

STATISTIK PERBANKAN INDONESIA

INDONESIA BANKING STATISTICS



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KATA PENGANTAR FOREWORD

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

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

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

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

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

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

Due to the transfer of functions, duties, and authorities for the regulation and supervision of financial services activities in banking sector from The Bank of Indonesia to Financial Services Authority since December 31th, 2003, 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, Februari 2024
Jakarta, February 2024

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

Jadwal Publikasi Kedepan

Edisi Januari 2025 akan diterbitkan pada minggu ke III bulan Maret 2025.

Tanda, Simbol dan Sumber Data

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

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

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

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

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

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

Sangkalan

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

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Advance Release Calender (ARC)

January 2025 edition will be released on the 3rd week of March 2025.

Notes, Symbols and Sources of Data

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

r Revised figures

() Subset of data

* Provisional figures

** Very provisional figures

*** Estimated figures

- Not available

... Figures are not available yet

-- Nil or less than the last digit

\$ US Dollar

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

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

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

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

Disclaimer

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

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DAFTAR SINGKATAN *LIST OF ABBREVIATIONS*

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

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Data Perbankan

Sumber Data:

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

Keterangan symbol/tanda pada tabel:

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

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

Indikator / Indicator	Tabel 1 Kegiatan Usaha Perbankan (Bank Industries Operation) dalam Miliar Rp (Billion Rp)															
	2023			2024												
	2020	2021	2022	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Penyaluran Dana / Distribution of Funds																
Bank Umum / Commercial Banks	9.098.135	10.114.135	11.065.740	11.621.114	11.553.744	11.589.528	11.714.942	11.730.845	11.801.256	11.904.243	11.865.419	11.932.184	11.985.323	12.039.936	12.184.276	12.264.341
Bank Perekonomian Rakyat / Rural Banks	148.709	161.831	175.631	188.212	187.662	186.986	186.777	187.588	187.730	189.021	190.342	191.548	192.518	193.442	194.710	195.881
SBI dan SBIS ¹⁾	18.785	12.420	2.866	-	-	-	-	-	-	-	-	-	-	-	-	-
Sumber Dana / Source of Funds																
Bank Umum / Commercial Banks	7.406.325	8.129.720	8.925.471	9.347.078	9.253.893	9.290.752	9.486.068	9.538.974	9.586.274	9.660.127	9.614.026	9.661.232	9.685.238	9.701.111	9.826.838	9.956.461
Bank Perekonomian Rakyat / Rural Banks	127.522	139.648	151.607	163.564	163.355	162.685	162.934	163.883	163.891	165.231	166.347	167.233	167.942	168.512	169.440	170.621
Jumlah Aset / Total Assets																
Bank Umum / Commercial Banks	9.177.894	10.112.304	11.113.314	11.765.838	11.670.488	11.708.017	11.875.828	11.878.090	11.921.366	12.048.215	12.012.401	12.090.887	12.147.173	12.172.027	12.334.712	12.460.951
Bank Perekonomian Rakyat / Rural Banks	155.075	168.443	182.302	194.984	194.684	193.932	193.992	194.870	195.006	196.338	197.887	199.106	200.162	201.290	202.485	204.671
Jumlah Bank / Total Banks																
Bank Umum / Commercial Banks	109	107	106	105	106	106	106	106	106	106	106	106	105	105	105	105
Bank Perekonomian Rakyat / Rural Banks	1.506	1.468	1.441	1.402	1.400	1.393	1.392	1.389	1.388	1.384	1.381	1.378	1.377	1.369	1.367	1.356
Jumlah Kantor / Total Bank Offices																
Bank Umum / Commercial Banks	30.733	32.366	25.377	24.276	24.286	24.268	24.243	24.209	24.150	24.170	24.268	23.972	23.935	23.919	23.897	23.899
Bank Perekonomian Rakyat / Rural Banks	5.913	5.871	6.044	6.047	6.047	6.050	6.041	6.026	6.007	5.998	6.008	5.993	5.975	5.960	5.955	5.871

Data Bank Umum Berdasarkan Modal Inti (KBMI)

Sumber Data:

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

Tambahan Informasi:

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

Keterangan symbol/tanda pada tabel:

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

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

Keterangan	2023											2024				
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Nov	Des	Nov
Penyaluran Dana / Distribution of Funds																
a. Kredit / Pembelian Yang Diberikan / Credit / Financing	6.497.620	7.186.935	7.150.426	7.188.333	7.336.880	7.398.760	7.460.641	7.567.757	7.602.991	7.596.921	7.673.175	7.750.770	7.816.667	7.942.947		
- Kepada Pihak Ketiga / To Third Party	6.423.564	7.090.243	7.057.558	7.094.514	7.244.637	7.310.683	7.376.114	7.478.404	7.514.618	7.507.704	7.579.250	7.656.895	7.717.257	7.827.148		
Rupiah	5.475.409	6.082.640	6.038.236	6.087.081	6.181.036	6.206.709	6.254.871	6.339.927	6.375.563	6.434.305	6.620.520	6.644.039	6.586.571	6.683.684		
Valas / Foreign Exchange	948.155	1.007.604	1.019.322	1.007.433	1.063.601	1.103.974	1.121.243	1.138.477	1.139.056	1.073.398	1.058.730	1.112.856	1.130.686	1.143.464		
- Kepada Bank Lain / Inter Bank Credit/Financing	74.057	96.692	92.867	93.819	92.243	88.077	84.527	89.353	88.373	89.218	93.925	93.875	99.410	115.799		
Rupiah	57.685	65.332	64.108	63.605	62.642	61.124	58.608	57.069	56.418	56.683	56.153	54.422	59.163	68.608		
Valas / Foreign Exchange	16.371	31.360	28.760	30.214	29.601	26.953	25.919	32.284	31.955	32.535	37.773	39.454	40.247	47.191		
b. Penempatan pada Bank Lain / Interbank Placement	245.442	258.375	269.217	288.631	294.873	278.392	281.345	294.565	259.371	270.118	318.734	284.315	296.833	275.052		
- Giro / Demand Deposit	144.978	149.694	160.847	176.952	165.838	154.294	160.118	164.480	140.056	141.643	181.661	146.284	163.282	149.178		
- Inter Bank Call Money / Inter Bank Call Money	85.345	89.153	90.788	89.930	104.935	102.809	92.888	104.840	93.694	104.858	111.884	111.062	113.422	104.023		
- Deposito Berjangka / Time Deposits	8.596	14.565	11.538	14.076	17.128	13.580	19.164	13.126	15.884	12.738	15.630	17.784	10.730	12.463		
- Lainnya / Others	6.523	4.963	6.043	7.673	6.972	7.710	9.174	12.118	9.737	10.879	9.560	9.186	9.399	9.388		
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	1.293.578	1.047.750	894.750	888.257	892.628	852.950	890.173	798.191	761.901	834.903	784.629	780.866	806.754	858.861		
- Giro / Demand Deposit	753.482	649.718	574.751	553.521	513.561	571.780	544.568	516.610	506.546	510.339	487.388	507.176	502.914	546.411		
- Fine Tune Operation (FTO)	398.999	231.117	185.908	200.277	174.099	146.623	185.904	120.554	144.738	212.565	165.678	155.756	136.039	162.809		
- Fasbi	140.952	154.566	126.375	124.926	202.901	126.316	154.012	154.159	103.984	121.921	108.245	158.792	139.067			
- Lainnya / Others	145	12.349	7.716	9.534	2.067	8.231	5.689	6.868	467	9.642	9.689	9.008	10.573			
d. Surat Berharga / Securities	1.863.495	1.987.800	2.144.721	2.202.478	2.184.719	2.154.009	2.170.643	2.252.938	2.299.363	2.240.214	2.272.888	2.311.202	2.343.148	2.222.614		
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	2.866	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbandaraan Negara (SPN) / Treasury Bills	39.081	25.976	26.016	22.795	22.549	21.450	19.824	19.592	18.628	15.994	15.229	15.930	13.592	10.633		
- Obligasi / Bonds	1.557.913	1.468.745	1.541.600	1.539.942	1.497.135	1.475.342	1.447.818	1.451.567	1.416.526	1.374.670	1.393.858	1.381.743	1.383.611	1.329.766		
- Lainnya / Others	263.635	493.079	577.105	639.741	645.036	657.217	703.001	781.779	864.209	849.549	863.802	913.530	945.945	882.215		
e. Penyertaan / Equity Investment	111.145	116.678	117.607	117.963	124.236	124.694	127.052	126.077	126.986	127.320	125.385	125.741	126.993	126.051		
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	358.264	342.397	343.934	345.753	344.689	346.766	346.251	337.237	335.809	332.942	330.667	331.743	332.830	320.073		
- Kredit & Pembelian yang diberikan / Credit & Financing	349.526	333.040	334.645	337.020	336.020	339.232	338.767	329.853	328.253	325.631	323.479	324.480	325.480	313.262		
- Surat Berharga / Securities	2.024	3.982	3.838	3.207	2.917	2.014	2.046	1.579	1.799	1.761	1.865	1.784	1.926	1.857		
- Lainnya / Others	6.715	5.375	5.451	5.527	5.752	5.520	5.438	5.805	5.758	5.550	5.323	5.514	5.424	4.954		
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	28.582	19.530	27.364	20.809	23.286	37.198	32.215	32.456	29.295	44.122	48.058	34.040	33.982	40.148		
h. Tagihan Lainnya / Other claims	667.613	661.649	605.726	537.304	533.631	538.075	492.935	495.022	449.703	485.643	431.787	421.259	427.069	478.597		
Sumber Dana / Source of Funds																
a. Dana Pihak Ketiga / Third Party Funds	8.153.590	8.457.929	8.415.282	8.440.845	8.601.220	8.653.014	8.698.703	8.722.035	8.686.720	8.649.871	8.720.782	8.751.160	8.835.901	8.837.242		
Rupiah	6.907.838	7.144.439	7.077.879	7.097.285	7.249.311	7.287.663	7.286.378	7.318.264	7.290.161	7.276.766	7.357.732	7.382.601	7.467.131	7.454.860		
Giro / Demand Deposit	1.839.473	1.869.826	1.809.550	1.806.068	1.851.919	1.854.437	1.867.598	1.917.477	1.874.987	1.859.586	1.906.992	1.909.330	2.008.707	1.944.250		
Tabungan / Saving	2.422.410	2.488.350	2.465.490	2.459.334	2.507.458	2.525.121	2.512.263	2.548.801	2.554.355	2.538.770	2.557.468	2.570.530	2.583.519	2.655.773		
Simpanan Berjangka / Time Deposits	2.645.955	2.786.262	2.802.840	2.831.883	2.889.933	2.908.105	2.906.517	2.851.955	2.860.818	2.878.411	2.893.272	2.902.741	2.874.905	2.854.836		
Valas / Foreign Exchange	1.245.752	1.313.490	1.337.403	1.343.559	1.351.910	1.365.351	1.412.325	1.403.771	1.396.559	1.373.105	1.363.050	1.368.558	1.368.770	1.382.382		
Giro / Demand Deposit	706.687	792.724	806.309	812.217	811.896	830.543	862.098	823.361	808.935	793.021	796.623	793.734	795.329	807.123		
Tabungan / Saving	192.775	180.833	185.266	185.112	185.951	191.454	194.383	197.303	200.145	201.644	207.361	202.089	197.775	194.469		
Simpanan Berjangka / Time Deposits	346.290	339.933	345.828	346.231	354.062	343.354	355.844	383.107	387.479	378.439	359.066	372.735	375.666	380.791		
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	2.127	17.579	16.113	14.186	15.276	11.143	16.929	17.140	9.575	10.844	14.057	14.124	16.241	23.606		
c. Kewajiban kepada Bank lain / Interbank Liabilities	173.399	198.381	189.065	183.420	215.990	206.298	199.668	203.714	197.779	192.028	189.082	197.583	202.199	192.612		
d. Surat Berharga yang diterbitkan / Issued Securities	115.117	99.040	104.030	103.599	99.904	95.242	94.406	95.780	94.125	90.921	90.324	99.640	96.562	99.327		
e. Pinjaman yang Diterima / Loans received	293.291	308.328	308.021	304.945	304.258	314.338	318.871	323.207	326.484	332.274	326.527	336.907	345.134	395.420		
Rupiah	88.881	98.029	99.044	99.025	97.470	97.625	96.820	94.688	93.388	94.194	94.003	93.563	98.721	107.224		
Valas / Foreign Exchange	204.410	210.299	208.978	205.919	206.787	216.714	222.051	228.519	233.096	238.080	232.523	243.344	246.414	288.195		
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	27.589	21.519	28.525	23.167	26.057	41.694	35.699	36.533	30.745	46.233	49.864	39.726	39.721	47.811		
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	156.076	239.371	188.259	215.635	218.884	213.142	217.656	257.794	264.162	333.889	289.384	256.902	286.304	355.289		
h. Setoran Jaminan / Guarantee Deposits	4.283	4.932	4.597	4.956	4.480	4.103	4.342	3.924	4.436	5.173	5.219	5.070	4.776	5.153		
Beberapa komponen modal / Several Components of Capital																
a. Modal Disetor / Paid In Capital	282.879	312.788	314.422	314.963	315.092	315.086	315.727	316.763	317.363	317.244	312.186	313.520	313.527	313.778		
b. Cadangan / Reserves	88.915	97.664	97.663	98.326	100.460	100.767	104.449	104.747	104.801	104.969	104.809	104.802	104.922	104.923		
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	675.740	738.593	983.116	979.316	856.640	849.440	843.320	839.114	838.941	838.642	838.888	838.222	831.146	810.417		
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit / Loss) 2)	201.817	243.326	208.878	39.361	61.872	79.345	101.467	126.525	149.620	171.026	194.970	217.590	237.148	255.200		
e. Tambahan modal disetor / Additional Paid In Capital	282.024	288.231	290.899	291.296	298.644	292.397	296.830	296.181	300.528	305.886	311.136	303.477	302.177			

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

Keterangan	2023											2024				
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des			
Penyaluran Dana / Distribution of Funds																
a. Kredit / Pembayaran Yang Diberikan / Credit / Financing	772.695	754.649	746.379	750.256	718.795	757.536	763.934	773.981	778.552	784.585	782.946	792.232	801.954	810.760		
- Kepada Pihak Ketiga / To Third Party	769.034	751.536	743.329	746.858	715.508	753.641	759.937	769.833	774.464	780.582	778.944	788.644	797.381	804.546		
Rupiah	702.104	692.030	683.679	687.870	654.331	686.724	692.761	702.837	708.120	717.124	716.412	721.762	729.338	733.753		
Valas / Foreign Exchange	66.930	59.506	59.650	58.988	61.177	66.917	67.176	66.995	66.344	63.458	62.532	66.882	68.044	70.793		
- Kepada Bank Lain / Inter Bank Credit/Financing	3.662	3.113	3.050	3.398	3.287	3.896	3.997	4.149	4.088	4.003	4.001	3.588	4.573	6.214		
Rupiah	3.176	3.006	2.919	2.937	2.795	3.366	3.412	3.545	3.446	3.453	3.468	3.395	4.107	5.781		
Valas / Foreign Exchange	486	107	131	461	491	530	585	604	642	550	533	193	466	434		
b. Penempatan pada Bank Lain / Interbank Placement	33.491	41.517	36.958	37.314	44.321	44.671	44.299	40.531	39.608	43.687	42.531	46.630	45.974	35.198		
- Giro / Demand Deposit	13.967	14.110	11.950	10.872	13.365	14.273	15.425	13.469	12.357	12.315	11.899	11.375	9.708	10.612		
- Inter Bank Call Money / Inter Bank Call Money	15.091	22.056	20.130	18.582	21.183	24.414	18.795	19.799	18.504	21.711	21.324	25.368	30.849	18.614		
- Deposito Berjangka / Time Deposits	2.826	4.917	4.209	6.289	8.615	5.639	9.435	5.658	7.514	7.075	7.963	8.202	3.918	5.342		
- Lainnya / Others	1.608	434	668	1.571	1.157	345	603	1.604	1.233	2.585	1.345	1.684	1.499	630		
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	192.738	142.047	111.945	118.269	121.956	125.161	122.110	119.172	114.338	117.760	121.642	131.610	128.821	145.348		
- Giro / Demand Deposit	102.611	83.653	71.033	69.327	67.527	73.896	74.035	67.297	67.242	70.308	63.118	68.109	66.429	74.135		
- Fine Tune Operation (FTO)	48.397	16.506	15.045	20.081	15.773	19.697	16.388	12.435	17.501	15.594	23.179	29.061	25.175	34.023		
- Fasli	41.601	41.878	25.858	28.851	38.647	31.558	31.439	39.204	29.272	31.400	34.728	33.682	36.330	36.403		
- Lainnya / Others	129	10	10	10	10	247	237	323	458	618	758	887	787			
d. Surat Berharga / Securities	227.226	241.420	241.308	245.386	243.853	266.880	276.963	269.100	294.593	297.631	302.320	302.558	308.143	295.690		
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	1.990	-	-	-	-	-	-	-	-	-	-	-	-	-	3.074	
- Surat Perbadanan Negara (SPN) / Treasury Bills	5.774	5.499	3.076	3.273	3.198	3.580	3.764	3.459	3.422	3.359	3.480	3.291	3.460			
- Obligasi / Bonds	190.174	183.677	182.180	179.490	170.234	189.598	188.499	189.627	189.279	187.420	180.931	175.424	179.428	174.770		
- Lainnya / Others	29.288	52.244	56.053	62.623	70.421	73.702	84.700	96.014	101.893	106.853	117.909	123.843	125.255	117.847		
e. Penyertaan / Equity Investment	1.845	809	795	796	796	3.071	3.079	3.104	3.105	3.105	3.105	3.105	3.105	2.035		
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	24.024	24.370	25.495	25.731	24.853	28.391	28.442	28.102	27.371	27.877	27.685	28.136	28.665	27.944		
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	6.011	3.456	2.234	2.024	1.992	3.203	2.920	2.890	2.511	3.778	3.115	6.343	6.301	7.131		
h. Tagihan Lainnya / Other claims	108.446	99.097	101.360	98.917	84.961	96.647	76.639	76.842	75.177	64.183	67.759	63.481	55.656	62.207		
Sumber Dana / Source of Funds																
a. Dana Pihak Ketiga / Third Party Funds	989.871	918.307	907.720	918.647	901.854	954.253	952.452	949.132	957.330	955.074	959.418	980.155	973.591	974.815		
Rupiah	917.158	852.264	842.364	853.431	831.761	882.441	879.007	877.666	880.729	880.975	883.642	902.008	899.179	889.504		
Giro / Demand Deposit	184.697	162.639	174.429	181.053	184.103	191.841	187.297	187.663	185.379	188.062	196.339	208.290	194.208	161.673		
Tabungan / Saving	220.436	214.755	202.837	198.283	194.117	206.402	205.192	209.611	209.945	211.537	209.220	209.189	212.522	229.706		
Simpanan Berjangka / Time Deposits	512.026	474.870	465.098	474.095	453.541	484.198	486.518	480.392	485.405	481.375	478.084	484.528	492.449	498.125		
Valas / Foreign Exchange	72.713	66.043	65.356	65.216	70.093	71.811	73.445	71.466	76.601	74.099	75.775	78.147	74.412	85.311		
Giro / Demand Deposit	30.274	27.384	27.652	26.707	31.694	30.356	31.596	28.119	30.042	27.637	33.878	35.503	31.114	42.594		
Tabungan / Saving	4.969	4.375	4.512	4.724	4.609	4.239	4.383	4.084	4.272	4.564	3.913	2.862	4.020	3.737		
Simpanan Berjangka / Time Deposits	37.470	34.283	33.192	33.785	33.789	37.217	37.465	39.262	42.287	41.898	38.584	39.781	39.279	38.980		
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	436	5.183	3.988	2.822	3.132	2.040	1.809	4.732	2.178	2.720	3.307	3.155	3.395	4.778		
c. Kewajiban kepada Bank lain / Interbank Liabilities	57.215	52.434	41.576	39.221	36.070	44.832	41.325	46.099	39.011	38.249	43.426	39.893	40.974	40.983		
d. Surat Berharga yang diterbitkan / Issued Securities	16.863	16.034	14.449	14.146	12.665	12.417	12.584	14.703	14.761	15.678	14.956	19.869	21.807	20.416		
e. Pinjaman yang Diterima / Loans received	35.748	26.636	27.793	27.531	22.596	34.782	33.474	34.835	36.110	35.324	33.473	34.634	35.067	36.155		
Rupiah	22.804	17.906	18.803	19.051	13.881	21.637	21.721	22.088	22.076	22.141	21.240	21.874	22.740	24.040		
Valas / Foreign Exchange	12.944	8.730	8.990	8.480	8.715	13.145	11.754	12.747	14.034	13.183	12.233	12.760	12.326	12.114		
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	6.475	4.086	3.510	3.320	3.392	4.851	4.522	4.506	4.031	4.647	3.873	7.346	7.661	8.749		
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	15.521	15.820	11.893	14.685	14.619	11.220	8.070	14.414	15.497	23.343	25.792	16.423	19.981	27.148		
h. Setoran Jaminan / Guarantee Deposits	368	278	248	240	224	198	189	190	195	185	172	162	210	246		
Beberapa komponen modal / Several Components of Capital																
a. Modal Disetor / Paid In Capital	132.897	135.200	135.358	135.804	135.062	154.073	154.615	155.019	155.368	155.489	150.750	152.084	152.091	152.317		
b. Cadangan / Reserves	24.230	26.562	26.561	27.223	27.870	28.053	28.438	28.695	28.750	28.914	28.754	28.747	28.866			
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	(14.366)	(7.973)	3.077	481	(6.466)	(20.728)	(22.723)	(23.962)	(24.015)	(24.319)	(23.158)	(23.162)	(23.420)	(23.511)		
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	6.494	13.156	1.286	2.856	3.358	728	3.904	6.121	6.522	8.460	9.063	10.049	6.678			
e. Tambahan modal disetor / Additional Paid In Capital	69.167	48.900	48.640	49.784	49.020	56.655	56.643	56.484	57.431	57.927	58.808	57.037	57.370	58.382		
f. Modal Pinjaman / Loan Capital	16.040	8.979	9.019	9.013	9.028	13.065	13.065	13.078	12.767	13.175	13.142	13.201	13.217	12.841		

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

Keterangan	2023											2024				
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Nov	Des	Nov
Penyaluran Dana / Distribution of Funds																
a. Kredit / Pembayaran Yang Diberikan / Credit / Financing	720.129	864.422	851.088	858.449	925.745	883.865	888.160	910.309	908.810	897.231	898.933	905.139	911.508	935.037		
- Kepada Pihak Ketiga / To Third Party	703.766	834.792	824.744	830.843	900.185	860.044	863.789	880.336	880.616	868.498	864.320	868.702	874.277	890.597		
Rupiah	566.378	683.825	676.017	679.819	735.748	700.878	706.327	719.230	717.706	720.073	728.085	727.506	725.923	740.757		
Valas / Foreign Exchange	137.389	150.967	148.727	151.024	164.438	159.165	157.462	161.106	162.910	148.425	136.234	141.196	148.354	149.830		
- Kepada Bank Lain / Inter Bank Credit/Financing	16.362	29.630	26.344	27.606	25.560	23.821	24.371	29.973	28.194	28.732	34.613	36.436	37.231	44.450		
Rupiah	13.282	12.833	12.277	12.246	11.141	10.578	10.323	9.775	9.602	9.451	9.434	8.829	9.597	11.790		
Valas / Foreign Exchange	3.080	16.797	14.067	15.360	14.419	13.243	14.047	20.198	18.592	19.282	25.180	27.608	27.634	32.661		
b. Penempatan pada Bank Lain / Interbank Placement	40.804	53.296	51.388	53.872	56.544	56.103	58.458	64.353	47.856	55.994	68.623	69.113	56.557	58.146		
- Giro / Demand Deposit	9.725	14.505	15.410	16.395	17.045	12.925	17.386	16.288	15.474	13.537	13.603	15.118	11.781	11.975		
- Inter Bank Call Money / Inter Bank Call Money	28.455	37.043	34.732	34.854	36.638	41.462	37.512	46.180	31.025	41.254	52.543	50.239	43.780	44.552		
- Deposito Berjangka / Time Deposits	1.353	1.526	1.122	2.502	2.638	1.270	3.112	1.116	1.177	1.005	2.397	3.693	992	1.551		
Lainnya / Others	1.271	223	124	122	223	447	448	768	180	198	80	63	5	68		
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	198.509	187.861	183.648	181.673	188.817	182.910	182.587	179.013	171.931	164.141	153.517	147.543	144.216	160.420		
- Giro / Demand Deposit	82.287	95.471	79.006	79.058	72.258	83.037	81.291	71.338	77.770	72.060	72.468	75.825	75.037	79.920		
Fine Tune Operation (FTO)	79.641	57.622	79.014	81.815	76.855	74.925	71.185	53.603	55.319	63.550	48.199	41.254	30.424	41.352		
Fasbi	36.574	34.307	25.628	20.799	39.703	23.524	29.203	52.451	38.842	31.957	30.126	38.296	38.826			
Lainnya / Others	6	461		1	1	1.424	908	1.620	1	1	894	338	460	322		
d. Surat Berharga / Securities	218.064	270.620	304.824	309.787	308.556	292.515	305.245	331.854	348.361	351.531	360.155	380.617	381.158	347.654		
Surat Kekuatan Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Surat Perbadanan Negara (SPN) / Treasury Bills	3.961	5.070	7.627	6.249	5.672	5.025	4.306	3.347	3.248	1.308	1.180	1.389	572	581		
Obligasi / Bonds	189.389	206.032	225.929	228.491	225.232	207.972	205.948	208.638	206.687	206.326	208.126	211.347	208.187	194.587		
Lainnya / Others	24.714	59.518	71.268	75.047	77.652	79.518	94.992	119.870	138.427	143.897	150.849	167.881	172.399	152.486		
e. Penyertaan / Equity Investment	2.422	4.669	5.193	5.192	5.379	3.181	3.180	3.177	3.177	3.275	3.304	3.302	3.301	3.509		
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	22.490	25.737	25.817	26.017	27.010	24.371	24.556	24.023	24.219	24.236	24.686	25.244	25.268	25.126		
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	8.995	5.116	10.369	7.645	8.641	14.102	11.510	12.159	10.154	14.772	16.738	10.754	10.127	12.058		
h. Tagihan Lainnya / Other claims	107.048	92.830	102.416	101.652	117.648	107.364	103.783	95.535	84.507	77.470	75.510	80.358	76.507			
Sumber Dana / Source of Funds																
a. Dana Pihak Ketiga / Third Party Funds	888.107	989.283	1.003.295	1.011.099	1.076.814	1.038.326	1.050.913	1.068.599	1.056.268	1.056.860	1.063.799	1.077.645	1.063.156	1.048.891		
Rupiah	717.343	810.144	812.279	822.576	885.055	851.759	855.686	866.126	859.899	862.745	875.242	887.774	879.514	858.566		
Giro / Demand Deposit	197.171	212.134	225.046	226.645	231.634	230.784	223.549	233.356	221.223	218.320	228.482	227.343	223.488	214.578		
Tabungan / Saving	136.714	163.352	156.218	155.678	167.797	161.678	160.160	166.628	167.520	170.661	167.795	166.689	167.831	176.575		
Simpanan Berjangka / Time Deposits	383.458	434.658	431.015	440.253	485.623	459.297	471.977	466.142	471.156	473.764	478.965	493.742	488.195	467.413		
Valas / Foreign Exchange	170.764	179.139	191.016	188.523	191.760	186.567	195.227	202.474	196.369	194.115	188.557	189.870	183.642	190.326		
Giro / Demand Deposit	104.215	110.490	117.387	118.139	119.980	121.952	121.682	122.388	118.574	118.736	115.291	112.045	111.142	114.089		
Tabungan / Saving	14.362	7.719	9.420	9.246	8.393	8.075	8.725	8.829	8.632	9.448	9.547	9.022	8.854	7.189		
Simpanan Berjangka / Time Deposits	52.186	60.930	64.209	61.138	63.386	56.539	64.820	71.256	69.162	65.932	63.719	68.804	63.646	69.048		
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	0	0	659	431	559	0	0	0	157	67	0	0	0	3		
c. Kewajiban kepada Bank lain / Interbank Liabilities	41.206	56.468	60.051	60.215	75.598	58.349	57.987	58.809	52.453	54.629	53.036	57.417	58.401	51.605		
d. Surat Berharga yang diterbitkan / Issued Securities	2.071	2.382	1.982	1.958	4.956	2.832	2.982	3.427	2.891	2.592	2.793	2.468	2.096	2.998		
e. Pinjaman yang Diterima / Loans received	32.585	44.290	44.794	47.108	49.690	38.962	40.293	42.387	43.354	40.414	39.912	39.102	40.789	46.209		
Rupiah	22.433	31.414	31.598	31.432	34.588	28.230	28.268	28.520	28.639	28.591	28.553	28.587	29.697	32.125		
Valas / Foreign Exchange	10.152	12.876	13.196	15.676	15.102	10.732	12.025	13.867	14.715	11.823	11.359	10.516	11.092	14.083		
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	9.576	6.951	9.540	7.923	8.882	13.991	11.980	12.509	11.335	20.151	22.042	15.231	15.199	18.090		
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	16.136	25.028	19.227	25.616	19.767	19.344	18.371	32.135	31.484	30.059	25.846	22.683	31.609	47.970		
h. Setoran Jaminan / Guarantee Deposits	849	1.115	956	1.091	994	693	847	643	1.005	866	829	877	899	1.149		
Beberapa komponen modal / Several Components of Capital																
a. Modal Disetor / Paid In Capital	44.691	72.940	74.328	74.384	75.203	56.216	56.216	56.848	57.134	57.134	57.161	57.161	57.161	57.186		
b. Cadangan / Reserves	12.967	15.140	15.140	15.140	15.978	16.092	16.095	16.097	16.097	16.097	16.097	16.097	16.097	16.097		
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	71.458	71.634	93.113	91.618	89.917	101.736	101.736	100.428	100.286	100.268	99.331	98.647	97.968	97.970		
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	17.562	17.948	1.651	3.345	5.297	8.407	10.704	12.849	14.949	17.339	19.489	21.367	22.795	24.631		
e. Tambahan modal disetor / Additional Paid In Capital	33.768	47.967	50.228	50.372	51.998	44.947	45.827	45.011	45.290	46.068	46.860	45.832	45.485	44.837		
f. Modal Pinjaman / Loan Capital	11.622	16.453	16.581	14.709	14.752	10.854	10.852	10.891	12.298	12.057	11.963	11.130	11.176	11.558		

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

Keterangan	2023											2024				
	2022	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des		
Penyaluran Dana / Distribution of Funds																
a. Kredit / Pembelian Yang Diberikan / Credit / Financing	1.708.709	1.860.582	1.844.972	1.859.031	1.899.337	1.912.208	1.917.887	1.940.268	1.944.899	1.936.110	1.961.252	1.979.632	1.985.230	2.013.682		
- Kepada Pihak Ketiga / To Third Party	1.687.209	1.834.908	1.819.661	1.834.203	1.874.812	1.889.635	1.894.870	1.916.653	1.921.641	1.912.397	1.937.438	1.957.793	1.960.046	1.985.493		
Rupiah	1.434.709	1.572.046	1.553.747	1.565.694	1.584.175	1.587.571	1.593.356	1.613.356	1.620.545	1.627.145	1.660.572	1.663.604	1.662.609	1.683.742		
Valas / Foreign Exchange	252.500	262.861	265.914	268.809	290.636	302.064	301.514	303.297	301.096	285.252	276.867	294.188	297.437	301.751		
Giro / Demand Deposit	21.499	25.675	25.311	24.828	24.526	22.574	23.017	23.614	23.258	23.714	23.814	21.839	25.184	28.189		
Rupiah	14.752	18.001	17.458	17.120	16.725	15.545	15.991	16.447	15.969	15.961	16.368	15.189	18.212	20.872		
Valas / Foreign Exchange	6.747	7.673	7.853	7.708	7.801	7.028	7.027	7.168	7.288	7.753	7.446	6.651	6.972	7.317		
b. Penempatan pada Bank Lain / Interbank Placement	40.018	35.215	40.262	44.351	51.145	39.884	43.389	51.557	44.622	42.611	41.097	34.464	43.428	41.148		
Giro / Demand Deposit	28.369	23.141	23.395	25.946	28.053	24.442	27.858	34.553	24.946	25.611	24.903	24.141	26.781	27.435		
Inter Bank Call Money / Inter Bank Call Money	9.705	9.117	13.651	14.590	18.925	10.978	11.219	12.225	15.279	14.231	13.232	8.162	14.206	11.369		
Deposito Berjangka / Time Deposits	1.868	2.771	2.840	3.614	3.964	4.065	4.063	4.094	4.065	2.627	2.574	1.883	2.151	2.181		
Lainnya / Others	76	185	376	201	203	399	249	685	332	141	387	278	289	162		
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	299.217	244.679	203.339	199.709	198.235	188.440	184.126	187.507	172.907	198.304	188.316	176.288	172.570	228.056		
Giro / Demand Deposit	147.389	125.155	137.306	121.979	116.721	119.806	116.405	101.225	108.888	111.929	107.910	117.302	107.655	129.638		
Fine Tune Operation (FTO)	109.994	54.257	34.900	40.369	32.048	38.426	24.562	34.210	36.277	47.769	32.366	25.709	24.244	29.116		
Fasbi	41.834	53.396	23.432	27.838	47.421	23.411	38.625	47.061	21.433	38.607	39.911	24.692	33.018	59.839		
Lainnya / Others	-	11.871	7.701	9.523	2.045	6.797	4.534	5.011	6.309	-	8.130	8.585	7.653	9.464		
d. Surat Berharga / Securities	422.327	430.995	508.180	525.879	521.026	522.304	540.108	539.447	575.349	556.114	569.836	579.244	571.075	565.246		
Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Surat Perbadanan Negara (SPN) / Treasury Bills	20.088	6.288	5.097	4.827	4.920	3.584	4.303	5.346	5.089	4.924	3.869	3.301	2.716	2.769		
Obligasi / Bonds	352.358	314.897	360.145	356.831	349.794	346.483	329.847	315.728	306.742	296.581	277.748	273.358	270.076	270.607		
Lainnya / Others	49.881	109.810	142.938	164.221	166.312	172.238	205.958	218.374	263.518	254.610	288.219	302.585	298.282	291.870		
e. Penyertaan / Equity Investment	18.430	19.636	19.765	19.898	25.671	25.800	27.957	28.034	28.680	28.703	26.373	26.492	26.566	26.306		
f. Cadangan-Kerugian Penurunan	83.476	87.807	88.393	87.142	87.574	88.371	87.088	86.946	86.420	85.278	85.382	85.467	85.207	82.525		
Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets																
Kredit & Pembelian yang diberikan / Credit & Financing	81.985	86.045	86.620	85.437	85.804	86.759	85.640	85.425	84.930	83.799	83.959	84.065	83.879	81.718		
Surat Berharga / Securities	121	582	595	535	539	374	388	379	381	394	391	387	349	316		
Lainnya / Others	1.369	1.181	1.178	1.170	1.231	1.238	1.060	1.142	1.108	1.085	1.032	1.014	979	490		
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	9.628	6.871	8.102	6.610	7.425	12.050	10.980	10.847	10.644	13.440	15.426	9.518	9.045	10.265		
h. Tagihan Lainnya / Other claims	137.418	193.407	125.931	112.612	118.004	105.337	100.895	116.546	104.160	128.045	126.875	111.221	126.674	134.497		
Sumber Dana / Source of Funds																
a. Dana Pihak Ketiga / Third Party Funds	1.992.806	2.070.642	2.056.903	2.068.855	2.108.243	2.112.419	2.115.651	2.141.621	2.155.885	2.137.726	2.154.522	2.146.246	2.151.361	2.223.492		
Rupiah	1.654.644	1.712.137	1.710.735	1.723.245	1.746.086	1.751.468	1.752.902	1.753.889	1.767.236	1.748.015	1.769.733	1.765.511	1.776.479	1.847.629		
Giro / Demand Deposit	426.604	436.747	434.026	438.067	440.558	435.334	444.111	451.888	445.413	430.132	444.379	449.324	463.176	492.061		
Tabungan / Saving	429.721	440.174	441.789	439.705	447.274	448.417	444.266	448.014	446.699	443.573	449.018	448.014	448.413	460.967		
Simpanan Berjangka / Time Deposits	799.318	835.217	834.920	845.472	858.253	867.717	864.524	853.989	875.124	874.310	876.336	868.173	864.889	894.602		
Valas / Foreign Exchange	337.963	358.505	346.169	345.610	362.158	360.951	362.749	387.732	388.649	389.711	384.788	380.735	374.882	375.863		
Giro / Demand Deposit	119.042	143.174	135.244	133.937	138.294	138.761	135.713	147.564	141.696	142.733	139.835	139.700	137.361			
Tabungan / Saving	97.330	96.791	97.036	97.587	99.571	102.969	105.152	106.281	109.905	113.623	110.442	104.542	104.077			
Simpanan Berjangka / Time Deposits	121.591	118.540	113.889	114.087	124.293	119.221	121.884	134.678	132.941	138.109	128.432	130.457	130.640	134.425		
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	933	11.900	11.016	10.490	11.131	8.671	14.692	11.954	6.747	7.586	10.304	10.537	12.406	18.418		
c. Kewajiban kepada Bank lain / Interbank Liabilities	25.479	39.931	44.986	37.844	51.486	44.679	48.096	41.972	47.735	46.701	45.280	46.514	46.941	39.771		
d. Surat Berharga yang diterbitkan / Issued Securities	18.967	11.132	11.200	11.241	11.065	12.103	10.962	12.572	11.575	11.554	11.979	17.156	16.442	19.296		
e. Pinjaman yang Diterima / Loans received	113.766	107.652	111.282	110.215	112.380	114.906	116.749	116.926	118.074	116.449	113.165	115.823	117.428	126.052		
Rupiah	41.996	46.756	46.698	46.612	47.078	45.653	44.651	41.910	40.378	41.171	41.897	40.729	43.898	48.681		
Valas / Foreign Exchange	71.771	60.896	64.584	63.602	65.302	69.253	72.098	75.016	77.696	75.278	71.267	75.093	73.530	77.371		
Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	7.445	6.513	8.784	7.671	8.598	13.808	11.827	12.651	9.730	12.725	14.979	10.478	8.936	10.293		
Kewajiban Lainnya (mencakup Tagihan Aksepsi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	54.201	98.344	52.865	72.951	72.112	57.882	67.075	88.751	82.391	113.559	116.797	100.220	113.120	119.907		
h. Setoran Jaminan / Guarantee Deposits	1.499	1.401	1.377	1.492	1.222	1.338	1.414	1.340	1.380	2.215	2.444	2.156	1.634	1.440		
Beberapa komponen modal / Several Components of Capital																
a. Modal Disetor / Paid In Capital	77.653	78.602	78.691	78.729	78.780	78.783	78.783	78.783	78.783	78.783	78.783	78.783	78.783	78.783		
b. Cadangan / Reserves	40.756	44.593	44.593	44.594	44.757	44.767	48.061	48.100	48.100	48.103	48.103	48.103	48.104	48.104		
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	142.364	160.801	199.776	200.067	193.495	188.738	184.614	182.953	182.976	182.999	183.022	183.045	183.068	182.735		
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	34.417	38.700	3.332	6.624	10.707	13.239	16.637	19.817	23.989	27.188	30.979	34.071	36.842	40.811		
e. Tambahan modal disetor / Additional Paid In Capital	73.526	77.507	77.581	77.371	83.742	80.542	82.326	82.020	83.370	85.126	86.749	84.422	83.775	82.466		
f. Modal Pinjaman / Loan Capital	31.602	29.353	29.843	29.771	27.556	28.073	28.070	28.150	27.198	26.859	27.066	27.265	24.506			

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

Keterangan	2023											2024				
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Nov	Des	Nov
Penyaluran Dana / Distribution of Funds																
a. Kredit / Pembayaran Yang Diberikan / Credit / Financing	3.296.088	3.707.282	3.707.987	3.720.597	3.793.003	3.845.151	3.890.660	3.943.199	3.970.730	3.978.995	4.030.044	4.073.768	4.117.976	4.183.467		
- Kepada Pihak Ketiga / To Third Party	3.263.554	3.669.008	3.669.825	3.682.611	3.754.132	3.807.364	3.857.518	3.911.582	3.937.897	3.946.227	3.998.548	4.041.756	4.085.553	4.146.522		
Rupiah	2.772.217	3.134.739	3.124.793	3.153.698	3.206.782	3.231.536	3.262.426	3.304.504	3.329.192	3.369.963	3.415.451	3.431.166	3.468.702	3.525.432		
Valas / Foreign Exchange	491.337	534.269	545.032	528.913	547.350	575.828	595.092	607.078	608.705	576.264	583.096	610.590	618.851	621.090		
- Kepada Bank Lain / Inter Bank Credit/Financing	32.533	38.274	38.162	37.987	38.871	37.787	33.142	31.617	32.833	32.768	31.497	32.012	32.423	36.946		
Rupiah	26.475	31.491	31.453	31.302	31.981	31.635	28.881	27.302	27.401	27.818	26.883	27.009	27.248	30.166		
Valas / Foreign Exchange	6.058	6.783	6.709	6.684	6.890	6.152	4.261	4.315	5.433	4.950	4.614	5.003	5.175	6.780		
b. Penempatan pada Bank Lain / Interbank Placement	131.128	128.346	140.609	153.094	142.864	137.733	135.239	138.124	127.285	127.827	166.483	134.107	150.874	140.559		
- Giro / Demand Deposit	92.917	97.938	110.093	123.740	107.375	102.653	99.449	100.170	87.279	90.180	131.255	95.649	115.012	99.155		
- Inter Bank Call Money / Inter Bank Call Money	32.094	20.936	22.275	21.905	28.189	25.955	25.362	26.636	28.885	27.662	24.785	27.293	24.586	29.488		
- Deposito Berjangka / Time Deposits	2.548	5.351	3.367	1.671	1.911	2.606	2.555	2.258	3.129	2.031	2.698	4.005	3.669	3.388		
- Lainnya / Others	3.569	4.120	4.875	5.779	5.389	6.519	7.874	9.060	7.993	7.954	7.748	7.161	7.607	8.529		
c. Penerimaan pada Bank Indonesia / Placement to Bank Indonesia	603.115	473.163	395.818	388.607	383.620	356.438	401.351	312.499	302.725	354.697	321.153	325.425	361.147	325.036		
- Giro / Demand Deposit	421.195	345.438	287.406	283.156	257.055	295.040	272.836	276.751	252.646	256.043	243.893	245.940	253.793	262.718		
- Fine Tune Operation (FTO)	160.967	102.733	56.948	58.012	49.423	13.575	73.769	20.305	35.642	85.652	61.934	59.732	56.197	58.318		
- Fasbi	20.943	24.985	51.458	47.439	77.131	47.823	54.745	15.442	14.437	12.994	15.326	19.746	51.148	3.999		
- Lainnya / Others	10	7	6	0	11	0	0	0	0	0	8	0	7	8	0	
d. Surat Berharga / Securities	995.878	1.044.765	1.090.409	1.121.427	1.091.284	1.072.310	1.048.327	1.092.536	1.081.059	1.034.937	1.040.578	1.048.782	1.082.772	1.014.024		
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	876	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Surat Perbandaraan Negara (SPN) / Treasury Bills	9.258	9.119	10.216	8.446	8.758	9.281	7.451	7.440	6.870	6.404	6.700	7.948	6.844	4.210		
- Obligasi / Bonds	825.992	764.138	773.346	775.131	751.875	731.289	723.524	737.575	713.818	684.344	727.053	721.614	725.920	689.802		
- Lainnya / Others	159.753	271.507	306.847	337.850	330.651	331.759	317.351	347.522	360.372	344.189	306.826	319.221	350.009	320.013		
e. Penyertaan / Equity Investment	88.448	91.563	91.854	92.077	92.389	92.642	92.836	91.761	92.237	92.603	92.842	94.021	94.200			
f. Cadangan Kerugian Penurunan	228.275	204.483	204.229	206.863	205.251	205.633	206.166	198.166	197.800	195.551	192.914	192.897	193.690	184.478		
Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Kredit & Pembayaran yang diberikan / Credit & Financing	222.004	197.936	197.758	200.892	199.433	200.765	201.155	193.399	192.822	190.824	188.253	188.110	188.766	179.616		
- Surat Berharga / Securities	1.772	3.203	3.059	2.486	2.200	1.486	1.517	1.059	1.287	1.232	1.332	1.247	1.436	1.380		
- Lainnya / Others	4.498	3.344	3.412	3.484	3.619	3.382	3.495	3.708	3.691	3.495	3.330	3.539	3.488	3.483		
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	3.948	4.088	6.658	4.531	5.228	7.843	6.805	6.560	5.986	12.131	12.779	7.425	8.509	10.695		
h. Tagihan Lainnya / Other claims	314.702	276.315	276.019	224.124	213.018	228.728	211.617	206.099	185.858	206.020	159.683	171.047	164.381	205.386		
Sumber Dana / Source of Funds	-															
a. Dana Pihak Ketiga / Third Party Funds	4.283.006	4.479.696	4.447.364	4.442.243	4.514.309	4.548.017	4.579.687	4.562.682	4.517.237	4.500.211	4.543.043	4.547.115	4.647.793	4.590.044		
Rupiah	3.616.893	3.769.893	3.712.502	3.698.034	3.786.410	3.801.995	3.798.783	3.820.583	3.782.297	3.785.032	3.829.114	3.827.308	3.911.960	3.859.161		
Giro / Demand Deposit	1.032.001	1.058.307	976.049	960.303	995.624	996.479	1.012.641	1.044.572	1.022.972	1.023.071	1.037.792	1.024.372	1.127.835	1.075.939		
Tabungan / Saving	1.635.539	1.670.070	1.664.646	1.665.668	1.698.270	1.708.624	1.702.645	1.724.548	1.730.191	1.712.999	1.731.435	1.746.638	1.754.753	1.788.525		
Simpanan Berjangka / Time Deposits	951.153	1.041.517	1.071.807	1.072.063	1.092.515	1.096.893	1.083.497	1.051.462	1.029.133	1.048.962	1.059.887	1.056.298	1.029.372	994.697		
Valas / Foreign Exchange	664.313	709.803	734.862	744.209	727.899	746.022	780.905	742.099	734.940	715.179	713.929	719.806	735.833	730.883		
Giro / Demand Deposit	453.155	511.675	526.027	533.433	521.928	539.473	573.107	526.081	512.755	504.952	504.720	506.351	513.374	513.079		
Tabungan / Saving	76.114	71.947	74.297	73.555	73.377	73.377	76.171	76.122	78.109	79.097	77.726	80.877	79.763	80.358	79.465	
Simpanan Berjangka / Time Deposits	135.043	126.180	134.538	137.220	132.594	130.378	131.675	137.909	143.088	132.501	128.331	133.693	142.101	138.339		
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	757	496	450	443	453	432	427	454	493	471	446	431	440	407		
c. Kewajiban kepada Bank lain / Interbank Liabilities	49.498	49.547	42.452	46.139	52.836	58.438	52.261	56.834	58.580	52.449	47.339	53.760	55.883	60.253		
d. Surat Berharga yang diterbitkan / Issued Securities	77.216	69.492	76.399	75.255	71.217	67.891	67.878	65.078	64.896	61.098	60.596	60.147	56.217	56.617		
e. Pinjaman yang Diterima / Loans received	111.191	129.750	124.152	120.091	119.591	125.689	128.355	129.060	128.947	140.087	139.976	147.349	151.850	187.005		
Rupiah	1.648	1.953	1.945	1.931	1.923	2.105	2.180	2.171	2.296	2.291	2.313	2.374	2.385	2.378		
Valas / Foreign Exchange	109.543	127.797	122.208	118.161	117.669	123.584	126.175	126.889	126.651	137.796	137.664	144.975	149.466	184.627		
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	4.092	3.969	6.691	4.254	5.185	9.044	7.369	6.868	5.649	8.709	6.870	6.670	7.928	10.679		
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	70.217	100.179	104.274	102.383	112.387	124.696	124.139	122.494	134.790	166.929	120.949	117.577	121.594	160.264		
h. Setoran Jaminan / Guarantee Deposits	1.567	2.137	2.016	2.133	2.039	1.873	1.892	1.751	1.856	1.907	1.774	1.874	2.034	2.317		
Beberapa komponen modal / Several Components of Capital	-															
a. Modal Disetor / Paid In Capital	27.638	26.046	26.046	26.046	26.046	26.014	26.113	26.113	26.078	25.838	25.491	25.491	25.491	25.491		
b. Cadangan / Reserves	10.961	11.369	11.369	11.369	11.855	11.855	11.855	11.855	11.855	11.855	11.855	11.855	11.855	11.855		
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	476.284	514.130	687.150	687.150	579.694	579.694	579.694	579.694	579.694	579.694	579.694	579.694	579.694	573.529	553.223	
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit / Loss) 2)	143.344	173.521	14.610	26.537	42.510	56.971	71.736	89.955	104.560	119.978	136.043	153.088	167.463	183.080		
e. Tambahan modal disetor / Additional Paid In Capital	105.563	113.857	114.450	113.768	113.884	110.253	112.033	112.667	114.436	116.765	118.718	116.186	115.547	114.683		
f. Modal Pinjaman / Loan Capital	18.846	24.144	18.560	18.488	18.643	19.092	19.081	19.219	19.084	18.746	17.846	18.460	18.626	18.903		

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

Keterangan	2021	2022	2023										2024					
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des			
A. Pendapatan dan Beban Bunga/Bagi Hasil / Interest/Profit Sharing Income and Expenses																		
1. Pendapatan bunga/Pendapatan Bagi Hasil / Interest Income/Profit Sharing Income	773.902	811.458	977.001	97.181	179.011	267.816	354.546	442.901	531.741	623.663	717.152	817.621	934.777	1.057.835	1.084.816			
a. Dari Bank Indonesia / From Bank Indonesia Placement	9.740	13.904	20.916	1.694	3.155	4.733	6.121	7.831	9.005	10.277	11.623	12.981	14.371	15.603	16.730			
b. Dari Pemepatan pada bank lain / From interbank placement	2.691	5.409	12.037	1.207	2.252	3.467	4.656	5.942	7.164	8.367	9.559	10.665	12.750	13.013	14.154			
c. Dari surat berharga / From securities	87.345	94.584	110.038	10.665	20.849	31.650	42.005	52.008	62.896	74.503	86.314	98.058	109.334	121.426	135.976			
d. Dari Kredit/Pembayaran yang diberikan / From credit-financing	487.587	523.468	608.443	61.035	112.742	169.046	222.865	277.131	332.447	389.092	445.256	501.573	559.005	615.166	673.725			
- kepada pihak ketiga bukan bank / To Third Party non Bank	484.944	520.202	603.518	60.098	111.227	166.924	220.154	273.822	328.568	384.634	440.211	496.007	552.464	608.054	665.983			
- kepada bank lain / To other Bank	2.643	3.267	4.925	937	1.515	2.123	2.711	3.309	3.879	4.458	5.045	5.566	6.541	7.112	7.742			
e. Lainnya / Others	186.539	174.093	225.568	22.581	40.013	58.919	78.899	99.998	120.228	141.424	164.401	194.344	239.316	292.627	244.230			
2. Beban Bunga/Bagi Hasil / Interest/Profit Sharing Expenses	342.699	323.610	447.336	52.601	91.585	134.040	177.114	220.623	263.538	308.871	355.894	410.404	480.717	558.352	535.059			
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	145	484	553	27	68	130	208	293	373	468	633	850	985	1.146	1.277			
b. Kewajiban pada Bank lain / Interbank Liabilities	5.618	6.833	12.374	1.203	2.351	3.575	4.789	4.737	7.561	8.391	9.629	10.730	12.467	13.057	14.205			
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	140.844	129.628	199.055	20.256	39.200	59.672	79.838	100.937	120.871	141.863	162.882	183.208	204.364	225.637	247.280			
- Giro / Demand Deposit	24.161	27.740	45.132	5.110	9.703	14.699	19.485	25.034	29.712	34.740	39.825	44.778	49.963	54.926	60.404			
- Tabungan / Saving	17.181	15.492	17.834	1.599	3.109	4.679	6.248	7.838	9.575	11.210	12.829	14.405	16.047	17.959	19.790			
- Simpanan Berjangka / Time deposits	99.502	86.396	136.088	13.547	26.388	40.294	54.105	68.064	81.584	95.913	110.228	124.025	138.354	152.752	167.086			
d. Surat Berharga / Securities	9.797	10.297	9.397	944	1.534	2.529	3.300	4.663	4.770	5.502	6.221	7.256	7.749	8.723	9.511			
e. Pinjaman yang diterima / Loans received	6.908	13.077	16.115	3.981	4.220	5.566	7.140	8.712	9.806	11.441	13.174	14.816	16.566	18.420	20.240			
f. Lainnya / Others	174.872	163.291	209.843	26.191	44.212	62.567	81.840	101.281	120.157	141.204	163.355	193.545	238.586	291.370	242.547			
g. Koreksi atas pendapatan Bunga/Bagi Hasil / Corrections	4.515	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
B. Pendapatan Bunga/Bagi Hasil Bersih (A1-A2) / Net Interest/Profit Sharing Income (A1-A2)	431.203	487.848	529.665	44.581	87.425	133.775	177.431	222.278	268.203	314.793	361.258	407.217	454.060	499.482	549.757			
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses																		
1. Pendapatan Operasional Selain Bunga/Bagi Hasil / Other Operating Income	460.019	522.998	664.976	147.813	433.677	171.204	223.705	271.224	314.444	359.885	441.097	508.041	581.781	684.808	877.623			
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form of securities	20.448	10.408	16.855	1.644	2.781	4.034	4.528	6.144	7.355	8.908	11.406	13.730	14.571	15.829	17.415			
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembayaran yang diberikan / Increase in fair value and gain form of credit/financing	-	-	57	3	-	0	5.074	1	6.799	1	1	117	118	130	130			
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	60	276	1.360	316	371	570	789	917	983	1.395	1.487	1.489	1.491	1.477	1.489			
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	208.665	318.768	426.023	122.175	392.520	107.302	136.903	167.153	181.489	211.615	265.721	315.189	365.601	443.524	612.234			
e. Dividen, Keuntungan penyerahan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/comissions/provisions	87.234	97.515	103.364	8.061	16.277	25.901	35.023	46.588	56.573	67.169	76.296	85.105	94.873	103.588	111.769			
f. Lainnya / Others	143.612	96.030	117.317	15.615	21.729	33.397	41.388	50.421	61.245	70.797	86.186	92.413	105.127	120.261	134.586			
2. Beban Operasional Selain Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	716.871	762.897	889.851	166.316	475.558	228.828	304.133	369.019	426.803	489.911	589.115	671.967	766.390	890.510	1.104.717			
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	2.082	2.341	6.403	569	845	1.372	1.797	1.564	2.000	2.054	2.064	2.065	3.072	3.336	3.954			
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembayaran yang diberikan / Decrease in fair value and losses form sale of credit/financing	454	632	715	-	-	-	4	1	1	1	2	2	300	365	413			
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	177	158	234	225	222	501	668	747	773	1.139	1.217	1.262	1.302	1.342	1.410			
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	191.785	307.170	413.583	121.759	390.462	104.780	133.722	163.027	176.472	205.234	257.986	306.026	356.432	433.425	601.458			
e. Penyusutan/Amortisasi / Depreciation/Amortizations	249.910	171.698	174.447	19.008	36.533	51.234	69.503	83.810	96.738	108.519	121.378	133.337	149.028	164.417	176.060			
f. Kerugian penyerahan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	4.404	5.196	6.097	523	1.151	1.380	1.813	2.470	2.885	3.399	3.999	4.472	4.896	5.446	6.254			
g. Lainnya / Others	268.059	275.703	288.372	24.232	46.344	69.562	96.625	117.400	147.934	169.564	202.468	224.804	251.361	282.179	315.167			
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	174.352	247.949	304.790	26.078	45.545	76.151	97.004	124.483	155.844	184.767	213.240	243.290	269.451	293.780	322.664			
E. Pendapatan non-operasional / Non Operational Income	20.216	38.631	52.221	6.027	13.860	16.033	23.159	28.305	34.442	39.306	39.328	46.049	54.145	60.326	68.127			
F. Beban non-operasional / Non Operational Expenses	20.411	34.081	52.567	5.764	10.301	15.243	21.679	26.900	32.623	38.094	38.959	45.760	52.109	58.373	67.576			
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	(195)	4.550	(346)	264	3.559	790	1.481	1.404	1.819	1.212	369	289	2.036	1.953	552			
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	174.271	252.499	304.445	26.341	49.104	76.941	98.484	125.887	157.663	185.979	213.609	243.579	271.487	295.733	323.216			
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	89.861	125.725	146.960	(28)	(59)	(99)	(129)	(166)	(209)	(245)	(285)	(331)	(390)	158.209				
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	89.586	125.715	146.908	(28)	(59)	(99)	(129)	(166)	(209)	(245)	(285)	(331)	(390)	158.935				
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	140.206	201.817	243.326	20.878	39.361	61.872	79.345	101.467	126.525	149.620	171.026	194.970	217.590	237.148	255.200			

Tabel 1.7.

