchange	-	0,44	0,41	0,39	0,36	0,32	0,37	0,41	0,39	0,43	0,61	0,75	1,79	
- 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	2,68	2,73	
Valas / Foreign Exchange	-	0,61	0,61	0,53	0,49	0,36	0,48	0,48	0,49	0,60	0,76	0,81	0,91	
- 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	2,64	3,23	
Valas / Foreign Exchange	-	0,66	0,57	0,53	0,46	0,45	0,44	0,43	0,42	0,43	0,46	0,48	0,65	

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							
	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
KBMI 1													
Jumlah Bank / Total Banks	-	77	75	75	74	73	73	73	73	73	72	72	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	4.743	4.722
											-		
KBMI 2													
Jumlah Bank / Total Banks	-	14	16	16	17	18	18	17	17	17	18	18	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	2.289	2.285
											-		
KBMI 3													
Jumlah Bank / Total Banks	-	12	12	12	12	12	12	13	13	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	4.781	4.780
											-		
KBMI 4													
Jumlah Bank / Total Banks	-	4	4	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	13.669	13.593
Total													
Jumlah Bank / Total Banks	-	107	107	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	25.482	25.380

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 1.2.a. Kegiatan Usaha Bank Persero (State Owned Banks Operations) Miliar Rp (Billion Rp)															
Keterangan / Items	2019	2020	2021					2022							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Penyaluran Dana / Distribution of Funds															
a. Kredit Yang Diberikan / Credit	2.438.272	2.456.205	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	2.781.465	2.778.076	2.826.407
- Kepada Pihak Ketiga / To Third Party	2.430.773	2.445.965	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	2.767.646	2.816.339
Rupiah	2.118.483	2.130.279	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	2.354.314	2.353.729	2.386.920
Valas / Foreign Exchange	312.289	315.686	353.987	356.444	369.816	372.587	376.359	376.333	389.658	408.136	411.172	419.880	416.236	413.917	429.418
- Kepada Bank Lain / Inter Bank Credit	7.499	10.240	7.497	6.325	6.793	7.796	7.855	7.698	8.426	8.861	9.423	10.612	10.916	10.430	10.068
Rupiah	4.737	6.266	4.550	4.642	4.678	5.658	5.627	5.551	5.984	5.970	5.836	6.109	6.098	6.140	5.960
Valas / Foreign Exchange	2.762	3.974	2.948	1.683	2.115	2.138	2.228	2.148	2.442	2.891	3.587	4.503	4.818	4.290	4.108
b. Penempatan pada Bank Lain / Interbank Placement	76.408	79.290	93.967	94.589	75.344	72.637	72.173	92.889	76.854	89.498	62.170	79.151	80.925	97.876	93.922
- Giro / Demand Deposit	36.957	56.276	76.451	72.841	59.489	54.993	51.418	73.244	54.975	67.026	45.809	54.001	53.637	70.630	63.059
- Inter Bank Call Money / Inter Bank Call Money	27.051	16.143	13.214	16.109	12.151	12.635	16.091	16.823	18.336	18.602	12.108	18.100	18.338	18.979	24.867
- Deposito Berjangka / Time Deposits	3.568	3.768	3.929	5.299	3.368	4.105	3.750	2.577	3.288	3.474	3.286	4.899	5.808	4.752	2.250
- Lainnya / Others	8.831	3.102	374	340	336	904	915	246	254	395	968	2.151	3.142	3.515	3.746
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	315.897	320.000	338.388	338.255	319.893	396.875	310.570	295.031	300.946	254.990	259.935	282.316	268.767	302.959	303.898
- Giro / Demand Deposit	160.700	140.604	116.306	116.337	110.822	201.794	127.440	128.588	148.404	175.986	138.845	172.483	212.519	236.776	214.511
- Fine Tune Operation (FTO)	70.898	97.477	164.044	149.351	115.051	94.247	79.453	95.125	107.155	39.994 ¹⁾	77.318	54.701	23.948	43.209	44.422
- Fasbi	84.270	81.918	58.031	72.560	94.104	100.827	103.641	71.311	45.381	39.004	43.765	55.125	32.744	22.968	44.958
- Lainnya / Others	29	1	6	6	6	6	36	6	6	6	6	6	6	6	6
d. Surat Berharga / Securities	394.525	615.448	770.186	786.701	811.619	786.707	806.733	807.982	807.146	786.542	785.384	805.289	770.647 ²⁾	767.449	778.182
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	20.406	15.483	8.565	11.275	12.012	9.815	9.558	7.461	4.763	3.018	1.578	1.612	- ³⁾	-	847
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	19.151	40.225	37.192	35.592	33.881	29.869	26.162	26.708	28.592	31.561	26.426	32.125	32.898	31.832	9.803
- Obligasi / Bonds	297.188	499.825	653.392	670.549	700.157	676.547	692.465	620.508	626.043	594.149	601.645	609.127	570.160	554.934	593.020
- Lainnya / Others	57.781	59.915	71.036	69.284	65.570	70.477	78.548	153.305	147.748	157.813	155.735	162.425	167.589	180.684	174.512
e. Penyertaan / Equity Investment	25.139	26.197	86.647	86.756	86.868	65.030	66.418	66.706	66.903	67.060	71.201	71.267	71.324	71.462	71.699
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	90.486	186.006	208.451	210.360	212.147	210.919	214.779	216.521	217.551	220.278	222.166	219.705	219.734	219.737	219.600
- Kredit yang diberikan / Credit	87.056	180.143	202.985	204.937	206.516	205.201	208.514	210.513	211.605	214.614	216.656	214.108	213.707	213.750	213.420
- Surat Berharga / Securities	323	2.176	1.947	1.858	1.918	2.124	1.887	2.035	2.010	1.985	1.949	1.866	1.862	1.975	2.093
- Lainnya / Others	3.106	3.687	3.519	3.565	3.714	3.594	4.377	3.973	3.936	3.679	3.561	3.731	4.165	4.011	4.087
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	2.117	5.696	3.196	3.453	2.305	2.929	2.096	2.250	2.704	2.564	2.432	2.777	2.990	2.935	3.872
h. Tagihan Lainnya / Other claims	119.239	186.428	117.265	125.776	146.104	182.009	145.403	137.130	127.740	130.227	123.204	95.464	147.062	126.948	125.303
Sumber Dana / Source of Funds															
a. Dana Pihak Ketiga / Third Party Funds	2.581.349	2.873.149	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	3.146.243	3.208.804
Rupiah	2.208.733	2.459.829	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	2.690.968	2.675.556	2.725.479
Giro / Demand Deposit	487.231	555.777	615.057	611.115	632.470	690.666	653.377	649.043	652.931	667.868	673.870	682.288	664.743	657.260	675.941
Tabungan / Saving	910.783	1.005.489	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	1.118.181	1.119.628	1.130.901
Simpanan Berjangka / Time Deposits	810.719	898.563	923.633	932.749	932.837	934.825	898.210	911.029	911.114	898.494	890.242	911.986	908.045	898.668	918.637
Valas / Foreign Exchange	372.615	413.319	459.895	470.689	456.726	448.310	421.840	429.593	448.096	434.966	423.378	445.874	436.323	470.687	483.325
Giro / Demand Deposit	168.535	204.899	270.161	284.319	275.509	267.918	243.872	253.859	271.904	262.768	258.330	268.466	270.013	301.946	300.214
Tabungan / Saving	37.406	46.356	47.178	46.224	49.286	46.357	51.213	53.485	57.051	55.020	54.408	60.107	57.100	57.639	59.056
Simpanan Berjangka / Time Deposits	166.674	162.065	142.556	140.145	131.931	134.035	126.756	122.249	119.141	117.178	110.640	117.302	109.210	111.101	124.056
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	529	537	1.736	1.690	1.694	1.671	1.675	1.665	1.608	1.523	1.556	619	647	621	603
c. Kewajiban kepada Bank lain / Interbank Liabilities	46.482	44.899	38.471	37.657	38.720	42.153	37.752	34.307	43.665	37.881	46.259	47.738	50.382	36.207	36.207
d. Surat Berharga yang diterbitkan / Issued Securities	85.334	83.796	80.624	80.262	80.663	80.309	80.213	80.113	80.123	79.530	80.822	82.461	82.329	80.708	81.684
e. Pinjaman yang Diterima / Loans received	153.693	141.994	127.013	126.184	126.129	124.731	121.416	118.760	114.049	116.407	120.074	126.403	124.558	116.429	127.694
Rupiah	25.447	24.982	23.393	24.143	23.569	23.436	22.904	21.071	21.905	22.730	22.239	23.133	22.963	23.370	23.593
Valas / Foreign Exchange	128.246	117.013	103.620	102.041	102.560	101.295	98.512	97.689	92.143	93.676	97.836	103.270	101.595	93.060	104.101
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	1.400	2.345	1.432	1.481	1.528	1.351	1.344	1.322	1.558	2.372	2.058	3.876	2.611	2.442	5.339
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repurchase) / Other Liabilities	82.019	66.728	31.899	33.307	35.026	62.316	47.152	59.148	68.517	91.998	64.766	63.305	85.111	96.217	84.660
h. Setoran Jaminan / Guarantee Deposits	1.227	1.383	1.820	1.095	1.051	934	814	848	1.168	1.003	1.065	1.359	1.319	2.051	1.206
Beberapa komponen modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	30.078	30.446	31.734	32.336	32.463	33.461	33.332	33.332	33.332	33.344	32.964	32.961	32.756	32.682	32.403
b. Cadangan / Reserves	11.994	11.994	13.688	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596
c. U/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	317.719	300.631	312.707	312.707	312.707	312.691	377.949	383.474	339.947	337.221	337.222	331.838	337.221	337.225	337.219
d. U/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	74.699	37.301	47.054	54.303	61.164	69.282	8.730	16.377	25.049	33.376	43.099	52.927	62.852	72.436	82.927
e. Tambahan modal disetor / Additional Paid In Capital	39.838	49.834	144.550	143.719	143.537	119.757	120.420	118.679	117.422	109.506	108.650	106.782	108.636	108.862	104.591
f. Modal Pinjaman / Loan Capital	3.764	10.945	23.744	23.541	25.259	25.162	25.837	25.816	25.820	26.000	26.119	26.565	26.467	26.482	27.024

Tabel 1.3.a. Kegiatan Usaha BPD (Regional Development Banks Operations) Miliar Rp (Billion Rp)															
Keterangan / Items	2019	2020	2021					2022							2022
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Penyaluran Dana / Distribution of Funds															
a. Kredit Yang Diberikan / Credit	469.530	493.422	511.721	512.141	515.469	520.497	511.920	514.651	523.176	525.823	528.577	539.785	544.012	547.586	556.395
- Kepada Pihak Ketiga / To Third Party	464.434	488.666	507.846	508.421	511.758	516.091	508.102	511.108	519.376	521.940	524.737	535.578	539.150	542.783	549.829
Rupiah	464.099	488.402	506.632	507.219	510.543	514.928	506.929	509.897	518.152	520.706	523.491	534.161	537.687	541.307	548.312
Valas / Foreign Exchange	335	264	1.214	1.202	1.215	1.162	1.173	1.211	1.223	1.235	1.246	1.417	1.464	1.476	1.517
- Kepada Bank Lain / Inter Bank Credit	5.096	4.756	3.875	3.720	3.711	4.407	3.818	3.543	3.800	3.882	3.840	4.208	4.862	4.803	6.565
Rupiah	5.096	4.756	3.875	3.720	3.711	4.407	3.818	3.543	3.800	3.882	3.840	4.208	4.862	4.803	6.565
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b. Penempatan pada Bank Lain / Interbank Placement	40.436	28.601	19.958	15.839	13.480	23.315	19.712	17.390	19.050	27.446	12.687 ¹⁾	23.436	15.455	23.703	18.552
- Giro / Demand Deposit	2.071	2.585	5.159	5.455	5.697	4.317	4.870	4.690	3.986	6.625	3.787	3.469	3.971	3.769	3.601
- Inter Bank Call Money / Inter Bank Call Money	18.497	9.126	9.581	6.852	4.803	9.736	5.567	6.027	7.828	9.278	5.045	7.497	6.430	8.174	11.632
- Deposito Berjangka / Time Deposits	18.505	16.952	3.565	1.983	2.100	8.385	8.592	6.671	10.929	3.324 ¹⁾	11.970	4.307	11.052	2.684	2.684
- Lainnya / Others	1.364	639	1.653	1.549	679	641	641	565	614	532	500	746	500	709	635
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	71.441	71.953	107.515	116.739	116.076	110.147	101.679	102.288	106.173	109.728	109.800	126.114	89.449	86.423	111.615
- Giro / Demand Deposit	43.659	29.527	35.639	37.747	44.932	51.741	44.327	39.879	49.855	52.439	50.690	54.815	68.326	67.743	68.791
- Fine Tune Operation (FTO)	4.389	16.912	45.830	58.272	47.331	18.249	31.961	43.760	33.399	3.929 ¹⁾	38.603 ¹⁾	10.782	6.638	9.897	11.573
- Fasbi	22.219	23.928	25.311	17.425	21.685	39.582	23.051	14.959	21.372	50.867	17.801	58.066	10.159	8.283	30.251
- Lainnya / Others	1.173	1.587	736	3.295	2.128	575	2.341	3.690	1.547	2.493	2.706	2.451	4.327	500	1.000
d. Surat Berharga / Securities	67.915	80.760	123.993	120.426	123.787	117.817	115.990	118.614	120.107	116.992	117.650	127.110	130.233	127.831	125.712
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	11.894	3.110	1.928	2.133	1.829	1.369	1.291	1.716	904	193 ¹⁾	194	191	193	193	189
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	4.184	5.666	7.946	7.160	4.965	4.944	5.481	4.725	6.264	6.975	6.459	6.769	7.103	3.098	3.103
- Obligasi / Bonds	35.306	51.886	89.515	88.397	92.180	83.303	88.209	91.020	91.650	88.679	89.032	96.325	96.347	97.618	94.797
- Lainnya / Others	16.531	20.058	24.604	22.736	24.813	28.201	21.009	21.153	21.289	21.145	21.966	23.825	26.590	26.922	27.623
e. Penyertaan / Equity Investment	1.610	1.945	1.955	1.955	1.955	1.955	1.955	1.968	1.968	1.967	1.966	1.967	1.967	1.967	1.967
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	9.317	14.290	16.255	16.824	16.891	16.089	16.319	16.731	16.657	16.651	16.743	15.916	16.183	16.254	16.227
- Kredit yang diberikan / Credit	8.874	13.730	15.696	16.277	16.349	15.590	15.785	16.217	16.278	16.260	16.369	15.545	15.820	15.864	15.877
- Surat Berharga / Securities	167	226	232	226	224	199	197	197	48	48	44	51	46	56	42
- Lainnya / Others	276	333	326	321	307	299	337	317	331	342	330	319	317	334	308
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	-	11	21	25	33	6	16	20	4	10	3	5	42	16	4
h. Tagihan Lainnya / Other claims	26.602	47.769	42.406	79.091	64.834	46.175	55.452	78.465	74.364	58.830	76.705	53.868	61.141	60.596	53.924
Sumber Dana / Source of Funds															
a. Dana Pihak Ketiga / Third Party Funds	532.258	590.602	673.688	713.166	701.153	681.607	671.332	697.765	705.245	708.797	713.234	735.542	706.063	710.170	712.809
Rupiah	529.822	589.463	668.282	708.015	696.061	676.637	667.072	693.403	701.531	705.887	710.343	732.838	703.659	707.930	710.747
Giro / Demand Deposit	141.049	131.204	176.299	206.638	188.335	169.986	170.859	190.978	205.909	177.610	185.595	214.798	175.195	183.010	205.430
Tabungan / Saving	181.965	188.112	179.759	181.814	187.336	208.612	184.898	182.884	183.391	198.855	190.445	192.310	200.219	195.624	192.013
Simpanan Berjangka / Time Deposits	206.808	270.147	312.224	319.563	320.390	298.039	311.315	319.541	312.230	329.422	334.303	325.730	328.245	329.296	313.304
Valas / Foreign Exchange	2.436	1.139	5.207	5.151	5.092	4.970	4.260	4.363	3.714	2.909	2.891	2.704	2.404	2.240	2.062
Giro / Demand Deposit	339	136	669	927	960	808	799	796	811	786	708	722	735	719	739
Tabungan / Saving	66	110	102	102	99	106	98	94	95	95	96	104	100	101	100
Simpanan Berjangka / Time Deposits	2.032	892	4.635	4.122	4.013	4.056	3.363	3.473	2.808	2.087	1.877	1.569	1.420	1.223	1.223
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	18.589	13.934	14.235	20.660	16.500	14.420	16.083	16.148	12.788	14.694	15.453	16.409	18.915
d. Surat Berharga yang diterbitkan / Issued Securities	11.224	9.537	7.672	6.557	6.113	8.089	6.610	6.484	7.002	6.548	6.597	7.128	5.888	5.889	7.065
e. Pinjaman yang Diterima / Loans received	16.255	18.301	18.184	18.512	19.281	18.400	18.355	18.377	20.768	21.094	21.164	21.536	21.675	22.307	24.793
Rupiah	16.255	18.301	18.184	18.512	19.281	18.400	18.355	18.377	20.724	21.051	21.120	21.491	21.630	22.262	24.748
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	43	43	44	45	45	45	46
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	2	2	11	11	27	0	13	4	7	30	21	71	27	13	63
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repurchase) / Other Liabilities	11.345	1.501	421	499	1.017	2.765	873	864	2.247	6.285	5.594	2.506	2.074	3.969	8.914
h. Setoran Jaminan / Guarantee Deposits	443	323	213	217	220	406	295	226	192	185	168	148	164	184	197
Beberapa komponen modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	42.047	44.615	46.555	46.599	46.760	48.206	48.208	48.250	52.453	52.475	52.966	53.036	53.201	52.235	52.271
b. Cadangan / Reserves	25.160	23.424	27.475	27.475	27.567	26.605	26.942	26.943	28.660	29.927	30.443	30.682	30.682	30.443	30.348
c. U/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	2.899	2.909	3.738	3.738	3.609	3.978	16.924	16.421	7.652	3.957 ¹⁾	2.951 ¹⁾	2.366	2.366	2.571	2.571
d. U/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	12.307	13.002	10.432	11.590	12.438	13.776	1.416	2.461	4.130	5.087	6.322	7.798	9.012	10.127	11.652
e. Tambahan modal disetor / Additional Paid In Capital	1.831	4.269	2.067	2.912	2.844	2.698	2.368	2.711	2.906	1.998	1.375	1.205	2.138	2.277	1.700
f. Modal Pinjaman / Loan Capital	1.937	2.934	3.930	3.930	3.930	3.930	3.930	3.930	3.931	3.931	3.931	4.928	4.928	4.929	4.929

Tabel 1.4.a. Kegiatan Usaha Bank Swasta Nasional (Domestic Private Banks Operations) Miliar Rp (Billion Rp)															
Keterangan / Items	2019	2020	2021					2022							2022
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Penyaluran Dana / Distribution of Funds															
a. Kredit Yang Diberikan / Credit	2.534.506	2.415.930	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	2.702.209	2.728.935	2.768.597
- Kepada Pihak Ketiga / To Third Party	2.491.518	2.369.008	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	2.686.963	2.727.412
Rupiah	2.135.017	2.019.257	2.044.679	2.055.680	2.057.084	2.098.946	2.077.549	2.094.985	2.127.039	2.170.479	2.184.947	2.239.183	2.253.534	2.269.755	2.301.697
Valas / Foreign Exchange	356.501	349.751	356.609	349.544	358.254	362.528	361.214	361.852	371.829	399.512	399.675	423.285	407.015	417.208	425.715
- Kepada Bank Lain / Inter Bank Credit	42.987	46.923	40.415	37.412	36.228	36.574	36.211	35.965	37.974	39.352	39.528	40.787	41.660	41.972	41.185
Rupiah	38.078	41.379	35.216	32.334	31.108	31.543	31.080	31.320	32.543	34.071	33.985	34.617	35.159	35.160	35.366
Valas / Foreign Exchange	4.909	5.544	5.199	5.078	5.119	5.031	5.131	4.645	5.431	5.281	5.543	6.170	6.501	6.812	5.819
b. Penempatan pada Bank Lain / Interbank Placement	96.924	108.478	96.481	107.355	95.627	102.668	103.316	110.905	103.536	104.133	105.315	79.895	81.208	96.130	94.751
- Giro / Demand Deposit	43.410	61.068	61.850	73.162	59.602	59.506	60.713	64.899	60.316	62.754	59.262	54.243	58.052	54.477	52.918
- Inter Bank Call Money / Inter Bank Call Money	36.937	41.296	28.985	28.379	29.408	33.418	33.894	37.470	36.452	34.245	38.367	18.217	15.358	34.137	35.822
- Deposito Berjangka / Time Deposits	5.809	2.935	4.272	4.609	5.496	7.002	6.761	6.332	4.763	5.055	5.714	5.360	5.723	5.430	4.514
- Lainnya / Others	10.768	3.180	1.374	1.205	1.121	2.742	1.947	2.005	2.080	1.972	2.076	2.075	2.075	2.086	1.497
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	317.094	307.063	457.863	480.288	520.060	521.894	539.068	478.357	460.420	436.821	488.603	623.357	471.893	454.712	430.541
- Giro / Demand Deposit	184.662	101.980	179.962	169.278	174.234	188.136	191.561	191.534	223.371	221.352	217.470	232.767	270.294	294.417	296.183
- Fine Tune Operation (FTO)	73.491	148.664	204.169	257.715	262.790	239.511	233.813	221.416	164.991	76.570 ¹	205.624 ¹	129.207	132.910	109.935	85.680
- Fasbi	54.332	43.600	57.034	39.985	69.382	80.803	110.286	61.340	66.598	138.102	63.219	248.989	59.700	44.186	44.261
- Lainnya / Others	4.608	12.819	16.698	13.311	13.654	13.443	3.408	4.066	5.460	798	2.290	12.395	8.989	6.175	4.417
d. Surat Berharga / Securities	483.621	686.753	826.319	826.762	846.522	845.884	818.953	821.363	836.029	827.651	811.890	824.996	848.617	844.176	841.899
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	34.038	191	117	172	282	1.236	1.162	1.195	1.482	1.500	1.428	1.051	1.395	1.491	1.432
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	7.903	7.533	10.823	11.729	8.510	8.357	7.601	5.713	3.715	3.943	4.137	3.641	4.036	3.842	3.467
- Obligasi / Bonds	327.107	580.288	693.021	694.985	702.682	705.088	684.962	691.749	715.914	722.878	705.674	723.888	750.132	750.070	758.430
- Lainnya / Others	114.574	98.740	122.357	135.048	131.203	125.228	122.707	114.917	99.330	100.651	96.415	93.054	88.773	78.570	78.570
e. Penyertaan / Equity Investment	23.951	26.768	29.847	29.988	29.475	29.445	29.554	29.630	29.179	29.271	29.418	29.887	30.080	30.321	30.377
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	64.790	108.672	118.006	118.037	120.192	121.292	122.054	123.097	125.060	126.337	127.332	127.633	127.905	129.035	129.584
- Kredit yang diberikan / Credit	62.925	104.562	114.979	115.024	117.067	118.718	119.671	120.780	122.691	123.917	124.784	125.080	125.372	126.546	127.567
- Surat Berharga / Securities	325	379	265	274	273	245	221	208	213	225	228	228	226	225	238
- Lainnya / Others	1.529	1.731	2.763	2.740	2.852	2.330	2.162	2.109	2.157	2.196	2.319	2.325	2.307	2.264	1.779
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	10.628	14.258	8.069	9.435	7.117	8.381	6.775	6.932	7.754	7.690	7.234	9.130	8.522	7.990	12.930
h. Tagihan Lainnya / Other claims	162.186	400.487	310.914	312.835	328.100	371.833	423.557	468.442	452.014	402.047	421.857	248.156	401.239	401.274	384.028
Sumber Dana / Source of Funds															
a. Dana Pihak Ketiga / Third Party Funds	2.702.953	3.016.126	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	3.501.181	3.512.311	3.465.547
Rupiah	2.326.941	2.596.157	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	2.999.124	2.986.604	2.947.468
Giro / Demand Deposit	411.752	507.027	571.111	586.247	620.164	648.844	638.699	640.308	660.859	646.297	679.610	687.957	696.514	699.432	688.481
Tabungan / Saving	716.016	814.929	892.542	910.420	917.949	940.522	949.720	958.837	962.941	1.007.037	1.003.995	1.003.222	1.000.901	995.587	993.480
Simpanan Berjangka / Time Deposits	1.199.174	1.274.022	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	1.301.709	1.291.585	1.265.507
Valas / Foreign Exchange	376.012	419.969	466.375	480.851	490.700	494.938	497.452	494.129	506.000	498.359	496.187	494.485	502.057	525.077	518.079
Giro / Demand Deposit	133.464	161.502	181.100	196.857	205.980	209.304	209.411	208.573	219.506	196.254	213.897	209.837	213.229	225.640	210.749
Tabungan / Saving	85.950	103.092	113.405	114.620	114.314	113.357	116.521	118.034	124.418	120.746	119.928	123.787	124.587	128.107	131.228
Simpanan Berjangka / Time Deposits	156.598	155.375	171.871	169.374	171.306	172.278	171.520	167.523	162.076	161.359	152.362	160.861	164.241	171.959	176.103
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	1.495	5.473	4.134	2.373	1	1	1	1	1.696 ¹	1	1.696 ¹	1	1	101	930
c. Kewajiban kepada Bank lain / Interbank Liabilities	96.530	88.784	83.765	77.677	80.233	80.086	87.942	90.402	87.529	108.737	110.012	92.015	81.361	82.135	85.718
d. Surat Berharga yang diterbitkan / Issued Securities	38.471	31.745	29.195	30.331	26.607	29.287	27.784	29.436	28.875	27.542	27.835	24.330	23.880	22.407	22.229
e. Pinjaman yang Diterima / Loans received	127.107	106.689	82.083	80.543	81.415	84.359	81.113	82.057	82.918	90.487	96.859	103.356	108.670	110.054	121.736
Rupiah	19.008	26.588	22.480	19.981	19.123	20.369	20.363	21.358	21.855	23.585	24.496	26.437	27.358	28.714	32.337
Valas / Foreign Exchange	108.099	80.101	59.603	60.562	62.292	63.990	60.750	60.698	61.064	66.902	72.363	76.919	81.311	81.340	89.398
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	7.776	13.021	6.383	6.664	5.608	6.041	5.077	5.166	5.859	7.038	6.049	9.077	7.772	7.349	12.944
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repurchase) / Other Liabilities	87.659	63.128	52.357	48.436	47.569	58.334	47.367	49.350	49.146	48.002	59.782	56.513	58.072	63.361	73.327
h. Setoran Jaminan / Guarantee Deposits	2.393	2.405	2.149	1.964	2.309	2.530	1.968	2.244	2.239	2.612	1.731	1.979	2.557	2.202	2.024
Beberapa komponen modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	132.321	147.188	167.248	167.581	163.750	172.692	174.174	175.257	179.608	180.583	180.996	182.025	182.076	182.543	183.543
b. Cadangan / Reserves	37.901	38.235	40.423	40.434	40.415	40.967	40.967	40.977	41.387	41.428	42.247	44.957	44.963	44.483	44.539
c. LR Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	262.105	273.869	291.954	290.481	291.405	293.812	345.120	347.127	321.269	314.715	312.830	308.502	308.519	309.020	308.942
d. LR Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	58.964	46.927	44.044	48.845	53.390	53.222	6.296	11.355	15.511	22.826	28.474	34.471	42.477	49.207	55.872
e. Tambahan modal disetor / Additional Paid In Capital	101.550	137.429	139.827	140.708	148.677	151.133	156.623	153.342	154.492	148.061	151.032	152.935	154.133	154.109	151.547
f. Modal Pinjaman / Loan Capital	37.788	42.327	38.040	37.526	36.822	36.760	36.764	36.751	38.762	38.208	39.195	46.200	45.588	45.663	45.491

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							2022
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Penyaluran Dana / Distribution of Funds															
a. Kredit Yang Diberikan / Credit	241.450	182.060	174.300	171.015	175.154	171.130	168.188	169.591	170.609	176.191	179.802	195.962	193.104	186.090	186.286
- Kepada Pihak Ketiga / To Third Party	230.266	177.922	171.442	168.186	172.294	167.855	165.603	167.295	168.313	173.374	175.972	191.931	189.076	182.062	181.321
Rupiah	113.194	85.824	86.003	86.240	88.289	91.250	89.892	90.083	89.420	92.544	96.521	100.948	100.641	94.041	96.302
Valas / Foreign Exchange	117.072	92.098	85.439	81.946	84.005	76.606	75.710	77.212	78.893	80.830	79.451	90.983	88.435	88.021	85.019
- Kepada Bank Lain / Inter Bank Credit	11.184	4.139	2.858	2.829	2.861	3.274	2.585	2.296	2.296	2.817	3.830	4.031	4.027	4.028	4.965
Rupiah	58	-	-	-	-	-	-	-	-	500 ¹	1.500 ¹	3.140	3.140	3.140	3.140
Valas / Foreign Exchange	11.125	4.139	2.858	2.829	2.861	3.274	2.585	2.296	2.296	2.317	2.330	891	887	888	1.825
b. Penempatan pada Bank Lain / Interbank Placement	31.504	36.432	37.853	42.779	34.907	24.514	31.583	25.848	34.247	33.672	38.969	29.798	31.353	36.760	30.412
- Giro / Demand Deposit	3.641	3.409	2.042	2.626	3.620	3.688	3.571	3.707	4.515	4.670	5.078	5.396	5.896	4.676	5.434
- Inter Bank Call Money / Inter Bank Call Money	27.838	32.701	35.235	37.836	30.727	20.153	27.959	21.392	28.767	28.209	31.842	24.104	22.054	30.409	24.309
- Deposito Berjangka / Time Deposits	-	-	500	500	500	500	-	-	-	-	-	71	71	69	69
- Lainnya / Others	25	322	76	1.816	60	173	53	749	965	793	2.049	227	3.332	606	601
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	62.349	76.379	124.296	107.653	109.135	117.441	122.388	114.667	131.157	107.682	131.236	125.409	120.581	123.439	136.844
- Giro / Demand Deposit	18.054	33.061	42.645	41.796	41.829	49.910	51.691	51.877	45.615	47.008	47.346	47.030	43.916	46.993	56.379
- Fine Tune Operation (FTO)	25.751	25.316	57.371	46.440	50.382	46.238	50.368	48.842	68.977	44.294	60.732	50.123	53.352	59.986	73.157
- Fasbi	18.543	17.410	22.813	19.132	16.924	21.282	19.827	13.792	16.141	16.379	22.477	28.256	21.510	16.460	7.308
- Lainnya / Others	1	591	1.467	285	0	11	502	157	425	1 ¹	682 ¹	0	1.804	0	0
d. Surat Berharga / Securities	66.633	83.944	78.686	73.101	77.324	80.554	73.153	79.328	81.432	86.492	72.247	70.540	67.526	71.635	77.863
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	2.637	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	6.974	2.498	2.381	1.974	2.119	2.002	2.887	3.691	3.198	4.853	4.821	5.383	5.244	5.675	5.466
- Obligasi / Bonds	52.572	77.095	73.849	68.285	71.754	75.051	68.016	74.251	76.785	80.223	65.907	63.692	60.725	64.380	70.947
- Lainnya / Others	4.451	4.050	2.456	2.842	3.451	3.502	2.250	1.386	1.448	1.416	1.519	1.465	1.557	1.580	1.450
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	5.901	6.209	6.465	6.526	6.454	6.356	6.934	6.956	6.946	7.071	7.053	7.093	4.901
- Kredit yang diberikan / Credit	5.798	5.732	5.770	6.066	6.321	6.379	6.311	6.210	6.786	6.805	6.797	6.921	6.900	6.942	4.749
- Surat Berharga / Securities	8	12	7	7	9	9	6	9	6	11	12	11	14	13	14
- Lainnya / Others	263	305	123	136	137	138	136	137	141	140	137	139	140	138	138
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	8.206	10.996	6.707	7.720	6.138	6.757	5.358	5.274	5.087	5.415	4.959	7.375	6.274	5.830	11.211
h. Tagihan Lainnya / Other claims	21.903	21.775	16.818	20.551	21.089	23.630	30.657	39.591	37.620	33.369	32.745	31.110	47.617	46.972	53.570
Sumber Dana / Source of Funds															
a. Dana Pihak Ketiga / Third Party Funds	182.088	185.513	222.702	205.663	209.873	206.526	210.234	211.750	238.341	222.028	232.246	231.039	229.548	239.677	260.173
Rupiah	99.276	110.557	117.170	115.568	119.718	117.882	124.454	123.590	126.219	127.163	129.214	128.584	131.324	130.369	139.591
Giro / Demand Deposit	60.009	68.725	76.768	75.487	79.088	82.027	81.815	83.200	83.114	87.691	88.120	87.486	92.637	86.719	86.214
Tabungan / Saving	5.184	6.134	7.241	7.953	8.330	8.743	8.937	9.700	9.594	9.954	9.771	9.135	9.926	10.539	10.785
Simpanan Berjangka / Time Deposits	34.084	35.698	33.162	32.128	32.299	27.112	33.702	30.689	33.511	29.518	31.323	31.962	28.760	33.111	42.592
Valas / Foreign Exchange	82.812	74.956	105.532	90.155	90.155	88.644	85.780	88.160	112.122	94.865	103.031	102.456	98.224	109.308	120.582
Giro / Demand Deposit	63.471	57.864	91.126	75.644	73.952	73.952	70.533	72.754	83.034	74.394	80.548	78.482	72.274	76.574	82.579
Tabungan / Saving	7.815	9.279	8.059	7.946	8.839	8.876	8.871	8.662	8.423	8.354	8.179	8.017	7.763	7.662	7.723
Simpanan Berjangka / Time Deposits	11.527	7.813	6.346	6.505	6.002	5.816	6.376	6.744	10.664	12.117	14.305	15.957	18.187	25.072	30.280
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	25	0	-	-	-	-	-	-	-	377 ¹	-	595	-	152	772
c. Kewajiban kepada Bank lain / Interbank Liabilities	22.538	19.906	20.653	19.909	18.436	21.128	22.578	22.527	23.040	21.320	24.385	23.779	22.907	21.717	23.378
d. Surat Berharga yang diterbitkan / Issued Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Pinjaman yang Diterima / Loans received	2.000	3.051	1.066	566	65	64	64	-	-	-	-	-	-	-	-
Rupiah	2.000	2.000	1.000	500	-	-	-	-	-	-	-	-	-	-	-
Valas / Foreign Exchange	-	1.051	66	66	65	64	64	-	-	-	-	-	-	-	-
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	6.427	8.428	4.878	5.713	4.004	4.978	3.753	4.055	4.204	4.519	4.296	6.088	6.150	5.544	10.132
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repurchase) / Other Liabilities	6.381	3.608	1.143	1.089	1.055	2.402	2.448	2.054	1.998	1.395	1.370	2.183	5.469 ¹	5.790	6.040
h. Setoran Jaminan / Guarantee Deposits	94	256	606	436	775	696	574	854	26	26	26	37	165	304	488
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	40.072	40.072	37.862	37.862	41.504	41.503	41.218	40.676	40.686	40.186	39.929	39.540	40.040
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	10.517	7.488	3.084	3.258	3.482	3.926	415	697	677	1.087	1.618	2.008	2.838	3.027	4.005
e. Tambahan modal disetor / Additional Paid In Capital	389	704	482	469	457	397	271	215	82	(247)	(254)	(231)	(272)	(299)	(527)
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								
			Sep	Okt	Nov	Des	Jan	Feb ¹⁾	Mar ¹⁾	Apr ¹⁾	Mei	Jun	Jul	Agt	Sep
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	828.197	794.091	581.642	645.650	707.621	773.902	75.405	129.182	193.170	257.686	322.836	388.804	456.028	521.759	592.216
a. Dari Bank Indonesia / From Bank Indonesia Placement	7.353	8.902	6.695	7.698	8.707	9.740	1.210	2.150	3.075	4.031	5.126	6.236	7.233	8.165	9.129
b. Dari Penempatan pada bank lain / From interbank placement	10.205	5.392	2.074	2.265	2.435	2.691	225	448	591	797	1.035	1.364	1.710	2.164	2.772
c. Dari surat berharga / From securities	64.336	75.630	64.165	71.539	78.964	87.345	7.905	14.837	22.626	30.137	37.748	45.222	53.055	60.955	68.606
d. Dari Kredit yang diberikan / From credit	552.425	508.294	365.711	407.423	446.715	487.587	46.942	85.476	126.749	169.227	211.752	255.132	298.932	340.533	387.015
- kepada pihak ketiga bukan bank / To Third Party non Bank	548.591	504.082	363.687	405.111	444.210	484.944	46.699	85.025	126.089	168.236	210.522	253.666	297.201	338.463	384.677
- kepada bank lain / To other Bank	3.834	4.212	2.025	2.312	2.505	2.643	243	451	660	991	1.231	1.466	1.731	2.069	2.338
e. Lainnya / Others	193.878	195.873	142.997	156.726	170.799	186.539	19.123	26.271	40.131	53.494	67.175	80.851	95.098	109.942	124.694
2. Beban Bunga / Interest Expenses	439.201	412.189	264.436	290.207	315.601	342.699	37.175	54.543	79.257	102.676	126.949	151.576	176.782	202.150	228.360
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	450	368	25	141	144	145	24	46	66	71	105	140	184	240	307
b. Kewajiban pada Bank lain / Interbank Liabilities	11.570	8.085	4.280	4.692	5.118	5.618	421	772	996	1.357	1.840	2.548	3.148	3.678	4.335
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	210.401	190.658	108.219	119.353	129.866	140.844	10.683	20.209	30.492	40.373	50.494	60.325	70.594	80.669	91.039
- Giro / Demand Deposit	24.188	27.192	17.957	20.001	22.112	24.161	2.183	4.110	6.181	8.268	10.443	12.569	14.867	17.054	19.259
- Tabungan / Saving	24.998	21.655	13.275	14.595	15.863	17.181	1.274	2.516	3.838	5.065	6.297	7.532	8.751	10.094	11.477
- Simpanan Berjangka / Time deposits	161.215	141.811	76.987	84.757	91.891	99.502	7.226	13.583	20.472	27.040	33.753	40.224	46.977	53.521	60.303
d. Surat Berharga / Securities	11.987	10.961	7.506	8.172	9.068	9.797	737	1.417	2.596	3.449	4.060	4.861	5.827	6.535	7.387
e. Pinjaman yang diterima / Loans received	13.655	10.340	5.129	5.606	6.065	6.908	5.659	1.224	1.603	1.998	2.483	3.149	3.813	4.689	5.481
f. Lainnya / Others	189.109	187.804	134.058	147.013	160.338	174.872	19.651	30.874	43.505	55.429	67.968	80.554	93.215	106.339	119.811
g. Koreksi atas pendapatan bunga / Corrections	2.029	3.972	5.218	5.231	5.002	4.515	-	-	-	-	-	-	-	-	-
Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	388.997	381.902	317.206	355.443	392.020	431.203	38.230	74.639	113.913	155.010	195.888	237.228	279.247	319.608	363.857
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	318.252	407.621	361.697	386.606	417.957	460.019	52.877	89.649	122.171	150.784	173.338	233.471	265.022	294.156	354.507
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	12.839	22.342	16.349	17.962	19.371	20.448	2.596	3.893	4.784	5.436	5.367	6.074	6.712	7.576	7.726
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	38	1	-	-	-	-	1	3	6	-	-	2	2	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	59	239	55	57	65	60	100	380	559	151	157	165	264	304	247
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	144.697	203.924	176.580	187.880	187.899	208.665	25.641	46.678	66.543	85.116	94.871	137.145	153.256	162.067	201.736
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	64.128	71.216	78.929	87.234	6.838	13.267	21.368	29.959	38.904	47.418	55.546	63.384	72.145
f. Lainnya / Others	78.298	104.114	104.585	109.491	131.693	143.612	17.701	25.429	28.911	30.122	34.038	42.667	49.243	60.825	72.653
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	510.775	652.690	545.855	591.635	645.091	716.871	70.774	126.555	181.540	229.462	272.371	354.502	402.671	450.066	533.239
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	1.678	1.595	1.422	1.634	1.741	2.082	520	675	964	1.614	1.550 ¹⁾	1.730	1.698	1.711	2.298
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	0	0	0	82	621	621	621	620	620
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	46	184	144	174	175	177	7	32	125	108	165	184	165	174	262
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	130.660	183.116	164.821	173.547	173.040	191.785	25.047	45.180	62.990	81.327	90.144	132.688	147.965	155.222	196.399
e. Penyusutan/Amortisasi / Depreciation/Amortizations	130.473	220.212	184.948	198.630	227.745	249.910	24.286	37.254	51.229	59.189	70.501	87.407	98.284	115.983	132.353
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	5.637	4.508	3.184	3.602	3.978	4.404	388	743	1.263	1.634	2.079	2.555	2.945	3.391	3.875
g. Lainnya / Others	241.863	242.905	190.882	213.594	237.959	268.059	20.524	42.672	64.967	85.507	107.311	129.317	150.994	172.966	197.433
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	196.474	136.833	133.048	150.413	164.886	174.352	20.332	37.733	54.544	76.333	96.854	116.196	141.598	163.698	185.124
E. Pendapatan non - operasional / Non Operational Income	27.176	26.831	14.857	15.950	17.995	20.216	3.109	7.301	7.095	10.242	13.129	18.258	20.340	23.493	29.867
F. Beban non - operasional / Non Operational Expenses	23.136	24.048	14.616	16.722	17.557	20.411	2.320	4.456	6.541	8.688	11.275	14.486	16.428	18.963	22.652
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	4.041	2.782	241	(772)	438	(195)	789	2.845	553	1.554	1.854	3.772	3.911	4.530	7.216
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	200.514	139.616	133.289	149.641	165.324	174.271	21.121	40.579	55.098	77.887	98.708	119.969	145.509	168.229	192.340
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	105.391	67.531	(146)	(165)	(184)	89.861	(18)	(39)	(65)	(88)	(114)	(137)	(156)	(185)	(185)
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	105.669	67.820	(244)	(264)	(283)	89.586	(18)	(39)	(65)	(88)	(114)	(137)	(156)	(185)	(185)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	156.487	104.718	104.614	117.996	130.474	140.206	16.857	30.890	45.368	62.377	79.513	97.204	117.179	134.796	154.457