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

Keterangan	2021	2022	2023										2024					
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des			
A. Pendapatan dan Beban Bunga/Bagi Hasil / Interest/Profit Sharing Income and Expenses																		
1. Pendapatan bunga/Pendapatan Bagi Hasil / Interest Income/Profit Sharing Income	136.178	141.972	161.325	14.655	28.826	41.800	59.070	74.366	89.538	105.278	122.830	148.285	188.377	237.140	184.481			
a. Dari Bank Indonesia / From Bank Indonesia Placement	2.297	2.543	2.874	205	387	592	807	1.018	1.229	1.424	1.643	1.850	2.090	2.346	2.628			
b. Dari Pemepatan pada bank lain / From interbank placement	873	964	2.059	217	457	706	951	1.206	1.438	1.669	1.933	2.124	3.216	2.586	2.791			
c. Dari surat berharga / From securities	11.759	12.673	15.244	1.394	2.803	4.019	5.788	7.363	8.931	10.579	12.315	14.168	15.304	17.379	19.017			
d. Dari Kredi/Pembayaran yang diberikan / From credit-financing	64.408	71.646	77.252	6.773	13.282	18.919	26.258	32.935	39.691	46.694	53.532	59.705	66.358	73.789	81.255			
- kepada pihak ketiga bukan bank / To Third Party non Bank	64.218	71.570	77.163	6.760	13.256	18.879	26.205	32.869	39.611	46.600	53.425	59.585	66.225	73.644	81.096			
- kepada bank lain / To other Bank	190	76	89	13	26	39	53	66	80	94	107	120	133	145	158			
e. Lainnya / Others	56.840	54.146	63.897	6.066	11.897	17.563	25.266	31.844	38.249	44.912	53.408	70.439	101.409	141.039	78.790			
2. Beban Bunga/Bagi Hasil / Interest/Profit Sharing Expenses	86.768	83.805	98.313	9.635	18.735	27.054	39.264	49.461	59.322	69.732	82.000	102.401	137.185	180.699	122.379			
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	137	114	117	8	20	34	52	60	63	73	93	123	145	153	165			
b. Kewajiban pada Bank lain / Interbank Liabilities	895	1.566	2.567	310	583	851	1.242	1.504	1.780	2.057	2.322	2.579	3.444	3.091	3.362			
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	28.410	26.515	32.059	2.985	5.797	8.333	11.876	14.993	17.996	21.171	24.315	26.953	29.951	33.440	36.720			
- Giro / Demand Deposit	3.207	2.847	3.131	280	563	874	1.174	1.491	1.783	2.079	2.386	2.681	3.000	3.332	3.664			
- Tabungan / Saving	2.801	3.403	3.044	282	556	804	1.177	1.481	1.769	2.077	2.376	2.637	2.917	3.259	3.586			
- Simpanan Berjangka / Time deposits	22.401	20.265	25.884	2.423	4.678	6.655	9.525	12.021	14.444	17.016	19.553	21.636	24.034	26.849	29.470			
d. Surat Berharga / Securities	1.403	1.801	1.447	105	204	261	434	536	635	746	859	1.262	1.067	1.358	1.551			
e. Pinjaman yang diterima / Loans received	515	1.169	1.325	134	262	316	749	948	1.138	1.346	1.554	1.653	1.752	2.139	2.330			
f. Lainnya / Others	55.389	52.640	60.798	6.094	11.869	17.259	24.912	31.420	37.711	44.338	52.858	69.831	100.826	140.518	78.250			
g. Koreksi atas pendapatan Bunga/Bagi Hasil / Corrections	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
B. Pendapatan Bunga/Bagi Hasil Bersih (A1-A2) / Net Interest/Profit Sharing Income (A1-A2)	49.410	58.167	63.012	5.020	10.091	14.746	19.806	24.905	30.216	35.547	40.831	45.884	51.192	56.441	62.103			
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses																		
1. Pendapatan Operasional Selain Bunga/Bagi Hasil / Other Operating Income	105.924	55.502	52.565	4.359	6.478	8.820	14.066	18.228	19.191	22.578	27.824	31.860	35.226	39.237	43.584			
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	2.418	1.012	1.354	75	141	175	-	-	-	-	-	-	-	-	-			
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembayaran yang diberikan / Increase in fair value and gain form sale of credit/financing	-	-	-	3	-	-	-	-	-	-	-	-	0	0	0			
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	24	136	727	191	222	416	562	668	752	1.181	1.256	1.262	1.255	1.231	1.218			
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	86.289	36.694	37.085	2.133	3.099	4.013	6.596	9.120	8.311	8.550	12.586	16.030	18.002	19.535	21.921			
e. Dividen, Keuntungan pertanyaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	5.778	5.810	6.034	479	960	1.450	2.104	2.669	3.290	4.440	5.011	4.978	5.560	6.261	7.008			
f. Lainnya / Others	11.415	11.850	7.365	1.478	2.057	2.767	4.426	5.316	6.369	7.973	8.360	8.802	9.593	11.366	12.264			
2. Beban Operasional Selain Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	147.717	102.965	97.805	7.625	12.897	19.219	33.008	40.150	44.162	50.865	60.008	67.184	75.096	83.267	91.968			
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	1.143	510	976	51	74	93	217	206	242	283	318	291	378	438	490			
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembayaran yang diberikan / Decrease in fair value and losses form sale of credit/financing	1	12	40	0	0	0	4	1	1	1	2	2	2	2	2			
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	176	143	208	149	149	426	577	633	686	1.071	1.124	1.125	1.129	1.129	1.130			
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	83.510	35.598	35.368	2.004	2.510	3.740	6.284	8.706	7.528	8.422	12.280	15.558	17.736	19.316	21.792			
e. Penyusutan/Amortisasi / Depreciation/Amortizations	23.825	24.620	19.199	2.288	3.690	5.249	12.018	13.299	14.756	16.262	17.978	19.022	20.694	23.754	24.793			
f. Kerugian pertanyaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	904	859	1.149	62	103	147	198	251	314	369	428	464	525	578	636			
g. Lainnya / Others	38.159	41.223	40.865	3.071	6.371	9.564	13.710	17.054	20.635	24.456	27.878	30.722	34.633	38.050	43.125			
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	7.616	10.704	17.773	1.754	3.672	4.347	865	2.983	5.246	7.259	8.646	10.561	11.322	12.411	13.718			
E. Pendapatan non - operasional / Non Operational Income	6.062	9.328	11.259	1.583	2.913	4.133	6.220	7.409	8.984	10.297	4.101	5.781	7.199	8.973	11.635			
F. Beban non - operasional / Non Operational Expenses	6.038	9.684	11.634	1.686	2.999	4.308	6.247	7.513	9.355	9.972	4.346	5.806	7.126	8.819	12.600			
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	24	(356)	(375)	(103)	(86)	(175)	(27)	(105)	(371)	326	(245)	(24)	73	154	(965)			
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	7.640	10.348	17.398	1.651	3.585	4.172	838	2.879	4.875	7.585	8.401	10.536	11.394	12.565	12.752			
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	4.306	4.804	5.154	-	-	-	-	-	-	-	-	-	-	-	-	3.288		
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	4.031	4.804	5.154	-	-	-	-	-	-	-	-	-	-	-	-	4.013		
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	4.510	6.494	13.156	1.286	2.856	3.358	728	2.390	3.904	6.121	6.522	8.460	9.063	10.049	6.678			

Tabel 1.8.

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

Keterangan	2021	2022	2023										2024					
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des			
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																		
1. Pendapatan bunga / <i>Interest Income</i>	104.090	107.720	152.752	13.762	26.627	42.584	54.443	68.890	83.161	97.927	112.661	127.194	142.387	156.982	172.358			
a. Dari Bank Indonesia / <i>From Bank Indonesia Placement</i>	2.022	3.184	5.405	475	919	1.462	1.963	2.496	3.025	3.470	3.878	4.254	4.656	4.959	5.151			
b. Dari Pemepatan pada bank lain / <i>From interbank placement</i>	383	766	2.632	240	421	639	840	1.056	1.274	1.529	1.746	1.999	2.270	2.506	2.733			
c. Dari surat berharga / <i>From securities</i>	9.637	11.684	17.151	1.701	3.305	5.324	6.685	8.458	10.221	12.119	14.068	15.962	17.994	20.050	22.284			
d. Dari Kredi/Pembayaran yang diberikan / <i>From credit-financing</i>	53.880	57.640	75.311	6.577	12.740	20.661	26.831	33.852	40.767	47.873	54.926	61.921	69.125	75.960	83.398			
- kepada pihak ketiga bukan bank / <i>To Third Party non Bank</i>	53.720	57.303	74.542	6.473	12.532	20.356	26.432	33.364	40.188	47.189	54.136	61.066	67.770	74.447	81.704			
- kepada bank lain / <i>To other Bank</i>	160	337	769	105	208	305	399	488	580	685	790	855	1.354	1.513	1.694			
e. Lainnya / <i>Others</i>	38.168	34.445	52.252	4.769	9.244	14.497	18.123	23.027	27.873	32.935	38.042	43.058	48.343	53.506	58.792			
2. Beban Bunga / <i>Interest Expenses</i>	61.091	54.300	87.521	8.363	16.024	25.481	31.644	40.077	48.371	57.087	65.731	74.223	83.180	91.890	100.830			
a. Kepada Bank Indonesia / <i>Bank Indonesia Liabilities</i>	-	-	10	1	2	4	16	18	21	25	34	44	47	48	62			
b. Kewajiban pada Bank lain / <i>Interbank Liabilities</i>	835	900	2.767	280	541	871	1.005	1.242	1.464	1.729	1.954	2.188	2.416	2.662	2.935			
c. Kepada pihak ketiga bukan Bank / <i>Third Party non Bank</i>	20.716	19.046	31.505	2.959	5.666	9.162	11.716	14.880	18.036	21.380	24.683	27.910	31.370	34.714	38.087			
- Giro / <i>Demand Deposit</i>	2.171	2.675	3.974	415	802	1.198	1.593	2.022	2.445	2.882	3.291	3.691	4.148	4.580	5.019			
- Tabungan / <i>Saving</i>	1.660	1.669	2.120	218	412	649	783	996	1.211	1.436	1.663	1.885	2.110	2.331	2.579			
- Simpanan Berjangka / <i>Time deposits</i>	16.885	14.702	25.411	2.326	4.452	7.315	9.339	11.861	14.380	17.062	19.729	22.334	25.111	27.803	30.489			
d. Surat Berharga / <i>Securities</i>	1.310	1.013	1.357	273	204	591	628	735	839	951	1.054	1.145	1.225	1.303	1.390			
e. Pinjaman yang diterima / <i>Loans received</i>	1.116	960	2.520	259	501	838	814	1.017	1.241	1.429	1.656	1.886	2.096	2.294	2.530			
f. Lainnya / <i>Others</i>	37.032	32.382	49.362	4.591	9.110	14.015	17.465	22.184	26.770	31.572	36.350	41.050	46.026	50.868	55.825			
g. Koreksi atas pendapatan bunga / <i>Corrections</i>	82	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	42.998	53.420	65.231	5.399	10.603	17.102	22.798	28.813	34.790	40.840	46.930	52.972	59.207	65.092	71.529			
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses																		
1. Pendapatan Operasional Selain Bunga / <i>Other Operating Income</i>	83.649	214.590	223.674	31.911	365.909	71.093	84.150	96.717	103.277	127.737	165.266	201.417	243.335	305.243	399.151			
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / <i>Increase in fair value and gain from sale of securities</i>	1.750	1.364	5.708	558	481	816	609	975	1.416	1.770	2.242	2.681	2.949	3.139	3.580			
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembayaran yang diberikan / <i>Increase in fair value and gain form sale of credit/financing</i>	-	-	57	-	-	0	1	1	1	1	1	2	1	13	14			
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / <i>Increase in fair value and gain form sale of other financial assets</i>	35	140	607	125	148	154	227	248	231	214	230	225	235	245	269			
d. Keuntungan Transaksi Spot dan Derivatif / <i>Gain from spot and derivative transaction</i>	65.579	201.538	202.502	29.633	362.943	65.802	79.126	90.336	95.595	118.798	154.802	189.644	230.026	290.790	382.978			
e. Dividen, Keuntungan penyerahan equity method, komisi/provisi/fee / <i>Dividen, gain from investment in shares with equity method, fees/comissions/provisions</i>	6.026	7.259	7.795	589	1.174	1.818	2.306	2.928	3.464	4.025	4.658	5.235	5.881	6.431	7.044			
f. Lainnya / <i>Others</i>	10.259	4.288	7.006	1.005	1.163	2.503	1.881	2.228	2.570	2.929	3.333	3.630	4.243	4.625	5.267			
2. Beban Operasional Selain Bunga/Bagi Hasil / <i>Non Interest/Profit Sharing Expense</i>	113.549	246.170	266.862	35.259	372.324	81.792	96.469	112.204	121.879	149.901	190.455	229.593	275.681	341.647	439.991			
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / <i>Decrease in fair value and losses form sale of securities</i>	237	709	4.819	275	409	752	457	625	933	1.072	1.188	1.261	1.632	1.742	1.854			
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembayaran yang diberikan / <i>Decrease in fair value and losses form sale of credit/financing</i>	345	-	444	-	-	-	-	-	-	-	-	-	-	9	12	18		
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / <i>Decrease in fair value and losses form sale of other financial assets</i>	-	-	26	77	74	75	91	114	87	68	94	138	173	211	280			
d. Kerugian Transaksi Spot dan Derivatif / <i>Losses from spot and derivative transaction</i>	62.517	197.839	199.797	29.412	362.112	64.826	77.904	88.818	93.805	116.855	152.380	186.497	226.752	287.528	379.650			
e. Penyusutan/Amortisasi / <i>Depreciation/Amortizations</i>	17.787	11.280	19.532	2.298	3.064	5.840	4.668	5.794	6.854	7.979	9.252	10.737	12.503	13.675	15.456			
f. Kerugian penyerahan equity method komisi/provisi/fee, administrasi / <i>Losses from investment in shares with equity method, fees/comissions/provisions</i>	1.029	1.369	1.686	138	367	397	522	655	789	987	1.160	1.271	1.399	1.562	1.733			
g. Lainnya / <i>Others</i>	31.634	34.973	40.558	3.059	6.298	9.901	12.826	16.197	19.411	22.940	26.382	29.690	33.214	36.918	41.001			
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	13.098	21.840	22.043	2.051	4.188	6.403	10.479	13.325	16.189	18.676	21.742	24.796	26.861	28.688	30.688			
E. Pendapatan non - operasional / Non Operational Income	2.057	1.465	3.193	573	370	817	1.238	1.361	1.586	1.807	1.653	1.980	1.913	2.257	2.617			
F. Beban non - operasional / Non Operational Expenses	1.940	1.123	1.025	468	294	367	773	864	1.088	1.097	864	1.391	1.040	1.235	1.286			
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	118	343	2.167	105	77	450	464	497	499	710	789	589	872	1.023	1.332			
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	13.216	22.182	24.211	2.156	4.264	6.853	10.943	13.823	16.687	19.386	22.531	25.385	27.734	29.711	32.020			
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	2.756	2.989	1.925	(28)	(59)	(99)	(129)	(166)	(209)	(245)	(285)	(331)	(390)	1.897				
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	2.756	2.989	1.925	(28)	(59)	(99)	(129)	(166)	(209)	(245)	(285)	(331)	(390)	1.897				
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	11.034	17.562	17.948	1.651	3.345	5.297	8.407	10.704	12.849	14.949	17.339	19.489	21.367	22.795	24.631			

Tabel 1.9.

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

Keterangan	2021	2022	2023										2024					
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des			
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																		
1. Pendapatan bunga / <i>Interest Income</i>	208.880	208.189	247.683	22.213	43.176	65.829	87.665	110.003	132.610	155.978	179.248	202.558	225.788	248.184	271.578			
a. Dari Bank Indonesia / <i>From Bank Indonesia Placement</i>	2.887	4.209	7.523	564	1.022	1.497	1.916	2.313	2.721	3.110	3.516	3.920	4.273	4.600	4.911			
b. Dari Pemepatan pada bank lain / <i>From interbank placement</i>	370	532	1.174	111	227	364	472	592	710	835	943	1.059	1.167	1.269	1.372			
c. Dari surat berharga / <i>From securities</i>	25.630	24.785	26.852	2.698	5.335	8.174	10.971	13.694	16.657	19.881	23.282	26.696	30.151	33.525	36.923			
d. Dari Kredi/Pembayaran yang diberikan / <i>From credit/financing</i>	115.366	122.977	142.711	12.566	24.709	38.016	50.602	63.275	76.253	89.176	102.297	115.570	128.757	141.506	155.041			
- kepada pihak ketiga bukan bank / <i>To Third Party non Bank</i>	114.457	122.091	141.365	12.412	24.408	37.555	49.993	62.513	75.341	88.108	101.073	114.217	127.253	139.858	153.221			
- kepada bank lain / <i>To other Bank</i>	909	886	1.346	153	301	461	609	762	912	1.068	1.224	1.353	1.504	1.648	1.819			
e. Lainnya / <i>Others</i>	64.628	55.687	69.424	6.275	11.883	17.778	23.704	30.129	36.269	42.975	49.209	55.313	61.440	67.284	73.332			
2. Beban Bunga / <i>Interest Expenses</i>	112.375	100.834	138.494	13.185	25.435	38.501	51.515	64.924	78.280	92.508	106.483	120.280	134.121	147.463	161.367			
a. Kepada Bank Indonesia / <i>Bank Indonesia Liabilities</i>	3	369	423	18	46	90	135	201	268	318	395	498	560	653	723			
b. Kewajiban pada Bank lain / <i>Interbank Liabilities</i>	479	712	1.714	175	352	521	707	877	1.065	1.268	1.483	1.667	1.884	2.082	2.254			
c. Kepada pihak ketiga bukan Bank / <i>Third Party non Bank</i>	41.875	38.499	60.651	6.006	11.642	17.727	23.712	29.778	35.840	42.148	48.525	54.852	61.124	67.255	73.809			
- Giro / <i>Demand Deposit</i>	6.390	7.522	11.757	1.258	2.386	3.630	4.828	6.043	7.267	8.524	9.767	10.965	12.230	13.441	14.821			
- Tabungan / <i>Saving</i>	5.566	5.166	6.865	624	1.229	1.841	2.444	3.033	3.608	4.188	4.787	5.379	5.989	6.572	7.220			
- Simpanan Berjangka / <i>Time deposits</i>	29.919	25.810	42.029	4.124	8.027	12.256	16.441	20.702	24.965	29.436	33.971	38.508	42.905	47.242	51.767			
d. Surat Berharga / <i>Securities</i>	4.252	2.967	2.870	263	533	779	991	1.202	1.440	1.670	1.921	2.207	2.518	2.835	3.072			
e. Pinjaman yang diterima / <i>Loans received</i>	3.291	4.288	6.831	641	1.246	1.884	2.540	3.212	3.879	4.556	5.214	5.856	6.591	7.213	7.881			
f. Lainnya / <i>Others</i>	62.388	54.000	66.005	6.083	11.615	17.500	23.430	29.654	35.788	42.549	48.946	55.200	61.443	67.426	73.630			
g. Koreksi atas pendapatan bunga / <i>Corrections</i>	88	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	96.505	107.355	109.189	9.028	17.742	27.328	36.151	45.079	54.330	63.469	72.765	82.278	91.667	100.721	110.211			
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses																		
1. Pendapatan Operasional Selain Bunga / <i>Other Operating Income</i>	55.850	54.586	62.282	6.559	11.111	16.830	22.657	29.044	33.901	38.057	47.308	53.268	55.652	60.818	70.743			
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / <i>Increase in fair value and gain form sale of securities</i>	6.476	3.185	4.176	489	868	1.223	1.203	1.617	1.859	2.419	3.353	4.240	4.253	4.460	4.709			
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembayaran yang diberikan / <i>Increase in fair value and gain form sale of credit/financing</i>	-	-	-	-	-	-	-	-	-	-	-	-	114	116	116	116		
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / <i>Increase in fair value and gain form sale of other financial assets</i>	0	-	26	0	1	0	0	1	0	0	1	1	1	1	1	2		
d. Keuntungan Transaksi Spot dan Derivatif / <i>Gain from spot and derivative transaction</i>	18.770	17.694	19.553	2.413	2.996	4.533	7.150	10.337	11.645	12.350	18.015	19.757	19.578	21.112	25.087			
e. Dividen, keuntungan pertayaan equity method, komisi/provisi/fee / <i>Dividen, gain from investment in shares with equity method, fees/comissions/provisions</i>	17.130	18.693	20.706	1.598	3.418	5.772	7.381	9.028	10.763	13.075	14.598	16.635	17.832	19.555	21.397			
f. Lainnya / <i>Others</i>	13.473	15.014	17.821	2.059	3.828	5.301	6.922	8.061	9.633	10.212	11.341	12.521	13.871	15.573	19.432			
2. Beban Operasional Selain Bunga/Bagi Hasil / <i>Non Interest/Profit Sharing Expense</i>	119.625	118.467	122.761	11.826	21.339	31.697	43.768	54.755	65.470	72.286	86.146	96.512	105.843	116.325	131.013			
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / <i>Decrease in fair value and losses form sale of securities</i>	488	957	250	148	234	354	904	519	613	487	352	323	739	825	1.168			
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembayaran yang diberikan / <i>Decrease in fair value and losses form sale of credit/financing</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / <i>Decrease in fair value and losses form sale of other financial assets</i>	0.8	15.1	-	-	-	-	-	-	-	-	-	-	-	0	-	-		
d. Kerugian Transaksi Spot dan Derivatif / <i>Losses from spot and derivative transaction</i>	15.451	13.012	16.565	2.855	3.540	5.041	7.801	10.796	12.437	11.725	16.848	18.403	18.712	19.734	23.927			
e. Penyusutan/Amortisasi / <i>Depreciation/Amortizations</i>	43.455	37.955	35.555	2.837	5.530	7.778	10.493	12.367	15.167	16.666	19.030	20.988	23.237	25.879	28.801			
f. Kerugian pertayaan equity method komisi/provisi/fee, administrasi / <i>Losses from investment in shares with equity method, fees/comissions/provisions</i>	1.733	2.107	2.333	264	524	700	923	1.226	1.470	1.741	1.953	2.199	2.385	2.640	2.696			
g. Lainnya / <i>Others</i>	58.497	64.422	68.057	5.722	11.511	17.824	23.647	29.847	35.784	41.668	47.963	54.599	60.771	67.248	74.420			
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/Loss (A1+C1) - (A2+C2)	32.729	43.474	48.710	3.761	7.513	12.461	15.040	19.368	22.761	29.241	33.926	39.034	41.476	45.213	49.941			
E. Pendapatan non - operasional / Non Operational Income	10.817	21.721	36.670	3.742	7.177	10.763	15.109	18.907	23.145	26.392	32.640	37.259	43.750	47.639	52.252			
F. Beban non - operasional / Non Operational Expenses	10.362	21.746	36.677	3.277	6.326	9.773	13.603	17.390	20.912	25.560	32.316	37.046	42.210	46.309	50.700			
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	455	(25)	(6)	465	851	990	1.506	1.517	2.234	832	324	213	1.539	1.331	1.552			
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	33.298	43.449	48.704	4.226	8.364	13.451	16.545	20.885	24.995	30.073	34.250	39.247	43.015	46.544	51.493			
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	12.158	15.391	16.369	-	-	-	-	-	-	-	-	-	-	-	-	16.689		
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	12.158	15.380	16.317	-	-	-	-	-	-	-	-	-	-	-	-	16.689		
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	26.279	34.417	38.700	3.332	6.624	10.707	13.239	16.637	19.817	23.989	27.188	30.979	34.071	36.842	40.811			

Tabel 1.10.

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

Keterangan	2021	2022	2023										2024						
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des				
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																			
1. Pendapatan bunga / <i>Interest Income</i>	324.755	353.577	415.241	46.551	80.381	117.603	153.368	189.642	226.432	264.481	302.413	339.584	378.225	415.529	456.398				
a. Dari Bank Indonesia / <i>From Bank Indonesia Placement</i>	2.535	3.967	5.114	450	827	1.182	1.435	2.003	2.030	2.272	2.585	2.966	3.352	3.698	4.041				
b. Dari Pemepatan pada bank lain / <i>From interbank placement</i>	1.065	3.147	6.172	639	1.147	1.758	2.392	3.087	3.741	4.333	4.937	5.483	6.098	6.651	7.258				
c. Dari surat berharga / <i>From securities</i>	40.318	45.441	50.792	4.872	9.406	14.133	18.562	22.493	27.088	31.924	36.648	41.233	45.885	50.472	57.751				
d. Dari Kredit/Pembayaran yang diberikan / <i>From credit/financing</i>	253.933	271.205	313.169	35.119	62.011	91.451	119.174	147.068	175.735	205.349	234.501	264.378	294.766	323.910	354.031				
- kepada pihak ketiga bukan bank / <i>To Third Party non Bank</i>	252.549	269.237	310.448	34.453	61.031	90.134	117.524	145.076	173.428	202.738	231.577	261.140	291.216	320.105	349.961				
- kepada bank lain / <i>To other Bank</i>	1.384	1.968	2.722	666	980	1.317	1.650	1.992	2.307	2.611	2.924	3.238	3.550	3.805	4.070				
e. Lainnya / <i>Others</i>	26.903	29.816	39.995	5.472	6.989	9.081	11.804	14.989	17.838	20.603	23.742	25.534	28.125	30.798	33.316				
2. Beban Bunga / <i>Interest Expenses</i>	82.464	84.671	123.008	21.418	31.391	43.005	54.691	66.161	77.565	89.544	101.681	113.501	126.231	138.301	150.483				
a. Kepada Bank Indonesia / <i>Bank Indonesia Liabilities</i>	5	1	2	0	0	2	5	14	22	52	112	185	234	292	327				
b. Kewajiban pada Bank lain / <i>Interbank Liabilities</i>	3.409	3.655	5.326	438	875	1.332	1.835	1.113	3.253	3.337	3.870	4.296	4.723	5.222	5.654				
c. Kepada pihak ketiga bukan Bank / <i>Third Party non Bank</i>	49.843	45.568	74.840	8.306	16.094	24.451	32.534	41.286	48.999	57.164	65.359	73.494	81.919	90.228	98.664				
- Giro / <i>Demand Deposit</i>	12.393	14.696	26.271	3.157	5.952	8.997	11.890	15.478	18.218	21.255	24.381	27.442	30.585	33.573	36.900				
- Tabungan / <i>Saving</i>	7.154	5.253	5.805	474	911	1.386	1.844	2.328	2.987	3.509	4.003	4.504	5.030	5.796	6.404				
- Simpanan Berjangka / <i>Time deposits</i>	30.296	25.619	42.764	4.675	9.231	14.068	18.800	23.480	27.795	32.400	36.976	41.548	46.304	50.859	55.360				
d. Surat Berharga / <i>Securities</i>	2.832	4.517	3.722	303	593	899	1.248	1.911	1.856	2.135	2.387	2.642	2.938	3.227	3.498				
e. Pinjaman yang diterima / <i>Loans received</i>	1.986	6.660	5.439	2.948	2.211	2.528	3.037	3.534	3.548	4.110	4.751	5.421	6.127	6.774	7.499				
f. Lainnya / <i>Others</i>	20.063	24.269	33.678	9.424	11.617	13.792	16.033	18.023	19.888	22.745	25.202	27.463	30.292	32.558	34.842				
g. Koreksi atas pendapatan bunga / <i>Corrections</i>	4.326	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	242.291	268.906	292.233	25.133	48.990	74.599	98.676	123.481	148.866	174.937	200.732	226.084	251.994	277.229	305.915				
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses																			
1. Pendapatan Operasional Selain Bunga / <i>Other Operating Income</i>	214.597	198.321	326.454	104.985	50.179	74.462	102.832	127.236	158.075	171.514	200.698	221.495	247.568	279.510	364.146				
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / <i>Increase in fair value and gain from sale of securities</i>	9.804	4.848	5.617	522	1.291	1.820	2.338	3.096	3.609	4.284	5.199	6.021	6.553	7.385	7.953				
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembayaran yang diberikan / <i>Increase in fair value and gain form sale of credit/financing</i>	-	-	-	-	-	-	5.073	-	6.798	-	-	-	-	-	-				
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / <i>Increase in fair value and gain form sale of other financial assets</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
d. Keuntungan Transaksi Spot dan Derivatif / <i>Gain from spot and derivative transaction</i>	38.028	62.842	166.883	87.996	23.481	32.955	44.031	57.360	65.938	71.917	80.318	89.758	97.994	112.087	182.249				
e. Dividen, keuntungan pertamaan equity method, komisi/provisi/fee / <i>Dividen, gain from investment in shares with equity method, fees/commissions/provisions</i>	58.300	65.753	68.829	5.395	10.726	16.861	23.232	31.964	39.056	45.629	52.029	58.257	65.600	71.340	76.321				
f. Lainnya / <i>Others</i>	108.464	64.878	85.125	11.072	14.681	22.825	28.158	34.816	42.674	49.683	63.152	67.460	77.420	88.697	97.623				
2. Beban Operasional Selain Bunga/Bagi Hasil / <i>Non Interest/Profit Sharing Expense</i>	335.979	295.295	402.423	111.605	68.998	96.120	130.888	161.911	195.293	216.859	252.505	278.679	309.769	349.271	441.744				
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / <i>Decrease in fair value and losses from sale of securities</i>	215	165	358	95	128	172	219	214	212	212	206	191	322	332	442				
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembayaran yang diberikan / <i>Decrease in fair value and losses from sale of credit/financing</i>	108	620	231	-	-	-	-	-	-	-	-	-	288	351	393				
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / <i>Decrease in fair value and losses from sale of other financial assets</i>	-	-	-	-	-	-	-	-	-	-	-	-	3	-	-				
d. Kerugian Transaksi Spot dan Derivatif / <i>Losses from spot and derivative transaction</i>	30.308	60.721	161.854	87.487	22.300	31.172	41.733	54.706	62.703	68.232	76.478	85.569	93.232	106.847	176.089				
e. Penyusutan/Amortisasi / <i>Depreciation/Amortizations</i>	164.841	97.843	100.161	11.584	24.249	32.367	42.325	52.350	59.962	67.612	75.118	82.589	92.595	101.109	107.010				
f. Kerugian pertamaan equity method komisi/provisi/fee, administrasi / <i>Losses from investment in shares with equity method, fees/commissions/provisions</i>	737	861	928	59	157	136	170	337	312	301	458	538	588	666	1.190				
g. Lainnya / <i>Others</i>	139.769	135.085	138.891	12.380	22.164	32.273	46.442	54.303	72.104	80.501	100.245	109.792	122.743	139.964	156.621				
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	120.909	171.932	216.264	18.512	30.171	52.940	70.620	88.806	111.648	129.591	148.926	168.900	189.792	207.468	228.317				
E. Pendapatan non-operasional / Non Operational Income	1.279	6.116	1.099	129	3.399	320	593	628	726	809	934	1.029	1.283	1.456	1.623				
F. Beban non-operasional / Non Operational Expenses	2.071	1.528	3.230	333	681	795	1.056	1.134	1.268	1.465	1.433	1.518	1.732	2.010	2.990				
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	(791)	4.588	(2.132)	(204)	2.718	(475)	(462)	(505)	(543)	(656)	(499)	(489)	(448)	(554)	(1.367)				
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	120.118	176.520	214.132	18.308	32.890	52.465	70.158	88.301	111.106	128.935	148.427	168.411	189.344	206.913	226.950				
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	70.641	102.541	123.512	-	-	-	-	-	-	-	-	-	-	-	-	136.336			
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	70.641	102.541	123.512	-	-	-	-	-	-	-	-	-	-	-	-	136.336			
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	98.383	143.344	173.521	14.610	26.537	42.510	56.971	71.736	89.955	104.560	119.978	136.043	153.088	167.463	183.080				

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

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

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

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

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

Indikator / Indicator	2021	2022	2023										2024						
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des				
Tagihan Komitmen / Committed Claims	279.726	338.140	393.025	530.249	435.798	472.052	507.565	519.242	568.176	600.950	652.595	634.572	638.656	639.655	776.28				
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	279.234	337.720	392.463	525.116	434.236	468.663	505.460	517.249	567.417	599.305	652.023	634.054	637.173	638.985	775.67				
- Lainnya / Others	492	420	563	5.133	1.562	3.389	2.105	1.993	759	1.645	572	518	1.483	670	61				
Kewajiban Komitmen / Committed Liabilities	1.084.855	1.393.284	1.240.805	1.356.371	1.319.709	1.352.796	1.421.788	1.438.447	1.488.160	1.535.788	1.583.797	1.578.834	1.584.771	1.600.148	1.731.71				
- Fasilitas kredit/pembayaran kepada nasabah yang belum ditarik / <i>Undisbursed loan/financing facilities to debtors</i>	628.987	912.660	741.985	765.489	766.983	762.331	783.861	788.120	794.724	800.914	802.069	800.593	805.513	817.339	854.10				
- Committed	261.559	278.092	341.333	360.013	362.131	363.180	367.584	380.172	375.671	376.995	371.421	358.860	375.640	375.156	376.70				
- Uncommitted	367.427	634.568	400.652	405.475	404.851	399.151	416.277	407.948	419.054	423.919	430.648	441.733	429.872	442.183	477.39				
- Fasilitas kredit/pembayaran kepada bank lain yang belum ditarik / <i>Undisbursed loan/financing facilities to other banks</i>	6.255	2.640	1.167	1.204	1.253	983	966	2.477	2.528	1.173	1.087	2.019	2.180	2.000	2.96				
- Committed	3.658	2.444	929	965	1.010	940	927	2.436	2.497	1.133	1.041	1.975	1.854	1.855	2.91				
- Uncommitted	2.597	197	238	240	243	42	39	41	31	40	46	44	326	145	4				
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	50.104	72.512	60.233	59.531	58.135	52.328	54.472	58.732	57.428	55.698	53.418	55.519	55.739	58.802	53.85				
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	399.330	404.984	436.466	528.424	491.945	533.399	580.948	584.296	630.649	676.945	724.124	718.641	719.635	719.863	819.61				
- Lainnya / Others	180	487	955	1.723	1.393	3.756	1.540	4.822	2.831	1.058	3.098	2.062	1.705	2.145	1.17				
Tagihan Kontingen / Contingent Claims	72.955	67.580	89.695	90.913	53.196	55.523	56.364	64.487	65.125	65.795	64.880	62.665	64.294	76.265	77.97				
- Garansi yang diterima / <i>Received guarantees</i>	48.550	67.164	89.202	90.418	52.697	55.017	55.854	63.972	64.599	65.260	64.339	62.116	63.735	75.705	77.41				
- Pendapatan bunga/bagi hasil dalam penyelesaian / <i>Accrued interest</i>	24.043	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
- Lainnya / Others	362	416	493	495	499	506	510	515	526	535	541	549	558	560	56				
Kewajiban Kontingen / Contingent Liabilities	250.851	285.513	288.534	276.040	271.538	284.048	285.072	293.716	296.203	280.897	287.477	282.348	297.956	313.563	324.03				
- Garansi yang diberikan / <i>Issued guarantees</i>	249.290	282.790	283.270	270.685	266.066	278.406	279.349	287.912	290.087	274.560	280.892	275.630	291.077	306.439	316.87				
- Lainnya / Others	1.561	2.723	5.264	5.354	5.472	5.642	5.723	5.803	6.116	6.336	6.585	6.718	6.879	7.123	7.15				
Lainnya / Others	392.083	338.850	345.529	344.200	348.828	354.531	362.939	367.323	377.122	381.187	382.834	387.072	390.125	391.967	402.62				
- Penerusan Kredit/pembayaran / <i>Channelling</i>	4.349	4.926	5.348	5.304	5.269	5.262	5.239	5.212	5.235	5.228	5.218	5.286	5.364	5.367	5.64				
- Aset produktif yang dihapusbukuan / <i>Written off earning assets</i>	381.189	333.924	340.182	338.896	343.560	349.269	357.701	362.111	371.886	375.960	377.616	381.786	384.761	386.600	396.98				
- Kredit/Pembayaran yang diberikan / <i>Credit disbursed</i>	310.273	329.633	336.098	334.801	339.466	345.171	353.590	358.000	367.535	371.612	373.294	377.474	380.431	383.055	393.40				
- Lainnya / Others	70.915	4.291	4.084	4.095	4.093	4.098	4.111	4.351	4.348	4.323	4.313	4.330	3.545	3.57					
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	6.545	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
- Kredit/Pembayaran yang diberikan / <i>Credit/Financing disbursed</i>	6.545	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
- Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				

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

Indikator / Indicator	2021	2022	2023										2024									
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des							
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	25,67	25,66	27,65	27,52	27,73	25,96	25,97	26,17	26,09	26,56	26,69	26,78	27,02	26,87	26,69							
- Modal / Capital	1.569.939	1.721.678	1.854.756	1.876.930	1.895.328	1.801.162	1.809.135	1.832.172	1.855.060	1.884.043	1.900.753	1.927.840	1.947.280	1.962.440	1.967.529							
- ATMR / Risk Weighted Assets	6.116.974	6.708.481	6.708.461	6.819.062	6.834.507	6.937.844	6.967.060	7.000.725	7.109.746	7.092.384	7.122.534	7.198.938	7.207.119	7.303.169	7.371.770							
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	24,07	24,10	26,01	26,00	26,18	24,44	24,44	24,65	24,62	25,06	25,20	25,29	25,54	25,39	25,21							
- Modal Inti (Tier I) / Core Capital (Tier I)	1.472.240	1.616.687	1.745.174	1.772.815	1.789.346	1.695.911	1.702.467	1.725.573	1.750.069	1.777.133	1.794.757	1.820.373	1.840.370	1.854.512	1.858.781							
- ATMR / Risk Weighted Assets	6.116.974	6.708.481	6.708.461	6.819.062	6.834.507	6.937.844	6.967.060	7.000.725	7.109.746	7.092.384	7.122.534	7.198.938	7.207.119	7.303.169	7.371.770							
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,84	2,43	2,74	2,71	2,52	2,62	2,51	2,56	2,66	2,69	2,69	2,73	2,73	2,69	2,69							
- Laba sebelum pajak / Profit	174.271	252.499	304.445	316.094	294.621	307.765	295.453	302.129	315.325	318.821	320.413	324.772	325.785	322.618	323.216							
- Rata-rata total aset / Average total assets	9.476.690	10.391.582	11.129.980	11.670.488	11.689.252	11.751.444	11.783.167	11.810.693	11.850.280	11.873.440	11.900.621	11.914.387	11.940.151	11.976.020	12.016.431							
Biaya Operasional terhadap Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	83,58	78,65	78,92	88,27	91,48	80,05	80,62	79,85	78,68	78,26	78,75	78,71	79,04	79,87	81,30							
- Biaya Operasional / Operating Expenses	889.655	933.289	1.141.734	201.152	532.258	310.028	410.509	499.894	582.365	670.427	794.900	903.193	1.023.913	1.173.965	1.414.546							
- Pendapatan Operasional / Operating Income	1.064.432	1.186.632	1.446.744	227.871	581.819	387.310	509.187	626.072	740.132	856.680	1.009.356	1.147.452	1.295.363	1.469.782	1.740.008							
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	4,51	4,71	4,81	4,54	4,49	4,59	4,56	4,56	4,57	4,59	4,60	4,60	4,61	4,59	4,62							
- Pendapatan bunga bersih / Interest income net	413.942	471.396	512.914	520.229	509.234	519.876	517.093	518.316	521.202	524.260	526.213	527.132	528.870	528.703	533.799							
- Rata-rata total aset produktif / Average total earning assets	9.170.121	10.018.364	10.669.911	11.452.630	11.352.192	11.333.258	11.348.928	11.370.906	11.405.096	11.424.262	11.447.000	11.458.273	11.483.604	11.517.671	11.553.803							
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	77,13	78,78	83,83	83,87	84,05	84,23	84,49	84,80	85,74	86,51	86,80	86,91	87,50	87,34	88,57							
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	5.768.585	6.423.563	7.090.243	7.057.558	7.094.514	7.244.637	7.310.909	7.376.114	7.478.404	7.514.618	7.507.704	7.579.250	7.656.895	7.717.257	7.827.148							
- Total Dana Pihak Ketiga / Total Third Party Funds	7.479.463	8.153.590	8.457.929	8.415.282	8.440.845	8.601.220	8.652.769	8.698.703	8.722.035	8.686.720	8.649.871	8.720.782	8.751.160	8.835.901	8.837.242							
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	19,57	15,90	13,29	13,07	13,24	13,24	12,27	12,46	12,12	11,27	11,65	11,92	11,31	11,48	11,27							
- Aset Likuid Primer / Primary Liquid Asset	1.208.213	1.080.533	981.613	887.467	910.848	947.300	832.703	872.947	851.904	765.830	837.058	859.002	790.211	836.535	852.588							
- Aset Likuid Sekunder / Secondary Liquid assets	771.178	685.951	582.144	638.365	638.948	624.555	624.473	613.043	608.589	587.462	571.632	588.951	586.106	580.026	551.227							
- Total Aset / Total Assets	10.112.304	11.113.321	11.765.838	11.670.488	11.708.017	11.875.828	11.878.090	11.921.366	12.048.215	12.012.401	12.090.887	12.147.173	12.172.027	12.334.712	12.460.955							

Tabel 1.17.
Kinerja Bank Umum - KBMI 1
(Performance of Commercial Banks - KBMI 1)

Indikator / Indicator	Tabel 1.17.															
	Kinerja Bank Umum - KBMI 1 (Performance of Commercial Banks - KBMI 1)															
	Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)															
	2021	2022	2023	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	29,11	30,93	33,44	32,91	33,15	33,14	32,35	32,31	32,14	32,46	32,09	32,20	31,96	31,80	31,45	
- Modal / Capital	215.111	239.810	238.889	231.044	232.185	224.656	232.230	232.719	233.529	236.639	237.765	236.621	236.841	238.568	240.883	
- ATMR / Risk Weighted Assets	738.938	775.277	714.454	702.063	700.315	677.935	717.781	720.259	726.570	729.076	740.905	734.787	741.170	750.245	765.838	
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	27,78	28,93	31,97	31,45	31,59	31,67	30,39	30,37	30,21	30,53	30,14	30,23	29,95	29,88	29,48	
- Modal Inti (Tier I) / Core Capital (Tier I)	205.245	224.274	228.441	220.804	221.226	214.676	218.120	218.740	219.496	222.601	223.308	222.123	221.944	224.151	225.771	
- ATMR / Risk Weighted Assets	738.938	775.277	714.454	702.063	700.315	677.935	717.781	720.259	726.570	729.076	740.905	734.787	741.170	750.245	765.838	
Return On Assets Ratio (%) / Return On Assets Ratio (%)	0,60	0,77	1,33	1,49	1,62	1,30	0,18	0,50	0,71	0,94	0,91	1,02	0,99	0,99	0,92	
- Laba sebelum pajak / Profit	7.640	10.347	17.398	19.814	21.512	16.688	2.514	6.909	9.750	13.003	12.602	14.048	13.673	13.707	12.752	
- Rata-rata total aset / Average total assets	1.279.647	1.341.222	1.312.625	1.325.821	1.331.894	1.282.757	1.367.724	1.369.756	1.373.803	1.377.320	1.381.191	1.371.430	1.377.765	1.382.999	1.388.361	
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	95,91	92,60	88,50	87,35	84,83	87,38	98,40	95,32	93,24	91,02	91,06	90,41	90,65	90,69	90,64	
- Biaya Operasional / Operating Expenses	179.569	135.166	136.195	11.545	20.223	29.478	48.095	59.020	67.021	76.897	89.900	100.616	112.406	124.505	137.254	
- Pendapatan Operasional / Operating Income	187.233	145.961	153.901	13.217	23.838	33.734	48.879	61.921	71.877	84.483	98.725	111.284	123.998	137.283	151.431	
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	3,70	4,46	4,93	4,47	4,50	4,59	4,35	4,39	4,44	4,46	4,47	4,50	4,49	4,48	4,52	
- Pendapatan bunga bersih / Interest income net	44.499	55.236	59.530	56.782	56.610	55.103	55.514	56.036	56.796	57.268	57.460	57.436	57.653	57.755	58.426	
- Rata-rata total aset produktif / Average total earning assets	1.201.704	1.238.396	1.207.106	1.270.118	1.257.069	1.199.905	1.275.379	1.276.404	1.280.218	1.283.145	1.286.019	1.276.793	1.283.004	1.288.374	1.293.451	
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	71,51	77,69	81,84	81,89	81,30	79,34	78,98	79,79	81,11	80,90	81,73	81,19	80,46	81,90	82,53	
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	693.732	769.034	751.536	743.329	746.858	715.508	753.641	759.937	769.833	774.464	780.582	778.944	788.644	797.381	804.546	
- Total Dana Pihak Ketiga / Total Third Party Funds	970.137	989.872	918.307	907.720	918.647	901.854	954.253	952.452	949.132	957.330	955.074	959.418	980.155	973.591	974.815	
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	20,75	15,37	14,24	12,65	12,95	13,93	13,18	12,85	13,08	12,52	12,55	12,97	13,15	13,29	13,26	
- Aset Likuid Primer / Primary Liquid Asset	198.540	148.428	125.064	100.000	106.107	118.082	115.490	110.049	111.655	106.376	108.359	117.982	128.393	127.385	130.800	
- Aset Likuid Sekunder / Secondary Liquid assets	81.377	72.361	71.173	67.738	67.099	63.283	67.305	66.952	70.652	68.773	68.447	65.604	60.320	63.429	61.082	
- Total Aset / Total Assets	1.348.864	1.436.185	1.377.864	1.325.821	1.337.966	1.302.438	1.387.353	1.377.885	1.394.038	1.398.421	1.408.285	1.416.007	1.434.777	1.435.341	1.447.345	

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

Indikator / Indicator	2021	2022	2023												2024															
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des		
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	36,88	38,06	36,92	38,15	37,85	36,48	37,41	37,39	36,63	36,78	36,44	36,11	37,28	37,09	37,79	37,79	38,06	38,15	37,85	36,48	37,41	37,39	36,63	36,78	36,44	36,11	37,28	37,09	37,79	
- Modal / Capital	271.808	305.933	347.986	367.365	368.275	368.942	363.590	367.538	367.973	370.199	365.399	364.732	371.035	372.993	376.541	376.541	380.933	387.365	388.275	388.942	383.590	387.538	387.973	380.199	385.399	384.732	381.035	382.993	386.541	
- ATMR / Risk Weighted Assets	737.072	803.798	942.515	962.935	973.107	1.011.361	971.960	982.889	1.004.498	1.006.523	1.002.739	1.010.052	995.360	1.005.699	996.316	996.316	1.008.798	1.032.935	1.047.107	1.051.361	971.960	982.889	1.004.498	1.006.523	1.002.739	1.010.052	995.360	1.005.699	996.316	
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	34,55	35,68	34,58	35,84	35,41	34,22	35,47	35,47	34,90	34,92	34,61	34,32	35,45	35,28	35,96	35,96	35,68	34,58	35,84	35,41	34,22	35,47	35,47	34,90	34,92	34,61	34,32	35,45	35,28	35,96
- Modal Inti (Tier I) / Core Capital (Tier I)	254.657	286.794	325.890	345.156	344.542	346.050	344.730	348.608	350.555	351.518	347.096	346.612	352.861	354.822	358.258	358.258	286.794	325.890	345.156	344.542	346.050	344.730	348.608	350.555	351.518	347.096	346.612	352.861	354.822	358.258
- ATMR / Risk Weighted Assets	737.072	803.798	942.515	962.935	973.107	1.011.361	971.960	982.889	1.004.498	1.006.523	1.002.739	1.010.052	995.360	1.005.699	996.316	996.316	803.798	942.515	962.935	973.107	1.011.361	971.960	982.889	1.004.498	1.006.523	1.002.739	1.010.052	995.360	1.005.699	996.316
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,14	1,72	1,60	1,62	1,60	1,64	2,05	2,07	2,06	2,05	2,08	2,08	2,04	1,98	1,95	1,95	1,72	1,60	1,62	1,60	1,64	2,05	2,07	2,06	2,05	2,08	2,08	2,04	1,98	1,95
- Laba sebelum pajak / Profit	13.216	22.182	24.211	25.871	25.586	27.413	32.829	33.174	33.375	33.233	33.796	33.847	33.281	32.412	32.020	32.020	22.182	24.211	25.871	25.586	27.413	32.829	33.174	33.375	33.233	33.796	33.847	33.281	32.412	32.020
- Rata-rata total aset / Average total assets	1.154.798	1.288.046	1.516.467	1.593.490	1.598.477	1.671.656	1.598.740	1.605.189	1.616.328	1.621.790	1.626.411	1.630.565	1.634.432	1.637.670	1.640.767	1.640.767	1.288.046	1.516.467	1.593.490	1.598.477	1.671.656	1.598.740	1.605.189	1.616.328	1.621.790	1.626.411	1.630.565	1.634.432	1.637.670	1.640.767
Biaya Operasional terhadap Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	91,55	92,40	92,96	94,84	98,89	93,21	91,06	90,43	89,63	90,09	90,71	91,21	91,86	92,79	93,81	93,81	92,40	92,96	94,84	98,89	93,21	91,06	90,43	89,63	90,09	90,71	91,21	91,86	92,79	93,81
- Biaya Operasional / Operating Expenses	138.932	269.274	305.728	39.347	379.649	93.489	111.257	130.797	144.382	176.353	220.466	263.888	313.581	383.679	486.041	486.041	269.274	305.728	39.347	379.649	93.489	111.257	130.797	144.382	176.353	220.466	263.888	313.581	383.679	486.041
- Pendapatan Operasional / Operating Income	151.750	291.436	328.876	41.489	383.929	100.301	122.183	144.638	161.094	195.761	243.033	289.328	341.387	413.474	518.123	518.123	291.436	328.876	41.489	383.929	100.301	122.183	144.638	161.094	195.761	243.033	289.328	341.387	413.474	518.123
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	3,74	4,18	4,31	3,97	3,91	4,05	4,23	4,27	4,27	4,27	4,28	4,30	4,32	4,31	4,34	4,34	4,18	4,31	3,97	3,91	4,05	4,23	4,27	4,27	4,27	4,28	4,30	4,32	4,31	4,34
- Pendapatan bunga bersih / Interest income net	40.600	50.667	61.354	60.904	59.832	64.755	64.804	65.596	66.016	66.429	66.803	67.027	67.449	67.448	68.008	68.008	50.667	61.354	60.904	59.832	64.755	64.804	65.596	66.016	66.429	66.803	67.027	67.449	67.448	68.008
- Rata-rata total aset produktif / Average total earning assets	1.085.081	1.211.223	1.421.990	1.535.876	1.528.819	1.597.660	1.530.312	1.535.348	1.545.961	1.550.527	1.553.888	1.557.007	1.560.830	1.563.544	1.566.310	1.566.310	1.211.223	1.421.990	1.535.876	1.528.819	1.597.660	1.530.312	1.535.348	1.545.961	1.550.527	1.553.888	1.557.007	1.560.830	1.563.544	1.566.310
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	81,26	79,24	84,38	82,20	82,17	83,60	82,83	82,19	82,38	83,37	82,18	81,25	80,61	82,23	84,91	84,91	79,24	84,38	82,20	82,17	83,60	82,83	82,19	82,38	83,37	82,18	81,25	80,61	82,23	84,91
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	644.999	703.766	834.792	824.744	830.843	900.185	860.044	863.789	880.336	880.616	868.498	864.320	868.702	874.277	890.587	890.587	703.766	834.792	824.744	830.843	900.185	860.044	863.789	880.336	880.616	868.498	864.320	868.702	874.277	890.587
- Total Dana Pihak Ketiga / Total Third Party Funds	793.773	888.106	989.283	1.003.295	1.011.099	1.076.814	1.038.326	1.050.913	1.068.599	1.056.268	1.056.860	1.063.799	1.077.645	1.063.156	1.048.891	1.048.891	888.106	989.283	1.003.295	1.011.099	1.076.814	1.038.326	1.050.913	1.068.599	1.056.268	1.056.860	1.063.799	1.077.645	1.063.156	1.048.891
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	22,38	22,27	19,45	20,73	20,55	20,02	19,62	19,18	19,89	18,12	18,24	18,43	18,05	16,57	17,00	17,00	22,27	19,45	20,73	20,55	20,02	19,62	19,18	19,89	18,12	18,24	18,43	18,05	16,57	17,00
- Aset Likuid Primer / Primary Liquid Asset	183.586	202.979	204.207	213.661	212.889	226.021	208.244	204.900	226.201	189.740	197.517	198.185	193.311	173.718	190.773	190.773	202.979	204.207	213.661	212.889	226.021	208.244	204.900	226.201	189.740	197.517	198.185	193.311	173.718	190.773
- Aset Likuid Sekunder / Secondary Liquid assets	83.950	98.200	98.951	116.630	116.703	114.393	108.643	107.927	106.293	109.986	105.114	108.467	108.063	103.034	93.914	93.914	98.200	98.951	116.630	116.703	114.393	108.643	107.927	106.293	109.986	105.114	108.467	108.063	103.034	93.914
- Total Aset / Total Assets	1.195.504	1.352.427	1.558.863	1.593.490	1.603.465	1.700.059	1.615.266	1.630.983	1.672.025	1.654.560	1.658.759	1.663.801	1.669.232	1.670.051	1.674.828	1.674.828	1.352.427	1.558.863	1.593.490	1.603.465	1.700.059	1.615.266	1.630.983	1.672.025	1.654.560	1.658.759	1.663.801	1.669.232	1.670.051	1.674.828

Tabel 1.19.
Kinerja Bank Umum - KBMI 3
(Performance of Commercial Banks - KBMI 3)

Indikator / Indicator	2021	2022	2023												2024					
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des					
			Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	25,30	24,38	25,80	25,61	25,68	25,32	24,89	24,90	24,44	24,75	25,01	25,07	24,90	24,93	24,97		
- Modal / Capital	357.409	391.103	415.037	417.134	421.029	420.188	414.980	416.549	416.490	423.588	426.657	436.413	435.303	438.404	442.104					
- ATMR / Risk Weighted Assets	1.412.509	1.604.015	1.608.457	1.629.073	1.639.238	1.659.622	1.666.949	1.672.653	1.704.314	1.711.407	1.706.086	1.740.999	1.748.048	1.758.655	1.770.693					
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	23,24	22,70	24,30	24,10	24,20	23,84	23,42	23,44	23,05	23,31	23,61	23,63	23,55	23,55	23,60					
- Modal Inti (Tier I) / Core Capital (Tier I)	328.286	364.092	390.825	392.611	396.696	395.641	390.427	392.129	392.841	399.000	402.832	411.319	411.670	414.221	417.930					
- ATMR / Risk Weighted Assets	1.412.509	1.604.015	1.608.457	1.629.073	1.639.238	1.659.622	1.666.949	1.672.653	1.704.314	1.711.407	1.706.086	1.740.999	1.748.048	1.758.655	1.770.693					
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,41	1,68	1,78	1,79	1,76	1,87	1,72	1,74	1,72	1,77	1,76	1,78	1,75	1,72	1,74					
- Laba sebelum pajak / Profit	33.298	43.450	48.704	50.710	50.185	53.805	49.636	50.125	49.989	51.553	51.375	52.329	51.618	50.775	51.493					
- Rata-rata total aset / Average total assets	2.357.650	2.580.085	2.739.812	2.839.259	2.846.495	2.872.007	2.879.883	2.887.472	2.901.408	2.912.367	2.922.808	2.934.399	2.941.837	2.949.830	2.963.769					
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	83,48	79,13	79,98	81,33	80,54	79,59	81,25	81,16	81,33	80,33	80,78	80,49	80,82	81,06	81,05					
- Biaya Operasional / Operating Expenses	169.751	166.148	196.352	190.034	35.393	53.089	72.405	90.732	108.800	123.282	144.949	163.078	180.240	198.297	220.934					
- Pendapatan Operasional / Operating Income	203.336	209.957	245.501	23.405	43.944	66.703	89.116	111.797	133.774	153.474	179.444	202.619	223.021	244.638	272.599					
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	3,79	3,88	3,79	3,61	3,56	3,65	3,62	3,60	3,59	3,58	3,57	3,57	3,55	3,55						
- Pendapatan bunga bersih / Interest income net	86.552	96.588	99.797	100.947	98.853	101.623	100.746	100.331	100.657	100.671	100.852	101.224	101.375	101.069	101.450					
- Rata-rata total aset produktif / Average total earning assets	2.284.059	2.489.948	2.635.698	2.797.152	2.772.919	2.783.210	2.785.040	2.790.279	2.802.559	2.812.202	2.821.896	2.832.366	2.839.171	2.846.723	2.860.026					
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	79,51	84,67	88,62	88,47	88,66	88,93	89,47	89,56	89,50	89,13	89,46	89,92	91,22	91,11	89,30					
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	1.483.010	1.687.209	1.834.908	1.819.661	1.834.203	1.874.812	1.889.861	1.894.870	1.916.653	1.921.641	1.912.397	1.937.438	1.957.793	1.960.046	1.985.493					
- Total Dana Pihak Ketiga / Total Third Party Funds	1.865.083	1.992.606	2.070.642	2.056.903	2.068.855	2.108.243	2.112.174	2.115.651	2.141.621	2.155.885	2.137.726	2.154.522	2.146.246	2.151.361	2.223.492					
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	21,71	17,12	13,31	12,87	13,25	13,10	12,33	11,88	12,34	11,11	11,53	10,63	9,79	10,07	10,91					
- Aset Likuid Primer / Primary Liquid Asset	315.680	284.281	229.825	183.377	194.733	200.774	173.199	168.069	202.126	161.511	180.773	167.535	133.479	151.459	189.309					
- Aset Likuid Sekunder / Secondary Liquid assets	222.490	179.198	152.861	182.007	183.404	182.264	184.785	178.759	164.548	169.239	164.533	154.298	161.029	153.502	150.854					
- Total Aset / Total Assets	2.478.932	2.707.159	2.874.143	2.839.259	2.853.731	2.923.032	2.903.266	2.918.395	2.971.085	2.978.123	2.995.899	3.027.126	3.008.777	3.029.757	3.117.102					

Tabel 1.20.
Kinerja Bank Umum - KBMI 4
(Performance of Commercial Banks - KBMI 4)

Indikator / Indicator	Tabel 1.20. Kinerja Bank Umum - KBMI 4 (Performance of Commercial Banks - KBMI 4) Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)															
	2021		2022		2023					2024						
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des			
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	22,48	22,26	24,77	24,44	24,81	21,94	22,11	22,49	22,78	23,42	23,71	23,97	24,29	24,08	23,65	
- Modal / Capital	725.611	784.832	852.844	861.386	873.839	787.375	798.335	815.366	837.068	853.617	870.931	890.073	904.101	912.475	908.001	
- ATMR / Risk Weighted Assets	3.228.455	3.525.391	3.443.036	3.524.991	3.521.847	3.588.926	3.610.370	3.624.923	3.674.364	3.645.378	3.672.804	3.713.099	3.722.540	3.788.571	3.838.923	
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	21,19	21,03	23,24	23,10	23,48	20,61	20,75	21,13	21,42	22,06	22,37	22,63	22,94	22,73	22,32	
- Modal Inti (Tier I) / Core Capital (Tier I)	684.053	741.527	800.018	814.245	826.882	739.544	749.189	766.095	787.177	804.014	821.520	840.320	853.895	861.318	856.821	
- ATMR / Risk Weighted Assets	3.228.455	3.525.391	3.443.036	3.524.991	3.521.847	3.588.926	3.610.370	3.624.923	3.674.364	3.645.378	3.672.804	3.713.099	3.722.540	3.788.571	3.838.923	
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,56	3,41	3,85	3,72	3,34	3,54	3,55	3,56	3,73	3,71	3,73	3,76	3,80	3,76	3,77	
- Laba sebelum pajak / Profit	120.118	176.520	214.132	219.700	197.337	209.859	210.473	211.922	222.212	221.031	222.640	224.548	227.213	225.724	226.950	
- Rata-rata total aset / Average total assets	4.684.596	5.182.229	5.561.076	5.911.917	5.912.386	5.925.024	5.936.819	5.948.276	5.958.741	5.961.964	5.970.211	5.977.992	5.986.117	6.005.521	6.023.534	
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	76,88	67,26	70,07	87,62	74,55	71,81	71,79	71,28	70,21	69,49	69,57	69,02	68,82	69,32	71,48	
- Biaya Operasional / Operating Expenses	401.403	362.700	503.458	131.225	96.993	133.971	178.752	219.344	262.162	293.895	339.585	375.611	417.686	467.484	570.318	
- Pendapatan Operasional / Operating Income	522.114	539.278	718.466	149.761	130.108	186.573	249.008	307.716	373.387	422.961	488.153	544.222	606.957	674.387	797.856	
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	5,27	5,29	5,41	5,16	5,07	5,19	5,14	5,14	5,15	5,19	5,20	5,20	5,21	5,20	5,24	
- Pendapatan bunga bersih / Interest income net	242.291	268.906	292.233	301.596	293.939	298.395	296.029	296.353	297.733	299.891	301.099	301.445	302.393	302.431	305.915	
- Rata-rata total aset produktif / Average total earning assets	4.599.276	5.078.797	5.405.117	5.849.484	5.793.385	5.752.484	5.758.197	5.768.874	5.776.357	5.778.389	5.785.197	5.792.107	5.800.600	5.819.030	5.834.016	
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	76,53	76,20	81,90	82,52	82,90	83,16	83,71	84,23	85,73	87,17	87,69	88,01	88,89	87,90	90,34	
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2.946.844	3.263.554	3.669.008	3.669.825	3.682.611	3.754.132	3.807.364	3.857.518	3.911.582	3.937.897	3.946.227	3.998.548	4.041.756	4.085.553	4.146.522	
- Total Dana Pihak Ketiga / Total Third Party Funds	3.850.469	4.283.006	4.479.696	4.447.364	4.442.243	4.514.309	4.548.017	4.579.687	4.562.682	4.517.237	4.500.211	4.543.043	4.547.115	4.647.793	4.590.044	
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	17,56	13,90	11,45	11,20	11,31	11,21	10,04	10,83	9,63	9,16	9,69	10,53	9,77	10,39	9,44	
- Aset Likuid Primer / Primary Liquid Asset	510.407	444.845	422.517	390.429	397.120	402.424	335.770	389.929	311.922	308.203	350.409	375.301	335.028	383.973	341.706	
- Aset Likuid Sekunder / Secondary Liquid assets	383.360	336.192	259.159	271.989	271.741	264.616	263.739	259.405	267.096	239.464	233.539	260.582	256.695	260.061	245.376	
- Total Aset / Total Assets	5.089.004	5.617.550	5.954.968	5.911.917	5.912.855	5.950.299	5.972.204	5.994.103	6.011.068	5.981.297	6.027.943	6.040.239	6.059.240	6.199.563	6.221.681	

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

Tabel 1.21. Perkembangan Aset Bank Umum Berdasarkan Kelompok Usaha (Growth of Commercial Banks Assets based on Group of Banks) Miliar (Billion)															
Kelompok Bank / Group of Bank	2021	2022	2023					2024							
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
- KBMI 1	1.348.864	1.436.185	1.377.863	1.325.821	1.337.966	1.302.438	1.387.353	1.377.885	1.394.038	1.398.421	1.408.285	1.416.007	1.434.777	1.435.341	1.447.349
- KBMI 2	1.195.504	1.352.427	1.558.864	1.593.490	1.603.465	1.700.059	1.615.266	1.630.983	1.672.025	1.654.560	1.658.759	1.663.801	1.669.232	1.670.051	1.674.826
- KBMI 3	2.478.932	2.707.159	2.874.143	2.839.259	2.853.731	2.923.032	2.903.266	2.918.395	2.971.095	2.978.123	2.995.899	3.027.126	3.008.777	3.029.757	3.117.103
- KBMI 4	5.089.004	5.617.550	5.954.968	5.911.917	5.912.855	5.950.299	5.972.205	5.994.103	6.011.068	5.981.297	6.027.943	6.040.239	6.059.240	6.199.563	6.221.688
Total	10.112.304	11.113.321	11.765.838	11.670.488	11.708.017	11.875.828	11.878.090	11.921.366	12.048.215	12.012.401	12.090.887	12.147.173	12.172.027	12.334.712	12.460.951

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

Kelompok Bank / Group of Bank	Desember 2024			
	Rp. 1 < Rp. 1 Triliun		Rp. 10 s.d. 10 Triliun	> Rp. 50 Triliun
	s.d. 50 Triliun	Triliun	Triliun	Triliun
KBMI 1	-	11	50	4
KBMI 2	-	-	9	14
KBMI 3	-	-	-	13
KBMI 4	-	-	-	4
Total	-	11	59	35

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

Indikator / Indicator	2021	2022	2023						2024						
			Des	Jan	Feb	Mar	Apr r)	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Aset Produktif Neraca / Earning Assets	8.665.390	9.451.430	10.231.028	10.605.165	10.409.759	10.538.936	10.583.877	10.612.561	10.821.678	10.819.467	10.814.361	10.922.209	10.980.586	10.519.262	10.554.440
a. Lancar / Current	8.244.402	9.045.096	9.764.748	10.079.720	9.877.845	10.012.904	10.039.739	10.078.250	10.292.196	10.296.055	10.297.558	10.398.545	10.460.863	10.023.234	10.080.012
b. Dalam Perhatian Khusus / Special Mention	242.194	245.638	307.279	354.897	360.814	358.178	369.817	357.624	355.950	348.005	342.798	352.154	347.112	331.917	315.727
c. Kurang Lancar / Sub-Standard	23.338	20.182	24.369	31.266	27.504	23.432	27.170	25.209	26.521	28.634	23.336	23.418	21.688	19.659	19.534
d. Diragukan / Doubtful	20.640	25.509	24.802	26.884	28.177	29.740	26.682	28.149	29.030	27.121	29.366	27.004	25.391	23.802	22.800
e. Macet / Loss	134.815	115.006	109.830	112.398	115.419	114.683	120.469	123.329	117.981	119.653	121.304	121.088	125.531	120.649	116.367
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	2.155.891	2.824.164	2.513.236	2.567.534	2.556.192	2.736.815	2.793.579	2.636.479	2.650.129	2.636.234	2.826.766	2.822.964	2.879.416	2.755.683	2.772.690
a. Lancar / Current	2.122.335	2.713.801	2.482.662	2.535.660	2.523.441	2.694.425	2.752.652	2.609.017	2.624.510	2.609.428	2.789.634	2.788.123	2.842.314	2.723.221	2.738.399
b. Dalam Perhatian Khusus / Special Mention	29.466	79.291	26.747	27.667	28.395	33.664	32.142	23.424	22.054	23.258	28.963	28.982	28.771	29.171	30.780
c. Kurang Lancar / Sub-Standard	881	2.104	1.365	1.605	1.819	2.954	2.784	1.387	955	955	2.231	2.173	2.225	898	1.158
d. Diragukan / Doubtful	213	867	255	262	309	919	993	310	332	268	1.009	1.062	949	225	185
e. Macet / Loss	2.997	28.101	2.208	2.341	2.229	4.852	5.008	2.341	2.278	2.324	4.930	4.624	5.157	2.168	2.168
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	182.884	191.767	162.828	174.755	175.456	176.580	183.106	180.725	177.097	178.954	182.175	179.369	180.941	167.402	162.212
Kredit/Pembayaran kepada Bank Lain / Interbank Loans/financing	52.051	74.029	96.692	92.867	93.819	92.243	88.077	84.527	89.353	88.373	89.218	93.925	93.875	99.581	115.953
a. Lancar / Current	52.028	73.999	96.617	92.712	93.640	92.025	87.891	84.348	89.145	88.206	89.047	93.755	93.704	99.229	115.646
b. Dalam Perhatian Khusus / Special Mention	13	23	9	27	58	86	50	16	42	20	4	4	4	11	0
c. Kurang Lancar / Sub-Standard	-	-	6	-	-	-	-	19	6	0	-	-	-	-	-
d. Diragukan / Doubtful	0	-	4	5	0	17	25	32	19	3	-	-	-	-	-
e. Macet / Loss	10	7	57	123	121	115	111	112	140	145	164	167	167	170	153
Non Performing Loan/Non Performing Financing kepada Bank Lain / Interbank Non Performing Loan (Nominal)	10	7	66	129	121	132	136	163	165	147	167	167	167	170	153

Tabel 1.24.

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

Indikator / Indicator	2021	2022	2023										2024				
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des		
Aset Produktif Neraca / Earning Assets	935.269	1.085.851	1.271.780	1.352.906	1.341.008	1.426.234	1.360.599	1.374.052	1.420.769	1.406.976	1.414.559	1.429.600	1.449.049	1.447.768	1.437.990		
a. Lancar / Current	881.124	1.044.701	1.214.194	1.288.117	1.278.149	1.360.849	1.315.142	1.361.169	1.349.351	1.357.328	1.369.991	1.388.889	1.387.434	1.387.434	1.379.397		
b. Dalam Perhatian Khusus / Special Mention	32.462	26.703	36.492	41.770	39.997	41.992	40.013	38.530	40.030	37.326	36.988	39.702	39.939	39.771	38.155		
c. Kurang Lancar / Sub-Standard	1.562	1.313	3.336	4.270	3.534	2.956	3.089	2.952	2.811	3.195	2.764	2.480	2.404	2.649	1.707		
d. Diragukan / Doubtful	2.053	1.785	1.995	2.053	2.604	2.212	2.149	2.875	2.747	2.104	2.067	1.384	1.558	1.735	1.499		
e. Macet / Loss	18.067	11.349	15.763	16.696	16.725	18.225	14.428	14.554	14.012	15.002	15.412	16.044	16.258	16.178	17.232		
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	362.322	434.891	402.623	422.698	424.321	434.909	441.795	431.929	431.275	429.413	444.491	442.968	452.349	465.245	453.733		
a. Lancar / Current	353.871	426.221	396.685	415.637	417.107	426.522	433.756	424.128	423.594	421.077	436.011	434.748	443.428	456.239	445.043		
b. Dalam Perhatian Khusus / Special Mention	7.212	7.665	4.967	6.058	6.244	7.203	7.016	7.259	7.114	7.684	7.502	7.291	7.902	7.989	7.695		
c. Kurang Lancar / Sub-Standard	650	672	563	481	581	764	680	301	319	328	600	538	658	637	629		
d. Diragukan / Doubtful	29	40	8	5	7	12	6	5	23	9	85	117	86	105	110		
e. Macet / Loss	559	293	400	517	381	407	337	236	224	315	292	274	275	274	256		
Non Performing Aset (Nominal) / Non Performing Earning Asset (Nominal)	22.920	15.453	22.066	24.021	23.831	24.577	20.689	20.922	20.136	20.952	21.221	20.837	21.239	21.579	21.433		
Kredit/Pembayaan kepada Bank Lain / Interbank Loans/financing	6.625	16.362	29.630	26.344	27.606	25.560	23.821	24.371	29.973	28.194	28.732	34.613	36.436	37.231	44.450		
a. Lancar / Current	6.625	16.352	29.592	26.242	27.483	25.401	23.690	24.247	29.824	28.082	28.616	34.497	36.320	37.115	44.346		
b. Dalam Perhatian Khusus / Special Mention	-	11	9	10	38	79	45	15	42	20	4	4	4	-	104		
c. Kurang Lancar / Sub-Standard	-	-	5	-	-	-	-	16	3	-	-	-	-	-	-		
d. Diragukan / Doubtful	-	-	4	5	-	-	8	16	16	-	3	-	-	-	-		
e. Macet / Loss	0	0	20	87	85	79	77	76	87	92	109	112	112	116	-		
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	0	0	29	92	85	79	86	108	107	92	112	112	112	116	-		

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

Indikator / Indicator	2021	2022	2023										2024				
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des		
Aset Produktif Neraca / Earning Assets	2.156.140	2.347.833	2.554.703	2.622.646	2.576.483	2.636.021	2.623.264	2.652.526	2.702.840	2.723.761	2.717.637	2.756.639	2.755.798	2.779.093	2.828.267		
a. Lancar / Current	2.045.055	2.224.534	2.422.926	2.466.606	2.417.142	2.482.318	2.463.673	2.497.013	2.546.792	2.569.534	2.565.234	2.600.743	2.599.926	2.626.309	2.682.514		
b. Dalam Perhatian Khusus / Special Mention	64.213	76.057	88.324	108.996	112.141	109.301	114.101	109.648	111.018	108.265	107.092	110.836	110.752	107.529	101.372		
c. Kurang Lancar / Sub-Standard	7.484	7.352	5.581	6.517	6.112	5.306	6.200	6.713	5.843	6.716	6.501	6.161	6.317	6.251	5.906		
d. Diragukan / Doubtful	4.751	5.210	5.372	7.307	7.193	5.520	4.664	4.874	5.582	5.930	5.327	5.575	4.887	5.115	6.213		
e. Macet / Loss	34.636	34.680	32.500	33.219	33.894	33.575	34.626	34.278	33.606	33.315	33.484	33.324	33.915	33.889	32.263		
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	682.717	946.140	883.884	923.373	918.170	1.045.484	1.061.418	934.375	944.515	944.369	1.076.551	1.079.235	1.099.577	1.126.104	1.119.358		
a. Lancar / Current	675.840	933.146	874.314	912.990	907.216	1.031.278	1.046.283	924.308	936.093	934.869	1.061.781	1.063.841	1.084.630	1.111.210	1.105.621		
b. Dalam Perhatian Khusus / Special Mention	6.585	9.275	8.829	9.358	9.857	10.080	11.008	9.046	7.529	8.597	10.645	11.216	10.699	10.594	9.285		
c. Kurang Lancar / Sub-Standard	90	1.215	372	640	719	1.566	1.494	624	488	492	1.385	1.380	1.291	1.321	1.565		
d. Diragukan / Doubtful	51	593	68	72	70	673	681	65	67	73	685	727	685	669	639		
e. Macet / Loss	151	1.910	302	312	308	1.889	1.952	332	337	338	2.054	2.071	2.272	2.311	2.248		
Non Performing Aset (Nominal) / Non Performing Earning Asset (Nominal)	47.163	50.961	44.194	48.068	48.297	48.528	49.617	46.886	45.924	46.865	49.436	49.238	49.367	49.555	48.834		
Kredit/Pembayaan kepada Bank Lain / Interbank Loans/financing	11.589	21.480	25.675	25.311	24.828	24.526	22.574	23.017	23.614	23.258	23.714	23.814	21.839	25.184	28.189		
a. Lancar / Current	11.577	21.463	25.640	25.259	24.774	24.468	22.520	22.964	23.558	23.205	23.661	23.761	21.786	25.120	28.141		
b. Dalam Perhatian Khusus / Special Mention	12	11	-	17	19	7	5	-	-	-	0	-	-	11	0		
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	3	3	0	-	-	-	-	-		
d. Diragukan / Doubtful	-	-	-	-	-	17	17	17	3	3	-	-	-	-	-		
e. Macet / Loss	0	7	35	35	35	34	32	34	50	50	53	53	53	53	47		
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	0	7	35	35	35	50	49	53	56	53	53	53	53	53	47		

Tabel 1.27.
Aset Produktif dan Kualitas Kredit/Pembentukan Bank Umum kepada Bank Lain - KBMI 4
(Earning Assets and Credit/Financing Quality of Commercial Banks to Other Bank - KBMI 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	Nominal	Desember 2024	
		Komposisi thd Total DPK (%) (Composition to Total Third Party Funds (%)	
Giro / Demand Deposits	2.751.373	31,13	
Rupiah	1.944.250	22,00	
Valas / Foreign Exchange	807.123	9,13	
Tabungan / Saving	2.850.242	32,25	
Rupiah	2.655.773	30,05	
Valas / Foreign Exchange	194.469	2,20	
Simpanan Berjangka / Time Deposits	3.235.627	36,61	
Rupiah	2.854.836	32,30	
Valas / Foreign Exchange	380.791	4,31	
- Jangka Waktu 1 bulan / Period 1 Month			
Rupiah	1.144.811	12,95	
Valas / Foreign Exchange	175.299	1,98	
- Jangka Waktu 3 bulan / Period 3 Month			
Rupiah	1.038.153	11,75	
Valas / Foreign Exchange	130.247	1,47	
- Jangka Waktu 6 bulan / Period 6 Month			
Rupiah	425.481	4,81	
Valas / Foreign Exchange	45.488	0,51	
- Jangka Waktu >= 12 bulan / Period >= 12 Month			
Rupiah	246.391	2,79	
Valas / Foreign Exchange	29.757	0,34	
Total DPK / Total Third Party Funds	8.837.242	100	
Rupiah	7.454.860	84	
Valas / Foreign Exchange	1.382.382	16	

Tabel 1.29.
Komposisi Dana Pihak Ketiga Bank Umum - KBMI 1
(Composition of Third Party Funds of Commercial Banks - KBMI 1)
Nilai Nominal dalam Miliar Rp (Billion Rp)

Keterangan / Items	Desember 2024	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	204.266	20,95
Rupiah	161.673	16,58
Valas / Foreign Exchange	42.594	4,37
Tabungan / Saving	233.443	23,95
Rupiah	229.706	23,56
Valas / Foreign Exchange	3.737	0,38
Simpanan Berjangka / Time Deposits	537.105	55,10
Rupiah	498.125	51,10
Valas / Foreign Exchange	38.980	4,00
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	190.976	19,59
Valas / Foreign Exchange	14.028	1,44
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	134.866	13,84
Valas / Foreign Exchange	11.872	1,22
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	101.371	10,40
Valas / Foreign Exchange	4.483	0,46
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	70.913	7,27
Valas / Foreign Exchange	8.597	0,88
Total DPK / Total Third Party Funds	974.815	100
Rupiah	889.504	91
Valas / Foreign Exchange	85.311	9

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	Desember 2024	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	328.667	31,33
Rupiah	214.578	20,46
Valas / Foreign Exchange	114.089	10,88
Tabungan / Saving	183.764	17,52
Rupiah	176.575	16,83
Valas / Foreign Exchange	7.189	0,69
Simpanan Berjangka / Time Deposits	536.460	51,15
Rupiah	467.413	44,56
Valas / Foreign Exchange	69.048	6,58
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	189.754	18,09
Valas / Foreign Exchange	31.892	3,04
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	146.503	13,97
Valas / Foreign Exchange	23.568	2,25
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	86.349	8,23
Valas / Foreign Exchange	9.138	0,87
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	44.806	4,27
Valas / Foreign Exchange	4.450	0,42
Total DPK / Total Third Party Funds	1.048.891	100
Rupiah	858.566	82
Valas / Foreign Exchange	190.326	18

Tabel 1.31.
Komposisi Dana Pihak Ketiga Bank Umum - KBMI 3
(Composition of Third Party Funds of Commercial Banks - KBMI 3)
Nilai Nominal dalam Miliar Rp (Billion Rp)

Keterangan / Items	Desember 2024	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	629.422	28,31
Rupiah	492.061	22,13
Valas / Foreign Exchange	137.361	6,18
Tabungan / Saving	565.044	25,41
Rupiah	460.967	20,73
Valas / Foreign Exchange	104.077	4,68
Simpanan Berjangka / Time Deposits	1.029.026	46,28
Rupiah	894.602	40,23
Valas / Foreign Exchange	134.425	6,05
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	400.640	18,02
Valas / Foreign Exchange	67.695	3,04
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	286.583	12,89
Valas / Foreign Exchange	41.393	1,86
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	133.574	6,01
Valas / Foreign Exchange	17.273	0,78
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	73.804	3,32
Valas / Foreign Exchange	8.063	0,36
Total DPK / Total Third Party Funds	2.223.492	100
Rupiah	1.847.629	83
Valas / Foreign Exchange	375.863	17

Tabel 1.32.
Komposisi Dana Pihak Ketiga Bank Umum - KBMI 4
(Composition of Third Party Funds of Commercial Banks - KBMI 4)
Nilai Nominal dalam Miliar Rp (Billion Rp)

Keterangan / Items	Nominal	Desember 2024	
		Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro / Demand Deposits	1.589.018	34,62	
Rupiah	1.075.939	23,44	
Valas / Foreign Exchange	513.079	11,18	
Tabungan / Saving	1.867.990	40,70	
Rupiah	1.788.525	38,97	
Valas / Foreign Exchange	79.465	1,73	
Simpanan Berjangka / Time Deposits	1.133.036	24,68	
Rupiah	994.697	21,67	
Valas / Foreign Exchange	138.339	3,01	
- Jangka Waktu 1 bulan / Period 1 Month			
Rupiah	363.441	7,92	
Valas / Foreign Exchange	61.684	1,34	
- Jangka Waktu 3 bulan / Period 3 Month			
Rupiah	470.201	10,24	
Valas / Foreign Exchange	53.414	1,16	
- Jangka Waktu 6 bulan / Period 6 Month			
Rupiah	104.187	2,27	
Valas / Foreign Exchange	14.594	0,32	
- Jangka Waktu >= 12 bulan / Period >= 12 Month			
Rupiah	56.868	1,24	
Valas / Foreign Exchange	8.647	0,19	
Total DPK / Total Third Party Funds	4.590.044	100,00	
Rupiah	3.859.161	84,08	
Valas / Foreign Exchange	730.883	15,92	

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

Keterangan / Items	2021	2022	2023										2024				
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des		
Giro / Demand Deposits																	
Rupiah	1,71	1,91	2,20	2,14	2,16	2,16	2,15	2,21	2,24	2,26	2,25	2,30	2,29	2,35	2,41		
Valas / Foreign Exchange	0,17	1,01	1,66	1,68	1,69	1,62	1,63	1,96	1,72	2,22	2,32	2,28	2,22	1,93	2,03		
Tabungan / Saving																	
Rupiah	0,69	0,67	0,69	0,68	0,67	0,68	0,68	0,67	0,67	0,65	0,65	0,67	0,66	0,67	0,68		
Valas / Foreign Exchange	0,17	0,43	0,78	0,78	0,77	0,69	0,75	0,84	0,81	0,82	0,83	0,84	0,83	0,79	0,76		
Simpanan Berjangka / Time Deposits																	
- Simpanan Berjangka 1 bln / 1 Month Time Deposits																	
Rupiah	2,92	3,95	4,76	4,68	4,62	4,62	4,65	4,68	4,70	4,78	4,79	4,81	4,78	4,78	4,92		
Valas / Foreign Exchange	0,37	2,74	3,85	3,98	3,88	3,95	3,70	3,76	3,69	3,92	3,94	3,83	3,74	3,71	3,76		
- Simpanan Berjangka 3 bln / 3 Month Time Deposits																	
Rupiah	3,21	4,18	5,24	5,37	5,39	5,36	5,32	5,31	5,34	5,41	5,47	5,52	5,53	5,53	5,54		
Valas / Foreign Exchange	0,50	2,60	4,57	4,61	4,55	4,41	4,52	4,54	4,64	4,69	4,60	4,61	4,53	4,38	4,41		
- Simpanan Berjangka 6 bln / 6 Month Time Deposits																	
Rupiah	3,52	4,16	5,52	5,61	5,66	5,69	5,70	5,69	5,45	5,43	5,46	5,54	5,57	5,67	5,97		
Valas / Foreign Exchange	0,60	2,45	4,19	4,36	4,41	4,33	4,42	4,33	3,95	4,37	4,49	4,52	4,44	4,40	4,32		
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits																	
Rupiah	3,99	4,68	5,66	5,78	5,71	5,74	5,79	5,81	5,80	5,80	5,85	5,82	5,85	5,67	5,14		
Valas / Foreign Exchange	0,66	2,05	3,16	3,00	2,99	3,03	3,03	3,08	3,12	3,16	3,40	3,43	3,44	3,37	3,36		

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)
Per센 (Percent)

Keterangan / Items	2021	2022	2023										2024				
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des		
Giro / Demand Deposits																	
Rupiah	1,74	1,75	1,86	1,95	1,95	1,93	2,12	1,88	1,86	1,92	1,86	1,97	2,00	1,99	2,13		
Valas / Foreign Exchange	0,10	0,55	1,14	1,33	1,27	1,06	1,43	1,21	1,09	1,51	1,40	0,89	1,04	1,09	1,54		
Tabungan / Saving																	
Rupiah	1,65	1,54	1,54	1,50	1,55	1,58	1,26	1,61	1,56	1,52	1,52	1,55	1,54	1,53	1,50		
Valas / Foreign Exchange	0,17	0,63	0,94	1,10	1,18	1,19	1,04	1,11	1,03	1,21	1,57	2,41	2,00	2,71	2,55		
Simpanan Berjangka / Time Deposits																	
- Simpanan Berjangka 1 bln / 1 Month Time Deposits																	
Rupiah	3,74	4,76	5,33	5,23	5,17	5,13	5,21	5,24	5,24	5,33	5,31	5,31	5,37	5,09	5,59		
Valas / Foreign Exchange	0,66	2,89	4,03	3,95	4,11	4,05	4,16	3,99	4,16	4,42	4,20	4,15	4,09	3,78	4,29		
- Simpanan Berjangka 3 bln / 3 Month Time Deposits																	
Rupiah	4,18	4,90	5,77	5,86	5,90	5,83	5,97	5,90	5,90	5,99	6,01	6,01	5,99	5,64	6,12		
Valas / Foreign Exchange	0,88	2,48	4,07	4,10	4,20	4,18	4,72	4,40	4,34	4,48	4,58	4,67	4,55	4,29	4,41		
- Simpanan Berjangka 6 bln / 6 Month Time Deposits																	
Rupiah	4,36	4,55	5,66	5,91	5,79	5,88	6,01	5,96	5,73	5,84	5,87	5,88	5,96	5,64	6,16		
Valas / Foreign Exchange	1,13	1,53	4,23	4,01	4,33	4,38	4,47	4,44	4,28	4,40	4,44	4,50	4,50	4,56	4,46		
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits																	
Rupiah	4,50	4,57	5,60	6,04	5,78	5,82	5,99	6,01	6,05	6,11	6,28	6,11	6,09	5,35	5,80		
Valas / Foreign Exchange	0,95	2,66	4,12	4,39	4,34	4,38	4,59	4,59	4,75	4,77	4,63	4,71	4,71	3,20	4,63		

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)
Per센 (Percent)

Keterangan / Items	2021	2022	2023										2024				
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des		
Giro / Demand Deposits																	
Rupiah	1,56	1,83	1,96	2,05	1,95	1,91	1,90	1,98	2,00	1,99	1,94	2,06	2,01	2,01	1,96		
Valas / Foreign Exchange	0,09	0,47	1,42	1,86	1,23	1,22	1,56	1,39	1,32	1,44	1,48	1,89	1,91	1,89	1,81		
Tabungan / Saving																	
Rupiah	1,17	1,29	1,37	1,28	1,30	1,34	1,10	1,34	1,34	1,34	1,32	1,06	1,31	1,32	1,30		
Valas / Foreign Exchange	0,11	0,61	0,37	1,30	1,46	0,92	1,22	1,77	1,81	1,79	1,56	1,54	1,86	1,90	0,54		
Simpanan Berjangka / Time Deposits																	
- Simpanan Berjangka 1 bln / 1 Month Time Deposits																	
Rupiah	3,62	4,76	5,72	5,44	5,37	5,39	5,35	5,40	5,46	5,48	5,46	5,53	5,46	5,42	5,73		
Valas / Foreign Exchange	0,56	2,83	4,25	4,45	4,25	4,44	3,98	4,44	3,77	4,39	4,26	4,18	4,24	4,01	4,17		
- Simpanan Berjangka 3 bln / 3 Month Time Deposits																	
Rupiah	3,83	5,20	5,90	6,07	6,14	6,09	6,01	6,05	6,05	6,11	6,10	6,17	6,17	6,21	6,22		
Valas / Foreign Exchange	0,66	2,97	4,92	5,00	4,90	4,88	4,75	4,76	4,96	5,00	5,06	4,97	4,83	4,68	4,61		
- Simpanan Berjangka 6 bln / 6 Month Time Deposits																	
Rupiah	4,23	4,68	5,94	5,81	6,04	6,07	6,05	5,96	5,92	5,98	5,95	6,09	6,11	6,14	6,46		
Valas / Foreign Exchange	1,04	2,63	4,22	4,35	4,24	4,27	4,27	4,28	4,35	4,40	4,48	4,48	4,44	4,39	4,35		
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits																	
Rupiah	4,22	5,59	6,61	6,53	6,63	6,64	6,66	6,68	6,66	6,65	6,67	6,69	6,70	6,57	6,03		
Valas / Foreign Exchange	0,66	2,29	4,31	4,15	4,25	4,26	4,00	4,05	4,06	4,03	3,97	3,98	4,00	3,82	3,73		

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)
Per센 (Percent)

Keterangan / Items	2021	2022	2023										2024				
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des		
Giro / Demand Deposits																	
Rupiah	1,87	2,25	2,49	2,43	2,46	2,52	2,42	2,57	2,57	2,51	2,45	2,48	2,49	2,52	2,73		
Valas / Foreign Exchange	0,25	1,17	2,72	2,38	2,56	2,80	2,70	2,66	2,78	2,86	3,04	2,89	2,87	2,89	2,77		
Tabungan / Saving																	
Rupiah	1,18	1,06	1,03	1,03	1,02	1,02	1,01	0,96	0,96	0,93	0,91	1,03	0,90	0,89	0,91		
Valas / Foreign Exchange	0,19	0,61	1,31	1,25	1,21	1,08	1,21	1,32	1,29	1,31	1,28	1,26	1,26	1,12	1,19		
Simpanan Berjangka / Time Deposits																	
- Simpanan Berjangka 1 bln / 1 Month Time Deposits																	
Rupiah	2,98	4,13	4,92	4,84	4,80	4,89	4,91	4,96	4,98	5,01	5,05	5,09	5,02	5,16	5,14		
Valas / Foreign Exchange	0,34	2,91	4,11	4,08	4,06	4,18	4,00	4,06	4,12	4,19	4,24	4,07	3,86	4,00	3,95		
- Simpanan Berjangka 3 bln / 3 Month Time Deposits																	
Rupiah	3,16	4,36	5,38	5,47	5,48	5,45	5,41	5,43	5,44	5,54	5,60	5,61	5,61	6,01	5,74		
Valas / Foreign Exchange	0,38	2,61	4,42	4,36	4,37	4,46	4,45	4,49	4,70	4,74	4,69	4,51	4,40	4,40	4,30		
- Simpanan Berjangka 6 bln / 6 Month Time Deposits																	
Rupiah	3,25	4,10	5,39	5,43	5,45	5,52	5,54	5,59	5,41	5,48	5,58	5,63	5,62	6,14	5,92		
Valas / Foreign Exchange	0,43	1,96	4,34	4,40	4,41	4,42	4,48	4,36	4,31	4,37	4,65	4,67	4,59	4,42	4,42		
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits																	
Rupiah	3,79	4,33	5,26	5,26	5,26	5,33	5,31	5,34	5,35	5,40	5,45	5,47	5,48	6,16	5,07		
Valas / Foreign Exchange	0,70	2,31	3,73	3,21	3,15	3,22	3,08	3,19	3,24	3,32	3,33	3,41	3,40	4,68	3,22		

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)
Per센 (Percent)

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

Tabel 1.38.

Kelompok Bank / Group of Bank	2021	2022	2023						2024						
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
KBMI 1															
Jumlah Bank / Total Banks	75	70	66	66	66	65	66	66	66	66	66	65	65	65	65
Jumlah Kantor / Total Bank Offices	4.989	4.681	3.835	3.884	3.885	3.592	3.758	3.719	3.762	3.766	3.740	3.735	3.735	3.738	3.747
KBMI 2															
Jumlah Bank / Total Banks	16	19	22	22	23	24	23	23	23	23	23	23	23	23	23
Jumlah Kantor / Total Bank Offices	3.275	2.312	2.871	2.699	2.825	3.117	2.946	2.945	2.942	2.960	2.891	2.889	2.887	2.887	2.882
KBMI 3															
Jumlah Bank / Total Banks	12	13	13	14	13	13	13	13	13	13	13	13	13	13	13
Jumlah Kantor / Total Bank Offices	8.916	4.841	4.654	4.786	4.643	4.620	4.604	4.585	4.578	4.645	4.572	4.564	4.560	4.547	4.544
KBMI 4															
Jumlah Bank / Total Banks	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
Jumlah Kantor / Total Bank Offices	15.186	13.543	12.916	12.917	12.915	12.914	12.901	12.901	12.888	12.897	12.769	12.747	12.737	12.725	12.726
Total															
Jumlah Bank / Total Banks	107	106	105	106	106	106	106	106	106	106	106	105	105	105	105
Jumlah Kantor / Total Bank Offices	32.366	25.377	24.276	24.286	24.268	24.243	24.209	24.150	24.170	24.268	23.972	23.935	23.919	23.897	23.895

Data Bank Umum Berdasarkan Kelompok Bank

Sumber Data:

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

Keterangan symbol/tanda pada tabel:

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

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

Keterangan / Items	2020	2021	2022	2023										2024														
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des		
Penyaluran Dana / Distribution of Funds																												
a. Kredit Yang Diberikan / Credit	5.547.618	5.820.636	6.497.620	7.186.935	7.150.426	7.188.333	7.336.880	7.398.760	7.460.641	7.567.757	7.602.991	7.596.921	7.673.175	7.750.770	7.816.667	7.942.947												
- Kepada Pihak Ketiga / To Third Party	5.481.560	5.768.585	6.423.564	7.090.243	7.057.558	7.244.637	7.310.683	7.376.114	7.478.404	7.514.618	7.507.704	7.579.250	7.656.895	7.717.257	7.827.145													
Rupiah	4.723.761	4.955.703	5.475.409	6.082.640	6.038.236	6.087.081	6.181.036	6.206.709	6.254.871	6.339.927	6.375.563	6.434.305	6.520.520	6.544.039	6.586.571	6.683.684												
Valas / Foreign Exchange	757.798	812.883	948.155	1.007.604	1.019.322	1.007.433	1.063.601	1.103.974	1.121.243	1.138.477	1.139.056	1.073.398	1.058.730	1.112.856	1.130.666	1.143.464												
- Kepada Bank Lain / Inter Bank Credit	66.058	52.051	74.057	96.692	92.867	93.819	92.243	88.077	84.527	89.353	88.373	89.218	93.925	93.875	94.410	115.799												
Rupiah	52.401	41.608	57.685	65.332	64.108	63.605	62.642	61.124	58.600	57.069	56.418	56.683	56.153	54.422	59.163	68.608												
Valas / Foreign Exchange	13.657	10.443	16.371	31.360	28.760	30.214	29.601	26.953	25.919	32.284	31.955	32.535	37.773	39.454	40.247	47.191												
b. Penempatan pada Bank Lain / Interbank Placement	252.800	223.134	245.442	258.375	269.217	288.631	294.873	278.392	281.345	294.565	259.371	270.118	318.734	284.315	296.833	275.052												
- Giro / Demand Deposit	123.338	122.504	144.978	149.694	160.847	176.952	165.838	154.294	160.118	164.480	140.056	141.643	181.661	146.284	163.282	149.178												
- Inter Bank Call Money / Inter Bank Call Money	99.266	75.942	85.345	89.153	90.788	89.930	104.935	102.809	92.888	104.840	93.694	104.858	111.884	111.062	113.422	104.023												
- Deposito Berjangka / Time Deposits	22.754	19.992	8.596	14.565	11.538	14.076	17.128	13.580	19.164	13.126	15.884	12.738	15.630	17.784	10.730	12.463												
- Lainnya / Others	7.442	4.696	6.523	4.963	6.043	7.673	6.972	7.710	9.174	12.118	9.737	10.879	9.560	9.186	9.399	9.388												
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	775.395	1.146.356	1.293.578	1.047.750	894.750	888.257	892.628	852.950	890.173	798.191	761.901	834.903	784.629	780.866	806.754	858.861												
- Giro / Demand Deposit	305.171	491.581	753.482	649.718	574.751	553.521	513.561	571.780	544.568	516.610	506.546	510.339	487.388	507.176	502.914	546.411												
- Fine Tune Operation (FTO)	288.370	398.246	398.999	231.117	185.908	200.277	174.099	146.623	185.904	120.554	144.738	122.565	165.678	155.756	136.039	162.809												
- Fasbi	166.856	242.494	140.952	154.566	126.375	124.926	202.901	126.316	154.012	154.159	103.984	111.533	121.921	108.245	158.792	139.067												
- Lainnya / Others	14.998	14.035	145	12.349	7.716	9.534	2.067	8.231	5.689	6.632	467	9.642	9.008	10.573														
d. Surat Berharga / Securities	1.466.904	1.830.962	1.863.495	1.987.800	2.144.721	2.204.278	2.164.719	2.154.009	2.170.643	2.252.938	2.299.363	2.240.214	2.272.888	2.311.202	2.343.148	2.222.614												
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	18.785	12.420	2.866	-	-	-	-	-	-	-	-	-	-	-	-	-												
- Surat Perbadanan Negara (SPN) / Treasury Bills	55.922	45.171	39.081	25.976	26.016	22.795	22.549	21.450	19.824	19.592	18.628	15.994	15.229	15.930	13.592	10.633												
- Obligasi / Bonds	1.209.094	1.539.989	1.557.913	1.468.745	1.541.600	1.539.942	1.497.135	1.475.342	1.447.818	1.451.567	1.416.526	1.374.670	1.393.858	1.381.743	1.383.611	1.329.766												
e. Penyertaan / Equity Investment	54.982	96.503	111.145	116.678	117.607	117.963	124.236	124.694	127.052	126.077	126.986	127.320	125.385	125.741	126.993	126.051												
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	313.016	354.825	358.264	342.397	343.934	345.753	344.689	346.766	346.251	337.237	335.809	332.942	330.667	331.743	332.830	320.073												
- Kredit yang diberikan / Credit	304.167	345.888	349.526	333.040	334.645	337.020	336.020	339.232	338.767	329.853	328.253	325.631	323.479	324.446	325.480	313.262												
- Surat Berharga / Securities	2.793	2.578	2.024	3.982	3.838	3.207	2.917	2.014	2.046	1.579	1.761	1.865	1.784	1.926	1.857													
- Lainnya / Others	6.056	6.360	6.715	5.375	5.451	5.527	5.752	5.438	5.805	5.758	5.532	5.514	5.524	5.424	4.954													
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	30.961	18.072	28.582	19.530	27.364	20.809	23.286	37.198	32.215	29.295	44.122	48.058	34.040	33.982	40.148													
h. Tagihan Lainnya / Other claims	656.458	623.647	667.613	661.649	605.726	537.304	533.631	538.075	492.935	495.022	449.703	485.643	431.787	421.259	427.069	478.597												
Sumber Dana / Source of Funds																												
a. Dana Pihak Ketiga / Third Party Funds	6.665.390	7.479.463	8.153.590	8.457.929	8.415.282	8.601.220	8.653.014	8.698.703	8.722.035	8.686.720	8.649.871	8.720.782	8.751.160	8.835.901	8.837.242													
Rupiah	5.756.007	6.442.601	6.907.838	7.144.439	7.077.879	7.097.285	7.249.311	7.287.663	7.286.378	7.318.264	7.290.161	7.276.766	7.357.732	7.382.601	7.467.131	7.454.860												
Giro / Demand Deposit	1.262.734	1.591.523	1.839.473	1.869.826	1.809.550	1.806.068	1.851.919	1.854.437	1.867.598	1.917.477	1.874.987	1.859.586	1.906.932	1.909.330	2.008.707	1.944.250												
Tabungan / Saving	2.014.663	2.263.564	2.422.410	2.488.350	2.465.490	2.459.334	2.507.458	2.525.121	2.512.263	2.548.801	2.554.355	2.538.770	2.557.468	2.570.530	2.583.519	2.655.773												
Simpanan Berjangka / Time Deposits	909.383	1.036.861	1.245.752	1.313.490	1.337.403	1.343.559	1.351.910	1.365.351	1.412.325	1.403.771	1.396.559	1.373.105	1.363.050	1.368.558	1.368.770	1.382.382												
Giro / Demand Deposit	424.401	551.982	706.687	792.724	806.309	812.217	811.896	830.543	862.093	823.361	808.935	793.021	793.734	795.329	807.123													
Tabungan / Savings	158.837	168.693	192.775	180.833	185.266	185.112	185.951	191.454	194.383	197.303	200.145	201.644	207.361	202.089	197.775	194.469												
Simpanan Berjangka / Time Deposits	326.145	316.184	346.290	339.933	345.828	346.231	354.062	343.354	355.844	383.107	387.479	378.439	359.066	372.735	375.666	380.791												
Kewajiban kepada Bank Indonesia / Liabilities to BI	6.011	1.672	2.127	17.579	16.113	14.186	15.276	11.143	16.929	17.140	9.575	10.844	14.057	14.124	14.241	23.606												
Kewajiban kepada Bank lain / Interbank Liabilities	176.681	160.594	173.399	198.381	189.065	183.420	215.990	206.298	199.668	203.714	197.779	192.028	189.082	197.583	202.199	192.612												
d. Surat Berharga yang diterbitkan / Issued Securities	125.079	117.684	115.117	99.040	104.030	103.599	99.904	95.942	94.406	95.780	94.125	90.921	90.324	99.640	96.562	99.327												
e. Pinjaman yang diterima / Loans received	270.036	227.554	293.291	308.328	308.021	304.945	304.258	314.338	318.871	323.207</																		