Tabel 1.7.a. Laporan Laba / Rugi Bank Persero (State Owned Banks Income Statements) Miliar Rp (Billion Rp)															
Keterangan / Items	2019	2020	2021				2022								
			Sep	Okt	Nov	Des	Jan	Feb ¹⁾	Mar ¹⁾	Apr ¹⁾	Mei	Jun	Jul	Agt	Sep
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	289.368	277.235	211.696	236.428	259.819	284.381	36.143	53.804	78.330	102.943	128.061	153.865	179.351	203.695	231.422
a. Dari Bank Indonesia / From Bank Indonesia Placement	1.150	1.963	1.160	1.381	1.605	1.809	238	379	543	695	838	978	1.169	1.350	1.510
b. Dari Penempatan pada bank lain / From interbank placement	3.354	2.210	780	876	966	1.125	120	204	281	371	479	660	838	1.054	1.342
c. Dari surat berharga / From securities	22.511	27.102	21.674	24.391	27.212	30.916	3.049	5.700	8.699	11.446	14.300	17.032	19.905	22.723	25.416
d. Dari Kredit yang diberikan / From credit	242.146	226.686	174.125	194.449	213.365	232.177	25.532	44.103	63.732	83.811	104.224	125.363	145.912	165.200	187.836
- kepada pihak ketiga bukan bank / To Third Party non Bank	242.018	225.811	173.981	194.290	213.191	232.039	25.465	43.981	63.572	83.483	103.839	124.932	145.404	164.549	187.113
- kepada bank lain / To other Bank	128	874	144	159	175	138	67	122	161	327	385	431	508	651	722
e. Lainnya / Others	20.207	19.276	13.957	15.330	16.671	18.354	7.204	3.417	5.075	6.620	8.221	9.831	11.527	13.368	15.318
2. Beban Bunga / Interest Expenses	119.880	113.490	66.427	72.665	78.616	84.725	18.303	18.820	24.902	30.260	35.767	41.806	47.681	53.561	60.307
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	414	285	4	4	4	5	0	0	1	0	0	1	1	1	1
b. Kewajiban pada Bank lain / Interbank Liabilities	5.361	4.406	2.563	2.803	3.065	3.378	236	429	469	643	923	1.424	1.791	2.062	2.418
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	79.400	76.575	39.695	43.778	47.777	51.596	3.819	7.219	10.910	14.426	18.008	21.451	25.119	28.890	32.716
- Giro / Demand Deposit	11.576	13.332	8.690	9.684	10.760	11.697	1.109	2.063	3.064	4.083	5.162	6.181	7.339	8.425	9.498
- Tabungan / Saving	10.652	9.647	6.135	6.675	7.175	7.674	458	968	1.494	1.932	2.343	2.762	3.171	3.755	4.343
- Simpanan Berjangka / Time deposits	57.173	53.597	24.870	27.419	29.843	32.224	2.252	4.189	6.352	8.411	10.502	12.508	14.608	16.711	18.875
d. Surat Berharga / Securities	4.780	4.018	2.999	3.331	3.835	4.055	356	659	1.417	1.852	2.007	2.377	2.928	3.237	3.678
e. Pinjaman yang diterima / Loans received	7.340	6.168	2.987	3.254	3.521	4.162	5.460	841	1.000	1.170	1.398	1.761	2.071	2.429	2.839
f. Lainnya / Others	20.651	18.430	13.137	14.450	15.602	17.204	8.431	9.672	11.106	12.169	13.431	14.793	15.771	16.942	18.656
g. Koreksi atas pendapatan bunga / Corrections	1.935	3.609	5.043	5.045	4.812	4.326	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	169.488	163.746	145.269	163.762	181.202	199.656	17.840	34.984	53.428	72.683	92.294	112.059	131.671	150.134	171.114
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	129.470	134.785	147.231	155.820	178.857	193.775	14.041	27.409	31.882	41.365	48.391	63.163	73.526	88.506	104.394
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain from sale of securities	4.603	7.199	8.600	9.171	9.554	9.800	1.526	2.099	2.575	2.878	2.639	2.887	3.110	3.416	3.574
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	32.152	33.803	33.390	35.067	4.289	8.035	7.217	9.457	9.050	13.754	14.776	16.220	19.200
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	31.591	35.174	38.738	42.773	3.267	6.543	10.446	14.238	19.476	23.687	27.624	31.573	36.257
f. Lainnya / Others	47.537	70.970	74.888	77.671	97.175	106.135	4.960	10.732	11.644	14.792	17.227	22.835	28.016	37.297	45.364
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	204.182	245.562	231.827	249.867	282.085	308.199	21.357	42.575	56.283	73.105	88.280	111.155	128.827	150.599	175.050
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses from sale of securities	247	323	254	253	252	282	82	173	243	491	355	313	361	422	504
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	0	80
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	34.034	10.982	28.010	29.004	28.227	29.112	4.031	7.318	5.694	7.587	7.048	11.852	12.529	13.654	16.788
e. Penyusutan/Amortisasi / Depreciation/Amortizations	69.472	130.834	117.119	123.300	145.311	155.562	8.367	15.791	21.990	29.056	35.931	45.020	52.645	64.145	74.072
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	893	810	600	696	739	743	74	153	215	260	297	414	457	559	625
g. Lainnya / Others	99.535	102.614	85.845	96.613	107.556	122.501	8.803	19.140	28.140	35.710	44.649	53.556	62.836	71.819	82.982
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/Loss (A1+C1) - (A2+C2)	94.776	52.968	60.674	69.715	77.974	85.232	10.525	19.818	29.027	40.944	52.405	64.067	76.369	88.041	100.459
E. Pendapatan non - operasional / Non Operational Income	485	846	562	540	664	761	376	2.651	506	869 ¹⁾	1.232 ¹⁾	1.763	1.481	1.837	2.534
F. Beban non - operasional / Non Operational Expenses	772	1.840	666	728	679	1.117	118	291	258	451	670	543	464	594	700
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	(287)	(993)	(104)	(188)	(15)	(357)	258	2.360	248	418	561	1.220	1.018	1.243	1.834
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	94.489	51.975	60.570	69.527	77.959	84.875	10.783	22.178	29.275	41.362	52.967	65.287	77.387	89.284	102.292
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	47.054	54.303	61.164	69.282	8.730	16.377	25.049	33.376	43.099	52.927	62.852	72.436	82.927

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

Keterangan / Items	2019	2020	2021				2022								
			Sep	Okt	Nov	Des	Jan	Feb ¹⁾	Mar ¹⁾	Apr ¹⁾	Mei	Jun	Jul	Agt	Sep
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	97.447	101.078	75.356	83.711	92.235	100.679	8.067	15.668	24.135	32.472	40.603	48.652	57.215	64.446	73.107
a. Dari Bank Indonesia / From Bank Indonesia Placement	696	1.166	806	961	1.116	1.258	153	279	391	539	681	808	894	928	1.008
b. Dari Penempatan pada bank lain / From interbank placement	2.753	1.284	645	683	710	741	43	75	121	154	190	230	273	311	380
c. Dari surat berharga / From securities	5.603	6.155	5.014	5.617	6.233	6.865	598	1.149	1.824	2.517	3.128	3.783	4.426	4.961	5.620
d. Dari Kredit yang diberikan / From credit	54.701	55.543	41.833	46.502	51.176	55.898	4.562	8.997	13.819	18.545	23.128	27.744	32.577	36.371	41.294
- kepada pihak ketiga bukan bank / To Third Party non Bank	54.512	55.377	41.728	46.388	51.053	55.764	4.548	8.974	13.783	18.498	23.068	27.670	32.487	36.268	41.172
- kepada bank lain / To other Bank	189	166	105	114	124	134	14	23	35	48	60	74	90	104	122
e. Lainnya / Others	33.695	36.930	27.058	29.948	32.999	35.916	2.711	5.167	7.981	10.716	13.475	16.087	19.045	21.875	24.806
2. Beban Bunga / Interest Expenses	57.593	60.267	42.125	46.607	51.147	55.587	4.196	8.004	12.258	16.377	20.639	24.672	29.034	32.900	37.224
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	4	2	0	0	0	0	-	0	-	-	-	-	-	-	-
b. Kewajiban pada Bank lain / Interbank Liabilities	1.024	756	299	337	372	413	42	74	116	152	189	220	259	303	353
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	21.999	21.595	14.273	15.779	17.230	18.684	1.383	2.655	4.022	5.345	6.716	8.044	9.377	10.329	11.601
- Giro / Demand Deposit	2.949	2.764	1.881	2.122	2.359	2.583	220	424	653	880	1.098	1.322	1.547	1.683	1.890
- Tabungan / Saving	2.401	2.325	1.476	1.634	1.786	1.982	160	300	448	595	748	898	1.054	1.178	1.327
- Simpanan Berjangka / Time deposits	16.650	16.506	10.917	12.023	13.085	14.119	1.003	1.931	2.921	3.870	4.869	5.824	6.777	7.468	8.384
d. Surat Berharga / Securities	1.266	1.147	828	916	995	1.074	81	159	240	320	400	483	566	648	728
e. Pinjaman yang diterima / Loans received	851	913	675	741	804	870	66	128	193	261	331	403	473	544	620
f. Lainnya / Others	32.412	35.778	25.988	28.768	31.670	34.463	2.624	4.988	7.688	10.299	13.003	15.523	18.357	21.077	23.923
g. Koreksi atas pendapatan bunga / Corrections	38	76	61	67	76	84	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	39.854	40.811	33.231	37.103	41.088	45.091	3.871	7.664	11.877	16.095	19.964	23.980	28.181	31.546	35.883
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	9.028	12.166	9.580	10.873	12.140	13.851	1.041	1.757	2.667	3.624	4.285	5.658	6.487	7.432	8.392
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain from sale of securities	455	900	481	535	608	699	49	89	108	132	154	178	227	253	252
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	3	2
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	161	843	844	1.084	1.333	1.658	190	359	504	788	916	1.089	1.207	1.393	1.556
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	2.159	2.920	2.501	2.801	3.111	3.540	340	637	998	1.336	1.664	2.036	2.416	2.801	3.176
f. Lainnya / Others	6.253	7.502	5.754	6.453	7.081	7.954	452	657	1.027	1.366	1.548	2.351	2.634	2.982	3.405
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	33.786	37.977	30.065	34.194	37.999	42.382	3.214	6.408	9.493	13.431	16.457	20.030	23.537	26.510	29.938
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses from sale of securities	137	108	52	25	25	29	29	32	41	95	80	81	74	74	84
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	781	1.013	1.237	1.539	172	325	461	730	857	1.022	1.134	1.312	1.485
e. Penyusutan/Amortisasi / Depreciation/Amortizations	7.155	9.569	8.210	9.611	10.482	11.084	975	1.668	2.031	2.431	2.892	3.726	4.343	4.878	5.449
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	85	62	43	51	56	104	7	12	18	23	29	35	41	53	61
g. Lainnya / Others	26.265	27.480	20.978	23.493	26.198	29.626	2.031	4.371	6.942	10.152	12.600	15.167	17.944	20.193	22.859
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	15.097	15.001	12.746	13.783	15.230	16.560	1.698	3.013	5.051	6.287	7.792	9.609	11.131	12.468	14.336
E. Pendapatan non - operasional / Non Operational Income	5.263	5.200	3.866	4.334	4.840	5.772	547	1.164	1.653	2.210	2.742	3.329	3.890	4.515	5.110
F. Beban non - operasional / Non Operational Expenses	5.325	5.164	4.009	4.507	5.026	5.835	557	1.218	1.730	2.362	2.920	3.514	4.124	4.688	5.285
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	(63)	36	(143)	(174)	(186)	(63)	(9)	(54)	(77)	(151)	(178)	(185)	(234)	(173)	(176)
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	15.034	15.037	12.603	13.609	15.044	16.497	1.688	2.959	4.973	6.136	7.614	9.424	10.896	12.295	14.161
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	10.432	11.590	12.438	13.776	1.416	2.461	4.130	5.087	6.322	7.798	9.012	10.127	11.652

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							
			Sep	Okt	Nov	Des	Jan	Feb ¹⁾	Mar ¹⁾	Apr ¹⁾	Mei	Jun	Jul	Agt	Sep
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	417.368	397.993	285.541	315.536	344.727	377.151	30.130	57.801	87.838	118.383	149.201	180.186	212.150	244.954	277.592
a. Dari Bank Indonesia / From Bank Indonesia Placement	4.097	4.546	3.844	4.403	4.959	5.568	739	1.340	1.896	2.454	3.145	3.849	4.442	5.005	5.533
b. Dari Penempatan pada bank lain / From interbank placement	3.185	1.529	505	556	605	663	58	160	172	239	308	380	453	566	712
c. Dari surat berharga / From securities	31.893	38.774	34.867	38.654	42.429	46.339	3.844	7.342	11.232	14.991	18.839	22.666	26.725	30.977	34.992
d. Dari Kredit yang diberikan / From credit	238.681	213.903	144.510	160.666	175.814	192.555	16.309	31.332	47.556	64.678	81.605	98.574	116.287	134.074	152.254
- kepada pihak ketiga bukan bank / To Third Party non Bank	235.716	211.020	142.757	158.652	173.634	190.212	16.148	31.031	47.098	64.070	80.835	97.645	115.191	132.809	150.825
- kepada bank lain / To other Bank	2.966	2.883	1.753	2.014	2.180	2.343	161	302	458	608	770	929	1.097	1.265	1.429
e. Lainnya / Others	139.511	139.241	101.814	111.257	120.920	132.025	9.180	17.626	26.983	36.022	45.303	54.716	64.243	74.331	84.100
2. Beban Bunga / Interest Expenses	255.469	233.876	153.988	168.866	183.600	199.964	14.481	27.342	41.504	55.241	69.529	83.853	98.558	113.752	128.663
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	30	82	21	137	140	140	24	46	65	71	104	138	176	214	256
b. Kewajiban pada Bank lain / Interbank Liabilities	3.956	2.178	1.287	1.409	1.527	1.658	131	244	370	503	651	807	974	1.157	1.369
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	104.955	89.387	52.622	58.022	62.941	68.493	5.327	10.042	15.106	19.990	24.995	29.891	34.980	40.128	45.161
- Giro / Demand Deposit	8.507	10.017	6.694	7.445	8.183	9.004	787	1.494	2.264	3.031	3.834	4.644	5.475	6.358	7.199
- Tabungan / Saving	11.867	9.595	5.589	6.198	6.801	7.408	640	1.217	1.847	2.472	3.120	3.770	4.406	5.019	5.641
- Simpanan Berjangka / Time deposits	84.581	69.775	40.340	44.379	47.957	52.082	3.900	7.331	10.995	14.487	18.041	21.477	25.099	28.750	32.321
d. Surat Berharga / Securities	5.938	5.771	3.679	3.925	4.238	4.665	287	574	898	1.222	1.582	1.904	2.220	2.526	2.849
e. Pinjaman yang diterima / Loans received	5.328	3.138	1.419	1.560	1.687	1.824	132	255	410	566	753	985	1.268	1.592	2.019
f. Lainnya / Others	135.205	133.033	94.844	103.694	112.953	123.078	8.579	16.180	24.654	32.888	41.445	50.129	58.940	68.135	77.009
g. Koreksi atas pendapatan bunga / Corrections	56	287	115	119	115	105	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	161.899	164.117	131.553	146.669	161.127	177.187	15.649	30.459	46.335	63.143	79.672	96.333	113.592	131.201	148.928
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	116.408	119.025	77.923	85.762	93.999	108.316	19.470	25.634	34.118	39.056	45.429	55.330	62.149	69.888	82.590
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain from sale of securities	5.452	11.873	6.233	7.194	8.036	8.731	813	1.435	1.705	1.875	2.050	2.386	2.648	3.042	3.030
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain from sale of credit	38	0	-	-	-	-	1	3	5	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain from sale of other financial assets	21	23	33	34	35	36	86	177	331	36	40	45	62	87	90
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	50.513	50.141	21.531	24.116	25.975	33.979	3.344	4.465	6.900	10.031	11.791	15.519	17.500	19.610	25.636
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/commissions/provisions	36.378	32.382	27.623	30.535	34.083	37.660	2.989	5.651	9.124	13.361	16.518	20.132	23.676	26.932	30.336
f. Lainnya / Others	24.006	24.605	22.503	23.882	25.870	27.910	12.237	13.903	16.053	13.753 ^{*)}	15.030	17.247	18.264	20.218	23.497
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	205.787	224.577	153.127	169.079	187.062	217.163	27.490	42.010	60.960	74.409	90.225	111.158	123.975	141.213	163.192
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses from sale of securities	524	544	690	898	1.000	1.239	332	383	513	810	760	903	812	764	1.234
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses from sale of credit	281	52	108	108	108	109	0	0	0	82	621	621	620	620	620
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses from sale of other financial assets	6	68	1	11	11	11	3	7	12	14	17	19	21	30	39
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	43.246	42.138	16.405	17.536	19.275	26.706	3.053	3.845	5.670	9.004	10.379	14.320	15.653	17.086	22.709
e. Penyusutan/Amortisasi / Depreciation/Amortizations	50.700	75.389	56.856	62.466	68.350	79.475	14.841	19.605	26.359	26.769	30.699	37.550	40.111	45.688	51.387
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	3.928	2.949	2.042	2.303	2.571	2.886	265	491	801	1.130	1.482	1.771	2.044	2.318	2.594
g. Lainnya / Others	107.102	103.437	77.024	85.758	95.747	106.737	8.996	17.678	27.605	36.599	46.267	55.974	64.714	74.707	84.610
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/Loss (A1+C1) - (A2+C2)	72.520	58.565	56.349	63.352	68.063	68.340	7.629	14.082	19.493	27.790	34.876	40.504	51.766	59.877	68.326
E. Pendapatan non-operasional / Non Operational Income	20.491	19.459	9.649	10.335	11.569	12.749	1.973	3.280	4.794	6.885	8.767	12.387	13.598	15.788	18.908
F. Beban non-operasional / Non Operational Expenses	17.008	17.017	9.933	11.479	11.843	13.449	1.542	2.868	4.510	5.844	7.665	10.382	11.837	13.677	16.661
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	3.483	2.443	(284)	(1.144)	(274)	(700)	431	412	285	1.041	1.103	2.005	1.761	2.111	2.247
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	76.002	61.008	56.065	62.208	67.789	67.754	8.060	14.494	19.777	28.831	35.978	42.509	53.528	61.987	70.573
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	44.044	48.845	53.390	53.222	6.296	11.355	15.511	22.826	28.474	34.471	42.477	49.207	55.872

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								
			Sep	Okt	Nov	Des	Jan	Feb ¹⁾	Mar ¹⁾	Apr ¹⁾	Mei	Jun	Jul	Agt	Sep
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	24.014	17.785	9.049	9.976	10.840	11.691	1.066	1.910	2.867	3.887	4.971	6.102	7.312	8.663	10.096
a. Dari Bank Indonesia / From Bank Indonesia Placement	1.410	1.227	886	953	1.027	1.106	80	152	245	343	462	600	729	882	1.078
b. Dari Penempatan pada bank lain / From interbank placement	913	369	143	149	155	161	5	9	17	33	58	93	147	233	337
c. Dari surat berharga / From securities	4.329	3.599	2.609	2.877	3.090	3.224	413	646	871	1.183	1.481	1.740	1.998	2.293	2.578
d. Dari Kredit yang diberikan / From credit	16.897	12.163	5.244	5.805	6.360	6.957	539	1.044	1.641	2.193	2.795	3.451	4.155	4.887	5.632
- kepada pihak ketiga bukan bank / To Third Party non Bank	16.346	11.874	5.221	5.780	6.333	6.929	538	1.040	1.636	2.185	2.780	3.420	4.119	4.838	5.567
- kepada bank lain / To other Bank	551	289	23	25	27	28	1	4	5	9	15	31	37	50	64
e. Lainnya / Others	466	427	168	191	209	243	28	60	92	135	176	217	283	368	471
2. Beban Bunga / Interest Expenses	6.259	4.557	1.895	2.069	2.238	2.422	196	377	593	798	1.014	1.246	1.509	1.937	2.165
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	3	0	0	0	0	0	-	0	0	0	1	1	8	26	50
b. Kewajiban pada Bank lain / Interbank Liabilities	1.229	745	131	143	154	168	13	24	41	58	77	96	123	156	196
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	4.047	3.101	1.628	1.774	1.918	2.071	153	294	453	612	776	940	1.118	1.323	1.561
- Giro / Demand Deposit	1.158	1.079	693	750	810	877	67	129	201	273	349	423	506	589	671
- Tabungan / Saving	79	88	76	88	101	117	16	31	49	67	85	102	120	142	166
- Simpanan Berjangka / Time deposits	2.810	1.934	860	936	1.007	1.077	70	133	204	272	341	415	493	592	724
d. Surat Berharga / Securities	3	25	0	0	0	3	13	24	41	55	71	98	112	123	133
e. Pinjaman yang diterima / Loans received	136	122	48	52	53	52	0	0	0	1	1	1	1	1	2
f. Lainnya / Others	841	563	88	100	114	128	17	34	57	72	89	109	146	185	224
g. Koreksi atas pendapatan bunga / Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	17.756	13.228	7.153	7.907	8.602	9.269	870	1.533	2.274	3.090	3.958	4.856	5.803	6.727	7.931
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	63.346	141.646	126.963	134.151	132.961	144.078	18.324	34.850	53.504	66.739	75.232	109.320	122.861	128.330	159.131
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	2.329	2.370	1.035	1.062	1.172	1.218	208	271	396	551	524 ¹⁾	623	727	865	869
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	-	-	-	-	-	-	-	-	0	-	-	2	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	38	215	22	23	24	24	4	187	198	113	114	114	199	214	154
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	56.347	134.591	122.053	128.876	127.201	137.961	17.818	33.820	51.921	64.840	73.115	106.783	119.773	124.845	155.344
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	2.413	2.705	2.997	3.262	242	436	801	1.024	1.246	1.564	1.831	2.078	2.376
f. Lainnya / Others	502	1.038	1.440	1.486	1.566	1.613	53	136	187	210	233	234	330	329	387
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	67.020	144.575	130.837	138.495	137.944	149.127	18.713	35.562	54.804	68.516	77.409	112.159	126.333	131.744	165.058
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	770	621	426	459	464	532	77	87	167	217	355	433	450	451	476
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	136	118	345	345	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	40	117	143	163	164	166	4	25	113	93	148	165	143	143	143
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative	53.236	129.238	119.625	125.995	124.301	134.428	17.791	33.691	51.166	64.006	71.861	105.494	118.650	123.170	155.417
e. Penyusutan/Amortisasi / Depreciation/Amortizations	3.147	4.421	2.763	3.252	3.601	3.789	103	190	849	933	980	1.112	1.185	1.271	1.444
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	730	686	499	552	612	670	43	86	229	221	271	336	403	462	595
g. Lainnya / Others	8.962	9.374	7.035	7.729	8.458	9.196	694	1.483	2.280	3.046	3.794	4.621	5.501	6.246	6.982
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	14.082	10.299	3.279	3.564	3.619	4.220	481	820	974	1.312	1.780	2.017	2.331	3.313	2.003
E. Pendapatan non - operasional / Non Operational Income	938	1.325	781	741	921	934	213	207	141	278	388	779	1.370	1.354	3.315
F. Beban non - operasional / Non Operational Expenses	30	28	8	8	8	10	104	79	43	31	19 ¹⁾	48	4	4	5
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	908	1.297	772	733	913	925	110	128	98	246	369	731	1.367	1.350	3.310
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	14.989	11.596	4.052	4.297	4.532	5.145	591	948	1.072	1.559	2.149	2.748	3.698	4.663	5.314
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	(84)	(89)	(146)	(165)	(184)	(257)	(18)	(39)	(65)	(88)	(114)	(137)	(156)	(185)	(185)
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	248	365	(244)	(264)	(283)	(356)	(18)	(39)	(65)	(88)	(114)	(137)	(156)	(185)	(185)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	10.517	7.488	3.084	3.258	3.482	3.926	415	697	677	1.087	1.618	2.008	2.838	3.027	4.005

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

Indikator / Indicator	2019	2020	2021					2022							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Tagihan Komitmen / Committed Claims	904.442	1.037.780	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	1.312.978	1.472.583
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	14.277	42.308	47.632	44.645	42.372	41.525	41.892	42.740	42.522	40.509	36.278	36.745	37.248	37.296	36.038
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	883.237	987.245	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	1.264.639	1.426.347
- Lainnya / <i>Others</i>	6.927	8.227	15.672	11.504	11.598	8.613	11.038	10.750	10.234	9.152	10.817	11.668	11.449	11.043	10.198
Kewajiban Komitmen / Committed Liabilities	2.659.102	2.820.197	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	3.135.630	3.298.091
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan facilities to debtors</i>	1.603.199	1.643.288	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	1.771.384	1.790.929
- Committed	371.281	405.603	433.384	430.956	438.655	429.072	443.185	432.497	435.859	432.338	446.070	441.944	456.681	457.886	462.500
- Uncommitted	1.231.918	1.237.685	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	1.313.498	1.328.429
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan facilities to other banks</i>	16.622	19.402	21.356	23.510	23.476	24.251	23.378	23.544	16.485	16.032	17.029	16.052	16.833	18.335	23.760
- Committed	5.138	4.843	3.172	3.367	3.115	3.874	3.830	2.813	2.725	2.788	2.488	1.942	1.799	3.446	5.990
- Uncommitted	11.484	14.559	18.184	20.142	20.361	20.377	19.549	20.731	13.759	13.244	14.542	14.110	15.034	14.889	17.771
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	67.522	68.511	83.562	84.836	95.722	85.063	81.906	95.523	98.643	107.870	97.117	99.554	96.578	98.032	90.151
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	961.666	1.080.952	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	1.230.846	1.377.629
- Lainnya / <i>Others</i>	10.093	8.044	14.024	14.520	15.293	12.862	17.619	19.493	14.475	14.828	19.014	17.672	20.610	17.034	15.620
Tagihan Kontinjensi / Contingent Claims	273.864	275.006	290.067	280.456	278.776	269.045	235.614	239.722	234.847	239.266	237.875	247.747	254.082	257.558	262.014
- Garansi yang diterima / <i>Received guarantees</i>	226.961	222.265	225.508	214.904	210.836	204.276	205.979	218.672	213.475	217.800	217.246	226.760	230.479	234.477	238.347
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	40.966	44.416	54.095	54.444	56.486	53.711	1.075	1.102	1.124	1.119	974	1.149	1.144	1.563	1.749
- Lainnya / <i>Others</i>	5.936	8.325	10.465	11.107	11.454	11.058	28.559	19.949	20.248	20.347	19.655	19.838	22.460	21.519	21.918
Kewajiban Kontinjensi / Contingent Liabilities	365.644	341.684	321.762	327.337	341.751	348.030	327.615	301.787	292.818	293.725	289.015	292.648	298.726	305.033^a	315.392
- Garansi yang diberikan / <i>Issued guarantees</i>	363.078	338.920	319.302	324.667	339.109	345.453	325.013	299.059	290.216	291.016	286.372	289.955	295.911	301.655	311.776
- Lainnya / <i>Others</i>	2.566	2.764	2.460	2.670	2.643	2.576	2.602	2.727	2.602	2.710	2.643	2.692	2.815	3.378 ^b	3.616
Lainnya / Others	491.618	566.622	607.736	611.927	681.574	696.230	534.076	518.778	523.977	528.349	528.905	541.983	545.090	548.722	556.000
- Penerusan Kredit / <i>Channelling</i>	14.246	12.966	12.052	11.781	11.477	11.477	9.682	9.473	9.378	9.449	9.421	8.453	8.451	7.709	7.378
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	430.741	500.846	541.502	544.707	614.136	627.791	523.747	508.654	513.940	518.235	518.815	532.849	535.957	540.325	547.917
Kredit yang diberikan / <i>Credit disbursed</i>	421.711	490.473	530.885	533.888	535.884	548.614	518.459	501.970	507.225	511.519	512.075	525.368	528.516	532.784	540.351
Lainnya / <i>Others</i>	9.030	10.373	10.617	10.818	78.252	79.177	5.289	6.684	6.715	6.716	6.740	7.482	7.441	7.541	7.566
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	46.632	52.809	54.182	55.439	55.961	56.962	646	652	660	665	669	680	683	687	705
Kredit yang diberikan / <i>Credit disbursed</i>	39.304	45.429	46.776	48.036	48.555	49.558	646	652	660	665	669	680	683	687	705
Lainnya / <i>Others</i>	7.328	7.380	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								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Tagihan Komitmen / Committed Claims	178.892	212.808	240.026	239.641	251.575	272.165	269.815	277.799	255.414	270.129	264.347	301.440	267.456	258.546	297.978
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding</i>	178.714	212.512	239.661	239.247	251.169	271.748	269.501	277.799	255.414	270.129	264.347	301.440	267.363	258.465	297.896
- Lainnya / <i>Others</i>	178	296	365	394	406	418	314	-	-	-	-	-	93	81	83
Kewajiban Komitmen / Committed Liabilities	630.918	653.065	734.298	721.837	743.770	753.808	759.813	750.724	750.058	762.809	735.046	748.598	739.470	754.257	776.065
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan</i>	384.510	350.189	380.589	377.498	383.107	377.531	386.608	382.812	393.175	386.287	383.331	338.176	360.697	376.700	355.889
- <i>Committed</i>	37.746	40.703	65.188	63.081	62.166	60.069	60.744	60.500	58.252	57.223	58.058	58.530	59.715	59.743	51.118
- <i>Uncommitted</i>	346.764	309.486	315.402	314.417	320.941	317.462	325.864	322.312	334.924	329.064	325.272	279.646	300.981	316.957	304.771
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan</i>	4.358	4.251	2.721	3.151	3.156	3.379	3.026	3.031	538	540 ⁹⁾	543	531	540	535	543
- <i>Committed</i>	2.262	2.231	502	927	932	785	500	502	500	506	500	500	500	500	503
- <i>Uncommitted</i>	2.097	2.020	2.219	2.224	2.224	2.594	2.526	2.529	38	34 ⁹⁾	43	31	40	35	41
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	34.403	34.576	46.234	46.509	51.322	38.007	38.795	47.145	48.530	54.150	49.925	51.497	50.248	57.365	47.282
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	207.633	264.037	304.741	294.667	306.173	334.878	331.372	317.645	307.802	321.818	301.235	358.381	327.880	319.564	372.254
- Lainnya / <i>Others</i>	14	12	12	12	13	13	13	91	13	13	13	13	105	94	96
Tagihan Kontinjensi / Contingent Claims	67.408	84.460	88.543	91.285	85.121	89.772	66.932	64.869	67.261	67.548	64.323	66.207	69.613	69.331	70.961
- Garansi yang diterima / <i>Received guarantees</i>	44.596	51.866	48.006	49.875	44.131	48.934	49.646	56.751	58.918	59.069	56.990	57.896	60.682	60.253	61.856
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	17.846	26.379	33.219	33.500	33.350	33.095	150	155	155	154	- ⁹⁾	157	157	161	157
- Lainnya / <i>Others</i>	4.966	6.215	7.318	7.909	7.640	7.742	17.136	7.963	8.188	8.325	7.334	8.155	8.773	8.917	8.948
Kewajiban Kontinjensi / Contingent Liabilities	219.994	218.809	213.290	218.672	226.146	233.977	220.956	193.133	183.948	184.001	181.212	182.336	186.257	190.208	191.655
- Garansi yang diberikan / <i>Issued guarantees</i>	218.787	217.325	211.753	217.127	224.549	232.373	219.388	191.561	182.368	182.415	179.619	180.730	184.574	188.424	189.660
- Lainnya / <i>Others</i>	1.207	1.484	1.537	1.545	1.598	1.604	1.568	1.573	1.580	1.585	1.592	1.606	1.683	1.783	1.995
Lainnya / Others	253.628	284.230	305.707	308.311	377.056	381.308	315.026	295.938	298.757	302.510	304.967	312.300	315.951	318.377	324.865
- Penerusan Kredit / <i>Channelling</i>	5.160	4.488	4.178	4.213	4.327	4.349	4.424	4.357	4.331	4.297	4.296	4.295	4.293	4.287	4.760
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	248.332	279.604	301.389	303.961	372.590	376.821	310.602	291.582	294.426	298.214	300.671	308.005	311.658	314.091	320.105
- Kredit yang diberikan / <i>Credit disbursed</i>	245.610	276.873	298.591	301.163	302.419	306.652	307.833	288.813	291.659	295.451	297.905	304.513	308.169	310.605	316.613
- Lainnya / <i>Others</i>	2.722	2.731	2.798	2.798	70.171	70.170	2.769	2.769	2.767	2.762	2.766	3.492	3.489	3.486	3.492
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	136	139	140	137	139	138	-	-	-	-	-	-	-	-	-
- Kredit yang diberikan / <i>Credit disbursed</i>	136	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							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Tagihan Komitmen / Committed Claims	5.439	7.324	15.003	19.951	18.792	13.570	16.538	15.166	11.715	13.090	11.823	11.948	14.281	14.052	14.210
- 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	6.499	11.703	10.132	5.970	7.658	7.232	3.774	5.747	3.661	3.970	6.177	6.140	6.257
- Lainnya / <i>Others</i>	4.936	6.330	8.396	8.140	8.552	7.492	8.772	7.826	7.832	7.235	8.054	7.870	7.996	7.804	7.845
Kewajiban Komitmen / Committed Liabilities	31.921	28.035	37.680	44.133	42.489	40.282	43.150	42.535	35.952	39.626	39.121	37.402	42.995	42.317	42.542
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan</i>	26.403	21.200	20.593	21.096	21.024	20.263	22.606	24.406	22.240	23.482	23.122	22.344	23.804	23.184	24.105
- <i>Committed</i>	8.648	4.826	5.738	5.666	5.582	6.009	6.305	6.093	5.802	6.495	6.515	5.756	6.761	6.322	6.390
- <i>Uncommitted</i>	17.755	16.374	14.855	15.430	15.442	14.253	16.301	18.313	16.438	16.988	16.607	16.589	17.043	16.862	17.715
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan</i>	299	826	899	846	872	976	984	1.226	1.057	942	896	738	808	897	941
- <i>Committed</i>	25	117	89	86	91	69	288	279	249	289	213	191	197	200	219
- <i>Uncommitted</i>	274	709	810	761	781	907	696	947	808	653	684	548	612	697	721
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	98	116	262	246	291	238	203	180	189	194	214	213	314	271	222
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	157	651	6.279	11.173	9.405	9.392	7.436	4.637	3.669	5.759	3.679	4.022	5.930	6.133	6.311
- Lainnya / <i>Others</i>	4.964	5.242	9.647	10.772	10.897	9.414	11.921	12.086	8.796	9.249	11.210	10.083	11.210	11.831	10.963
Tagihan Kontinjensi / Contingent Claims	7.671	8.406	9.107	9.172	10.752	9.050	5.348	5.555	5.570	5.484	5.497	4.312	4.320	5.587	5.897
- Garansi yang diterima / <i>Received guarantees</i>	1.779	1.807	1.844	1.843	1.855	1.726	1.094	1.092	1.089	1.108	1.141	1.199	1.241	1.266	1.300
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	5.063	5.607	6.155	6.198	7.753	6.164	233	236	237	229	218	220	222	538	781
- Lainnya / <i>Others</i>	829	992	1.108	1.131	1.144	1.160	4.022	4.227	4.244	4.147	4.138	4.092	4.098	3.782	3.816
Kewajiban Kontinjensi / Contingent Liabilities	9.375	6.066	6.523	6.627	6.539	6.626	4.821	4.302	4.066	4.165	4.307	4.997	5.741	7.035¹	7.342
- Garansi yang diberikan / <i>Issued guarantees</i>	9.254	5.960	6.509	6.528	6.433	6.518	4.712	4.193	3.956	4.054	4.196	4.842	5.600	6.402	6.684
- Lainnya / <i>Others</i>	121	107	14	99	106	108	109	109	110	111	111	156	142	633 ¹	658
Lainnya / Others	24.980	27.679	25.321	25.168	25.310	26.445	24.997	25.127	25.281	25.487	25.754	25.669	25.743	25.578	25.713
- Penerusan Kredit / <i>Channelling</i>	1.841	1.815	1.794	1.791	1.788	1.786	2.255	2.358	2.463	2.569	2.674	1.715	1.714	1.489	1.491
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	22.977	25.702	23.362	23.212	23.357	24.494	22.742	22.769	22.818	22.919	23.081	23.954	24.029	24.089	24.222
- Kredit yang diberikan / <i>Credit disbursed</i>	22.227	24.965	22.620	22.470	22.615	23.752	22.445	22.508	22.521	22.622	22.784	23.657	23.768	23.828	23.962
- Lainnya / <i>Others</i>	750	737	742	742	742	742	297	261	297	297	297	297	261	261	261
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	162	161	165	165	165	165	-	-	-	-	-	-	-	-	-
- Kredit yang diberikan / <i>Credit disbursed</i>	162	161	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							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Tagihan Komitmen / Committed Claims	372.476	422.255	480.557	465.934	481.211	457.141	471.686	482.607	512.163	538.370	512.339	539.257	567.707	550.710	592.781
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	14.139	42.200	47.524	44.537	42.264	41.417	41.784	42.632	42.414	40.401	36.170	36.637	37.140	37.188	35.930
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding</i>	356.524	378.455	426.122	418.427	436.307	415.020	427.950	437.050	467.347	496.051	473.406	498.828	527.207	510.363	554.581
- Lainnya / <i>Others</i>	1.813	1.600	6.911	2.970	2.640	704	1.952	2.924	2.401	1.917	2.763	3.792	3.360	3.159	2.271
Kewajiban Komitmen / Committed Liabilities	1.356.751	1.480.366	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	1.666.233	1.746.967
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan</i>	907.865	990.205	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	1.084.410	1.125.982
- <i>Committed</i>	264.313	306.028	313.153	314.302	321.817	314.681	326.881	317.836	323.526	318.591	326.345	327.210	342.781	342.664	355.319
- <i>Uncommitted</i>	643.552	684.176	719.699	718.661	720.381	730.778	732.776	733.835	709.666	704.906	697.424	738.827	768.144	741.746	770.662
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan</i>	9.125	9.616	13.664	13.781	13.535	14.083	14.362	14.195	11.929	10.564	11.712	10.224	11.094	12.472	16.544
- <i>Committed</i>	2.852	2.495	2.581	2.355	2.093	3.020	3.042	2.033	1.976	994	1.775 ⁹	1.251	1.102	2.589	4.659
- <i>Uncommitted</i>	6.273	7.122	11.083	11.426	11.442	11.063	11.321	12.162	9.953	9.570	9.937	8.973	9.992	9.882	11.885
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	30.167	31.550	33.580	34.293	37.666	40.860	35.807	41.465	44.208	48.174	42.178	41.856	40.200	36.008	38.844
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	404.490	446.205	504.186	494.159	518.283	490.173	501.291	527.852	535.888	579.581	535.703	554.167	559.109	528.245	561.036
- Lainnya / <i>Others</i>	5.104	2.790	4.364	3.704	4.384	3.436	5.429	7.317	5.666	5.566	7.791	7.575	9.294	5.099	4.561
Tagihan Kontinjensi / Contingent Claims	166.396	153.744	157.550	154.258	156.982	149.462	142.857	149.218	142.049	145.872	148.062	158.493	161.615	162.279	165.331
- Garansi yang diterima / <i>Received guarantees</i>	148.732	140.667	141.345	138.091	139.528	133.501	134.906	140.892	133.649	137.416	139.476	150.487	151.817	153.158	155.545
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	17.540	11.971	14.175	14.109	14.793	13.814	693	712	732	735	756	772	765	864	810
- Lainnya / <i>Others</i>	124	1.106	2.029	2.058	2.661	2.148	7.259	7.614	7.668	7.720	7.831	7.234	9.033	8.258	8.976
Kewajiban Kontinjensi / Contingent Liabilities	103.901	89.493	80.663	81.189	85.815	84.762	81.034	83.948	85.622	86.159	84.053	85.420	87.489	88.042	90.571
- Garansi yang diberikan / <i>Issued guarantees</i>	102.663	88.320	79.754	80.162	84.877	83.898	80.109	82.902	84.709	85.146	83.113	84.489	86.499	87.081	89.608
- Lainnya / <i>Others</i>	1.238	1.173	909	1.027	939	864	925	1.045	913	1.013	940	931	990	961	963
Lainnya / Others	197.442	236.336	257.204	258.933	259.631	268.883	178.591	182.225	184.444	184.847	182.656	188.545	187.915	189.274	190.532
- Penerusan Kredit / <i>Channelling</i>	7.245	6.663	6.080	5.778	5.363	5.342	3.002	2.758	2.584	2.584	2.451	2.444	2.444	1.934	1.127
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	146.669	181.268	201.398	202.807	203.416	211.684	174.942	178.815	181.201	181.598	179.536	185.421	184.788	186.653	188.700
- Kredit yang diberikan / <i>Credit disbursed</i>	141.263	174.514	194.472	195.680	196.228	203.570	172.871	175.312	177.701	178.092	176.010	181.880	181.248	183.010	185.038
- Lainnya / <i>Others</i>	5.407	6.754	6.926	7.127	7.188	8.115	2.072	3.503	3.500	3.506	3.526	3.541	3.540	3.643	3.662
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	43.528	48.406	49.726	50.348	50.853	51.856	646	652	660	665	669	680	683	687	705
- Kredit yang diberikan / <i>Credit disbursed</i>	36.200	41.076	42.371	42.996	43.498	44.502	646	652	660	665	669	680	683	687	705
- Lainnya / <i>Others</i>	7.328	7.330	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							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Tagihan Komitmen / Committed Claims	347.635	395.393	493.396	457.478	481.180	470.754	396.220	409.565	370.845	442.434	490.372	486.014	521.275	489.671	567.614
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding</i>	347.635	395.393	493.396	457.478	481.180	470.754	396.220	409.565	370.845	442.434	490.372	486.014	521.275	489.671	567.614
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kewajiban Komitmen / Committed Liabilities	639.512	658.731	742.513	716.472	734.447	725.145	638.165	646.222	615.481	652.688	693.539	651.936	703.450	672.823	732.518
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan</i>	284.421	281.694	268.842	269.507	269.602	261.923	256.558	263.404	262.581	265.152	267.619	264.119	269.598	287.091	284.954
- <i>Committed</i>	60.574	54.046	49.306	47.909	49.090	48.312	49.255	48.067	48.279	50.029	55.151	50.447	47.424	49.157	49.673
- <i>Uncommitted</i>	223.847	227.649	219.536	221.598	220.512	213.611	207.303	215.336	214.302	215.123	212.468	213.672	222.174	237.934	235.281
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan</i>	2.840	4.708	4.072	5.732	5.913	5.813	5.006	5.093	2.960	3.986	3.878	4.558	4.390	4.431	5.733
- <i>Committed</i>	-	-	-	-	-	-	-	-	-	1.000 ¹⁾	-	-	-	157	609
- <i>Uncommitted</i>	2.840	4.708	4.072	5.732	5.913	5.813	5.006	5.093	2.960	2.986	3.878	4.558	4.390	4.274	5.124
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	2.855	2.269	3.485	3.787	6.444	5.958	7.101	6.733	5.716	5.351	4.800	5.988	5.817	4.388	3.803
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	349.386	370.059	466.114	437.414	452.487	451.451	369.244	370.992	344.224	378.199	417.242	377.271	423.644	376.903	438.028
- Lainnya / <i>Others</i>	10	-	-	32	-	-	257	-	-	-	-	-	-	10	-
Tagihan Kontinjensi / Contingent Claims	32.390	28.396	34.868	25.741	25.922	20.761	20.477	20.080	19.967	20.362	19.993	17.179	17.293	20.362	19.826
- Garansi yang diterima / <i>Received guarantees</i>	31.854	27.925	34.313	25.095	25.322	20.116	20.334	19.936	19.819	20.208	19.640	17.179	16.739	19.800	19.647
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	518	459	546	636	591	637	-	-	-	-	-	-	-	-	-
- Lainnya / <i>Others</i>	17	13	9	9	9	9	143	144	148	154	353	358	554	562	179
Kewajiban Kontinjensi / Contingent Liabilities	32.374	27.316	21.287	20.849	23.251	22.665	20.803	20.403	19.183	19.401	19.444	19.895	19.238	19.748	25.824
- Garansi yang diberikan / <i>Issued guarantees</i>	32.374	27.316	21.287	20.849	23.251	22.665	20.803	20.403	19.183	19.401	19.444	19.895	19.238	19.748	25.824
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lainnya / Others	15.568	18.376	19.504	19.515	19.577	19.594	15.461	15.489	15.495	15.505	15.528	15.470	15.481	15.492	14.889
- Penerusan Kredit / <i>Channelling</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	12.762	14.273	15.354	14.726	14.773	14.791	15.461	15.489	15.495	15.505	15.528	15.470	15.481	15.492	14.889
- Kredit yang diberikan / <i>Credit disbursed</i>	12.611	14.122	15.202	14.575	14.622	14.640	15.310	15.338	15.344	15.354	15.376	15.318	15.330	15.341	14.738
- 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	4.151	4.788	4.804	4.803	-	-	-	-	-	-	-	-	-
- Kredit yang diberikan / <i>Credit disbursed</i>	2.806	4.053	4.100	4.738	4.754	4.752	-	-	-	-	-	-	-	-	-
- Lainnya / <i>Others</i>	-	50	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							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	23,40	23,89	25,18	25,32	25,59	25,66	26,00	25,99	24,85	24,34	24,74	24,72	24,99	25,13	25,17
- Modal / Capital	1.377.558	1.360.376	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	1.564.910	1.583.200
- ATMR / Risk Weighted Assets	5.886.069	5.693.416	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	6.226.643	6.290.413
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	21,86	22,24	23,59	23,73	23,98	24,06	24,39	24,38	23,26	22,77	23,15	23,06	23,33	23,52	23,52
- Modal Inti (Tier I) / Core Capital (Tier I)	1.286.968	1.266.316	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	1.464.275	1.479.391
- ATMR / Risk Weighted Assets	5.886.069	5.693.416	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	6.226.643	6.290.413
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,47	1,59	1,91	1,93	1,93	1,85	2,56	2,36	2,20	2,33	2,36	2,38	2,47	2,50	2,53
- Laba sebelum pajak / Profit	194.916	134.529	170.368	173.287	173.735	168.047	244.457	225.986	211.503	224.830	227.909	230.771	240.233	242.870	246.762
- Rata-rata total aset / Average total assets	7.880.981	8.440.183	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	9.714.611	9.745.502
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	79,39	86,58	83,68	83,12	82,94	83,55	80,90	79,91	79,94	78,48	77,42	78,46	77,31	76,66	77,18
- Biaya Operasional / Operating Expenses	735.429	849.954	654.742	712.676	775.876	856.794	85.253	147.135	210.380	272.213	324.787	417.211	475.564	532.579	626.789
- Pendapatan Operasional / Operating Income	926.303	981.650	782.431	857.411	935.422	1.025.464	105.382	184.129	263.187	346.864	419.516	531.745	615.108	694.732	812.120
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	4,91	4,45	4,62	4,63	4,62	4,63	4,69	4,56	4,62	4,72	4,76	4,78	4,81	4,82	4,86
- Pendapatan bunga bersih / Interest income net	370.095	361.932	399.877	403.239	404.692	407.834	433.906	423.609	430.470	439.656	444.586	448.617	452.693	453.038	458.479
- Rata-rata total aset produktif / Average total earning assets	7.538.955	8.136.641	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	9.396.588	9.426.885
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	94,43	82,54	79,11	78,27	78,26	77,49	78,00	78,45	78,69	80,27	80,39	81,63	81,82	81,56	82,39
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	5.391.846	5.235.027	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	5.873.603	5.964.174
- Total Dana Pihak Ketiga / Total Third Party Funds	5.709.670	6.342.538	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	7.201.133	7.239.294
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	15,51	18,91	21,07	20,93	20,96	20,01	18,23	18,29	17,26	16,81	16,78	17,88	14,68	14,54	14,77
- Aset Likuid Primer / Primary Liquid Asset	902.889	1.009.045	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	801.517	832.734
- Aset Likuid Sekunder / Secondary Liquid assets	370.524	651.176	779.209	765.267	784.034	760.137	635.439	744.876	696.932	720.337	644.675	678.839	657.829	637.743	642.776
- Total Aset / Total Assets	8.212.586	8.780.681	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	9.900.549	9.992.629