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

Keterangan / Items	2020	2021	2022	2023										2024						
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Des	Des	Des	Des	Des		
Penyaluran Dana / Distribution of Funds																				
a. Kredit Yang Diberikan / Credit	2.456.205	2.630.961	2.903.228	3.253.481	3.265.192	3.269.943	3.325.693	3.372.596	3.412.336	3.470.674	3.494.068	3.491.556	3.535.064	3.572.672	3.597.615	3.646.528				
- Kepada Pihak Ketiga / To Third Party	2.445.965	2.623.165	2.894.142	3.241.987	3.253.814	3.256.871	3.314.118	3.361.159	3.402.123	3.460.160	3.483.681	3.481.515	3.525.543	3.562.815	3.587.353	3.634.199				
Rupiah	2.130.279	2.250.578	2.445.933	2.750.459	2.745.819	2.766.080	2.806.491	2.825.167	2.846.271	2.893.869	2.915.299	2.944.338	2.979.570	2.990.202	3.013.692	3.052.286				
Valas / Foreign Exchange	315.686	372.587	448.209	491.528	507.996	492.590	507.627	535.992	555.852	566.290	568.381	537.177	545.973	572.613	573.661	581.913				
- Kepada Bank Lain / Inter Bank Credit	10.240	7.796	9.086	11.494	11.378	11.272	11.575	11.437	10.213	10.515	10.387	10.041	9.521	9.857	10.262	12.329				
Rupiah	6.266	5.658	5.051	6.481	6.395	6.509	7.155	6.520	6.773	6.824	6.869	6.875	6.894	7.147	7.642					
Valas / Foreign Exchange	3.974	2.138	4.034	5.012	4.895	4.877	5.067	4.282	3.692	3.741	3.563	3.172	2.646	2.962	3.115	4.687				
b. Penempatan pada Bank Lain / Interbank Placement	79.290	72.637	117.187	122.295	134.061	145.970	133.680	128.080	127.679	129.893	116.701	119.270	157.347	120.926	138.764	136.347				
- Giro / Demand Deposit	56.276	54.993	89.749	94.538	109.362	121.950	105.425	100.325	98.310	100.733	86.076	87.768	128.431	93.867	112.476	101.087				
- Inter Bank Call Money / Interbank Call Money	16.143	12.635	21.321	18.484	16.657	16.770	21.157	18.833	19.144	18.047	19.710	21.725	18.681	15.894	15.012	23.343				
- Deposito Berjangka / Time Deposits	3.768	4.105	2.548	5.351	3.367	1.671	1.911	2.606	2.555	2.258	3.129	2.031	2.696	4.005	3.669	3.388				
- Lainnya / Others	3.102	904	3.569	3.922	4.675	5.578	5.187	6.317	7.670	8.855	7.786	7.746	7.538	7.161	7.607	8.529				
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	320.000	396.875	520.124	430.537	334.478	325.523	311.995	299.134	340.490	262.597	270.574	303.563	273.439	280.657	314.161	309.167				
- Giro / Demand Deposit	140.604	201.794	343.867	272.251	214.351	212.549	189.050	226.070	205.476	222.179	207.816	205.076	190.310	195.671	202.154	250.293				
- Fine Tune Operation (FTO)	97.477	94.247	154.876	121.145	61683	62020	57673	20407	71056	21127	43123	79390	56632	60.360	57.941	56.065				
- Fasbi	81.918	100.827	21.371	37.134	58.438	50.754	65.261	52.657	63.958	19.291	19.635	19.088	26.497	24.619	54.058	2.810				
- Lainnya / Others	1	6	10	7	6	0	11	0	0	0	0	8	0	7	8	0				
d. Surat Berharga / Securities	615.448	786.707	805.839	763.985	810.276	831.056	811.431	790.148	765.981	783.941	739.155	695.550	697.500	721.023	750.561	689.833				
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	15.483	9.815	876	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
- Surat Perbadaran Negara (SPN) / Treasury Bills	40.225	29.869	28.115	11.810	11.460	9.723	10.839	10.208	9.465	10.103	9.056	8.181	8.020	8.984	7.834	5.005				
- Obligasi / Bonds	499.825	676.547	621.203	540.658	549.459	542.253	528.778	510.662	502.728	504.311	478.748	452.179	480.236	486.355	489.171	455.814				
e. Penyertaan / Equity Investment	26.197	65.030	78.186	81.593	81.816	82.058	82.311	82.505	81.430	81.695	81.906	82.253	82.491	83.670	83.850					
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	186.006	210.919	209.222	186.601	186.595	189.013	187.108	186.826	186.934	179.044	178.581	176.431	173.144	173.830	173.928	164.626				
- Kredit yang diberikan / Credit	180.143	205.201	203.279	180.338	180.417	183.353	181.565	182.259	182.285	174.799	174.161	172.183	168.908	169.529	169.548	160.241				
- Surat Berharga / Securities	2.176	2.124	1.761	3.164	3.020	2.450	2.166	1.453	1.483	1.027	1.255	1.201	1.301	1.216	1.407	1.352				
- Lainnya / Others	3.687	3.594	4.182	3.099	3.157	3.210	3.377	3.114	3.166	3.218	3.165	3.047	2.935	2.973	3.033					
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	5.696	2.929	3.951	3.935	6.518	4.484	5.175	7.708	6.724	5.978	11.803	12.459	7.309	8.449	10.579					
h. Tagihan Lainnya / Other claims	186.428	182.009	148.643	170.773	166.640	144.700	133.694	160.340	156.411	149.608	158.035	181.937	149.658	147.360	143.815	197.856				
Sumber Dana / Source of Funds																				
a. Dana Pihak Ketiga / Third Party Funds	2.873.149	3.179.487	3.581.139	3.747.610	3.713.099	3.716.820	3.771.957	3.806.579	3.845.999	3.824.397	3.791.045	3.771.666	3.810.518	3.818.939	3.904.397	3.862.797				
Rupiah	2.459.829	2.731.178	2.990.814	3.080.887	3.027.187	3.022.032	3.084.531	3.107.499	3.116.509	3.130.044	3.109.516	3.155.751	3.157.341	3.227.231	3.185.097					
Giro / Demand Deposit	555.777	690.666	860.753	873.115	798.843	786.566	802.083	815.893	838.387	867.380	848.915	865.905	857.201	942.376	902.929					
Tabungan / Saving	1.005.489	1.105.687	1.176.897	1.201.674	1.186.653	1.186.507	1.209.526	1.211.354	1.204.646	1.228.669	1.229.167	1.214.124	1.235.223	1.250.693	1.263.439	1.298.913				
Simpanan Berjangka / Time Deposits	898.563	934.825	953.163	1.006.098	1.041.691	1.048.958	1.072.922	1.080.252	1.073.476	1.033.995	1.023.455	1.046.476	1.054.623	1.049.447	1.021.416	983.255				
Valas / Foreign Exchange	413.319	448.310	590.326	666.723	685.912	694.788	687.426	699.081	729.490	694.353	689.536	662.150	654.768	661.599	677.166	677.700				
Giro / Demand Deposit	204.899	267.918	416.370	493.774	503.611	509.335	503.415	515.269	548.134	499.279	487.878	473.746	474.671	477.699	484.018	487.486				
Tabungan / Saving	46.356	46.357	56.563	54.025	56.600	55.807	55.826	58.341	58.229	60.115	60.589	58.663	61.399	60.231	61.117	60.507				
Simpanan Berjangka / Time Deposits	162.065	134.035	117.393	118.923	125.702	129.646	128.185	125.470	123.127	134.959	141.069	129.742	118.498	123.668	132.030	129.707				
Kewajiban kepada Bank Indonesia / Liabilities to BI	537	1.671	757	495	449	442	453	431	427	454	492	470	445	431	439	406				
Kewajiban kepada Bank lain / Interbank Liabilities	44.899	38.720	41.672	40.701	36.436	40.299	47.630	49.665	47.934	52.101	56.162	48.111	44.159	49.098	50.082	56.659				
d. Surat Berharga yang diterbitkan / Issued Securities	83.796	80.309	85.868	76.327	83.229	83.086	78.027	74.696	74.866	70.846	69.807	66.005	65.876	65.423	61.489	62.061				
e. Pinjaman yang Diterima / Loans received	141.994	124.731	136.000	163.464	157.772	153.621	153.102	158.915	161.425	158.382	156.853	168.942	175.996	181.412	220.447					
Rupiah	24.982	23.436	25.661	34.976	34.895	34.794	34.712	34.798	34.570	30.828	29.458	29.898	30.545	30.546	31.467	35.150				
Valas / Foreign Exchange	117.013	101.295	110.339	128.487	122.877	118.827	118.390	124.117	126.855	127.554	127.395	138.483	138.396	145.450	149.945	185.297				
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	2.345	1.351	3.709	3.848	6.511	4.157	5.018	8.715	7.202	5.558	8.411	8.596	6.436	7.758	10.421					
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dulu dibeli kembali/repo) / Other Liabilities	66.728	62.316	60.981	93.700	93.366	95.717	107.043	117.195	119.847	122.492	129.817	151.512	117.247	111.905	116.385	158.632				
h. Setoran Jaminan / Guarantee Deposits	1.383	934	1.293	1.857	1.771	1.918	1.826	1.673	1.666	1.562	1.678	1.714	1.564	1.641	1.797	2.064				
Beberapa komponen modal / Several Components of Capital																				
a. Modal Disetor / Paid In Capital	30.446	33.461	32.541	31.522	31.522	31.522	31.490	31.589	31.589	31.555	31.314	30.968	30.968	30.968	30.968	30.968				
b. Cadangan / Reserves	11.994	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596				
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	300.631	312.691																		

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

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

Keterangan / Items	2023												2024												
	2020	2021	2022	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des									
Penyaluran Dana / Distribution of Funds																									
a. Kredit Yang Diberikan / Credit	2.415.930	2.498.048	2.833.037	3.123.842	3.092.393	3.123.180	3.195.027	3.213.818	3.234.270	3.261.587	3.275.970	3.277.938	3.302.438	3.336.207	3.369.453	3.427.866									
- Kepada Pihak Ketiga / To Third Party	2.369.008	2.461.474	2.783.624	3.067.242	3.035.704	3.066.719	3.138.184	3.159.780	3.183.083	3.211.374	3.224.889	3.225.797	3.251.006	3.286.953	3.315.802	3.367.225									
Rupiah	2.019.257	2.098.946	2.367.959	2.633.578	2.606.919	2.634.167	2.674.589	2.684.734	2.706.827	2.732.127	2.745.932	2.771.591	2.814.191	2.825.328	2.842.454	2.891.782									
Valas / Foreign Exchange	349.751	362.528	415.665	433.664	428.786	432.551	463.595	475.046	476.256	479.246	478.957	485.206	486.815	491.625	473.348	475.443									
- Kepada Bank Lain / Inter Bank Credit	46.923	36.574	49.413	56.601	56.688	56.461	56.843	54.038	51.187	50.213	51.081	52.141	51.432	53.651	60.642										
Rupiah	41.379	31.543	39.393	46.589	45.922	45.519	45.754	43.611	42.008	40.863	40.628	40.481	40.282	40.081	42.739	48.749									
Valas / Foreign Exchange	5.544	5.031	10.020	10.012	10.767	10.942	11.089	10.427	9.178	9.351	10.799	11.513	11.351	10.285	10.912	11.893									
b. Penempatan pada Bank Lain / Interbank Placement	108.478	102.668	80.573	71.755	78.188	79.689	88.707	79.746	81.192	87.535	83.999	79.408	76.308	79.534	83.970	75.427									
- Giro / Demand Deposit	61.068	59.506	48.853	44.808	40.347	44.779	48.523	44.893	48.036	51.008	42.012	45.997	44.059	42.637	42.957	40.438									
- Inter Bank Call Money / Inter Bank Call Money	41.296	33.418	26.083	21.702	32.273	28.891	33.665	28.237	26.649	29.412	35.144	28.353	27.157	32.741	36.728	33.282									
- Deposito Berjangka / Time Deposits	2.935	7.002	3.657	4.655	4.781	5.435	5.804	5.824	5.931	6.071	4.461	4.366	3.940	4.419	3.940	4.419									
- Lainnya / Others	3.180	2.742	1.980	590	786	753	714	666	1.183	772	598	726	403	346	288										
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	307.063	521.894	541.815	418.695	385.923	386.690	395.675	370.868	366.512	352.867	320.372	371.383	354.222	336.302	330.420	337.777									
- Giro / Demand Deposit	101.980	188.136	301.395	273.556	282.676	264.006	256.983	267.281	259.794	222.312	224.418	232.641	227.091	235.713	226.079	212.645									
- Fine Tine Operation (FTO)	148.664	239.511	165.873	53.955	53.846	61.047	42.836	52.529	44.425	45.624	45.919	73.754	58.655	46.239	38.615	51.971									
- Fasbi	43.600	80.803	74.419	79.302	41.691	52.104	93.800	44.250	57.513	79.683	43.403	64.530	59.728	51.008	57.185	9.603									
- Lainnya / Others	12.819	13.443	12.8	11.881	7.710	9.533	2.055	6.807	4.781	5.247	6.632	458	8.748	9.343	8.541	10.251									
d. Surat Berharga / Securities	686.753	845.884	838.227	974.802	1.068.151	1.095.843	1.084.102	1.093.550	1.120.416	1.161.012	1.242.553	1.219.702	1.246.451	1.247.419	1.242.797	1.209.777									
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	191	1.236	1.795	-	-	-	-	-	-	-	-	-	-	-	-	-									
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	7.533	8.357	3.597	7.355	6.877	5.481	4.278	3.482	2.487	2.832	2.929	3.173	2.674	2.479	1.801	2.048									
- Obligasi / Bonds	580.288	704.088	752.660	744.326	793.499	795.498	776.984	774.780	756.665	754.893	746.334	727.672	717.384	704.782	703.981	694.815									
- Lainnya / Others	98.740	131.203	80.175	223.120	267.775	294.863	302.840	315.288	361.264	403.287	493.289	488.857	526.393	540.158	537.016	512.915									
e. Penyertaan / Equity Investment	26.768	29.445	30.819	33.267	33.906	34.039	39.881	40.066	42.250	42.325	42.969	42.992	40.712	40.829	39.561	39.561									
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	106.672	121.292	128.426	135.052	136.065	135.111	135.618	137.588	136.748	136.189	135.112	134.239	134.754	134.642	135.350	132.354									
- Kredit yang diberikan / Credit	104.562	118.718	126.148	132.405	133.409	132.490	132.952	135.089	134.376	133.528	132.445	131.645	132.282	132.128	132.848	130.416									
- Surat Berharga / Securities	379	245	213	772	781	721	710	521	529	513	526	529	496	466											
- Lainnya / Others	1.731	2.330	2.065	1.875	1.876	1.901	1.957	1.979	1.844	2.148	2.158	2.068	1.943	1.978	2.016	1.472									
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	14.258	8.381	13.622	9.739	11.694	9.758	10.840	17.910	15.965	16.096	15.243	19.603	21.989	13.891	13.169	15.534									
h. Tagihan Lainnya (mencakup tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dugaan jangka ditagih oleh kembali/repo) / Other Liabilities	400.487	371.833	405.807	379.482	326.062	284.089	285.921	263.060	234.276	248.642	205.009	221.263	200.660	197.543	207.126	207.126									
Sumber Dana / Source of Funds																									
a. Dana Pihak Ketiga / Third Party Funds	3.016.126	3.411.842	3.595.556	3.745.302	3.745.857	3.747.642	3.822.025	3.835.298	3.836.983	3.867.211	3.884.026	3.859.912	3.877.080	3.882.448	3.889.803	3.973.849									
Rupiah	2.598.157	2.816.904	3.052.474	3.206.723	3.209.087	3.212.831	3.276.268	3.281.201	3.276.303	3.288.934	3.296.092	3.263.106	3.281.755	3.285.096	3.306.586	3.389.707									
Giro / Demand Deposit	507.027	649.844	703.334	734.301	732.749	730.719	751.476	737.676	738.495	750.508	743.193	720.580	727.562	729.647	731.742	736.847									
Tabungan / Saving	814.929	840.522	1.014.955	1.041.836	1.052.584	1.054.253	1.074.967	1.086.223	1.079.916	1.082.383	1.086.676	1.082.297	1.083.286	1.081.818	1.078.720	1.079.777									
Simpangan Berjangka / Time Deposits	1.274.202	1.327.538	1.335.185	1.430.585	1.423.752	1.427.858	1.449.824	1.457.302	1.456.891	1.456.043	1.456.229	1.460.229	1.460.448	1.455.304	1.459.844	1.463.844									
Valas / Foreign Exchange	419.969	494.938	543.081	538.579	536.770	534.811	545.757	554.097	560.680	578.278	587.934	596.806	595.324	597.351	583.217	584.142									
Giro / Demand Deposit	161.502	209.304	208.181	215.818	218.426	216.233	217.855	226.091	222.278	231.692	223.548	232.266	235.800	228.381	227.614	226.385	226.385								
Tabungan / Saving	103.092	113.357	128.274	124.618	125.087	125.771	127.521	130.462	132.699	133.647	136.165	139.310	142.197	138.197	132.971	131.801									
Simpangan Berjangka / Time Deposits	155.375	172.278	206.626	198.144	193.257	192.807	200.381	197.544	205.702	212.939	219.221	225.231	224.355	221.865	224.727	224.727									
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	573	1	1	1.369	16.520	15.624	13.312	14.264	10.711	16.501	16.338	9.925	9.583	13.611	13.612	15.801									
c. Kewajiban kepada Bank lain / Interbank Liabilities	88.784	80.086	79.126	95.416	100.382	95.697	108.437	108.623	103.502	98.157	98.422	98.872	98.800	102.392	104.338	86.156									
d. Surat Berharga / Secured Reserves	31.745	29.287	22.339	16.510	16.891	16.628	17.291	16.285	15.206	19.776	19.893	20.891	19.720	30.309	31.137	30.998									
e. Pinjaman yang Diterima / Loans received	106.689	84.359	131.435	114.970	118.961	119.766	121.919	125.919	127.899	134.720	139.755	134.031	127.976	131.736	133.806	140.781									
Rupiah	26.588	20.369	37.366	33.389	33.097	32.909	33.760	33.566	32.947	34.030	34.298	34.666	33.853	33.842	33.842	33.842									
Valas / Foreign Exchange	80.101	63.990	94.069	81.581	85.864	86.857	88.159	92.352	94.952	100.689	105.457	99.365	94.123	97.894	96.469	98.794									
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	13.021	6.041	11.770	9.539	12.734	11.271	12.530	19.949	16.920	17.886	14.254	18.912	21.586	14.795	15.088	15.787									
g. Kewajiban Lainnya (mencakup tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dugaan jangka ditagih oleh kembali/repo) / Other Liabilities	63.128	58.334	81.791	121.198	78.731	103.047	100.629	85.993	91.857	114.345	116.096	170.382	154.153	135.833	154.744	162.950									
h. Setoran Jaminan / Guarantee Deposits	2.405	2.530	2.061	2.069	2.005	2.103	1.819	1.898	1.991	1.896	1.931	2.755	2.982	2.729	2.260	2.045									
Beburpa komponen modal / Several Components of Capital																									
a. Modal Disetor / Paid In Capital	147.188	172.692	193.293	217.725	219.345	219.382	219																		

Tabel 1.5.a.

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

Keterangan / Items	2020	2021	2022	2023										2024					
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des			
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																			
1. Pendapatan bunga / <i>Interest Income</i>	794.091	773.902	811.458	977.001	97.181	179.011	267.816	354.546	442.901	531.741	623.663	717.152	817.621	934.777	1.057.835	1.084.816			
a. Dari Bank Indonesia / <i>From Bank Indonesia Placement</i>	8.902	9.740	13.904	20.916	1.694	3.155	4.733	6.121	7.831	9.005	10.277	11.623	12.981	14.371	15.603	16.730			
b. Dari Penempatan pada bank lain / <i>From interbank placement</i>	5.392	2.691	5.409	12.037	1.207	2.252	3.467	4.656	5.942	7.164	8.367	9.559	10.665	12.750	13.013	14.154			
c. Dari surat berharga / <i>From securities</i>	75.630	87.345	94.584	110.038	10.665	20.849	31.650	42.005	52.008	62.896	74.503	86.314	98.058	109.334	121.426	135.976			
d. Dari Kredit yang diberikan / <i>From credit</i>	508.294	487.587	523.468	608.443	61.035	112.742	169.046	222.865	277.131	332.447	389.092	445.256	501.573	559.005	615.166	673.725			
- kepada pihak ketiga bukan bank / <i>To Third Party non Bank</i>	504.082	484.944	520.202	603.518	60.098	111.227	166.924	220.154	273.822	328.568	384.634	440.211	496.007	552.464	608.054	665.983			
- kepada bank lain / <i>To other Bank</i>	4.212	2.643	3.267	4.925	937	1.515	2.123	2.711	3.309	3.879	4.458	5.045	5.566	6.541	7.112	7.742			
e. Lainnya / <i>Others</i>	195.873	186.539	174.093	225.568	22.581	40.013	58.919	78.899	99.989	120.228	141.424	164.401	194.344	239.316	292.627	244.230			
2. Beban Bunga / <i>Interest Expenses</i>	412.189	342.699	323.610	447.336	52.601	91.585	134.040	177.114	220.623	263.538	308.871	355.894	410.404	480.717	558.352	535.059			
a. Kepada Bank Indonesia / <i>Bank Indonesia Liabilities</i>	368	145	484	553	27	68	130	208	293	373	468	633	850	985	1.146	1.277			
b. Kewajiban pada Bank lain / <i>Interbank Liabilities</i>	8.085	5.618	6.833	12.374	1.203	2.351	3.575	4.789	4.737	7.561	8.391	9.629	10.730	12.467	13.057	14.205			
c. Kepada pihak ketiga bukan Bank / <i>Third Party non Bank</i>	190.658	140.844	129.628	199.055	20.256	39.200	59.672	79.838	100.937	120.871	141.863	162.882	183.208	204.364	225.637	247.280			
- Giro / <i>Demand Deposit</i>	27.192	24.161	27.740	45.132	5.110	9.703	14.699	19.485	25.034	29.712	34.740	39.825	44.778	49.963	54.926	60.404			
- Tabungan / <i>Saving</i>	21.655	17.181	15.492	17.834	1.599	3.109	4.679	6.248	7.838	9.575	11.210	12.829	14.405	16.047	17.959	19.790			
- Simpanan Berjangka / <i>Time deposits</i>	141.811	99.502	86.396	136.088	13.547	26.388	40.294	54.105	68.064	81.584	95.913	110.228	124.025	138.354	152.752	167.086			
d. Surat Berharga / <i>Securities</i>	10.961	9.797	10.297	9.397	944	1.534	2.529	3.300	4.663	4.770	5.502	6.221	7.256	7.749	8.723	9.511			
e. Pinjaman yang diterima / <i>Loans received</i>	10.340	6.908	13.077	16.115	3.981	4.220	5.566	7.140	8.712	9.806	11.441	13.174	14.816	16.566	18.420	20.240			
f. Lainnya / <i>Others</i>	187.804	174.872	163.291	209.843	26.191	44.212	62.567	81.840	101.281	120.157	141.204	163.355	193.545	238.586	291.370	242.547			
g. Koreksi atas pendapatan bunga / <i>Corrections</i>	3.972	4.515	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	381.902	431.203	487.848	529.665	44.581	87.425	133.775	177.431	222.278	268.203	314.793	361.258	407.217	454.060	499.482	549.757			
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses																			
1. Pendapatan Operasional Selain Bunga / <i>Other Operating Income</i>	407.621	460.019	522.998	664.976	147.813	433.677	171.204	223.705	271.224	314.444	359.885	441.097	508.041	581.781	684.808	877.623			
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / <i>Increase in fair value and gain from sale of securities</i>	22.342	20.448	10.408	16.855	1.644	2.781	4.034	4.528	6.144	7.355	8.908	11.406	13.730	14.571	15.829	17.415			
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / <i>Increase in fair value and gain from sale of credit</i>	1	-	-	57	3	-	0	5.074	1	6.799	1	1	117	118	130	130			
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / <i>Increase in fair value and gain from sale of other financial assets</i>	239	60	276	1.360	316	371	570	789	917	983	1.395	1.487	1.489	1.491	1.477	1.489			
d. Keuntungan Transaksi Spot dan Derivatif / <i>Gain from spot and derivative transaction</i>	203.924	208.665	318.768	426.023	122.175	392.520	107.302	136.903	167.153	181.489	211.615	265.721	315.189	365.601	443.524	612.234			
e. Dividen, keuntungan penyeertaan equity method, komisi/provisi/fee / <i>Dividens, gain from investment in shares with equity method, fees/commissions/provisions</i>	77.002	87.234	97.515	103.364	8.061	16.277	25.901	35.023	46.588	56.573	67.169	76.296	85.105	94.873	103.588	111.769			
f. Lainnya / <i>Others</i>	104.114	143.612	96.030	117.317	15.615	21.729	33.397	41.388	50.421	61.245	70.797	86.186	92.413	105.127	120.261	134.586			
2. Beban Operasional Selain Beban Bunga / <i>Non Interest Expense</i>	652.690	716.871	762.897	889.851	166.316	475.558	228.828	304.133	369.019	426.803	489.911	589.115	671.967	766.390	890.510	1.104.717			
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / <i>Decrease in fair value and losses form sale of securities</i>	1.595	2.082	2.341	6.403	569	845	1.372	1.797	1.564	2.000	2.054	2.064	3.072	3.336	3.954				
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / <i>Decrease in fair value and losses form sale of credit</i>	170	454	632	715	-	-	-	4	1	1	1	2	300	365	413				
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / <i>Decrease in fair value and losses form sale of other financial assets</i>	184	177	158	234	225	222	501	668	747	773	1.139	1.217	1.262	1.302	1.342	1.410			
d. Kerugian Transaksi Spot dan Derivatif / <i>Losses from spot and derivative transaction</i>	183.116	191.785	307.170	413.583	121.759	390.462	104.780	133.722	163.027	176.472	205.234	257.986	306.026	356.432	433.425	601.458			
e. Penyusutan/Amortisasi / <i>Depreciation/Amortizations</i>	220.212	249.910	171.698	174.447	19.008	36.533	51.234	69.503	83.810	96.738	108.519	121.378	133.337	149.028	164.417	176.060			
f. Kerugian penyeertaan equity method komisi/provisi/fee, administrasi / <i>Losses from investment in shares with equity method, fees/comissions/provisions</i>	4.508	4.404	5.196	6.097	523	1.151	1.380	1.813	2.470	2.885	3.399	3.999	4.472	4.896	5.446	6.254			
g. Lainnya / <i>Others</i>	242.905	268.059	275.703	288.372	24.232	46.344	69.562	96.625	117.400	147.934	169.564	202.468	224.804	251.361	282.179	315.167			
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	136.833	174.352	247.949	304.790	26.078	45.545	76.151	97.004	124.483	155.844	184.767	213.240	243.290	269.451	293.780	322.664			
E. Pendapatan non-operasional / <i>Non Operational Income</i>	26.831	20.216	38.631	52.221	6.027	13.860	16.033	23.159	28.305	34.442	39.306	39.328	46.049	54.145	60.326	68.127			
F. Beban non-operasional / <i>Non Operational Expenses</i>	24.048	20.411	34.081	52.567	5.764	10.301	15.243	21.679	26.900	32.623	38.094	38.959	45.760	52.109	58.373	67.576			
G. Laba/Rugi non-operasional (E - F) / <i>Non Operational Profit (E - F)</i>	2.782	(195)	4.550	(346)	264	3.559	790	1.481	1.404	1.819	1.212	369	289	2.036	1.953	552			
H. Laba/Rugi tahun berjalan sebelum pajak / <i>Current Year profit</i>	139.616	174.271	252.499	304.445	26.341	49.104	76.941	98.484	125.887	157.663	185.979	213.609	243.579	271.487	295.733	323.216			
I. Penerimaan Transfer Laba/Rugi / <i>Transfer Profit / Loss Received</i>	67.531	89.861	125.725	146.960	(28)	(59)	(99)	(129)	(166)	(209)	(245)	(285)	(331)	(351)	(390)	158.209			
J. Transfer Laba/Rugi ke Kantor Pusat / <i>Transfer of Profit/Loss to Head Office</i>	67.820	89.586	125.715	146.908	(28)	(59)	(99)	(129)	(166)	(209)	(245)	(285)	(331)	(351)	(390)	158.935			
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / <i>Profit/Loss After Estimation of tax</i>	104.718	140.206	201.817	243.326	20.878	39.361	61.872	79.345	101.467	126.525	149.620	171.026	194.970	217.590	237.148	255.200			

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

Keterangan / Items	2020	2021	2022	2023									2024						
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des			
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																			
1. Pendapatan bunga / <i>Interest Income</i>	277.235	284.381	310.102	361.847	42.154	71.817	104.514	135.855	167.535	199.994	233.741	267.143	299.814	333.617	366.168	401.989			
a. Dari Bank Indonesia / <i>From Bank Indonesia Placement</i>	1.963	1.809	2.686	4.301	465	816	1.120	1.386	1.936	1.924	2.175	2.454	2.770	3.122	3.434	3.736			
b. Dari Penempatan pada bank lain / <i>From interbank placement</i>	2.210	1.125	2.902	5.659	603	1.084	1.659	2.250	2.910	3.517	4.053	4.614	5.124	5.683	6.199	6.769			
c. Dari surat berharga / <i>From securities</i>	27.102	30.916	34.319	35.302	3.418	6.580	9.802	12.774	15.205	18.282	21.355	24.188	26.834	29.640	32.441	37.911			
d. Dari Kredit yang diberikan / <i>From credit</i>	226.686	232.177	248.384	284.740	32.427	56.786	83.453	108.354	133.104	158.976	185.314	211.464	238.457	265.642	291.543	318.222			
- kepada pihak ketiga bukan bank / <i>To Third Party non Bank</i>	225.811	232.039	247.487	283.480	31.911	56.095	82.563	107.265	131.802	157.469	183.620	209.576	236.371	263.357	289.111	315.645			
- kepada bank lain / <i>To other Bank</i>	874	138	897	1.260	516	691	890	1.089	1.302	1.507	1.694	1.888	2.085	2.285	2.432	2.577			
e. Lainnya / <i>Others</i>	19.276	18.354	21.811	31.845	5.240	6.551	8.480	11.091	14.382	17.295	20.845	24.423	26.629	29.530	32.552	35.351			
2. Beban Bunga / <i>Interest Expenses</i>	113.490	84.725	88.362	128.806	22.406	33.193	45.746	58.439	71.005	83.617	97.313	110.648	123.595	137.375	150.487	163.679			
a. Kepada Bank Indonesia / <i>Bank Indonesia Liabilities</i>	285	5	1	2	0	0	0	0	1	9	39	71	112	159	215	234			
b. Kewajiban pada Bank lain / <i>Interbank Liabilities</i>	4.406	3.378	3.699	5.495	450	894	1.354	1.880	1.167	3.330	3.435	3.976	4.417	4.863	5.383	5.828			
c. Kepada pihak ketiga bukan Bank / <i>Third Party non Bank</i>	76.575	51.596	47.778	77.439	8.705	16.905	25.744	34.327	43.538	51.821	60.494	69.235	77.861	86.746	95.480	104.421			
- Giro / <i>Demand Deposit</i>	13.332	11.697	14.028	26.639	3.234	6.070	9.152	12.056	15.655	18.413	21.480	24.652	27.715	30.879	33.880	37.223			
- Tabungan / <i>Saving</i>	9.647	7.674	5.735	6.032	497	971	1.483	1.983	2.501	3.191	3.746	4.274	4.807	5.374	6.169	6.841			
- Simpanan Berjangka / <i>Time deposits</i>	53.597	32.224	28.015	44.768	4.974	9.864	15.109	20.288	25.382	30.217	35.267	40.309	45.339	50.493	55.432	60.357			
d. Surat Berharga / <i>Securities</i>	4.018	4.055	5.358	4.230	340	667	1.010	1.395	2.375	2.077	2.380	2.653	2.930	3.248	3.559	3.852			
e. Pinjaman yang diterima / <i>Loans received</i>	6.168	4.162	8.461	7.392	3.141	2.590	3.109	3.825	4.519	4.722	5.455	6.252	7.099	7.965	8.781	9.689			
f. Lainnya / <i>Others</i>	18.430	17.204	23.065	34.249	9.771	12.136	14.529	17.012	19.405	21.659	25.510	28.461	31.177	34.394	37.069	39.655			
g. Koreksi atas pendapatan bunga / <i>Corrections</i>	3.609	4.326	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	163.746	199.656	221.739	233.040	19.748	38.625	58.768	77.416	96.531	116.376	136.428	156.494	176.219	196.242	215.681	238.310			
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses																			
1. Pendapatan Operasional Selain Bunga / <i>Other Operating Income</i>	134.785	193.775	178.085	308.286	102.745	46.701	69.761	95.368	118.229	147.049	158.332	185.699	205.002	226.727	257.148	341.695			
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / <i>Increase in fair value and gain from sale of securities</i>	7.199	9.800	4.394	5.137	485	1.059	1.565	1.953	2.636	3.079	3.649	4.433	5.155	5.662	6.360	6.886			
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / <i>Increase in fair value and gain from sale of credit</i>	-	-	-	-	-	-	-	5.073	-	6.798	-	-	-	-	-	-			
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / <i>Increase in fair value and gain from sale of other financial assets</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0		
d. Keuntungan Transaksi Spot dan Derivatif / <i>Gain from spot and derivative transaction</i>	18.348	35.067	62.350	165.685	87.742	23.291	32.771	43.768	57.019	65.557	71.442	79.535	88.882	97.183	111.321	181.365			
e. Dividen, Keuntungan penyertaan equity method, komisi/provisi/fee / <i>Dividens, gain from investment in shares with equity method, fees/comissions/provisions</i>	38.267	42.773	48.744	51.390	4.044	8.067	12.868	17.103	24.431	30.140	34.958	39.881	44.618	49.385	53.635	57.058			
f. Lainnya / <i>Others</i>	70.970	106.135	62.597	86.073	10.474	14.284	22.557	27.471	34.143	41.476	48.282	61.850	66.347	74.498	85.833	96.386			
2. Beban Operasional Selain Bunga / <i>Non Interest Expense</i>	245.562	308.199	271.058	380.265	109.047	64.542	89.499	121.608	150.645	182.046	201.368	235.009	259.246	286.977	324.413	415.448			
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / <i>Decrease in fair value and losses from sale of securities</i>	323	282	708	157	18	35	72	144	127	109	145	88	76	155	146	254			
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / <i>Decrease in fair value and losses from sale of credit</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / <i>Decrease in fair value and losses from sale of other financial assets</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
d. Kerugian Transaksi Spot dan Derivatif / <i>Losses from spot and derivative transaction</i>	10.982	29.112	58.992	161.551	87.244	22.182	31.068	41.441	54.453	62.474	68.069	76.069	85.180	93.060	106.810	176.077			
e. Penyusutan/Amortisasi / <i>Depreciation/Amortizations</i>	130.834	155.562	93.842	100.234	10.859	23.425	31.270	40.382	50.031	57.304	64.750	72.230	79.354	88.041	96.347	103.415			
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / <i>Losses from investment in shares with equity method, fees/comissions/provisions</i>	810	743	866	935	59	158	137	171	339	316	306	463	543	595	672	1.197			
g. Lainnya / <i>Others</i>	102.614	122.501	116.650	117.388	10.867	18.740	26.953	39.470	45.694	61.843	68.098	86.160	94.094	105.125	120.437	134.505			
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	52.968	85.232	128.767	161.061	13.446	20.784	39.030	51.175	64.115	81.379	93.392	107.185	121.975	135.993	148.416	164.556			
E. Pendapatan non - operasional / <i>Non Operational Income</i>	846	761	3.603	766	34	3.389	154	239	306	345	398	494	606	1.046	1.025	1.181			
F. Beban non - operasional / <i>Non Operational Expenses</i>	1.840	1.117	934	2.503	321	650	764	1.061	1.140	1.197	1.298	1.237	1.211	1.574	1.556	2.411			
G. Laba/Rugi non-operasional (E - F) / <i>Non Operational Profit (E - F)</i>	(993)	(357)	2.669	(1.737)	(287)	2.739	(610)	(822)	(834)	(900)	(743)	(605)	(528)	(531)	(1.230)				
H. Laba/Rugi tahun berjalan sebelum pajak / <i>Current Year profit</i>	51.975	84.875	131.436	159.324	13.159	23.523	38.420	50.353	63.281	80.528	92.492	106.441	121.369	135.465	147.885	163.326			
I. Penerimaan Transfer Laba/Rugi / <i>Transfer Profit / Loss Received</i>	19.973	36.056	59.186	73.360	-	-	-	-	-	-	-	-	-	-	-	78.749			
J. Transfer Laba/Rugi ke Kantor Pusat / <i>Transfer of Profit/Loss to Head Office</i>	19.973	36.056	59.186	73.360	-	-	-	-	-	-	-	-	-	-	-	78.749			
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / <i>Profit/Loss After Estimation of tax</i>	37.301	69.282	106.452	128.723	10.427	18.956	31.074	40.782	51.315	65.035	74.842	85.793	97.759	109.063	119.393	131.401			

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

Keterangan / Items	2020	2021	2022	2023										2024					
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des			
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																			
1. Pendapatan bunga / Interest Income	101.078	100.679	101.231	116.967	9.901	19.578	29.791	39.899	50.393	60.746	71.438	82.131	92.915	104.299	115.286	126.821			
a. Dari Bank Indonesia / From Bank Indonesia Placement	1.166	1.258	1.401	992	82	230	294	358	450	529	605	675	741	815	899				
b. Dari Penempatan pada bank lain / From interbank placement	1.284	741	592	1.366	109	233	377	509	664	808	938	1.096	1.247	1.442	1.620	1.776			
c. Dari surat berharga / From securities	6.155	6.865	7.943	9.073	787	1.549	2.366	3.169	4.023	4.867	5.771	6.724	7.621	8.623	9.664	10.690			
d. Dari Kredit yang diberikan / From credit	55.543	55.898	56.577	61.138	5.137	10.224	15.559	20.775	26.119	31.559	37.015	42.412	48.065	53.713	59.101	65.163			
- kepada pihak ketiga bukan bank / To Third Party non Bank	55.377	55.764	56.370	60.667	5.078	10.112	15.392	20.559	25.856	31.251	36.659	42.005	47.609	53.208	58.552	64.557			
- kepada bank lain / To other Bank	166	134	207	471	59	112	166	216	263	309	357	407	456	505	550	606			
e. Lainnya / Others	36.930	35.916	34.718	44.396	3.787	7.420	11.258	15.152	19.229	23.062	27.185	31.293	35.308	39.780	44.085	48.293			
2. Beban Bunga / Interest Expenses	60.267	55.587	52.458	67.432	6.144	11.891	18.027	24.204	30.585	36.645	43.201	49.674	56.010	62.979	69.757	76.524			
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	2	0	-	13	2	3	5	19	21	24	30	36	44	45	46	55			
b. Kewajiban pada Bank lain / Interbank Liabilities	756	413	532	1.179	109	215	321	431	525	627	738	829	918	1.008	1.121	1.253			
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	21.595	18.684	16.360	21.649	2.057	3.927	6.039	8.080	10.156	12.162	14.294	16.372	18.446	20.681	22.846	25.088			
- Giro / Demand Deposit	2.764	2.583	2.620	2.537	204	410	637	834	1.065	1.271	1.472	1.675	1.883	2.117	2.333	2.543			
- Tabungan / Saving	2.325	1.982	1.828	1.881	187	350	525	707	897	1.087	1.284	1.485	1.680	1.875	2.067	2.300			
- Simpanan Berjangka / Time deposits	16.506	14.119	11.912	17.231	1.667	3.168	4.877	6.539	8.194	9.804	11.539	13.212	14.883	16.689	18.447	20.245			
d. Surat Berharga / Securities	1.147	1.074	976	864	69	132	195	256	318	374	444	514	582	653	705	774			
e. Pinjaman yang diterima / Loans received	913	870	913	1.333	157	310	479	625	773	927	1.081	1.240	1.393	1.542	1.692	1.856			
f. Lainnya / Others	35.778	34.463	33.676	42.394	3.750	7.305	10.987	14.794	18.792	22.532	26.614	30.684	34.626	39.050	43.346	47.497			
g. Koreksi atas pendapatan bunga / Corrections	76	84	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	40.811	45.091	48.774	49.535	3.757	7.687	11.764	15.694	19.808	24.100	28.237	32.456	36.906	41.320	45.529	50.297			
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses																			
1. Pendapatan Operasional Selain Bunga / Other Operating Income	12.166	13.851	11.388	11.296	1.639	2.102	3.265	4.119	5.055	5.914	6.933	7.985	9.163	10.556	11.569	12.985			
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	900	699	437	346	68	73	93	93	135	187	275	357	431	453	484	658			
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	1	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0			
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	-	-	3	0	0	0	0	0	0	0	0	0	1	1	1	1			
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	843	1.658	2.017	1.654	80	148	227	358	505	573	714	948	1.112	1.280	1.379	1.449			
e. Dividen, Keuntungan penyerahan equity method, komisi/provisi/fee / Dividens, gain from investment in shares with equity method, fees/commissions/provisions	2.920	3.540	4.416	4.958	398	829	1.293	1.739	2.194	2.605	3.045	3.507	3.976	4.484	4.940	5.454			
f. Lainnya / Others	7.502	7.954	4.517	4.338	1.093	1.052	1.651	1.929	2.221	2.549	2.899	3.173	3.643	4.339	4.764	5.423			
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	37.977	42.382	41.341	42.199	3.861	6.974	10.698	14.756	18.215	21.519	25.333	29.070	33.105	37.597	41.293	45.673			
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	108	29	211	37	7	9	15	77	63	79	86	103	119	146	180	203			
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	3	7	7	13			
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	757	1.539	1.940	1.606	105	162	248	381	523	582	720	911	1.062	1.237	1.338	1.421			
e. Penyusutan/Amortisasi / Depreciation/Amortizations	9.569	11.084	6.834	7.484	1.404	1.753	2.556	3.388	3.938	4.547	5.103	5.798	6.886	8.047	8.788	9.496			
f. Kerugian penyerahan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	62	104	93	90	7	14	20	28	35	42	49	56	63	70	77	86			
g. Lainnya / Others	27.480	29.626	32.264	32.982	2.337	5.036	7.858	10.882	13.656	16.269	19.376	22.203	24.972	28.090	30.902	34.454			
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	15.001	16.560	18.821	18.632	1.535	2.815	4.331	5.058	6.648	8.496	9.837	11.372	12.963	14.280	15.805	17.609			
E. Pendapatan non - operasional / Non Operational Income	5.200	5.772	7.224	10.921	1.175	2.536	3.553	4.918	6.137	7.427	8.726	3.295	4.714	6.127	7.595	10.079			
F. Beban non - operasional / Non Operational Expenses	5.164	5.835	7.428	11.085	1.169	2.554	3.570	4.922	6.153	7.474	8.792	3.441	4.903	6.326	7.804	10.341			
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	36	(63)	(204)	(164)	6	(18)	(17)	(5)	(17)	(47)	(66)	(146)	(189)	(199)	(209)	(262)			
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	15.037	16.497	18.617	18.468	1.541	2.797	4.314	5.053	6.632	8.449	9.771	11.226	12.774	14.081	15.596	17.347			
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	4.242	4.207	4.055	4.449	-	-	-	-	-	-	-	-	-	-	-	2.916			
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	4.076	4.031	4.055	4.449	-	-	-	-	-	-	-	-	-	-	-	3.641			
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	13.002	13.776	15.300	14.519	1.255	2.277	3.500	4.093	5.379	6.818	7.819	8.954	10.160	11.162	12.343	13.002			

Keterangan / Items	2020	2021	2022	Tabel 1.9.a.												
				2023						2024						
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																
1. Pendapatan bunga / <i>Interest Income</i>	397.993	377.151	7.891	471.221	42.542	82.653	125.933	168.673	212.197	42.542	300.533	347.458	402.044	471.506	548.697	525.765
a. Dari Bank Indonesia / <i>From Bank Indonesia Placement</i>	4.546	5.568	1.203	11.088	796	1.487	2.279	2.917	3.559	796	4.821	5.502	6.189	6.805	7.384	7.967
b. Dari Penempatan pada bank lain / <i>From interbank placement</i>	1.529	663	48.547	2.869	261	520	797	1.071	1.348	261	1.957	2.248	2.485	3.623	3.032	3.293
c. Dari surat berharga / <i>From securities</i>	38.774	46.339	210.081	59.023	5.739	11.243	17.194	23.066	28.968	5.739	41.943	49.145	56.532	63.192	70.624	77.682
d. Dari Kredit yang diberikan / <i>From credit</i>	213.903	192.555	208.048	249.936	22.281	43.529	66.733	89.294	112.330	22.281	158.889	182.385	204.977	228.438	252.258	276.862
- kepada pihak ketiga bukan bank / <i>To Third Party non Bank</i>	211.020	190.212	2.033	247.023	21.962	42.909	65.799	88.061	110.798	21.962	156.793	179.997	202.329	225.509	249.061	273.358
- kepada bank lain / <i>To other Bank</i>	2.883	2.343	116.763	2.913	319	620	934	1.233	1.532	319	2.097	2.387	2.648	2.928	3.197	3.504
e. Lainnya / <i>Others</i>	139.241	132.025	179.344	148.284	13.465	25.875	38.930	52.325	65.993	13.465	92.923	108.178	131.860	169.447	215.399	159.961
2. Beban Bunga / <i>Interest Expenses</i>	233.876	199.964	401	244.614	23.177	44.959	68.108	91.653	115.503	23.177	163.378	189.943	224.534	273.458	330.604	286.708
a. Kepada Bank Indonesia / <i>Bank Indonesia Liabilities</i>	82	140	2.236	452	20	51	101	157	235	20	357	475	635	718	822	923
b. Kewajiban pada Bank lain / <i>Interbank Liabilities</i>	2.178	1.658	63.020	4.703	475	953	1.453	1.935	2.404	475	3.347	3.849	4.307	5.408	5.287	5.768
c. Kepada pihak ketiga bukan Bank / <i>Third Party non Bank</i>	89.387	68.493	10.082	95.288	9.077	17.541	26.634	35.750	45.113	9.077	63.976	73.731	82.935	92.512	102.437	112.437
- Giro / <i>Demand Deposit</i>	10.017	9.004	7.688	14.102	1.492	2.875	4.381	5.883	7.400	1.492	10.458	11.977	13.479	15.060	16.602	18.301
- Tabungan / <i>Saving</i>	9.595	7.408	45.250	9.736	894	1.743	2.601	3.465	4.320	894	6.001	6.861	7.680	8.527	9.422	10.321
- Simpanan Berjangka / <i>Time deposits</i>	69.775	52.082	3.802	71.450	6.691	12.923	19.652	26.401	33.392	6.691	47.518	54.893	61.776	68.926	76.414	83.815
d. Surat Berharga / <i>Securities</i>	5.771	4.665	3.699	4.082	345	699	1.017	1.303	1.582	345	2.212	2.559	3.231	3.912	4.316	
e. Pinjaman yang diterima / <i>Loans received</i>	3.138	1.624	106.187	7.390	678	1.311	1.978	2.668	3.392	678	4.904	5.682	6.323	7.059	7.947	8.695
f. Lainnya / <i>Others</i>	133.033	123.078	-	132.699	12.580	24.403	36.925	49.840	62.777	12.580	88.582	103.647	127.103	164.443	210.198	154.569
g. Koreksi atas pendapatan bunga / <i>Corrections</i>	287	105	205.140	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	164.117	177.187	-	226.607	19.365	37.694	57.825	77.020	96.694	19.365	137.155	157.515	177.510	198.047	218.093	239.057
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses																
1. Pendapatan Operasional Selain Bunga / <i>Other Operating Income</i>	119.025	108.316	109.630	108.997	13.923	21.417	31.855	44.564	55.360	13.923	74.864	92.763	109.954	133.632	174.998	252.259
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / <i>Increase in fair value and gain form sale of securities</i>	11.873	8.731	4.575	5.809	700	1.389	1.889	1.960	2.691	700	4.022	5.344	6.675	6.734	7.051	7.819
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / <i>Increase in fair value and gain form sale of credit</i>	0	-	-	-	3	-	-	-	-	3	-	-	114	116	116	116
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / <i>Increase in fair value and gain form sale of other financial assets</i>	23	36	152	632	125	149	155	227	249	125	205	203	221	231	245	259
d. Keuntungan Transaksi Spot dan Derivatif / <i>Gain from spot and derivative transaction</i>	50.141	33.979	35.421	33.100	5.630	6.573	9.604	15.128	19.539	5.630	23.368	34.941	46.000	61.492	95.300	164.582
e. Dividen, keuntungan penyerahan equity method, komisi/provisi/fee / <i>Dividens, gain from investment in shares with equity method, fees/commissions/provisions</i>	32.382	37.660	41.178	44.043	3.456	7.086	11.291	15.569	19.188	3.456	28.075	31.624	35.088	39.357	43.260	47.338
f. Lainnya / <i>Others</i>	24.605	27.910	28.304	25.413	4.009	6.220	8.916	11.679	13.693	4.009	19.195	20.652	21.856	25.701	29.026	32.145
2. Beban Operasional Selain Bunga / <i>Non Interest Expense</i>	224.577	217.163	221.574	225.316	23.574	40.358	61.097	86.136	105.254	23.574	140.236	167.702	193.215	227.334	278.955	367.163
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / <i>Decrease in fair value and losses form sale of securities</i>	544	1.239	900	691	305	432	621	1.079	798	305	1.112	1.082	1.021	1.495	1.584	2.116
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / <i>Decrease in fair value and losses form sale of credit</i>	52	109	632	271	-	-	-	4	1	-	1	2	2	290	353	395
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / <i>Decrease in fair value and losses form sale of other financial assets</i>	68	11	15	6	77	71	67	83	102	77	59	86	128	162	201	266
d. Kerugian Transaksi Spot dan Derivatif / <i>Losses from spot and derivative transaction</i>	42.138	26.706	30.547	28.698	5.782	6.745	9.700	14.935	18.951	5.782	21.746	33.145	43.872	59.646	92.790	162.151
e. Penyusutan/Amortisasi / <i>Depreciation/Amortizations</i>	75.389	79.475	68.952	64.525	6.617	11.109	16.959	25.183	29.129	6.617	37.726	42.163	45.679	51.212	57.344	60.928
f. Kerugian penyerahan equity method komisi/provisi/fee, administrasi / <i>Losses from investment in shares with equity method, fees/comissions/provisions</i>	2.949	2.886	3.558	4.037	397	746	1.008	1.332	1.739	397	2.476	2.807	3.140	3.436	3.805	3.981
g. Lainnya / <i>Others</i>	103.437	106.737	116.970	127.087	10.396	21.256	32.743	43.519	54.534	10.396	77.116	88.417	99.373	111.093	122.878	137.325
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	58.565	68.340	93.196	110.288	9.715	18.754	28.582	35.448	46.800	9.715	71.783	82.576	94.248	104.345	114.136	124.153
E. Pendapatan non-operasional / Non Operational Income	19.459	12.749	26.911	38.849	4.470	7.783	12.008	17.182	20.972	4.470	28.972	34.677	39.674	45.928	50.329	55.265
F. Beban non-operasional / Non Operational Expenses	17.017	13.449	25.712	38.927	4.076	7.088	10.900	15.693	19.605	4.076	27.997	34.209	39.173	44.204	49.008	54.819
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	2.443	(700)	1.199	(79)	394	695	1.108	1.489	1.367	394	975	468	501	1.724	1.321	447
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	61.008	67.754	94.395	110.209	10.109	19.448	29.691	36.937	48.167	10.109	72.758	83.044	94.749	106.069	115.457	124.600
I. Penerimaan Transfer Laba/Rugi / Transfer Profit/Loss Received	43.405	49.855	62.773	69.560	-	-	-	-	-	-	-	-	-	-	-	76.986
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	43.405	49.855	62.762	69.508	-	-	-	-	-	-	-	-	-	-	-	76.986
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	46.927	53.222	74.206	87.723	8.075	15.537	23.845	29.835	38.765	8.075	58.565	66.474	75.956	85.243	92.664	97.142

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

Keterangan / Items	2020	2021	2022	2023									2024					
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des		
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																		
1. Pendapatan bunga / <i>Interest Income</i>	17.785	11.691	15.641	26.967	2.585	4.962	7.579	10.119	12.775	2.585	17.951	20.421	22.848	25.355	27.684	30.241		
a. Dari Bank Indonesia / <i>From Bank Indonesia Placement</i>	1.227	1.106	1.925	4.534	350	699	1.105	1.525	1.978	350	2.752	3.061	3.347	3.703	3.970	4.129		
b. Dari Penempatan pada bank lain / <i>From interbank placement</i>	369	161	713	2.123	234	415	635	825	1.020	234	1.418	1.600	1.809	2.001	2.163	2.317		
c. Dari surat berharga / <i>From securities</i>	3.599	3.224	3.774	6.639	721	1.478	2.288	2.996	3.813	721	5.435	6.257	7.071	7.880	8.697	9.693		
d. Dari Kredit yang diberikan / <i>From credit</i>	12.163	6.957	8.426	12.628	1.190	2.203	3.301	4.443	5.579	1.190	7.873	8.996	10.074	11.212	12.264	13.478		
- kepada pihak ketiga bukan bank / <i>To Third Party non Bank</i>	11.874	6.929	8.297	12.348	1.146	2.112	3.169	4.270	5.366	1.146	7.563	8.633	9.698	10.390	11.331	12.423		
- kepada bank lain / <i>To other Bank</i>	289	28	130	281	43	91	132	173	212	43	310	363	376	822	933	1.055		
e. Lainnya / <i>Others</i>	427	243	802	1.042	90	167	251	331	386	90	472	507	547	559	591	625		
2. Beban Bunga / <i>Interest Expenses</i>	4.557	2.422	3.446	6.484	874	1.543	2.160	2.818	3.530	874	4.979	5.629	6.266	6.904	7.504	8.148		
a. Kepada Bank Indonesia / <i>Bank Indonesia Liabilities</i>	0	0	82	86	4	14	24	32	36	4	42	51	60	64	64	64		
b. Kewajiban pada Bank lain / <i>Interbank Liabilities</i>	745	168	366	997	169	289	447	543	641	169	872	976	1.087	1.188	1.265	1.356		
c. Kepada pihak ketiga bukan Bank / <i>Third Party non Bank</i>	3.101	2.071	2.470	4.679	416	826	1.255	1.681	2.130	416	3.099	3.544	3.967	4.424	4.873	5.333		
- Giro / <i>Demand Deposit</i>	1.079	877	1.011	1.854	180	348	530	712	915	180	1.330	1.520	1.700	1.908	2.111	2.337		
- Tabungan / <i>Saving</i>	88	117	240	186	21	45	69	93	120	21	180	209	239	271	301	327		
- Simpanan Berjangka / <i>Time deposits</i>	1.934	1.077	1.219	2.640	215	434	656	876	1.096	215	1.589	1.814	2.027	2.246	2.460	2.669		
d. Surat Berharga / <i>Securities</i>	25	3	161	220	190	36	307	345	387	190	466	495	514	530	546	569		
e. Pinjaman yang diterima / <i>Loans received</i>	122	52	4	-	5	10	-	22	28	5	2	-	-	-	-	-		
f. Lainnya / <i>Others</i>	563	128	363	501	90	368	126	194	306	90	498	563	638	699	757	826		
g. Koreksi atas pendapatan bunga / <i>Corrections</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	13.228	9.269	12.194	20.483	1.710	3.419	5.418	7.301	9.245	1.710	12.972	14.792	16.583	18.451	20.180	22.093		
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses																		
1. Pendapatan Operasional Selain Bunga / <i>Other Operating Income</i>	141.646	144.078	223.895	236.397	29.506	363.457	66.324	79.655	92.580	29.506	119.757	154.649	183.923	210.866	241.093	270.685		
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / <i>Increase in fair value and gain form sale of securities</i>	2.370	1.218	1.002	5.563	390	259	486	523	681	390	962	1.272	1.469	1.722	1.933	2.052		
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / <i>Increase in fair value and gain form sale of credit</i>	-	-	-	57	-	-	0	1	1	-	1	1	2	1	13	14		
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / <i>Increase in fair value and gain form sale of other financial assets</i>	215	24	121	727	191	222	416	562	668	191	1.190	1.284	1.267	1.259	1.231	1.229		
d. Keuntungan Transaksi Spot dan Derivatif / <i>Gain from spot and derivative transaction</i>	134.591	137.961	218.981	225.585	28.722	362.508	64.699	77.648	90.090	28.722	116.091	150.297	179.195	205.647	235.524	264.838		
e. Dividen, keuntungan penyerahan equity method, komisi/provisi/fee / <i>Dividens, gain from investment in shares with equity method, fees/comissions/provisions</i>	3.432	3.262	3.178	2.973	164	295	449	612	776	164	1.091	1.284	1.423	1.647	1.753	1.919		
f. Lainnya / <i>Others</i>	1.038	1.613	613	1.493	39	173	273	309	364	39	421	511	566	589	638	632		
2. Beban Operasional Selain Bunga / <i>Non Interest Expense</i>	144.575	149.127	228.923	242.070	29.834	363.685	67.533	81.633	94.906	29.834	122.973	157.334	186.401	214.483	245.849	276.433		
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / <i>Decrease in fair value and losses form sale of securities</i>	621	532	521	5.517	239	369	664	496	575	239	710	792	850	1.276	1.426	1.381		
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / <i>Decrease in fair value and losses form sale of credit</i>	118	345	-	444	-	-	-	-	-	-	-	-	-	9	12	18		
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / <i>Decrease in fair value and losses form sale of other financial assets</i>	117	166	143	228	149	151	434	585	645	149	1.081	1.131	1.131	1.133	1.134	1.131		
d. Kerugian Transaksi Spot dan Derivatif / <i>Losses from spot and derivative transaction</i>	129.238	134.428	215.691	221.727	28.628	361.373	63.764	76.965	89.100	28.628	114.700	147.862	175.912	202.489	232.487	261.808		
e. Penyusutan/Amortisasi / <i>Depreciation/Amortizations</i>	4.421	3.789	2.070	2.205	128	246	449	551	712	128	940	1.187	1.417	1.727	1.937	2.221		
f. Kerugian penyerahan equity method komisi/provisi/fee, administrasi / <i>Losses from investment in shares with equity method, fees/comissions/provisions</i>	686	670	679	1.035	59	233	215	282	358	59	568	673	726	796	891	991		
g. Lainnya / <i>Others</i>	9.374	9.196	9.819	10.914	631	1.312	2.008	2.754	3.516	631	4.974	5.689	6.365	7.053	7.963	8.883		
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	10.299	4.220	7.166	14.810	1.382	3.192	4.209	5.323	6.919	1.382	9.756	12.107	14.104	14.834	15.423	16.345		
E. Pendapatan non-operasional / Non Operational Income	1.325	934	893	1.685	348	152	317	821	891	348	1.210	862	1.055	1.043	1.376	1.603		
F. Beban non-operasional / Non Operational Expenses	28	10	7	52	198	8	9	2	2	198	7	72	473	5	6	5		
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	1.297	925	886	1.634	150	144	308	818	888	150	1.203	791	582	1.039	1.371	1.598		
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	11.596	5.145	8.051	16.444	1.532	3.335	4.517	6.142	7.807	1.532	10.959	12.898	14.686	15.872	16.794	17.943		
I. Penerimaan Transfer Laba/Rugi / Transfer Profit/Loss Received	(89)	(257)	(289)	(410)	(28)	(59)	(99)	(129)	(166)	(28)	(245)	(285)	(331)	(351)	(390)	(442)		
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	365	(356)	(289)	(410)	(28)	(59)	(99)	(129)	(166)	(28)	(245)	(285)	(331)	(351)	(390)	(442)		
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	7.488	3.926	5.858	12.361	1.121	2.592	3.453	4.635	6.007	1.121	8.394	9.806	11.095	12.123	12.748	13.655		

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

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

Indikator / Indicator	2020	2021	2022	2023									2024									
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des						
Tagihan Komitmen / Committed Claims	212.808	272.165	330.578	374.959	508.983	421.232	458.985	492.266	506.613	552.920	587.801	636.000	618.074	621.091	623.578	748.519						
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding</i>	212.512	271.748	330.493	374.876	508.897	421.147	458.898	492.178	506.524	552.831	587.713	635.916	617.991	621.005	623.492	748.431						
- Lainnya / <i>Others</i>	296	418	85	84	86	85	86	88	88	89	88	84	82	85	86	87						
Kewajiban Komitmen / Committed Liabilities	653.065	753.808	1.057.299	846.544	944.764	908.844	948.970	1.019.354	1.026.184	1.064.456	1.117.857	1.164.694	1.172.455	1.168.783	1.191.917	1.298.361						
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan</i>	350.189	377.531	610.521	383.832	386.484	387.399	389.615	409.689	406.206	401.580	408.144	412.608	426.081	420.152	437.232	460.997						
- <i>Committed</i>	40.703	60.069	48.810	53.907	56.131	57.290	64.345	69.154	70.987	65.291	64.667	65.000	65.416	70.288	66.554	61.777						
- <i>Uncommitted</i>	309.486	317.462	561.712	329.925	330.353	330.109	325.270	340.535	335.219	336.290	343.477	347.609	360.664	349.864	370.678	399.219						
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan</i>	4.251	3.379	702	738	746	743	548	545	547	531	546	546	550	532	651	549						
- <i>Committed</i>	2.231	785	508	500	506	500	506	506	506	500	506	500	506	506	506	506						
- <i>Uncommitted</i>	2.020	2.594	193	238	240	243	42	39	41	31	40	46	44	326	145	43						
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	34.576	38.007	58.082	48.993	48.253	48.202	42.263	44.340	47.587	45.438	44.403	42.244	44.609	45.016	48.423	44.046						
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	264.037	334.878	387.896	412.883	509.182	472.401	516.444	564.678	571.742	616.805	664.660	709.197	701.118	702.684	705.510	792.668						
- Lainnya / <i>Others</i>	12	13	98	97	100	99	100	102	102	103	102	98	96	100	100	102						
Tagihan Kontingen / Contingent Claims	84.460	89.772	76.846	103.196	104.667	67.118	69.614	70.683	78.970	79.976	80.868	79.794	77.806	79.881	91.611	93.488						
- Garansi yang diterima / <i>Received guarantees</i>	51.866	48.934	67.206	91.629	92.919	55.209	57.552	58.429	66.565	67.385	68.186	66.924	64.745	66.590	78.161	79.972						
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	26.379	33.095	175	159	158	157	154	155	155	158	161	164	167	173	181	181						
- Lainnya / <i>Others</i>	6.215	7.742	9.465	11.407	11.590	11.752	11.908	12.099	12.249	12.434	12.522	12.707	12.894	13.118	13.269	13.335						
Kewajiban Kontingen / Contingent Liabilities	218.809	233.977	266.790	268.839	256.289	251.769	262.965	264.454	272.773	273.848	258.423	265.032	259.940	275.005	290.012	300.842						
- Garansi yang diberikan / <i>Issued guarantees</i>	217.325	232.373	264.067	263.575	250.934	246.297	257.324	258.731	266.970	267.733	252.086	258.447	253.222	268.126	282.889	293.685						
- Lainnya / <i>Others</i>	1.484	1.604	2.723	5.264	5.354	5.472	5.642	5.723	5.803	6.116	6.336	6.585	6.718	6.879	7.123	7.157						
Lainnya / Others	284.230	381.308	337.573	345.215	344.429	349.130	354.898	363.520	368.047	378.058	382.214	383.992	388.687	391.582	394.370	404.081						
- Penerusan Kredit / <i>Channelling</i>	4.488	4.349	4.926	5.348	5.304	5.269	5.262	5.239	5.212	5.236	5.228	5.218	5.286	5.364	5.368	5.648						
- Aset produktif yang dihapus bukukan / <i>Written off earning assets</i>	279.604	376.821	332.646	339.867	339.124	343.861	349.636	358.281	362.835	372.822	376.986	378.773	383.401	386.217	389.002	398.433						
Kredit yang diberikan / <i>Credit disbursed</i>	276.873	306.652	329.137	336.559	335.814	340.550	346.325	354.967	359.520	369.270	373.434	375.228	379.857	382.670	385.455	394.853						
Lainnya / <i>Others</i>	2.731	7.0170	3.510	3.308	3.311	3.310	3.311	3.314	3.315	3.552	3.552	3.546	3.544	3.547	3.547	3.580						
- Aset produktif yang dihapustagh / <i>Charged off earning assets</i>	139	138	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
Kredit yang diberikan / <i>Credit disbursed</i>	139	138	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						

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

Tabel 1.14.a.