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

Keterangan / Items	2019	2020	2021				2022								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	21,18	18,82	21,04	21,20	21,42	21,39	21,91	21,98	20,40	20,14	20,52	20,54	20,99	21,25	21,49
- Modal / Capital	526.961	462.629	541.107	548.744	556.097	561.942	581.400	589.574	550.612	550.142	555.124	563.732	575.140	582.442	592.932
- ATMR / Risk Weighted Assets	2.487.813	2.458.280	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	2.741.245	2.759.253
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	20,09	17,52	19,54	19,71	19,87	19,85	20,37	20,44	18,88	18,63	19,00	19,03	19,48	19,74	19,97
- Modal Inti (Tier I) / Core Capital (Tier I)	499.910	430.786	502.494	510.125	515.859	521.477	540.668	548.300	509.605	508.797	514.047	522.147	533.530	541.202	551.060
- ATMR / Risk Weighted Assets	2.487.813	2.458.280	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	2.741.245	2.759.253
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,81	1,43	2,10	2,15	2,18	2,16	3,13	3,00	2,82	2,98	3,06	3,13	3,17	3,20	3,24
- Laba sebelum pajak / Profit	94.489	51.975	80.760	83.433	85.047	84.875	129.392	124.070	117.101	124.086	127.120	130.575	132.663	133.926	136.390
- Rata-rata total aset / Average total assets	3.364.528	3.626.978	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	4.191.539	4.206.155
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	76,39	86,62	82,55	81,70	81,68	81,66	78,32	75,26	72,72	70,70	69,25	69,46	68,75	68,56	68,73
- Biaya Operasional / Operating Expenses	306.618	342.975	287.087	310.479	347.552	378.705	38.079	60.638	77.454	98.600	118.033	145.779	168.039	194.399	224.252
- Pendapatan Operasional / Operating Income	401.394	395.943	347.761	380.032	425.503	463.761	48.617	80.568	106.508	139.469	170.447	209.868	244.435	283.528	326.293
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	5,26	4,63	5,11	5,15	5,14	5,16	5,28	5,16	5,24	5,34	5,43	5,47	5,50	5,47	5,52
- Pendapatan bunga bersih / Interest income net	169.488	163.746	193.693	196.515	197.675	199.656	214.082	209.905	213.711	218.049	221.506	224.117	225.721	225.202	228.152
- Rata-rata total aset produktif / Average total earning assets	3.224.071	3.539.589	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	4.117.392	4.131.998
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	94,17	85,13	84,47	84,07	84,30	82,50	84,93	85,70	86,33	86,92	87,95	88,15	88,59	87,97	87,77
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2.430.773	2.445.965	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	2.767.646	2.816.339
- Total Dana Pihak Ketiga / Total Third Party Funds	2.581.349	2.873.149	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	3.146.243	3.208.804
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	14,48	17,53	18,50	17,95	17,68	16,41	13,55	15,36	13,85	12,85	12,38	12,70	10,75	11,25	12,12
- Aset Likuid Primer / Primary Liquid Asset	363.560	414.449	444.905	438.783	412.441	395.658	363.783	343.134	329.553	294.260	294.036	295.363	244.818	273.102	289.727
- Aset Likuid Sekunder / Secondary Liquid assets	153.929	254.901	311.760	300.549	321.927	301.992	197.025	293.956	247.874	245.930	219.350	241.864	210.498	206.558	234.237
- Total Aset / Total Assets	3.574.105	3.818.584	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	4.262.761	4.323.082

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							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	21,19	22,11	22,15	22,63	22,81	22,77	23,33	23,46	22,76	22,30	22,47	22,15	22,48	22,59	22,49
- Modal / Capital	81.327	89.468	93.026	94.997	96.080	97.305	99.124	100.151	98.210	96.006	96.292	98.139	100.465	98.598	99.386
- ATMR / Risk Weighted Assets	383.759	404.641	419.941	419.817	421.169	427.260	424.868	426.890	431.427	430.434	428.598	443.107	446.829	436.384	442.003
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	19,71	20,43	20,36	20,83	21,03	21,00	21,52	21,66	20,97	20,50	20,67	20,15	20,39	20,47	20,37
- Modal Inti (Tier I) / Core Capital (Tier I)	75.623	82.670	85.516	87.433	88.568	89.726	91.441	92.449	90.478	88.253	88.572	89.266	91.089	89.326	90.037
- ATMR / Risk Weighted Assets	383.759	404.641	419.941	419.817	421.169	427.260	424.868	426.890	431.427	430.434	428.598	443.107	446.829	436.384	442.003
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,15	2,04	2,12	2,04	2,03	2,03	2,41	2,08	2,31	2,13	2,11	2,17	2,15	2,18	2,21
- Laba sebelum pajak / Profit	14.267	14.433	16.184	15.695	15.753	15.802	19.385	16.952	19.004	17.683	17.510	18.153	18.020	17.610	17.897
- Rata-rata total aset / Average total assets	663.919	706.917	763.654	770.840	775.916	779.783	803.788	816.318	824.326	829.054	831.414	837.068	837.168	808.273	810.921
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	79,56	80,60	78,31	79,03	79,05	79,38	73,83	75,83	73,68	75,71	75,65	75,20	75,38	75,42	75,19
- Biaya Operasional / Operating Expenses	55.777	59.823	44.327	49.948	55.199	61.033	4.584	9.035	13.490	18.740	23.151	28.012	32.817	36.572	41.149
- Pendapatan Operasional / Operating Income	70.109	74.224	56.607	63.204	69.824	76.892	6.208	11.915	18.310	24.752	30.603	37.251	43.533	48.490	54.724
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	5,95	5,72	5,74	5,71	5,71	5,72	5,70	5,56	5,69	5,78	5,71	5,67	5,71	5,78	5,80
- Pendapatan bunga bersih / Interest income net	37.730	38.826	42.102	42.305	42.593	42.834	43.997	43.580	45.048	45.815	45.441	45.484	45.820	44.673	44.999
- Rata-rata total aset produktif / Average total earning assets	634.080	678.925	733.768	741.024	746.168	749.355	772.102	784.485	791.694	792.518	795.840	801.794	801.912	773.114	775.867
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	88,10	83,15	75,35	71,48	73,20	75,87	75,75	73,25	73,67	73,77	73,62	72,92	76,56	76,51	77,26
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	444.489	466.977	484.518	484.987	488.367	492.338	484.611	487.338	495.258	497.680	500.290	510.618	514.074	498.073	504.853
- Total Dana Pihak Ketiga / Total Third Party Funds	504.517	561.619	643.002	678.491	667.165	648.918	639.751	665.297	672.298	674.614	679.567	700.267	671.502	650.995	653.453
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	16,16	16,12	18,74	17,63	17,40	17,02	15,49	15,22	14,89	16,64	14,70	17,33	11,63	11,68	13,94
- Aset Likuid Primer / Primary Liquid Asset	95.947	92.289	106.474	103.574	99.051	103.468	87.524	89.480	88.333	105.766	85.835	108.837	52.396	58.008	72.810
- Aset Likuid Sekunder / Secondary Liquid assets	14.558	25.053	43.711	43.734	44.803	36.398	36.996	36.650	36.792	34.524	37.776	41.154	45.073	37.477	43.155
- Total Aset / Total Assets	683.617	727.860	801.390	835.516	826.669	821.803	803.788	828.849	840.342	843.238	840.855	865.338	837.766	817.682	832.100

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							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	22,12	25,48	26,03	26,14	26,61	26,77	26,86	26,79	25,97	25,17	25,65	25,81	25,87	25,88	25,75
- Modal / Capital	579.652	644.848	664.486	668.814	681.916	693.681	698.819	705.949	691.596	684.040	692.905	707.890	709.605	714.556	720.783
- ATMR / Risk Weighted Assets	2.620.403	2.531.202	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	2.761.352	2.799.433
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	20,05	23,39	24,29	24,40	24,90	25,05	25,13	25,07	24,26	23,51	23,96	23,99	24,06	24,13	23,97
- Modal Inti (Tier I) / Core Capital (Tier I)	525.392	591.966	620.091	624.445	638.055	649.159	653.724	660.630	646.141	638.953	647.200	657.990	660.068	666.240	670.981
- ATMR / Risk Weighted Assets	2.620.403	2.531.202	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	2.761.352	2.799.433
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,11	1,56	1,76	1,78	1,75	1,59	2,12	1,90	1,70	1,87	1,86	1,82	1,97	1,99	2,01
- Laba sebelum pajak / Profit	70.316	56.525	68.023	69.004	67.992	62.225	88.591	79.276	71.111	78.385	78.121	76.547	83.210	84.340	85.390
- Rata-rata total aset / Average total assets	3.325.506	3.615.981	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	4.240.601	4.248.390
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	81,39	84,66	78,74	78,60	78,86	80,92	76,25	75,85	78,20	76,54	76,28	77,18	75,08	74,84	75,09
- Biaya Operasional / Operating Expenses	292.003	298.258	190.595	211.685	232.943	265.507	23.681	41.522	64.023	85.559	105.180	130.014	146.866	167.926	194.164
- Pendapatan Operasional / Operating Income	358.791	352.287	242.052	269.323	295.390	328.131	31.056	54.742	81.868	111.780	137.878	168.456	195.601	224.371	258.566
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	4,45	4,24	4,17	4,17	4,15	4,15	4,13	4,01	4,05	4,15	4,17	4,19	4,22	4,26	4,29
- Pendapatan bunga bersih / Interest income net	141.370	146.132	154.544	154.930	155.039	156.075	165.393	160.928	162.616	166.522	168.141	169.303	171.205	173.073	174.753
- Rata-rata total aset produktif / Average total earning assets	3.180.038	3.449.883	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	4.066.368	4.075.115
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	93,68	78,76	74,49	73,56	72,92	72,39	71,54	72,31	72,76	75,14	74,72	76,90	76,19	76,66	78,98
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2.235.355	2.144.164	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	2.425.822	2.461.661
- Total Dana Pihak Ketiga / Total Third Party Funds	2.386.043	2.722.257	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	3.164.218	3.116.863
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	14,71	19,08	22,02	22,84	23,26	22,66	21,87	20,23	18,76	18,75	19,17	21,33	17,16	16,10	15,39
- Aset Likuid Primer / Primary Liquid Asset	342.842	406.531	501.826	540.228	577.737	569.756	547.884	483.877	425.364	405.449	466.788	551.600	371.188	341.191	338.588
- Aset Likuid Sekunder / Secondary Liquid assets	160.777	318.331	372.237	375.337	370.191	372.862	365.499	362.284	361.475	385.072	350.429	359.383	366.446	355.109	324.615
- Total Aset / Total Assets	3.423.793	3.798.635	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	4.323.864	4.310.705

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							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	50,38	54,61	60,08	60,47	59,16	60,86	62,94	62,34	62,61	60,97	60,51	57,25	57,72	59,16	58,71
- Modal / Capital	175.942	163.432	168.021	166.979	165.460	166.351	166.109	166.601	165.075	167.772	167.755	169.232	170.156	170.181	170.099
- ATMR / Risk Weighted Assets	349.253	299.293	279.679	276.129	279.702	273.320	263.896	267.258	263.667	275.192	277.252	295.627	294.815	287.662	289.723
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	49,50	53,76	59,23	59,59	58,28	60,01	62,03	61,44	61,69	60,06	59,58	56,34	56,80	58,23	57,75
- Modal Inti (Tier I) / Core Capital (Tier I)	172.885	160.894	165.655	164.558	163.002	164.030	163.691	164.209	162.652	165.290	165.185	166.550	167.466	167.506	167.313
- ATMR / Risk Weighted Assets	349.253	299.293	279.679	276.129	279.702	273.320	263.896	267.258	263.667	275.192	277.252	295.627	294.815	287.662	289.723
Return On Assets Ratio (%) / Return On Assets Ratio (%)	3,27	2,37	1,21	1,15	1,11	1,16	1,59	1,26	0,93	1,01	1,11	1,18	1,35	1,47	1,48
- Laba sebelum pajak / Profit	14.989	11.596	5.402	5.156	4.944	5.145	7.089	5.688	4.287	4.676	5.158	5.496	6.339	6.994	7.085
- Rata-rata total aset / Average total assets	457.719	490.307	448.176	447.043	446.198	445.383	446.895	451.387	460.648	461.274	464.676	467.570	471.047	474.197	480.035
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	83,86	93,53	97,59	97,04	96,87	96,73	96,97	97,38	98,07	97,81	97,31	97,62	97,19	96,63	96,92
- Biaya Operasional / Operating Expenses	73.162	148.897	132.732	140.564	140.182	151.548	18.910	35.940	55.413	69.315	78.424	113.406	127.843	133.682	167.224
- Pendapatan Operasional / Operating Income	87.243	159.196	136.012	144.852	144.705	156.679	19.501	36.905	56.502	70.863	80.588	116.169	131.539	138.343	172.536
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	4,09	2,83	2,22	2,22	2,20	2,17	2,45	2,17	2,11	2,15	2,19	2,23	2,27	2,29	2,38
- Pendapatan bunga bersih / Interest income net	17.756	13.228	9.538	9.489	9.384	9.269	10.434	9.196	9.095	9.269	9.498	9.713	9.947	10.090	10.575
- Rata-rata total aset produktif / Average total earning assets	434.478	468.244	429.107	427.958	427.116	426.351	425.834	423.611	431.350	430.793	434.217	436.448	438.062	439.714	443.905
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	126,46	95,91	76,98	81,78	82,09	81,28	78,77	79,01	70,62	78,09	75,77	83,07	82,37	75,96	69,69
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	230.266	177.922	171.442	168.186	172.294	167.855	165.603	167.295	168.313	173.374	175.972	191.931	189.076	182.062	181.321
- Total Dana Pihak Ketiga / Total Third Party Funds	182.088	185.513	222.702	205.663	209.873	206.526	210.234	211.750	238.341	222.028	232.246	231.039	229.548	239.677	260.173
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	29,01	34,13	40,02	37,89	37,30	35,42	32,39	32,75	37,97	35,24	37,29	33,84	31,93	33,82	32,73
- Aset Likuid Primer / Primary Liquid Asset	90.845	95.776	130.982	119.879	116.159	105.708	108.816	97.307	131.162	108.412	141.250	126.695	121.256	129.216	131.609
- Aset Likuid Sekunder / Secondary Liquid assets	40.128	52.892	51.501	45.646	47.113	48.885	35.918	51.986	50.790	54.811	37.120	36.438	35.811	38.599	40.769
- Total Aset / Total Assets	451.514	435.602	456.002	436.851	437.750	436.409	446.895	455.879	479.171	463.152	478.285	482.040	491.910	496.243	526.742

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							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
- Bank Persero / State Owned Banks	3.574.130	3.818.584	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	4.262.761	4.323.082
- BPD / Regional Development Banks	717.518	763.879	840.158	877.369	867.904	861.329	841.962	868.149	880.006	884.372	881.471	907.559	879.987	888.602	904.090
- Bank Swasta Nasional / Domestic Private Banks	3.819.813	4.159.829	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	4.745.482	4.733.662
- Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks	451.514	435.602	456.002	436.851	437.750	436.409	446.895	455.879	479.171	463.152	478.285	482.040	491.910	496.243	526.742
Total	8.562.974	9.177.894	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	10.393.089	10.487.576

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				September 2021				Desember 2021				September 2022			
	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun
Bank Persero / State Owned Banks	-	-	-	4	-	-	-	4	-	-	-	4	-	-	-	4	-	-	-	4
BPD / Regional Development Banks	-	7	16	4	-	5	18	4	-	3	20	4	-	3	20	4	-	2	21	4
Bank Swasta Nasional / Domestic Private Banks	2	25	26	18	1	22	27	20	-	21	29	18	-	16	33	19	-	13	35	20
Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks	-	-	5	3	-	1	4	3	-	1	3	4	-	1	3	4	1	-	3	4
Total	2	32	47	29	1	28	49	31	-	25	52	30	-	20	56	31	1	15	59	32

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

Indikator / Indicator	2019	2020	2021					2022							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Aset Produktif Neraca / Earning Assets	7.109.042	7.720.284	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	8.627.838	8.729.991
a. Lancar / Current	6.692.948	7.319.912	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	8.193.422	8.301.465
b. Dalam Perhatian Khusus / Special Mention	275.482	235.325	275.341	271.040	262.967	232.695	263.702	292.253	263.851	272.719	279.654	270.654	262.087	260.452	258.584
c. Kurang Lancar / Sub-Standard	22.411	27.704	24.373	23.247	22.172	20.873	24.771	20.934	18.666	21.804	22.310	20.543	22.654	20.585	19.416
d. Diragukan / Doubtful	28.481	13.637	25.042	22.433	22.597	19.234	17.766	24.755	26.393	24.532	28.364	30.495	29.632	31.694	30.211
e. Macet / Loss	89.719	123.706	129.072	133.298	136.310	131.545	132.126	128.785	126.896	130.257	129.315	122.469	123.060	121.685	120.315
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	2.041.716	2.061.121	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	2.165.935	2.205.999
a. Lancar / Current	2.012.694	2.028.854	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	2.132.913	2.173.878
b. Dalam Perhatian Khusus / Special Mention	25.970	27.927	28.746	32.112	41.181	29.462	35.712	36.286	32.871	37.190	32.780	27.998	29.734	29.661	27.677
c. Kurang Lancar / Sub-Standard	1.294	1.968	1.290	1.242	1.184	879	811	805	666	662	661	772	798	782	795
d. Diragukan / Doubtful	450	228	329	287	397	213	199	438	256	254	327	254	195	210	407
e. Macet / Loss	1.309	2.144	2.716	2.738	2.799	2.975	2.415	2.573	2.322	2.359	2.326	2.283	2.381	2.369	3.243
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	143.664	169.387	182.821	183.243	185.460	175.719	178.088	178.290	175.199	179.868	183.303	176.816	178.720	177.325	174.387
Kredit kepada Bank Lain / Interbank Loans	66.766	66.058	54.646	50.287	49.592	52.051	50.470	49.501	52.496	54.912	56.621	59.638	61.465	61.233	62.784
a. Lancar / Current	66.697	65.963	54.616	50.259	49.567	52.028	50.449	49.455	52.453	54.855	56.589	59.605	61.426	61.195	62.739
b. Dalam Perhatian Khusus / Special Mention	6	35	17	17	15	13	15	41	36	51	30	31	38	30	23
c. Kurang Lancar / Sub-Standard	0	-	-	0	-	-	-	-	-	-	1	1		6	14
d. Diragukan / Doubtful	0	-	0	0	0	0	-	-	-	-			1	-	6
e. Macet / Loss	63	59	12	10	10	10	6	6	6	6	1	1	1	1	1
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	63	59	12	10	10	10	6	6	6	6	1	1	1	7	22

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							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Aset Produktif Neraca / Earning Assets	3.107.085	3.416.538	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	3.887.942	3.944.948
a. Lancar / Current	2.917.689	3.220.311	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	3.657.082	3.716.384
b. Dalam Perhatian Khusus / Special Mention	122.566	108.285	137.101	138.498	137.635	118.199	138.539	153.983	141.933	150.949	155.261	146.977	143.700	144.079	143.513
c. Kurang Lancar / Sub-Standard	14.108	16.956	12.132	11.238	10.176	9.601	12.565	9.993	9.061	11.202	11.143	10.199	10.239	9.999	9.134
d. Diragukan / Doubtful	14.914	7.277	15.335	13.269	12.852	11.727	10.693	13.218	13.782	12.875	15.540	16.890	17.123	17.670	16.709
e. Macet / Loss	37.808	63.709	62.515	65.332	66.270	64.905	64.568	64.602	63.179	64.846	63.896	59.850	59.858	59.112	59.209
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	642.058	606.341	641.297	644.285	662.133	651.290	648.033	624.693	624.612	623.393	613.418	570.934	596.058	610.094	593.375
a. Lancar / Current	631.493	595.211	625.952	628.176	637.174	636.055	628.534	605.063	606.619	603.753	597.456	557.062	582.561	596.485	579.569
b. Dalam Perhatian Khusus / Special Mention	9.566	8.859	13.061	13.819	22.488	12.943	17.647	17.834	16.183	17.848	14.134	12.073	11.680	11.831	11.971
c. Kurang Lancar / Sub-Standard	346	965	333	346	351	148	150	144	144	129	164	151	160	120	145
d. Diragukan / Doubtful	292	177	157	144	124	138	130	124	102	101	108	100	94	115	127
e. Macet / Loss	361	1.129	1.793	1.801	1.997	2.007	1.571	1.527	1.564	1.562	1.556	1.549	1.562	1.543	1.564
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	67.830	90.213	92.266	92.130	91.769	88.525	89.677	89.608	87.831	90.716	92.406	88.738	89.036	88.559	86.887
Kredit kepada Bank Lain / Interbank Loans	7.499	10.240	7.497	6.325	6.793	7.796	7.855	7.698	8.426	8.861	9.423	10.612	10.916	10.430	10.068
a. Lancar / Current	7.444	10.187	7.493	6.321	6.788	7.791	7.855	7.698	8.426	8.861	9.423	10.612	10.916	10.430	10.068
b. Dalam Perhatian Khusus / Special Mention	0	-	0	-	-	-	-	0	-	0	-	-	-	-	-
c. Kurang Lancar / Sub-Standard	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	0	-	0	0	0	0	-	-	-	-	-	-	-	-	-
e. Macet / Loss	54	53	4	4	4	4	-	-	-	-	-	-	-	-	-
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	54	53	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							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Aset Produktif Neraca / Earning Assets	581.246	624.946	669.071	699.277	688.922	679.494	677.026	701.362	705.670	692.119	705.952	711.956	720.944	695.455	696.269
a. Lancar / Current	557.420	601.918	642.826	672.575	662.479	657.302	645.873	672.234	680.101	667.309	680.898	688.168	697.647	673.116	674.513
b. Dalam Perhatian Khusus / Special Mention	11.559	9.539	12.336	12.484	12.265	9.137	17.881	15.756	12.019	11.118	11.196	10.926	10.216	9.721	9.480
c. Kurang Lancar / Sub-Standard	690	373	555	692	668	632	862	771	979	1.107	1.071	842	1.082	867	578
d. Diragukan / Doubtful	918	675	696	589	629	756	754	859	698	586	760	915	807	888	872
e. Macet / Loss	10.659	12.442	12.657	12.937	12.880	11.667	11.657	11.742	11.873	11.999	12.027	11.105	11.192	10.862	10.826
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	33.298	26.782	26.758	27.136	26.969	26.230	27.017	28.527	25.901	27.079	26.805	26.637	28.915	28.321	29.423
a. Lancar / Current	32.762	26.051	26.138	26.474	26.268	25.571	26.397	27.917	25.353	26.520	26.210	26.132	28.195	27.760	28.815
b. Dalam Perhatian Khusus / Special Mention	136	71	99	134	182	152	171	166	81	85	114	92	295	143	201
c. Kurang Lancar / Sub-Standard	1	4	2	5	3	4	14	6	28	7	7	4	3	5	4
d. Diragukan / Doubtful	1	2	10	7	1	2	3	6	4	4	7	10	9	4	5
e. Macet / Loss	399	653	510	516	515	501	432	432	434	463	468	400	414	408	398
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	12.667	14.149	14.430	14.747	14.696	13.563	13.722	13.816	14.017	14.166	14.339	13.276	13.506	13.036	12.683
Kredit kepada Bank Lain / Interbank Loans	5.096	4.756	3.875	3.720	3.711	4.407	3.818	3.543	3.800	3.882	3.840	4.208	4.862	4.803	6.565
a. Lancar / Current	5.094	4.743	3.874	3.719	3.711	4.406	3.817	3.531	3.789	3.871	3.829	4.197	4.851	4.792	6.555
b. Dalam Perhatian Khusus / Special Mention	-	13	-	-	-	-	-	11	11	11	11	10	10	10	9
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	2	0	2	0	0	0	1	1	1	1	1	1	1	1	1
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	2	0	2	0	0	0	1	1	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							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Aset Produktif Neraca / Earning Assets	3.050.485	3.343.329	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	3.716.602	3.748.185
a. Lancar / Current	2.861.593	3.173.789	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	3.548.262	3.580.946
b. Dalam Perhatian Khusus / Special Mention	131.270	108.345	117.942	112.140	107.141	99.169	101.345	115.909	102.471	103.562	105.927	105.354	100.206	98.670	98.749
c. Kurang Lancar / Sub-Standard	7.100	9.807	10.602	10.319	9.928	9.055	9.852	8.680	7.137	8.003	8.603	7.653	9.492	8.117	8.725
d. Diragukan / Doubtful	11.608	5.504	7.944	8.320	8.869	6.501	6.088	10.449	11.718	10.879	11.875	12.502	11.620	12.889	12.199
e. Macet / Loss	38.913	45.885	51.780	52.010	54.157	51.986	52.961	49.577	48.983	50.491	50.455	48.562	48.957	48.662	47.567
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	1.043.870	1.112.010	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	1.211.862	1.262.889
a. Lancar / Current	1.035.262	1.100.809	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	1.200.925	1.252.509
b. Dalam Perhatian Khusus / Special Mention	7.404	10.639	8.512	10.952	11.129	9.846	11.262	11.675	9.217	11.069	11.059	8.727	9.883	10.104	8.520
c. Kurang Lancar / Sub-Standard	571	206	280	237	232	191	250	262	225	202	212	381	399	414	395
d. Diragukan / Doubtful	108	30	142	119	256	55	52	79	81	88	150	84	79	77	259
e. Macet / Loss	525	326	376	386	250	432	374	578	288	298	266	299	327	344	1.205
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	58.825	61.758	71.125	71.391	73.692	68.219	69.576	69.625	68.431	69.962	71.560	69.481	70.873	70.503	70.349
Kredit kepada Bank Lain / Interbank Loans	42.987	46.923	40.415	37.412	36.228	36.574	36.211	35.965	37.974	39.352	39.528	40.787	41.660	41.972	41.185
a. Lancar / Current	42.975	46.894	40.392	37.389	36.207	36.556	36.191	35.929	37.942	39.306	39.507	40.765	41.632	41.945	41.150
b. Dalam Perhatian Khusus / Special Mention	6	23	17	17	15	13	15	30	26	40	20	21	28	21	14
c. Kurang Lancar / Sub-Standard	0	-	-	-	-	-	-	-	-	-	1	1	1	6	14
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6
e. Macet / Loss	7	6	6	6	6	6	6	6	6	6	-	-	-	1	1
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	7	6	6	6	6	6	6	6	6	6	1	1	1	7	21

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							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Aset Produktif Neraca / Earning Assets	370.226	335.470	309.608	309.967	309.554	300.502	303.447	306.720	315.672	321.440	316.677	322.196	327.164	327.840	340.589
a. Lancar / Current	356.246	323.894	297.377	297.780	298.977	289.489	292.845	295.531	303.698	309.745	304.788	309.811	314.221	314.961	329.622
b. Dalam Perhatian Khusus / Special Mention	10.086	9.156	7.962	7.917	5.926	6.190	5.938	6.606	7.428	7.091	7.269	7.397	7.965	7.983	6.842
c. Kurang Lancar / Sub-Standard	514	569	1.084	997	1.401	1.585	1.493	1.490	1.489	1.492	1.493	1.848	1.841	1.602	980
d. Diragukan / Doubtful	1.041	182	1.067	255	248	251	231	229	195	191	189	188	83	247	431
e. Macet / Loss	2.339	1.670	2.119	3.018	3.002	2.986	2.940	2.864	2.862	2.920	2.937	2.952	3.054	3.048	2.714
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	322.489	315.988	297.686	299.875	305.211	296.359	289.468	295.633	290.440	293.889	295.742	294.560	1.026.509	315.658	320.313
a. Lancar / Current	313.177	306.784	289.880	291.962	297.178	289.249	282.387	288.364	282.675	285.281	287.891	287.120	1.018.306	307.744	312.985
b. Dalam Perhatian Khusus / Special Mention	8.863	8.358	7.074	7.208	7.382	6.521	6.633	6.611	7.390	8.188	7.473	7.107	7.876	7.583	6.985
c. Kurang Lancar / Sub-Standard	376	793	675	653	599	536	397	392	269	323	279	236	236	243	251
d. Diragukan / Doubtful	49	19	19	17	16	18	15	229	69	61	63	61	13	14	16
e. Macet / Loss	23	35	37	35	36	36	37	36	37	36	36	36	78	74	76
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	4.342	3.267	5.001	4.976	5.302	5.412	5.113	5.241	4.920	5.024	4.997	5.320	5.305	5.228	4.468
Kredit kepada Bank Lain / Interbank Loans	11.184	4.139	2.858	2.829	2.861	3.274	2.585	2.296	2.296	2.817	3.830	4.031	4.027	4.028	4.965
a. Lancar / Current	11.184	4.139	2.858	2.829	2.861	3.274	2.585	2.296	2.296	2.817	3.830	4.031	4.027	4.028	4.965
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		September 2021		Desember 2021		September 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	1.982.291	27,68	2.143.505	28,66	2.250.347	29,43
Rupiah	1.100.040	18,34	1.262.734	18,94	1.439.235	20,09	1.591.523	21,28	1.656.066	21,66
Valas / Foreign Exchange	365.808	6,10	424.401	6,37	543.056	7,58	551.982	7,38	594.280	7,77
Tabungan / Saving	1.945.185	32,43	2.173.501	32,61	2.294.714	32,04	2.432.260	32,52	2.525.287	33,02
Rupiah	1.813.949	30,24	2.014.663	30,23	2.125.970	29,68	2.263.564	30,26	2.327.180	30,43
Valas / Foreign Exchange	131.236	2,19	158.837	2,38	168.744	2,36	168.696	2,26	198.108	2,59
Simpanan Berjangka / Time Deposits	2.587.615	43,14	2.804.755	42,08	2.885.283	40,28	2.903.698	38,82	2.871.700	37,55
Rupiah	2.250.784	37,52	2.478.610	37,19	2.559.874	35,74	2.587.514	34,59	2.540.039	33,21
Valas / Foreign Exchange	336.831	5,62	326.145	4,89	325.409	4,54	316.184	4,23	331.661	4,34
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	989.554	16,50	1.147.144	17,21	1.144.593	15,98	1.151.042	15,39	1.229.432	16,08
Valas / Foreign Exchange	163.018	2,72	157.535	2,36	163.773	2,29	162.193	2,17	195.216	2,55
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	762.015	12,70	820.131	12,30	754.655	10,54	742.930	9,93	629.013	8,23
Valas / Foreign Exchange	82.261	1,37	69.582	1,04	58.292	0,81	55.384	0,74	57.544	0,75
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	247.039	4,12	275.986	4,14	335.035	4,68	320.224	4,28	312.878	4,09
Valas / Foreign Exchange	43.932	0,73	59.675	0,90	64.487	0,90	58.202	0,78	38.814	0,51
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	252.177	4,20	235.349	3,53	325.591	4,55	373.318	4,99	368.716	4,82
Valas / Foreign Exchange	47.620	0,79	39.353	0,59	38.857	0,54	40.405	0,54	40.087	0,52
Total DPK / Total Third Party Funds	5.998.648	100,00	6.665.390	100,00	7.162.288	100,00	7.479.463	100,00	7.647.334	100,00
Rupiah	5.164.773	86,10	5.756.007	86,36	6.125.079	85,52	6.442.601	86,14	6.523.285	85,30
Valas / Foreign Exchange	833.875	13,90	909.383	13,64	1.037.209	14,48	1.036.861	13,86	1.124.049	14,70