**Rekening Administratif Bank Swasta Nasional
(Domestic Private Banks Off-Balance Sheet)**
Miliar Rp (Billion Rp)

Indikator / Indicator	2020	2021	2022	2023									2024								
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des					
Tagihan Komitmen / Committed Claims	422.255	457.141	580.484	697.849	779.898	745.599	770.555	795.402	840.798	868.263	906.304	907.685	897.632	992.321	941.761	937.953					
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	42.200	41.417	32.826	59.188	57.061	57.301	54.007	53.413	54.277	51.397	49.511	47.156	45.679	46.858	49.440	48.200					
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding	378.455	415.020	546.517	636.042	711.712	683.599	709.409	734.416	780.026	811.808	850.851	855.513	847.424	938.337	887.009	884.898					
- Lainnya / Others	1.600	704	1.141	2.619	11.126	4.699	7.139	7.573	6.495	5.058	5.942	5.016	4.529	7.126	5.312	4.855					
Kewajiban Komitmen / Committed Liabilities	1.480.366	1.594.010	1.784.971	2.018.115	2.158.683	2.133.758	2.145.199	2.187.215	2.247.096	2.310.163	2.337.659	2.335.476	2.299.110	2.428.396	2.431.336	2.433.864					
- Fasilitas kredit kepada nasabah yang belum ditarik / Undisbursed loan	990.205	1.045.459	1.193.191	1.340.147	1.408.358	1.397.757	1.381.147	1.401.274	1.421.080	1.442.054	1.442.365	1.433.997	1.414.724	1.450.596	1.483.129	1.483.912					
- Committed	306.028	314.681	372.816	440.157	460.684	463.817	460.602	462.474	472.133	480.166	479.031	469.705	460.674	473.417	487.548	488.843					
- Uncommitted	684.176	730.778	820.374	899.990	947.695	933.941	920.545	938.799	948.947	961.888	963.334	964.292	954.050	977.179	995.580	995.069					
- Fasilitas kredit kepada bank lain yang belum ditarik / Undisbursed loan	9.616	14.083	11.919	8.175	8.521	10.596	10.232	12.752	13.466	14.902	15.548	13.838	16.510	18.503	15.599	14.224					
- Committed	2.495	3.020	2.023	519	549	614	516	564	2.055	3.412	3.552	2.049	2.911	2.730	3.433	2.564					
- Uncommitted	7.122	11.063	9.896	7.656	7.972	9.982	9.717	12.188	11.411	11.490	11.996	11.789	13.599	15.774	12.166	11.660					
- Irrevocable L/C yang masih berjalan / Current irrevocable L/C	31.550	40.860	37.394	31.389	31.540	31.836	31.614	30.830	32.574	35.291	32.759	31.484	30.837	31.878	32.171	30.456					
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	446.205	490.173	538.922	634.128	703.821	686.885	712.878	735.089	768.179	808.959	840.108	845.938	827.907	919.103	891.725	897.295					
- Lainnya / Others	2.790	3.436	3.544	4.276	6.443	6.684	9.327	7.270	11.796	8.957	6.880	10.222	9.132	8.315	8.713	7.978					
Tagihan Kontingen / Contingent Claims	153.744	149.462	169.598	165.646	164.528	161.614	164.588	172.792	166.592	165.233	171.182	160.846	160.817	170.075	174.232	170.809					
- Garansi yang diterima / Received guarantees	140.667	133.501	160.276	156.200	154.843	153.102	154.610	164.611	157.923	156.337	161.333	152.135	150.345	158.803	163.376	159.708					
- Pendapatan bunga dalam penyelesaian / Accrued interest	11.971	13.814	819	878	896	859	838	860	872	885	849	867	893	918	979	948					
- Lainnya / Others	1.106	2.148	8.303	8.568	8.788	7.653	9.141	7.321	7.797	8.012	9.001	7.844	9.579	10.353	9.877	10.153					
Kewajiban Kontingen / Contingent Liabilities	89.493	84.762	93.956	95.534	93.262	92.900	95.759	94.453	94.952	97.851	96.502	97.273	101.587	102.231	102.281	100.803					
- Garansi yang diberikan / Issued guarantees	88.320	83.898	92.990	94.711	92.446	92.193	95.054	93.807	94.288	97.365	96.019	96.745	101.124	101.727	101.719	100.331					
- Lainnya / Others	1.173	864	966	823	816	707	706	647	664	486	483	528	464	505	562	472					
Lainnya / Others	236.336	268.883	199.645	212.737	207.667	208.750	210.605	214.449	217.120	219.378	219.575	219.849	220.111	222.550	223.293	226.421					
- Penerusan Kredit / Channelling	6.663	5.342	935	910	910	910	918	918	918	918	918	914	914	913	913	913					
- Aset produktif yang dihapusbukukan / Written off earning assets	181.268	211.684	197.971	210.917	205.830	206.904	208.720	212.550	215.206	217.447	217.627	217.896	218.144	220.554	221.281	224.367					
Kredit yang diberikan / Credit disbursed	174.514	203.570	194.273	208.328	203.236	204.313	206.123	209.936	212.593	214.825	215.009	215.640	215.898	218.285	219.793	222.875					
Lainnya / Others	6.754	8.115	3.698	2.589	2.594	2.591	2.591	2.614	2.614	2.623	2.618	2.256	2.246	2.269	1.487	1.492					
- Aset produktif yang dihapustagih / Charged off earning assets	48.406	51.856	739	910	927	936	967	982	996	1.013	1.031	1.039	1.053	1.083	1.099	1.141					
Kredit yang diberikan / Credit disbursed	41.076	44.502	739	910	927	936	967	982	996	1.013	1.031	1.039	1.053	1.083	1.099	1.141					
Lainnya / Others	7.330	7.354	-	-	-	-	-	-	-	-	-	-	-	-	-	-					

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

Tabel 1.16.a.
Kinerja Bank Umum Konvensional
(Conventional Commercial Banks Performance)

Keterangan / Items	Tabel 1.17.a. Kinerja Bank Persero Konvensional (Conventional State Owned Banks Performance) Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)																	
	2020			2021			2022			2023			2024					
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des					
	18,82	21,39	21,20	23,21	22,65	23,12	20,56	20,63	20,93	21,19	21,77	22,04	22,21	22,53	22,35	21,82		
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	462.629	561.942	608.371	656.618	660.737	670.841	605.835	613.986	625.054	641.868	654.427	666.517	680.784	689.921	697.442	690.806		
- Modal / Capital	2.458.280	2.627.678	2.869.649	2.828.475	2.917.624	2.901.560	2.946.463	2.976.023	2.985.963	3.028.657	3.005.702	3.024.605	3.065.593	3.062.204	3.120.100	3.166.429		
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	17,52	19,85	19,80	21,54	21,22	21,70	19,15	19,19	19,50	19,77	20,35	20,63	20,82	21,13	20,96	20,42		
- Modal Inti (Tier I) / Core Capital (Tier I)	430.786	521.477	568.213	609.217	619.086	629.675	564.236	571.066	582.240	598.671	611.592	624.117	638.279	647.103	653.988	646.729		
- ATMR / Risk Weighted Assets	2.458.280	2.627.678	2.869.649	2.828.475	2.917.624	2.901.560	2.946.463	2.976.023	2.985.963	3.028.657	3.005.702	3.024.605	3.065.593	3.062.204	3.120.100	3.166.429		
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,43	2,16	3,05	3,43	3,17	2,83	3,08	3,02	3,03	3,20	3,15	3,17	3,21	3,22	3,19	3,21		
- Laba sebelum pajak / Profit	51.975	84.875	131.436	159.324	157.909	141.138	153.679	151.060	151.874	161.055	158.557	159.662	161.826	162.558	161.329	163.326		
- Rata-rata total aset / Average total assets	3.626.978	3.932.076	4.306.153	4.644.803	4.976.680	4.979.839	4.985.668	5.000.485	5.015.786	5.025.937	5.029.948	5.035.799	5.042.380	5.048.946	5.064.904	5.082.569		
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	86,62	81,66	72,35	75,29	90,62	79,78	77,06	77,35	76,96	75,86	75,38	75,48	74,92	74,83	75,32	77,16		
- Biaya Operasional / Operating Expenses	342.975	378.705	343.300	486.573	129.313	93.813	129.349	172.251	211.546	253.213	283.439	327.824	362.586	401.966	450.339	552.439		
- Pendapatan Operasional / Operating Income	395.943	463.761	474.496	646.273	142.704	117.582	167.865	222.688	274.882	333.806	376.000	434.307	483.962	537.176	597.915	715.975		
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	4,63	5,16	5,24	5,15	4,88	4,78	4,85	4,79	4,76	4,78	4,80	4,81	4,81	4,81	4,79	4,84		
- Pendapatan bunga bersih / Interest income net	163.746	199.656	221.739	233.040	236.979	231.749	235.072	232.248	231.674	232.753	233.877	234.741	234.958	235.491	235.288	238.310		
- Rata-rata total aset produktif / Average total earning assets	3.539.589	3.870.328	4.228.754	4.523.220	4.857.751	4.846.923	4.843.355	4.851.216	4.864.325	4.871.499	4.874.276	4.878.942	4.884.792	4.891.909	4.907.252	4.923.273		
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	85,13	82,50	80,82	86,51	87,63	87,67	87,86	88,30	88,46	90,48	91,89	92,31	92,52	93,29	91,88	94,08		
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2.445.965	2.623.165	2.894.142	3.241.987	3.253.814	3.258.671	3.314.118	3.361.159	3.402.123	3.460.160	3.483.681	3.481.515	3.525.543	3.562.815	3.587.353	3.634.199		
- Total Dana Pihak Ketiga / Total Third Party Funds	2.873.149	3.179.487	3.581.139	3.747.610	3.713.099	3.716.820	3.771.957	3.806.579	3.845.999	3.824.397	3.791.045	3.771.666	3.810.518	3.818.939	3.904.397	3.862.797		
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	17,53	16,41	14,23	11,91	11,35	11,39	11,27	10,04	11,02	9,33	9,09	9,44	10,49	9,75	10,58	9,17		
- Aset Likuid Primer / Primary Liquid Asset	414.449	395.658	401.380	410.025	363.662	366.965	362.978	309.025	363.309	274.573	275.505	308.432	336.622	295.589	344.473	289.568		
- Aset Likuid Sekunder / Secondary Liquid assets	254.901	301.992	271.583	187.136	201.283	200.626	200.459	197.316	196.342	199.157	184.015	170.619	197.870	202.500	208.025	194.225		
- Total Aset / Total Assets	3.818.584	4.251.749	4.728.435	5.014.378	4.976.680	4.982.998	4.997.325	5.044.938	5.076.992	5.076.692	5.054.014	5.076.755	5.095.028	5.108.042	5.224.479	5.276.888		

Keterangan / Items	2020	2021	2022	Tabel 1.18.a. Kinerja BPD Konvensional (Conventional Regional Development Banks Performance) Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)												
				2023			2024									
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	22,11	22,77	23,59	25,91	26,59	26,04	25,10	24,81	24,79	24,28	24,88	25,16	25,13	25,11	25,46	25,77
- Modal / Capital	89.468	97.305	104.310	115.338	118.014	116.185	113.829	111.650	112.712	111.832	114.822	116.165	117.384	117.824	118.927	120.194
- ATMR / Risk Weighted Assets	404.641	427.260	442.232	445.114	443.809	446.198	453.576	449.952	454.663	460.678	461.490	461.697	467.141	469.181	467.198	466.356
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	20,43	21,00	21,65	23,88	24,57	24,01	23,09	22,80	22,79	22,64	22,95	23,25	23,23	23,23	23,59	23,92
- Modal Inti (Tier I) / Core Capital (Tier I)	82.670	89.726	95.764	106.285	109.052	107.153	104.722	102.573	103.619	104.310	105.909	107.356	108.506	109.005	110.209	111.565
- ATMR / Risk Weighted Assets	404.641	427.260	442.232	445.114	443.809	446.198	453.576	449.952	454.663	460.678	461.490	461.697	467.141	469.181	467.198	466.356
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,04	2,03	2,12	1,98	2,06	1,80	1,83	1,61	1,67	1,76	1,75	1,75	1,76	1,73	1,73	1,76
- Laba sebelum pajak / Profit	14.433	15.802	17.474	17.185	17.960	15.772	16.168	14.290	14.860	15.677	15.624	15.696	15.860	15.692	15.796	16.066
- Rata-rata total aset / Average total assets	706.917	779.783	825.593	868.361	872.290	875.075	883.219	885.704	887.432	892.925	895.110	897.604	902.355	907.761	912.246	914.792
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	80,60	79,38	76,38	78,38	79,76	80,38	80,37	82,61	81,94	80,94	81,08	81,01	80,97	81,35	81,25	81,13
- Biaya Operasional / Operating Expenses	59.823	61.033	57.197	62.931	5.935	10.874	16.683	22.696	28.213	33.511	39.334	45.093	51.161	57.775	63.599	70.164
- Pendapatan Operasional / Operating Income	74.224	76.892	74.886	80.287	7.441	13.528	20.757	27.473	34.433	41.402	48.515	55.660	63.186	71.021	78.272	86.489
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	5,72	5,72	5,76	5,52	4,89	4,98	5,08	5,07	5,11	5,14	5,16	5,17	5,20	5,21	5,19	5,24
- Pendapatan bunga bersih / Interest income net	38.826	42.834	45.542	45.679	41.925	42.366	43.340	43.365	43.767	44.310	44.507	44.738	45.245	45.598	45.652	46.208
- Rata-rata total aset produktif / Average total earning assets	678.925	749.355	790.313	826.936	857.195	849.884	853.891	855.193	856.529	861.628	863.366	865.599	870.215	875.457	879.763	881.682
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	83,15	75,87	77,87	83,03	83,89	82,33	81,08	81,12	81,68	82,16	83,08	82,25	81,13	79,27	80,44	85,91
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	466.977	492.338	517.187	557.741	551.049	551.698	560.624	562.991	568.046	575.259	579.321	583.517	589.570	591.155	591.372	592.464
- Total Dana Pihak Ketiga / Total Third Party Funds	561.619	648.918	664.150	671.699	656.875	670.075	691.450	693.990	695.452	700.179	697.307	709.458	726.720	745.724	735.140	689.632
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	16,12	17,02	14,41	13,57	12,52	13,20	15,04	13,66	13,38	14,90	13,03	12,94	13,97	14,17	14,23	13,17
- Aset Likuid Primer / Primary Liquid Asset	92.289	103.468	78.172	80.638	61.704	68.196	87.229	73.437	70.068	85.696	67.058	66.680	79.537	80.879	81.620	73.800
- Aset Likuid Sekunder / Secondary Liquid assets	25.053	36.398	46.423	42.940	47.538	47.679	48.033	48.557	49.550	51.423	51.241	51.763	51.830	54.621	54.556	50.361
- Total Aset / Total Assets	727.860	821.803	864.727	910.955	872.290	877.860	899.507	893.158	894.344	920.394	908.214	915.064	940.363	956.413	957.103	942.793

Keterangan / Items	Tabel 1.19.a. Kinerja Bank Swasta Nasional Konvensional (Conventional Domestic Private Banks Performance) Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)																	
	2020	2021	2022	2023										2024				
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des		
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	25,48	26,77	27,03	29,03	29,16	29,19	27,82	27,76	27,95	27,69	28,06	28,30	28,54	28,41	28,32	28,30		
- Modal / Capital	644.848	693.681	762.944	814.023	821.894	830.909	804.595	801.803	812.038	817.060	829.955	838.192	850.833	853.661	857.524	865.058		
- ATMR / Risk Weighted Assets	2.531.202	2.591.659	2.822.508	2.803.775	2.818.720	2.846.351	2.892.209	2.887.884	2.905.128	2.950.985	2.958.171	2.962.139	2.980.861	3.005.035	3.028.305	3.056.433		
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	23,39	25,05	25,36	27,43	27,55	27,54	26,23	26,17	26,36	26,14	26,48	26,73	26,95	26,87	26,76	26,76		
- Modal Inti (Tier I) / Core Capital (Tier I)	591.966	649.159	715.819	769.084	776.609	783.871	758.536	755.674	765.873	771.401	783.266	791.915	803.349	807.424	810.435	817.843		
- ATMR / Risk Weighted Assets	2.531.202	2.591.659	2.822.508	2.803.775	2.818.720	2.846.351	2.892.209	2.887.884	2.905.128	2.950.985	2.958.171	2.962.139	2.980.861	3.005.035	3.028.305	3.056.433		
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,56	1,59	2,00	2,23	2,39	2,28	2,29	2,12	2,21	2,27	2,39	2,38	2,41	2,43	2,39	2,35		
- Laba sebelum pajak / Profit	56.525	62.225	85.942	101.245	111.452	106.562	107.848	99.996	104.807	107.798	113.790	113.695	115.378	116.421	115.049	113.258		
- Rata-rata total aset / Average total assets	3.615.981	3.917.964	4.290.349	4.539.327	4.670.570	4.679.287	4.716.245	4.727.561	4.735.736	4.753.881	4.769.841	4.786.979	4.786.983	4.799.732	4.813.450	4.828.303		
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	84,66	80,92	75,52	75,00	76,91	75,59	75,62	77,84	76,75	76,03	74,68	75,21	75,34	76,10	77,75	80,21		
- Biaya Operasional / Operating Expenses	298.258	265.507	267.455	306.035	31.339	55.497	84.147	117.658	144.955	171.051	196.225	231.989	265.831	308.723	368.919	465.721		
- Pendapatan Operasional / Operating Income	352.287	328.131	354.173	408.059	40.746	73.419	111.270	151.146	188.878	224.964	262.738	308.448	352.844	405.706	474.489	580.647		
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	4,24	4,15	4,39	4,62	4,41	4,36	4,48	4,48	4,50	4,51	4,54	4,54	4,55	4,56	4,55	4,55		
- Pendapatan bunga bersih / Interest income net	146.132	156.075	180.767	201.143	207.203	200.837	205.117	205.218	206.193	207.132	209.062	210.106	210.278	211.161	211.343	212.153		
- Rata-rata total aset produktif / Average total earning assets	3.449.883	3.757.028	4.117.729	4.355.533	4.702.175	4.611.175	4.578.436	4.580.227	4.583.253	4.596.641	4.608.945	4.623.594	4.622.811	4.634.219	4.646.296	4.658.811		
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	78,76	72,39	77,70	82,32	81,21	82,07	82,49	82,58	83,12	83,16	83,21	83,70	83,95	84,69	85,30	85,30		
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2.144.164	2.229.008	2.506.684	2.747.804	2.713.132	2.742.226	2.809.096	2.826.147	2.847.663	2.871.971	2.884.656	2.881.939	2.902.362	2.934.938	2.960.464	3.007.277		
- Total Dana Pihak Ketiga / Total Third Party Funds	2.722.257	3.079.110	3.226.257	3.338.005	3.341.069	3.341.433	3.405.505	3.422.253	3.426.096	3.453.710	3.466.529	3.442.981	3.457.293	3.465.318	3.470.555	3.525.528		
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	19,08	22,66	16,39	12,67	12,71	12,90	12,54	12,04	11,58	12,05	10,93	11,48	10,83	10,17	10,08	10,79		
- Aset Likuid Primer / Primary Liquid Asset	406.531	569.756	423.388	310.301	278.577	291.093	296.594	263.271	251.587	293.100	250.465	284.900	264.954	233.052	242.534	287.410		
- Aset Likuid Sekunder / Secondary Liquid assets	318.331	372.862	308.317	284.186	315.099	313.799	304.200	310.073	300.619	290.582	281.356	278.463	266.775	266.623	256.713	251.018		
- Total Aset / Total Assets	3.798.635	4.160.554	4.465.116	4.691.531	4.670.570	4.688.004	4.790.161	4.761.510	4.768.433	4.844.611	4.865.598	4.906.945	4.909.676	4.914.475	4.950.628	4.991.690		

Keterangan / Items	2020	2021	2022	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 (%)												
				2023												2024
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	54,61	60,86	57,31	58,58	59,89	59,74	59,11	59,60	58,40	58,19	58,43	55,97	54,81	58,88	57,08	59,60
- Modal / Capital	163.432	166.351	173.578	191.459	197.141	197.650	196.604	201.083	202.071	203.421	203.464	197.545	195.469	202.035	203.726	206.412
- ATMR / Risk Weighted Assets	299.293	273.320	302.899	326.827	329.176	330.861	332.614	337.382	346.033	349.588	348.241	352.919	356.609	343.133	356.930	346.348
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	53,76	60,01	56,39	57,69	59,00	58,84	58,17	58,67	57,50	57,27	57,55	55,10	53,95	57,98	56,20	58,66
- Modal Inti (Tier I) / Core Capital (Tier I)	160.894	164.030	170.811	188.552	194.228	194.691	193.471	197.926	198.952	200.207	200.398	194.466	192.383	198.963	200.590	203.180
- ATMR / Risk Weighted Assets	299.293	273.320	302.899	326.827	329.176	330.861	332.614	337.382	346.033	349.588	348.241	352.919	356.609	343.133	356.930	346.348
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,37	1,16	1,64	3,08	3,25	3,52	3,15	3,19	3,24	3,19	3,23	3,32	3,36	3,28	3,16	3,09
- Laba sebelum pajak / Profit	11.596	5.145	8.051	16.444	18.386	20.012	18.068	18.425	18.737	18.538	18.786	19.347	19.581	19.047	18.321	17.943
- Rata-rata total aset / Average total assets	490.307	445.383	490.655	533.740	565.427	568.996	574.348	576.939	578.253	581.816	581.740	582.163	582.178	581.288	580.476	580.851
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	93,53	96,73	96,65	94,13	95,26	99,09	93,91	93,34	92,75	91,95	92,19	92,73	92,98	93,35	93,82	94,10
- Biaya Operasional / Operating Expenses	148.897	151.548	232.371	248.596	30.830	365.234	69.700	84.451	98.436	104.617	127.958	163.025	193.130	221.387	253.354	284.580
- Pendapatan Operasional / Operating Income	159.196	156.679	240.421	264.112	32.363	368.571	74.219	90.481	106.131	113.773	138.803	175.813	207.706	237.149	270.037	302.412
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	2,83	2,17	2,71	4,34	4,06	4,00	4,17	4,18	4,21	4,19	4,18	4,17	4,16	4,17	4,15	4,16
- Pendapatan bunga bersih / Interest income net	13.228	9.269	12.194	20.483	20.523	20.514	21.674	21.904	22.188	22.266	22.238	22.188	22.110	22.141	22.014	22.093
- Rata-rata total aset produktif / Average total earning assets	468.244	426.351	450.357	472.289	505.657	512.606	520.344	524.481	526.998	531.757	532.018	531.677	530.985	530.701	530.423	531.699
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	95,91	81,28	72,31	74,28	69,11	67,63	71,56	69,23	66,87	67,36	69,81	67,09	66,31	68,30	71,07	72,59
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	177.922	167.855	182.951	174.335	168.398	168.475	182.408	177.434	173.112	181.255	175.930	165.470	161.098	163.147	169.751	179.952
- Total Dana Pihak Ketiga / Total Third Party Funds	185.513	206.526	253.015	234.684	243.679	249.109	254.907	256.304	258.870	269.099	251.996	246.647	242.945	238.868	238.852	247.911
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	34,13	35,42	35,90	33,82	35,83	35,73	34,81	34,28	33,90	33,48	32,02	32,20	32,70	31,41	29,42	30,35
- Aset Likuid Primer / Primary Liquid Asset	95.776	105.708	144.713	137.636	147.530	147.395	151.835	151.895	151.459	153.690	135.393	138.839	138.861	138.277	123.817	136.499
- Aset Likuid Sekunder / Secondary Liquid assets	52.892	48.885	43.093	49.794	55.055	57.166	51.826	48.543	46.326	47.051	50.738	49.595	51.578	41.817	44.589	41.060
- Total Aset / Total Assets	435.602	436.409	523.177	554.266	565.427	572.564	585.052	584.711	583.509	599.630	581.286	585.122	582.296	573.286	572.350	584.973

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

Tabel 1.21.a. Perkembangan Aset Bank Umum Berdasarkan Kelompok Bank (Growth of Commercial Banks Assets Based on Group of Banks) Miliar Rp (Billion Rp)																	
Kelompok Bank / Group of Banks	2020	2021	2022	2023						2024							
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
- Bank Persero / State Owned Banks	3.818.584	4.251.749	4.728.435	5.014.378	4.976.681	4.982.998	4.997.325	5.044.938	5.076.992	5.076.692	5.054.014	5.076.755	5.095.028	5.108.042	5.224.479	5.276.888	
- BPD / Regional Development Banks	763.879	861.329	938.286	985.415	940.520	947.241	972.941	966.272	967.729	994.429	982.648	990.230	1.016.463	1.034.117	1.037.487	1.021.876	
- Bank Swasta Nasional / Domestic Private Banks	4.159.829	4.562.817	4.923.416	5.211.779	5.187.860	5.205.214	5.320.510	5.282.169	5.293.136	5.377.464	5.394.453	5.438.780	5.453.386	5.456.582	5.500.397	5.577.216	
- Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks	435.602	436.409	523.177	554.266	565.427	572.564	585.052	584.711	583.509	599.630	581.286	585.122	582.296	573.286	572.350	584.973	
Total	9.177.894	10.112.304	11.113.314	11.765.838	11.670.488	11.708.017	11.875.828	11.878.090	11.921.366	12.048.215	12.012.401	12.090.887	12.147.173	12.172.027	12.334.712	12.460.958	

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

Kelompok Bank / Group of Banks	Jumlah Bank Umum Berdasarkan Pengelompokan Total Aset (Total of Commercial Banks Based on Total Assets)																				
	Desember 2022						November 2023						Desember 2023						November 2024		
	< Rp. 1 Triliun	Rp. 1 s.d. 10 Triliun	Rp. 10 s.d. 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d. 10 Triliun	Rp. 10 s.d. 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d. 10 Triliun	Rp. 10 s.d. 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d. 10 Triliun	Rp. 10 s.d. 50 Triliun	> Rp. 50 Triliun	Rp. 1 s.d. 10 Triliun	Rp. 10 s.d. 50 Triliun	> Rp. 50 Triliun		
Bank Persero / State Owned Banks	-	-	-	4	-	-	-	4	-	-	-	4	-	-	-	4	-	-			
BPD / Regional Development Banks	-	2	21	4	-	3	19	5	-	3	19	5	-	2	20	5	-	2	20		
Bank Swasta Nasional / Domestic Private Banks	-	11	37	20	-	10	37	20	-	10	37	20	-	10	37	20	-	9	37		
Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks	-	-	3	4	-	-	2	5	-	-	2	5	-	-	2	5	-	-	2		
Total	-	13	61	32	-	13	58	34	-	13	58	34	-	12	59	34	-	11	59		

Tabel 1.23.a.

Indikator / Indicator	Tabel 1.23.a.																
	Aset Produktif Bank Umum Konvensional dan Kualitas Kredit/Pembiayaan Bank Umum kepada Bank Lain (Earning Assets of Commercial Banks and Credit/Financing Quality of Commercial Banks to Other Bank)																
	Miliar Rp (Billion Rp)																
Indikator / Indicator	2020	2021	2022	2023	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Aset Produktif Neraca / Earning Assets	7.720.284	8.262.969	8.981.890	9.692.662	10.079.668	9.876.400	9.990.451	10.045.377	10.063.754	10.259.259	10.261.304	10.256.442	10.354.483	10.412.642	10.519.262	10.554.440	
a. Lancar / Current	7.319.912	7.858.621	8.592.333	9.246.886	9.577.060	9.367.506	9.487.233	9.524.757	9.552.614	9.752.874	9.760.305	9.762.822	9.853.763	9.916.343	10.023.234	10.080.012	
b. Dalam Perhatian Khusus / Special Mention	235.325	232.695	236.947	295.149	340.526	346.105	343.724	354.701	343.068	341.338	334.393	328.495	338.296	332.863	331.917	315.727	
c. Kurang Lancar / Sub-Standard	27.704	20.873	17.650	22.013	28.879	25.074	21.162	24.885	22.676	24.034	26.025	20.968	20.925	19.247	19.659	19.534	
d. Diragukan / Doubtful	13.637	19.234	24.636	23.801	25.870	27.189	28.722	25.686	27.216	28.109	26.123	28.164	25.776	24.392	23.802	22.800	
e. Macet / Loss	123.706	131.545	110.324	104.813	107.333	110.526	109.609	115.348	118.181	112.905	114.458	115.992	115.723	119.797	120.649	116.367	
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	2.061.121	2.150.274	2.640.878	2.504.180	2.561.013	2.549.682	2.545.561	2.603.124	2.629.833	2.643.694	2.630.030	2.634.607	2.630.181	2.686.125	2.755.683	2.772.690	
a. Lancar / Current	2.028.854	2.116.745	2.539.847	2.475.662	2.529.208	2.517.010	2.514.030	2.573.065	2.602.455	2.618.156	2.603.308	2.608.284	2.604.662	2.660.263	2.723.221	2.738.399	
b. Dalam Perhatian Khusus / Special Mention	27.927	29.462	74.231	26.730	27.643	28.367	27.388	25.957	23.392	22.023	23.230	22.919	22.539	22.498	29.171	30.780	
c. Kurang Lancar / Sub-Standard	1.968	879	1.004	1.364	1.601	1.812	1.658	1.458	1.383	952	949	934	826	906	898	1.158	
d. Diragukan / Doubtful	228	213	218	253	261	307	247	313	308	328	266	262	243	207	225	185	
e. Macet / Loss	2.144	2.975	25.579	2.170	2.301	2.187	2.238	2.331	2.294	2.235	2.278	2.208	1.911	2.251	2.168	2.168	
Non Performing Earning Asset (Nominal) / Non Performing Earning Asset (Nominal)	169.387	175.719	179.410	154.414	166.244	167.095	163.636	170.021	172.059	168.564	170.099	168.829	165.405	166.800	167.402	162.212	
Kredit kepada Bank Lain / Interbank Loans	66.058	52.051	74.057	96.692	93.023	93.819	92.243	88.077	84.671	89.512	88.540	89.384	94.092	94.042	99.581	115.953	
a. Lancar / Current	65.963	52.028	73.999	96.617	92.712	93.640	92.025	87.891	84.348	89.145	88.206	89.047	93.755	93.704	99.229	115.646	
b. Dalam Perhatian Khusus / Special Mention	35	13	31	9	27	58	86	48	16	45	0	4	4	4	11	0	
c. Kurang Lancar / Sub-Standard	-	-	17	6	-	-	-	8	19	3	-	-	-	-	-	-	
d. Diragukan / Doubtful	-	0	-	4	5	0	17	17	32	19	22	3	-	-	-	-	
e. Macet / Loss	59	10	9	57	123	121	115	113	112	140	145	164	167	167	170	153	
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	59	10	26	66	129	121	132	138	163	162	167	167	167	167	170	153	

Indikator / Indicator	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)															
	2020	2021	2022	2023						2024						
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Aset Produktif Neraca / Earning Assets	3.416.538	3.782.349	4.098.278	4.420.226	4.523.273	4.510.771	4.524.225	4.575.662	4.576.272	4.644.775	4.620.362	4.608.042	4.658.148	4.675.313	4.746.520	4.790.335
a. Lancar / Current	3.220.311	3.577.917	3.897.989	4.185.100	4.262.055	4.242.900	4.263.018	4.301.362	4.309.206	4.386.438	4.360.327	4.352.924	4.401.898	4.420.859	4.489.072	4.544.529
b. Dalam Perhatian Khusus / Special Mention	108.285	118.199	124.276	162.380	183.738	189.737	184.831	195.224	187.360	180.325	180.460	176.226	179.525	176.096	178.027	169.236
c. Kurang Lancar / Sub-Standard	16.956	9.601	7.980	11.013	16.196	13.527	10.667	12.791	11.665	14.517	16.242	11.247	11.592	10.275	10.859	11.203
d. Diragukan / Doubtful	7.277	11.727	12.758	15.526	14.716	15.515	19.573	17.025	17.700	18.196	16.368	20.021	18.552	16.440	16.268	15.746
e. Macet / Loss	63.709	64.905	55.274	46.207	46.567	49.092	46.136	49.260	50.340	45.300	46.966	47.623	46.580	51.643	52.295	49.622
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	606.341	651.290	933.372	697.446	686.732	682.955	689.750	713.305	721.310	715.281	705.180	713.846	724.462	734.126	769.195	799.277
a. Lancar / Current	595.211	636.055	849.906	684.269	673.729	670.271	677.260	701.812	713.391	707.982	698.230	706.419	717.751	727.375	755.533	782.738
b. Dalam Perhatian Khusus / Special Mention	8.859	12.943	58.294	11.073	10.890	10.541	10.390	9.336	5.736	5.491	5.234	5.756	5.349	5.121	12.049	14.942
c. Kurang Lancar / Sub-Standard	965	148	149	427	437	415	391	395	395	89	77	64	66	62	59	64
d. Diragukan / Doubtful	177	138	145	166	171	218	183	211	213	209	165	170	158	118	132	92
e. Macet / Loss	1.129	2.007	24.877	1.512	1.504	1.510	1.546	1.552	1.574	1.511	1.474	1.437	1.138	1.450	1.421	1.441
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	90.213	88.525	101.184	74.851	79.593	80.277	78.476	81.233	81.887	79.822	81.291	80.562	78.087	79.987	81.035	78.167
Kredit kepada Bank Lain / Interbank Loans	10.240	7.796	9.086	11.494	11.378	11.272	11.575	11.437	10.213	10.515	10.387	10.041	9.521	9.857	10.262	12.329
a. Lancar / Current	10.187	7.791	9.086	11.493	11.378	11.272	11.575	11.437	10.212	10.515	10.387	10.041	9.521	9.857	10.262	12.329
b. Dalam Perhatian Khusus / Special Mention	-	-	-	0	0	0	-	0	0	-	-	0	0	0	0	0
c. Kurang Lancar / Sub-Standard	-	-	-	0	0	0	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	53	4	-	-	-	-	-	0	0	0	0	-	-	-	-	-
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	53	4	-	0	-	-	-	-	-							

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 Banks)
Miliar Rp (Billion Rp)

Indikator / Indicator	2020	2021	2022	2023					2024							
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Aset Produktif Neraca / Earning Assets	624.946	679.494	717.049	771.695	789.641	774.298	793.512	792.664	795.063	814.783	810.670	820.624	841.853	859.185	845.775	827.965
a. Lancar / Current	601.918	657.302	697.212	745.692	757.216	742.893	761.347	760.086	762.029	782.625	778.505	788.144	808.419	825.812	811.599	795.258
b. Dalam Perhatian Khusus / Special Mention	9.539	9.137	8.302	13.314	18.708	17.511	17.936	17.606	17.120	17.022	16.691	17.015	17.648	17.525	18.022	17.277
c. Kurang Lancar / Sub-Standard	373	632	491	666	1.145	1.191	1.152	1.348	1.554	1.183	1.297	1.117	1.219	1.305	1.328	931
d. Diragukan / Doubtful	675	756	656	1.414	1.270	1.402	1.650	1.632	2.075	2.338	1.779	1.335	1.276	1.093	1.189	1.263
e. Macet / Loss	12.442	11.667	10.388	10.608	11.303	11.301	11.427	11.993	12.286	11.615	12.398	13.013	13.291	13.450	13.637	13.236
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	26.782	26.230	33.136	37.847	36.163	36.166	37.131	36.638	37.736	37.168	37.602	37.742	36.443	36.279	35.665	34.112
a. Lancar / Current	26.051	25.571	32.790	37.369	35.625	35.691	36.646	36.172	37.263	36.669	37.087	37.241	35.921	35.833	35.169	33.662
b. Dalam Perhatian Khusus / Special Mention	71	152	79	207	264	201	183	165	147	144	198	211	208	126	175	175
c. Kurang Lancar / Sub-Standard	4	4	5	2	11	7	17	14	34	5	7	4	2	10	3	4
d. Diragukan / Doubtful	2	2	2	6	1	6	11	11	19	40	18	11	3	2	10	3
e. Macet / Loss	653	501	259	263	261	261	274	276	273	309	293	276	308	308	308	268
Non Performing Earning Asset (Nominal) / Non Performing Earning Asset (Nominal)	14.149	13.563	11.801	12.959	13.991	14.167	14.531	15.274	16.241	15.491	15.791	15.755	16.099	16.167	16.475	15.705
Kredit kepada Bank Lain / Interbank Loans	4.756	4.407	8.400	11.770	11.218	11.205	9.896	9.883	9.744	9.761	10.450	10.268	10.251	9.657	10.383	12.826
a. Lancar / Current	4.743	4.406	8.389	11.731	11.116	11.082	9.738	9.753	9.620	9.611	10.338	10.152	10.135	9.541	10.267	12.722
b. Dalam Perhatian Khusus / Special Mention	13	-	11	9	10	38	79	45	15	42	-	4	4	4	-	-
c. Kurang Lancar / Sub-Standard	-	-	-	5	-	-	-	8	16	3	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	4	5	-	-	-	16	16	20	3	-	-	-	-
e. Macet / Loss	0	0	0	20	87	85	79	77	76	87	92	109	112	112	116	104
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	0	0	0	29	92	85	79	86	108	107	112	112	112	112	116	104

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 Banks)
Miliar Rp (Billion Rp)

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)

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

Keterangan	Desember 2022		November 2023		Desember 2023		November 2024		Desember 2024	
	Nominal	Percentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Percentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Percentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Percentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	2.546.160	31,23	2.526.750	30,75	2.662.551	31,48	2.804.036	31,73	2.751.373	31,13
Rupiah	1.839.473	22,56	1.767.724	21,52	1.869.826	22,11	2.008.707	22,73	1.944.250	22,00
Valas / Foreign Exchange	706.687	8,67	759.026	9,24	792.724	9,37	795.329	9,00	807.123	9,13
Tabungan / Saving	2.615.185	32,07	2.610.398	31,77	2.669.183	31,56	2.781.294	31,48	2.850.242	32,25
Rupiah	2.422.410	29,71	2.429.696	29,57	2.488.350	29,42	2.583.519	29,24	2.655.773	30,05
Valas / Foreign Exchange	192.775	2,36	180.702	2,20	180.833	2,14	197.775	2,24	194.469	2,20
Simpanan Berjangka / Time Deposits	2.992.245	36,70	3.079.059	37,48	3.126.195	36,96	3.250.571	36,79	3.235.627	36,61
Rupiah	2.645.955	32,45	2.754.741	33,53	2.786.262	32,94	2.874.905	32,54	2.854.836	32,30
Valas / Foreign Exchange	346.290	4,25	324.319	3,95	339.933	4,02	375.666	4,25	380.791	4,31
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	1.289.691	15,82	1.177.488	14,33	1.180.070	13,95	1.138.908	12,89	1.144.811	12,95
Valas / Foreign Exchange	213.808	2,62	160.094	1,95	161.717	1,91	173.593	1,96	175.299	1,98
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	708.827	8,69	841.229	4,55	861.312	4,43	1.085.776	3,87	1.038.153	4,81
Valas / Foreign Exchange	54.723	0,67	88.227	4,40	100.085	4,38	125.105	3,49	130.247	2,79
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	275.858	3,38	374.186	4,40	374.272	4,38	342.188	3,49	425.481	2,79
Valas / Foreign Exchange	34.987	0,43	37.504	0,47	40.958	0,44	46.127	0,35	45.488	0,34
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	371.577	4,56	361.838	4,40	370.608	4,38	308.033	3,49	246.391	2,79
Valas / Foreign Exchange	42.772	0,52	38.493	0,47	37.174	0,44	30.840	0,35	29.757	0,34
Total DPK / Total Third Party Funds	8.153.590	100,00	8.216.207	100,00	8.457.929	100,00	8.835.901	100,00	8.837.242	100,00
Rupiah	6.907.838	84,72	6.952.161	84,62	7.144.439	84,47	7.467.131	84,51	7.454.860	84,36
Valas / Foreign Exchange	1.245.752	15,28	1.264.046	15,38	1.313.490	15,53	1.368.770	15,49	1.382.382	15,64

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 2022		November 2023		Desember 2023		November 2024		Desember 2024	
	Nominal	Percentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Percentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Percentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Percentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	1.277.123	35,66	1.214.373	34,19	1.366.889	36,47	1.426.395	36,53	1.390.415	36,00
Rupiah	860.753	28,78	757.165	25,83	873.115	28,34	942.376	24,14	902.929	23,38
Valas / Foreign Exchange	416.370	70,53	457.208	73,67	493.774	74,06	484.018	12,40	487.486	12,62
Tabungan / Saving	1.233.461	34,44	1.229.625	34,61	1.255.700	33,51	1.324.556	33,92	1.359.421	35,19
Rupiah	1.176.897	39,35	1.176.066	40,11	1.201.674	39,00	1.263.439	32,36	1.298.913	33,63
Valas / Foreign Exchange	56.563	9,58	53.559	8,63	54.025	8,10	61.117	1,57	60.507	1,57
Simpanan Berjangka / Time Deposits	1.070.556	29,89	1.108.349	31,20	1.125.021	30,02	1.153.447	29,54	1.112.962	28,81
Rupiah	953.163	26,62	998.541	28,11	1.006.098	26,85	1.021.416	26,16	983.255	25,45
Valas / Foreign Exchange	117.393	3,28	109.809	3,09	118.923	3,17	132.030	3,38	129.707	3,36
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	374.688	10,46	316.504	8,91	312.086	8,33	307.139	7,87	300.121	7,77
Valas / Foreign Exchange	67.517	1,89	48.016	1,35	46.969	1,25	57.843	1,48	52.136	1,35
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	315.935	0,43	369.632	4,70	384.126	4,49	522.628	2,57	488.230	3,54
Valas / Foreign Exchange	15.466	3,42	35.621	4,09	42.641	3,78	51.848	2,34	55.343	1,51
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	122.610	3,91	167.097	4,09	168.384	3,78	100.196	2,34	136.709	1,51
Valas / Foreign Exchange	17.103	0,48	14.240	0,34	17.685	0,31	13.585	0,22	13.857	0,22
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	139.929	3,91	145.308	4,09	141.503	3,78	91.453	2,34	58.196	1,51
Valas / Foreign Exchange	17.307	0,58	11.931	0,41	11.628	0,38	8.755	0,22	8.370	0,22
Total DPK / Total Third Party Funds	3.581.139	100,00	3.552.347	100,00	3.747.610	100,00	3.904.397	100,00	3.862.797	100,00
Rupiah	2.990.814	83,52	2.931.772	82,53	3.080.887	82,21	3.227.231	82,66	3.185.097	82,46
Valas / Foreign Exchange	590.326	16,48	620.575	17,47	666.723	17,79	677.166	17,34	677.700	17,54

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

Keterangan	Desember 2022		November 2023		Desember 2023		November 2024		Desember 2024	
	Nominal	Percentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Percentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Percentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Percentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	181.505	25,07	209.160	27,84	168.041	23,01	204.465	25,47	150.269	19,96
Rupiah	180.745	24,97	209.021	27,82	167.905	22,99	204.333	25,45	150.136	19,95
Valas / Foreign Exchange	760	0,11	139	0,02	136	0,02	132	0,02	133	0,02
Tabungan / Saving	221.207	30,56	213.205	28,38	239.141	32,74	235.182	29,29	258.054	34,28
Rupiah	221.084	30,54	213.108	28,36	239.041	32,73	235.069	29,28	257.932	34,27
Valas / Foreign Exchange	123	0,02	97	0,01	100	0,01	112	0,01	121	0,02
Simpanan Berjangka / Time Deposits	321.168	44,37	328.975	43,79	323.151	44,25	363.202	45,24	344.363	45,75
Rupiah	320.016	44,21	324.792	43,23	316.811	43,38	360.150	44,86	337.283	44,81
Valas / Foreign Exchange	1.152	0,16	4.183	0,56	6.339	0,87	3.053	0,38	7.079	0,94
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	96.270	13,30	110.026	14,64	101.674	13,92	93.773	11,68	73.888	9,82
Valas / Foreign Exchange	459	0,06	1.838	0,24	3.543	0,49	634	0,08	4.000	0,53
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	94.448	3,46	77.629	0,02	69.647	0,02	123.151	6,15	105.401	12,24
Valas / Foreign Exchange	17	14,40	2.198	12,54	2.630	14,74	1.346	11,69	2.015	8,75
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	25.053	14,40	42.929	12,54	37.850	14,74	49.404	11,69	92.151	8,75
Valas / Foreign Exchange	128	0,08	126	0,00	123	0,01	1.045	0,00	1.049	0,00
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	104.245	14,40	94.207	12,54	107.641	14,74	93.822	11,69	65.843	8,75
Valas / Foreign Exchange	549	0,08	22	0,00	43	0,01	27	0,00	16	0,00
Total DPK / Total Third Party Funds	723.880	100,00	751.340	100,00	730.333	100,00	802.849	100,00	752.685	100,00
Rupiah	721.844	99,72	746.921	99,41	723.757	99,10	799.552	99,59	745.351	99,03
Valas / Foreign Exchange	2.036	0,28	4.419	0,59	6.576	0,90	3.297	0,41	7.334	0,97

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 2022		November 2023		Desember 2023		November 2024		Desember 2024	
	Nominal	Percentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Percentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Percentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Percentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	910.515	25,32	921.218	25,12	950.120	25,37	1.000.944	25,73	1.024.461	25,78
Rupiah	702.334	19,53	704.928	19,22	734.301	19,61	772.562	19,86	796.847	20,05
Valas / Foreign Exchange	208.181	5,79	216.290	5,90	215.818	5,76	228.381	5,87	227.614	5,73
Tabungan / Saving	1.143.229	31,80	1.159.416	31,62	1.166.454	31,14	1.211.692	31,15	1.224.818	30,82
Rupiah	1.014.955	28,23	1.034.349	28,21	1.041.836	27,82	1.078.720	27,73	1.093.016	27,51
Valas / Foreign Exchange	128.274	3,57	125.067	3,41	124.618	3,33	132.971	3,42	131.801	3,32
Simpanan Berjangka / Time Deposits	1.541.811	42,88	1.586.239	43,26	1.628.728	43,49	1.677.168	43,12	1.724.570	43,40
Rupiah	1.335.185	37,13	1.394.313	38,02	1.430.585	38,20	1.455.304	37,41	1.499.844	37,74
Valas / Foreign Exchange	206.626	5,75	191.926	5,23	198.144	5,29	221.865	5,70	224.727	5,66
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	795.937	22,14	723.399	19,73	742.855	19,83	710.068	18,25	745.584	18,76
Valas / Foreign Exchange	132.422	3,68	100.773	2,75	103.097	2,75	103.390	2,66	109.290	2,75
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	291.145	3,39	389.039	4,41	402.413	4,43	435.385	4,84	440.128	4,85
Valas / Foreign Exchange	34.975	3,51	45.762	3,28	50.225	3,19	66.871	3,12	65.504	3,05
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	122.023	3,51	161.783	3,28	165.999	3,19	188.353	3,12	192.891	3,05
Valas / Foreign Exchange	16.416	0,63	21.380	0,65	21.749	0,62	30.257	0,55	29.293	0,52
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	126.079	3,51	120.092	3,28	119.318	3,19	121.498	3,12	121.241	3,05
Valas / Foreign Exchange	22.813	0,63	24.011	0,65	23.073	0,62	21.346	0,55	20.639	0,52
Total DPK / Total Third Party Funds	3.595.556	100,00	3.666.873	100,00	3.745.302	100,00	3.889.803	100,00	3.973.849	100,00
Rupiah	3.052.474	84,90	3.133.590	85,46	3.206.723	85,62	3.306.586	85,01	3.389.707	85,30
Valas / Foreign Exchange	543.081	15,10	533.282	14,54	538.579	14,38	583.217	14,99	584.142	14,70

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 2022		November 2023		Desember 2023		November 2024		Desember 2024	
	Nominal	Percentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Percentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Percentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Percentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	177.017	69,96	182.000	74,09	177.501	75,63	172.234	72,11	186.228	75,12
Rupiah	95.641	37,80	96.611	39,33	94.505	40,27	89.436	37,44	94.339	38,05
Valas / Foreign Exchange	81.376	32,16	85.389	34,76	82.995	35,36	82.798	34,66	91.889	37,07
Tabungan / Saving	17.288	6,83	8.152	3,32	7.889	3,36	9.864	4,13	7.950	3,21
Rupiah	9.473	3,74	6.173	2,51	5.799	2,47	6.291	2,63	5.911	2,38
Valas / Foreign Exchange	7.815	3,09	1.979	0,81	2.090	0,89	3.574	1,50	2.039	0,82
Simpanan Berjangka / Time Deposits	58.710	23,20	55.496	22,59	49.295	21,00	56.754	23,76	53.733	21,67
Rupiah	37.591	14,86	37.095	15,10	32.768	13,96	38.036	15,92	34.455	13,90
Valas / Foreign Exchange	21.119	8,35	18.401	7,49	16.527	7,04	18.718	7,84	19.279	7,78
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	22.796	9,01	27.558	11,22	23.455	9,99	27.928	11,69	25.219	10,17
Valas / Foreign Exchange	13.410	5,30	9.467	3,85	8.108	3,45	11.726	4,91	9.872	3,98
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	7.299	2,44	4.928	0,97	5.127	0,87	4.613	1,77	4.394	1,50
Valas / Foreign Exchange	4.264	0,52	4.647	0,91	4.589	0,91	5.040	0,53	7.385	0,45
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	6.172	0,52	2.377	0,91	2.040	0,91	4.235	0,53	3.731	0,45
Valas / Foreign Exchange	1.341	0,83	1.758	1,03	1.400	1,04	1.240	0,30	1.288	0,30
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	1.324	0,52	2.231	0,91	2.146	0,91	1.259	0,53	1.111	0,45
Valas / Foreign Exchange	2.103	0,83	2.529	1,03	2.430	1,04	712	0,30	733	0,30
Total DPK / Total Third Party Funds	253.015	100,00	245.648	100,00	234.684	100,00	238.852	100,00	247.911	100,00
Rupiah	142.705	56,40	139.878	56,94	133.072	56,70	133.762	56,00	134.705	54,34
Valas / Foreign Exchange	110.310	43,60	105.769	43,06	101.612	43,30	105.090	44,00	113.206	45,66

Tabel 1.33.a.
Komposisi DPK Bank Umum Berdasarkan Lokasi Penghimpunan Dana Desember 2024
(Composition of Third Party Funds of Commercial Banks Based on Location - December 2024)
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)		
1. Jawa Barat	121.079	20.338	312.490	15.545	201.687	15.171	635.255	51.054	686.309	7,77
2. Banten	70.361	10.048	105.550	6.562	92.261	10.757	268.172	27.367	295.538	3,34
3. DKI Jakarta	1.238.031	666.162	651.988	111.284	1.689.104	283.194	3.579.124	1.060.640	4.639.764	52,50
4. D.I Yogyakarta	11.390	550	50.680	1.280	20.689	461	82.759	2.291	85.050	0,96
5. Jawa Tengah	52.177	5.835	228.543	6.420	127.063	5.076	407.782	17.331	425.113	4,81
6. Jawa Timur	134.537	23.138	324.320	15.651	253.666	20.455	712.523	59.243	771.767	8,73
7. Bengkulu	1.913	413	12.503	89	3.252	34	17.668	537	18.205	0,21
8. Jambi	5.421	874	27.588	389	13.050	136	46.058	1.398	47.457	0,54
9. Aceh	5.599	399	27.041	70	12.544	13	45.184	482	45.666	0,52
10. Sumatera Utara	41.488	9.464	134.981	6.702	115.693	14.737	292.163	30.903	323.066	3,66
11. Sumatera Barat	5.938	893	32.259	465	13.822	652	52.019	2.010	54.029	0,61
12. Riau	17.255	5.686	67.694	1.757	32.961	1.640	117.910	9.083	126.993	1,44
14. Sumatera Selatan	16.372	814	58.473	1.611	27.761	3.152	102.606	5.577	108.183	1,22
15. Bangka Belitung	3.028	1.119	13.018	360	6.822	451	22.868	1.930	24.799	0,28
13. Kepulauan Riau	24.549	9.555	32.794	5.827	16.900	3.677	74.243	19.060	93.303	1,06
16. Lampung	8.779	437	36.998	539	11.677	430	57.454	1.407	58.861	0,67
17. Kalimantan Selatan	24.046	3.085	43.938	682	20.290	341	88.275	4.108	92.383	1,05
18. Kalimantan Barat	11.347	688	46.445	1.546	20.093	796	77.885	3.031	80.915	0,92
19. Kalimantan Timur	46.508	11.384	81.883	2.141	41.015	4.680	169.406	18.206	187.612	2,12
20. Kalimantan Tengah	11.798	914	24.035	213	8.123	152	43.955	1.279	45.234	0,51
21. Sulawesi Tengah	6.445	3.151	21.574	137	4.254	71	32.273	3.359	35.632	0,40
22. Sulawesi Selatan	17.842	1.449	80.494	1.607	29.256	464	127.591	3.519	131.110	1,48
23. Sulawesi Utara	4.036	414	17.288	873	6.924	151	28.248	1.438	29.686	0,34
24. Gorontalo	889	162	4.133	35	1.087	6	6.109	203	6.312	0,07
25. Sulawesi Barat	581	1	5.181	3	430	0	6.192	4	6.196	0,07
26. Sulawesi Tenggara	5.008	283	21.704	149	4.913	34	31.625	466	32.090	0,36
27. Nusa Tenggara Barat	7.192	1.481	23.819	393	11.503	43	42.514	1.916	44.430	0,50
28. Bali	25.737	4.503	91.672	7.453	42.248	1.212	159.658	13.169	172.827	1,96
29. Nusa Tenggara Timur	4.519	37	20.366	218	9.653	39	34.538	294	34.832	0,39
30. Maluku	1.636	55	9.298	85	3.511	47	14.445	187	14.632	0,17
31. Papua	11.441	357	29.414	317	8.072	81	48.926	754	49.681	0,56
32. Maluku Utara	3.506	28	7.356	39	1.633	74	12.496	141	12.637	0,14
33. Papua Barat	3.793	98	10.217	62	2.864	18	16.874	178	17.052	0,19
34. Lainnya	12	23.308	37	3.965	12	12.546	61	39.819	39.880	0,45
Total	1.944.250	807.123	2.655.773	194.469	2.854.836	380.791	7.454.860	1.382.382	8.837.242	100

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

Lokasi / Location	2020	2021	2022	2023												2024																	
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des				
1. Jawa Barat	561.231	609.899	632.629	658.144	654.219	652.345	669.478	681.320	674.072	668.951	669.299	672.033	674.580	676.249	680.714	686.309	621.387	659.045	684.274	701.425	718.553	735.682	752.811	770.940	788.069	805.198	822.327	840.456	858.585				
2. Banten	221.887	242.084	252.591	264.009	264.774	266.763	275.134	274.645	272.168	280.190	280.801	283.050	290.500	286.973	287.701	295.538	218.556	238.723	258.891	278.059	298.227	318.395	338.563	358.731	378.899	398.067	418.235	438.404	458.573				
3. DKI Jakarta	3.392.262	3.908.384	4.373.922	4.499.584	4.457.434	4.471.875	4.576.871	4.572.527	4.616.917	4.599.624	4.552.099	4.500.957	4.545.484	4.535.543	4.634.045	4.639.764	4.392.121	4.908.259	5.324.397	5.745.535	6.166.673	6.587.811	7.008.949	7.429.087	7.849.225	8.269.363	8.689.501	9.109.639	9.529.777				
4. D.I Yogyakarta	69.846	74.354	78.757	81.390	81.619	81.428	81.445	82.040	83.055	83.705	84.040	84.512	84.274	83.875	84.045	85.050	68.512	73.189	77.860	82.531	87.202	91.873	96.544	101.215	105.886	110.557	115.228	120.899	126.570				
5. Jawa Tengah	341.042	371.697	384.849	404.249	401.541	403.441	402.942	421.809	422.006	422.536	421.890	424.521	428.495	430.205	418.747	425.113	338.755	370.922	393.093	415.264	437.435	459.606	481.777	503.948	526.119	553.290	580.461	607.632	634.803				
6. Jawa Timur	633.322	683.634	708.011	736.718	743.608	743.866	752.817	754.789	760.419	766.653	768.869	767.078	768.466	774.878	773.277	771.767	625.551	678.729	731.800	784.971	837.142	889.313	941.484	993.655	1045.826	1098.007	1150.178	1202.349	1254.520				
7. Bengkulu	13.729	16.400	16.746	16.819	16.872	16.826	17.086	17.231	17.499	17.761	18.428	18.687	19.255	19.825	18.205	19.455	18.324	20.095	21.866	23.637	25.408	27.179	28.950	30.721	32.592	34.463	36.334	38.205	40.076				
8. Jambi	38.203	42.790	44.400	44.492	43.230	45.536	45.299	44.935	44.849	44.497	44.873	45.021	45.318	46.844	46.445	47.457	37.572	42.343	47.114	51.885	56.656	61.427	66.198	71.969	77.740	83.511	89.282	95.053	101.824	108.595			
9. Aceh	41.793	39.321	39.637	41.927	40.022	40.031	41.393	42.982	43.272	43.351	45.038	44.633	44.696	45.225	45.599	45.666	40.551	44.222	47.893	51.564	55.135	59.806	64.577	69.348	74.119	78.890	83.661	88.432	93.203	97.974			
10. Sumatera Utara	261.975	293.498	306.773	318.612	319.963	320.300	320.702	320.025	317.374	324.225	325.064	322.730	324.880	328.372	327.267	323.066	251.546	283.217	315.888	343.559	371.230	400.901	429.572	458.243	486.914	515.585	544.256	573.927	603.598	633.366			
11. Sumatera Barat	46.928	50.421	52.523	51.895	52.374	52.191	52.891	53.975	53.963	54.845	54.687	54.646	54.621	55.189	54.712	54.029	45.551	49.222	53.893	57.564	61.235	64.906	68.577	72.248	75.919	79.590	83.261	86.932	90.603	94.274	97.945		
12. Riau	91.590	109.453	114.728	118.019	118.879	117.894	120.809	119.176	120.320	122.367	122.533	125.479	125.836	127.329	128.334	126.993	89.085	100.005	109.586	102.753	100.817	101.128	101.793	103.258	105.886	105.953	107.147	108.093	109.101	110.888	111.426	108.183	
13. Sumatera Selatan	89.085	100.005	109.586	102.753	100.817	100.128	101.793	103.258	105.886	105.953	107.147	108.093	109.101	110.888	111.426	112.993	81.254	94.125	106.996	119.767	132.538	145.309	158.080	170.851	183.622	196.393	210.164	223.935	237.706	251.477	265.248		
14. Bangka Belitung	19.196	24.284	25.940	24.909	24.059	23.610	23.230	23.156	22.945	23.238	23.525	23.873	24.244	25.280	24.799	24.770	18.551	22.322	26.093	30.864	34.635	38.406	42.277	46.334	50.292	54.364	58.435	62.506	66.577	70.648	74.719		
15. Kepulauan Riau	61.254	66.415	75.641	85.158	81.977	84.303	85.051	86.673	86.420	88.917	88.938	89.696	91.129	92.955	92.745	93.303	54.123	64.285	74.446	84.616	94.787	104.958	115.129	125.300	135.471	145.642	155.813	165.984	176.155	186.326	196.507		
16. Lampung	46.781	51.451	53.955	55.051	54.952	55.426	55.880	56.610	56.689	58.287	58.616	59.379	60.126	60.664	60.191	58.861	39.551	49.222	59.093	69.864	79.635	89.406	99.177	112.048	121.819	131.590	141.361	151.132	161.903	171.674	181.445		
17. Kalimantan Selatan	55.405	64.398	76.363	80.176	83.080	83.141	82.345	87.429	85.075	86.081	86.189	86.917	87.945	92.382	93.861	92.383	46.176	55.947	65.718	75.489	85.260	95.031	104.802	114.573	124.344	134.115	143.886	153.657	163.428	173.199	182.970	192.741	
18. Kalimantan Barat	65.138	71.359	73.661	77.531	77.605	78.517	78.854	78.998	80.353	81.291	81.895	81.752	82.372	82.764	82.966	80.915	54.551	64.322	74.093	83.864	93.635	103.406	113.177	122.948	132.719	142.490	152.261	162.032	171.803	181.574	191.345	201.116	
19. Kalimantan Timur	117.244	131.337	162.497	173.747	176.060	175.252	176.059	180.275	183.830	184.800	184.318	184.743	186.481	190.848	191.261	187.612	98.551	118.222	138.893	158.564	178.235	198.906	218.577	238.248	258.019	277.790	297.561	317.332	337.103	356.874	376.645	396.416	
20. Kalimantan Tengah	29.982	34.260	36.579	42.015	42.621	42.307	42.438	43.027	42.076	44.491	45.725	45.096	46.303	47.292	48.334	45.234	24.551	34.222	44.893	55.564	65.235	75.906	86.577	96.348	106.119	116.890	127.661	137.432	147.203	157.974	167.745	177.516	
21. Sulawesi Tengah	25.803	32.247	32.442	31.411	31.595	32.364	34.721	34.266	35.917	36.087	35.417	34.948	35.736	36.541	36.024	35.632	19.551	29.222	39.893	49.564	59.335	69.106	78.877	88.648	98.419	108.190	118.961	129.732	140.503	150.274	160.045	170.816	180.587
22. Sulawesi Selatan	105.535	112.226	114.843	125.346	124.571	124.744	126.369	126.965	127.530	128.966	129.604	131.133	131.247	133.285	133.249	131.110	80.551	90.222	100.893	111.564	122.235	132.906	143.577	153.348	163.119	172.890	182.661	192.432	202.203	212.974	222.745	232.516	242.287
23. Sulawesi Utara	28.621	28.291	28.572	29.977	29.889	30.079	30.388	30.256	30.187	30.963	30.230	30.248	30.423	30.703	30.248	28.686	20.551	30.222	39.893	49.564	59.335	69.106	78.877	88.648	98.419	108.190	118.961	129.732	140.503	150.274	160.045	170.816	180.587
24. Gorontalo	5.312	5.967	6.136	6.253	6.372	6.370	6.667	6.723	6.702	6.720	6.721	6.678	6.943	6.937	6.680	6.312	3.551	4.222	5.893	7.564	9.235	10.906	12.577	14.348	16.119	17.890	19.661	21.432	23.203	25.974	28.745	31.516	34.287
25. Sulawesi Barat	5.207	5.860	5.704	5.899	5.755	5.750	5.767	5.941	5.979	6.308	6.245	6.329	6.284	6.496	6.420	6.196	3.551	4.222	5.893	7.564	9.236	10.907	12.578	14.349	16.120	17.891	19.662	21.433	23.204	25.975	28.746	31.517	34.288
26. Sulawesi Tenggara	25.940	29.829	30.489	32.431	30.006	29.656	29.994	30.701	30.462	33.147	32.444	31.706	31.484	31.255	30.926	30.697	24.551	34.222	44.893	55.564	65.235	75.906	85.677	95.448	105.219	115.090	125.861	135.632	145.403	155.174	165.945	175.716	185.487
27. Nusa Tenggara Barat	33.364	35.410	41.474	42.147	42.851	43.861	44.660	45.811	44.744	46.849	45.291	48.444	47.684	46.724	43.549	44.430	24.551	34.222	44.893	55.564	65.235	75.906	85.677	95.448	105								

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

Keterangan / Items	2020	2021	2022	2023				2024												
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des				
Giro / Demand Deposits																				
Rupiah	1,91	1,71	1,91	2,20	2,14	2,16	2,16	2,15	2,21	2,24	2,26	2,25	2,30	2,29	2,35	2,41				
Valas / Foreign Exchange	0,42	0,17	1,01	1,66	1,68	1,69	1,62	1,63	1,96	1,72	2,22	2,32	2,28	2,22	1,93	2,03				
Tabungan / Saving																				
Rupiah	0,86	0,69	0,67	0,69	0,68	0,67	0,68	0,68	0,67	0,67	0,65	0,65	0,67	0,66	0,67	0,68				
Valas / Foreign Exchange	0,28	0,17	0,43	0,78	0,78	0,77	0,69	0,75	0,84	0,81	0,82	0,83	0,84	0,83	0,79	0,76				
Simpanan Berjangka / Time Deposits																				
- Simpanan Berjangka 1 bln / 1 Month Time Deposits				Rupiah	4,22	2,92	3,95	4,76	4,68	4,62	4,62	4,65	4,68	4,70	4,78	4,79	4,81	4,78	4,78	4,92
- Simpanan Berjangka 3 bln / 3 Month Time Deposits				Valas / Foreign Exchange	0,72	0,37	2,74	3,85	3,98	3,88	3,95	3,70	3,76	3,69	3,92	3,94	3,83	3,74	3,71	3,76
- Simpanan Berjangka 6 bln / 6 Month Time Deposits				Rupiah	4,39	3,21	4,18	5,24	5,37	5,39	5,36	5,32	5,31	5,34	5,41	5,47	5,52	5,53	5,53	5,54
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits				Valas / Foreign Exchange	1,00	0,50	2,60	4,57	4,61	4,55	4,41	4,52	4,54	4,64	4,69	4,60	4,61	4,53	4,38	4,41
Rupiah				Valas / Foreign Exchange	5,12	3,52	4,16	5,52	5,61	5,66	5,69	5,70	5,69	5,45	5,43	5,46	5,54	5,57	5,67	5,97
Rupiah				Valas / Foreign Exchange	1,38	0,60	2,45	4,19	4,36	4,41	4,33	4,42	4,33	3,95	4,37	4,49	4,52	4,44	4,40	4,32
Rupiah				Valas / Foreign Exchange	5,80	3,99	4,68	5,66	5,78	5,71	5,74	5,79	5,81	5,80	5,80	5,85	5,82	5,85	5,67	5,14
Valas / Foreign Exchange				Valas / Foreign Exchange	1,44	0,66	2,05	3,16	3,00	2,99	3,03	3,03	3,08	3,12	3,16	3,40	3,43	3,44	3,37	3,36

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

Keterangan / Items	2020	2021	2022	2023				2024								
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Giro / Demand Deposits																
Rupiah	2,06	1,95	2,20	2,57	2,47	2,50	2,49	2,49	2,58	2,63	2,68	2,71	2,75	2,75	2,84	2,82
Valas / Foreign Exchange	0,49	0,17	1,19	1,56	1,59	1,67	1,55	1,47	2,07	1,61	2,39	2,52	2,43	2,32	1,78	2,00
Tabungan / Saving																
Rupiah	0,85	0,62	0,61	0,61	0,61	0,62	0,63	0,62	0,62	0,63	0,62	0,63	0,64	0,65	0,66	0,68
Valas / Foreign Exchange	0,31	0,20	0,21	0,20	0,20	0,20	0,20	0,20	0,20	0,20	0,20	0,20	0,20	0,20	0,20	0,20
Simpanan Berjangka / Time Deposits																
- Simpanan Berjangka 1 bln / 1 Month Time Deposits																
Rupiah	3,74	2,53	3,59	4,28	4,39	4,34	4,34	4,45	4,42	4,29	4,41	4,47	4,43	4,38	4,49	4,46
Valas / Foreign Exchange	0,65	0,31	2,80	3,62	3,98	3,91	3,88	3,53	3,21	3,30	3,60	3,70	3,60	3,52	3,72	3,55
- Simpanan Berjangka 3 bln / 3 Month Time Deposits																
Rupiah	3,77	2,77	3,77	5,22	5,41	5,43	5,41	5,33	5,32	5,35	5,40	5,49	5,56	5,57	5,50	5,47
Valas / Foreign Exchange	1,06	0,40	2,55	4,89	4,91	4,79	4,49	4,67	4,71	4,79	4,83	4,64	4,74	4,69	4,51	4,59
- Simpanan Berjangka 6 bln / 6 Month Time Deposits																
Rupiah	4,52	3,12	4,11	5,62	5,76	5,80	5,80	5,75	5,78	5,31	4,96	5,04	5,09	5,10	5,37	5,85
Valas / Foreign Exchange	1,36	0,57	2,96	4,46	4,81	4,87	4,73	4,82	4,61	3,38	4,47	4,47	4,53	4,38	4,36	4,28
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits																
Rupiah	5,85	3,70	4,80	5,70	5,72	5,73	5,74	5,77	5,78	5,74	5,70	5,69	5,67	5,71	5,26	3,91
Valas / Foreign Exchange	1,49	0,54	1,58	1,46	1,37	1,37	1,36	1,38	1,39	1,35	1,43	1,87	1,88	1,89	1,96	2,03

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

Keterangan / Items	2020	2021	2022	Tabel 1.38.a.												
				2023			2024									
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Giro / Demand Deposits																
Rupiah	1,77	1,51	1,66	1,95	1,96	1,98	2,00	1,98	1,98	2,02	2,01	1,97	2,03	2,03	2,04	2,04
Valas / Foreign Exchange	0,38	0,20	0,86	2,07	2,09	1,95	2,03	2,13	2,13	2,14	2,24	2,32	2,20	2,17	2,19	2,19
Tabungan / Saving																
Rupiah	0,78	0,67	0,65	0,69	0,68	0,67	0,66	0,66	0,66	0,63	0,62	0,61	0,61	0,60	0,60	0,60
Valas / Foreign Exchange	0,27	0,16	0,54	1,08	1,03	1,01	0,92	1,01	1,01	1,07	1,09	1,08	1,09	1,08	1,01	1,01
Simpanan Berjangka / Time Deposits																
- Simpanan Berjangka 1 bln / 1 Month Time Deposits																
Rupiah	4,35	3,08	4,04	4,86	4,78	4,74	4,74	4,75	4,75	4,88	4,93	4,95	4,98	4,97	4,93	4,93
Valas / Foreign Exchange	0,79	0,41	2,69	3,89	3,85	3,77	3,86	3,80	3,80	3,93	4,03	4,06	3,93	3,79	3,72	3,72
- Simpanan Berjangka 3 bln / 3 Month Time Deposits																
Rupiah	4,97	3,52	4,30	5,21	5,23	5,22	5,17	5,20	5,20	5,23	5,32	5,37	5,38	5,39	5,42	5,42
Valas / Foreign Exchange	0,98	0,56	2,55	4,24	4,29	4,34	4,33	4,39	4,39	4,42	4,52	4,52	4,53	4,42	4,32	4,32
- Simpanan Berjangka 6 bln / 6 Month Time Deposits																
Rupiah	5,32	3,81	4,19	5,40	5,47	5,53	5,61	5,65	5,65	5,57	5,67	5,69	5,73	5,76	5,80	5,80
Valas / Foreign Exchange	1,45	0,67	1,85	4,01	4,07	4,10	4,13	4,18	4,18	4,24	4,30	4,47	4,49	4,44	4,39	4,39
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits																
Rupiah	5,44	4,04	3,92	4,72	5,21	4,86	4,93	4,95	4,95	5,04	5,11	5,15	5,19	5,18	5,20	5,20
Valas / Foreign Exchange	1,40	0,80	2,41	3,98	3,85	3,85	3,90	3,91	3,91	4,03	4,05	3,99	4,04	4,06	3,98	3,98

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

Tabel 1.41.a.

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

Jenis Penggunaan / Type of Use	2020	2021	2022	2023												2024					
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des					
1. Jenis Penggunaan / Type of Use																					
- Modal Kerja / Working Capital																					
Rupiah	9,21	8,63	8,60	8,86	8,87	8,84	8,83	8,85	8,86	8,82	8,81	8,78	8,87	8,72	8,68	8,62					
Valas / Foreign Exchange	3,45	3,03	5,51	6,28	6,29	6,27	6,25	6,28	6,31	6,33	6,33	6,31	6,18	6,04	5,94	5,82					
- Investasi / Investments																					
Rupiah	8,88	8,35	8,51	8,81	8,84	8,86	8,85	8,85	8,85	8,86	8,82	8,81	8,75	8,71	8,69	8,71					
Valas / Foreign Exchange	3,74	3,69	6,16	6,92	6,89	6,88	6,88	6,89	6,88	6,89	6,88	6,86	6,69	6,60	6,50	6,37					
- Konsumsi / Consumption																					
Rupiah	10,97	10,53	10,36	10,13	10,21	10,19	10,13	10,12	10,12	10,12	10,11	10,10	10,13	10,11	10,36						
Valas / Foreign Exchange	4,06	3,71	6,21	5,80	7,03	6,91	6,96	6,98	6,96	6,24	6,25	6,27	6,34	6,32	6,27	6,00					
2. Orientasi Penggunaan / User Orientation																					
- Ekspor / Export																					
Rupiah	8,34	9,07	9,08	8,60	8,37	8,47	8,63	8,40	8,40	8,43	8,38	8,39	8,31	8,14	7,90	7,84					
Valas / Foreign Exchange	2,70	2,85	5,77	6,69	6,69	6,67	6,62	6,58	6,63	6,70	6,65	6,64	6,46	6,26	6,19	5,99					
- Impor / Import																					
Rupiah	9,03	8,62	8,43	8,27	8,25	8,24	8,16	8,28	8,35	8,27	8,27	8,27	8,21	8,17	8,15	8,09					
Valas / Foreign Exchange	3,87	3,32	5,55	6,41	6,45	6,33	6,15	6,29	6,35	6,38	6,43	6,35	6,29	6,11	5,98	5,98					
- Lainnya / Other																					
Rupiah	9,73	9,19	9,15	9,27	9,32	9,30	9,27	9,28	9,28	9,27	9,25	9,23	9,27	9,19	9,25	9,23					
Valas / Foreign Exchange	3,67	3,37	5,81	6,58	6,57	6,57	6,56	6,58	6,58	6,60	6,59	6,57	6,42	6,31	6,22	6,09					

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

Kelompok Bank / Group of Bank	2020	2021	2022	2023												2024				
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des				
Bank Persero / State Owned Banks																				
Jumlah Bank / Total Banks	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	
Jumlah Kantor / Total Bank Offices	##	##	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	
BPD / Regional Development Banks																				
Jumlah Bank / Total Banks	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	
Jumlah Kantor / Total Bank Offices	4.421	5.127	4.038	4.035	4.043	4.043	4.044	4.044	4.043	4.046	4.053	3.993	3.996	3.993	3.996	3.996	3.997			
Bank Swasta Nasional / Domestic Private Banks																				
Jumlah Bank / Total Banks	70	68	68	67	68	68	68	68	68	68	68	68	68	67	67	67	67	67		
Jumlah Kantor / Total Bank Offices	8.969	9.030	8.293	7.830	7.830	7.814	7.789	7.769	7.713	7.741	7.823	7.715	7.699	7.698	7.688	7.689				
Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks																				
Jumlah Bank / Total Banks	8	8	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	
Jumlah Kantor / Total Bank Offices	36	27	23	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	
Total																				
Jumlah Bank / Total Banks	109	107	106	105	106	106	106	106	106	106	106	106	105	105	105	105	105	105		
Jumlah Kantor / Total Bank Offices	30.733	32.366	25.377	24.276	24.286	24.268	24.243	24.209	24.150	24.170	24.268	23.972	23.935	23.919	23.897	23.899				

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

Lokasi / Location	2020	2021	2022	2023												2024				
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des				
1. Jawa Barat	402	398	375	371	372	372	372	373	373	373	374	374	372	373	372	372	372	372	372	
2. Banten	102	104	96	94	96	96	96	96	96	96	96	96	96	96	96	96	96	96	96	
3. DKI Jakarta	467	456	451	446	444	444	444	444	445	446	446	446	446	447	448	447	447	447	447	
4. D.I. Yogyakarta	61	61	59	59	59	59	59	59	59	59	59	59	58	58	58	58	58	58	58	
5. Jawa Tengah	332	332	326	318	318	318	318	318	318	318	317	317	315	315	315	315	315	315	315	
6. Jawa Timur	409	408	397	383	383	383	383	380	380	380	379	379	377	377	378	378	379	379	379	
7. Bengkulu	34	35	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	
8. Jambi	61	65	61	58	58	58	58	58	58	58	58	58	57	57	57	57	57	57	57	
9. Aceh	87	62	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	53	
10. Sumatera Utara	208	204	196	193	193	193	193	193	193	193	192	192	191	191	191	191	191	191	191	
11. Sumatera Barat	87	88	84	84	84	84	84	84	84	84	83	83	83	83	83	83	83	83	83	
12. Riau	90	91	84	86	87	87	87	87	87	87	87	87	85	85	85	85	85	85	85	
13. Sumatera Selatan	106	108	98	98	98	98	98	98	98	98	98	98	97	97	97	97	97	97	97	
14. Bangka Belitung	30	31	31	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	
15. Kepulauan Riau	61	61	58	61	59	59	59	59	59	59	59	59	58	58	58	58	58	58	58	
16. Lampung	65	66	65	65	65	65	65	65	65	65	65	65	64	64	64	64	64	64	65	
17. Kalimantan Selatan	73	73	71	71	71	71	71	71	71	71	71	71	70	70	70	70	70	70	70	
18. Kalimantan Barat	81	81	76	77	77	77	77	77	77	77	77	77	76	75	75	75	75	75	75	
19. Kalimantan Timur	117	118	113	112	112	112	112	112	112	112	111	111	109	109	109	109	109	109	110	
20. Kalimantan Tengah	46	47	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	
21. Sulawesi Tengah	46	46	45	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	
22. Sulawesi Selatan	136	137	135	133	133	133	133	133	133	133	133	133	132	132	132	132	132	132	132	
23. Sulawesi Utara	64	62	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61	60	
24. Gorontalo	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	
25. Sulawesi Barat	16	16	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	
26. Sulawesi Tenggara	45	45	41	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	
27. Nusa Tenggara Barat	55	55	49	48	48	48	48	48	48	48	48	48	47	47	47	47	47	47	47	
28. Bali	92	90	88	85	88	88	88	88	88	88	88	88	87	87	87	87	87	87	87	
29. Nusa Tenggara Timur	60	59	58	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	
30. Maluku	36	35	35	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	
31. Papua	61	64	64	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65	
32. Maluku Utara	23	23	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	
33. Irian Jaya Barat	27	28	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	
34. Lainnya / Others	17	18	18	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	
Total	3.616	3.586	3.450	3.420	3.423	3.423	3.423	3.421	3.422	3.423	3.419	3.419	3.398	3.399	3.400	3.402				

Data Bank Perekonomian Rakyat (BPR)

Sumber Data:

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

Keterangan symbol/tanda pada tabel:

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

Indikator / Indicator	2020	2021	2022	2023	2024											
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Penyaluran Dana / Fund Disbursements																
a. Kredit / Credits	110.770	116.580	129.295	140.791	141.175	142.192	144.210	143.820	143.920	144.597	145.512	146.220	146.822	147.126	148.083	148.488
b. Antar Bank Aktiva / Inter-Bank Assets	37.938	45.251	46.336	47.421	46.488	44.794	42.567	43.768	43.810	44.424	44.829	45.328	45.696	46.316	46.627	47.393
Sumber Dana / Source of Funds																
a. DPK / Third Party Funds	106.151	117.006	126.944	137.909	138.271	137.960	137.662	138.506	138.735	139.341	140.738	141.590	142.108	142.790	143.259	143.453
Deposito / Time Deposits	73.389	81.139	86.775	95.293	96.186	96.184	96.971	97.307	97.270	97.792	98.372	98.625	98.723	98.882	98.749	98.493
Tabungan / Savings Deposits	32.763	35.867	40.169	42.617	42.085	41.777	40.690	41.199	41.465	41.549	42.366	42.965	43.386	43.908	44.510	44.960
b. Antar Bank Pasiva / Inter-Bank Liabilities	6.656	8.903	10.583	10.055	10.054	9.793	9.442	9.350	9.350	9.382	9.538	9.577	9.554	9.688	9.670	9.677
c. Pinjaman yang Diterima / Loans received	13.707	12.782	13.005	14.628	14.117	13.936	14.683	14.997	14.668	15.391	15.064	15.066	15.332	15.121	15.553	16.546
d. Kewajiban Segera / Immediate Liabilities	1.008	956	1.075	972	913	995	1.147	1.031	1.137	1.117	1.006	1.000	947	914	958	953
Beberapa Komponen Modal / Several Components of Capital																
a. Modal Disetor / Paid In Capital	15.008	16.144	17.440	18.914	18.937	18.948	19.019	19.118	19.151	19.241	19.322	19.484	19.573	19.624	19.743	19.816
b. Cadangan / Reserves	3.629	3.916	4.191	4.457	4.473	4.483	4.534	4.560	4.623	4.682	4.686	4.676	4.666	4.662	4.661	4.508
c. L/R Tahun Berjalan / Current Earnings	2.901	3.005	3.169	1.944	(55)	161	430	479	814	1.065	1.303	1.597	1.859	2.098	2.283	2.987
d. L/R Tahun Lalu / Retained Earnings (Profit/Loss)	3.495	3.516	3.562	3.261	5.126	4.797	4.267	4.165	3.851	3.409	3.181	3.147	3.103	3.083	3.038	3.176

Indikator / Indicator	Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja dalam persentase (%)															
					2024											
	2020	2021	2022	2023	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
LDR (%)	75,44	73,67	75,83	76,56	75,31	76,26	77,37	76,87	77,09	77,02	77,14	77,15	77,24	77,24	77,45	77,28
- Total Kredit / Total Credit	110.770	116.580	129.294	140.788	141.175	142.192	144.210	143.823	143.926	144.603	145.519	146.232	146.839	147.149	148.105	148.896
- Penghimpunan Dana / Funds collected	123.745	135.256	146.110	158.749	187.451	186.468	186.389	187.099	186.691	187.742	188.633	189.531	190.104	190.502	191.224	192.669
- Modal Inti / Core Capital	23.079	22.983	24.388	25.142	28.806	28.320	27.823	27.659	27.570	27.236	26.995	27.062	27.003	27.005	26.933	27.442
NPL (%)	7,22	6,72	7,89	9,87	10,25	10,55	10,70	11,20	11,37	11,39	11,58	11,67	11,73	11,82	11,97	10,95
- Kredit Non Lancar / Non Current Credits	7.995	7.836	10.202	13.890	14.466	14.994	15.424	16.107	16.369	16.464	16.850	17.065	17.216	17.397	17.729	16.266
- Total Kredit / Total Credit	110.770	116.580	129.295	140.791	141.175	142.192	144.210	143.820	143.920	144.597	145.512	146.220	146.822	147.126	148.083	148.488
ROA (%)	1,87	1,78	1,74	1,00	(0,34)	0,50	0,89	0,74	1,00	1,09	1,13	1,20	1,24	1,25	1,23	1,46
- L/R Tahun Berjalan / Current Earnings (Profit/Loss)	2.901	3.005	3.169	1.944	(665)	965	1.718	1.438	1.953	2.131	2.234	2.395	2.479	2.517	2.491	2.978
- Total Aktiva / Total Aktiva	155.075	168.443	182.302	194.984	194.684	193.932	193.992	194.870	195.006	196.338	197.687	199.106	200.162	201.290	202.485	204.676
ROE (%)	16,40	15,77	15,39	8,74	(2,98)	4,33	7,66	6,37	8,63	9,36	9,78	10,41	10,74	10,88	10,71	12,79
- L/R Tahun Berjalan / Current Earnings (Profit/Loss)	2.901	3.005	3.169	1.944	(665)	965	1.718	1.438	1.953	2.131	2.234	2.395	2.479	2.517	2.491	2.978
- Modal Disetor / Paid In Capital	15.008	16.144	17.440	18.914	18.937	18.948	19.019	19.118	19.151	19.241	19.322	19.484	19.573	19.624	19.743	19.816
- Cadangan Umum / General Reserve	2.686	2.914	3.151	3.335	3.350	3.372	3.409	3.442	3.479	3.520	3.520	3.515	3.511	3.514	3.465	

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

Lokasi / Location	2020	2021	2022	2023	2024											
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
1. Jawa Barat	20.370	21.788	23.098	23.447	23.642	23.658	23.774	23.929	23.797	23.760	23.905	24.175	24.306	24.483	23.965	24.342
2. Banten	5.152	6.121	6.940	7.711	7.732	7.649	7.701	7.771	7.750	7.825	7.944	7.961	7.977	7.949	8.687	9.102
3. DKI Jakarta	3.459	3.993	5.011	5.557	5.514	5.512	5.649	5.642	5.629	5.738	5.702	5.778	5.753	5.866	5.916	5.913
4. D.I Yogyakarta	7.607	8.244	8.675	8.787	8.692	8.685	8.691	8.702	8.758	8.787	8.870	8.874	8.846	8.797	8.821	8.942
5. Jawa Tengah	37.675	41.006	45.856	47.224	46.948	46.640	46.126	46.321	46.238	46.304	46.753	47.212	47.515	47.774	47.826	48.040
6. Jawa Timur	16.242	17.629	19.021	22.629	22.477	22.540	22.361	22.394	22.471	22.729	22.838	23.061	23.221	23.259	23.407	23.686
7. Bengkulu	106	118	135	177	182	186	194	184	185	188	188	195	194	196	199	207
8. Jambi	1.091	1.197	1.261	1.386	1.408	1.408	1.383	1.376	1.381	1.396	1.387	1.404	1.405	1.403	1.399	1.303
9. Aceh	242	91	93	49	48	47	44	42	43	43	46	45	44	45	45	44
10. Sumatera Utara	1.901	2.076	2.225	2.430	2.463	2.471	2.475	2.492	2.499	2.504	2.553	2.564	2.592	2.611	2.626	2.637
11. Sumatera Barat	1.902	1.985	2.041	2.030	2.014	1.988	1.931	1.949	1.968	1.982	1.998	2.004	2.029	1.965	1.987	2.043
12. Riau	1.473	1.828	1.963	2.136	2.115	2.090	2.093	2.119	2.109	2.128	2.182	2.166	2.150	2.183	2.205	2.222
13. Kepulauan Riau	7.453	7.667	8.519	9.912	10.117	10.161	10.367	10.477	10.549	10.827	10.988	11.145	11.220	11.313	11.466	11.518
14. Sumatera Selatan	1.826	1.899	1.964	2.126	2.126	2.156	2.212	2.231	2.239	2.231	2.239	2.250	2.263	2.286	2.293	2.300
15. Bangka Belitung	190	208	195	214	210	211	211	205	207	207	209	211	213	214	213	219
16. Lampung	12.851	13.901	14.322	14.933	14.748	14.612	14.574	14.858	14.732	14.978	14.878	14.995	15.296	15.272	15.505	16.053
17. Kalimantan Selatan	761	809	908	1.487	1.586	1.540	1.524	1.513	1.485	1.475	1.468	1.516	1.520	1.527	1.563	1.602
18. Kalimantan Barat	1.470	1.716	1.894	2.026	1.966	1.963	1.952	1.940	1.939	1.920	1.910	1.921	1.928	1.915	1.932	1.711
19. Kalimantan Timur	400	473	542	705	691	684	667	662	675	677	670	674	677	680	688	726
20. Kalimantan Tengah	694	1.187	1.930	2.305	2.309	2.317	2.312	2.304	2.326	2.303	2.305	2.300	2.297	2.333	2.374	2.437
21. Kalimantan Utara	86	89	115	144	140	141	193	200	188	171	181	216	209	198	193	160
22. Sulawesi Tengah	2.677	2.732	2.602	327	319	315	308	309	316	324	333	339	347	349	349	361
23. Sulawesi Selatan	2.843	2.898	3.007	3.151	3.269	3.265	3.340	3.375	3.364	3.361	3.370	3.323	3.334	3.312	3.323	3.288
24. Sulawesi Utara	1.798	2.091	2.166	2.184	2.196	2.177	2.179	2.153	2.178	2.179	2.226	2.216	2.207	2.188	2.192	2.229
25. Sulawesi Tenggara	334	376	438	498	467	457	457	463	485	482	515	498	494	516	558	603
26. Sulawesi Barat	9	121	143	149	164	151	154	138	157	155	168	163	161	167	161	165
27. Gorontalo	54	32	41	59	59	58	57	57	59	59	60	61	59	63	62	68
28. Nusa Tenggara Barat	1.617	1.707	1.843	2.056	2.044	2.020	1.994	2.008	2.035	2.022	2.066	2.087	2.113	2.164	2.192	2.217
29. Bali	17.074	18.528	19.245	20.650	20.653	20.543	20.708	20.758	20.856	20.949	21.073	21.102	21.072	21.363	21.371	21.469
30. Nusa Tenggara Timur	867	906	898	832	835	829	820	831	824	825	834	840	848	856	862	867
31. Maluku	2.177	2.348	2.416	6.986	6.896	6.805	6.872	6.813	6.912	7.138	7.177	7.146	7.205	7.373	7.432	7.555
32. Papua	1.429	1.678	1.773	339	321	319	337	324	324	327	305	311	308	309	310	341
33. Maluku Utara	252	282	307	155	151	150	147	147	145	162	165	172	175	182	182	183
34. Papua Barat	993	718	712	184	180	185	184	183	179	181	180	181	182	181	179	124
35. Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	155.075	168.443	182.302	194.984	194.684	193.932	193.992	194.870	195.006	196.338	197.687	199.106	200.162	201.290	202.485	204.676

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

Total Aset / Total Asset	2020	2021	2022	2023	2024											
	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des				
Total Aset BPR / Total Asset Rural bank	8	5	2	2	1	1	1	1	1	1	-	-				
< 1 Miliar / < 1 Billion																
Total Aset BPR / Total Asset Rural bank	49	37	30	22	22	22	21	19	19	19	18	18	18	18	19	18
1 s.d 5 Miliar / 1 up to 5 Billion																
Total Aset BPR / Total Asset Rural bank	123	102	85	69	70	69	69	69	69	69	69	69	69	60	57	55
5 s.d 10 Miliar / 5 up to 10 Billion																
Total Aset BPR / Total Asset Rural bank	1.326	1.324	1.324	1.309	1.307	1.301	1.301	1.300	1.299	1.295	1.293	1.290	1.289	1.291	1.291	1.283
> 10 Miliar / > 10 Billion																
Total	1.506	1.468	1.441	1.402	1.400	1.393	1.392	1.389	1.388	1.384	1.381	1.378	1.377	1.369	1.367	1.356

Kolektibilitas / Collectibility	2020	2021	2022	2023	2024											
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Kredit / Credit	110.770	116.580	129.295	140.791	141.175	142.192	144.210	143.820	143.920	144.597	145.512	146.220	146.822	147.126	148.083	148.488
a. Lancar / Current	102.775	99.464	108.489	113.709	113.357	113.228	113.789	112.254	111.965	112.574	113.452	114.181	114.909	114.945	115.889	117.817
b. Dalam Perhatian Khusus / Spesial Mention	0	9.280	10.604	13.192	13.352	13.969	14.996	15.459	15.586	15.559	15.210	14.974	14.697	14.785	14.465	14.405
c. Kurang Lancar / Sub-Standard	923	982	1.348	2.031	2.474	2.763	2.789	2.993	3.030	3.037	3.064	3.050	3.069	2.990	3.029	2.360
d. Diragukan / Doubtful	1.292	1.058	1.454	2.350	2.393	2.383	2.359	2.465	2.655	2.514	2.680	2.740	2.767	2.889	2.785	2.761
e. Macet / Lost	5.780	5.795	7.399	9.510	9.599	9.849	10.276	10.648	10.685	10.913	11.107	11.275	11.380	11.518	11.916	11.146
Non Performing Loan (Nominal) / Non Performing Loan (Nominal)	7.995	7.836	10.202	13.890	14.466	14.994	15.424	16.107	16.369	16.464	16.850	17.065	17.216	17.397	17.729	16.266
Ratio Non Performing Loan (%) / Non Performing Loan Ratio (%)	7,22	6,72	7,89	9,87	10,25	10,55	10,70	11,20	11,37	11,39	11,58	11,67	11,73	11,82	11,97	10,95

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

Lokasi / Location	2020	2021	2022	2023	2024											
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
1. Jawa Barat	1.316	1.363	1.702	1.953	1.877	1.938	1.988	2.113	2.202	2.232	2.282	2.286	2.285	2.271	2.318	2.116
2. Banten	266	222	255	459	498	537	543	606	635	649	630	659	635	649	724	633
3. DKI Jakarta	116	153	177	341	349	405	414	497	501	574	580	592	640	633	686	742
4. D.I Yogyakarta	292	307	441	723	792	817	811	838	855	843	851	848	850	836	845	776
5. Jawa Tengah	2.035	2.213	3.276	4.816	5.078	5.183	5.304	5.448	5.275	5.357	5.468	5.490	5.534	5.693	5.819	5.531
6. Jawa Timur	936	930	1.137	1.539	1.604	1.632	1.690	1.789	1.801	1.821	1.843	1.858	1.866	1.888	1.974	1.902
7. Bengkulu	6	9	7	6	7	7	8	9	8	8	8	8	8	8	8	7
8. Jambi	106	95	106	153	166	172	175	180	189	181	181	180	184	183	177	150
9. Aceh	22	11	10	3	3	3	4	4	4	4	4	4	4	4	4	4
10. Sumatera Utara	100	98	99	126	132	138	147	153	162	160	165	167	169	164	170	162
11. Sumatera Barat	105	87	93	117	135	145	167	193	200	196	201	204	200	200	198	172
12. Riau	128	110	122	124	135	141	147	150	154	159	163	173	177	173	178	163
13. Kepulauan Riau	383	285	291	356	392	401	482	517	528	534	559	554	555	554	548	516
14. Sumatera Selatan	103	81	89	98	102	105	112	116	122	120	123	130	132	128	126	113
15. Bangka Belitung	9	8	10	11	12	12	13	13	13	8	9	8	9	8	8	8
16. Lampung	201	211	200	231	234	253	280	293	302	310	343	350	354	359	346	308
17. Kalimantan Selatan	43	43	38	50	51	54	57	60	59	59	57	57	57	55	58	50
18. Kalimantan Barat	76	66	84	162	161	169	167	165	170	166	172	171	167	172	178	86
19. Kalimantan Timur	29	23	28	23	24	24	29	30	31	30	34	36	38	41	41	35
20. Kalimantan Tengah	39	34	36	50	55	66	67	70	77	75	110	110	108	111	107	88
21. Kalimantan Utara	2	2	3	6	6	7	8	10	12	12	12	12	11	10	11	12
22. Sulawesi Tengah	34	26	28	9	9	9	9	9	9	10	10	10	10	10	10	13
23. Sulawesi Selatan	62	50	81	83	84	84	85	86	86	87	85	85	83	82	82	81
24. Sulawesi Utara	100	100	110	107	111	123	114	113	112	114	113	114	114	115	113	101
25. Sulawesi Tenggara	35	25	21	23	25	30	30	33	32	33	32	31	31	31	31	26
26. Sulawesi Barat	1	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2
27. Gorontalo	1	1	1	2	2	3	2	3	2	1	2	2	1	2	1	1
28. Nusa Tenggara Barat	159	159	168	194	203	209	219	226	224	227	229	235	241	243	242	233
29. Bali	863	782	1.368	1.632	1.695	1.801	1.827	1.842	2.048	1.946	2.029	2.123	2.188	2.201	2.148	1.999
30. Nusa Tenggara Timur	28	30	35	45	64	67	59	65	70	63	67	69	67	66	69	58
31. Maluku	5	14	27	99	110	109	113	122	126	128	128	139	136	136	142	131
32. Papua	36	30	27	17	19	20	22	24	26	27	29	29	28	33	36	34
33. Maluku Utara	4	4	3	3	4	4	4	4	5	4	4	4	5	5	5	4
34. Papua Barat	355	266	105	324	325	326	326	326	326	326	326	326	328	327	327	10
35. Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Total	7.995	7.836	10.202	13.890	14.466	14.994	15.424	16.107	16.369	16.464	16.850	17.065	17.216	17.397	17.729	16.266

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

Indikator / Indicator	November 2022		Desember 2022		November 2023		Desember 2023		Desember 2024	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Percentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Percentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Percentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Percentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Deposito / Time Deposits	85.735	0,69	86.775	0,68	95.183	0,69	95.293	0,69	98.493	0,69
Tabungan / Saving	39.018	0,31	40.169	0,08	41.828	0,31	42.617	0,31	44.960	0,31
Total DPK / Total Third Party Funds	124.753	1,00	126.944	1,00	137.011	1,00	137.909	1,00	143.453	1,00

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

Lokasi / Location	Tabungan (Saving Deposits)	Deposito (Time Deposits)	Total DPK (Total of Third Party Funds)	Pangsa Thd Total DPK (%) (Portion to Total Third Party Funds (%)
1. Jawa Barat	5.256	11.546	16.801	11,71
2. Banten	813	4.253	5.066	3,53
3. DKI Jakarta	337	4.286	4.622	3,22
4. D.I Yogyakarta	2.465	4.662	7.127	4,97
5. Jawa Tengah	17.360	19.933	37.293	26,00
6. Jawa Timur	4.665	11.522	16.188	11,28
7. Bengkulu	51	74	125	0,09
8. Jambi	153	791	944	0,66
9. Aceh	18	11	29	0,02
10. Sumatera Utara	917	1.078	1.994	1,39
11. Sumatera Barat	902	671	1.572	1,10
12. Riau	619	793	1.413	0,98
13. Kepulauan Riau	1.264	7.983	9.247	6,45
14. Sumatera Selatan	320	1.162	1.482	1,03
15. Bangka Belitung	38	114	151	0,11
16. Lampung	1.317	6.227	7.544	5,26
17. Kalimantan Selatan	253	856	1.109	0,77
18. Kalimantan Barat	390	956	1.346	0,94
19. Kalimantan Timur	143	205	347	0,24
20. Kalimantan Tengah	385	1.037	1.422	0,99
21. Kalimantan Utara	56	44	100	0,07
22. Sulawesi Tengah	133	941	1.074	0,75
23. Sulawesi Selatan	352	2.048	2.400	1,67
24. Sulawesi Utara	363	1.351	1.714	1,19
25. Sulawesi Tenggara	156	119	275	0,19
26. Sulawesi Barat	93	24	117	0,08
27. Gorontalo	13	23	37	0,03
28. Nusa Tenggara Barat	880	695	1.575	1,10
29. Bali	4.525	12.379	16.904	11,78
30. Nusa Tenggara Timur	258	407	664	0,46
31. Maluku	176	1.479	1.655	1,15
32. Papua	223	636	859	0,60
33. Maluku Utara	30	84	115	0,08
34. Papua Barat	36	103	139	0,10
35. Lainnya / Others	-	-	-	0,00
Total	44.960	98.493	143.453	100,00