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		September 2021		Desember 2021		September 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	885.218	29,07	958.583	30,15	976.155	30,42
Rupiah	487.231	18,88	555.777	19,34	615.057	20,20	690.666	21,72	675.941	24,80
Valas / Foreign Exchange	168.535	6,53	204.899	7,13	270.161	8,87	267.918	8,43	300.214	62,11
Tabungan / Saving	948.189	36,73	1.051.845	36,61	1.093.607	35,91	1.152.044	36,23	1.189.957	37,08
Rupiah	910.783	35,28	1.005.489	35,00	1.046.429	34,37	1.105.687	34,78	1.130.901	41,49
Valas / Foreign Exchange	37.406	1,45	46.356	1,61	47.178	1,55	46.357	1,46	59.056	12,22
Simpanan Berjangka / Time Deposits	977.393	37,86	1.060.628	36,92	1.066.190	35,01	1.068.860	33,62	1.042.692	32,49
Rupiah	810.719	31,41	898.563	31,27	923.633	30,33	934.825	29,40	918.637	28,63
Valas / Foreign Exchange	166.674	6,46	162.065	5,64	142.556	4,68	134.035	4,22	124.056	3,87
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	308.147	11,94	361.895	12,60	343.277	11,27	343.697	10,81	362.086	11,28
Valas / Foreign Exchange	71.814	2,78	65.756	2,29	63.320	2,08	60.740	1,91	68.388	2,13
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	365.210	14,15	420.599	14,64	342.097	11,23	323.819	10,18	293.318	9,14
Valas / Foreign Exchange	39.825	1,54	35.652	1,24	20.242	0,66	18.328	0,58	23.497	0,73
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	52.783	2,04	58.915	2,05	135.749	4,46	136.950	4,31	129.148	4,02
Valas / Foreign Exchange	27.968	1,08	35.154	1,22	38.843	1,28	35.815	1,13	16.594	0,52
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	84.579	3,28	57.154	1,99	102.511	3,37	130.359	4,10	134.085	4,18
Valas / Foreign Exchange	27.068	1,05	25.503	0,89	20.151	0,66	19.153	0,60	15.577	0,49
Total DPK / Total Third Party Funds	2.581.349	100,00	2.873.149	100,00	3.045.015	100,00	3.179.487	100,00	3.208.804	100,00
Rupiah	2.208.733	85,57	2.459.829	85,61	2.585.120	84,90	2.731.178	85,90	2.725.479	84,94
Valas / Foreign Exchange	372.615	14,43	413.319	14,39	459.895	15,10	448.310	14,10	483.325	15,06

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		September 2021		Desember 2021		September 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	176.968	26,27	170.794	25,06	206.169	28,92
Rupiah	141.049	26,50	131.204	22,22	176.299	26,17	169.986	24,94	205.430	28,82
Valas / Foreign Exchange	339	0,06	136	0,02	669	0,10	808	0,12	739	0,10
Tabungan / Saving	182.031	34,20	188.222	31,87	179.861	26,70	208.717	30,62	192.113	26,95
Rupiah	181.965	34,19	188.112	31,85	179.759	26,68	208.612	30,61	192.013	26,94
Valas / Foreign Exchange	66	0,01	110	0,02	102	0,02	106	0,02	100	0,01
Simpanan Berjangka / Time Deposits	208.839	39,24	271.040	45,89	316.860	47,03	302.095	44,32	314.527	44,12
Rupiah	206.808	38,85	270.147	45,74	312.224	46,35	298.039	43,73	313.304	43,95
Valas / Foreign Exchange	2.032	0,38	892	0,15	4.635	0,69	4.056	0,60	1.223	0,17
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	87.105	16,37	106.916	18,10	103.732	15,40	79.057	11,60	124.275	17,43
Valas / Foreign Exchange	1.794	0,34	485	0,08	3.341	0,50	1.959	0,29	603	0,08
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	46.047	8,65	48.671	8,24	72.194	10,72	81.579	11,97	58.064	0,00
Valas / Foreign Exchange	42	0,01	284	0,05	239	0,04	1.027	0,15	16	4,75
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	29.906	5,62	52.552	8,90	42.557	6,32	30.288	4,44	33.874	13,62
Valas / Foreign Exchange	108	0,02	19	0,00	348	0,05	361	0,05	67	0,08
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	43.750	8,22	62.008	10,50	93.741	13,91	107.115	15,72	97.092	13,62
Valas / Foreign Exchange	88	0,02	105	0,02	708	0,11	709	0,10	537	0,08
Total DPK / Total Third Party Funds	532.258	100,00	590.602	100,00	673.688	100,00	681.607	100,00	712.809	100,00
Rupiah	529.822	99,54	589.463	99,81	668.282	99,20	676.637	99,27	710.747	99,71
Valas / Foreign Exchange	2.436	0,46	1.139	0,19	5.407	0,80	4.970	0,73	2.062	0,29

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

Keterangan	Desember 2019		Desember 2020		September 2021		Desember 2021		September 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	752.211	23,35	858.148	25,15	899.230	25,95
Rupiah	411.752	15,23	507.027	16,81	571.111	17,73	648.844	19,02	688.481	19,87
Valas / Foreign Exchange	133.464	4,94	161.502	5,35	181.100	5,62	209.304	6,13	210.749	6,08
Tabungan / Saving	801.966	29,67	918.021	30,44	1.005.946	31,23	1.053.879	30,89	1.124.708	32,45
Rupiah	716.016	26,49	814.929	27,02	892.542	27,71	940.522	27,57	993.480	28,67
Valas / Foreign Exchange	85.950	3,18	103.092	3,42	113.405	3,52	113.357	3,32	131.228	3,79
Simpanan Berjangka / Time Deposits	1.355.772	50,16	1.429.576	47,40	1.462.725	45,41	1.499.815	43,96	1.441.609	41,60
Rupiah	1.199.174	44,37	1.274.202	42,25	1.290.854	40,08	1.327.538	38,91	1.265.507	36,52
Valas / Foreign Exchange	156.598	5,79	155.375	5,15	171.871	5,34	172.278	5,05	176.103	5,08
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	578.501	21,40	659.713	21,87	678.886	21,08	712.881	20,89	713.022	20,57
Valas / Foreign Exchange	83.116	3,07	87.429	2,90	93.611	2,91	96.401	2,83	108.526	3,13
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	343.694	12,72	343.028	11,37	333.199	10,34	332.925	9,76	271.806	0,86
Valas / Foreign Exchange	39.830	1,47	31.408	1,04	36.466	1,13	34.555	1,01	29.819	4,16
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	155.731	5,76	157.125	5,21	151.063	4,69	147.456	4,32	144.106	3,94
Valas / Foreign Exchange	14.223	0,53	23.788	0,79	24.593	0,76	21.453	0,63	15.556	0,64
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	121.248	4,49	114.335	3,79	127.706	3,96	134.276	3,94	136.572	3,94
Valas / Foreign Exchange	19.429	0,72	12.749	0,42	17.201	0,53	19.869	0,58	22.201	0,64
Total DPK / Total Third Party Funds	2.702.953	100,00	3.016.126	100,00	3.220.883	100,00	3.411.842	100,00	3.465.547	100,00
Rupiah	2.326.941	86,09	2.596.157	86,08	2.754.507	85,52	2.916.904	85,49	2.947.468	85,05
Valas / Foreign Exchange	376.012	13,91	419.969	13,92	466.375	14,48	494.938	14,51	518.079	14,95

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		September 2021		Desember 2021		September 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	167.894	75,39	155.979	75,53	168.793	64,88
Rupiah	60.009	32,96	68.725	37,05	76.768	34,47	82.027	39,72	86.214	33,14
Valas / Foreign Exchange	63.471	34,86	57.864	31,19	91.126	40,92	73.952	35,81	82.579	31,74
Tabungan / Saving	12.999	7,14	15.413	8,31	15.300	6,87	17.619	8,53	18.508	7,11
Rupiah	5.184	2,85	6.134	3,31	7.241	3,25	8.743	4,23	10.785	4,15
Valas / Foreign Exchange	7.815	4,29	9.279	5,00	8.059	3,62	8.876	4,30	7.723	2,97
Simpanan Berjangka / Time Deposits	45.610	25,05	43.511	23,45	39.508	17,74	32.928	15,94	72.872	28,01
Rupiah	34.084	18,72	35.698	19,24	33.162	14,89	27.112	13,13	42.592	16,37
Valas / Foreign Exchange	11.527	6,33	7.813	4,21	6.346	2,85	5.816	2,82	30.280	11,64
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	15.801	8,68	18.620	10,04	18.698	8,40	15.407	7,46	30.049	11,55
Valas / Foreign Exchange	6.295	3,46	3.865	2,08	3.501	1,57	3.093	1,50	17.700	6,80
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	7.064	3,88	7.834	4,22	7.164	3,22	4.606	2,23	5.826	1,62
Valas / Foreign Exchange	2.564	1,41	2.238	1,21	1.346	0,60	1.475	0,71	4.211	2,21
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	8.618	4,73	7.393	3,99	5.667	2,54	5.530	2,68	5.750	0,37
Valas / Foreign Exchange	1.633	0,90	714	0,38	703	0,32	573	0,28	6.597	0,68
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	2.601	1,43	1.852	1,00	1.633	0,73	1.569	0,76	967	0,37
Valas / Foreign Exchange	1.035	0,57	996	0,54	797	0,36	675	0,33	1.773	0,68
Total DPK / Total Third Party Funds	182.088	100,00	185.513	100,00	222.702	100,00	206.526	100,00	260.173	100,00
Rupiah	99.276	54,52	110.557	59,60	117.170	52,61	117.882	57,08	139.591	53,65
Valas / Foreign Exchange	82.812	45,48	74.956	40,40	105.532	47,39	88.644	42,92	120.582	46,35

Tabel 1.33.a.
Komposisi DPK Bank Umum Berdasarkan Lokasi Penghimpunan Dana September 2022
(Composition of Third Party Funds of Commercial Banks Based on Location - September 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	117.674	14.179	273.767	13.488	177.027	13.955	568.469	41.622	610.091	7,98
2. Banten	63.401	9.934	88.762	4.858	80.849	2.727	233.012	17.519	250.531	3,28
3. DKI Jakarta	988.705	479.612	602.262	124.789	1.502.653	264.443	3.093.621	868.844	3.962.464	51,81
4. D.I Yogyakarta	10.764	387	45.234	1.027	19.384	429	75.383	1.843	77.226	1,01
5. Jawa Tengah	50.323	5.072	203.580	6.715	103.250	4.683	357.153	16.469	373.622	4,89
6. Jawa Timur	125.113	18.325	296.565	15.541	226.448	18.567	648.127	52.433	700.559	9,16
7. Bengkulu	3.263	196	10.551	50	3.440	5	17.254	251	17.505	0,23
8. Jambi	8.341	94	23.560	343	10.651	100	42.552	537	43.089	0,56
9. Aceh	7.050	232	21.195	95	10.901	30	39.146	357	39.503	0,52
10. Sumatera Utara	46.895	12.007	126.594	6.948	99.969	10.719	273.458	29.674	303.132	3,96
11. Sumatera Barat	8.704	592	28.561	392	14.951	332	52.216	1.316	53.532	0,70
12. Riau	20.515	2.782	61.986	1.673	26.127	882	108.628	5.336	113.964	1,49
14. Sumatera Selatan	16.325	1.165	48.910	1.431	36.111	1.244	101.345	3.840	105.185	1,38
15. Bangka Belitung	3.938	858	12.987	636	7.957	301	24.882	1.795	26.677	0,35
13. Kepulauan Riau	17.778	5.885	27.002	3.921	14.652	1.848	59.431	11.654	71.085	0,93
16. Lampung	9.491	275	31.842	540	10.987	214	52.320	1.029	53.349	0,70
17. Kalimantan Selatan	17.446	1.384	36.106	494	17.514	248	71.066	2.125	73.191	0,96
18. Kalimantan Barat	10.966	649	41.689	909	18.241	521	70.896	2.078	72.974	0,95
19. Kalimantan Timur	30.428	14.603	62.352	2.435	35.619	4.654	128.398	21.692	150.090	1,96
20. Kalimantan Tengah	8.388	102	18.719	80	8.213	406	35.320	588	35.907	0,47
21. Sulawesi Tengah	6.072	1.298	16.101	123	6.241	50	28.415	1.471	29.886	0,39
22. Sulawesi Selatan	19.495	738	67.268	1.214	24.234	496	110.997	2.448	113.445	1,48
23. Sulawesi Utara	5.130	305	14.595	804	7.756	133	27.481	1.243	28.724	0,38
24. Gorontalo	1.396	65	3.515	36	1.365	3	6.276	103	6.379	0,08
25. Sulawesi Barat	1.354	2	4.215	1	463	0	6.031	3	6.034	0,08
26. Sulawesi Tenggara	7.249	500	16.729	97	4.700	32	28.678	629	29.306	0,38
27. Nusa Tenggara Barat	4.378	7.628	18.910	294	9.851	29	33.138	7.951	41.089	0,54
28. Bali	17.538	2.851	59.599	5.338	33.953	482	111.090	8.671	119.761	1,57
29. Nusa Tenggara Timur	5.024	35	17.945	117	10.125	38	33.094	190	33.284	0,44
30. Maluku	2.479	15	8.131	96	3.548	46	14.158	157	14.315	0,19
31. Papua	12.586	879	24.261	291	8.412	86	45.259	1.256	46.515	0,61
32. Maluku Utara	2.372	187	5.604	19	1.736	32	9.712	238	9.950	0,13
33. Papua Barat	5.475	39	8.064	47	2.699	16	16.239	102	16.341	0,21
34. Lainnya	13	11.405	19	3.269	10	3.910	42	18.584	18.626	0,24
Total	1.656.066	594.280	2.327.180	198.108	2.540.039	331.661	6.523.285	1.124.049	7.647.334	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							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
1. Jawa Barat	502.909	561.231	581.418	606.649	593.320	609.899	597.707	600.004	605.961	614.885	617.210	617.972	604.357	610.872	610.091
2. Banten	197.033	221.887	229.260	234.093	238.869	242.084	237.713	237.750	245.166	247.811	248.527	250.703	246.621	248.681	250.531
3. DKI Jakarta	3.006.175	3.392.262	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	3.951.388	3.962.464
4. D.I Yogyakarta	62.794	69.846	72.893	73.340	73.956	74.354	74.491	74.684	75.242	75.373	75.281	76.537	77.022	77.240	77.226
5. Jawa Tengah	305.631	341.042	357.339	360.899	361.645	371.697	368.757	367.162	369.110	373.364	371.888	373.306	373.932	374.457	373.622
6. Jawa Timur	581.975	633.322	678.129	676.358	677.104	683.634	679.248	675.168	682.050	676.243	680.317	690.413	694.390	695.549	700.559
7. Bengkulu	12.429	13.729	16.131	16.525	16.520	16.400	16.431	16.630	17.028	17.615	17.649	18.217	17.470	17.619	17.505
8. Jambi	33.506	38.203	41.982	42.266	42.422	42.790	42.714	43.412	43.594	44.052	44.281	44.361	43.590	43.638	43.089
9. Aceh	42.244	41.793	37.195	40.447	39.487	39.321	37.665	37.985	38.258	40.455	40.331	40.896	40.669	39.554	39.503
10. Sumatera Utara	235.436	261.975	286.336	290.807	292.650	293.498	291.185	292.999	303.258	302.399	293.977	299.819	295.544	297.788	303.132
11. Sumatera Barat	44.096	46.928	50.228	50.865	50.412	50.421	49.516	50.222	51.801	52.557	52.364	53.435	53.182	53.256	53.532
12. Riau	82.430	91.590	105.937	105.887	107.637	109.453	108.754	109.224	113.856	114.837	113.444	118.409	115.810	111.207	113.964
13. Sumatera Selatan	85.621	89.085	95.253	98.252	99.093	100.005	98.916	100.695	105.875	106.088	103.368	101.680	101.587	102.509	105.185
14. Bangka Belitung	18.774	19.196	24.207	24.432	24.603	24.284	23.961	24.551	26.205	26.710	27.226	27.613	27.426	27.280	26.677
15. Kepulauan Riau	52.739	61.254	64.257	64.443	65.153	66.415	65.529	66.362	66.737	66.664	67.837	67.813	68.156	71.955	71.085
16. Lampung	43.425	46.781	50.491	51.259	51.369	51.451	50.901	51.325	51.958	52.887	53.199	53.838	53.538	53.261	53.349
17. Kalimantan Selatan	51.761	55.405	60.990	61.729	61.735	64.398	63.195	62.975	64.948	67.120	67.222	69.393	69.581	70.254	73.191
18. Kalimantan Barat	59.759	65.138	68.900	69.532	69.932	71.359	69.635	70.722	71.812	72.934	72.702	73.075	72.063	72.638	72.974
19. Kalimantan Timur	107.776	117.244	128.681	128.623	130.553	131.337	130.600	128.780	132.785	135.807	140.036	145.513	140.754	144.629	150.090
20. Kalimantan Tengah	26.743	29.982	32.612	33.262	33.791	34.260	33.660	34.028	34.284	35.171	34.768	35.087	33.796	35.299	35.907
21. Sulawesi Tengah	24.041	25.803	27.534	28.363	28.876	32.247	29.853	29.351	30.248	31.075	31.337	30.893	28.972	29.490	29.886
22. Sulawesi Selatan	98.138	105.535	110.018	110.159	110.981	112.226	109.903	109.941	110.980	111.666	112.317	114.166	112.919	112.812	113.445
23. Sulawesi Utara	25.405	28.621	28.167	28.800	28.530	28.291	28.233	28.191	28.674	28.358	28.155	28.457	28.324	28.025	28.724
24. Gorontalo	5.296	5.312	6.206	6.237	6.346	5.967	5.945	6.125	6.338	6.348	6.270	6.551	6.251	6.364	6.379
25. Sulawesi Barat	4.707	5.207	6.220	6.397	6.276	5.860	5.936	5.980	6.030	6.120	6.038	6.192	5.880	6.026	6.034
26. Sulawesi Tenggara	21.914	25.940	26.340	28.569	28.668	29.829	28.136	29.121	27.692	28.522	28.190	29.544	28.983	29.432	29.306
27. Nusa Tenggara Barat	31.111	33.364	34.312	34.687	35.848	35.410	36.018	35.637	37.198	37.720	38.329	41.084	39.482	41.303	41.089
28. Bali	101.758	100.217	100.856	101.122	102.282	104.080	102.793	102.576	105.582	105.054	107.021	110.480	113.215	116.744	119.761
29. Nusa Tenggara Timur	29.497	30.085	32.008	33.241	33.406	33.167	31.816	32.583	33.427	33.814	33.222	33.862	32.875	33.446	33.284
30. Maluku	13.538	13.977	14.649	15.030	14.779	14.439	14.210	14.307	14.222	14.415	14.350	14.778	14.261	14.616	14.315
31. Papua	46.654	46.639	46.582	50.437	50.443	48.022	46.475	46.079	45.062	50.124	49.263	49.009	47.056	47.794	46.515
32. Maluku Utara	8.215	8.190	8.876	9.142	9.017	9.113	9.111	9.239	9.061	9.470	9.265	9.533	9.284	9.575	9.950
33. Papua Barat	18.866	18.068	14.578	16.933	16.337	17.034	15.742	15.436	15.006	16.343	16.106	15.825	14.849	16.189	16.341
34. Lainnya / Others	16.251	20.541	23.931	23.834	17.351	18.335	16.539	19.086	16.421	18.328	17.915	17.293	18.020	17.511	18.626
Total	5.998.648	6.665.390	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	7.608.401	7.647.334

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							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Giro / Demand Deposits															
Rupiah	2,27	1,91	1,73	1,71	1,72	1,71	1,68	1,64	1,64	1,61	1,61	1,61	1,63	1,62	1,64
Valas / Foreign Exchange	0,78	0,42	0,27	0,21	0,19	0,17	0,15	0,15	0,16	0,16	0,16	0,16	0,21	0,27	0,41
Tabungan / Saving															
Rupiah	1,17	0,86	0,73	0,72	0,71	0,69	0,69	0,63	0,63	0,62	0,64	0,62	0,64	0,65	0,66
Valas / Foreign Exchange	0,43	0,28	0,19	0,18	0,18	0,17	0,16	0,15	0,16	0,15	0,16	0,15	0,20	0,22	0,25
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	6,02	4,22	3,24	3,13	3,02	2,92	2,88	2,85	2,85	2,84	2,79	2,84	2,83	2,87	2,97
Valas / Foreign Exchange	2,09	0,72	0,45	0,41	0,39	0,37	0,37	0,38	0,37	0,40	0,46	0,40	0,85	1,12	1,50
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	6,32	4,39	3,43	3,37	3,30	3,21	3,15	3,07	3,01	2,98	2,98	2,98	2,97	2,99	3,06
Valas / Foreign Exchange	2,44	1,00	0,56	0,54	0,51	0,50	0,47	0,44	0,46	0,49	0,52	0,49	0,77	0,99	1,60
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	6,79	5,12	3,77	3,70	3,62	3,52	3,38	3,27	3,24	3,23	3,21	3,23	3,17	3,20	3,28
Valas / Foreign Exchange	2,37	1,38	0,76	0,67	0,67	0,60	0,56	0,46	0,53	0,53	0,55	0,53	0,76	1,13	1,25
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	6,92	5,80	4,44	4,23	4,06	3,99	3,59	3,51	3,44	3,35	3,34	3,35	3,20	3,28	3,60
Valas / Foreign Exchange	2,17	1,44	0,79	0,75	0,68	0,66	0,56	0,54	0,53	0,52	0,52	0,52	0,61	0,72	0,94

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							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Giro / Demand Deposits															
Rupiah	2,55	2,06	1,96	1,93	1,95	1,95	1,87	1,82	1,79	1,80	1,80	1,78	1,83	1,83	1,85
Valas / Foreign Exchange	0,80	0,49	0,32	0,24	0,19	0,17	0,15	0,15	0,15	0,16	0,16	0,19	0,20	0,26	0,42
Tabungan / Saving															
Rupiah	1,11	0,85	0,72	0,70	0,69	0,62	0,64	0,50	0,51	0,51	0,51	0,51	0,56	0,58	0,59
Valas / Foreign Exchange	0,43	0,31	0,20	0,20	0,20	0,20	0,20	0,19	0,20	0,19	0,20	0,20	0,20	0,19	0,19
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	6,01	3,74	2,92	2,83	2,68	2,53	2,44	2,45	2,48	2,48	2,42	2,48	2,46	2,51	2,70
Valas / Foreign Exchange	2,54	0,65	0,43	0,37	0,34	0,31	0,29	0,29	0,29	0,32	0,40	0,56	0,67	0,80	1,49
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	6,20	3,77	3,02	2,96	2,88	2,77	2,64	2,58	2,52	2,53	2,54	2,52	2,52	2,52	2,69
Valas / Foreign Exchange	2,87	1,06	0,49	0,46	0,42	0,40	0,37	0,34	0,39	0,42	0,41	0,45	0,64	0,78	1,76
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	6,44	4,52	3,37	3,30	3,24	3,12	2,89	2,82	2,82	2,79	2,78	2,78	2,80	2,83	2,91
Valas / Foreign Exchange	2,64	1,36	0,80	0,65	0,66	0,57	0,52	0,38	0,53	0,54	0,55	0,66	0,82	0,87	0,98
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	7,07	5,85	4,14	3,93	3,69	3,70	3,13	3,07	2,98	2,96	2,90	2,82	2,80	2,83	3,49
Valas / Foreign Exchange	2,12	1,49	0,72	0,67	0,58	0,54	0,46	0,45	0,45	0,43	0,43	0,43	0,46	0,48	0,67

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							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Giro / Demand Deposits															
Rupiah	2,03	1,93	1,91	1,84	1,81	1,69	1,93	1,88	1,92	1,88	1,91	1,95	1,87	1,90	1,93
Valas / Foreign Exchange	0,28	0,29	0,25	0,25	0,35	0,29	0,28	0,27	0,27	0,27	0,24	0,26	0,25	0,26	0,26
Tabungan / Saving															
Rupiah	1,62	1,28	1,07	1,02	1,02	1,03	1,07	1,07	1,07	1,01	1,02	1,95	0,92	0,97	0,96
Valas / Foreign Exchange	0,21	0,21	0,20	0,20	0,21	0,20	0,28	0,28	0,28	0,28	0,30	0,26	0,20	0,29	0,29
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	6,89	5,37	3,80	3,68	3,62	3,41	3,33	3,26	3,27	3,27	3,19	3,18	3,13	3,15	3,29
Valas / Foreign Exchange	2,84	1,16	0,48	0,54	0,53	0,52	0,50	0,49	0,49	0,45	0,45	0,48	0,42	0,55	0,49
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	7,10	5,85	3,86	3,94	3,84	3,66	3,48	3,45	3,27	3,21	3,22	3,21	3,18	3,21	3,26
Valas / Foreign Exchange	1,38	1,23	0,68	0,59	0,47	0,53	0,55	0,48	0,44	0,47	0,50	0,49	0,45	0,45	0,48
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	7,45	5,30	3,93	3,86	3,82	3,92	3,96	3,89	3,73	3,73	3,65	3,60	3,52	3,53	3,52
Valas / Foreign Exchange	0,99	0,56	0,54	0,51	0,52	0,53	0,55	0,55	0,55	0,55	0,55	0,46	0,75	0,75	0,75
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	7,29	6,42	4,77	4,56	4,47	4,28	4,26	4,20	4,02	3,83	3,75	3,74	3,71	3,70	3,82
Valas / Foreign Exchange	1,13	0,99	0,33	0,32	0,31	0,30	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25

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

Keterangan / Items	2019	2020	2021					2022							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Giro / Demand Deposits															
Rupiah	2,01	1,77	1,49	1,49	1,50	1,51	1,47	1,44	1,44	1,41	1,41	1,42	1,43	1,40	1,40
Valas / Foreign Exchange	0,75	0,38	0,23	0,23	0,22	0,20	0,18	0,17	0,17	0,15	0,15	0,21	0,22	0,24	0,42
Tabungan / Saving															
Rupiah	1,15	0,78	0,67	0,66	0,67	0,67	0,66	0,67	0,66	0,65	0,67	0,68	0,64	0,64	0,64
Valas / Foreign Exchange	0,45	0,27	0,18	0,18	0,17	0,16	0,14	0,13	0,13	0,13	0,14	0,16	0,19	0,22	0,27
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	5,94	4,35	3,35	3,23	3,13	3,08	3,00	2,96	2,97	2,94	2,87	2,89	2,93	2,97	3,06
Valas / Foreign Exchange	1,72	0,79	0,48	0,44	0,42	0,41	0,41	0,42	0,42	0,43	0,48	0,62	0,85	1,10	1,41
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	6,34	4,97	3,76	3,67	3,58	3,52	3,45	3,32	3,29	3,23	3,27	3,26	3,29	3,31	3,41
Valas / Foreign Exchange	2,08	0,98	0,61	0,60	0,57	0,56	0,53	0,49	0,48	0,51	0,56	0,68	0,79	1,02	1,33
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	6,81	5,32	4,09	4,03	3,92	3,81	3,76	3,64	3,52	3,55	3,56	3,50	3,48	3,52	3,54
Valas / Foreign Exchange	1,94	1,45	0,70	0,70	0,68	0,67	0,62	0,58	0,52	0,52	0,54	0,59	0,65	0,71	0,83
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	6,68	5,44	4,45	4,27	4,19	4,04	3,96	3,86	3,82	3,74	3,86	3,63	3,59	3,77	3,57
Valas / Foreign Exchange	2,26	1,40	0,90	0,87	0,80	0,80	0,75	0,70	0,67	0,68	0,68	0,72	0,77	0,98	1,06

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							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Giro / Demand Deposits															
Rupiah	2,30	1,72	1,25	1,21	1,28	1,27	1,35	1,26	1,26	1,24	1,22	1,25	1,30	1,26	1,32
Valas / Foreign Exchange	0,78	0,25	0,10	0,05	0,05	0,05	0,04	0,04	0,21	0,23	0,21	0,19	0,25	0,24	0,33
Tabungan / Saving															
Rupiah	1,54	1,45	1,82	1,86	2,05	2,13	2,05	2,12	2,10	2,19	2,21	1,25	2,39	2,47	2,58
Valas / Foreign Exchange	0,15	0,25	0,10	0,10	0,20	0,18	0,16	0,17	0,17	0,17	0,17	0,19	0,46	0,47	0,55
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	4,82	2,98	2,16	2,23	2,13	2,03	2,21	2,10	2,02	1,99	1,94	1,96	2,00	2,37	2,83
Valas / Foreign Exchange	1,38	0,13	0,16	0,19	0,27	0,24	0,26	0,27	0,26	0,46	0,61	1,07	1,48	1,43	1,87
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	6,07	4,04	2,94	2,86	2,78	2,74	2,78	2,78	2,80	2,82	2,77	2,77	2,79	2,96	3,04
Valas / Foreign Exchange	1,40	0,37	0,17	0,17	0,21	0,17	0,19	0,17	0,65	0,71	0,71	0,95	1,19	1,64	2,10
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	6,50	4,50	3,68	3,60	3,50	3,40	3,32	3,27	3,22	3,16	3,22	3,24	3,27	3,31	3,43
Valas / Foreign Exchange	1,58	0,40	0,28	0,28	0,30	0,38	0,39	0,41	0,60	0,76	0,86	0,94	1,37	2,87	2,88
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	6,97	4,71	3,71	3,61	3,55	3,51	3,45	3,41	3,36	3,35	3,33	3,29	3,11	3,05	3,05
Valas / Foreign Exchange	1,99	0,84	0,47	0,46	0,48	0,46	0,46	0,49	0,52	0,58	0,62	0,81	1,76	2,09	2,18

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

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							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
1. Jenis Penggunaan / Type of Use															
- Modal Kerja / Working Capital															
Rupiah	10,09	9,21	8,85	8,78	8,76	8,63	8,66	8,62	8,59	8,49	8,48	8,40	8,42	8,42	8,46
Valas / Foreign Exchange	4,35	3,45	3,13	3,13	3,09	3,03	2,99	2,99	3,07	3,06	3,24	3,54	3,91	4,11	4,56
- Investasi / Investments															
Rupiah	9,90	8,88	8,54	8,52	8,44	8,35	8,36	8,38	8,32	8,29	8,25	8,16	8,13	8,15	8,18
Valas / Foreign Exchange	4,85	3,74	3,63	3,62	3,63	3,69	3,66	3,71	3,85	3,93	4,07	4,39	4,57	4,72	5,33
- Konsumsi / Consumption															
Rupiah	11,62	10,97	10,65	10,61	10,56	10,53	10,30	10,28	10,32	10,31	10,31	10,28	10,26	10,24	10,24
Valas / Foreign Exchange	6,36	4,06	3,82	3,85	3,81	3,71	3,71	3,86	3,84	3,78	3,89	1,60	4,08	4,28	4,31
2. Orientasi Penggunaan / User Orientation															
- Ekspor / Export															
Rupiah	8,99	8,34	8,94	8,97	9,04	9,07	9,13	9,19	9,12	8,91	8,94	8,92	8,84	8,81	8,85
Valas / Foreign Exchange	4,16	2,70	2,68	2,79	2,74	2,85	2,81	2,85	3,03	3,04	3,24	3,69	3,94	4,17	4,78
- Impor / Import															
Rupiah	9,72	9,03	8,85	8,65	8,55	8,62	8,86	8,82	8,85	8,73	8,71	8,68	8,56	8,36	8,33
Valas / Foreign Exchange	4,67	3,87	3,43	3,58	3,61	3,32	3,37	3,36	3,39	3,27	3,38	3,65	3,91	4,23	4,70
- Lainnya / Other															
Rupiah	10,56	9,73	9,38	9,33	9,28	9,19	9,13	9,11	9,09	9,04	9,02	8,95	8,95	8,95	8,97
Valas / Foreign Exchange	4,60	3,67	3,42	3,39	3,39	3,37	3,32	3,35	3,45	3,48	3,64	3,93	4,22	4,40	4,88

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							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
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	16.538	17.015	18.188	18.182	14.640	14.595	13.344	13.298	13.271	13.258	13.212	13.130	13.059
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	4.379	4.647	5.067	5.127	5.022	4.983	4.134	4.007	4.015	4.020	4.018	4.028	4.029
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	8.642	9.081	9.050	9.030	8.999	8.925	8.524	8.443	8.386	8.340	8.315	8.301	8.269
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	27	27	27	27	27	23	23	23	23	23	23	23
Total															
Jumlah Bank / Total Banks	110	109	107	107	107	107	107	107	107	107	107	107	107	107	107
Jumlah Kantor / Total Bank Offices	31.127	30.733	29.588	30.770	32.332	32.366	28.688	28.530	26.025	25.771	25.695	25.641	25.568	25.482	25.380

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								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
1. Jawa Barat	406	402	400	400	398	398	396	396	394	393	392	390	390	393	393
2. Banten	102	102	106	106	105	104	106	106	105	105	104	103	103	102	102
3. DKI Jakarta	471	467	460	460	455	456	456	456	456	453	456	456	457	460	462
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	331	332	334	333	335	335	335	334	334	334	334
6. Jawa Timur	409	409	409	409	408	408	409	409	410	409	409	408	409	408	409
7. Bengkulu	34	34	34	34	34	35	35	35	35	34	34	34	34	34	34
8. Jambi	61	61	64	64	64	65	65	64	64	62	62	62	62	62	62
9. Aceh	77	87	70	67	66	62	60	60	59	58	58	58	58	58	58
10. Sumatera Utara	208	208	206	206	204	204	203	203	202	201	201	201	201	200	200
11. Sumatera Barat	87	87	87	87	87	88	88	88	88	87	87	87	87	87	87
12. Riau	90	90	91	91	91	91	91	90	89	88	88	87	87	87	87
13. Sumatera Selatan	106	106	106	106	106	108	108	108	107	106	106	106	105	105	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	60	60	60	60	60	60
16. Lampung	65	65	66	66	66	66	66	66	67	67	67	67	67	66	66
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	80	80	80	79	79	79	79
19. Kalimantan Timur	117	117	118	118	118	118	117	116	116	116	116	116	116	116	116
20. Kalimantan Tengah	46	46	46	46	46	47	47	46	46	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	137	137	136	137	137	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	17
26. Sulawesi Tenggara	45	45	45	45	45	45	45	44	44	43	43	43	43	43	43
27. Nusa Tenggara Barat	53	55	55	55	55	55	55	54	54	53	53	53	53	53	53
28. Bali	91	92	90	90	90	90	90	90	90	90	89	89	89	89	89
29. Nusa Tenggara Timur	60	60	59	59	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	64	64	64	64	64	64	64	64	64	64	64	64
32. Maluku Utara	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23
33. Irian Jaya Barat	27	27	28	28	28	28	28	28	29	29	29	30	30	30	30
34. Lainnya / Others	17	17	17	17	18	18	18	18	18	18	18	18	18	18	18
Total	3.609	3.616	3.596	3.594	3.583	3.586	3.584	3.578	3.575	3.559	3.559	3.553	3.554	3.556	3.560

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							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Penyaluran Dana / Fund Disbursements															
a. Kredit / Credits	108.784	110.770	114.689	115.113	115.613	116.580	116.687	119.295	120.826	122.444	122.166	123.447	124.085	125.115	126.052
b. Antar Bank Aktiva / Inter-Bank Assets	35.052	37.938	41.111	41.464	42.682	45.251	44.392	44.218	43.127	41.039	42.479	41.966	42.897	42.981	42.754
Sumber Dana / Source of Funds															
a. DPK / Third Party Funds	102.538	106.151	112.980	113.732	115.068	117.006	117.079	119.605	119.641	119.186	120.392	120.607	122.088	122.706	122.909
Deposito / Time Deposits	70.406	73.389	79.488	79.819	80.472	81.139	82.017	83.030	82.951	83.602	83.879	84.007	84.601	84.797	84.779
Tabungan / Savings Deposits	32.132	32.763	33.492	33.913	34.596	35.867	35.061	36.575	36.690	35.584	36.513	36.600	37.487	37.909	38.129
b. Antar Bank Pasiva / Inter-Bank Liabilities	6.386	6.656	8.330	8.352	8.527	8.903	9.005	9.195	9.435	11.480	9.768	9.917	10.058	10.167	10.185
c. Pinjaman yang Diterima / Loans received	13.412	13.707	12.056	11.769	11.695	12.782	12.091	11.286	11.349	11.480	11.433	11.576	11.367	11.376	11.447
d. Kewajiban Segera / Immediate Liabilities	892	1.008	963	987	950	956	924	1.077	1.058	1.297	1.205	1.156	1.119	1.061	1.088
Beberapa Komponen Modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	13.989	15.008	15.760	15.839	15.906	16.144	16.184	16.618	16.693	16.800	16.846	16.938	17.155	17.211	17.318
b. Cadangan / Reserves	3.435	3.629	3.914	3.912	3.915	3.916	3.937	3.998	4.057	4.137	4.163	4.202	4.208	4.205	4.196
c. L/R Tahun Berjalan / Current Earnings	3.456	2.901	2.139	2.397	2.711	3.005	260	466	752	905	1.146	1.442	1.720	2.061	2.351
d. L/R Tahun Lalu / Retained Earnings (Profit/Loss)	2.905	3.495	3.760	3.670	3.652	3.516	6.172	5.837	5.215	4.486	4.109	3.837	3.780	3.744	3.656