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

Lokasi / Location	2020	2021	2022	2023	2024											
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
1. Jawa Barat	13.847	15.114	15.770	16.106	16.165	16.254	16.163	16.383	16.229	16.130	16.345	16.528	16.651	16.768	16.668	16.801
2. Banten	3.161	3.517	3.990	4.504	4.536	4.496	4.513	4.578	4.636	4.665	4.731	4.735	4.825	4.770	5.030	5.066
3. DKI Jakarta	2.495	3.143	3.880	4.405	4.348	4.361	4.403	4.422	4.410	4.431	4.426	4.495	4.460	4.605	4.652	4.622
4. D.I Yogyakarta	5.732	6.307	6.747	6.933	6.845	6.852	6.851	6.885	6.953	6.974	7.057	7.038	7.000	7.015	7.036	7.127
5. Jawa Tengah	28.422	31.334	34.979	36.498	36.288	36.067	35.564	35.929	35.878	35.942	36.360	36.676	36.899	37.135	37.240	37.293
6. Jawa Timur	10.787	11.852	12.530	15.430	15.388	15.444	15.289	15.471	15.562	15.713	15.844	15.965	16.050	16.003	16.024	16.188
7. Bengkulu	58	71	86	110	113	113	116	110	112	114	118	119	117	117	118	125
8. Jambi	788	875	894	990	1.015	1.017	1.014	1.019	1.023	1.038	1.027	1.039	1.036	1.026	1.020	944
9. Aceh	138	64	62	30	29	28	29	28	28	28	29	29	29	30	30	29
10. Sumatera Utara	1.476	1.623	1.707	1.868	1.883	1.893	1.902	1.929	1.933	1.932	1.974	1.968	1.979	1.986	1.996	1.994
11. Sumatera Barat	1.475	1.545	1.594	1.559	1.545	1.505	1.460	1.506	1.523	1.531	1.543	1.544	1.563	1.501	1.520	1.572
12. Riau	1.045	1.303	1.323	1.357	1.327	1.305	1.308	1.342	1.338	1.357	1.408	1.379	1.364	1.371	1.372	1.413
13. Kepulauan Riau	6.006	6.192	6.817	7.938	8.209	8.297	8.486	8.557	8.626	8.709	8.886	9.004	9.050	9.144	9.215	9.247
14. Sumatera Selatan	1.143	1.204	1.259	1.357	1.349	1.380	1.423	1.457	1.474	1.471	1.471	1.462	1.462	1.482	1.479	1.482
15. Bangka Belitung	146	159	143	149	145	144	145	144	148	150	152	154	151	148	147	151
16. Lampung	6.539	7.072	7.293	7.570	7.719	7.660	7.536	7.449	7.443	7.485	7.475	7.501	7.507	7.555	7.507	7.544
17. Kalimantan Selatan	461	488	556	1.051	1.142	1.095	1.078	1.070	1.048	1.034	1.012	1.049	1.049	1.052	1.083	1.109
18. Kalimantan Barat	1.151	1.330	1.420	1.587	1.552	1.546	1.543	1.524	1.523	1.528	1.510	1.518	1.522	1.513	1.532	1.346
19. Kalimantan Timur	209	253	279	345	321	321	316	317	322	324	318	323	329	332	331	347
20. Kalimantan Tengah	448	702	1.156	1.337	1.337	1.338	1.350	1.327	1.345	1.342	1.343	1.345	1.343	1.383	1.389	1.422
21. Kalimantan Utara	31	38	54	86	84	83	137	145	134	116	128	163	157	145	139	100
22. Sulawesi Tengah	985	1.058	1.177	1.108	1.097	1.091	1.071	1.070	1.046	1.052	1.065	1.049	1.054	1.055	1.068	1.074
23. Sulawesi Selatan	1.879	2.008	2.083	2.250	2.367	2.377	2.465	2.501	2.496	2.485	2.479	2.430	2.440	2.427	2.430	2.400
24. Sulawesi Utara	1.395	1.635	1.669	1.699	1.728	1.714	1.733	1.714	1.730	1.730	1.744	1.722	1.711	1.690	1.688	1.714
25. Sulawesi Tenggara	151	166	208	246	210	198	195	196	217	219	241	223	220	225	230	275
26. Sulawesi Barat	20	79	98	101	115	101	105	88	106	104	121	117	115	120	113	117
27. Gorontalo	37	18	26	30	29	27	27	28	30	29	32	32	30	30	32	37
28. Nusa Tenggara Barat	1.114	1.190	1.300	1.461	1.443	1.419	1.399	1.413	1.434	1.414	1.443	1.459	1.481	1.526	1.549	1.575
29. Bali	11.920	13.460	14.478	16.235	16.378	16.308	16.466	16.340	16.425	16.547	16.748	16.782	16.792	16.914	16.924	16.904
30. Nusa Tenggara Timur	640	666	650	651	649	643	636	648	640	643	647	652	659	661	659	664
31. Maluku	936	1.084	1.179	1.498	1.489	1.454	1.484	1.479	1.500	1.676	1.666	1.690	1.672	1.673	1.667	1.655
32. Papua	844	814	893	882	901	887	913	895	884	885	859	861	848	841	831	859
33. Maluku Utara	103	108	117	113	106	112	115	115	116	118	111	114	115	118	115	115
34. Papua Barat	567	534	526	426	421	427	427	426	423	426	425	426	428	429	427	139
35. Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	106.151	117.006	126.944	137.909	138.271	137.960	137.662	138.506	138.735	139.341	140.738	141.590	142.108	142.790	143.259	143.453

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

Indikator / Indicator	2020	2021	2022	2023	2024											
	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des				
Tabungan / Saving	3,08	2,57	2,31	2,26	2,26	2,25	2,24	2,23	2,22	2,20	2,19	2,18	2,18	2,18	2,17	2,18
Deposito / Time Deposits	7,16	5,88	5,57	5,93	5,94	5,95	5,96	5,97	5,97	5,98	5,99	6,00	6,01	6,00	6,01	6,08

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

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

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)
Per센 (Percent)

Jenis Penggunaan / Type of Use	2020	2021	2022	2023	2024											
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Modal Kerja / Working Capital	23,79	23,22	22,37	21,21	21,18	21,16	21,22	21,41	21,35	21,31	20,92	21,23	21,24	21,20	21,13	21,01
Investasi / Investment	21,57	21,29	20,52	19,45	19,35	19,36	19,43	19,75	19,61	19,54	19,09	19,38	19,50	19,38	19,24	19,23
Konsumsi / Consumption	21,13	20,98	20,49	19,30	19,35	19,31	19,20	19,23	19,14	19,10	18,97	19,02	18,99	18,95	18,90	18,85

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

Keterangan / Information	2020	2021	2022	2023	2024											
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Jumlah BPR / <i>Total Rural Banks</i>	1.506	1.468	1.441	1.402	1.400	1.393	1.392	1.389	1.388	1.384	1.381	1.378	1.377	1.369	1.367	1.356
Jumlah Kantor / <i>Total Bank Offices</i>	5.913	5.871	6.044	6.047	6.047	6.050	6.041	6.026	6.007	5.998	6.008	5.993	5.975	5.960	5.955	5.879

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

Lokasi / Location	BPR (Rural Bank)			Total
	KP	KC	KPK	
1. Jawa Barat	218	368	307	893
2. Banten	52	69	54	175
3. DKI Jakarta	28	16	4	48
4. D.I Yogyakarta	46	52	109	207
5. Jawa Tengah	238	623	863	1.724
6. Jawa Timur	241	279	788	1.308
7. Bengkulu	5	7	1	13
8. Jambi	18	8	4	30
9. Aceh	1	-	10	11
10. Sumatera Utara	45	56	46	147
11. Sumatera Barat	64	51	72	187
12. Riau	27	12	22	61
13. Kepulauan Riau	44	31	8	83
14. Sumatera Selatan	21	18	8	47
15. Bangka Belitung	3	4	5	12
16. Lampung	23	37	17	77
17. Kalimantan Selatan	14	23	11	48
18. Kalimantan Barat	17	6	8	31
19. Kalimantan Timur	14	13	29	56
20. Kalimantan Tengah	6	9	9	24
21. Kalimantan Utara	2	1	8	11
22. Sulawesi Tengah	6	18	21	45
23. Sulawesi Selatan	18	16	8	42
24. Sulawesi Utara	15	29	19	63
25. Sulawesi Tenggara	15	7	2	24
26. Sulawesi Barat	2	1	-	3
27. Gorontalo	2	2	1	5
28. Nusa Tenggara Barat	19	58	35	112
29. Bali	128	62	102	292
30. Nusa Tenggara Timur	11	10	10	31
31. Maluku	1	9	11	21
32. Papua	7	18	4	29
33. Maluku Utara	2	7	3	12
34. Papua Barat	3	4	-	7
35. Lainnya / Others	-	-	-	-
Total	1.356	1.924	2.599	5.879

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

Indikator / Indicator	2020	2021	2022	2023	2024											
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Penyaluran Dana IB / Disbursement of Fund IB	14.025	16.033	18.955	21.873	21.635	21.643	21.380	21.397	21.616	21.645	22.043	22.443	22.562	22.812	22.915	23.522
Pembayaan IB / <i>Financing IB</i>	10.681	11.984	14.448	17.025	17.050	17.423	17.696	17.664	17.877	17.977	18.141	18.379	18.520	18.756	18.825	18.986
Antar Bank Aktiva IB / <i>Interbank Assets IB</i>	3.343	4.050	4.507	4.848	4.586	4.220	3.684	3.733	3.739	3.668	3.902	4.064	4.042	4.056	4.090	4.537
Sumber Dana IB / Source of Funds IB	12.862	14.521	17.344	20.131	19.906	19.936	19.756	19.799	19.973	19.991	20.367	20.700	20.830	21.078	21.170	21.794
Dana Pihak Ketiga / <i>Third Party Funds</i>	9.819	11.592	13.446	15.270	15.094	15.194	15.119	15.200	15.289	15.290	15.654	15.917	16.053	16.260	16.364	16.844
Tabungan IB Wadiah / <i>Wadiah Savings IB</i>	1.993	2.296	2.583	3.032	2.801	2.720	2.640	2.564	2.642	2.662	2.744	2.746	2.760	2.827	2.820	3.043
Tabungan IB Mudharabah / <i>Mudharabah Savings</i>	1.379	1.601	1.762	1.959	1.913	1.941	1.890	1.898	1.943	1.914	1.981	2.034	2.090	2.108	2.164	2.254
Deposito IB Mudharabah / <i>Deposit Mudharabah</i>	6.447	7.694	9.102	10.279	10.380	10.534	10.590	10.738	10.704	10.713	10.929	11.137	11.204	11.326	11.380	11.548
Antar Bank Passiva / <i>Interbank Liabilities</i>	2.513	2.074	2.843	3.382	3.365	3.328	3.162	3.127	3.172	3.218	3.211	3.254	3.247	3.247	3.252	3.354
Pinjaman yang Diterima / <i>Loan received</i>	187	652	820	1.229	1.180	1.137	1.204	1.206	1.244	1.211	1.218	1.242	1.229	1.267	1.245	1.276
Kewajiban Lainnya / <i>Other Liabilities</i>	342	204	234	249	268	277	270	266	268	271	283	288	301	304	308	320
Beberapa Komponen Modal / Some Components of Capital	1.972	2.270	2.535	2.724	2.757	2.705	2.652	2.644	2.667	2.710	2.726	2.758	2.758	2.806	2.822	2.886
Modal Disetor / <i>Paid-In Capital</i>	1.457	1.768	1.985	2.257	2.252	2.269	2.282	2.304	2.310	2.332	2.352	2.362	2.363	2.387	2.388	2.411
Cadangan / <i>Reserves</i>	249	277	328	362	362	374	391	403	394	391	388	392	391	393	389	390
U/R Tahun berjalan / <i>Current Earnings (Profit/Loss)</i>	224	219	293	360	11	37	34	46	80	108	119	137	136	159	170	212
U/R Tahun Lalu / <i>Last Year Earnings (Profit/Loss)</i>	42	14	(71)	(255)	132	25	(55)	(109)	(117)	(122)	(133)	(133)	(132)	(125)	(127)	

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

Indikator / Indicator	2020	2021	2022	2023	2024											
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Aset / Assets	14.950	17.060	20.157	23.177	22.993	22.970	22.745	22.758	22.958	23.018	23.413	23.789	23.909	24.206	24.314	25.032
Pembiayaan IB / Financing IB	10.681	11.984	14.448	17.025	17.050	17.423	17.696	17.664	17.877	17.977	18.141	18.379	18.520	18.756	18.825	18.986
Lancar / Current	9.908	10.139	12.358	14.263	14.161	14.279	14.291	13.934	14.031	14.196	14.228	14.395	14.564	14.704	14.776	15.106
DPK	-	1.012	1.235	1.658	1.698	1.880	2.087	2.300	2.347	2.302	2.317	2.329	2.283	2.344	2.327	2.409
Kurang Lancar / Sub Standard	125	128	129	226	326	354	335	381	407	372	426	442	444	441	444	283
Diragukan / Doubtful	126	102	121	208	212	206	222	236	255	251	304	319	304	277	273	265
Macet / Lost	522	603	604	670	653	705	761	812	837	856	866	894	924	991	1.004	922
Non Performing Financing (Nominal) / Non Performing Financing (Nominal)	773	833	855	1.104	1.191	1.264	1.317	1.430	1.499	1.479	1.596	1.655	1.673	1.709	1.722	1.471
Non Performing Financing (%) / Non Performing Financing (%)	7,24	6,95	5,91	6,49	6,99	7,26	7,44	8,09	8,38	8,23	8,80	9,00	9,03	9,11	9,15	7,75

Data Perkreditan

Sumber Data:

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

Tambahan Informasi:

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

- 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	2023										2024					
			Des	Jan	Feb	Mar *)	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des			
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin																		
1. Pertanian, Perburuan dan Kehutanan / Agricultures, Hunting and Forestry	415.515	458.325	497.658	495.431	496.076	504.081	502.366	509.733	514.165	519.810	517.253	517.924	522.186	523.523	523.784			
NPL/NPF	6.518	6.342	9.271	10.005	10.174	9.736	10.073	10.248	10.120	10.746	10.755	9.845	10.299	10.419	10.180			
2. Perikanan / Fishery	18.688	19.726	20.797	20.549	20.466	20.732	20.729	20.769	20.763	20.676	20.492	20.399	20.407	19.857	19.784			
NPL/NPF	1.053	1.286	1.102	1.169	1.122	1.153	1.237	1.245	1.249	1.226	1.115	1.138	1.173	957	893			
3. Pertambangan dan Penggalian / Mining and Quarrying	153.803	237.390	290.468	298.436	299.705	307.837	314.098	328.433	326.437	332.172	329.133	341.990	352.400	360.695	373.508			
NPL/NPF	6.799	5.755	3.564	3.770	3.730	3.814	3.784	3.763	5.048	4.253	4.358	4.366	4.205	4.218	4.094			
4. Industri Pengolahan / Procesing Industry	951.109	1.067.006	1.117.340	1.104.256	1.101.415	1.128.541	1.164.819	1.153.910	1.165.659	1.174.030	1.151.935	1.158.410	1.186.028	1.201.695	1.224.136			
NPL/NPF	49.248	40.184	36.383	36.456	35.569	36.310	37.024	37.688	38.584	39.141	38.004	37.373	37.546	38.139	35.970			
5. Listrik, gas dan air / Electricity, Gas and Water	159.701	162.327	183.959	187.612	186.266	188.931	194.453	198.090	201.753	211.134	217.783	200.753	208.007	219.620	220.290			
NPL/NPF	1.668	761	664	501	304	293	312	405	416	550	543	535	541	548	520			
6. Konstruksi / Construction	380.381	396.583	395.097	384.170	386.577	390.064	388.261	389.088	393.436	394.213	394.062	402.766	394.507	398.861	395.178			
NPL/NPF	13.755	14.080	14.284	15.053	15.079	14.675	15.275	15.554	14.729	15.259	15.209	14.593	14.160	13.229	11.744			
7. Perdagangan Besar dan Eceran / Wholesale and Retail Trade	974.420	1.043.912	1.139.157	1.115.478	1.135.755	1.166.723	1.167.201	1.174.276	1.190.285	1.177.848	1.177.326	1.201.216	1.203.426	1.194.305	1.186.854			
NPL/NPF	39.728	37.666	37.217	40.234	40.385	39.602	42.017	42.467	40.669	40.932	40.591	40.152	40.226	40.457	39.166			
8. Penyediaan akomodasi dan penyediaan makan minum / Provision of accomodation and theprovision of eating and drinking	120.741	123.620	130.793	129.910	130.119	129.883	133.387	133.982	135.773	135.086	135.656	136.210	137.816	138.311	137.352			
NPL/NPF	7.653	6.636	3.880	4.268	4.338	4.291	4.797	4.944	4.527	4.172	4.463	4.521	4.519	4.413	3.783			
9. Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications	306.242	313.052	373.419	375.223	374.421	387.437	395.253	405.983	412.014	412.535	408.343	416.446	417.817	417.906	444.980			
NPL/NPF	6.347	5.116	3.773	4.086	4.091	4.080	4.095	4.129	3.994	3.691	3.630	3.566	3.614	3.534	4.236			
10. Perantara Keuangan / Financial intermediaries	224.714	305.787	369.668	364.088	377.007	410.520	410.417	417.691	429.804	423.201	425.789	428.862	427.574	426.979	448.980			
NPL/NPF	2.925	2.248	1.623	1.744	1.938	1.953	2.097	2.054	1.922	1.957	1.939	1.886	1.836	1.719	1.593			
11. Real Estate, Usaha Perseruaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	265.315	314.584	356.071	359.556	351.535	354.262	355.918	358.436	367.651	371.687	368.892	368.139	367.324	368.106	371.748			
NPL/NPF	7.414	6.284	6.599	9.433	10.041	7.589	8.052	7.890	6.775	6.767	6.966	6.829	6.828	6.599	6.512			
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / Government administration, Defense and Compulsory social security	34.272	43.829	65.292	66.054	64.839	66.283	68.607	69.362	77.369	80.114	78.863	78.258	84.975	89.474	96.690			
NPL/NPF	3	0	1	1	4	4	74	74	74	74	71	71	71	1	0			
13. Jasa Pendidikan / Education Services	13.990	14.893	16.877	16.975	17.115	17.118	17.022	17.197	17.331	17.411	17.533	17.451	17.445	17.655	17.914			
NPL/NPF	211	258	228	243	255	237	237	247	227	217	208	213	218	251	247			
14. Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	28.513	31.522	37.410	37.128	37.487	37.984	38.455	39.084	39.547	39.847	39.758	40.811	41.182	42.708	46.675			
NPL/NPF	171	234	456	331	345	350	353	378	366	391	384	380	389	394	388			
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / Community, Sociocultural,Entertainment and Other Individual Services	95.691	114.669	158.563	157.575	159.756	149.489	146.599	151.334	156.934	156.089	159.587	163.871	167.963	172.187	176.906			
NPL/NPF	2.253	2.399	3.137	3.478	3.560	3.353	3.213	3.292	3.065	3.137	3.096	3.106	3.158	3.398	2.940			
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	3.872	3.985	4.002	3.942	3.903	3.692	3.808	3.765	3.779	3.734	3.722	3.696	3.636	3.633				
NPL/NPF	80	95	109	131	133	138	136.71	135.11	129.22	131.99	129.78	137.15	119.32	114.01	101.60			
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency	365	22	18	18	17	17	15	14	13	12	12	261	270	11	11			
NPL/NPF	-	-	0.15	0.15	-	0.02	0	0	0	0	0	-	-	-	-			
18. Kegiatan yang belum jelas batasannya / Business Activities which are not clearly defined	716	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
NPL/NPF	96	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin																		
Rumah Tinggal / House Hold																		
- Untuk Pemilikan Rumah Tinggal / For Home Ownership	544.004	586.568	659.766	664.035	668.307	637.903	683.263	689.624	697.266	704.365	707.448	709.140	715.842	718.945	723.582			
NPL/NPF	12.164	11.831	15.382	16.355	16.654	14.870	16.816	16.961	16.709	17.215	17.210	17.300	17.951	18.848	18.530			
- Untuk Pemilikan Flat atau Apartemen / For Apartement Ownership	26.100	27.945	29.552	29.518	29.497	29.630	29.714	29.995	30.316	30.611	30.666	30.821	31.018	31.171	31.468			
NPL/NPF	529	542	710	761	770	777	824	832	795	814	790	795	810	865	844			
- Untuk Pemilikan Ruko atau Rukan / For Shop House Ownership	20.771	20.995	22.476	22.762	22.977	70.114	27.985	28.030	28.209	28.292	28.410	28.532	28.636	28.805	28.898			
NPL/NPF	944	1.005	935	987	1.005	2.737	1.487	1.334	1.261	1.239	1.244	1.188	1.169	1.087				
- Untuk Pemilikan Kendaraan Bermotor / For Vehicles Ownership	99.101	115.955	131.419	132.259	133.420	134.794	135.875	135.736	133.191	135.550	135.747	137.812	139.800	142.442	142.092			
NPL/NPF	1.973	1.756	2.594	2.653	2.676	2.781	2.917	3.085	3.041	3.133	3.141	3.189	3.194	3.211	3.191			
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / Others	694.729	773.017	820.985	821.923	825.604	834.120	836.914	843.699	852.574	862.416	873.122	883.511	893.586	902.327	910.853			
NPL/NPF	8.961	9.726	10.271	10.953	11.360	11.430	12.019	12.402	12.381	12.844	12.807	12.878	13.050	13.149	13.402			
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others	235.831	247.852	269.458	270.660	272.250	274.281	275.524	277.880	284.140	283.785	286.170	291.900	294.989	298.040	301.832			
NPL/NPF	2.776	2.371	2.794	2.934	3.070	3.086	3.160	3.212	3.128	2.982	2.945	3.073	3.233	3.341	3.483			

Tabel 3.2.

Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 1

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

Miliar Rp (Billion Rp)

Keterangan / Items	2021	2022	2023										2024					
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des			
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin																		
1. Pertanian, Perburuan dan Kehutanan / Agricultures, Hunting and Forestry	32.865	35.760	33.058	33.470	33.637	27.168	27.746	27.790	27.976	28.034	28.043	28.176	27.300	27.261	27.300	27.696		
NPL/NPF	1.016	669	815	908	867	872	929	896	860	833	870	802	954	967	947			
2. Perikanan / Fishery	1.876	2.622	2.146	1.980	1.941	1.610	1.656	1.643	1.641	1.638	1.634	1.591	1.617	1.621	1.609			
NPL/NPF	92	183	202	209	144	140	172	176	174	176	180	178	183	137	136			
3. Pertambangan dan Penggalian / Mining and Quarrying	9.805	15.306	16.138	16.608	16.599	16.814	18.983	19.781	19.947	18.601	18.398	18.515	19.802	20.248	21.158			
NPL/NPF	249	241	236	248	251	277	1.047	1.110	989	204	182	179	178	173	214			
4. Industri Pengolahan / Procesing Industry	102.559	98.216	97.424	94.831	94.802	96.642	102.300	102.398	103.791	104.829	105.063	104.956	106.940	109.208	116.277			
NPL/NPF	4.251	2.333	2.040	2.092	2.076	2.071	2.282	2.436	2.460	2.467	2.464	2.396	2.448	2.447	2.624			
5. Listrik, gas dan air / Electricity, Gas and Water	13.335	11.080	9.195	8.994	9.365	9.787	11.843	11.777	11.963	11.726	11.453	11.142	11.344	11.532	11.505			
NPL/NPF	129	67	13	15	15	11	18	127	127	239	238	238	238	239	238			
6. Konstruksi / Construction	38.986	44.281	38.974	35.961	36.192	36.680	38.380	38.742	39.423	40.157	40.563	39.122	38.979	38.544	37.811			
NPL/NPF	2.272	2.012	1.762	1.889	1.938	1.965	2.394	2.364	2.340	2.342	2.367	2.486	2.450	2.430	2.316			
7. Perdagangan Besar dan Eceran / Wholesale and Retail Trade	87.473	97.104	94.828	96.418	96.546	86.782	88.243	89.109	90.075	89.493	90.023	89.377	90.258	91.755	91.126			
NPL/NPF	3.686	4.085	4.316	4.572	4.337	4.389	5.129	5.369	5.082	5.346	5.273	5.108	5.130	4.991	4.935			
8. Penyediaan akomodasi dan penyediaan makan minum / Provision of accomodation and theprovision of eating and drinking	24.517	27.828	21.655	21.793	21.713	14.023	16.930	17.123	17.404	17.087	17.552	17.748	18.442	17.784	17.840			
NPL/NPF	2.065	1.862	585	569	579	534	715	702	754	744	1.047	1.074	1.025	1.027	761			
9. Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications	20.015	21.860	22.578	23.007	22.705	23.944	26.528	26.202	27.016	26.906	27.005	27.033	25.912	25.682	27.024			
NPL/NPF	537	658	550	709	716	646	917	953	931	886	878	837	814	686	619			
10. Perantara Keuangan / Financial intermediaries	42.843	49.509	53.749	49.225	49.514	50.456	53.137	54.743	55.556	55.642	55.556	55.130	55.812	56.311	57.167			
NPL/NPF	191	496	256	264	378	380	731	718	725	750	777	768	726	726	609			
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	33.664	40.856	43.365	41.414	41.938	40.153	43.089	42.906	43.608	45.502	45.388	44.621	45.471	46.143	40.755			
NPL/NPF	1.203	1.044	1.210	1.214	1.302	1.244	1.586	1.543	1.552	1.487	1.498	1.482	1.426	1.424	1.419			
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / Government administration, Defense and Compulsory social security	2.479	2.004	1.546	1.272	1.194	1.087	989	887	786	730	590	466	426	397	552			
NPL/NPF	0	0	0	0	0	70	70	70	70	70	70	70	70	0	0			
13. Jasa Pendidikan / Education Services	3.540	5.192	5.313	5.316	5.276	5.245	5.732	5.729	5.674	5.735	5.679	5.640	5.794	5.593	5.684			
NPL/NPF	39	28	37	45	45	43	53	64	47	43	32	39	39	54	49			
14. Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	3.781	4.609	4.522	4.565	4.701	4.156	4.380	4.372	4.489	4.497	4.646	4.689	4.814	4.682	5.801			
NPL/NPF	60	87	67	68	67	66	86	113	134	171	170	171	166	164	165			
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / Community, Sociocultural,Entertainment and Other Individual Services	9.176	10.687	9.760	9.591	9.689	7.797	7.792	7.871	7.943	7.664	7.965	8.296	8.298	8.453	8.807			
NPL/NPF	230	353	230	257	283	275	339	338	317	300	298	302	325	331	310			
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	1.741	1.895	1.939	1.938	1.939	178	180	179	178	176	176	173	154	153	156			
NPL/NPF	18	20	13	27	27	22	23	23	23	23	23	25	8	8	8			
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency	1	1	-	-	-	-	-	-	0	0	0	0	0	0	0			
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
18. Kegiatan yang belum jelas batasannya / Business Activities which are not clearly defined	359	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
NPL/NPF	73	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin																		
Rumah Tangga / House Hold																		
- Untuk Pemilikan Rumah Tinggal / For Home Ownership	27.851	31.556	32.046	32.641	33.196	33.604	34.558	34.951	35.469	35.940	36.242	35.967	36.396	36.726	36.721			
NPL/NPF	866	1.047	1.218	1.268	1.324	1.322	1.632	1.673	1.684	1.699	1.686	1.665	1.659	1.687	1.548			
- Untuk Pemilikan Flat atau Apartemen / For Apartement Ownership	2.868	2.925	2.632	2.611	2.607	2.611	2.638	2.657	2.662	2.658	2.674	2.689	2.701	2.691	2.680			
NPL/NPF	34	30	23	23	26	27	37	35	36	37	30	35	39	44	31			
- Untuk Pemilikan Ruko atau Rukan / For Shop House Ownership	1.242	1.515	1.446	1.503	1.560	1.593	1.611	1.648	1.678	1.701	1.691	1.669	1.732	1.786	1.807			
NPL/NPF	77	90	74	80	84	80	84	86	83	83	82	84	82	83	79			
- Untuk Pemilikan Kendaraan Bermotor / For Vehicles Ownership	5.733	7.511	6.496	6.453	6.359	6.406	6.629	6.775	6.787	6.614	6.931	3.598	3.684	3.843	4.117			
NPL/NPF	96	168	134	135	133	133	282	280	272	272	266	253	251	245	206			
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / Others	151.190	176.002	166.575	166.944	167.632	159.866	171.236	172.628	174.704	177.092	179.891	181.912	184.547	186.692	188.167			
NPL/NPF	1.523	3.620	1.826	1.942	2.082	2.081	3.358	3.429	3.374	3.429	3.472	3.352	3.410	3.496	3.392			
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others	75.834	80.868	86.152	86.796	87.753	88.908	89.060	90.025	91.060	92.042	93.419	94.635	98.221	99.276	100.088			
NPL/NPF	559	783	825	870	924	924	978	939	918	927	951	942	977	1.022				

Tabel 3.3.

Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 2

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

Miliar Rp (Billion Rp)

Keterangan / Items	2021	2022	2023										2024				
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des		
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin																	
1. Pertanian, Perburuan dan Kehutanan / Agricultures, Hunting and Forestry	15.081	13.594	17.330	16.505	16.819	24.588	24.152	25.515	25.313	25.747	25.280	24.848	24.941	25.177	25.558		
NPL/NPF	616	561	680	704	722	769	750	785	764	773	780	785	800	805	775		
2. Perikanan / Fishery	1.981	1.203	1.605	1.612	1.560	1.955	1.892	1.942	1.948	1.984	1.971	1.987	1.974	1.958	1.981		
NPL/NPF	25	11	31	32	37	43	46	54	47	48	45	47	50	53	45		
3. Pertambangan dan Penggalian / Mining and Quarrying	19.720	26.446	29.016	31.513	32.555	32.370	31.859	30.705	30.789	32.732	31.412	31.432	30.302	30.573	32.687		
NPL/NPF	628	450	1.155	1.160	1.159	1.182	329	323	322	321	485	311	315	316	313		
4. Industri Pengolahan / Procesing Industry	115.243	131.594	144.317	148.571	146.362	150.169	147.176	145.760	149.990	148.941	142.091	133.843	135.177	139.786	144.913		
NPL/NPF	4.485	4.027	4.037	4.036	3.927	4.808	4.666	5.072	5.342	5.486	5.342	5.043	5.097	5.732	5.738		
5. Listrik, gas dan air / Electricity, Gas and Water	13.672	10.154	15.055	13.887	14.337	14.670	12.543	12.752	13.196	13.203	12.649	12.635	13.021	13.207	13.769		
NPL/NPF	148	6	17	7	18	15	13	13	13	13	13	13	13	13	14		
6. Konstruksi / Construction	50.199	52.727	60.018	59.389	59.511	59.681	57.429	57.938	59.144	59.367	59.335	59.243	57.569	56.674	56.015		
NPL/NPF	1.683	1.297	2.555	2.977	2.827	2.671	2.788	2.926	2.463	2.778	2.764	2.603	2.849	2.398	2.195		
7. Perdagangan Besar dan Eceran / Wholesale and Retail Trade	91.527	89.670	115.495	105.948	109.748	131.884	122.504	123.324	124.753	122.306	121.425	121.489	126.809	127.129	122.479		
NPL/NPF	4.636	3.118	4.293	4.686	4.712	4.692	4.650	4.639	4.442	4.509	4.525	4.821	4.857	5.021	5.229		
8. Penyediaan akomodasi dan penyediaan makan minum / Provision of accomodation and theprovision of eating and drinking	8.306	3.877	9.842	9.824	10.068	17.533	14.429	14.363	14.512	14.588	14.739	15.108	15.211	15.353	15.692		
NPL/NPF	421	266	191	193	198	208	232	233	232	235	240	243	246	250	242		
9. Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications	34.102	28.511	36.211	35.612	35.061	35.439	35.024	37.287	35.785	37.835	38.075	36.707	34.071	34.411	37.554		
NPL/NPF	913	403	704	740	763	748	460	433	419	420	426	434	423	426	440		
10. Perantara Keuangan / Financial intermediaries	49.305	66.749	80.485	78.961	80.246	88.274	83.460	82.191	89.708	85.867	82.768	85.672	85.348	84.259	93.145		
NPL/NPF	1.350	268	400	404	468	487	268	265	216	221	218	178	185	181	166		
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business Ownership, and Business Services	38.836	65.645	72.368	69.244	69.197	72.665	71.096	71.088	71.902	72.297	70.138	68.369	69.834	69.914	69.785		
NPL/NPF	1.080	1.423	1.439	1.747	1.727	1.555	1.430	1.431	1.407	1.423	1.422	1.428	1.407	1.400	1.371		
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / Government administration, Defense and Compulsory social security	214	788	1.722	2.044	1.758	1.841	1.923	1.924	2.129	2.171	2.278	2.662	2.626	2.567	2.529		
NPL/NPF	0	-	1	1	1	0	0	0	0	0	0	0	0	0	0		
13. Jasa Pendidikan / Education Services	2.003	1.210	2.686	2.684	2.677	2.699	2.145	2.168	2.176	2.182	2.192	2.178	2.186	2.469	2.509		
NPL/NPF	111	103	121	121	132	114	107	107	107	107	107	107	110	110	110		
14. Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	3.074	2.769	2.964	2.815	2.714	2.742	2.613	2.633	2.622	2.612	2.610	2.642	2.668	2.686	2.845		
NPL/NPF	11	18	193	43	54	55	27	30	18	19	17	18	21	21	18		
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / Community, Sociocultural,Entertainment and Other Individual Services	7.202	7.174	7.933	7.729	7.979	10.301	9.534	9.585	9.612	9.737	9.939	9.787	9.741	9.739	9.717		
NPL/NPF	171	110	522	530	546	551	208	213	184	194	197	192	194	220	223		
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	615	786	777	709	695	2.450	2.435	2.415	2.403	2.395	2.389	2.392	2.373	2.369	2.376		
NPL/NPF	13	18	21	21	22	28	29	28	29	33	33	36	37	36	35		
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2		
NPL/NPF	-	-	-	-	-	-	0	-	-	0	-	-	-	-	-		
18. Kegiatan yang belum jelas batasannya / Business Activities which are not clearly defined	228	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
NPL/NPF	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin																	
Rumah Tinggal / House Hold																	
- Untuk Pemilikan Rumah Tinggal / For Home Ownership	16.436	15.379	18.944	19.025	19.079	19.190	18.151	18.256	18.270	18.448	18.517	18.505	18.562	18.575	18.572		
NPL/NPF	1.456	1.007	1.498	1.588	1.581	1.473	1.159	1.193	1.160	1.179	1.179	1.166	1.128	1.136	1.086		
- Untuk Pemilikan Flat atau Apartemen / For Apartement Ownership	724	693	1.104	1.089	1.077	1.083	1.038	1.029	972	1.033	1.027	1.018	1.011	1.005	982		
NPL/NPF	42	28	55	56	59	61	48	46	35	44	46	42	41	41	34		
- Untuk Pemilikan Ruko atau Rukan / For Shop House Ownership	369	295	495	489	508	508	515	505	506	519	574	582	590	587	586		
NPL/NPF	72	60	57	62	70	70	67	68	69	64	64	63	51	50	49		
- Untuk Pemilikan Kendaraan Bermotor / For Vehicles Ownership	3.281	3.323	4.684	5.170	5.520	5.619	5.465	5.463	5.177	5.478	5.443	5.451	5.448	5.416	5.403		
NPL/NPF	99	69	268	271	276	265	98	107	68	105	107	124	116	118	116		
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / Others	96.873	105.901	141.458	141.832	143.099	154.333	144.148	146.130	147.738	149.612	152.455	155.196	156.401	157.459	158.338		
NPL/NPF	2.199	675	2.149	2.223	2.279	2.328	1.183	1.269	1.136	1.158	1.113	1.135	1.156	1.124	1.147		
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others	76.007	75.078	70.279	70.089	70.271	70.188	70.512	70.814	73.689	71.559	71.190	72.572	72.838	72.962	73.150		
NPL/NPF	669	467	470	481	523	510	545	555	507	451	427	458	465	446	445		

Tabel 3.4.

Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 3

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

Miliar Rp (Billion Rp)

Keterangan / Items	2021	2022	2023										2024					
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des			
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin																		
1. Pertanian, Perburuan dan Kehutanan / Agricultures, Hunting and Forestry	55.760	59.434	62.077	60.884	60.724	63.552	61.923	62.865	64.307	65.143	63.567	63.254	66.587	66.635	70.402			
NPL/NPF	876	797	792	777	776	772	788	806	814	796	805	804	804	804	797			
2. Perikanan / Fishery	2.521	1.916	1.990	1.921	1.872	1.964	2.026	2.041	2.058	1.932	1.749	1.698	1.710	1.756	1.709			
NPL/NPF	90	204	187	191	185	184	190	191	192	192	84	85	97	92	92			
3. Pertambangan dan Penggalian / Mining and Quarrying	34.252	54.986	56.060	57.005	59.602	61.565	62.009	62.652	60.092	56.858	56.082	55.068	56.111	60.950	62.672			
NPL/NPF	258	291	266	355	353	352	361	359	359	367	354	559	348	379	256			
4. Industri Pengolahan / Procesing Industry	241.045	291.381	288.837	283.685	287.328	293.167	302.715	296.110	301.089	308.335	300.664	303.604	312.190	306.298	312.620			
NPL/NPF	12.329	11.986	8.709	8.700	8.669	8.583	8.603	8.578	7.955	8.330	7.672	7.505	7.098	7.029	7.003			
5. Listrik, gas dan air / Electricity, Gas and Water	28.906	30.865	39.464	39.654	39.231	39.392	37.799	38.579	38.071	38.442	37.489	37.293	40.161	40.700	43.475			
NPL/NPF	455	427	362	196	195	193	198	185	197	196	189	183	188	189	189			
6. Konstruksi / Construction	116.672	114.604	101.607	98.260	98.093	98.396	97.114	97.814	98.912	98.720	98.283	100.280	95.586	97.719	94.460			
NPL/NPF	6.823	7.432	7.167	7.291	7.459	7.220	7.237	7.509	7.588	7.857	7.806	7.215	7.021	6.593	5.596			
7. Perdagangan Besar dan Eceran / Wholesale and Retail Trade	185.949	193.308	210.642	204.141	216.892	224.142	225.028	223.158	228.153	223.151	223.273	232.377	230.213	227.985	223.542			
NPL/NPF	10.008	9.158	7.629	7.719	7.683	7.571	7.925	7.799	7.773	7.677	7.621	7.583	7.479	7.633				
8. Penyediaan akomodasi dan penyediaan makan minum / Provision of accomodation and theprovision of eating and drinking	23.044	24.241	23.293	23.069	23.067	23.119	23.178	23.895	23.995	23.854	23.722	23.711	24.068	24.516	24.115			
NPL/NPF	1.164	1.801	1.216	1.484	1.516	1.521	1.542	1.732	1.529	1.221	1.211	1.194	1.229	1.228	925			
9. Transportasi, perdagangan dan komunikasi / Transportation, Warehousing and Communications	78.203	79.997	97.341	97.750	98.445	100.186	103.938	103.997	105.468	107.524	103.795	106.284	108.155	108.355	112.577			
NPL/NPF	999	904	923	939	944	895	888	901	907	913	903	898	915	941	914			
10. Perantara Keuangan / Financial Intermediaries	65.862	104.207	125.670	122.361	121.285	134.752	136.985	141.159	141.991	136.482	139.423	140.643	141.372	137.209	144.653			
NPL/NPF	678	1.230	777	779	797	796	801	773	803	810	808	806	789	789	795			
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	85.784	101.493	115.019	115.791	108.516	108.115	107.167	107.799	110.115	111.842	111.154	111.243	112.698	113.303	115.633			
NPL/NPF	2.074	2.211	2.249	4.704	4.656	2.252	2.302	2.226	2.196	2.239	2.410	2.623	2.614	2.419	2.392			
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / Government administration, Defense and Compulsory social security	7	7	4.345	3.168	3.167	3.167	3.188	3.481	3.590	3.767	3.808	3.852	3.921	3.883	4.019			
NPL/NPF	-	-	-	-	0	0	0	1	0	0	0	0	0	0	0			
13. Jasa Pendidikan / Education Services	5.161	5.197	5.609	5.689	5.777	5.833	5.825	5.906	5.954	5.946	6.046	6.041	5.874	5.915	5.982			
NPL/NPF	48	95	42	47	46	46	46	41	44	46	48	51	57	57	58			
14. Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	8.111	9.446	11.809	11.363	11.410	11.952	12.271	12.489	12.505	12.622	12.751	13.246	13.406	13.812	16.673			
NPL/NPF	51	65	77	80	83	84	85	84	83	78	75	86	86	86	86			
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / Community, Sociocultural,Entertainment and Other Individual Services	12.071	10.055	11.659	11.876	10.966	10.854	10.924	10.973	11.336	11.685	11.920	12.393	12.662	12.860	13.253			
NPL/NPF	296	298	218	221	217	243	235	277	244	235	232	236	234	233	230			
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	331	283	269	276	274	274	248	250	258	268	272	277	266	270	274			
NPL/NPF	15	13	16	16	16	21	21	21	21	21	20	21	22	22	21			
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency	1	1	1	1	1	1	-	-	-	-	-	-	-	-	-			
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
18. Kegiatan yang belum jelas batasannya / Business Activities which are not clearly defined	128	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
NPL/NPF	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin																		
Rumah Tangga / House Hold																		
- Untuk Pemilikan Rumah Tinggal / For Home Ownership	341.768	381.090	419.915	422.918	425.841	428.245	430.100	433.283	437.374	441.487	442.372	442.725	446.077	446.631	447.529			
NPL/NPF	6.221	6.552	8.139	8.610	8.724	8.570	9.098	9.100	9.015	9.565	9.601	9.638	10.350	11.143	11.051			
- Untuk Pemilikan Flat atau Apartemen / For Apartment Ownership	14.052	15.269	16.334	16.365	16.353	16.436	16.444	16.586	16.809	16.941	16.958	17.043	17.080	17.140	17.315			
NPL/NPF	264	313	391	419	411	426	453	473	457	474	465	463	456	490	483			
- Untuk Pemilikan Ruko atau Rukan / For Shop House Ownership	12.228	12.795	14.286	14.418	14.546	14.698	14.749	14.785	14.856	14.930	15.015	15.108	15.148	15.198	15.221			
NPL/NPF	498	462	496	510	511	512	540	463	483	489	503	507	481	479	455			
- Untuk Pemilikan Kendaraan Bermotor / For Vehicles Ownership	28.998	37.045	43.391	43.118	43.536	44.126	44.219	43.617	44.042	44.469	44.566	48.817	50.250	52.515	51.022			
NPL/NPF	452	466	623	661	649	696	744	816	815	844	877	918	935	952	849			
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / Others	121.728	140.330	157.408	158.201	159.742	163.377	164.228	165.913	167.785	169.412	171.501	174.260	176.113	177.851	179.427			
NPL/NPF	1.868	1.938	2.235	2.397	2.420	2.522	2.597	2.707	2.670	2.746	2.774	2.813	2.871	2.898	2.941			
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others	20.428	19.260	27.883	27.747	27.534	27.500	27.555	27.517	27.894	27.832	27.987	28.224	28.144	28.546	28.921			
NPL/NPF	549	372	533	538	565	600	592	580	565	536	522	526	630	630	636			

Tabel 3.5.

Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 4

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

Miliar Rp (Billion Rp)

Keterangan / Items	2021	2022	2023			2024									
			Des	Jan	Feb	Mar *	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / Agricultures, Hunting and Forestry	311.809	349.536	385.193	384.572	384.897	388.773	388.545	393.562	396.568	400.886	400.363	401.646	403.358	404.451	400.128
NPL/NPF	4.009	4.315	6.985	7.616	7.809	7.324	7.607	7.761	7.682	8.343	8.299	7.455	7.742	7.842	7.661
2. Perikanan / Fishery	12.311	13.985	15.056	15.036	15.093	15.202	15.155	15.144	15.115	15.122	15.138	15.124	15.106	14.522	14.486
NPL/NPF	847	887	682	738	756	786	830	824	836	809	807	827	844	675	619
3. Pertambangan dan Penggalian / Mining and Quarrying	90.026	140.653	189.254	193.310	190.949	197.088	201.247	215.295	215.609	223.980	223.241	236.975	246.185	248.924	256.990
NPL/NPF	5.663	4.773	1.908	2.006	1.967	2.002	2.047	1.971	3.379	3.362	3.337	3.316	3.364	3.350	3.311
4. Industri Pengolahan / Prosesing Industry	492.262	545.814	586.763	577.169	572.922	588.563	612.628	609.642	610.788	611.925	604.117	616.008	631.721	646.403	650.326
NPL/NPF	28.183	21.838	21.598	21.628	20.898	20.847	21.472	21.602	22.828	22.859	22.527	22.430	22.903	22.931	20.604
5. Listrik, gas dan air / Electricity, Gas and Water	103.788	110.228	120.245	125.077	123.333	125.082	132.267	134.982	138.523	147.763	156.193	139.683	143.481	154.181	151.541
NPL/NPF	936	262	273	283	76	75	84	79	79	102	103	101	102	79	
6. Konstruksi / Construction	174.524	184.971	194.498	190.560	192.780	195.307	195.337	194.594	195.956	195.069	195.880	204.122	202.373	205.924	206.892
NPL/NPF	2.978	3.338	2.800	2.896	2.855	2.819	2.857	2.755	2.338	2.282	2.273	2.288	1.841	1.809	1.638
7. Perdagangan Besar dan Eceran / Wholesale and Retail Trade	609.472	663.830	718.192	708.972	712.569	723.915	731.427	738.685	747.303	742.899	742.605	757.973	756.146	747.437	749.707
NPL/NPF	21.397	21.305	20.980	23.257	23.653	22.950	24.313	24.660	23.373	23.400	23.172	22.611	22.655	22.966	21.369
8. Penyediaan akomodasi dan penyediaan makan minum / Provision of accomodation and theprovision of eating and drinking	64.874	67.675	76.002	75.225	75.270	75.208	78.850	78.601	79.862	79.557	79.643	79.643	80.095	80.658	79.705
NPL/NPF	4.003	2.707	1.888	2.022	2.046	2.028	2.307	2.278	2.011	1.972	1.966	2.010	2.019	1.907	1.855
9. Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications	173.922	182.684	217.289	218.854	218.210	227.869	229.763	238.497	243.746	240.270	239.469	246.423	249.679	249.458	267.825
NPL/NPF	3.898	3.150	1.596	1.697	1.669	1.791	1.831	1.843	1.737	1.472	1.424	1.397	1.462	1.481	2.264
10. Perantara Keuangan / Financial intermediaries	66.704	85.322	109.764	113.541	125.962	137.039	136.836	139.598	142.549	145.210	148.042	147.418	145.041	149.200	154.015
NPL/NPF	706	254	190	297	295	290	298	298	177	176	137	134	136	23	24
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	107.031	106.390	125.319	133.106	131.884	133.330	134.566	136.643	142.026	142.045	142.213	143.907	139.322	138.746	145.575
NPL/NPF	3.056	1.605	1.701	1.768	2.356	2.537	2.733	2.691	1.620	1.619	1.636	1.297	1.382	1.356	1.329
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / Government administration, Defense and Compulsory social security	31.573	41.030	57.679	59.571	58.721	60.189	62.508	63.071	70.864	73.446	72.187	71.279	78.003	82.627	89.590
NPL/NPF	3	-	0	0	3	3	3	3	3	3	0	0	0	0	0
13. Jasa Pendidikan / Education Services	3.287	3.295	3.269	3.286	3.385	3.341	3.320	3.394	3.527	3.549	3.617	3.592	3.592	3.678	3.739
NPL/NPF	13	32	28	29	31	34	32	36	29	22	21	18	18	30	31
14. Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	13.547	14.697	18.115	18.385	18.662	19.134	19.193	19.591	19.930	20.115	19.750	20.235	20.295	20.528	21.356
NPL/NPF	48	64	119	139	141	144	155	150	131	123	116	116	116	122	119
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / Community, Sociocultural,Entertainment and Other Individual Services	67.242	86.752	129.210	128.378	131.123	120.537	118.349	122.905	128.044	127.002	129.763	133.394	137.262	141.134	145.128
NPL/NPF	1.557	1.639	2.167	2.470	2.515	2.284	2.432	2.464	2.319	2.408	2.369	2.376	2.406	2.604	2.178
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	1.184	1.020	1.016	1.018	994	990	944	921	940	896	884	922	903	843	828
NPL/NPF	33	44	59	67	68	67	64	63	57	55	53	56	53	48	37
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency	363	18	15	15	14	14	12	11	10	10	0	259	268	9	9
NPL/NPF	-	-	0	0	-	0	0	0	0	0	0	0	0	1	1
18. Kegiatan yang belum jelas batasannya / Business Activities which are not clearly defined	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin															
Rumah Tangga / House Hold															
- Untuk Pemilikan Rumah Tinggal / For Home Ownership	158.544	158.544	188.861	189.452	190.192	156.863	200.454	203.133	206.154	208.490	210.316	211.943	214.806	217.012	220.760
NPL/NPF	3.226	3.226	4.526	4.889	5.025	3.505	4.926	4.994	4.850	4.771	4.744	4.832	4.813	4.882	4.845
- Untuk Pemilikan Flat atau Apartemen / For Apartement Ownership	9.059	9.059	9.482	9.453	9.460	9.501	9.594	9.724	9.873	9.979	10.007	10.072	10.226	10.335	10.491
NPL/NPF	171	171	242	263	274	263	286	278	266	259	248	255	274	289	296
- Untuk Pemilikan Ruko atau Rukan / For Shop House Ownership	6.390	6.390	6.249	6.352	6.364	53.315	11.110	11.092	11.164	11.142	11.131	11.173	11.165	11.234	11.283
NPL/NPF	393	393	309	334	340	2.075	797	717	650	624	590	591	574	557	504
- Untuk Pemilikan Kendaraan Bermotor / For Vehicles Ownership	68.076	68.076	76.848	77.518	78.005	78.643	79.562	79.883	79.184	78.989	78.807	79.947	80.418	80.668	81.550
NPL/NPF	1.053	1.053	1.569	1.586	1.618	1.687	1.794	1.882	1.886	1.912	1.891	1.895	1.892	1.896	2.020
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / Others	350.784	350.784	355.545	354.945	355.131	356.544	357.301	359.028	362.347	366.301	369.275	372.142	376.526	380.325	384.922
NPL/NPF	3.493	3.493	4.061	4.391	4.580	4.499	4.881	4.997	5.201	5.512	5.449	5.578	5.613	5.631	5.922
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others	72.799	72.799	85.144	86.028	86.692	87.685	88.397	89.524	91.497	92.352	93.574	94.668	95.786	97.257	99.673
NPL/NPF	812	812	966	1.045	1.058	1.052	1.094	1.099	1.117	1.077	1.068	1.139	1.200	1.288	1.380

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)

Keterangan / Items	2021	2022	2023					2024							
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Jenis Penggunaan / Type of Use															
Kredit/Pembianaan kepada Pihak Ketiga / Credit/financing to Third Party															
1. Modal Kerja / Working Capital	2.621.250	2.940.289	3.235.836	3.174.440	3.192.017	3.273.269	3.319.148	3.332.464	3.389.530	3.392.455	3.390.115	3.433.614	3.431.489	3.451.740	3.506.110
NPL/NPF	104.692	95.607	90.069	93.968	93.807	92.574	95.338	96.835	95.807	96.416	95.444	93.801	93.270	93.043	89.965
2. Investasi / Investment	1.527.639	1.710.944	1.920.752	1.941.961	1.950.443	1.990.525	2.002.260	2.038.685	2.063.182	2.077.144	2.056.025	2.063.920	2.121.535	2.143.787	2.182.313
NPL/NPF	41.276	33.737	32.222	36.937	37.461	35.004	37.441	37.679	36.087	36.230	36.020	34.911	35.634	35.338	32.404
3. Konsumsi / Consumption	1.619.696	1.772.331	1.933.656	1.941.158	1.952.055	1.980.842	1.989.275	2.004.965	2.025.692	2.045.019	2.061.563	2.081.716	2.103.871	2.121.730	2.138.063
NPL/NPF	27.303	27.232	32.686	34.643	35.534	35.682	37.222	37.826	37.339	38.249	38.132	38.481	39.425	40.582	40.537
Total Kredit/Pembianaan / Total Credit/Financing	5.768.585	6.423.564	7.090.243	7.057.558	7.094.514	7.244.637	7.310.683	7.376.114	7.478.404	7.514.618	7.507.704	7.579.250	7.656.895	7.717.257	7.827.148
NPL/NPF	173.270	156.576	154.977	165.548	166.603	163.260	170.002	172.339	169.234	170.895	169.596	167.192	168.329	168.963	162.906
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	199.100	189.896	184.109	188.048	183.627	184.917	205.748	200.596	195.075	200.469	187.268	174.613	178.258	180.072	186.123
NPL/NPF	6.092	5.533	5.237	5.487	5.476	5.989	5.568	5.654	5.006	4.869	4.655	3.882	3.781	4.712	4.705
2. Import / Import	79.660	86.567	105.929	99.898	100.717	110.502	110.380	107.934	114.619	109.912	111.218	111.308	115.651	121.739	120.765
NPL/NPF	3.472	1.948	1.446	1.446	1.465	1.431	1.451	1.432	1.428	1.576	1.431	1.527	1.556	1.514	1.574
3. Lainnya / Other	5.489.825	6.147.100	6.800.205	6.769.612	6.810.171	6.949.217	6.994.555	7.067.585	7.168.710	7.204.238	7.209.218	7.293.329	7.362.987	7.415.446	7.520.260
NPL/NPF	163.706	149.094	148.294	158.615	159.662	155.840	162.982	165.254	162.800	164.450	163.510	161.783	162.992	162.737	156.627
Total Kredit/Pembianaan / Total Credit/Financing	5.768.585	6.423.564	7.090.243	7.057.558	7.094.514	7.244.637	7.310.683	7.376.114	7.478.404	7.514.618	7.507.704	7.579.250	7.656.895	7.717.257	7.827.148
NPL/NPF	173.270	156.576	154.977	165.548	166.603	163.260	170.002	172.339	169.234	170.895	169.596	167.192	168.329	168.963	162.906

Tabel 3.7.
Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 1 Kepada Pihak Ketiga Bukan Bank
Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan
(Credit/Financing and NPL/NPF of Commercial Banks - KBMI 1 to Non Bank Third Party
Based on Types and Orientation of Use)

Miliar Rp (Billion Rp)