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							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
LDR (%)	79,09	75,44	74,90	74,97	74,63	73,67	72,58	73,27	74,31	75,60	75,07	75,67	75,42	75,78	76,25
- Total Kredit / Total Credit	108.784	110.770	114.689	115.113	115.613	116.580	116.686	119.294	120.826	122.443	122.166	123.446	124.085	125.115	126.052
- Penghimpunan Dana / Funds collected	115.912	123.745	130.157	130.661	132.011	135.256	134.761	136.658	136.915	136.872 ¹	138.093	138.548	139.891	140.516	140.741
- Modal Inti / Core Capital	21.636	23.079	22.966	22.875	22.914	22.983	26.010	26.145	25.684	25.093	24.636	24.590	24.628	24.594	24.569
NPL (%)	6,81	7,22	7,53	7,54	7,45	6,72	7,15	7,35	7,44	7,53	8,13	7,80	7,93	7,98	8,12
- Kredit Non Lancar / Non Current Credits	7.405	7.995	8.636	8.679	8.611	7.836	8.337	8.773	8.984	9.221	9.936	9.628	9.843	9.989	10.230
- Total Kredit / Total Credit	108.784	110.770	114.689	115.113	115.613	116.580	116.687	119.295	120.826	122.444	122.166	123.447	124.085	125.115	126.052
ROA (%)	2,31	1,87	1,76	1,76	1,79	1,78	1,86	1,64	1,76	1,60	1,60	1,68	1,70	1,77	1,78
- L/R Tahun Berjalan / Current Earnings (Profit/Loss)	3.456	2.901	2.139	2.397	2.711	3.005	260	466	752	905	1.146	1.442	1.720	2.061	2.351
- Total Aktiva / Total Aktiva	149.623	155.075	162.374	163.194	164.966	168.443	167.821	170.332	170.690	170.289	171.422	172.126	173.920	175.039	175.659
ROE (%)	21,00	16,40	15,28	15,35	15,71	15,77	16,30	14,25	15,24	13,65	13,77	14,36	14,52	15,18	15,32
- L/R Tahun Berjalan / Current Earnings (Profit/Loss)	3.456	2.901	2.139	2.397	2.711	3.005	260	466	752	905	1.146	1.442	1.720	2.061	2.351
- Modal Disetor / Paid In Capital	13.989	15.008	15.760	15.839	15.906	16.144	16.184	16.618	16.693	16.800	16.846	16.938	17.155	17.211	17.318
- Cadangan Umum / General Reserve	2.473	2.686	2.907	2.903	2.912	2.914	2.943	2.987	3.051	3.105	3.123	3.145	3.151	3.152	3.148

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								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
1. Jawa Barat	20.474	20.370	20.839	20.919	21.174	21.788	21.691	21.846	21.777	21.804	21.794	21.861	22.145	22.113	22.256
2. Banten	5.328	5.152	5.681	5.764	5.854	6.121	6.105	6.113	6.072	6.237	6.261	6.370	6.363	6.505	6.468
3. DKI Jakarta	3.118	3.459	3.770	3.813	3.848	3.993	4.067	4.140	4.331	4.459	4.485	4.496	4.546	4.577	4.639
4. D.I Yogyakarta	7.135	7.607	7.890	8.013	8.132	8.244	8.493	8.460	8.550	8.650	9.318	8.145	8.280	8.260	8.280
5. Jawa Tengah	35.523	37.675	39.826	40.031	40.515	41.006	40.616	43.328	43.404	42.534	42.579	43.921	44.551	44.887	44.776
6. Jawa Timur	15.467	16.242	16.951	17.068	17.239	17.629	17.632	17.671	17.825	17.636	17.814	17.894	18.038	18.292	18.400
7. Bengkulu	106	106	124	115	113	118	116	118	118	118	119	120	124	122	124
8. Jambi	1.047	1.091	1.182	1.181	1.189	1.197	1.197	1.190	1.189	1.193	1.186	1.188	1.191	1.201	1.219
9. Aceh	297	242	91	91	91	91	90	90	89	87	86	88	87	88	88
10. Sumatera Utara	1.798	1.901	2.042	2.062	2.083	2.076	2.090	2.089	2.101	2.091	2.136	2.103	2.127	2.155	2.178
11. Sumatera Barat	1.835	1.902	1.882	1.907	1.931	1.985	1.975	1.969	1.944	1.900	1.958	1.966	1.938	1.951	1.962
12. Riau	1.401	1.473	1.763	1.791	1.823	1.828	1.833	1.870	1.884	1.852	1.881	1.890	1.901	1.896	1.908
13. Kepulauan Riau	7.407	7.453	7.690	7.656	7.660	7.667	7.621	7.657	7.703	7.721	7.821	7.908	7.943	8.008	8.083
14. Sumatera Selatan	1.706	1.826	1.927	1.928	1.903	1.899	1.909	1.911	1.910	1.892	1.900	1.907	1.922	1.922	1.912
15. Bangka Belitung	176	190	199	201	206	208	205	205	207	204	202	201	200	201	199
16. Lampung	12.251	12.851	13.419	13.292	13.430	13.901	13.902	13.373	13.184	13.234	13.236	13.245	13.364	13.334	13.355
17. Kalimantan Selatan	705	761	702	739	746	809	790	782	749	770	754	787	778	803	792
18. Kalimantan Barat	1.284	1.470	1.700	1.703	1.701	1.716	1.689	1.680	1.720	1.718	1.731	1.744	1.761	1.819	1.840
19. Kalimantan Timur	396	400	436	446	458	473	474	474	483	471	473	487	499	496	531
20. Kalimantan Tengah	627	694	874	892	1.040	1.187	1.083	1.109	1.215	1.170	1.290	1.259	1.325	1.338	1.390
21. Kalimantan Utara	87	86	86	87	88	89	91	91	92	95	95	95	139	157	151
22. Sulawesi Tengah	2.621	2.677	2.716	2.695	2.669	2.732	2.631	2.569	2.508	2.595	2.526	2.543	2.554	2.583	2.576
23. Sulawesi Selatan	2.854	2.843	2.960	2.988	2.991	2.898	2.980	3.003	3.013	3.027	3.039	3.000	3.005	2.990	2.986
24. Sulawesi Utara	1.670	1.798	1.953	1.959	2.016	2.091	2.066	2.066	2.061	2.077	2.094	2.121	2.127	2.127	2.122
25. Sulawesi Tenggara	333	334	345	340	354	376	362	359	353	354	363	372	385	387	386
26. Sulawesi Barat	8	9	142	141	126	121	122	128	146	143	134	143	135	144	143
27. Gorontalo	34	54	32	33	29	32	31	30	29	30	28	26	28	29	32
28. Nusa Tenggara Barat	1.583	1.617	1.662	1.667	1.680	1.707	1.703	1.695	1.670	1.661	1.700	1.713	1.733	1.756	1.770
29. Bali	17.130	17.074	17.805	17.981	18.147	18.528	18.423	18.584	18.579	18.659	18.569	18.689	18.889	19.015	19.148
30. Nusa Tenggara Timur	800	867	912	903	902	906	916	921	920	918	914	911	907	895	892
31. Maluku	2.123	2.177	2.226	2.231	2.251	2.348	2.319	2.224	2.254	2.346	2.279	2.286	2.290	2.298	2.317
32. Papua	1.353	1.429	1.556	1.558	1.572	1.678	1.609	1.598	1.614	1.650	1.669	1.658	1.658	1.700	1.735
33. Maluku Utara	219	252	273	276	279	282	283	287	287	289	294	292	291	289	296
34. Papua Barat	727	993	717	723	726	718	706	703	707	700	698	696	696	701	707
35. Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	149.623	155.075	162.374	163.194	164.966	168.443	167.821	170.332	170.690	170.289	171.422	172.126	173.920	175.039	175.659

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								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Total Aset BPR / Total Asset Rural bank	9	8	5	6	6	5	5	5	5	4	4	4	4	2	3
< 1 Miliar / < 1 Billion															
Total Aset BPR / Total Asset Rural bank	66	49	41	41	38	37	35	37	34	37	36	35	35	35	34
1 s.d 5 Miliar / 1 up to 5 Billion															
Total Aset BPR / Total Asset Rural bank	146	123	104	94	95	102	95	94	97	93	93	92	88	85	83
5 s.d 10 Miliar / 5 up to 10 Billion															
Total Aset BPR / Total Asset Rural bank	1.325	1.326	1.331	1.327	1.329	1.324	1.331	1.328	1.326	1.320	1.321	1.323	1.324	1.328	1.326
> 10 Miliar / > 10 Billion															
Total	1.546	1.506	1.481	1.468	1.468	1.468	1.466	1.464	1.462	1.454	1.454	1.454	1.451	1.450	1.446

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

Kolektibilitas / Collectibility	2019	2020	2021				2022								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Kredit / Credit	108.784	110.770	114.689	115.113	115.613	116.580	116.687	119.295	120.826	122.444	122.166	123.447	124.085	125.115	126.052
a. Lancar / Current	101.379	102.775	96.240	96.243	97.407	99.464	98.749	99.945	100.772	103.168	101.487	103.411	103.578	104.534	105.467
b. Dalam Perhatian Khusus / Special Mention		0	9.812	10.192	9.596	9.280	9.600	10.576	11.070	10.055	10.744	10.407	10.664	10.592	10.355
c. Kurang Lancar / Sub-Standard	1.373	923	1.286	1.300	1.302	982	1.318	1.565	1.547	1.531	1.580	1.520	1.635	1.661	1.646
d. Diragukan / Doubtful	1.512	1.292	1.155	1.147	1.146	1.058	1.119	1.104	1.233	1.293	1.453	1.329	1.351	1.441	1.456
e. Macet / Lost	4.520	5.780	6.196	6.231	6.163	5.795	5.901	6.104	6.204	6.397	6.903	6.778	6.856	6.888	7.128
Non Performing Loan (Nominal) / Non Performing Loan (Nominal)	7.405	7.995	8.636	8.679	8.611	7.836	8.337	8.773	8.984	9.221	9.936	9.628	9.843	9.989	10.230
Rasio Non Performing Loan (%) / Non Performing Loan Ratio (%)	6,81	7,22	7,53	7,54	7,45	6,72	7,15	7,35	7,44	7,53	8,13	7,80	7,93	7,98	8,12

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								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
1. Jawa Barat	1.153	1.316	1.458	1.490	1.470	1.363	1.407	1.431	1.489	1.519	1.584	1.604	1.653	1.674	1.700
2. Banten	221	266	264	256	257	222	255	259	250	252	276	275	290	286	275
3. DKI Jakarta	108	116	163	170	173	153	161	165	155	149	157	176	182	181	167
4. D.I Yogyakarta	252	292	343	349	345	307	348	380	389	405	464	372	378	380	378
5. Jawa Tengah	1.917	2.035	2.392	2.438	2.416	2.213	2.341	2.590	2.690	2.792	2.875	2.931	3.045	3.099	3.345
6. Jawa Timur	827	936	1.006	1.015	1.007	930	961	1.009	1.040	1.051	1.108	1.092	1.114	1.136	1.134
7. Bengkulu	5	6	7	10	10	9	9	9	9	9	9	7	8	8	8
8. Jambi	93	106	104	105	101	95	99	103	100	104	109	103	107	114	111
9. Aceh	21	22	11	11	12	11	11	10	11	11	11	11	11	11	10
10. Sumatera Utara	91	100	109	109	105	98	104	105	106	101	101	97	98	98	101
11. Sumatera Barat	94	105	102	100	98	87	93	98	105	113	125	118	119	118	114
12. Riau	127	128	119	118	122	110	117	118	120	124	127	123	124	123	121
13. Kepulauan Riau	397	383	347	346	331	285	298	312	301	306	318	314	320	317	298
14. Sumatera Selatan	93	103	105	98	92	81	83	87	89	88	91	93	93	98	97
15. Bangka Belitung	8	9	8	8	7	8	9	10	10	10	10	10	12	12	12
16. Lampung	170	201	219	214	224	211	233	235	244	240	248	248	253	248	244
17. Kalimantan Selatan	40	43	45	46	47	43	43	46	44	42	44	43	40	41	40
18. Kalimantan Barat	90	76	80	78	76	66	68	70	68	70	71	71	73	76	75
19. Kalimantan Timur	22	29	26	25	24	23	26	22	22	23	26	26	27	29	29
20. Kalimantan Tengah	43	39	36	38	38	34	36	34	36	35	39	38	40	41	42
21. Kalimantan Utara	1	2	5	2	3	2	2	2	3	3	2	2	2	4	4
22. Sulawesi Tengah	39	34	35	31	31	26	27	28	30	31	31	30	30	30	30
23. Sulawesi Selatan	46	62	54	50	53	50	85	85	84	84	83	83	83	82	85
24. Sulawesi Utara	94	100	108	105	107	100	110	112	107	111	112	108	116	135	120
25. Sulawesi Tenggara	36	35	31	31	30	25	26	27	27	26	28	27	28	29	26
26. Sulawesi Barat	0	1	2	2	2	1	1	2	2	2	2	2	2	2	2
27. Gorontalo	4	1	1	1	1	1	1	1	1	1	1	1	1	1	1
28. Nusa Tenggara Barat	149	159	174	165	161	159	164	168	177	185	193	189	192	185	186
29. Bali	856	863	862	860	879	782	857	881	906	956	1.317	1.076	1.059	1.091	1.143
30. Nusa Tenggara Timur	21	28	39	41	37	30	38	45	42	44	49	42	42	47	43
31. Maluku	3	5	17	18	20	14	16	18	19	18	21	21	22	26	27
32. Papua	49	36	40	38	37	30	36	38	38	40	40	37	35	34	32
33. Maluku Utara	2	4	4	4	4	4	3	4	4	3	4	4	4	4	4
34. Papua Barat	332	355	318	303	293	266	266	267	267	271	261	256	239	233	228
35. Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	7.405	7.995	8.636	8.679	8.611	7.836	8.337	8.773	8.984	9.221	9.936	9.628	9.843	9.989	10.230

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		September 2021		Desember 2021		September 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	79.488	0,70	81.139	69,35	84.779	0,69
Tabungan / Saving	32.132	31,34	32.763	30,86	33.492	0,30	35.867	30,65	38.129	0,31
Total DPK / Total Third Party Funds	102.538	100,00	106.151	100,00	112.980	1,00	117.006	100,00	122.909	1,00

Tabel 2.8
Komposisi DPK BPR Berdasarkan Lokasi Penghimpunan - September 2022
(Composition of Third Party Funds of Rural Banks Based on Location - September 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	4.655	10.515	15.169	12,34%
2. Banten	716	2.961	3.677	2,99%
3. DKI Jakarta	294	3.382	3.676	2,99%
4. D.I Yogyakarta	2.082	4.304	6.386	5,20%
5. Jawa Tengah	15.421	18.860	34.281	27,89%
6. Jawa Timur	3.722	8.428	12.150	9,89%
7. Bengkulu	32	44	76	0,06%
8. Jambi	155	717	872	0,71%
9. Aceh	21	38	59	0,05%
10. Sumatera Utara	872	818	1.690	1,37%
11. Sumatera Barat	896	627	1.523	1,24%
12. Riau	522	788	1.310	1,07%
13. Kepulauan Riau	792	5.744	6.536	5,32%
14. Sumatera Selatan	310	925	1.235	1,00%
15. Bangka Belitung	32	119	151	0,12%
16. Lampung	1.032	6.283	7.314	5,95%
17. Kalimantan Selatan	212	245	457	0,37%
18. Kalimantan Barat	395	1.007	1.403	1,14%
19. Kalimantan Timur	127	152	279	0,23%
20. Kalimantan Tengah	318	380	698	0,57%
21. Kalimantan Utara	66	23	89	0,07%
22. Sulawesi Tengah	122	1.028	1.151	0,94%
23. Sulawesi Selatan	342	1.786	2.128	1,73%
24. Sulawesi Utara	305	1.336	1.641	1,34%
25. Sulawesi Tenggara	80	84	163	0,13%
26. Sulawesi Barat	80	18	99	0,08%
27. Gorontalo	5	9	14	0,01%
28. Nusa Tenggara Barat	658	578	1.236	1,01%
29. Bali	3.108	11.027	14.135	11,50%
30. Nusa Tenggara Timur	204	456	660	0,54%
31. Maluku	173	940	1.113	0,91%
32. Papua	191	705	896	0,73%
33. Maluku Utara	21	96	117	0,10%
34. Papua Barat	170	356	526	0,43%
35. Lainnya / Others	-	-	-	0,00%
Total	38.129	84.779	122.909	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								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
1. Jawa Barat	13.665	13.847	14.261	14.317	14.574	15.114	15.049	15.006	14.874	14.846	14.908	14.871	15.125	15.087	15.169
2. Banten	3.377	3.161	3.314	3.340	3.379	3.517	3.507	3.556	3.568	3.591	3.575	3.639	3.638	3.652	3.677
3. DKI Jakarta	2.159	2.495	2.923	2.976	3.011	3.143	3.224	3.306	3.444	3.591	3.611	3.617	3.600	3.628	3.676
4. D.I Yogyakarta	5.453	5.732	6.016	6.195	6.536	6.307	6.423	6.470	6.499	6.587	6.943	6.286	6.411	6.391	6.386
5. Jawa Tengah	26.738	28.422	30.297	30.407	30.579	31.334	31.100	33.327	33.417	32.670	32.953	33.643	34.173	34.409	34.281
6. Jawa Timur	10.144	10.787	11.477	11.629	11.679	11.852	11.911	11.869	11.930	11.755	11.899	11.957	12.079	12.203	12.150
7. Bengkulu	54	58	76	69	67	71	69	70	71	71	73	73	77	75	76
8. Jambi	766	788	865	862	868	875	873	865	864	867	864	859	857	861	872
9. Aceh	149	138	63	63	63	64	63	63	61	61	60	59	59	59	59
10. Sumatera Utara	1.361	1.476	1.588	1.612	1.628	1.623	1.639	1.636	1.653	1.645	1.681	1.652	1.666	1.679	1.690
11. Sumatera Barat	1.425	1.475	1.458	1.475	1.496	1.545	1.537	1.537	1.512	1.470	1.528	1.532	1.514	1.520	1.523
12. Riau	1.012	1.045	1.265	1.285	1.314	1.303	1.297	1.322	1.327	1.308	1.333	1.326	1.324	1.312	1.310
13. Kepulauan Riau	5.980	6.006	6.278	6.245	6.244	6.192	6.238	6.272	6.316	6.360	6.391	6.432	6.463	6.507	6.536
14. Sumatera Selatan	1.021	1.143	1.230	1.228	1.206	1.204	1.220	1.223	1.220	1.213	1.223	1.222	1.242	1.244	1.235
15. Bangka Belitung	136	146	152	153	157	159	155	154	157	160	157	155	154	153	151
16. Lampung	6.205	6.539	6.987	6.945	7.020	7.072	7.182	7.155	7.040	7.149	7.180	7.210	7.342	7.328	7.314
17. Kalimantan Selatan	424	461	381	416	426	488	469	458	426	445	426	455	444	460	457
18. Kalimantan Barat	1.001	1.151	1.350	1.334	1.324	1.330	1.316	1.307	1.345	1.326	1.328	1.336	1.349	1.387	1.403
19. Kalimantan Timur	211	209	228	235	242	253	254	249	252	244	246	249	256	251	279
20. Kalimantan Tengah	426	448	532	521	628	702	565	573	654	583	681	635	657	658	698
21. Kalimantan Utara	31	31	36	37	36	38	40	41	41	41	42	42	81	100	89
22. Sulawesi Tengah	959	985	1.089	1.090	1.081	1.058	1.055	1.087	1.047	1.087	1.089	1.120	1.134	1.150	1.151
23. Sulawesi Selatan	1.858	1.879	2.065	2.091	2.095	2.008	2.104	2.113	2.125	2.173	2.176	2.153	2.150	2.136	2.128
24. Sulawesi Utara	1.331	1.395	1.527	1.523	1.562	1.635	1.621	1.607	1.601	1.626	1.635	1.645	1.655	1.647	1.641
25. Sulawesi Tenggara	155	151	146	143	149	166	150	147	142	152	159	156	166	169	163
26. Sulawesi Barat	11	20	100	98	83	79	79	85	102	98	88	99	92	100	99
27. Gorontalo	17	37	12	13	15	18	17	15	13	15	15	13	14	15	14
28. Nusa Tenggara Barat	1.100	1.114	1.154	1.165	1.174	1.190	1.179	1.171	1.146	1.156	1.187	1.182	1.205	1.222	1.236
29. Bali	12.568	11.920	12.967	13.100	13.252	13.460	13.506	13.678	13.537	13.644	13.666	13.706	13.905	14.046	14.135
30. Nusa Tenggara Timur	591	640	677	666	662	666	673	678	675	677	675	680	678	665	660
31. Maluku	834	936	1.016	1.073	1.086	1.084	1.127	1.141	1.143	1.098	1.104	1.094	1.087	1.091	1.113
32. Papua	688	844	785	768	778	814	807	796	798	839	859	869	855	864	896
33. Maluku Utara	107	103	105	103	105	108	107	107	113	114	117	116	115	115	117
34. Papua Barat	581	567	561	554	550	534	523	521	528	520	522	522	521	524	526
35. Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	102.538	106.151	112.980	113.732	115.068	117.006	117.079	119.605	119.641	119.186	120.392	120.607	122.088	122.706	122.909

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							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Tabungan / Saving	3,33	3,08	2,66	2,56	2,58	2,57	2,53	2,48	2,47	2,45	2,44	2,42	2,39	2,38	2,38
Deposito / Time Deposits	8,16	7,16	6,21	6,05	5,92	5,88	5,82	5,71	5,65	5,61	5,57	5,54	5,51	5,50	5,49

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								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
1 Pertanian, Perburuhan, dan Kehutanan / <i>Agriculture, hunting, and forestry</i>	28,78	27,60	27,25	27,14	27,23	26,94	27,12	27,18	27,10	27,16	26,86	26,89	26,91	26,80	26,58
2 Perikanan / <i>Fisheryies</i>	25,45	23,93	24,07	24,01	23,91	23,57	23,15	23,25	23,48	23,53	23,19	23,46	23,48	23,23	23,10
3 Pertambangan dan Penggalian / <i>Mining and quarrying</i>	21,13	22,79	21,40	21,37	20,73	20,71	20,75	19,73	19,61	20,33	20,44	20,54	20,45	20,38	20,12
4 Industri Pengolahan / <i>Processing industry</i>	21,55	21,40	21,30	21,25	21,21	21,10	21,13	21,09	21,02	20,75	20,85	20,90	20,94	20,97	20,57
5 Listrik, Gas dan Air / <i>Electricity, gas and water</i>	22,14	21,31	22,17	22,26	21,31	21,35	21,48	20,27	20,62	20,19	20,88	21,26	22,24	21,43	22,03
6 Konstruksi / <i>Construction</i>	23,33	22,43	22,73	22,78	22,81	22,62	22,30	22,34	22,25	22,22	22,25	22,28	22,36	22,41	22,11
7 Perdagangan Besar dan Eceran / <i>Big and retail trade</i>	25,36	24,41	24,07	23,89	23,81	23,83	23,72	23,75	23,85	23,85	23,81	23,58	23,60	23,53	23,47
8 Penyediaan Akomodasi dan Penyediaan Makan Minum / <i>Provision of accommodation and food supply drinking</i>	20,84	20,70	20,31	20,12	20,22	20,06	19,68	19,75	19,58	19,56	19,39	19,23	19,07	19,09	19,24
9 Transportasi, Pergudangan dan Komunikasi / <i>Transportation, warehousing and communications</i>	22,17	21,85	22,12	21,79	21,74	21,75	21,92	21,93	21,75	21,81	21,72	21,71	21,60	21,50	21,12
10 Perantara Keuangan / <i>Transitional finance</i>	17,53	16,99	15,66	15,75	15,40	15,09	14,34	14,39	14,49	14,30	13,87	13,73	13,71	13,51	13,46
11 Real Estate / <i>Real estate, rental business, and services company</i>	18,44	17,30	17,18	17,14	17,12	17,08	16,87	16,95	16,90	16,88	16,87	16,86	16,93	16,97	16,82
12 Administrasi Pemerintahan, Pertahanan Dan Jaminan Sosial Wajib / <i>Government administration, the defense and compulsory social security</i>	23,63	23,00	23,05	23,12	22,79	22,09	20,39	20,63	20,44	20,79	20,73	20,75	20,74	20,49	20,38
13 Jasa Pendidikan / <i>Education services</i>	23,34	21,51	21,69	21,77	21,82	21,06	20,84	20,83	20,93	21,27	21,60	21,46	21,46	21,93	21,64
14 Jasa Kesehatan dan Kegiatan Sosial / <i>Health and social services</i>	23,53	22,07	21,58	21,67	21,47	21,24	22,23	21,68	21,61	21,25	21,26	21,26	21,30	21,21	20,82
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	23,20	23,14	22,56	22,60	22,47	22,31	23,16	23,21	23,10	23,28	23,16	22,98	22,75	22,66	22,56
16 Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual services serving the household</i>	25,73	25,21	25,60	25,63	25,63	25,49	26,77	25,64	25,81	25,61	25,55	25,41	25,31	25,27	25,11
17 Kegiatan Usaha yang Belum Jelas Batasannya / <i>International Agency and Other Extra Agency International</i>	25,85	25,34	25,04	24,96	24,93	24,59	45,27	40,77	32,86	27,10	26,24	26,62	26,89	26,69	25,83
18 Bukan Lapangan Usaha - Rumah Tangga / <i>Business Activities which are not clearly defined</i>	19,72	18,52	18,65	18,18	18,07	17,96	18,10	18,20	18,13	18,15	18,16	18,17	18,25	18,23	18,11
19 Bukan Lapangan Usaha - Lainnya / <i>Not the business field - other</i>	22,86	22,02	21,90	22,19	22,12	22,15	22,12	22,10	22,12	22,04	21,73	21,71	21,65	21,55	21,81

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								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Modal Kerja / <i>Working Capital</i>	24,65	23,79	23,52	23,38	23,32	23,22	23,11	23,09	23,08	23,09	22,98	22,87	22,86	22,77	22,66
Investasi / <i>Investment</i>	22,67	21,57	21,49	21,46	21,41	21,29	21,30	21,46	21,31	21,26	21,26	21,15	21,02	20,97	20,70
Konsumsi / <i>Consumption</i>	22,38	21,13	21,00	21,08	20,99	20,98	20,97	20,99	20,98	20,92	20,69	20,68	20,65	20,57	20,71

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

Keterangan / Information	2019	2020	2021					2022							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Jumlah BPR / Total Rural Banks	1.545	1.506	1.481	1.468	1.468	1.468	1.466	1.464	1.462	1.454	1.454	1.454	1.451	1.450	1.446
Jumlah Kantor / Total Bank Offices	5.939	5.913	5.850	5.854	5.879	5.871	5.879	6.004	5.997	5.994	6.013	6.018	6.025	6.020	6.031

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

Lokasi / Location	BPR (Rural Bank)			Total
	KP	KC	KPK	
1. Jawa Barat	226	403	337	966
2. Banten	54	65	44	163
3. DKI Jakarta	27	15	4	46
4. D.I Yogyakarta	51	54	115	220
5. Jawa Tengah	248	594	893	1.735
6. Jawa Timur	259	286	839	1.384
7. Bengkulu	5	6	1	12
8. Jambi	19	8	6	33
9. Aceh	4	-	11	15
10. Sumatera Utara	47	51	43	141
11. Sumatera Barat	81	43	79	203
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	20	77
17. Kalimantan Selatan	14	22	11	47
18. Kalimantan Barat	20	5	7	32
19. Kalimantan Timur	13	11	31	55
20. Kalimantan Tengah	6	7	6	19
21. Kalimantan Utara	2	1	8	11
22. Sulawesi Tengah	7	16	16	39
23. Sulawesi Selatan	20	14	6	40
24. Sulawesi Utara	16	27	17	60
25. Sulawesi Tenggara	16	5	5	26
26. Sulawesi Barat	2	1	-	3
27. Gorontalo	3	4	2	9
28. Nusa Tenggara Barat	20	56	30	106
29. Bali	133	57	104	294
30. Nusa Tenggara Timur	12	5	12	29
31. Maluku	1	9	10	20
32. Papua	8	17	3	28
33. Maluku Utara	3	6	2	11
34. Papua Barat	5	4	-	9
35. Lainnya / Others	-	-	-	-
Total	1.446	1.883	2.702	6.031

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

Indikator / Indicator	2019	2020	2021					2022							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Penyaluran Dana iB / Disbursement of Fund iB	12.807	14.025	14.980	15.189	15.419	16.033	16.068	16.022	16.102	16.206	16.471	16.611	17.087	17.292	17.826
Pembiayaan iB / Financing iB	9.943	10.681	11.452	11.597	11.695	11.984	12.087	12.361	12.639	12.890	12.920	13.098	13.300	13.520	13.950
Antar Bank Aktiva iB / Interbank Assets iB	2.864	3.343	3.528	3.592	3.724	4.050	3.981	3.661	3.463	3.316	3.551	3.513	3.787	3.772	3.876
Sumber Dana iB / Source of Funds iB	11.535	12.862	13.674	13.842	14.075	14.521	14.610	14.576	14.714	14.860	15.103	15.220	15.656	15.839	16.335
Dana Pihak Ketiga / Third Party Funds	8.732	9.819	10.783	10.912	11.109	11.592	11.640	11.565	11.598	11.710	11.903	11.918	12.265	12.393	12.727
Tabungan iB Wadiah / Wadiah Savings iB	1.874	1.993	2.049	2.065	2.129	2.296	2.229	2.091	2.098	2.143	2.173	2.161	2.254	2.255	2.262
Tabungan iB Mudharabah / Mudharabah Savings iB	1.329	1.379	1.448	1.461	1.514	1.601	1.569	1.579	1.539	1.494	1.546	1.507	1.569	1.595	1.630
Deposito iB Mudharabah / Deposit Mudharabah iB	5.529	6.447	7.286	7.386	7.466	7.694	7.842	7.895	7.961	8.073	8.184	8.250	8.443	8.543	8.835
Antar Bank Passiva / Interbank Liabilities	2.423	2.513	1.949	2.001	2.051	2.074	2.121	2.148	2.192	2.218	2.278	2.377	2.427	2.470	2.614
Pinjaman yang Diterima / Loan received	291	187	710	689	663	652	619	632	674	698	686	691	714	718	728
Kewajiban Lainnya / Other Liabilities	89	342	233	240	252	204	230	231	251	234	236	233	251	258	266
Beberapa Komponen Modal / Some Components of Capital	1.671	1.972	2.012	2.001	2.019	2.270	2.266	2.215	2.195	2.181	2.200	2.250	2.301	2.351	2.429
Modal Disetor / Paid-In Capital	1.183	1.457	1.739	1.728	1.746	1.758	1.776	1.776	1.805	1.812	1.814	1.839	1.863	1.900	1.948
Cadangan / Reserves	206	249	273	273	273	277	282	299	315	323	323	324	325	324	324
L/R Tahun berjalan / Current Earnings (Profit/Loss)	262	224	160	180	191	219	24	44	65	80	101	127	154	173	201
L/R Tahun Lalu / Last Year Earnings (Profit/Loss)	20	42	10	16	16	14	185	96	10	(33)	(38)	(41)	(42)	(46)	(44)

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							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Aset / Assets	13.758	14.950	16.019	16.222	16.477	17.060	17.126	17.126	17.180	17.288	17.552	17.715	18.194	18.409	18.966
Pembiayaan iB / Financing iB	9.943	10.681	11.452	11.597	11.695	11.984	12.087	12.361	12.639	12.639	12.920	13.098	13.300	13.520	13.950
<i>Lancar / Current</i>	9.243	9.908	9.430	9.511	9.743	10.139	10.225	10.377	10.643	10.960	10.809	11.032	11.215	11.404	11.816
<i>DPK</i>	-	-	1.112	1.189	1.040	1.012	986	1.085	1.105	1.003	1.133	1.115	1.127	1.155	1.176
<i>Kurang Lancar / Sub Standard</i>	141	125	177	159	179	128	164	174	172	188	215	191	201	201	222
<i>Diragukan / Doubtful</i>	124	126	112	113	115	102	95	89	95	102	104	109	112	113	119
<i>Macet / Lost</i>	135	522	621	626	620	603	618	635	623	637	660	651	644	646	617
Non Performing Financing (Nominal) / Non Performing Financing (Nominal)	700	773	910	897	913	833	877	899	891	927	979	951	958	960	958
Non Performing Financing (%) / Non Performing Financing (%)	7,04	7,24	7,94	7,73	7,81	6,95	7,25	7,27	7,05	7,34	7,58	7,26	7,20	7,10	

Data Perkreditan

Sumber Data:

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

Tambahan Informasi:

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

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

Keterangan symbol/tanda pada tabel:

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

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

Keterangan / Items	2021						2022						
	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin													
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	-	407.425	410.609	415.515	412.763	419.064	423.886	436.792	441.227	440.431	443.783	442.754	447.333
NPL/NPF	-	7.754	7.783	6.518	6.755	6.584	6.753	6.730	6.934	6.875	6.932	6.847	6.742
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	19.571	19.537
NPL/NPF	-	997	928	1.053	1.124	1.138	1.114	1.155	1.220	1.211	1.403	1.349	1.373
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	220.990	220.122
NPL/NPF	-	7.867	7.602	6.799	7.933	7.936	7.024	6.900	6.536	6.403	6.372	6.214	6.048
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	1.030.562	1.047.501
NPL/NPF	-	51.355	52.681	49.248	48.787	48.338	47.314	48.001	48.498	47.860	47.906	47.862	48.725
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	159.702	160.558
NPL/NPF	-	1.669	1.671	1.668	1.676	1.427	1.422	1.387	1.939	1.860	1.851	1.843	1.278
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	379.698	386.860
NPL/NPF	-	14.156	14.067	13.755	13.950	14.052	14.318	14.683	15.079	14.326	14.259	14.698	14.458
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	1.035.029	1.047.692
NPL/NPF	-	42.950	42.724	39.728	40.680	41.332	41.372	43.826	44.621	43.644	44.328	43.617	42.703
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision 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	123.661	122.600
NPL/NPF	-	6.931	7.267	7.653	7.918	7.830	7.845	7.928	6.890	6.567	6.767	7.032	6.214
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	310.854	318.996
NPL/NPF	-	6.517	6.605	6.347	6.056	6.111	5.965	5.884	6.083	5.251	5.317	5.635	5.479
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	274.756	271.875
NPL/NPF	-	993	1.008	2.925	3.204	3.337	3.449	3.286	3.300	2.652	3.015	2.760	2.576
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	288.549	304.672
NPL/NPF	-	7.874	7.504	7.414	7.663	7.882	7.791	8.006	9.006	8.142	8.200	7.729	7.275
12. Admistrasi 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	35.584	37.057
NPL/NPF	-	3	3	3	4	5	6	7	6	5	14	14	1
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	14.459	14.726
NPL/NPF	-	248	215	211	223	247	272	254	305	266	250	258	260
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	29.413	29.795
NPL/NPF	-	186	158	171	153	158	170	347	174	173	166	155	141
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	108.568	112.178
NPL/NPF	-	2.582	2.505	2.253	2.392	2.452	2.354	2.716	2.893	2.777	2.692	2.705	2.552
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	3.972	4.039
NPL/NPF	-	89	92	80	84	86	94	107	109	108	108	117	115
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	12	12
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	0.12	0.12
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													
Rumah Tangga / <i>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	564.154	570.329
NPL/NPF	-	13.266	12.755	12.164	12.705	12.804	12.399	12.633	13.130	12.292	12.413	12.368	12.273
- 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	27.304	27.638
NPL/NPF	-	589	577	529	545	553	524	529	525	498	521	516	512
- 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	20.865	20.923
NPL/NPF	-	1.041	985	944	996	1.002	989	1.016	1.062	1.075	1.078	1.064	1.040
- 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	109.129	118.523
NPL/NPF	-	2.296	2.156	1.973	1.952	1.937	1.960	1.966	2.037	1.998	2.005	1.994	1.968
- 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	740.580	748.760
NPL/NPF	-	9.829	9.894	8.961	9.423	9.620	9.394	9.531	10.018	10.105	10.374	10.406	10.117
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>													
NPL/NPF	-	228.530	229.740	235.831	225.526	225.059	228.863	230.753	231.912	236.620	237.528	239.287	243.175
NPL/NPF	-	2.709	2.888	2.776	2.709	2.585	2.565	2.528	2.645	2.549	2.583	2.621	2.611

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							
	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin													
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	-	34.581	33.493	32.865	32.421	32.077	32.170	32.485	33.023	34.506	34.914	35.072	35.001
NPL/NPF	-	1.611	1.564	1.016	1.037	696	670	773	793	926	934	848	853
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	2.807	2.648
NPL/NPF	-	179	96	92	93	96	93	96	98	104	131	135	170
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	13.532	14.651
NPL/NPF	-	328	269	249	249	247	256	318	292	238	150	150	139
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	91.141	90.713
NPL/NPF	-	5.298	5.283	4.251	4.272	3.864	3.793	3.935	3.937	3.364	3.470	3.980	2.938
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	10.496	10.499
NPL/NPF	-	150	131	129	130	133	133	134	132	68	67	67	70
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	42.123	43.027
NPL/NPF	-	2.868	2.515	2.272	2.386	2.454	2.470	2.597	2.591	2.649	2.658	2.692	2.493
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	97.807	99.082
NPL/NPF	-	6.243	4.520	3.686	3.736	3.631	3.733	3.770	3.872	4.641	4.735	4.901	4.883
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	28.214	26.924
NPL/NPF	-	2.392	2.256	2.065	2.080	2.085	2.075	1.980	1.978	1.960	2.000	2.281	1.834
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	20.223	21.277
NPL/NPF	-	1.052	674	537	595	562	511	475	715	972	913	957	903
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	43.851	43.441
NPL/NPF	-	332	202	191	203	202	320	285	284	502	493	487	482
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	38.637	39.621
NPL/NPF	-	1.550	1.160	1.203	1.280	1.284	1.311	1.305	1.298	1.596	1.606	1.533	1.258
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	1.298	1.225
NPL/NPF	-	0	0	0	0	1	1	1	0	1	7	7	0
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	4.902	4.896
NPL/NPF	-	55	32	39	46	57	58	58	52	48	53	57	52
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	4.038	4.059
NPL/NPF	-	32	32	60	27	28	28	203	30	32	34	33	35
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	10.483	10.692
NPL/NPF	-	444	318	230	307	304	305	301	377	408	417	421	359
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	1.833	1.861
NPL/NPF	-	16	19	18	16	17	23	23	24	25	24	24	23
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	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	31.916	31.271
NPL/NPF	-	1.529	950	866	942	961	954	976	1.032	1.056	1.087	1.107	1.122
- 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	2.986	3.017
NPL/NPF	-	49	37	34	32	36	36	35	40	41	41	44	42
- 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	1.424	1.466
NPL/NPF	-	112	109	77	79	77	77	76	85	83	88	80	80
- 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	6.810	6.999
NPL/NPF	-	250	107	96	95	101	97	100	104	173	179	179	188
- 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	171.057	172.461
NPL/NPF	-	3.354	1.853	1.523	1.593	1.555	1.585	1.620	1.796	3.487	3.597	3.629	3.607
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	79.741	80.328
NPL/NPF	-	507	506	559	544	554	556	625	682	714	755	818	876

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							
	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin													
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	-	13.332	14.636	15.081	15.758	15.769	15.570	15.624	15.109	14.419	14.568	14.940	15.031
NPL/NPF	-	597	651	616	771	777	769	767	774	579	582	580	568
2. Perikanan / <i>Fishery</i>	-	973	2.001	1.981	1.632	1.623	1.688	1.876	1.867	1.256	1.288	1.256	1.260
NPL/NPF	-	29	36	25	58	58	20	20	24	11	10	11	12
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	27.287	27.886
NPL/NPF	-	726	753	628	669	663	664	659	619	596	690	690	696
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	129.459	127.274
NPL/NPF	-	3.720	4.590	4.485	4.553	4.943	4.477	4.410	4.422	4.780	4.806	4.770	4.891
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	9.907	11.049
NPL/NPF	-	131	149	148	146	146	145	145	145	126	126	126	125
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	50.952	52.758
NPL/NPF	-	1.352	1.718	1.683	1.730	1.725	1.793	1.787	1.885	1.666	1.608	1.594	1.581
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	88.706	89.696
NPL/NPF	-	3.369	4.655	4.636	4.644	4.787	4.604	4.844	5.002	3.737	3.748	3.831	3.591
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	3.468	3.455
NPL/NPF	-	300	421	421	520	522	523	518	525	429	438	436	275
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	28.690	29.565
NPL/NPF	-	436	946	913	769	761	764	746	737	406	406	406	407
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	56.442	60.903
NPL/NPF	-	149	256	1.350	1.345	1.306	1.342	1.334	1.375	256	257	286	270
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	57.505	64.768
NPL/NPF	-	849	1.239	1.080	1.087	1.060	1.084	1.073	1.905	1.370	1.392	1.389	1.418
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	321	374
NPL/NPF	-	0	0	0	0	0	0	0	0	0	7	7	0
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	1.129	1.137
NPL/NPF	-	111	112	111	114	113	110	109	141	107	105	105	103
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	2.705	2.698
NPL/NPF	-	11	12	11	19	19	20	19	19	16	20	20	19
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	7.502	7.281
NPL/NPF	-	154	193	171	185	191	194	198	220	126	141	138	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	741	737
NPL/NPF	-	14	13	13	14	14	15	16	17	18	17	17	18
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	3	2
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	14.937	15.055
NPL/NPF	-	1.315	1.501	1.456	1.428	1.420	1.390	1.368	1.239	1.067	1.084	1.086	1.059
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	-	653	734	724	716	714	715	708	685	617	619	614	608
NPL/NPF	-	34	44	42	43	44	43	45	25	18	18	19	19
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	-	349	370	369	366	369	363	363	354	323	317	315	303
NPL/NPF	-	79	78	72	74	74	73	73	75	68	67	66	62
- 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	2.766	2.887
NPL/NPF	-	26	104	99	106	103	102	104	101	39	47	50	59
- 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	98.889	101.490
NPL/NPF	-	569	2.200	2.199	2.324	2.413	2.438	2.508	2.589	654	664	664	666
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	72.232	72.852
NPL/NPF	-	720	796	669	611	610	604	587	609	509	525	523	491

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						
	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin													
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	-	54.377	53.058	55.760	54.639	56.785	57.750	61.432	62.057	61.037	61.646	58.324	58.336
NPL/NPF	-	974	992	876	881	884	918	835	848	837	827	828	814
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	2.067	2.049
NPL/NPF	-	90	97	90	94	98	116	122	150	142	260	255	254
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	59.242	58.855
NPL/NPF	-	228	217	258	1.299	1.317	333	327	381	415	370	363	350
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	290.814	294.366
NPL/NPF	-	13.759	13.649	12.329	11.990	11.937	11.479	11.887	11.921	11.891	12.041	12.063	12.733
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	30.179	30.353
NPL/NPF	-	447	448	455	460	454	456	454	455	457	452	455	436
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	114.668	114.588
NPL/NPF	-	7.039	7.050	6.823	6.826	6.806	6.805	7.074	7.329	7.095	6.914	7.057	7.172
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	200.845	204.721
NPL/NPF	-	10.013	10.253	10.008	9.593	9.724	10.492	10.729	10.590	10.893	10.823	10.285	10.521
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	24.174	24.163
NPL/NPF	-	623	879	1.164	1.184	1.224	1.283	1.296	1.303	1.278	1.421	1.426	1.418
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	77.440	78.352
NPL/NPF	-	1.070	1.060	999	979	961	949	917	909	933	905	948	934
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	92.402	92.577
NPL/NPF	-	351	400	678	942	945	1.023	992	961	947	1.432	1.306	1.320
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	91.845	98.690
NPL/NPF	-	2.552	2.204	2.074	2.107	2.298	2.292	2.316	2.357	2.261	2.204	2.114	2.064
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	4	5
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	0
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	5.018	5.049
NPL/NPF	-	62	52	48	47	52	72	51	73	75	53	61	71
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	8.800	9.023
NPL/NPF	-	48	53	51	51	49	49	51	46	48	39	27	12
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	10.677	12.559
NPL/NPF	-	293	305	296	253	258	326	540	533	531	344	309	279
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	-	332	329	331	320	308	317	320	334	315	311	309	303
NPL/NPF	-	18	19	15	15	14	15	17	18	17	17	23	22
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	-	1	1	1	1	1	1	1	1	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	366.697	371.440
NPL/NPF	-	6.521	6.461	6.221	6.462	6.593	6.356	6.540	6.701	6.526	6.555	6.686	6.651
- 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	14.987	15.192
NPL/NPF	-	277	285	264	273	273	256	264	275	254	276	277	273
- 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	12.586	12.653
NPL/NPF	-	523	500	498	529	536	503	517	538	534	515	515	498
- 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	35.598	36.140
NPL/NPF	-	553	500	452	455	452	448	451	481	476	480	477	466
- 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	132.438	134.811
NPL/NPF	-	2.131	2.063	1.868	1.974	1.984	1.893	1.875	1.963	1.939	1.904	1.905	1.869
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	18.856	18.912
NPL/NPF	-	388	510	549	567	473	468	427	439	440	426	402	389

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						
	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin													
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	-	305.134	309.422	311.809	309.946	314.434	318.395	327.252	331.039	330.469	332.655	334.419	338.966
NPL/NPF	-	4.572	4.577	4.009	4.066	4.227	4.395	4.354	4.519	4.532	4.590	4.592	4.507
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	13.441	13.579
NPL/NPF	-	699	699	847	878	887	885	916	947	954	1.002	949	936
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	120.929	118.730
NPL/NPF	-	6.586	6.364	5.663	5.716	5.710	5.772	5.596	5.243	5.154	5.161	5.011	4.863
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	519.149	535.148
NPL/NPF	-	28.577	29.159	28.183	27.973	27.595	27.565	27.768	28.218	27.825	27.588	27.048	28.163
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	109.120	108.656
NPL/NPF	-	941	943	936	940	694	688	654	1.208	1.210	1.206	1.195	647
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	171.956	176.487
NPL/NPF	-	2.897	2.784	2.978	3.008	3.067	3.250	3.224	3.274	2.915	3.080	3.355	3.213
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	647.671	654.193
NPL/NPF	-	23.324	23.297	21.397	22.707	23.190	22.544	24.484	25.158	24.373	25.022	24.599	23.707
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	67.805	68.058
NPL/NPF	-	3.615	3.712	4.003	4.134	3.999	3.964	4.134	3.084	2.900	2.908	2.889	2.687
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	184.501	189.802
NPL/NPF	-	3.959	3.924	3.898	3.713	3.827	3.741	3.747	3.722	2.940	3.093	3.323	3.235
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	82.061	74.954
NPL/NPF	-	161	150	706	713	884	763	676	680	946	833	680	503
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	100.562	101.592
NPL/NPF	-	2.923	2.901	3.056	3.189	3.240	3.104	3.312	3.446	2.914	2.999	2.693	2.535
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	33.961	35.453
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	3.409	3.645
NPL/NPF	-	22	18	13	16	26	32	36	38	36	39	36	34
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	13.870	14.015
NPL/NPF	-	95	61	48	56	62	73	75	79	77	73	74	75
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	79.906	81.645
NPL/NPF	-	1.690	1.689	1.557	1.647	1.699	1.529	1.678	1.763	1.713	1.790	1.838	1.773
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	1.089	1.138
NPL/NPF	-	42	41	33	40	41	41	51	50	48	50	52	51
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	8	9
NPL/NPF	-	-	-	-	-	-	-	-	-	-	0	0	0
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin													
Rumah Tangga / 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	150.605	152.562
NPL/NPF	-	3.901	3.843	3.621	3.872	3.831	3.699	3.748	4.157	3.644	3.687	3.490	3.440
- 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	8.718	8.821
NPL/NPF	-	229	211	189	198	200	189	185	185	184	186	176	177
- 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	6.541	6.501
NPL/NPF	-	328	298	297	315	316	335	350	363	390	407	403	398
- 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	63.954	72.496
NPL/NPF	-	1.467	1.444	1.326	1.295	1.281	1.313	1.311	1.350	1.310	1.299	1.287	1.255
- 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	338.195	339.998
NPL/NPF	-	3.775	3.779	3.371	3.531	3.669	3.477	3.529	3.670	4.025	4.210	4.209	3.975
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	68.457	71.083
NPL/NPF	-	1.094	1.076	999	985	948	936	889	915	885	877	878	855

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						
	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Jenis Penggunaan / Type of Use													
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party													
1. Modal Kerja / Working Capital	-	2.596.597	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	2.843.725	2.892.088
NPL/NPF	-	108.913	109.814	104.692	107.231	107.689	107.031	110.255	111.892	107.221	108.923	108.803	106.449
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	1.634.410	1.653.465
NPL/NPF	-	43.380	43.126	41.276	41.372	41.225	40.233	40.963	41.701	40.899	40.659	40.032	39.489
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	1.701.319	1.729.347
NPL/NPF	-	29.730	29.255	27.303	28.330	28.501	27.830	28.203	29.417	28.516	28.975	28.969	28.521
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	6.179.454	6.274.901
NPL/NPF	-	182.023	182.195	173.270	176.933	177.415	175.093	179.421	183.010	176.635	178.556	177.803	174.459
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	193.207	194.324
NPL/NPF	-	5.800	6.101	6.092	5.765	5.808	5.693	5.950	6.234	6.161	6.300	6.404	7.069
2. Impor / Import	-	81.090	77.411	79.660	75.021	74.515	75.789	84.014	89.381	90.849	84.294	87.207	89.010
NPL/NPF	-	4.957	3.504	3.472	2.275	2.275	2.239	2.478	2.574	2.539	2.610	2.180	2.163
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	5.899.040	5.991.568
NPL/NPF	-	171.266	172.590	163.706	168.893	169.332	167.161	170.994	174.201	167.934	169.647	169.220	165.227
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	6.179.454	6.274.901
NPL/NPF	-	182.023	182.195	173.270	176.933	177.415	175.093	179.421	183.010	176.634	178.556	177.803	174.459

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						
	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Jenis Penggunaan / Type of Use													
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party													
1. Modal Kerja / Working Capital	-	352.409	276.560	281.146	271.332	258.046	265.267	271.631	274.432	296.840	289.605	295.615	299.467
NPL/NPF	-	16.724	14.226	11.867	12.047	11.577	11.505	11.773	12.175	12.615	12.629	13.622	12.355
2. Investasi / Investment	-	190.387	146.813	148.708	147.742	143.312	144.756	143.291	144.011	152.855	151.193	150.842	150.152
NPL/NPF	-	5.900	4.919	4.290	4.410	4.083	4.276	4.482	4.299	4.919	5.062	4.952	4.138
3. Konsumsi / Consumption	-	272.988	259.686	263.879	263.777	262.920	266.629	269.687	271.049	288.571	290.430	293.934	295.543
NPL/NPF	-	5.800	3.562	3.111	3.286	3.283	3.305	3.433	3.739	5.554	5.747	5.856	5.916
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	740.391	745.161
NPL/NPF	-	28.424	22.707	19.268	19.742	18.943	19.087	19.687	20.212	23.088	23.438	24.430	22.409
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	12.437	12.244
NPL/NPF	-	2.237	1.696	1.693	1.643	1.285	1.100	1.092	1.107	349	251	250	261
2. Impor / Import	-	3.809	3.975	4.268	3.844	3.391	3.405	3.287	3.403	3.432	3.353	3.424	3.447
NPL/NPF	-	51	44	39	38	24	23	23	32	23	23	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	724.530	729.471
NPL/NPF	-	26.137	20.968	17.535	18.061	17.634	17.965	18.572	19.074	22.716	23.165	24.157	22.126
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	740.391	745.161
NPL/NPF	-	28.424	22.707	19.268	19.742	18.943	19.087	19.687	20.212	23.088	23.438	24.430	22.409

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				
	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Jenis Penggunaan / Type of Use													
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party													
1. Modal Kerja / Working Capital	-	276.981	331.274	334.488	337.886	358.245	363.794	343.412	350.831	353.477	353.886	349.255	355.898
NPL/NPF	-	9.788	12.285	13.088	13.267	13.712	13.577	13.766	14.068	11.603	11.717	11.717	11.576
2. Investasi / Investment	-	55.594	122.817	116.822	115.680	116.807	117.090	113.619	113.886	127.958	131.606	131.758	139.976
NPL/NPF	-	2.170	3.468	3.209	3.358	3.372	2.946	2.878	3.742	2.619	2.634	2.689	2.538
3. Konsumsi / Consumption	-	177.107	191.956	193.690	190.970	193.627	196.900	197.945	198.265	186.749	187.592	189.753	193.195
NPL/NPF	-	2.743	4.723	4.537	4.586	4.663	4.651	4.684	4.638	2.355	2.405	2.407	2.357
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	670.766	689.069
NPL/NPF	-	14.701	20.476	20.834	21.211	21.747	21.174	21.328	22.449	16.577	16.756	16.813	16.471
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	32.514	31.918
NPL/NPF	-	1.260	1.798	1.792	1.784	2.086	2.089	1.957	1.956	2.846	2.930	2.898	2.937
2. Impor / Import	-	4.669	3.619	4.135	7.293	7.806	9.110	11.153	11.394	11.018	7.152	6.288	6.497
NPL/NPF	-	299	300	300	367	380	378	462	463	415	415	416	507
3. Lainnya / Other	-	477.119	606.375	604.733	605.057	626.348	632.205	618.075	626.882	623.576	631.661	631.964	650.654
NPL/NPF	-	13.142	18.379	18.742	19.059	19.281	18.707	18.909	20.029	13.316	13.412	13.499	13.027
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	670.766	689.069
NPL/NPF	-	14.701	20.476	20.834	21.211	21.747	21.174	21.328	22.449	20.181	16.756	16.813	16.471

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					
	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Jenis Penggunaan / Type of Use													
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party													
1. Modal Kerja / Working Capital	-	584.192	580.723	583.182	568.537	579.268	596.749	655.911	615.455	677.283	667.409	676.663	683.945
NPL/NPF	-	26.563	26.770	25.968	26.543	26.492	26.475	26.987	24.746	26.853	27.237	26.751	27.332
2. Investasi / Investment	-	339.101	346.727	360.626	356.326	356.646	359.310	371.702	330.570	388.208	390.987	390.146	400.043
NPL/NPF	-	11.042	10.949	10.216	10.177	10.528	10.131	10.622	9.267	10.969	10.866	10.769	11.069
3. Konsumsi / Consumption	-	530.766	535.483	539.202	544.548	547.662	555.128	560.640	466.208	570.025	575.223	581.162	589.148
NPL/NPF	-	10.392	10.319	9.852	10.261	10.310	9.924	10.075	9.014	10.169	10.156	10.262	10.147
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	1.647.970	1.673.137
NPL/NPF	-	47.998	48.037	46.036	46.981	47.330	46.530	47.683	43.027	47.991	48.259	47.782	48.548
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	51.598	55.470
NPL/NPF	-	868	826	802	718	717	701	837	830	857	835	773	1.397
2. Impor / Import	-	53.825	51.524	51.877	42.905	43.362	44.322	50.575	54.923	55.876	53.516	56.592	57.328
NPL/NPF	-	2.779	2.518	2.513	1.216	1.211	1.159	1.268	1.331	1.324	1.360	910	810
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	1.539.780	1.560.339
NPL/NPF	-	44.350	44.694	42.720	45.047	45.402	44.670	45.579	40.866	45.810	46.064	46.100	46.342
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	1.647.970	1.673.137
NPL/NPF	-	47.998	48.037	46.036	46.981	47.330	46.530	47.683	43.027	47.991	48.259	47.782	48.548

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					
	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Jenis Penggunaan / Type of Use													
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party													
1. Modal Kerja / Working Capital	-	1.383.015	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	1.522.192	1.552.777
NPL/NPF	-	55.838	56.533	53.770	55.374	55.908	55.473	57.729	58.412	56.150	57.339	56.713	55.186
2. Investasi / Investment	-	881.833	901.680	901.484	901.130	926.701	934.940	943.126	947.550	966.646	948.391	961.665	963.294
NPL/NPF	-	24.268	23.790	23.561	23.427	23.242	22.879	22.982	23.022	22.391	22.097	21.622	21.744
3. Konsumsi / Consumption	-	613.231	616.594	622.926	619.257	620.945	627.046	630.675	624.403	631.433	633.416	636.470	651.461
NPL/NPF	-	10.794	10.652	9.802	10.197	10.244	9.950	10.012	10.642	10.438	10.667	10.443	10.100
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	3.120.327	3.167.533
NPL/NPF	-	90.900	90.974	87.133	88.998	89.395	88.302	90.723	92.076	88.979	90.103	88.778	87.030
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	96.658	94.692
NPL/NPF	-	1.435	1.782	1.805	1.620	1.720	1.803	2.064	2.330	2.110	2.284	2.483	2.474
2. Impor / Import	-	18.788	18.292	19.380	20.979	19.956	18.952	18.999	19.613	20.523	20.272	20.903	21.738
NPL/NPF	-	1.827	642	620	653	661	680	725	748	777	812	831	823
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	3.002.766	3.051.104
NPL/NPF	-	87.638	88.550	84.708	86.726	87.014	85.819	87.934	88.998	86.093	87.007	85.464	83.733
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	3.120.327	3.167.533
NPL/NPF	-	90.900	90.974	87.133	88.998	89.395	88.302	90.723	92.076	88.979	90.103	88.778	87.030

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							
	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
1. KBMI 1	-	1.896	1.205	1.175	1.175	542	517	517	499	1.092	1.087	1.067	1.058
NPL/NPF	-	228	50	50	46	34	31	29	28	189	191	193	197
2. KBMI 2	-	8.346	9.138	9.218	9.275	9.867	9.819	9.984	10.046	9.636 ^f	9.695	9.808	9.920
NPL/NPF	-	251	426	410	398	387	372	355	357	195 ^f	190	189	183
3. KBMI 3	-	25.709	26.050	26.254	26.508	26.228	26.103	26.400	26.629	26.916 ^f	27.049	27.079	27.293
NPL/NPF	-	525	629	651	680	573	553	502	523	532 ^f	521	518	501
4. KBMI 4	-	37.420	37.877	38.709	40.346	39.632	40.469	40.815	41.306	42.037	41.847	42.558	43.176
NPL/NPF	-	770	763	721	736	696	618	531	527	504	496	490	481
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	80.512	81.448
NPL/NPF	-	1.773	1.868	1.833	1.860	1.690	1.575	1.417	1.435	1.421	1.399	1.391	1.361

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								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin																
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	369.903	385.586	403.033	407.425	410.609	415.515	412.763	419.064	423.886	436.792	441.227	440.431	443.783	442.754	447.333	
NPL/NPF	5.642	7.480	7.920	7.754	7.783	6.518	6.755	6.584	6.753	6.730	6.934	6.875	6.932	6.847	6.742	
2. Perikanan / <i>Fishery</i>	14.115	16.032	17.793	18.226	18.137	18.688	18.396	18.553	18.974	19.341	19.331	19.322	19.445	19.571	19.537	
NPL/NPF	750	886	1.018	997	928	1.053	1.124	1.138	1.114	1.155	1.220	1.211	1.403	1.349	1.373	
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	134.315	124.618	147.232	145.546	150.714	153.803	157.659	158.130	165.411	186.945	187.429	210.945	210.182	220.990	220.122	
NPL/NPF	4.808	9.049	7.893	7.867	7.602	6.799	7.933	7.936	7.024	6.900	6.536	6.403	6.372	6.214	6.048	
4. Industri Pengolahan / <i>Procesing Industry</i>	931.727	893.642	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	1.030.562	1.047.501	
NPL/NPF	36.191	40.898	50.899	51.355	52.681	49.248	48.787	48.338	47.314	48.001	48.498	47.860	47.906	47.862	48.725	
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	198.255	168.881	175.750	174.152	171.639	159.701	154.466	151.275	156.590	161.251	161.853	170.583	162.186	159.702	160.558	
NPL/NPF	1.770	2.091	1.671	1.669	1.671	1.668	1.676	1.427	1.422	1.387	1.939	1.860	1.851	1.843	1.278	
6. Konstruksi / <i>Construction</i>	362.271	376.473	384.220	375.193	376.709	380.381	373.187	375.500	373.747	372.320	377.308	381.254	380.192	379.698	386.860	
NPL/NPF	12.863	12.973	13.811	14.156	14.067	13.755	13.950	14.052	14.318	14.683	15.079	14.326	14.259	14.698	14.458	
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	1.006.069	942.188	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	1.035.029	1.047.692	
NPL/NPF	34.739	41.784	42.724	42.950	42.724	39.728	40.680	41.332	41.372	43.826	44.621	43.644	44.328	43.617	42.703	
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	109.842	116.183	120.761	120.616	121.298	120.741	121.005	121.266	122.188	122.259	121.033	121.261	122.310	123.661	122.600	
NPL/NPF	6.111	6.258	6.830	6.931	7.267	7.653	7.918	7.830	7.845	7.928	6.890	6.567	6.767	7.032	6.214	
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	246.935	266.189	296.258	298.430	294.775	306.242	291.600	289.621	298.941	309.964	308.094	326.514	315.209	310.854	318.996	
NPL/NPF	4.047	5.739	6.732	6.517	6.605	6.347	6.056	6.111	5.965	5.884	6.083	5.251	5.317	5.635	5.479	
10. Perantara Keuangan / <i>Financial intermediaries</i>	249.782	216.297	216.620	216.694	217.641	224.714	223.227	232.684	236.088	246.420	249.434	269.598	269.490	274.756	271.875	
NPL/NPF	1.247	1.089	1.024	993	1.008	2.925	3.204	3.337	3.449	3.286	3.300	2.652	3.015	2.760	2.576	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	269.360	259.978	255.308	254.255	256.086	265.315	262.751	264.709	272.593	272.141	272.006	285.771	287.022	288.549	304.672	
NPL/NPF	6.190	8.048	8.109	7.874	7.504	7.414	7.663	7.882	7.791	8.006	9.006	8.142	8.200	7.729	7.275	
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	28.901	30.887	30.518	30.782	31.673	34.272	34.191	34.185	33.859	34.630	34.317	34.145	34.408	35.584	37.057	
NPL/NPF	7	4	3	3	3	3	4	5	6	7	6	5	14	14	1	
13. Jasa Pendidikan / <i>Education Services</i>	14.194	13.594	13.958	13.966	14.005	13.990	13.734	14.557	14.631	14.421	14.699	14.171	14.522	14.459	14.726	
NPL/NPF	119	244	248	248	215	211	223	247	272	254	305	266	250	258	260	
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	33.576	28.262	29.025	28.459	28.344	28.513	27.957	27.456	27.972	28.980	28.396	29.792	28.701	29.413	29.795	
NPL/NPF	413	382	182	186	158	171	153	158	170	347	174	173	166	155	141	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	82.543	89.457	96.211	94.010	94.733	95.691	92.996	95.040	98.048	102.953	103.450	106.596	106.765	108.568	112.178	
NPL/NPF	1.839	2.902	2.883	2.582	2.505	2.253	2.392	2.452	2.354	2.716	2.893	2.777	2.692	2.705	2.552	
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	3.415	2.989	3.907	3.866	3.880	3.872	3.834	3.821	3.829	3.881	3.971	3.946	3.984	3.972	4.039	
NPL/NPF	64	55	90	89	92	80	84	86	94	107	109	108	108	117	115	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	280	358	366	358	362	365	339	339	339	342	12 ¹⁾	352	333	12	12	
NPL/NPF	-	0	-	-	-	-	-	-	-	-	-	-	-	0	0	
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	1.976	2.490	1.246	1.272	1.173	716	-	-	-	-	-	-	-	-	-	
NPL/NPF	130	138	129	124	125	96	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>	479.928	496.603	530.222	535.373	538.790	544.004	545.436	548.719	556.089	561.108	561.738	552.044	557.526	564.154	570.329	
NPL/NPF	12.120	12.760	13.245	13.266	12.755	12.164	12.705	12.804	12.399	12.633	13.130	12.292	12.413	12.368	12.273	
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	22.309	22.826	24.863	24.917	25.164	26.100	26.058	26.150	26.544	26.627	26.556	26.979	27.089	27.304	27.638	
NPL/NPF	348	507	650	589	577	529	545	553	524	529	525	498	521	516	512	
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	24.340	22.004	20.703	20.622	20.551	20.771	20.952	20.752	20.876	20.935	20.854	21.034	20.750	20.865	20.923	
NPL/NPF	1.353	1.073	1.078	1.041	985	944	996	1.002	989	1.016	1.062	1.075	1.078	1.064	1.040	
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	140.399	105.772	96.053	96.429	98.310	99.101	102.080	102.744	103.579	105.503	104.869	106.627	107.975	109.129	118.523	
NPL/NPF	1.904	2.167	2.395	2.296	2.156	1.973	1.952	1.937	1.960	1.966	2.037	1.998	2.005	1.994	1.968	
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	652.364	673.005	684.933	688.221	691.165	694.729	698.499	701.729	709.753	714.019	709.708	733.473	735.794	740.580	748.760	
NPL/NPF	6.490	8.229	9.700	9.829	9.894	8.961	9.423	9.620	9.394	9.531	10.018	10.105	10.374	10.406	10.117	
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>																
NPL/NPF	240.193	227.246	226.830	228.530	229.740	235.831	225.526	225.059	228.863	230.753	231.912	236.620	237.528	239.287	243.175	
NPL/NPF	2.690	2.949	2.642	2.709	2.888	2.776	2.709	2.585	2.565	2.528	2.645	2.549	2.583	2.621	2.611	

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								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin																
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	233.296	251.567	269.668	273.741	275.342	277.985	277.267	281.707	285.229	293.505	296.698	295.843	297.251	298.972	302.162	
NPL/NPF	2.452	4.409	4.432	4.530	4.534	3.967	4.020	4.183	4.354	4.303	4.464	4.492	4.548	4.551	4.467	
2. Perikanan / <i>Fishery</i>	6.880	8.874	10.583	11.055	11.227	11.313	11.372	11.543	11.765	11.874	11.899	12.124	12.272	12.313	12.432	
NPL/NPF	495	511	602	605	603	752	784	792	793	824	855	861	907	854	841	
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	62.764	67.410	84.034	83.357	86.965	88.074	90.731	90.017	97.381	103.958	102.123	115.419	116.161	117.017	115.922	
NPL/NPF	2.391	6.897	6.594	6.584	6.362	5.666	5.719	5.714	5.772	5.582	5.235	5.144	5.156	5.006	4.857	
4. Industri Pengolahan / <i>Procesing Industry</i>	326.481	316.144	324.119	327.686	333.116	347.203	342.936	348.988	356.657	360.387	364.801	379.368	376.588	364.002	378.874	
NPL/NPF	17.235	25.339	22.829	22.519	22.498	22.244	21.981	21.440	21.036	21.122	21.106	20.597	20.360	19.824	20.920	
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	110.495	91.852	99.368	97.912	96.885	94.090	92.533	92.256	94.828	94.901	95.676	101.357	101.157	100.845	100.569	
NPL/NPF	867	1.252	939	929	928	921	929	679	673	646	1.199	1.199	1.198	1.187	640	
6. Konstruksi / <i>Construction</i>	158.369	172.158	177.424	171.910	177.679	177.544	171.456	171.939	176.241	174.755	176.812	176.786	174.992	174.972	179.458	
NPL/NPF	6.556	7.103	8.007	8.185	8.104	8.212	8.150	8.219	8.399	8.714	8.839	8.295	8.283	8.777	8.723	
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	466.193	457.066	485.749	487.830	494.146	489.375	485.609	492.979	505.680	510.060	517.564	519.917	512.092	513.125	515.805	
NPL/NPF	13.278	17.270	20.346	20.571	20.540	19.066	20.357	20.808	20.093	21.919	22.435	21.523	21.788	21.642	20.636	
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	38.120	46.245	50.002	50.408	52.226	51.110	51.083	51.377	52.323	52.836	52.766	53.355	53.767	54.672	54.841	
NPL/NPF	1.148	1.947	1.750	2.007	2.143	2.455	2.567	2.262	2.288	2.463	2.366	2.181	2.148	2.235	2.068	
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	109.308	124.042	134.895	132.786	131.695	134.995	132.201	132.503	131.922	137.385	136.746	148.765	141.080	140.855	146.275	
NPL/NPF	2.048	2.979	3.844	3.815	3.789	3.790	3.587	3.713	3.616	3.627	3.626	2.841	2.985	3.229	3.149	
10. Perantara Keuangan / <i>Financial intermediaries</i>	47.417	34.909	35.188	35.685	36.272	37.882	34.399	41.296	42.391	45.310	46.567	52.156	49.786	50.354	49.014	
NPL/NPF	201	219	213	212	199	318	327	385	379	411	412	693	469	422	219	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	90.997	86.988	83.253	82.884	84.219	81.413	78.663	78.017	80.145	79.129	79.584	75.304	76.155	75.634	76.225	
NPL/NPF	3.273	3.211	3.443	3.190	3.128	3.307	3.462	3.523	3.393	3.608	3.681	3.154	3.172	2.685	2.617	
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	25.977	28.293	28.860	28.919	29.847	31.573	31.456	31.733	31.738	32.657	32.487	32.454	32.751	33.961	35.453	
NPL/NPF	7	3	3	3	3	3	3	3	5	5	5	4	1	-	-	
13. Jasa Pendidikan / <i>Education Services</i>	3.108	2.447	2.523	2.522	2.536	2.548	2.468	2.457	2.535	2.548	2.542	2.655	2.643	2.646	2.884	
NPL/NPF	46	41	68	66	54	45	48	51	75	54	81	79	60	60	55	
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	15.614	11.364	10.151	9.839	9.992	9.641	9.138	9.098	9.069	9.138	8.804	9.424	9.209	9.428	9.545	
NPL/NPF	249	218	110	112	77	66	74	79	90	93	98	95	86	86	73	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	44.044	52.362	62.912	60.609	61.574	61.478	61.149	62.892	64.363	70.078	70.841	72.550	74.101	75.318	77.073	
NPL/NPF	758	1.557	1.906	1.667	1.664	1.537	1.632	1.687	1.516	1.665	1.747	1.693	1.767	1.813	1.733	
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	1.671	1.469	1.259	1.241	1.268	1.211	1.197	1.174	1.156	1.140	1.176	1.129	1.155	1.122	1.171	
NPL/NPF	42	28	48	47	46	39	45	46	47	56	55	53	55	57	56	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	272	355	363	355	359	361	333	333	333	336	7 ¹	346	327	7	7	
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	227	194	37	39	39	45	-	-	-	-	-	-	-	-	-	
NPL/NPF	36	22	1	1	5	5	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>	290.692	299.176	316.539	319.600	321.272	322.700	323.612	325.651	328.290	330.835	330.635	317.465	319.827	322.381	325.884	
NPL/NPF	6.658	6.634	6.833	6.841	6.728	6.415	6.594	6.622	6.331	6.409	6.752	6.130	6.150	6.242	6.084	
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	7.589	7.157	7.316	7.345	7.388	7.492	7.453	7.441	7.503	7.480	7.438	7.514	7.396	7.416	7.480	
NPL/NPF	183	240	314	318	296	266	282	286	274	267	271	246	248	248	236	
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	6.833	5.955	5.302	5.217	5.141	5.119	5.073	5.020	4.968	4.895	4.855	4.830	4.752	4.696	4.666	
NPL/NPF	581	375	367	340	313	312	331	330	329	340	349	365	380	384	385	
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	40.210	34.096	32.357	32.446	32.777	33.135	33.464	33.752	33.869	34.164	33.990	34.235	34.616	34.872	43.167	
NPL/NPF	514	488	463	445	428	387	368	381	420	408	436	410	423	417	408	
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	293.745	297.233	299.250	300.936	302.481	305.113	301.694	303.343	305.295	305.387	299.494	317.920	316.762	317.122	318.988	
NPL/NPF	2.469	3.002	3.596	3.593	3.597	3.291	3.438	3.516	3.331	3.351	3.486	3.807	3.966	3.993	3.805	
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>																
NPL/NPF	50.471	48.607	51.111	51.451	51.293	51.765	51.652	51.645	53.030	53.190	53.530	55.967	55.708	55.914	58.441	
NPL/NPF	740	1.086	924	925	912	845	838	811	803	761	786	761	751	751	730	

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							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	13.261	13.521	14.107	14.265	14.466	14.973	14.953	15.343	15.687	16.051	16.022	16.449	17.156	17.323	17.632
NPL/NPF	918	899	769	764	766	675	678	689	681	686	699	669	676	681	667
2. Perikanan / <i>Fishery</i>	986	1.157	1.237	1.241	1.284	1.379	1.293	1.361	1.503	1.543	1.480	1.496	1.528	1.538	1.582
NPL/NPF	60	69	118	117	121	107	101	103	102	103	105	101	102	104	106
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	1.120	1.216	1.182	1.210	1.191	1.065	1.025	1.064	1.122	2.754	3.921	3.224	3.375	3.568	3.648
NPL/NPF	95	376	381	393	391	269	265	255	258	295	294	288	292	292	296
4. Industri Pengolahan / <i>Processing Industry</i>	11.639	14.282	17.380	17.637	20.019	20.312	19.762	19.608	19.849	19.768	20.247	22.122	23.197	23.695	23.989
NPL/NPF	453	482	445	599	594	550	542	546	561	562	564	509	528	528	519
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	2.463	2.484	2.352	2.344	2.347	2.204	2.135	2.179	2.609	2.599	2.583	2.513	1.996	2.005	1.912
NPL/NPF	95	54	57	56	55	56	54	54	58	57	57	57	57	57	57
6. Konstruksi / <i>Construction</i>	35.824	36.260	39.942	39.061	38.222	36.285	32.478	33.128	34.324	34.697	35.381	36.691	37.847	38.207	40.271
NPL/NPF	2.775	2.736	2.705	2.749	2.697	2.558	2.656	2.723	2.799	2.876	2.899	2.650	2.595	2.600	2.621
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	36.022	38.295	40.731	40.702	42.037	42.815	41.205	42.163	43.883	44.496	45.048	47.999	47.972	48.432	49.126
NPL/NPF	2.754	2.897	3.171	3.210	3.133	2.909	2.877	2.925	2.922	2.952	3.000	2.762	2.825	2.822	2.768
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	7.179	7.256	7.465	7.474	7.575	7.431	7.505	7.544	7.627	7.526	7.236	7.640	7.704	7.538	7.423
NPL/NPF	724	1.252	1.005	974	974	824	833	835	821	817	819	815	827	840	549
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	4.427	7.513	7.316	7.258	7.429	7.011	7.117	7.070	7.422	7.373	7.258	7.305	7.224	7.099	7.050
NPL/NPF	150	219	259	259	258	166	158	159	159	147	153	113	112	126	127
10. Perantara Keuangan / <i>Financial intermediaries</i>	10.816	9.483	8.337	8.087	8.031	8.943	8.680	8.654	10.094	9.000	9.711	11.340	10.530	10.409	10.841
NPL/NPF	201	149	188	182	177	325	304	296	435	417	419	396	396	426	410
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	7.310	4.933	5.114	5.130	4.220	4.858	4.779	4.655	4.856	4.852	4.932	4.981	4.964	4.996	5.348
NPL/NPF	691	716	701	687	685	629	648	629	650	641	638	619	635	638	650
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	2.647	2.567	1.650	1.851	1.815	2.681	2.576	2.304	2.054	1.905	1.763	1.623	1.588	1.556	1.535
NPL/NPF	0	0	0	0	0	0	0	1	1	1	0	1	13	13	0
13. Jasa Pendidikan / <i>Education Services</i>	1.377	1.333	1.288	1.289	1.279	1.282	1.245	1.240	1.238	1.236	1.234	1.208	1.201	1.185	1.192
NPL/NPF	14	44	45	44	21	19	20	19	20	19	21	18	18	18	16
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	2.611	2.464	2.347	2.328	2.265	2.249	2.250	2.252	2.243	2.200	2.200	2.244	2.267	2.259	2.283
NPL/NPF	69	23	21	22	21	20	25	25	25	24	22	24	29	29	26
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	4.708	5.676	5.888	5.927	5.825	5.917	5.591	5.761	5.684	5.736	5.828	5.809	6.230	6.334	6.322
NPL/NPF	352	334	324	326	299	216	226	226	234	239	253	226	243	241	229
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	329	214	207	209	208	219	208	209	211	215	211	210	210	213	209
NPL/NPF	5	6	6	7	6	6	5	7	8	7	8	9	9	10	9
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	7	0	0	0	0	1	0	0	1	0	-	-	-	0	0
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	27	87	11	10	8	23	-	-	-	-	-	-	-	-	-
NPL/NPF	2	1	1	1	1	1	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>	21.643	22.845	24.661	24.973	24.871	24.829	24.848	24.996	25.215	25.452	25.400	25.645	25.867	26.090	26.378
NPL/NPF	1.534	1.749	1.769	1.772	1.751	1.669	1.728	1.734	1.712	1.694	1.659	1.565	1.601	1.596	1.582
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	451	447	505	504	507	501	498	496	494	492	476	481	475	477	485
NPL/NPF	31	34	36	37	37	36	35	36	36	36	21	20	20	22	22
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	434	452	406	403	404	408	410	417	421	418	414	414	409	408	404
NPL/NPF	84	106	99	98	100	94	95	94	94	94	95	89	89	88	87
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	529	482	533	534	554	592	578	620	608	623	626	647	655	669	682
NPL/NPF	4	3	3	3	3	3	3	3	2	2	2	2	2	3	3
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	176.269	196.716	205.619	206.222	207.571	210.004	208.824	209.877	211.981	212.764	212.916	215.200	216.324	217.797	219.911
NPL/NPF	690	884	1.295	1.374	1.416	1.320	1.407	1.413	1.394	1.407	1.486	1.368	1.429	1.456	1.429
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>															
NPL/NPF	122.355	118.982	119.567	119.762	119.631	120.110	120.140	120.168	120.249	120.239	119.851	120.337	120.431	120.984	121.604
	476	489	601	651	733	635	694	702	678	725	759	663	688	692	661

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							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	119.598	119.280	117.746	117.846	119.341	120.532	118.486	120.302	121.263	125.522	126.745	126.302	128.151	125.270	126.248
NPL/NPF	2.272	2.172	2.719	2.460	2.484	1.876	2.057	1.713	1.718	1.741	1.772	1.714	1.708	1.615	1.608
2. Perikanan / <i>Fishery</i>	6.206	6.001	5.972	5.930	5.626	5.996	5.731	5.648	5.706	5.925	5.953	5.701	5.644	5.720	5.524
NPL/NPF	196	306	299	274	203	194	239	243	219	227	261	249	394	392	426
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	56.629	50.554	54.850	53.320	54.828	57.716	58.895	59.603	59.760	73.134	74.043	83.555	81.130	90.469	91.260
NPL/NPF	2.146	1.707	918	890	849	864	1.949	1.968	995	1.023	1.006	971	924	917	896
4. Industri Pengolahan / <i>Procesing Industry</i>	514.769	495.327	506.217	507.203	519.342	517.323	515.896	515.478	524.223	542.453	548.334	562.624	568.262	569.425	575.219
NPL/NPF	15.914	13.784	24.406	25.023	25.996	22.699	22.525	22.648	22.045	22.592	23.099	22.989	23.260	23.761	24.316
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	68.558	57.960	59.703	59.727	59.123	54.148	50.300	49.544	52.120	56.761	55.684	58.989	52.221	50.415	50.530
NPL/NPF	808	785	676	683	687	692	693	693	691	684	683	604	596	599	582
6. Konstruksi / <i>Construction</i>	163.697	163.696	163.040	161.561	157.941	163.800	166.497	167.680	160.383	160.065	161.549	163.789	163.403	162.545	163.163
NPL/NPF	3.532	3.134	3.099	3.223	3.266	2.985	3.145	3.110	3.120	3.094	3.341	3.044	3.046	2.985	2.773
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	475.728	431.213	422.662	420.602	417.487	425.857	418.190	428.072	433.706	444.720	450.518	457.667	452.291	457.893	467.091
NPL/NPF	18.152	21.105	18.689	18.641	18.515	17.192	16.949	17.126	17.888	18.458	18.683	18.854	19.211	18.727	18.871
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	62.592	61.348	61.947	61.400	60.148	60.859	61.065	60.994	60.888	60.536	59.663	58.871	59.450	60.063	60.244
NPL/NPF	4.134	2.954	3.979	3.855	4.055	4.281	4.424	4.639	4.643	4.555	3.612	3.479	3.700	3.865	3.505
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	115.721	120.464	139.857	145.073	142.811	150.554	139.700	138.737	147.077	151.661	151.103	153.727	149.954	149.938	151.805
NPL/NPF	1.850	2.541	2.630	2.442	2.558	2.391	2.312	2.239	2.191	2.111	2.304	2.297	2.219	2.279	2.202
10. Perantara Keuangan / <i>Financial intermediaries</i>	149.403	138.304	139.890	139.810	139.978	144.436	145.268	147.053	150.228	155.785	155.637	165.720	169.603	173.857	167.909
NPL/NPF	845	720	624	600	631	2.282	2.573	2.656	2.635	2.458	2.470	1.563	2.149	1.912	1.947
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	164.509	163.380	162.270	161.624	163.067	174.670	174.257	177.285	182.872	183.523	182.764	200.979	200.758	202.525	217.816
NPL/NPF	2.226	4.120	3.965	3.997	3.691	3.478	3.553	3.730	3.748	3.757	4.687	4.368	4.393	4.406	4.008
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	276	27	8	12	11	18	158	148	66	67	67	67	68	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	10.146	10.154	10.189	10.160	10.021	10.859	10.857	10.636	10.922	10.307	10.678	10.626	10.649
NPL/NPF	59	159	135	138	140	147	154	177	177	180	203	168	172	181	189
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	15.111	14.367	16.466	16.231	16.029	16.565	16.511	16.103	16.658	17.640	17.390	18.122	17.222	17.722	17.964
NPL/NPF	96	141	51	53	60	85	55	54	55	230	54 ¹⁾	53	50	40	42
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other individual Services</i>	33.372	31.129	27.252	27.311	27.061	27.998	25.827	25.998	27.611	26.805	26.441	28.122	26.398	26.880	28.745
NPL/NPF	729	1.012	653	589	542	501	535	539	604	812	893	858	681	651	591
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	1.415	1.307	2.441	2.416	2.403	2.441	2.429	2.437	2.463	2.526	2.584	2.607	2.620	2.637	2.659
NPL/NPF	16	21	35	35	40	35	34	33	40	44	46	46	44	50	49
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	0	3	3	3	3	3	5	6	5	5	5	5	5	5	5
NPL/NPF	-	0	-	-	-	-	-	-	-	-	-	-	0	0	0
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	877	1.534	1.013	1.039	940	462	-	-	-	-	-	-	-	-	-
NPL/NPF	92	115	127	121	119	89	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>	167.233	174.251	188.704	190.481	192.327	196.152	196.664	197.764	202.274	204.512	205.397	208.629	211.526	214.515	217.763
NPL/NPF	3.925	4.374	4.640	4.650	4.273	4.078	4.381	4.447	4.353	4.526	4.716	4.594	4.659	4.527	4.604
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	14.232	15.192	17.008	17.032	17.232	18.071	18.072	18.179	18.512	18.622	18.608	18.951	19.185	19.377	19.639
NPL/NPF	133	232	299	234	244	227	227	230	214	226	232	231	253	245	253
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	17.073	15.596	14.995	15.002	15.003	15.241	15.466	15.311	15.483	15.618	15.581	15.787	15.585	15.757	15.849
NPL/NPF	688	593	613	604	572	537	570	579	566	582	617	621	609	592	568
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	99.605	71.153	63.123	63.410	64.941	65.335	67.998	68.334	69.062	70.674	70.211	71.704	72.663	73.547	74.633
NPL/NPF	1.386	1.676	1.928	1.847	1.724	1.584	1.581	1.554	1.538	1.556	1.599	1.585	1.579	1.574	1.557
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	181.783	178.470	179.496	180.505	180.561	179.068	187.441	187.968	191.595	195.350	196.783	199.847	202.210	205.171	209.389
NPL/NPF	3.297	4.289	4.748	4.799	4.820	4.290	4.519	4.633	4.611	4.720	4.994	4.878	4.928	4.905	4.827
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	53.421	48.637	46.478	47.532	48.948	54.069	43.889	43.331	45.702	47.450	48.639	50.395	51.521	52.535	53.239
NPL/NPF	1.120	990	864	884	999	1.067	964	879	895	869	922	951	972	1.000	1.048

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							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	3.747	1.217	1.511	1.573	1.460	2.026	2.057	1.713	1.707	1.715	1.762	1.837	1.226	1.188	1.290
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Perikanan / <i>Fishery</i>	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	13.803	5.437	7.165	7.658	7.730	6.948	7.009	7.446	7.148	7.099	7.341	8.746	9.517	9.935	9.292
NPL/NPF	175	70	-	-	-	-	-	-	-	-	-	-	-	0	-
4. Industri Pengolahan / <i>Processing Industry</i>	78.838	67.889	64.228	64.699	68.987	66.270	64.405	67.685	70.284	69.233	70.849	78.445	77.471	73.440	69.419
NPL/NPF	2.590	1.293	3.219	3.213	3.592	3.754	3.740	3.704	3.673	3.725	3.728	3.764	3.757	3.748	2.971
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	16.739	16.585	14.326	14.169	13.285	9.259	9.498	7.296	7.032	6.990	7.910	7.724	6.811	6.436	7.546
NPL/NPF	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-
6. Konstruksi / <i>Construction</i>	4.381	4.359	3.813	2.661	2.867	2.753	2.755	2.753	2.800	2.803	3.566	3.989	3.950	3.975	3.968
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	337	335	335	342
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	28.125	15.614	15.942	13.902	14.499	16.373	14.748	16.075	16.186	18.547	16.806	17.258	16.259	15.579	15.670
NPL/NPF	555	513	517	529	537	562	496	473	469	497	503	506	505	427	428
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and the provision of eating and drinking</i>	1.950	1.334	1.347	1.334	1.348	1.341	1.352	1.351	1.350	1.361	1.369	1.395	1.389	1.389	92
NPL/NPF	105	105	95	95	95	94	94	94	93	93	93	92	92	92	92
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	17.479	14.170	14.190	13.313	12.840	13.683	12.582	11.311	12.521	13.545	12.988	16.717	16.951	12.961	13.867
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
10. Perantara Keuangan / <i>Financial intermediaries</i>	42.146	33.602	33.205	33.112	33.360	33.453	34.880	35.681	33.375	36.325	37.519	40.382	39.570	40.136	44.111
NPL/NPF	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	6.544	4.678	4.671	4.617	4.581	4.374	5.052	4.752	4.720	4.637	4.726	4.507	5.145	5.393	5.282
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12. Administrasi 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	61	61	58	58	58	3	2	3	2	3	2	3	3
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	419	290	160	163	273	298	430	389	389	333	340	115	36	35	38
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	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	318	319	321	324	312	309	309	310	306	306	306	1.168	303
NPL/NPF	2	2	3	3	2	2	2	2	3	3	3	3	3	3	3
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	37	29	34	36	37	36	35	35	34	34	34	34	32	33	33
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	4	4
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	55	41	40	39	38	39	39	39	41	42	42	41	41	40	40
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	568	558	551	543	539	540	527	519	515	506	497	490	472
NPL/NPF	35	54	62	63	61	60	58	58	58	53	53	52	53	53	56
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	13.945	11.019	9.675	9.786	9.868	9.887	9.846	9.915	9.882	9.874	9.892	9.921	9.868	9.854	9.891
NPL/NPF	355	383	254	248	244	229	212	192	189	173	179	174	172	178	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 - September 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 - September 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, Hiburan dan Perorangan lainnya	Jasa Perorangan yang melayani Rumah Tangga	Badan Internasional dan Badan Ekstra Internasional Lainnya	Kegiatan yang belum jelas batasannya	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan Rumah Apartemen	Rumah Tangga - Untuk Pemilikan Rumah Ruko atau Rukan	Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor	Rumah Tangga - Untuk Pemilikan 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	12.965	1.243	1.358	67.061	1.996	21.292	101.365	11.862	22.701	1.752	11.956	147	2.029	3.979	9.245	458	-	-	135.136	2.527	2.092	3.342	97.616	22.690
NPL/NPF	251	45	33	4.678	13	2.243	4.022	416	194	78	693	0	31	27	263	26	-	-	2.615	84	106	66	1.310	163
Banten	640	181	592	25.844	265	12.313	23.851	2.068	12.619	3.590	7.098	2	453	1.053	9.871	122	1	-	46.937	1.651	1.140	891	26.610	6.590
NPL/NPF	18	7	398	419	1	667	688	54	15	3	108	-	2	1	52	3	-	-	780	34	25	6	323	49
DKI Jakarta	168.486	3.853	167.348	626.894	133.269	264.800	343.249	52.019	227.106	253.282	240.452	12.890	4.988	12.373	44.219	431	6	-	143.180	18.257	7.139	101.953	132.690	94.520
NPL/NPF	2.278	677	5.095	26.282	1.176	4.947	13.589	3.434	2.685	2.001	4.741	0	133	28	993	10	0	-	2.864	272	239	1.668	2.392	1.559
D.I Yogyakarta	1.994	284	79	4.050	27	1.660	11.857	3.266	954	510	839	33	794	556	2.303	66	-	-	4.988	132	205	173	9.692	793
NPL/NPF	20	5	4	122	0	221	359	150	39	95	15	-	1	1	53	1	-	-	107	8	7	4	123	5
Jawa Tengah	20.600	2.549	558	60.010	362	16.086	108.848	8.505	4.687	2.222	6.618	94	1.344	2.760	10.208	417	0	-	25.340	341	947	1.750	32.660	33.411
NPL/NPF	288	73	54	9.132	2	549	3.720	232	70	244	108	-	5	15	234	12	-	-	489	10	39	33	460	117
Jawa Timur	35.589	2.733	1.636	109.348	6.963	24.339	137.226	10.387	10.395	2.175	8.590	49	1.816	2.230	10.300	723	0	-	56.466	2.670	2.042	3.127	82.403	3.209
NPL/NPF	641	269	198	5.377	49	1.278	7.061	509	305	46	838	-	30	17	266	21	-	-	1.500	60	138	51	1.192	44
Bengkulu	5.143	100	66	533	9	165	4.902	410	179	10	216	-	34	130	488	27	-	-	2.626	11	68	48	5.738	4.834
NPL/NPF	34	1	3	8	0	59	155	4	6	0	5	-	0	4	15	0	-	-	50	0	6	1	36	26
Jambi	12.470	126	151	1.222	18	840	8.401	1.076	590	56	489	0	102	136	685	47	-	-	5.636	46	158	102	13.993	84
NPL/NPF	98	2	6	48	0	108	296	36	7	6	32	-	2	0	14	0	-	-	106	2	4	1	156	1
Aceh	1.395	411	45	884	62	634	5.178	251	155	505	163	0	32	203	538	65	-	-	2.665	56	45	266	19.649	115
NPL/NPF	52	28	2	34	0	48	212	10	7	-	11	-	0	1	21	2	-	-	28	-	1	2	131	3
Sumatera Utara	42.308	544	233	45.763	101	8.254	43.149	2.667	7.677	1.015	3.136	10	477	1.551	3.060	258	3	-	20.195	539	1.411	2.424	37.645	2.077
NPL/NPF	541	23	17	793	1	546	1.908	122	56	15	110	-	0	15	13	12	-	-	464	8	45	37	555	50
Sumatera Barat	9.792	331	147	3.207	22	731	16.335	966	746	89	496	0	163	189	1.062	39	-	-	4.199	63	129	80	9.187	14.115
NPL/NPF	151	10	6	46	0	123	478	27	14	8	13	-	2	1	20	1	-	-	77	3	8	1	112	51
Riau	21.372	163	407	6.165	85	2.535	12.862	1.679	1.678	249	1.303	0	120	572	1.178	42	-	-	11.207	103	403	189	19.243	727
NPL/NPF	239	7	2	41	2	191	481	29	41	5	57	-	1	1	25	1	-	-	387	2	25	2	220	7
Sumatera Selatan	17.362	285	141	7.555	281	3.199	18.023	1.552	1.303	125	1.953	170	364	287	1.037	108	0	-	12.573	85	484	604	24.755	1.241
NPL/NPF	663	12	4	37	4	433	900	50	21	1	84	-	3	2	30	3	-	-	326	1	69	8	319	10
Bangka Belitung	1.868	305	118	652	30	261	2.755	181	115	15	110	-	20	148	273	4	-	-	2.320	17	57	78	4.657	18
NPL/NPF	32	7	0	219	0	45	96	2	3	-	5	-	0	0	6	0	-	-	37	0	6	0	31	0
Kepulauan Riau	412	331	194	6.970	418	1.454	7.178	1.201	3.635	85	2.546	1	131	199	681	21	-	-	7.903	137	328	109	9.503	1.156
NPL/NPF	44	8	0	589	0	229	169	86	4	-	14	-	229	4	16	0	-	-	206	1	11	1	120	21
Lampung	11.730	650	117	4.504	105	912	17.044	670	2.770	112	978	-	450	292	963	84	-	-	5.469	55	154	120	7.299	5.458
NPL/NPF	97	14	26	199	1	84	650	12	1.533	10	15	-	0	3	17	2	-	-	102	0	8	2	84	89
Kalimantan Selatan	10.265	310	1.438	2.428	767	1.119	10.672	639	2.513	228	1.030	-	100	183	1.389	47	-	-	10.946	75	303	106	12.469	268
NPL/NPF	44	19	23	20	0	129	618	9	37	12	41	-	15	0	32	3	-	-	276	1	26	2	166	1
Kalimantan Barat	13.805	436	263	1.616	133	826	12.392	1.054	1.599	689	647	81	75	111	814	28	-	-	8.235	50	515	406	17.636	280
NPL/NPF	84	12	75	89	0	196	554	44	21	1	26	-	1	0	23	0	-	-	156	0	21	3	145	3
Kalimantan Timur	12.543	445	2.227	3.821	341	7.547	15.147	2.040	3.549	379	3.152	4	166	192	2.189	40	-	-	8.061	172	523	470	20.479	698
NPL/NPF	386	15	61	54	10	618	1.090	50	49	27	72	-	2	1	93	0	-	-	317	11	36	17	314	6
Kalimantan Tengah	11.286	145	36	2.334	65	1.041	6.803	432	432	377	622	2	37	85	720	25	-	-	4.469	37	43	39	11.605	271
NPL/NPF	28	5	1	13	0	50	235	7	16	0	2	-	1	1	13	2	-	-	61	2	3	1	67	1
Sulawesi Tengah	3.704	390	2.320	2.416	1.146	602	8.486	453	380	41	895	-	23	35	532	32	-	-	2.280	14	120	34	17.531	172
NPL/NPF	95	6	5	16	0	94	316	14	3	0	8	-	0	0	12	1	-	-	58	3	19	1	155	2
Sulawesi Selatan	10.178	1.389	1.194	5.404	577	5.501	36.456	3.304	1.972	410	2.642	3	429	516	3.160	165	-	-	19.169	286	1.271	1.331	25.215	12.880
NPL/NPF	108	40	14	170	8	422	1.857	95	153	16	95	-	5	6	67	5	-	-	404	6	114	35	474	81
Sulawesi Utara	1.165	311	2.516	739	171	1.850	7.901	1.014	361	8	805	86	37	83	613	98	-	-	4.719	35	183	104	11.409	9.153
NPL/NPF	40	17	4	41	2	237	366	65	27	0	7	-	0	0	24	1	-	-	205	1	21	7	268	117
Gorontalo	1.143	147	19	326	2.626	107	2.696	193	63	1	230	-	14	16	258	5	-	-	1.049	7	28	5	4.667	3.207
NPL/NPF	175	6	0	23	0	55	242	29	2	-	9	-	-	0	21	1	-	-	25	0	2	0	66	21
Sulawesi Barat	1.671	83	10	262	5	145	2.367	72	35	11	40	-	6	42	265	7	-	-	523	3	18	7	3.073	2.012
NPL/NPF	17	2	0	31	0	25	90	6	5	0	0	-	0	0	10	0	-	-	9	-	1	0	17	5
Sulawesi Tenggara	2.018	445	2.851	1.041	13	513	6.669	637	181	19	588	194	21	64	581	25	-	-	3.624	31	162	72	13.767	683
NPL/NPF	22	11	12	18	0	58	263	11	7	0	9	-	5	0	11	1	-	-	59	0	8	2	81	11
Nusa Tenggara Barat	4.101	232	11.176	887	15	1.313	10.795	1.269	289	27	475	0	82	138	604	43	-	-	4.640	55	172	78	14.094	5.956
NPL/NPF	117	14	2	35	0	99	441	25	9	1	26	-	0	2	25	1	-	-	73	0	20	3	148	28
Bali	4.553	331	59	4.303	156	1.998	27.009	9.787	895	349	1.382	190	349	1.201	2.923	148	1	-	9.665	100	345	461	18.510	1.067
NPL/NPF	101	4	0	114	0	89	806	632	96	6	43	0	2	8	54	2	-	-	208	1	7	12	226	14
Nusa Tenggara Timur	1.674	288	63	867	46	730	10.159	820	394	42	303	-	53	79	601	74	-	-	1.291	12	48	50	11.728	9.534
NPL/NPF	38	15	1	36	4	64	281	10	11	0	11	-	0	1	10	1	-	-	18	0	1	0	95	36

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							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Modal Kerja / Working Capital	2.576.497	2.465.419	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	2.843.725	2.892.088
NPL/NPF	83.081	96.687	109.129	108.913	109.814	104.692	107.231	107.689	107.031	110.255	111.892	107.221	108.923	108.803	106.449
2. Investasi / Investment	1.481.226	1.468.687	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	1.634.410	1.653.465
NPL/NPF	33.859	43.335	43.037	43.380	43.126	41.276	41.372	41.225	40.233	40.963	41.701	40.899	40.659	40.032	39.489
3. Konsumsi / Consumption	1.559.269	1.547.454	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	1.701.319	1.729.347
NPL/NPF	24.894	27.685	29.711	29.730	29.255	27.303	28.330	28.501	27.830	28.203	29.417	28.516	28.975	28.969	28.521
Total Kredit/Pembiayaan / Total Credit/Financing	5.616.992	5.481.560	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	6.179.454	6.274.901
NPL/NPF	141.834	167.707	181.878	182.023	182.195	173.270	176.933	177.415	175.093	179.421	183.010	176.635	178.556	177.803	174.459
Orientasi Penggunaan / User Orientation															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Ekspor / Export	129.120	142.171	181.778	195.909	201.773	199.100	198.171	196.657	190.357	199.772	189.009	200.741	195.588	193.207	194.324
NPL/NPF	2.472	2.865	5.778	5.800	6.101	6.092	5.765	5.808	5.693	5.950	6.234	6.161	6.300	6.404	7.069
2. Impor / Import	84.457	65.457	80.353	81.090	77.411	79.660	75.021	74.515	75.789	84.014	89.381	90.849	84.294	87.207	89.010
NPL/NPF	2.307	1.289	5.061	4.957	3.504	3.472	2.275	2.275	2.239	2.478	2.574	2.539	2.610	2.180	2.163
3. Lainnya / Other	5.403.414	5.273.932	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	5.899.040	5.991.568
NPL/NPF	137.055	163.553	171.038	171.266	172.590	163.706	168.893	169.332	167.161	170.994	174.201	167.934	169.647	169.220	165.227
Total Kredit/Pembiayaan / Total Credit/Financing	5.616.992	5.481.560	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	6.179.454	6.274.901
NPL/NPF	141.834	167.707	181.878	182.023	182.195	173.270	176.933	177.415	175.093	179.421	183.010	176.635	178.556	177.803	174.459

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							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Modal Kerja / Working Capital	1.044.312	1.067.403	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	1.259.817	1.290.736
NPL/NPF	36.885	51.323	53.271	52.953	53.382	51.166	52.444	52.799	52.010	54.397	55.076	52.417	52.916	52.740	51.204
2. Investasi / Investment	696.920	686.337	699.406	699.416	716.261	712.338	712.472	739.340	749.376	755.707	759.708	775.506	753.319	765.427	766.977
NPL/NPF	14.197	21.684	21.865	22.091	21.297	21.226	21.240	20.785	20.517	20.696	21.127	20.487	20.070	19.687	19.850
3. Konsumsi / Consumption	689.541	692.225	711.874	716.995	720.351	725.325	722.948	726.852	732.955	735.949	729.942	737.931	739.062	742.402	758.626
NPL/NPF	11.145	11.825	12.497	12.462	12.274	11.515	11.852	11.945	11.487	11.536	12.079	11.718	11.918	12.036	11.648
Total Kredit/Pembiayaan / Total Credit/Financing	2.430.773	2.445.965	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	2.767.646	2.816.339
NPL/NPF	62.226	84.831	87.633	87.506	86.953	83.906	85.537	85.529	84.014	86.630	88.283	84.622	84.904	84.463	82.703
Orientasi Penggunaan / User Orientation															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Ekspor / Export	28.376	41.544	86.880	91.115	95.967	102.437	102.900	101.194	100.545	101.294	98.008	99.087	95.366	93.579	91.626
NPL/NPF	1.192	1.377	1.392	1.435	1.510	1.495	1.620	1.720	1.803	2.064	2.330	2.102	2.276	2.475	2.467
2. Impor / Import	11.827	6.111	11.330	11.922	12.495	12.747	13.305	13.323	13.594	13.098	12.951	13.641	13.054	13.663	14.198
NPL/NPF	41	91	119	127	126	106	135	144	143	182	193	190	211	237	230
3. Lainnya / Other	2.390.569	2.398.310	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	2.660.405	2.710.515
NPL/NPF	60.993	83.363	86.122	85.945	85.316	82.305	83.782	83.665	82.068	84.383	85.759	82.329	82.416	81.750	80.006
Total Kredit/Pembiayaan / Total Credit/Financing	2.430.773	2.445.965	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	2.767.646	2.816.339
NPL/NPF	62.226	84.831	87.633	87.506	86.953	83.906	85.537	85.529	84.014	86.630	88.283	84.622	84.904	84.463	82.703

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							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Modal Kerja / Working Capital	89.698	87.962	95.179	95.297	95.660	97.587	90.779	92.165	97.794	98.332	100.978	107.417	107.536	109.415	112.545
NPL/NPF	7.069	7.449	7.736	7.958	7.800	7.337	7.376	7.465	7.645	7.746	7.813	7.227	7.235	7.283	7.221
2. Investasi / Investment	53.056	60.781	61.374	60.726	62.561	62.060	62.024	62.370	62.612	63.620	64.076	65.437	67.453	66.943	67.819
NPL/NPF	2.287	2.809	2.458	2.431	2.401	1.992	2.015	2.027	2.087	2.099	2.138	2.032	2.124	2.142	1.827
3. Konsumsi / Consumption	321.681	339.923	351.292	352.398	353.537	356.444	355.299	356.574	358.969	359.988	359.683	362.724	364.161	366.425	369.465
NPL/NPF	2.818	3.265	3.803	3.936	4.042	3.757	3.963	3.981	3.916	3.958	4.022	3.707	3.829	3.856	3.784
Total Kredit/Pembiayaan / Total Credit/Financing	464.434	488.666	507.846	508.421	511.758	516.091	508.102	511.108	519.376	521.940	524.737	535.578	539.150	542.783	549.829
NPL/NPF	12.175	13.523	13.997	14.326	14.242	13.086	13.353	13.473	13.648	13.803	13.973	12.965	13.188	13.281	12.832
Orientasi Penggunaan / User Orientation															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Ekspor / Export	410	448	416	424	415	529	512	535	801	717	739	1.134	1.128	1.111	1.098
NPL/NPF	1	1	3	3	3	3	3	8	3	3	3	3	3	3	3
2. Impor / Import	416	241	173	151	150	142	113	152	349	352	310	305	302	291	274
NPL/NPF	5	7	5	5	5	5	2	3	2	2	2	2	2	4	3
3. Lainnya / Other	463.609	487.977	507.256	507.846	511.193	515.419	507.478	510.421	518.225	520.871	523.688	534.138	537.720	541.381	548.457
NPL/NPF	12.168	13.516	13.989	14.318	14.235	13.078	13.349	13.461	13.643	13.798	13.968	12.960	13.183	13.275	12.826
Total Kredit/Pembiayaan / Total Credit/Financing	464.434	488.666	507.846	508.421	511.758	516.091	508.102	511.108	519.376	521.940	524.737	535.578	539.150	542.783	549.829
NPL/NPF	12.175	13.523	13.997	14.326	14.242	13.086	13.353	13.473	13.648	13.803	13.973	12.965	13.188	13.281	12.832

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								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Modal Kerja / Working Capital	1.294.083	1.190.317	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	1.340.706	1.352.130
NPL/NPF	35.974	36.043	44.856	44.724	45.170	42.536	43.839	43.913	44.092	44.757	45.643	43.861	45.061	45.155	44.777
2. Investasi / Investment	664.353	675.390	690.091	667.467	698.985	718.332	713.251	709.220	712.070	721.547	721.429	757.838	764.198	765.354	784.769
NPL/NPF	17.104	18.734	18.150	18.298	18.666	17.300	17.357	17.654	16.676	17.208	17.471	17.398	17.486	17.224	17.225
3. Konsumsi / Consumption	533.082	503.300	509.805	513.961	519.011	527.095	529.529	530.888	542.983	552.226	555.220	565.314	572.691	580.903	590.513
NPL/NPF	10.537	12.154	13.092	13.018	12.632	11.739	12.242	12.322	12.177	12.479	13.081	12.861	13.000	12.843	12.858
Total Kredit/Pembiayaan / Total Credit/Financing	2.491.518	2.369.008	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	2.686.963	2.727.412
NPL/NPF	63.615	66.931	76.098	76.040	76.468	71.575	73.438	73.889	72.945	74.445	76.195	74.120	75.547	75.222	74.860
Orientasi Penggunaan / User Orientation															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Ekspor / Export	71.825	77.734	70.602	79.585	80.440	72.521	64.128	63.734	64.418	68.837	66.758	69.927	69.515	68.386	72.974
NPL/NPF	947	1.003	1.650	1.635	1.865	1.879	1.438	1.412	1.329	1.277	1.296	1.316	1.286	1.198	1.839
2. Impor / Import	68.629	57.546	67.281	67.472	63.092	64.995	59.782	59.225	58.201	65.753	70.803	71.943	68.794	71.902	73.405
NPL/NPF	1.581	1.191	4.921	4.809	3.356	3.345	2.122	2.112	2.078	2.278	2.363	2.331	2.380	1.923	1.825
3. Lainnya / Other	2.351.064	2.233.728	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	2.546.675	2.581.033
NPL/NPF	61.086	64.738	69.526	69.597	71.246	66.351	69.878	70.366	69.537	70.890	72.536	70.473	71.881	72.102	71.196
Total Kredit/Pembiayaan / Total Credit/Financing	2.491.518	2.369.008	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	2.686.963	2.727.412
NPL/NPF	63.615	66.931	76.098	76.040	76.468	71.575	73.438	73.889	72.945	74.445	76.195	74.120	75.547	75.222	74.860

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								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Modal Kerja / Working Capital	148.404	119.737	118.673	118.142	121.244	122.114	121.697	123.918	125.477	131.726	134.487	144.234	141.121	133.787	136.677
NPL/NPF	3.153	1.872	3.267	3.278	3.462	3.653	3.571	3.512	3.284	3.355	3.360	3.716	3.711	3.625	3.246
2. Investasi / Investment	66.898	46.178	42.135	39.305	40.230	34.909	33.130	32.536	32.039	30.866	30.693	36.886	37.207	36.685	33.901
NPL/NPF	272	109	564	559	762	758	760	759	952	960	965	982	978	978	587
3. Konsumsi / Consumption	14.965	12.006	10.634	10.738	10.820	10.832	10.775	10.841	10.797	10.782	10.792	10.811	10.748	11.590	10.743
NPL/NPF	394	440	319	314	307	292	273	253	250	229	235	230	228	234	232
Total Kredit/Pembiayaan / Total Credit/Financing	230.266	177.922	171.442	168.186	172.294	167.855	165.603	167.295	168.313	173.374	175.972	191.931	189.076	182.062	181.321
NPL/NPF	3.819	2.421	4.150	4.151	4.532	4.703	4.604	4.524	4.486	4.544	4.560	4.928	4.918	4.837	4.064
Orientasi Penggunaan / User Orientation															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Ekspor / Export	28.509	22.445	23.879	24.785	24.951	23.612	30.630	31.194	24.593	28.923	23.504	30.592	29.580	30.132	28.625
NPL/NPF	332	484	2.733	2.728	2.722	2.716	2.704	2.668	2.558	2.605	2.605	2.740	2.735	2.728	2.761
2. Impor / Import	3.585	1.559	1.568	1.546	1.674	1.776	1.821	1.814	3.646	4.811	5.317	4.961	2.144	1.351	1.133
NPL/NPF	680	0	16	16	16	16	16	16	16	16	16	16	16	16	105
3. Lainnya / Other	198.172	153.917	145.995	141.855	145.668	142.468	133.151	134.287	140.073	139.640	147.151	156.378	157.352	150.578	151.563
NPL/NPF	2.807	1.936	1.401	1.408	1.793	1.971	1.884	1.840	1.912	1.922	1.938	2.172	2.167	2.093	1.199
Total Kredit/Pembiayaan / Total Credit/Financing	230.266	177.922	171.442	168.186	172.294	167.855	165.603	167.295	168.313	173.374	175.972	191.931	189.076	182.062	181.321
NPL/NPF	3.819	2.421	4.150	4.151	4.532	4.703	4.604	4.524	4.486	4.544	4.560	4.928	4.918	4.837	4.064

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 - September 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 September 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	199.056	72.351	263.403	9.424	3.158	522.227	
NPL/NPF	10.950	2.053	4.354	312	40	17.004	
2. Banten	70.647	29.915	83.819	2.133	382	181.866	
NPL/NPF	2.203	232	1.217	86	19	3.547	
3. DKI Jakarta	1.499.563	1.056.102	497.740	111.311	66.339	2.875.756	
NPL/NPF	46.000	22.070	8.994	4.709	1.214	71.142	
4. D.I Yogyakarta	18.914	10.359	15.483	895	187	43.674	
NPL/NPF	784	301	253	12	0	1.326	
5. Jawa Tengah	189.865	56.001	94.449	11.230	1.506	327.579	
NPL/NPF	11.584	3.153	1.149	214	633	15.040	
6. Jawa Timur	282.100	82.396	149.916	19.675	5.643	489.094	
NPL/NPF	14.021	2.884	2.985	893	124	18.873	
7. Bengkulu	8.442	3.971	13.325	658	205	24.876	
NPL/NPF	215	77	118	9	1	401	
8. Jambi	14.956	11.452	20.019	1.019	489	44.920	
NPL/NPF	472	183	270	3	10	882	
9. Aceh	7.236	3.286	22.796	2	0	33.315	
NPL/NPF	338	92	165	-	-	596	
10. Sumatera Utara	97.556	62.652	64.291	8.567	2.441	213.492	
NPL/NPF	3.303	957	1.159	70	18	5.330	
11. Sumatera Barat	25.059	9.255	27.773	1.861	228	59.998	
NPL/NPF	704	197	251	23	2	1.127	
12. Riau	27.317	23.092	31.871	1.345	1.134	79.801	
NPL/NPF	798	326	643	33	5	1.729	
13. Sumatera Selatan	34.190	19.554	39.742	1.708	323	91.455	
NPL/NPF	1.376	869	733	56	10	2.913	
14. Bangka Belitung	4.550	2.305	7.148	365	48	13.590	
NPL/NPF	377	36	75	39	0	449	
15. Kepulauan Riau	14.619	10.839	19.137	517	791	43.287	
NPL/NPF	720	448	359	4	7	1.517	
16. Lampung	30.508	10.875	18.555	1.856	658	57.425	
NPL/NPF	960	1.703	285	84	2	2.862	
17. Kalimantan Selatan	23.087	10.040	24.167	1.456	199	55.639	
NPL/NPF	798	204	472	44	4	1.427	
18. Kalimantan Barat	20.042	14.527	27.122	1.211	160	60.320	
NPL/NPF	901	226	329	23	4	1.428	
19. Kalimantan Timur	30.207	23.576	30.403	1.926	406	81.854	
NPL/NPF	2.007	523	701	50	10	3.170	
20. Kalimantan Tengah	13.087	11.354	16.463	1.129	183	39.592	
NPL/NPF	322	50	154	22	0	504	
21. Sulawesi Tengah	15.849	5.606	20.151	1.122	131	40.352	
NPL/NPF	436	124	238	37	1	760	
22. Sulawesi Selatan	55.776	17.525	60.152	4.261	495	128.698	
NPL/NPF	2.279	783	1.114	104	44	4.028	
23. Sulawesi Utara	12.866	4.892	25.603	928	81	42.353	
NPL/NPF	676	157	619	34	0	1.417	
26. Gorontalo	4.232	3.612	8.963	457	26	16.324	
NPL/NPF	321	243	114	21	1	656	
25. Sulawesi Barat	3.731	1.291	5.637	360	37	10.261	
NPL/NPF	145	42	31	4	1	213	
24. Sulawesi Tenggara	12.718	3.141	18.339	755	92	33.351	
NPL/NPF	346	84	162	15	1	575	
27. Nusa Tenggara Barat	22.887	8.557	24.996	1.189	67	55.184	
NPL/NPF	680	118	273	17	1	1.053	
28. Bali	32.280	23.356	30.149	2.157	125	83.502	
NPL/NPF	1.067	889	467	26	1	2.397	
29. Nusa Tenggara Timur	14.209	1.983	22.664	1.565	117	37.173	
NPL/NPF	427	55	150	34	0	598	
30. Maluku	5.027	929	8.657	471	50	14.091	
NPL/NPF	169	24	101	5	2	287	
31. Papua	11.047	4.678	18.198	1.410	245	32.268	
NPL/NPF	561	149	244	39	4	910	
32. Maluku Utara	2.964	2.278	8.224	389	36	13.041	
NPL/NPF	83	12	74	8	1	160	
33. Papua Barat	4.725	1.733	8.966	566	111	14.746	
NPL/NPF	272	94	259	9	1	616	
34. Lainnya	82.775	49.983	1.028	404	2.916	130.466	
NPL/NPF	156	130	7	-	-	292	
Total	2.892.088	1.653.465	1.729.347	194.324	89.010	5.991.568	
NPL/NPF	106.449	39.489	28.521	7.069	2.163	165.227	

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

Keterangan / Items	2019	2021	2021				2022								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
1. Jawa Barat	459.256	472.032	492.454	497.194	498.301	501.483	496.860	501.671	508.894	512.700	513.680	522.212	524.766	527.543	534.810
NPL/NPF	13.879	17.707	18.552	18.535	18.398	17.698	17.526	17.590	17.576	18.879	19.348	17.595	17.702	17.591	17.356
2. Banten	149.391	152.070	166.104	166.813	168.969	170.500	170.839	171.563	175.841	176.430	177.482	178.931	178.449	182.257	184.382
NPL/NPF	2.463	3.741	4.187	4.198	4.143	3.861	3.922	3.730	3.529	3.775	3.943	3.806	3.725	3.724	3.652
3. DKI Jakarta	2.780.889	2.608.359	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	3.000.837	3.053.405
NPL/NPF	60.128	76.761	83.046	83.257	83.921	80.648	81.656	81.507	80.389	81.023	80.508	78.455	79.056	77.811	77.065
4. D.I Yogyakarta	39.369	40.600	42.167	42.203	42.576	42.704	42.590	42.903	43.426	43.629	43.728	44.325	44.348	44.413	44.756
NPL/NPF	936	908	1.067	1.184	1.179	1.122	1.162	1.174	1.255	1.343	1.370	1.341	1.434	1.465	1.338
5. Jawa Tengah	297.885	303.109	311.297	312.733	314.584	318.564	317.312	320.253	327.158	329.915	330.548	334.046	334.533	336.126	340.315
NPL/NPF	12.465	14.093	17.338	17.566	17.428	16.158	16.836	16.343	16.125	16.541	16.571	16.157	16.127	15.900	15.887
6. Jawa Timur	494.118	476.988	482.251	478.792	483.508	491.193	484.445	489.267	494.975	496.363	499.100	508.435	506.503	506.959	514.413
NPL/NPF	16.160	16.922	19.666	19.336	19.304	17.532	18.199	18.443	18.140	18.689	19.770	19.620	19.786	20.570	19.890
7. Bengkulu	20.815	22.461	23.798	23.945	24.130	24.254	24.222	24.493	24.876	25.028	25.060	25.298	25.369	25.495	25.738
NPL/NPF	341	307	348	347	358	333	362	368	367	387	391	386	394	408	411
8. Jambi	40.103	42.535	43.798	43.971	44.095	44.479	44.332	44.587	45.250	45.422	45.445	45.930	45.822	46.229	46.427
NPL/NPF	1.102	1.083	923	911	960	897	837	864	819	861	930	925	945	947	925
9. Aceh	38.268	36.838	33.157	32.344	32.175	31.166	30.924	31.128	31.913	32.133	32.325	32.664	32.635	32.874	33.317
NPL/NPF	388	833	949	812	743	605	608	614	640	651	639	622	609	621	596
10. Sumatera Utara	226.229	216.540	214.595	218.895	212.107	211.424	214.230	213.527	218.848	230.185	228.498	231.171	227.078	221.809	224.499
NPL/NPF	6.870	7.184	5.980	5.903	5.894	5.511	5.850	5.839	5.713	5.679	5.824	5.621	5.849	5.843	5.418
11. Sumatera Barat	52.616	54.553	57.620	57.720	58.477	58.633	58.453	59.214	59.827	60.385	60.408	61.195	61.011	61.676	62.087
NPL/NPF	1.137	1.042	1.157	1.143	1.143	1.036	1.072	1.110	1.097	1.181	1.241	1.171	1.203	1.191	1.152
12. Riau	69.639	72.355	74.955	75.085	76.028	77.625	77.153	77.831	78.656	79.063	79.319	80.918	81.573	78.837	82.280
NPL/NPF	1.796	1.817	2.104	1.894	1.942	1.770	1.738	1.760	1.745	1.765	1.866	1.848	1.995	1.757	1.766
13. Sumatera Selatan	83.333	86.177	88.432	89.056	89.552	89.398	88.552	89.649	90.585	91.258	91.472	92.173	92.193	92.689	93.486
NPL/NPF	2.467	3.472	2.760	2.873	2.872	2.747	2.754	2.841	2.776	2.905	3.020	2.960	2.941	3.016	2.978
14. Bangka Belitung	13.832	12.362	12.775	12.865	12.899	13.028	12.901	13.075	13.414	13.518	13.556	13.724	13.772	13.861	14.003
NPL/NPF	478	288	283	275	271	288	311	320	486	494	501	500	502	494	488
15. Kepulauan Riau	37.971	37.771	38.670	39.195	39.857	40.243	39.608	39.853	40.147	41.344	41.025	41.617	41.956	45.779	44.595
NPL/NPF	1.574	1.536	1.283	1.275	1.281	1.202	1.227	1.188	1.192	1.192	1.217	1.207	1.300	1.366	1.528
16. Lampung	52.136	53.348	55.926	55.978	56.511	56.740	55.897	56.592	57.193	57.894	58.181	59.016	59.304	59.735	59.938
NPL/NPF	1.571	1.430	3.211	3.177	3.162	3.044	2.893	2.900	2.848	2.878	3.088	3.078	2.990	2.980	2.948
17. Kalimantan Selatan	54.055	50.948	51.825	51.983	52.207	53.332	53.553	54.233	54.454	55.036	55.412	56.106	56.024	56.647	57.294
NPL/NPF	1.277	1.169	1.497	1.513	1.495	1.275	1.402	1.402	1.424	1.548	1.593	1.546	1.548	1.520	1.475
18. Kalimantan Barat	53.774	55.952	56.662	56.736	55.746	58.138	57.156	57.700	58.713	59.615	59.860	60.433	60.575	60.968	61.691
NPL/NPF	915	960	1.293	1.313	1.304	1.262	1.312	1.376	1.372	1.405	1.506	1.368	1.439	1.467	1.455
19. Kalimantan Timur	73.982	73.372	78.742	78.894	80.301	80.963	80.524	81.004	81.977	82.371	82.485	82.951	82.996	83.046	84.186
NPL/NPF	3.361	4.039	3.502	3.483	3.398	3.151	3.342	3.379	3.303	3.377	3.476	3.168	3.240	3.257	3.231
20. Kalimantan Tengah	31.071	33.653	35.299	35.386	35.590	36.544	36.264	36.605	37.149	37.413	37.538	38.828	40.277	40.846	40.904
NPL/NPF	316	405	520	550	496	450	502	514	514	535	569	546	550	545	526
21. Sulawesi Tengah	29.615	31.086	35.373	35.706	36.322	38.354	38.376	38.856	39.391	40.137	40.439	40.437	40.951	40.899	41.605
NPL/NPF	581	565	933	959	855	733	813	818	768	825	904	901	883	880	798
22. Sulawesi Selatan	120.901	122.563	124.647	124.886	125.736	126.948	126.139	127.269	129.090	129.297	129.562	130.252	130.760	131.790	133.453
NPL/NPF	4.335	3.037	3.243	3.368	3.431	4.174	4.346	4.547	4.576	4.599	4.909	4.004	4.098	4.211	4.176
23. Sulawesi Utara	39.490	39.386	40.766	41.062	41.298	41.433	41.246	41.467	41.971	42.046	42.082	42.770	42.795	42.985	43.362
NPL/NPF	1.249	1.396	1.443	1.456	1.400	1.316	1.332	1.344	1.348	1.426	1.463	1.467	1.475	1.472	1.451
24. Gorontalo	13.611	14.590	15.518	15.649	15.829	15.901	15.969	16.099	16.409	16.478	16.451	16.595	16.599	16.684	16.807
NPL/NPF	370	514	593	627	621	596	605	614	601	634	641	649	659	694	678
25. Sulawesi Barat	8.450	9.198	9.765	9.854	9.945	10.049	10.013	10.061	10.206	10.299	10.313	10.436	10.467	10.541	10.658
NPL/NPF	122	106	126	121	140	132	151	156	156	163	175	187	212	220	218
26. Sulawesi Tenggara	25.527	27.258	31.194	31.409	31.562	32.255	32.260	32.373	32.966	33.169	33.302	33.642	33.691	31.235	34.199
NPL/NPF	594	533	602	613	621	560	594	618	607	576	606	589	610	608	591
27. Nusa Tenggara Barat	44.948	50.607	53.060	53.114	53.556	53.696	53.714	53.897	54.403	54.864	55.040	55.727	55.843	56.307	56.440
NPL/NPF	476	521	676	675	812	734	800	861	840	938	1.021	1.035	1.061	1.068	1.071
28. Bali	81.273	81.876	83.224	83.218	83.393	83.299	83.127	83.717	84.256	84.479	84.644	84.979	85.065	85.174	85.784
NPL/NPF	2.355	1.911	1.954	2.011	2.096	2.111	2.220	2.250	2.341	2.430	2.523	2.507	2.726	2.526	2.424
29. Nusa Tenggara Timur	32.230	34.297	36.321	36.494	36.714	36.860	36.594	36.854	37.429	37.634	37.755	38.410	38.596	38.922	38.856
NPL/NPF	629	613	591	580	553	465	555	562	541	580	1.149	1.166	1.199	1.198	632
30. Maluku	12.221	12.762	13.485	13.492	13.606	13.650	13.643	13.834	14.057	14.092	14.117	14.423	14.454	14.553	14.612
NPL/NPF	160	156	218	223	256	246	268	277	280	280	287	296	330	314	294
31. Papua	30.198	31.322	31.751	31.943	32.207	32.443	31.898	32.054	32.489	32.760	32.900	33.250	33.301	33.446	33.923
NPL/NPF	642	678	908	924											

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								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Kredit Kepada Pihak Tidak Terkait / Loan for Unconnected Parties	5.550.039	5.426.326	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	6.133.245	6.226.975	
a. Lancar / Current	5.124.871	5.017.731	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	5.689.498	5.787.496	
b. DPK / Special Mention	283.382	242.207	286.143	280.041	264.092	236.567	270.715	301.467	270.750	280.262	287.526	277.144	267.728	266.263	265.341	
c. Kurang Lancar / Sub-Standard	23.277	26.784	24.674	23.686	22.779	21.521	25.511	22.158	19.953	22.832	23.258	21.459	23.715	21.767	20.665	
d. Diragukan / Doubtful	27.086	14.453	26.291	23.700	23.017	20.605	19.047	25.978	27.647	25.657	29.364	31.496	30.592	32.746	31.311	
e. Macet / Lost	91.422	125.151	129.322	133.042	136.082	130.829	132.054	128.961	127.142	130.581	130.034	123.359	123.932	122.971	122.162	
Non Performing Loan Pihak Tidak Terkait / Non Performing Loan of Non Connected Parties	141.785	166.389	180.288	180.428	181.878	172.955	176.612	177.097	174.742	179.069	182.657	176.315	178.239	177.484	174.138	
Kredit Kepada PihakTerkait / Loan for Connected Parties	66.953	55.234	52.333	57.365	52.632	57.618	54.773	61.055	61.257	62.736	61.533	64.546	72.458	46.209	47.926	
a. Lancar / Current	65.356	52.614	50.278	55.572	52.216	57.190	54.236	60.535	60.217	61.717	60.540	63.523	71.259	44.640	46.524	
b. DPK / Special Mention	1.548	1.301	464	197	99	113	216	201	688	667	640	703	883	1.250	1.081	
c. Kurang Lancar / Sub-Standard	4	396	264	262	244	245	245	3	1	2	3	12	1	4	4	
d. Diragukan / Doubtful	24	4	37	13	12	10	7	3	4	4	2	2	4	4	4	
e. Macet / Lost	21	919	1.289	1.320	61	60	69	312	347	346	349	307	312	312	313	
Non Performing Loan Pihak Terkait / Non Performing Loan of Connected Parties	49	1.319	1.590	1.595	317	315	320	318	351	352	353	320	317	319	321	

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								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
1. Bank Persero / State Owned Banks	28.398	24.856	26.126	26.859	26.956	27.472	28.309	28.100	28.463	28.683	28.941	29.377	29.211	29.641	30.154
NPL	567	768	583	610	607	575	578	548	476	394	388	371	361	356	349
2. BPD / Regional Development Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Bank Swasta Nasional / Domestic Private Banks	50.837	42.529	40.477	40.967	41.696	42.179	43.273	42.503	42.820	43.327	43.788	5.826	44.633	45.003	45.396
NPL	1.041	1.049	996	1.025	1.126	1.129	1.156	1.030	988	920	938	110	930	927	913
4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Foreign Owned Banks	7.651	5.918	5.458	5.544	5.619	5.705	5.723	5.666	5.625	5.705	5.750	44.477	5.835	5.868	5.911
NPL	181	191	139	138	136	128	125	113	111	103	108	940	108	108	102
5. Bank Umum / Commercial Bank	86.886	73.303	72.061	73.371	74.270	75.355	77.305	76.269	76.907	77.716	78.480	79.681	79.679	80.512	81.460
NPL	1.790	2.009	1.718	1.773	1.868	1.833	1.860	1.690	1.575	1.417	1.435	1.421	1.399	1.391	1.363

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								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
1 Pertanian, Perburuhan, dan Kehutanan / <i>Agriculture, Hunting, and Forestry</i>	5.760	6.462	6.770	6.811	6.893	7.041	7.033	7.295	7.657	7.717	7.741	8.045	7.964	7.822	8.006
2 Perikanan / <i>Fishery</i>	326	511	488	482	486	504	440	462	484	490	495	534	556	549	551
3 Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	1.012	667	629	628	645	635	722	753	756	767	762	795	825	856	874
4 Industri Pengolahan / <i>Processing industry</i>	2.057	2.395	2.634	2.605	2.660	2.784	3.038	3.157	3.269	3.442	3.402	3.469	3.540	3.626	3.705
5 Listrik, Gas dan Air / <i>Electricity, Gas and Water</i>	117	155	137	139	163	163	146	155	166	178	175	178	184	153	151
6 Konstruksi / <i>Construction</i>	3.834	4.345	4.772	4.870	4.995	4.858	4.879	4.986	5.115	5.295	5.435	5.620	5.805	6.005	6.069
7 Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	23.544	23.264	24.631	24.544	24.516	24.746	24.241	24.820	25.025	25.523	25.478	25.412	25.835	26.233	26.152
8 Penyediaan Akomodasi dan Penyediaan Makan Minum / <i>Provision of accommodation and the provision of eating and drinking</i>	1.514	1.968	2.154	2.139	2.172	2.228	2.487	2.587	2.630	2.666	2.649	2.682	2.706	2.751	2.832
9 Transportasi, Pergudangan dan Komunikasi / <i>Transportation, Warehousing and communications</i>	2.291	2.860	2.916	3.094	3.071	3.104	2.948	2.977	3.118	3.223	3.306	3.398	3.461	3.532	3.569
10 Perantara Keuangan / <i>Financial intermediaries</i>	620	736	778	774	801	835	943	1.029	1.178	1.326	1.333	1.381	1.419	1.515	1.504
11 Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	3.403	4.337	4.179	4.292	4.302	4.374	4.437	4.499	4.552	4.600	4.611	4.662	4.682	4.747	4.733
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / <i>Government administration, Defese and Compulsory Social Security</i>	93	91	97	99	101	102	238	276	284	285	270	257	255	253	250
13 Jasa Pendidikan / <i>Education services</i>	321	363	361	366	374	372	403	403	421	391	403	413	425	437	403
14 Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	746	620	617	610	620	636	634	671	693	690	698	671	685	689	664
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	7.629	6.281	6.788	6.764	6.802	6.902	9.138	9.769	9.659	9.573	9.457	9.466	9.103	9.073	9.012
16 Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	678	753	819	814	816	816	473	414	373	361	349	339	328	308	294
17 Kegiatan Usaha yang Belum Jelas Batasannya / <i>Business Activities are not clearly defined</i>	3.523	2.774	2.692	2.673	2.645	2.628	25	29	56	193	32	31	8	8	28
18 Bukan Lapangan Usaha - Rumah Tangga / <i>Loans to Non Industrial Origin - Households</i>	8.276	13.106	14.624	14.699	14.901	15.053	15.498	15.713	15.783	16.010	16.148	16.339	16.549	16.770	16.985
19 Bukan Lapangan Usaha - Lainnya / <i>Non Industrial Origin- Others</i>	43.040	39.084	38.602	38.710	38.653	38.801	38.963	39.297	39.610	39.713	39.420	39.753	39.754	39.789	40.271
Total	108.784	110.770	114.689	115.113	115.613	116.580	116.687	119.295	120.826	122.444	122.166	123.447	124.085	125.115	126.052

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								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Modal Kerja / Working Capital																
- Pertanian, Perburuhan, dan Kehutanan / Agriculture, Hunting, and Forestry	4.920	5.587	5.887	5.922	5.990	6.094	6.113	6.354	6.691	6.751	6.767	7.068	6.976	6.834	6.996	
- Perikanan / Fishery	295	452	441	434	442	458	403	426	448	453	458	496	514	502	505	
- Pertambangan dan Penggalian / Mining and Quarrying	899	547	514	511	520	504	584	620	606	591	585	605	627	648	663	
- Industri Pengolahan / Processing industry	1.774	2.061	2.256	2.211	2.263	2.381	2.601	2.710	2.800	2.959	2.924	2.982	3.044	3.109	3.160	
- Listrik, Gas dan Air / Electricity, Gas and Water	103	131	114	118	139	140	127	136	144	145	150	154	161	128	129	
- Konstruksi / Construction	3.519	4.038	4.441	4.527	4.634	4.517	4.446	4.530	4.664	4.839	4.971	5.151	5.304	5.490	5.553	
- Perdagangan Besar dan Eceran / Wholesale and Retail Trade	21.101	20.984	22.217	22.141	22.111	22.295	21.840	22.373	22.595	23.112	23.079	22.994	23.394	23.756	23.633	
- Penyediaan Akomodasi dan Penyediaan Makan Minum / Provision of accommodation and the provision of eating and drinking	1.120	1.402	1.596	1.578	1.601	1.654	1.765	1.857	1.890	1.911	1.887	1.913	1.920	1.969	2.017	
- Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and communications	1.589	1.859	1.888	2.008	1.988	2.050	1.937	1.971	2.066	2.140	2.186	2.245	2.251	2.281	2.321	
- Perantara Keuangan / Financial intermediaries	569	687	719	711	739	772	875	946	1.097	1.245	1.281	1.325	1.355	1.451	1.441	
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	2.956	3.845	3.755	3.858	3.866	3.946	3.986	4.043	4.087	4.126	4.134	4.189	4.202	4.256	4.249	
- Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / Government administration, Defese and Compulsory Social Security	64	62	62	64	64	66	158	193	197	203	195	183	182	182	178	
- Jasa Pendidikan / Education services	197	210	217	221	226	224	261	263	281	248	257	264	273	284	266	
- Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	523	435	431	422	421	429	392	436	455	455	460	442	456	460	455	
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services	6.117	4.950	5.365	5.344	5.378	5.432	7.228	7.848	7.806	7.758	7.611	7.590	7.260	7.253	7.170	
- Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	513	571	631	627	632	638	383	326	288	281	271	263	254	239	227	
- Kegiatan Usaha yang Belum Jelas Batasannya / Business Activities are not clearly defined	2.884	2.243	2.155	2.124	2.091	2.021	25	29	46	125	25	24	7	7	21	
- Bukan Lapangan Usaha - Rumah Tangga / Loans to Non Industrial Origin - Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Bukan Lapangan Usaha - Lainnya / Non Industrial Origin-Others	23	14	10	9	8	3	62	-	-	-	-	-	-	-	-	
Total Modal Kerja / Total Working Capital	49.166	50.080	52.698	52.830	53.112	53.626	53.187	55.062	56.163	57.341	57.242	57.887	58.180	58.850	58.982	
Investasi																
- Pertanian, Perburuhan, dan Kehutanan / Agriculture, Hunting, and Forestry	839	875	884	889	903	947	920	941	966	966	974	977	988	988	1.010	
- Perikanan / Fishery	31	59	47	48	44	46	37	36	36	37	37	38	42	47	46	
- Pertambangan dan Penggalian / Mining and Quarrying	113	120	115	117	126	131	137	133	150	176	178	190	199	208	212	
- Industri Pengolahan / Processing industry	283	334	378	394	397	402	438	447	469	483	478	487	496	516	545	
- Listrik, Gas dan Air / Electricity, Gas and Water	14	24	23	21	24	23	19	18	22	33	25	24	24	25	23	
- Konstruksi / Construction	316	307	331	344	361	341	432	456	451	456	464	469	501	515	516	
- Perdagangan Besar dan Eceran / Wholesale and Retail Trade	2.443	2.281	2.415	2.403	2.404	2.451	2.401	2.447	2.430	2.412	2.399	2.419	2.441	2.477	2.519	
- Penyediaan Akomodasi dan Penyediaan Makan Minum / Provision of accommodation and the provision of eating and drinking	394	565	558	561	571	573	722	731	740	755	762	769	787	782	815	
- Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and communications	702	1.001	1.028	1.087	1.083	1.054	1.012	1.006	1.052	1.084	1.120	1.153	1.210	1.251	1.248	
- Perantara Keuangan / Financial intermediaries	50	49	59	63	62	63	68	83	81	81	52	56	64	64	63	
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and	447	491	423	434	436	428	451	456	465	474	477	473	479	491	484	
- Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / Government administration, Defese and Compulsory Social Security	29	29	35	34	36	36	79	83	87	82	75	74	73	71	73	
- Jasa Pendidikan / Education services	124	153	144	145	148	148	142	140	140	142	146	149	152	154	137	
- Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	223	185	186	188	199	207	242	234	237	235	237	228	229	230	209	
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services	1.513	1.331	1.423	1.419	1.424	1.469	1.910	1.921	1.852	1.815	1.846	1.876	1.843	1.819	1.842	
- Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	165	181	189	187	184	178	90	88	85	80	78	76	74	69	67	
- Kegiatan Usaha yang Belum Jelas Batasannya / Business Activities are not clearly defined	639	531	537	549	553	607	0	1	11	68	7	7	0	1	7	
- 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	7	-	-	-	-	-	-	-	-	
Total Investasi / Total Investment	8.327	8.515	8.775	8.883	8.956	9.105	9.108	9.222	9.271	9.380	9.357	9.466	9.601	9.706	9.815	
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	1.929	1.937	1.952	1.972	2.009	2.026	2.035	2.041 ¹	2.037	2.064	2.069	2.053	2.088	
- Kredit pemilikan kendaraan bermotor / Vehicle Loans	1.190	1.043	1.061	1.071	1.078	1.080	1.112	1.113	1.116	1.128 ⁸	1.117	1.123	1.133	1.150	1.156	
- Kredit konsumsi lainnya / Other consumer credit	47.995	49.135	50.226	50.391	50.514	50.797	51.271	51.872	52.241	52.554 ⁴	52.413	52.907	53.102	53.356	54.012	
Total Konsumsi / Total consumption	51.291	52.175	53.216	53.400	53.545	53.850	54.392	55.011	55.392	55.723	55.568	56.093	56.304	56.559	57.255	
Total	108.784	110.770	114.689	115.113	115.613	116.580	116.687	119.295	120.826	122.444	122.166	123.447	124.085	125.115	126.052	

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								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
1. Jawa Barat	13.848	13.223	13.827	13.901	13.984	13.961	14.012	14.256	14.526	14.809	14.724	14.990	15.128	15.243	15.408
2. Banten	3.991	3.982	3.959	3.979	4.024	4.096	4.129	4.199	4.293	4.422	4.427	4.476	4.515	4.624	4.739
3. DKI Jakarta	1.848	2.051	2.256	2.313	2.343	2.427	2.444	2.471	2.564	2.633	2.623	2.692	2.739	2.782	2.843
4. D.I Yogyakarta	5.263	5.679	5.761	5.866	6.199	5.805	6.035	6.059	6.105	6.228	6.622	5.947	5.981	6.009	6.069
5. Jawa Tengah	26.912	28.082	29.470	29.454	29.226	29.847	29.576	31.313	31.749	32.085	31.470	32.581	32.690	32.893	32.849
6. Jawa Timur	10.797	10.841	11.224	11.261	11.391	11.554	11.571	11.775	11.987	12.270	12.186	12.243	12.314	12.399	12.487
7. Bengkulu	73	74	79	79	79	79	81	83	85	87	87	87	88	90	95
8. Jambi	774	803	836	849	852	863	868	874	884	900	895	903	914	925	940
9. Aceh	152	135	59	59	58	57	55	53	54	52	51	51	51	50	50
10. Sumatera Utara	1.252	1.205	1.351	1.375	1.389	1.406	1.410	1.443	1.461	1.481	1.478	1.454	1.474	1.496	1.517
11. Sumatera Barat	1.331	1.355	1.338	1.352	1.357	1.369	1.361	1.380	1.402	1.414	1.403	1.422	1.401	1.408	1.417
12. Riau	984	954	1.013	1.016	1.020	1.028	1.024	1.035	1.048	1.067	1.062	1.076	1.096	1.117	1.140
13. Kepulauan Riau	5.379	5.152	5.155	5.169	5.121	5.220	5.244	5.267	5.343	5.439	5.530	5.601	5.666	5.747	5.842
14. Sumatera Selatan	1.436	1.457	1.470	1.474	1.471	1.474	1.466	1.475	1.474	1.489	1.493	1.507	1.518	1.541	1.561
15. Bangka Belitung	111	119	111	110	109	109	108	111	112	112	110	111	109	111	112
16. Lampung	9.664	10.096	10.301	10.289	10.310	10.322	10.326	10.358	10.405	10.473	10.461	10.567	10.616	10.681	10.731
17. Kalimantan Selatan	426	425	499	508	511	520	523	532	548	546	541	555	554	568	584
18. Kalimantan Barat	711	758	976	994	978	977	969	972	994	1.009	1.011	1.035	1.054	1.092	1.108
19. Kalimantan Timur	240	241	265	267	269	270	272	274	277	284	282	293	300	305	310
20. Kalimantan Tengah	518	561	684	704	740	826	838	844	852	883	1.003	1.027	1.035	1.028	1.035
21. Kalimantan Utara	43	39	53	54	55	56	59	61	63	64	63	63	63	63	62
22. Sulawesi Tengah	2.274	2.288	2.311	2.294	2.275	2.224	2.205	2.203	2.199	2.196	2.184	2.184	2.180	2.188	2.191
23. Sulawesi Selatan	2.467	2.268	2.308	2.346	2.375	2.384	2.406	2.423	2.441	2.460	2.457	2.474	2.487	2.500	2.511
24. Sulawesi Utara	1.221	1.329	1.341	1.312	1.323	1.351	1.345	1.363	1.397	1.428	1.434	1.473	1.496	1.536	1.561
25. Sulawesi Tenggara	238	229	249	252	252	257	260	267	271	273	272	273	277	282	291
26. Sulawesi Barat	23	25	76	78	79	79	78	78	78	79	78	76	76	74	76
27. Gorontalo	25	53	47	47	46	48	49	50	51	50	50	50	49	50	51
28. Nusa Tenggara Barat	1.150	1.194	1.180	1.196	1.228	1.255	1.266	1.278	1.283	1.277	1.264	1.260	1.268	1.280	1.304
29. Bali	11.287	11.522	11.674	11.678	11.706	11.894	11.901	11.967	12.017	12.060	12.044	12.085	12.046	12.077	12.169
30. Nusa Tenggara Timur	641	669	673	676	674	672	662	668	664	662	661	669	669	680	684
31. Maluku	1.825	1.917	1.962	1.970	1.976	1.974	1.983	1.990	2.003	2.006	2.011	2.021	2.025	2.037	2.053
32. Papua	1.130	1.241	1.331	1.343	1.351	1.354	1.345	1.346	1.367	1.379	1.376	1.383	1.395	1.421	1.441
33. Maluku Utara	166	200	217	219	220	220	222	225	229	229	228	230	230	233	237
34. Papua Barat	584	604	630	629	620	602	596	598	598	598	588	587	582	584	584
35. Lainnya / Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	108.784	110.770	114.689	115.113	115.613	116.580	116.687	119.295	120.826	122.444	122.166	123.447	124.085	125.115	126.052

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								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises																
1. Pertanian, Perburuan dan Kehutanan / Agriculture, hunting, and forestry																
Baki Debet	109.544	130.012	145.459	146.566	147.465	161.456	164.403	171.619	177.019	182.790	186.811	191.948	194.405	197.473	201.109	
NPL/NPF	2.523	2.594	3.253	3.028	3.046	2.900	3.295	3.478	3.469	3.417	3.622	3.565	3.557	3.377	3.289	
2. Perikanan / Fishery																
Baki Debet	9.379	11.416	13.007	13.125	13.244	14.751	14.902	15.079	15.203	15.387	15.367	15.432	15.610	15.737	15.872	
NPL/NPF	252	385	491	479	408	376	445	463	441	477	522	518	534	534	557	
3. Pertambangan dan Penggalian / Mining and quarrying																
Baki Debet	8.544	8.039	8.681	8.528	8.424	8.969	8.275	7.158	6.257	6.183	6.188	6.897	6.528	6.671	7.860	
NPL/NPF	369	1.240	488	492	453	397	391	406	409	491	514	470	468	410	351	
4. Industri Pengolahan / Processing industry																
Baki Debet	111.401	112.601	115.276	114.443	115.024	128.136	127.585	127.980	128.206	134.258	127.541	131.206	130.937	131.415	133.163	
NPL/NPF	4.622	4.929	6.444	5.842	5.688	5.419	5.623	5.721	4.836	8.278	5.437	5.255	5.524	5.448	5.018	
5. Listrik, Gas dan Air / Electricity, gas and water																
Baki Debet	6.669	4.039	3.740	3.710	3.738	3.808	3.635	3.447	3.528	8.877	3.596	3.676	3.541	3.108	3.124	
NPL/NPF	104	148	112	125	125	133	137	129	142	144	151	132	130	130	116	
6. Konstruksi / Construction																
Baki Debet	72.030	59.164	59.511	59.698	58.235	57.583	53.475	54.094	54.276	55.956	57.094	56.737	56.667	51.590	52.778	
NPL/NPF	6.328	6.719	7.485	7.662	7.644	7.342	7.516	7.640	7.569	7.633	8.062	7.589	7.634	6.499	6.368	
7. Perdagangan Besar dan Eceran / Wholesale and retail trade																
Baki Debet	548.273	530.652	542.009	546.145	549.363	601.384	600.119	607.806	617.667	621.357	629.834	636.940	636.829	639.463	645.199	
NPL/NPF	18.931	18.208	22.956	23.094	22.896	21.565	22.827	23.783	23.534	25.373	26.945	25.941	27.061	27.011	25.941	
8. Penyediaan Akomodasi dan Penyediaan Makan Minum / Provision of accommodation and the provision of eating and drinking																
Baki Debet	45.137	50.623	53.437	53.590	54.082	58.603	59.241	59.731	60.436	60.966	61.184	60.867	61.154	60.003	60.608	
NPL/NPF	1.443	2.009	1.766	1.778	1.857	1.694	1.936	2.010	2.004	2.175	2.244	2.071	2.261	2.204	2.017	
9. Transportasi, Pergudangan dan Komunikasi / Transportation, warehousing and communications																
Baki Debet	44.767	42.711	43.127	41.192	41.032	41.876	41.461	41.471	41.709	41.714	41.842	41.968	42.205	42.203	43.456	
NPL/NPF	1.269	1.433	1.817	1.854	1.929	1.886	1.804	1.769	1.782	1.867	1.860	1.844	1.840	1.779	1.643	
10. Perantara Keuangan / Financial intermediaries																
Baki Debet	17.233	12.167	12.195	12.286	11.981	10.001	11.113	10.659	10.585	10.201	10.825	11.678	11.662	10.468	10.559	
NPL/NPF	345	436	304	308	288	286	309	754	757	761	756	390	422	419	393	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real estate, Business Ownership, and Business Services																
Baki Debet	58.426	50.701	49.346	48.271	47.186	48.499	48.895	48.881	49.235	49.982	50.386	50.288	49.989	48.414	48.893	
NPL/NPF	1.818	2.746	2.968	2.934	2.927	2.876	2.956	3.022	2.964	3.002	3.112	2.951	3.059	2.773	2.713	
12. Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib / Government administration, defense and compulsory social security																
Baki Debet	160	100	60	72	81	214	342	251	171	156	202	206	180	208	357	
NPL/NPF	1	3	0	0	3	3	4	5	3	4	3	2	1	1	1	
13. Jasa Pendidikan / Education services																
Baki Debet	6.872	7.235	8.042	8.039	8.133	8.294	8.281	8.867	8.812	8.432	8.359	8.458	8.481	8.504	8.630	
NPL/NPF	103	104	109	111	101	85	96	114	125	126	134	118	120	125	129	
14. Jasa Kesehatan dan Kegiatan Sosial / Health services and social activities																
Baki Debet	11.716	10.257	11.203	11.385	11.252	11.824	11.686	11.455	11.671	11.796	11.862	12.050	11.756	11.825	11.968	
NPL/NPF	252	248	172	176	148	132	146	151	162	169	167	166	160	150	140	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services																
Baki Debet	53.400	54.513	52.549	53.103	53.677	60.959	58.970	60.406	61.509	63.129	63.778	64.951	65.490	65.907	67.021	
NPL/NPF	1.561	1.768	1.713	1.768	1.693	1.557	1.599	1.659	1.679	1.837	1.980	1.906	2.013	2.026	1.931	
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual services which serve households																
Baki Debet	3.093	2.875	3.819	3.784	3.759	3.825	3.788	3.775	3.776	3.836	3.926	3.909	3.942	3.936	4.002	
NPL/NPF	63	49	84	82	86	74	79	81	88	102	103	102	103	112	109	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency																
Baki Debet	6	7	4	3	3	5	5	6	6	6	6	7	5	6	6	
NPL/NPF	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	
18. Kegiatan yang Belum Jelas Batasannya / Business activities are not clearly defined																
Baki Debet	847	1.220	865	871	783	829	-	-	-	-	-	-	-	-	-	
NPL/NPF	125	94	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	1.122.329	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	1.296.931	1.314.605	
NPL/NPF	40.111	43.113	50.216	49.779	49.339	46.757	49.162	51.184	49.964	55.856	55.613	53.020	54.887	52.998	50.715	

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							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises															
1. Modal Kerja / Working Capital															
Baki Debet	797.185	796.710	827.590	831.488	834.894	925.184	921.954	915.715	932.107	942.238	956.205	969.608	993.845	983.157	1.002.386
NPL/NPF	31.012	31.719	38.782	38.691	38.161	36.453	38.282	39.540	39.017	41.564	43.966	41.818	43.645	42.298	40.517
2. Investasi / Investment															
Baki Debet	310.312	291.623	294.739	293.322	292.569	295.831	294.222	316.969	317.957	332.789	322.597	327.611	305.539	313.774	312.219
NPL/NPF	9.098	11.394	11.435	11.088	11.178	10.304	10.880	11.645	10.948	14.292	11.647	11.202	11.242	10.700	10.198
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	1.122.329	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	1.296.931	1.314.605
NPL/NPF	40.111	43.113	50.216	49.779	49.339	46.757	49.162	51.184	49.964	55.856	55.613	53.020	54.887	52.998	50.715

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								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Usaha Mikro Kecil dan Menengah (UMKM) /															
Micro, Small and Medium Enterprises															
1. Bank Persero / State Owned Banks															
Baki Debet	615.585	633.015	658.583	658.371	663.273	748.855	749.501	758.102	776.708	795.644	797.113	812.206	812.994	814.323	824.580
Mikro / Micro	230.095	189.333	167.273	168.644	169.997	326.560	330.834	338.595	349.941	366.307	366.886	373.421	376.702	379.199	436.534
Kecil / Small	236.710	250.616	293.733	299.375	305.530	333.146	330.712	334.704	341.514	345.547	345.636	351.445	351.282	353.485	308.442
Menengah / Medium	148.781	193.066	197.576	190.353	187.746	89.149	87.954	84.803	85.253	83.789	84.592	87.341	85.010	81.639	79.604
NPL/NPF	17.904	18.781	24.578	24.260	24.158	23.175	25.002	26.033	25.411	30.607	29.511	28.562	29.727	28.725	26.992
Mikro / Micro	3.279	2.416	4.773	4.940	4.919	5.532	6.522	6.971	6.957	11.246	8.964	9.166	9.543	9.623	9.658
Kecil / Small	7.584	7.738	10.307	10.116	10.122	10.391	11.201	11.771	11.595	12.689	13.810	13.005	13.583	13.865	12.665
Menengah / Medium	7.040	8.627	9.498	9.204	9.118	7.251	7.279	7.290	6.859	6.672	6.738	6.392	6.600	5.237	4.669
2. BPD / Regional Development Banks															
Baki Debet	78.694	74.773	80.726	81.769	81.558	81.582	77.761	79.177	81.225	84.383	85.860	85.860	86.984	89.403	91.713
Mikro / Micro	16.175	16.575	17.666	17.978	19.336	19.377	19.016	19.129	19.373	19.824	19.866	19.866	20.709	21.275	21.874
Kecil / Small	32.300	32.943	36.906	37.434	37.210	37.033	35.677	36.485	37.365	38.183	38.557	38.557	40.857	41.895	43.113
Menengah / Medium	30.219	25.255	26.154	26.357	25.012	25.172	23.068	23.563	24.487	26.376	27.437	27.437	25.418	26.233	26.726
NPL/NPF	6.488	7.005	7.224	7.315	7.197	6.570	6.621	6.758	6.829	7.190	7.289	6.695	6.871	6.926	6.878
Mikro / Micro	539	584	777	816	865	694	748	747	727	739	752	738	751	762	747
Kecil / Small	2.335	2.434	2.627	2.632	2.556	2.397	2.368	2.409	2.422	2.444	2.483	2.256	2.303	2.322	2.285
Menengah / Medium	3.614	3.987	3.820	3.866	3.776	3.479	3.505	3.602	3.680	4.006	4.054	3.700	3.817	3.841	3.846
3. Bank Swasta Nasional / Domestic Private Banks															
Baki Debet	412.620	380.345	382.864	384.513	382.519	390.463	388.823	395.312	392.042	394.912	395.741	399.064	399.316	393.116	398.220
Mikro / Micro	37.254	41.235	40.489	41.790	42.813	43.934	49.029	50.844	49.598	51.718	52.093	52.887	48.636	47.248	49.593
Kecil / Small	74.242	69.294	87.344	87.508	87.561	89.334	85.353	87.660	87.185	89.210	89.417	90.572	96.648	95.925	104.856
Menengah / Medium	301.125	269.816	255.031	255.215	252.144	257.195	254.441	256.807	255.259	253.985	254.231	255.604	254.032	249.943	243.772
NPL/NPF	15.570	17.327	18.415	18.204	17.983	17.013	17.539	18.394	17.725	18.059	18.813	17.763	18.289	17.347	16.845
Mikro / Micro	1.263	1.631	1.927	1.924	2.043	2.262	2.190	2.716	2.666	2.660	2.816	2.460	2.464	2.094	2.182
Kecil / Small	2.141	2.218	2.832	2.519	2.508	2.436	2.409	2.565	2.618	2.729	2.840	2.882	2.894	2.777	2.957
Menengah / Medium	12.166	13.478	13.656	13.761	13.432	12.315	12.940	13.112	12.441	12.669	13.157	12.421	12.931	12.476	11.706
4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks															
Baki Debet	597	199	157	156	114	115	91	92	90	87	87	91	87	89	92
Mikro / Micro	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kecil / Small	76	69	27	27	27	27	30	31	29	28	28	31	28	30	31
Menengah / Medium	520	130	130	129	87	88	61	62	60	60	59	60	59	60	61
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	1.122.329	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	1.296.931	1.314.605
NPL/NPF	40.111	43.113	50.216	49.779	49.339	46.757	49.162	51.184	49.964	55.856	55.613	53.020	54.887	52.998	50.715

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								
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises															
1. Jawa Barat	151.081	147.306	152.225	152.632	152.428	169.569	169.813	170.842	173.000	174.671	176.782	179.656	180.206	179.711	182.270
2. Banten	48.867	46.131	47.695	48.472	48.397	50.737	49.935	50.718	51.082	51.409	51.292	53.162	53.457	52.808	53.423
3. DKI Jakarta	157.529	143.631	147.468	136.556	135.908	138.889	137.998	139.497	138.785	144.361	142.883	143.085	141.943	137.530	139.969
4. D.I Yogyakarta	16.437	17.035	17.787	17.891	18.332	20.067	20.205	20.492	20.773	20.945	21.234	21.548	21.437	21.240	21.479
5. Jawa Tengah	125.128	126.914	128.719	128.177	129.127	148.313	149.146	151.873	154.857	160.019	160.222	162.697	163.686	164.889	167.359
6. Jawa Timur	159.406	159.233	159.281	166.187	168.030	179.883	179.571	181.480	185.601	186.722	190.424	192.764	192.970	192.858	195.049
7. Bengkulu	8.832	9.561	10.080	10.341	10.430	11.369	11.405	11.676	12.000	12.164	12.271	12.180	12.542	12.376	12.532
8. Jambi	16.780	16.447	17.341	17.377	17.362	18.880	18.707	19.102	19.537	19.814	19.966	20.236	20.388	20.361	20.793
9. Aceh	12.130	10.831	11.376	10.724	10.479	10.538	10.533	10.550	10.732	10.931	10.925	11.014	10.938	11.011	10.995
10. Sumatera Utara	59.197	56.968	58.936	59.158	59.438	63.143	63.028	63.461	64.791	65.449	65.734	66.876	66.933	67.413	68.362
11. Sumatera Barat	19.561	19.612	20.609	20.857	21.018	23.693	23.934	24.440	24.906	25.124	25.455	26.039	26.095	26.206	26.585
12. Riau	28.886	28.791	29.839	29.920	30.017	32.446	31.645	32.135	33.205	33.142	33.255	33.964	33.940	34.051	34.658
13. Kepulauan Riau	28.133	27.883	28.892	28.904	28.933	31.073	30.970	31.576	32.037	32.529	32.830	33.453	33.793	34.066	34.851
14. Sumatera Selatan	5.841	5.243	5.284	5.477	5.629	5.758	5.478	5.556	5.703	5.769	5.854	5.969	5.973	6.018	6.174
15. Bangka Belitung	9.436	8.473	9.759	9.732	9.820	10.321	10.103	10.258	10.513	10.877	10.939	11.067	11.068	11.089	11.222
16. Lampung	20.068	20.516	22.168	22.192	22.193	23.981	24.132	24.661	25.147	25.785	25.676	26.033	26.160	26.413	26.779
17. Kalimantan Selatan	14.377	14.525	15.235	15.689	15.234	16.692	16.831	17.562	17.752	17.794	17.988	18.695	18.308	18.762	18.955
18. Kalimantan Barat	22.121	22.652	23.267	23.076	22.226	24.023	23.460	24.268	24.156	24.771	24.907	25.268	25.379	25.572	25.809
19. Kalimantan Timur	27.301	26.784	27.436	28.888	28.623	30.158	31.396	31.100	30.096	30.147	30.590	30.898	31.366	31.231	31.644
20. Kalimantan Tengah	11.999	12.192	12.421	12.722	12.464	14.227	14.161	14.503	14.670	15.091	15.511	15.603	15.581	15.986	16.258
21. Sulawesi Tengah	10.161	10.371	10.766	11.121	11.092	11.835	11.761	11.972	11.830	14.777	12.212	12.449	13.046	13.269	13.509
22. Sulawesi Selatan	39.956	40.559	42.352	44.503	44.682	49.304	48.926	50.452	51.865	55.027	52.563	52.557	52.758	52.472	52.940
23. Sulawesi Utara	11.291	10.665	10.951	11.010	11.106	11.754	11.574	11.697	11.880	11.963	11.978	12.334	12.233	12.244	12.459
24. Sulawesi Tenggara	4.210	4.119	4.372	4.411	4.382	5.001	5.074	5.128	5.286	5.303	5.322	5.428	5.271	5.270	5.306
25. Sulawesi Barat	4.647	4.886	5.208	5.291	5.338	6.102	5.967	6.011	6.126	6.232	6.305	6.787	6.413	6.412	6.481
26. Gorontalo	8.640	9.253	9.718	9.927	10.015	11.187	11.167	11.329	11.635	11.821	11.979	12.185	12.227	12.310	12.457
27. Nusa Tenggara Barat	14.335	15.822	16.649	16.688	16.833	17.993	17.876	18.125	18.238	18.408	18.543	18.740	18.739	18.603	18.801
28. Bali	38.127	38.737	41.249	41.384	41.468	43.288	43.604	43.920	44.185	44.313	45.049	45.174	45.154	45.133	45.395
29. Nusa Tenggara Timur	11.525	11.550	12.379	12.409	12.694	14.201	14.117	14.287	14.670	14.811	15.113	15.553	15.593	15.739	15.904
30. Maluku	3.934	4.121	4.324	4.347	4.439	4.799	4.773	4.847	4.964	5.011	5.052	5.180	5.200	5.334	5.375
31. Papua	10.600	10.334	10.015	10.305	10.406	11.402	11.014	11.134	11.871	11.502	11.624	12.024	12.008	12.082	12.145
32. Maluku Utara	2.517	2.448	3.113	2.773	2.832	3.104	3.535	3.599	3.647	3.729	3.640	3.757	3.806	3.646	3.687
33. Papua Barat	3.947	3.885	4.196	4.096	4.078	4.441	4.285	4.317	4.446	4.539	4.609	4.663	4.715	4.782	4.934
34. Lainnya / Others	32	18	61	13	54	31	54	114	76	78	75	181	58	44	44
35. Tidak Teridentifikasi / Un-identified	466	835	1.161	1.560	1.954	2.813	-	-	-	-	-	-	-	-	-
Jumlah / Total	1.107.497	1.088.332	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	1.296.931	1.314.605



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