Keterangan / Items	2021	2022	2023												2024																
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des			
Jenis Penggunaan / Type of Use																															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party																															
1. Modal Kerja / Working Capital	281.146	313.815	309.136	298.595	300.462	272.386	286.496	287.945	293.033	293.041	294.495	292.034	294.516	299.773	305.168	NPL/NPF	11.867	10.574	9.374	9.902	9.767	9.682	12.425	12.817	12.451	11.993	12.061	11.893	11.953	11.640	11.534
2. Investasi / Investment	148.708	154.996	147.053	147.786	147.289	150.134	161.413	163.308	164.439	165.377	165.239	164.641	166.847	166.595	165.798	NPL/NPF	4.290	3.564	2.956	3.185	3.257	3.253	4.065	4.184	4.136	4.088	4.306	4.263	4.228	4.166	3.817
3. Konsumsi / Consumption	263.879	300.222	295.346	296.947	299.106	292.987	305.732	308.684	312.361	316.046	320.848	322.269	327.281	331.014	333.580	NPL/NPF	3.111	5.676	4.100	4.318	4.573	4.567	6.322	6.481	6.388	6.438	6.465	6.340	6.383	6.532	6.278
Total Kredit/Pembiayaan / Total Credit/Financing	693.732	769.034	751.536	743.329	746.858	715.508	753.641	759.937	769.833	774.464	780.582	778.944	788.644	797.381	804.546	NPL/NPF	19.268	19.814	16.430	17.405	17.598	17.502	22.811	23.482	22.974	22.519	22.831	22.496	22.564	22.338	21.629
Orientasi Penggunaan / User Orientation																															
Kredit kepada Pihak Ketiga / Credit to Third Party																															
1. Eksport / Export	21.850	12.504	12.006	11.212	11.101	11.853	12.202	12.458	12.538	12.270	11.933	10.715	10.567	10.299	10.939	NPL/NPF	1.693	341	188	190	189	190	193	269	258	257	249	238	243	244	245
2. Impor / Import	4.268	3.348	4.032	4.548	4.860	4.499	4.408	3.868	4.156	4.359	4.162	3.981	3.979	4.032	4.546	NPL/NPF	39	19	75	68	68	68	68	97	97	66	68	85	79	76	
3. Lainnya / Other	667.613	753.182	735.499	727.569	730.896	699.157	737.031	743.611	753.139	757.835	764.487	764.248	774.098	783.050	789.061	NPL/NPF	17.535	19.454	16.166	17.147	17.341	17.244	22.551	23.146	22.619	22.166	22.516	22.190	22.236	22.015	21.307
Total Kredit/Pembiayaan / Total Credit/Financing	693.732	769.034	751.536	743.329	746.858	715.508	753.641	759.937	769.833	774.464	780.582	778.944	788.644	797.381	804.546	NPL/NPF	19.268	19.814	16.430	17.405	17.598	17.502	22.811	23.482	22.974	22.519	22.831	22.496	22.564	22.338	21.629

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)

Keterangan / Items	2021	2022	2023												2024																	
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des				
Jenis Penggunaan / Type of Use																																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party																																
1. Modal Kerja / Working Capital	334.488	362.072	430.076	422.341	426.869	482.513	464.811	464.131	478.639	475.906	465.286	462.653	465.737	467.094	475.243	NPL/NPF	13.088	9.661	13.482	14.105	14.013	14.941	13.911	14.493	14.028	14.580	14.524	14.040	14.389	14.745	14.689	
2. Investasi / Investment	116.822	141.026	167.752	164.708	164.420	166.751	155.404	157.461	157.345	158.061	154.006	148.341	148.116	151.178	158.313	NPL/NPF	3.209	2.418	2.876	3.299	3.301	2.986	2.091	1.978	2.001	2.091	2.220	2.214	2.238	2.225		
3. Konsumsi / Consumption	193.690	200.668	236.964	237.695	239.554	250.921	239.828	242.197	244.352	246.649	249.206	253.325	254.849	256.005	257.031	NPL/NPF	4.537	2.305	4.496	4.681	4.788	4.709	3.100	3.238	2.975	3.001	2.936	2.988	2.915	2.876		
Total Kredit/Pembiayaan / Total Credit/Financing	644.999	703.766	834.792	824.744	830.843	900.185	860.044	863.789	880.336	880.616	868.498	864.320	868.702	874.277	890.587	NPL/NPF	20.834	14.385	20.853	22.085	22.101	22.637	19.103	19.791	18.981	19.582	19.551	19.248	19.560	19.898	19.790	
Orientasi Penggunaan / User Orientation																																
Kredit kepada Pihak Ketiga / Credit to Third Party																																
1. Ekspor / Export	36.131	30.726	31.336	32.822	33.212	34.718	38.274	36.954	38.174	39.008	37.245	31.038	32.601	34.649	37.467	NPL/NPF	1.792	2.028	775	789	1.526	1.352	1.363	1.368	1.363	1.298	653	628	1.399	1.409		
2. Impor / Import	4.135	6.655	4.709	6.603	5.327	6.638	7.305	6.425	6.608	5.707	6.249	5.829	6.221	6.384	5.989	NPL/NPF	300	434	319	320	320	321	323	323	323	440	319	410	414	415	416	
3. Lainnya / Other	604.733	666.386	798.747	785.319	792.303	858.830	814.464	820.410	835.555	835.900	825.004	827.452	829.880	833.244	847.131	NPL/NPF	18.742	11.922	19.759	20.975	20.992	20.789	17.428	18.105	17.290	17.779	17.934	18.186	18.518	18.084	17.965	
Total Kredit/Pembiayaan / Total Credit/Financing	644.999	703.766	834.792	824.744	830.843	900.185	860.044	863.789	880.336	880.616	868.498	864.320	868.702	874.277	890.587	NPL/NPF	20.834	14.385	20.853	22.085	22.101	22.637	19.103	19.791	18.981	19.582	19.551	19.248	19.560	19.898	19.790	

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	2024													
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
Jenis Penggunaan / Type of Use																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party																
1. Modal Kerja / Working Capital	583.182	666.861	714.983	694.900	706.429	735.580	746.071	741.321	755.764	751.278	744.506	760.011	767.197	759.787	768.321	
NPL/NPF	25.968	27.020	22.878	23.281	23.395	22.825	22.007	22.188	21.639	21.836	21.453	20.938	20.161	19.753	18.744	
2. Investasi / Investment	360.626	414.560	440.707	441.994	440.222	444.850	446.268	451.848	452.129	455.292	449.492	451.251	457.782	462.379	477.738	
NPL/NPF	10.216	9.893	7.751	10.218	10.199	7.907	9.215	9.294	9.065	9.142	8.784	8.926	8.916	8.587	8.244	
3. Konsumsi / Consumption	539.202	605.788	679.217	682.767	687.552	694.382	697.296	701.701	708.761	715.071	718.399	726.176	732.814	737.880	739.434	
NPL/NPF	9.852	10.103	12.417	13.136	13.279	13.325	14.023	14.139	14.005	14.654	14.742	14.864	15.720	16.590	16.416	
Total Kredit/Pembiayaan / Total Credit/Financing	1.483.010	1.687.209	1.834.908	1.819.661	1.834.203	1.874.812	1.889.635	1.894.870	1.916.653	1.921.641	1.912.397	1.937.438	1.937.438	1.957.793	1.960.046	1.985.493
NPL/NPF	46.036	47.016	43.046	46.636	46.873	44.057	45.245	45.621	44.708	45.631	44.979	44.727	44.796	44.930	43.403	
Orientasi Penggunaan / User Orientation																
Kredit kepada Pihak Ketiga / Credit to Third Party																
1. Ekspor / Export	36.562	50.019	49.319	50.438	50.132	50.308	62.542	59.505	56.432	64.295	56.913	52.202	53.448	52.234	54.549	
NPL/NPF	802	870	1.246	1.254	1.285	1.211	860	863	826	829	824	819	836	839	845	
2. Impor / Import	51.877	50.197	59.664	52.652	56.101	66.060	64.634	62.488	66.338	62.874	63.337	65.315	66.761	71.783	68.546	
NPL/NPF	2.513	700	648	655	655	634	639	637	637	734	732	729	749	751	837	
3. Lainnya / Other	1.394.571	1.586.993	1.725.925	1.716.571	1.727.970	1.758.444	1.762.459	1.772.877	1.793.883	1.794.473	1.792.146	1.819.922	1.837.584	1.836.029	1.862.398	
NPL/NPF	42.720	45.446	41.152	44.726	44.933	42.213	43.746	44.122	43.245	44.068	43.423	43.179	43.211	43.341	41.722	
Total Kredit/Pembiayaan / Total Credit/Financing	1.483.010	1.687.209	1.834.908	1.819.661	1.834.203	1.874.812	1.889.635	1.894.870	1.916.653	1.921.641	1.912.397	1.937.438	1.937.438	1.957.793	1.960.046	1.985.493
NPL/NPF	46.036	47.016	43.046	46.636	46.873	44.057	45.245	45.621	44.708	45.631	44.979	44.727	44.796	44.930	43.403	

Tabel 3.10.
Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 4 Kepada Pihak Ketiga Bukan Bank
Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan
(Credit/Financing and NPL/NPF of Commercial Banks - KBMI 4 to Non Bank Third Party
Based on Types and Orientation of Use)

Miliar Rp (Billion Rp)

Keterangan / Items	2021	2022	2023												2024																
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des			
Jenis Penggunaan / Type of Use																															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party																															
1. Modal Kerja / Working Capital	1.422.435	1.597.540	1.781.640	1.758.604	1.758.257	1.782.791	1.821.770	1.839.067	1.862.094	1.872.230	1.885.828	1.918.916	1.904.039	1.925.087	1.957.378	NPL/NPF	53.770	48.351	44.335	46.680	46.432	45.125	46.996	47.337	47.690	48.008	47.407	46.930	46.768	46.905	44.997
2. Investasi / Investment	901.484	1.000.362	1.165.240	1.187.473	1.198.511	1.228.790	1.239.175	1.266.068	1.289.269	1.298.414	1.287.289	1.299.687	1.348.790	1.348.790	1.363.636	NPL/NPF	23.561	17.862	18.639	20.235	20.704	20.858	22.070	22.140	20.908	20.999	20.839	19.502	20.276	20.346	18.119
3. Konsumsi / Consumption	622.926	665.652	722.128	723.748	725.843	742.551	746.419	752.383	760.219	767.252	773.110	779.945	788.927	796.831	808.680	NPL/NPF	9.802	9.148	11.673	12.508	12.895	13.081	13.777	13.967	13.972	14.156	13.989	14.289	14.366	14.544	14.967
Total Kredit/Pembiayaan / Total Credit/Financing	2.946.844	3.263.554	3.669.008	3.669.825	3.682.611	3.754.132	3.807.364	3.857.518	3.911.582	3.937.897	3.946.227	3.998.548	4.041.756	4.085.553	4.146.522	NPL/NPF	87.133	75.361	74.648	79.423	80.032	79.064	82.843	83.445	82.570	83.163	82.235	80.721	81.410	81.796	78.084
Orientasi Penggunaan / User Orientation																															
Kredit kepada Pihak Ketiga / Credit to Third Party																															
1. Ekspor / Export	104.556	96.647	91.449	93.576	89.181	88.039	92.730	91.678	87.931	84.895	81.176	80.659	81.642	82.889	83.168	NPL/NPF	1.805	2.294	3.028	3.253	3.213	3.062	3.163	3.159	2.553	2.420	2.283	2.172	2.075	2.230	2.206
2. Impor / Import	19.380	26.367	37.524	36.096	34.428	33.306	34.034	35.153	37.517	36.972	37.471	36.182	38.690	39.541	41.685	NPL/NPF	620	795	404	403	422	409	422	405	371	305	315	321	308	270	245
3. Lainnya / Other	2.822.908	3.140.540	3.540.035	3.540.153	3.559.001	3.632.787	3.680.601	3.730.687	3.786.134	3.816.030	3.827.580	3.881.707	3.921.424	3.963.123	4.021.669	NPL/NPF	84.708	72.272	71.216	75.767	76.396	75.593	79.258	79.881	79.646	80.437	79.637	78.228	79.027	79.297	75.633
Total Kredit/Pembiayaan / Total Credit/Financing	2.946.844	3.263.554	3.669.008	3.669.825	3.682.611	3.754.132	3.807.364	3.857.518	3.911.582	3.937.897	3.946.227	3.998.548	4.041.756	4.085.553	4.146.522	NPL/NPF	87.133	75.361	74.648	79.423	80.032	79.064	82.843	83.445	82.570	83.163	82.235	80.721	81.410	81.796	78.084

Tabel 3.11.

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

Miliar Rp (Billion Rp)

Pengelompokan Bank / Group of Banks	2021	2022	2023										2024				
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des		
1. KBMI 1	1.175	1.010	480	468	474	490	920	918	937	953	963	944	948	965	950		
NPL/NPF	50	168	18	18	18	19	173	175	179	181	183	159	161	164	155		
2. KBMI 2	9.218	10.286	5.383	5.457	5.495	5.503	5.114	5.169	5.202	5.254	5.291	5.353	5.404	5.471	5.446		
NPL/NPF	410	186	272	273	276	278	130	137	137	138	137	145	149	158	155		
3. KBMI 3	26.254	28.386	36.876	37.240	37.260	37.472	37.872	37.634	38.222	38.175	38.389	38.782	38.593	39.058	39.462		
NPL/NPF	651	521	648	663	684	712	725	734	725	705	690	695	816	823	838		
4. KBMI 4	38.709	45.844	51.769	52.019	52.022	52.371	52.515	52.812	53.909	54.214	54.805	55.194	54.658	55.351	56.533		
NPL/NPF	721	509	634	657	672	685	698	709	715	696	684	697	723	756	907		
5. Bank Umum / Commercial Bank	75.355	85.527	94.509	95.185	95.251	95.837	96.422	96.533	98.270	98.595	99.449	100.273	99.603	100.845	102.391		
NPL/NPF	1.833	1.384	1.571	1.612	1.650	1.694	1.725	1.755	1.755	1.719	1.694	1.696	1.850	1.901	2.055		

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

Keterangan / Items	2020	2021	2022	2023									2024						
				Des	Jan	Feb	Mar *	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des			
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin																			
1. Pertanian, Perburuan dan Kehutanan / Agricultures, Hunting and Forestry	385.586	415.515	458.325	497.658	495.431	496.076	504.081	502.366	509.733	514.165	519.810	517.253	517.924	522.186	523.523	523.784			
NPL/NPF	7.480	6.518	6.342	9.271	10.005	10.174	9.736	10.073	10.248	10.120	10.746	10.755	9.845	10.299	10.419	10.180			
2. Perikanan / Fishery	16.032	18.688	19.726	20.797	20.549	20.466	20.732	20.729	20.769	20.763	20.676	20.492	20.399	20.407	19.857	19.784			
NPL/NPF	886	1.053	1.286	1.102	1.169	1.122	1.153	1.237	1.245	1.249	1.226	1.115	1.138	1.173	957	893			
3. Pertambangan dan Penggalian / Mining and Quarrying	124.618	153.803	237.390	290.468	298.436	299.705	307.837	314.098	328.433	326.437	332.172	329.133	341.990	352.400	360.695	373.508			
NPL/NPF	9.049	6.799	5.755	3.564	3.770	3.730	3.814	3.784	3.763	5.048	4.253	4.356	4.366	4.205	4.218	4.094			
4. Industri Pengolahan / Prosesing Industry	893.642	951.109	1.067.006	1.117.340	1.104.256	1.101.415	1.128.541	1.164.819	1.153.910	1.165.659	1.174.030	1.151.935	1.158.410	1.186.028	1.201.695	1.224.136			
NPL/NPF	40.898	49.248	40.184	36.383	36.456	35.569	36.310	37.024	37.688	38.584	39.141	38.004	37.373	37.546	38.139	35.970			
5. Listrik, gas dan air / Electricity, Gas and Water	168.881	159.701	162.327	183.959	187.612	186.266	188.931	194.453	198.090	201.753	211.134	217.783	200.753	208.007	219.620	220.290			
NPL/NPF	2.091	1.668	761	664	501	304	293	312	405	416	550	543	535	541	548	520			
6. Konstruksi / Construction	376.473	380.381	396.583	395.097	384.170	386.577	390.064	388.261	389.088	393.436	394.213	394.062	402.766	394.507	398.861	395.178			
NPL/NPF	12.973	13.755	14.080	14.284	15.053	15.079	14.675	15.275	15.554	14.729	15.259	15.209	14.593	14.160	13.229	11.744			
7. Perdagangan Besar dan Eceran / Wholesale and Retail Trade	942.188	974.420	1.043.912	1.139.157	1.115.478	1.135.755	1.166.723	1.167.201	1.174.276	1.190.285	1.177.848	1.177.326	1.201.216	1.203.426	1.194.305	1.186.854			
NPL/NPF	41.784	39.728	37.666	37.217	40.234	40.385	39.602	42.017	42.467	40.669	40.932	40.591	40.152	40.226	40.457	39.166			
8. Penyediaan akomodasi dan penyediaan makan minum / Provision of accomodation and theprovision of eating and drinking	116.183	120.741	123.620	130.793	129.910	130.119	129.883	133.387	133.982	135.773	135.086	135.656	136.210	137.816	138.311	137.352			
NPL/NPF	6.258	7.653	6.636	3.880	4.268	4.338	4.291	4.797	4.944	4.527	4.172	4.463	4.521	4.519	4.413	3.783			
9. Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications	266.189	306.242	313.052	373.419	375.223	374.421	387.437	395.253	405.983	412.014	412.535	408.343	416.446	417.817	417.906	444.980			
NPL/NPF	5.739	6.347	5.116	3.773	4.086	4.091	4.080	4.095	4.129	3.994	3.691	3.630	3.566	3.614	3.534	4.236			
10. Perantara Keuangan / Financial intermediaries	216.297	224.714	305.787	369.668	364.088	377.007	410.520	410.417	417.691	429.804	423.201	425.789	428.862	427.574	426.979	448.980			
NPL/NPF	1.089	2.925	2.248	1.623	1.744	1.938	1.953	2.097	2.054	1.922	1.957	1.939	1.886	1.836	1.719	1.593			
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	259.978	265.315	314.584	356.071	359.556	351.535	354.262	359.518	358.436	367.651	371.687	368.892	368.139	367.324	368.106	371.748			
NPL/NPF	8.048	7.414	6.284	6.599	9.433	10.041	7.589	8.052	7.890	6.775	6.767	6.966	6.829	6.828	6.599	6.512			
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / Government administration, Defense and Compulsory social security	30.887	34.272	43.829	65.292	66.054	64.839	66.283	68.607	69.362	77.369	80.114	78.863	78.258	84.975	89.474	96.690			
NPL/NPF	4	3	0	1	1	4	4	74	74	74	74	71	71	71	1	0			
13. Jasa Pendidikan / Education Services	13.594	13.990	14.893	16.877	16.975	17.115	17.118	17.022	17.197	17.331	17.411	17.533	17.451	17.445	17.655	17.914			
NPL/NPF	244	211	258	228	243	255	237	247	227	217	208	213	218	251	247				
14. Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	28.262	28.513	31.522	37.410	37.128	37.487	37.984	38.455	39.084	39.547	39.847	39.758	40.811	41.182	42.708	46.675			
NPL/NPF	382	171	234	456	331	345	350	353	378	366	391	384	380	389	394	388			
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / Community, Sociocultural,Entertainment and Other Individual Services	89.457	95.691	114.669	158.563	157.575	159.756	149.489	146.599	151.334	156.934	156.089	159.587	163.871	167.963	172.187	176.906			
NPL/NPF	2.902	2.253	2.399	3.137	3.478	3.560	3.353	3.213	3.292	3.965	3.137	3.096	3.106	3.158	3.388	2.940			
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	2.989	3.872	3.985	4.002	3.942	3.903	3.892	3.808	3.765	3.779	3.734	3.722	3.765	3.696	3.636	3.633			
NPL/NPF	55	80	95	109	131	133	138	137	135	129	132	130	137	119	114	102			
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency	358	365	22	18	18	17	17	15	14	13	12	12	261	270	11	11			
NPL/NPF	0	-	-	0	0	-	0	0	0	0	0	0	0	0	1	1			
18. Kegiatan yang belum jelas batasannya / Business Activities which are not clearly defined	2.490	716	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
NPL/NPF	138	96	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin																			
Rumah Tangga / House Hold																			
- Untuk Pemilikan Rumah Tinggal / For Home Ownership	544.004	581.135	586.568	659.766	664.035	668.307	637.903	683.263	689.624	697.266	704.365	707.448	709.140	715.842	718.945	723.582			
NPL/NPF	12.164	12.521	11.831	15.382	16.355	16.654	14.870	16.816	16.961	16.709	17.215	17.210	17.300	17.951	18.848	18.530			
- Untuk Pemilikan Flat atau Apartemen / For Apartement Ownership	26.100	27.869	27.945	29.552	29.518	29.497	29.630	29.714	29.995	30.316	30.611	30.666	30.821	31.018	31.171	31.468			
NPL/NPF	529	546	542	710	761	770	777	824	832	795	814	790	795	810	865	844			
- Untuk Pemilikan Ruko atau Rukan / For Shop House Ownership	20.771	21.010	20.995	22.476	22.762	22.977	70.114	27.985	28.030	28.205	28.292	28.410	28.532	28.636	28.805	28.898			
NPL/NPF	944	1.018	1.005	935	987	1.005	2.737	1.487	1.334	1.286	1.261	1.239	1.244	1.188	1.169	1.087			
- Untuk Pemilikan Kendaraan Bermotor / For Vehicles Ownership	99.101	114.492	115.955	131.419	132.259	133.420	134.794	135.875	135.736	133.191	135.550	135.747	137.812	139.800	142.442	142.092			
NPL/NPF	1.973	1.864	1.756	2.594	2.653	2.676	2.781	3.085	3.041	3.133	3.141	3.189	3.194	3.211	3.191	3.191			
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / Others	694.729	760.741	773.017	820.985	821.923	825.604	834.120	836.914	843.699	852.574	862.416	873.122	883.511	893.586	902.327	910.853			
NPL/NPF	8.961	10.116	9.726	10.271	10.953	11.360	11.430	12.019	12.402	12.381	12.844	12.807	12.878	13.050	13.149	13.402			
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others	235.831	245.167	247.852	269.458	270.660	272.250	274.281	275.524	277.880	284.140	283.785	286.170	291.900	294.989	298.040	301.832			
NPL/NPF	2.776	2.539	2.371	2.794	2.934	3.070	3.086	3.160	3.212	3.128	2.982	2.945	3.073	3.233	3.341	3.483			

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

Keterangan / Items	2020	2021	2022	2023									2024						
				Des	Jan	Feb	Mar *	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des			
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin																			
1. Pertanian, Perburuan dan Kehutanan / Agricultures, Hunting and Forestry	251.567	277.985	310.841	351.708	351.163	352.250	354.135	354.497	359.557	362.126	364.694	364.251	365.337	367.456	368.324	363.728			
NPL/NPF	4.409	3.967	4.286	6.869	7.486	7.657	7.158	7.436	7.577	7.498	8.136	8.090	7.252	7.536	7.649	7.465			
2. Perikanan / Fishery	8.874	11.313	12.883	13.629	13.667	13.727	13.831	13.761	13.727	13.692	13.699	13.694	13.676	13.651	13.051	12.894			
NPL/NPF	511	752	794	587	643	661	691	735	734	744	711	710	727	762	592	538			
3. Pertambangan dan Penggalian / Mining and Quarrying	67.410	88.074	137.863	175.643	179.720	175.556	180.194	184.295	196.837	193.025	202.129	200.481	215.442	221.681	223.946	232.028			
NPL/NPF	6.897	5.666	4.770	1.905	1.997	1.958	1.993	2.046	1.973	3.367	3.344	3.312	3.293	3.341	3.327	3.291			
4. Industri Pengolahan / Prosesing Industry	316.144	347.203	385.352	405.889	406.279	401.850	411.051	433.372	428.420	433.802	433.727	420.058	431.292	442.083	450.886	456.261			
NPL/NPF	25.339	22.244	15.208	13.680	13.667	12.908	12.753	12.948	12.912	14.136	13.972	13.863	13.840	14.369	14.491	12.721			
5. Listrik, gas dan air / Electricity, Gas and Water	91.852	94.090	102.264	109.795	114.576	112.861	114.734	117.335	118.713	122.009	131.328	140.071	123.540	126.537	137.025	124.909			
NPL/NPF	1.252	921	265	270	280	73	72	83	78	77	101	101	100	101	105	78			
6. Konstruksi / Construction	172.158	177.544	184.004	187.542	187.101	189.326	191.346	189.998	189.038	190.746	190.359	188.921	194.041	189.283	192.374	192.413			
NPL/NPF	7.103	8.212	9.312	7.359	7.552	7.526	7.304	7.388	7.670	7.146	7.355	7.339	6.989	6.405	5.963	4.829			
7. Perdagangan Besar dan Eceran / Wholesale and Retail Trade	457.066	489.375	526.379	567.941	560.505	564.842	573.833	578.510	586.598	594.153	591.565	589.605	599.732	596.298	585.576	587.892			
NPL/NPF	17.270	19.066	19.105	18.167	20.209	20.638	19.679	20.572	20.701	19.251	19.301	19.119	18.394	18.735	19.091	18.023			
8. Penyediaan akomodasi dan penyediaan makan minum / Provision of accomodation and theprovision of eating and drinking	46.245	51.110	54.726	60.981	60.505	60.548	60.194	63.715	63.315	64.848	64.368	64.343	64.399	64.634	65.018	63.870			
NPL/NPF	1.947	2.455	2.038	1.832	1.965	1.986	1.967	2.103	2.059	1.776	1.719	1.726	1.769	1.774	1.676	1.640			
9. Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications	124.042	134.995	139.778	165.636	165.803	164.816	174.140	171.320	177.297	183.228	180.461	181.592	188.884	191.964	189.783	206.297			
NPL/NPF	2.979	3.790	3.114	1.318	1.418	1.379	1.499	1.531	1.503	1.429	1.408	1.358	1.332	1.393	1.400	2.200			
10. Perantara Keuangan / Financial intermediaries	34.909	37.882	52.707	71.936	74.902	77.747	85.979	92.476	91.935	97.437	98.879	99.728	101.040	103.734	101.939	110.740			
NPL/NPF	219	318	265	201	307	305	302	310	309	189	189	149	146	148	35	36			
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	86.988	81.413	77.132	92.034	96.727	95.462	96.143	97.320	99.622	105.741	102.333	102.372	103.803	100.109	99.100	100.920			
NPL/NPF	3.211	3.307	1.807	1.854	1.916	2.482	2.643	2.794	2.748	1.618	1.616	1.629	1.260	1.267	1.257	1.235			
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / Government administration, Defense and Compulsory social security	28.293	31.573	41.030	62.017	62.729	61.878	63.346	65.685	66.542	74.445	77.204	75.987	75.123	81.909	86.486	93.586			
NPL/NPF	3	3	-	0	0	3	3	3	3	3	3	0	0	0	0	0			
13. Jasa Pendidikan / Education Services	2.447	2.548	2.532	2.265	2.263	2.364	2.326	2.315	2.361	2.405	2.422	2.440	2.434	2.414	2.480	2.517			
NPL/NPF	41	45	46	35	35	37	38	36	36	33	27	27	24	24	30	31			
14. Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	11.364	9.641	10.100	13.800	14.113	14.342	14.614	14.573	14.949	15.299	15.413	14.961	15.418	15.470	15.676	16.707			
NPL/NPF	218	66	66	113	134	135	136	146	142	121	115	112	106	100	108	105			
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / Community, Sociocultural,Entertainment and Other Individual Services	52.362	61.478	81.953	124.138	123.212	126.005	115.349	115.793	120.336	125.421	124.313	127.063	130.610	134.448	138.250	142.185			
NPL/NPF	1.557	1.537	1.608	2.129	2.433	2.476	2.242	2.367	2.401	2.262	2.371	2.329	2.327	2.366	2.556	2.146			
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	1.469	1.211	1.053	1.050	1.053	1.030	1.026	981	960	979	937	929	968	949	890	875			
NPL/NPF	28	39	49	64	72	73	72	69	68	62	60	58	61	58	53	42			
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency	355	361	17	15	14	14	14	11	11	11	10	10	259	268	9	9			
NPL/NPF	-	-	-	0	0	-	0	0	0	0	0	0	0	0	1	1			
18. Kegiatan yang belum jelas batasannya / Business Activities which are not clearly defined	194	45	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
NPL/NPF	22	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin																			
Rumah Tangga / House Hold																			
- Untuk Pemilikan Rumah Tinggal / For Home Ownership	299.176	322.700	335.181	383.610	386.731	389.855	357.345	401.717	406.040	411.038	416.160	418.009	418.615	423.483	425.324	427.771			
NPL/NPF	6.634	6.415	5.719	8.035	8.617	8.803	7.084	8.700	8.941	8.653	9.217	9.267	9.307	10.016	10.798	10.734			
- Untuk Pemilikan Flat atau Apartemen / For Apartement Ownership	7.157	7.492	7.624	8.245	8.302	8.347	8.462	8.591	8.783	8.997	9.212	9.342	9.494	9.679	9.843	10.034			
NPL/NPF	240	266	254	342	363	367	353	378	378	359	393	385	384	420	449	447			
- Untuk Pemilikan Ruko atau Rukan / For Shop House Ownership	5.955	5.119	4.534	4.369	4.430	4.452	51.395	9.168	9.144	9.179	9.086	9.091	9.136	9.124	9.175	9.218			
NPL/NPF	375	312	398	291	309	315	2.047	763	696	629	616	580	576	567	554	515			
- Untuk Pemilikan Kendaraan Bermotor / For Vehicles Ownership	34.096	33.135	36.915	38.379	38.432	38.385	38.058	38.024	37.632	36.677	35.893	35.365	35.271	35.267	35.198	35.967			
NPL/NPF	488	387	435	627	647	711	777	778	788	752	693	663	626	648	767				
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / Others	297.233	305.113	329.856	332.005	331.328	331.952	334.796	335.343	336.895	339.948	343.765	346.621	349.283	353.578	356.967	361.414			
NPL/NPF	3.002	3.291	3.422	3.981	4.234	4.448	4.430	4.639	4.741	4.821	5.174	5.128	5.239	5.312	5.506	5.839			
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others	48.607	51.765	59.416	69.361	70.261	71.061	71.809	72.358	73.413	74.953	75.724	76.581	77.746	78.793	80.034	81.965			
NPL/NPF	1.086	845	676	819	894	903	892	928	945	900	891	956	1.010	1.090	1.175				

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

Keterangan / Items	2020	2021	2022	2023										2024				
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des		
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin																		
1. Pertanian, Perburuan dan Kehutanan / Agricultures, Hunting and Forestry	13.521	14.973	18.364	21.903	22.050	22.301	22.669	22.763	22.894	23.088	23.249	23.424	23.504	23.289	23.571	23.778		
NPL/NPF	899	675	635	746	805	840	891	910	943	920	940	974	922	934	951	915		
2. Perikanan / Fishery	1.157	1.379	1.587	1.824	1.819	1.841	1.861	1.871	1.861	1.866	1.878	1.882	1.867	1.912	1.903	1.913		
NPL/NPF	69	107	103	133	138	144	147	160	173	167	170	166	171	180	137	126		
3. Pertambangan dan Penggalian / Mining and Quarrying	1.216	1.065	4.089	3.128	3.339	3.401	3.502	3.819	3.510	3.586	3.634	3.610	4.077	4.416	4.292	4.262		
NPL/NPF	376	269	277	96	100	101	149	123	141	136	137	113	111	110	110	104		
4. Industri Pengolahan / Procesing Industry	14.282	20.312	25.550	26.987	25.970	24.439	24.752	24.757	25.178	24.828	24.178	24.209	25.631	26.045	25.708	27.417		
NPL/NPF	482	550	485	773	810	828	831	870	1.272	1.242	1.260	1.271	1.259	1.283	1.287	1.261		
5. Listrik, gas dan air / Electricity, Gas and Water	2.484	2.204	1.765	1.553	1.526	1.539	1.674	1.687	1.684	1.834	1.842	1.839	1.732	1.740	1.661	1.562		
NPL/NPF	54	56	10	11	14	14	10	11	11	11	11	11	11	11	11	12	12	
6. Konstruksi / Construction	36.260	36.285	39.217	42.001	38.885	39.374	40.276	39.824	39.796	41.300	42.819	43.434	42.238	40.517	39.778	38.009		
NPL/NPF	2.736	2.558	2.394	2.511	2.722	2.650	2.687	2.752	2.880	2.668	2.715	2.721	2.811	2.830	2.846	2.629		
7. Perdagangan Besar dan Eceran / Wholesale and Retail Trade	38.295	42.815	51.287	59.773	58.486	59.131	61.131	61.226	62.130	64.432	64.767	64.897	65.324	65.577	65.282	65.172		
NPL/NPF	2.897	2.909	2.518	3.204	3.357	3.557	3.758	4.065	4.137	3.942	4.060	4.091	4.338	4.360	4.565	4.564		
8. Penyediaan akomodasi dan penyediaan makan minum / Provision of accomodation and theprovision of eating and drinking	7.256	7.431	7.942	9.071	9.051	9.190	9.266	9.342	9.424	9.597	9.613	9.729	9.847	9.907	10.010	10.103		
NPL/NPF	1.252	824	538	328	330	338	336	387	389	413	419	383	427	431	457	431		
9. Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications	7.513	7.011	7.182	8.379	8.245	8.122	8.281	9.207	9.474	9.149	9.080	9.106	8.116	8.060	7.821	7.838		
NPL/NPF	219	166	118	104	110	115	117	133	133	120	97	98	107	97	110	121		
10. Perantara Keuangan / Financial intermediaries	9.483	8.943	11.757	12.185	11.150	10.774	12.378	12.777	13.694	14.670	14.201	14.130	14.113	13.828	13.464	13.173		
NPL/NPF	149	325	408	324	328	449	448	484	478	425	432	427	417	423	419	308		
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	4.933	4.858	5.467	5.951	5.795	5.876	6.027	6.164	6.172	6.256	6.243	5.691	5.622	5.614	5.640	5.554		
NPL/NPF	716	629	638	700	723	723	724	734	768	752	755	744	764	767	767	750		
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / Government administration, Defense and Compulsory social security	2.567	2.681	2.726	2.994	3.043	2.895	2.867	2.853	2.752	2.854	2.838	2.799	3.054	2.983	2.891	3.032		
NPL/NPF	0	0	0	0	0	0	0	70	70	70	70	70	70	70	0	0		
13. Jasa Pendidikan / Education Services	1.333	1.282	1.261	2.249	2.244	2.264	2.301	2.282	2.334	2.320	2.331	2.351	2.353	2.352	2.638	2.762		
NPL/NPF	44	19	16	32	42	42	40	34	43	26	25	17	25	28	27	24		
14. Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	2.464	2.249	2.336	2.563	2.588	2.511	2.515	2.580	2.585	2.640	2.632	2.638	2.661	2.682	2.692	2.818		
NPL/NPF	23	20	27	40	42	43	44	44	49	79	79	79	80	83	86	81		
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / Community, Sociocultural,Entertainment and Other Individual Services	5.676	5.917	6.138	6.928	6.799	6.978	7.061	7.039	7.160	7.200	7.261	7.332	7.748	7.859	7.920	7.813		
NPL/NPF	334	216	197	245	259	279	275	297	310	279	287	284	291	295	330	329		
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	214	219	256	262	207	200	204	193	191	189	188	187	187	177	173	190		
NPL/NPF	6	6	8	10	9	10	12	12	13	12	13	13	13	13	13	14		
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency	0	1	-	0	0	0	0	0	0	0	0	0	0	0	0	0		
NPL/NPF	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-		
18. Kegiatan yang belum jelas batasannya / Business Activities which are not clearly defined	87	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
NPL/NPF	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin																		
Rumah Tangga / House Hold																		
- Untuk Pemilikan Rumah Tinggal / For Home Ownership	22.845	24.829	26.917	29.207	29.367	29.553	29.909	29.963	30.171	30.380	30.646	30.676	30.551	30.675	30.709	30.585		
NPL/NPF	1.749	1.669	1.497	1.606	1.742	1.749	1.770	1.834	1.902	1.872	1.912	1.924	1.899	1.878	1.910	1.778		
- Untuk Pemilikan Flat atau Apartemen / For Apartement Ownership	447	501	503	564	558	561	577	589	592	599	605	607	609	610	610	610		
NPL/NPF	34	36	23	27	29	30	31	33	34	33	34	35	34	34	35	32		
- Untuk Pemilikan Ruko atau Rukan / For Shop House Ownership	452	408	412	408	409	417	419	440	435	438	439	441	452	465	472	474		
NPL/NPF	106	94	83	82	87	94	95	96	99	98	94	92	90	81	84	81		
- Untuk Pemilikan Kendaraan Bermotor / For Vehicles Ownership	482	592	701	1.100	1.242	1.297	1.323	1.336	1.376	1.412	1.463	1.493	1.531	1.547	1.548	1.565		
NPL/NPF	3	3	4	8	9	12	14	19	19	20	23	27	32	34	36	37		
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / Others	196.716	210.004	224.468	243.433	243.318	244.815	247.574	248.544	251.050	253.472	256.367	260.032	264.276	267.235	269.155	270.672		
NPL/NPF	884	1.320	1.404	1.491	1.590	1.644	1.694	1.778	1.644	1.699	1.679	1.686	1.695	1.731	1.670			
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others	118.982	120.110	122.924	124.215	123.550	123.171	123.358	123.053	123.331	123.505	123.846	124.413	126.110	126.489	126.411	126.469		
NPL/NPF	489	635	630	759	798	833	810	828	848	751	757	749	747	749	747	748		

Keterangan / Items	2020	2021	2022	2023										2024					
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des			
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin																			
1. Pertanian, Perburuan dan Kehutanan / Agricultures, Hunting and Forestry	119.280	120.532	128.690	123.626	121.665	120.729	126.215	124.166	126.167	128.245	130.940	128.665	128.578	130.900	131.136	135.822			
NPL/NPF	2.172	1.876	1.421	1.655	1.714	1.677	1.688	1.727	1.728	1.702	1.670	1.691	1.672	1.830	1.819	1.800			
2. Perikanan / Fishery	6.001	5.996	5.256	5.344	5.064	4.898	5.040	5.097	5.182	5.205	5.098	4.916	4.855	4.844	4.903	4.977			
NPL/NPF	306	194	389	382	388	317	314	342	338	338	345	236	240	231	228	228			
3. Pertambangan dan Penggalian / Mining and Quarrying	50.554	57.716	87.142	105.270	107.609	112.353	116.736	117.227	120.141	122.305	118.727	117.939	115.206	119.310	125.377	130.574			
NPL/NPF	1.707	864	708	1.563	1.673	1.672	1.672	1.616	1.649	1.545	772	933	961	754	782	698			
4. Industri Pengolahan / Prosesing Industry	495.327	517.323	584.901	614.180	601.554	607.907	622.986	635.077	632.655	634.814	644.320	639.544	639.215	657.010	660.754	671.108			
NPL/NPF	13.784	22.699	22.330	20.159	20.245	20.211	20.364	21.009	21.296	20.992	21.647	20.725	20.700	20.388	20.123	19.735			
5. Listrik, gas dan air / Electricity, Gas and Water	57.960	54.148	51.602	68.622	67.335	67.448	67.934	71.269	73.527	73.882	73.923	72.106	71.663	75.966	77.017	89.947			
NPL/NPF	785	692	486	382	208	218	211	219	316	327	438	431	424	429	430	430			
6. Konstruksi / Construction	163.696	163.800	169.139	162.285	154.873	154.613	155.099	155.233	156.837	158.085	158.881	159.565	164.232	162.456	164.442	162.497			
NPL/NPF	3.134	2.985	2.373	4.415	4.780	4.902	4.683	5.135	5.004	4.915	5.189	5.149	4.793	4.925	4.420	4.287			
7. Perdagangan Besar dan Eceran / Wholesale and Retail Trade	431.213	425.857	453.004	493.074	482.862	497.087	507.231	507.558	505.655	511.571	504.310	508.201	523.000	523.376	524.318	516.925			
NPL/NPF	21.105	17.192	15.842	15.689	16.510	16.032	16.007	17.219	17.469	17.316	17.412	17.223	16.973	16.642	16.465				
8. Penyediaan akomodasi dan penyediaan makan minum / Provision of accomodation and theprovision of eating and drinking	61.348	60.859	60.861	60.740	60.354	60.380	60.423	60.330	61.244	61.328	61.105	61.584	61.964	63.275	63.283	63.379			
NPL/NPF	2.954	4.281	3.969	1.720	1.972	2.014	1.987	2.307	2.497	2.338	2.035	2.354	2.325	2.315	2.280	1.713			
9. Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications	120.464	150.554	151.930	186.647	189.098	189.465	193.403	201.869	204.487	204.842	206.525	200.740	202.585	203.791	204.856	214.547			
NPL/NPF	2.541	2.391	1.883	2.351	2.557	2.597	2.464	2.431	2.493	2.445	2.186	2.173	2.127	2.123	2.023	1.915			
10. Perantara Keuangan / Financial intermediaries	138.304	144.436	192.610	234.941	230.039	239.580	260.655	258.984	267.807	268.985	264.933	269.367	268.926	264.491	265.867	272.064			
NPL/NPF	720	2.282	1.575	1.098	1.108	1.184	1.202	1.303	1.268	1.307	1.337	1.363	1.324	1.266	1.265	1.250			
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	163.380	174.670	226.992	251.664	250.338	243.366	245.346	244.816	245.042	248.295	255.426	253.559	251.814	254.107	255.691	257.949			
NPL/NPF	4.120	3.478	3.839	4.044	6.794	6.837	4.222	4.524	4.375	4.405	4.396	4.593	4.805	4.794	4.575	4.527			
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / Government administration, Defense and Compulsory social security	27	18	73	66	67	66	70	69	68	70	72	77	81	83	97	72			
NPL/NPF	1	0	0	1	1	1	0	1	1	1	1	1	0	0	0	0			
13. Jasa Pendidikan / Education Services	9.814	10.160	11.100	12.363	12.467	12.486	12.490	12.424	12.502	12.605	12.656	12.740	12.662	12.677	12.534	12.634			
NPL/NPF	159	147	195	161	165	176	159	168	168	168	165	164	164	166	194	192			
14. Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	14.367	16.565	19.082	21.045	20.424	20.631	20.853	21.300	21.549	21.605	21.799	22.159	22.732	23.027	24.337	27.148			
NPL/NPF	141	85	142	302	156	166	170	163	166	167	193	192	193	205	200	203			
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / Community, Sociocultural,Entertainment and Other Individual Services	31.129	27.998	26.532	27.448	27.525	26.596	26.885	23.766	23.837	24.312	24.515	25.192	25.512	25.656	26.017	26.907			
NPL/NPF	1.012	501	595	763	787	805	836	550	581	523	478	484	488	497	502	465			
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	1.307	2.441	2.676	2.690	2.682	2.673	2.662	2.633	2.614	2.611	2.609	2.606	2.610	2.569	2.572	2.568			
NPL/NPF	21	35	39	36	50	50	54	56	54	55	59	59	63	49	48	46			
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency	3	3	5	3	3	3	3	3	2	2	2	2	2	2	2	2			
NPL/NPF	0	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-			
18. Kegiatan yang belum jelas batasannya / Business Activities which are not clearly defined	1.534	462	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
NPL/NPF	115	89	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin																			
Rumah Tangga / House Hold																			
- Untuk Pemilikan Rumah Tinggal / For Home Ownership	174.251	196.152	224.200	246.821	247.811	248.772	250.521	251.452	253.282	255.717	257.429	258.629	259.841	261.552	262.778	265.092			
NPL/NPF	4.374	4.078	4.613	5.740	5.996	6.103	6.016	6.281	6.118	6.184	6.085	6.019	6.093	6.057	6.140	6.018			
- Untuk Pemilikan Flat atau Apartemen / For Apartement Ownership	15.192	18.071	19.784	20.729	20.645	20.576	20.578	20.522	20.608	20.708	20.782	20.706	20.707	20.717	20.705	20.813			
NPL/NPF	232	227	265	341	370	373	392	412	421	403	387	370	377	355	380	366			
- Untuk Pemilikan Ruko atau Rukan / For Shop House Ownership	15.596	15.241	16.046	17.696	17.919	18.105	18.296	18.373	18.448	18.585	18.763	18.874	18.941	19.043	19.155	19.203			
NPL/NPF	593	537	524	562	591	595	628	539	559	551	567	578	540	530	492				
- Untuk Pemilikan Kendaraan Bermotor / For Vehicles Ownership	71.153	65.335	78.297	91.925	92.571	93.723	95.398	96.500	96.713	95.087	98.177	98.873	100.992	102.968	105.679	104.544			
NPL/NPF	1.676	1.584	1.317	1.959	1.997	1.954	2.040	2.122	2.287	2.233	2.358	2.421	2.495	2.534	2.527	2.387			
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / Others	178.470	179.068	218.249	245.493	247.224	248.788	251.703	252.979	255.706	259.107	262.238	266.422	269.913	272.734	276.201	278.764			
NPL/NPF	4.289	4.290	4.848	4.751	5.081	5.224	5.310	5.645	5.840	5.873	5.929	5.958	5.918	6.007	5.912	5.893			
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others	48.637	54.069	55.453	74.570	75.576	76.471	77.658	78.134	79.011	83.409	81.657	83.326	84.973	86.397	88.079	89.689			
NPL/NPF	990	1.067	900	1.194	1.233	1.305	1.358	1.362	1.407	1.405	1.306	1.295	1.344	1.450	1.474	1.525			

Keterangan / Items	2020	2021	2022	2023												2024																				
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des							
				Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin												Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin																				
1. Pertanian, Perburuan dan Kehutanan / Agricultures, Hunting and Forestry	1.217	2.026	430	422	554	796	1.062	940	1.115	705	927	913	505	540	492	456	NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-						
2. Perikanan / Fishery	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-						
3. Pertambangan dan Penggalian / Mining and Quarrying	5.437	6.948	8.296	6.427	7.768	8.394	7.404	8.756	7.945	7.522	7.682	7.103	7.265	6.992	7.080	6.644	NPL/NPF	70	-	-	-	-	-	-	-	-	-	-	-	-	-					
4. Industri Pengolahan / Prosesing Industry	67.889	66.270	71.203	70.283	70.454	67.218	69.752	71.614	67.657	72.215	71.806	68.124	62.272	60.890	64.347	69.349	NPL/NPF	1.293	3.754	2.161	1.771	1.734	1.622	2.363	2.197	2.208	2.215	2.262	2.147	1.574	1.507	2.239	2.253			
5. Listrik, gas dan air / Electricity, Gas and Water	16.585	9.259	6.696	3.990	4.175	4.419	4.590	4.162	4.166	4.029	4.042	3.765	3.818	3.765	3.917	3.873	NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
6. Konstruksi / Construction	4.359	2.753	4.224	3.269	3.311	3.263	3.343	3.205	3.416	3.305	2.155	2.141	2.255	2.251	2.267	2.260	NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
7. Perdagangan Besar dan Eceran / Wholesale and Retail Trade	15.614	16.373	13.242	18.368	13.626	14.695	24.528	19.907	19.893	20.128	17.206	14.623	13.160	18.175	19.128	16.864	NPL/NPF	513	562	201	157	158	158	159	160	160	160	160	158	157	158	159	115			
8. Penyediaan akomodasi dan penyediaan makan minum / Provision of accomodation and theprovision of eating and drinking	1.334	1.341	91	-	0	0	0	0	-	-	-	-	-	-	-	-	NPL/NPF	105	94	91	-	-	-	-	-	-	-	-	-	-	-	-				
9. Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications	14.170	13.683	14.162	12.756	12.076	12.018	11.613	12.857	14.725	14.795	16.470	16.904	16.862	14.002	15.446	16.298	NPL/NPF	-	-	0	-	-	0	0	-	-	-	-	-	-	-	-	-			
10. Perantara Keuangan / Financial intermediaries	33.602	33.453	48.713	50.605	47.997	48.906	51.508	46.181	44.256	48.711	45.188	42.564	44.783	45.521	45.709	53.002	NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	4.678	4.374	4.992	6.422	6.696	6.830	6.747	7.618	7.601	7.359	7.685	7.270	6.901	7.494	7.675	7.326	NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / Government administration, Defense and Compulsory social security	-	-	-	215	215	-	-	-	-	-	-	-	-	-	-	-	NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
13. Jasa Pendidikan / Education Services	0	1	1	1	1	1	1	1	1	1	2	2	1	2	4	2	NPL/NPF	0	1	1	1	1	1	1	1	1	1	1	1	1	1	1	2			
14. Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	67	58	3	3	3	3	3	2	3	2	3	1	1	1	3	2	NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2			
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / Community, Sociocultural,Entertainment and Other Individual Services	290	298	45	48	39	177	194	0	0	0	0	0	0	0	0	0	NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0			
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0			
18. Kegiatan yang belum jelas batasannya / Business Activities which are not clearly defined	675	185	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin	Rumah Tangga / House Hold												Origin																							
- Untuk Pemilikan Rumah Tinggal / For Home Ownership	331	324	271	129	127	127	129	131	131	131	131	134	133	132	133	133	NPL/NPF	2	2	3	-	1	1	1	1	1	1	1	1	1	1	1	1	0	0	
- Untuk Pemilikan Flat atau Apartemen / For Apartement Ownership	29	36	34	13	13	13	13	13	13	12	11	11	11	11	11	11	NPL/NPF	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	12	11	11	
- Untuk Pemilikan Ruko atau Rukan / For Shop House Ownership	1	4	4	4	4	3	3	3	3	3	3	3	3	3	3	3	NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	3	
- Untuk Pemilikan Kendaraan Bermotor / For Vehicles Ownership	41	39	42	15	15	14	16	16	16	16	16	17	18	17	17	17	NPL/NPF	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	12	11	11
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / Others	586	543	443	54	53	49	47	47	48	47	46	46	39	38	38	3	NPL/NPF	54	60	53	48	48	44	42	42	42	41	42	35	35	-	-	3.708	3.516	3.310	3.516
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others	11.019	9.887	10.059	1.312	1.272	1.546	1.456	1.979	2.124	2.273	2.557	1.849	3.071	3.310	3.516	NPL/NPF	383	229	165	21	8	30	26	42	30	27	25	2	25	26	27	35	3.708	3.516	3.310	3.516

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 - Desember 2024 Credit/Financing and NPL/NPF of Commercial Bank to Non Banks Third Party Based on Business Sector and non Business Sector of Credit/Financing by Region - December 2024 Miliar Rp (Billion Rp)																									
Keterangan	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, perdagangan dan komunikasi	Perantara Keuangan	Real Estate, Usaha Persewaan dan Jasa Perusahaan	Administrasi Pemerintahan, Peritanan dan Jaminan Sosial Wajib	Jasa Pendidikan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	Jasa Perorangan yang belum jelas batasannya	Badan Internasional dan Badan Ekstra Internasional Lainnya	Kegiatan Rumah Tangga	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan Flat atau Apartemen	Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor	Rumah Tangga - Untuk Pemilikan Ruko atau Rukan	Rumah Tangga - Untuk Pemilikan Rumah	Rumah Tangga - Untuk Pemilikan Lainnya	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	
Jawa Barat	15.695	1.353	3.573	68.119	3.364	21.304	110.713	11.778	23.207	7.660	15.649	2	3.194	6.430	11.488	315	0	-	167.027	3.389	3.200	3.470	117.981	21.184	
NPL/NPF	1.431	71	31	2.452	12	1.632	4.952	318	111	133	289	-	22	39	440	17	-	-	5.165	130	176	71	1.657	145	
Banten	848	177	1.390	23.768	429	11.055	26.714	2.356	10.814	3.823	15.275	-	527	3.227	2.847	102	-	-	64.708	2.129	1.977	1.074	31.933	7.823	
NPL/NPF	29	6	39	217	4	646	905	37	772	21	74	-	3	10	84	1	-	-	1.378	64	56	4	451	141	
DKI Jakarta	177.058	2.321	276.666	750.422	183.923	271.342	405.964	54.292	343.836	422.636	281.381	19.187	5.031	17.486	98.102	361	5	-	183.254	19.681	10.608	122.168	180.812	133.252	
NPL/NPF	2.781	131	3.676	20.399	402	4.913	10.630	1.625	2.251	999	4.475	-	142	126	665	15	-	-	4.349	541	334	2.858	4.556	2.253	
D.I.Yogjakarta	2.728	278	100	4.528	61	6.608	12.397	3.378	1.007	962	1.322	0	1.055	1.086	2.763	55	-	-	4.955	104	348	180	10.635	1.164	
NPL/NPF	77	15	1	96	2	138	517	114	13	10	41	-	4	69	78	5	-	-	128	8	20	1	230	5	
Jawa Tengah	25.193	2.756	397	63.029	420	17.275	117.492	13.038	4.940	2.903	7.747	6	1.965	4.644	12.753	316	-	-	32.527	376	1.194	1.904	38.104	37.565	
NPL/NPF	697	115	35	7.651	5	593	4.344	348	89	176	116	-	10	21	348	12	-	-	679	4	71	39	371	114	
Jawa Timur	40.533	2.746	2.554	127.391	4.593	23.217	154.721	11.138	13.833	1.769	11.725	6	2.150	3.428	13.498	640	1	-	74.000	2.829	2.930	4.515	93.408	3.732	
NPL/NPF	1.281	103	77	2.488	32	655	5.617	430	351	63	601	0	25	22	329	15	-	-	2.017	56	150	75	1.105	31	
Bengkulu	6.299	90	296	529	14	219	4.969	558	230	9	284	0	39	151	596	26	-	-	2.894	11	75	44	6.797	5.433	
NPL/NPF	74	2	1	14	-	24	142	7	3	0	2	-	0	0	18	0	-	-	63	-	2	0	45	32	
Jambi	15.229	128	142	2.633	18	1.000	8.666	1.225	454	35	634	0	102	156	1.049	32	-	-	6.907	109	151	98	15.713	111	
NPL/NPF	134	3	5	19	0	57	227	30	4	14	9	-	2	5	14	0	-	-	172	1	2	2	224	1	
Aceh	3.444	304	115	1.548	109	516	6.253	558	328	30	284	0	88	368	834	40	-	-	2.906	70	38	841	25.295	12	
NPL/NPF	69	12	1	30	1	125	268	24	19	-	27	-	0	1	16	2	-	-	29	1	1	15	146	0	
Sumatera Utara	54.921	603	419	68.300	612	7.052	48.480	3.044	4.255	1.136	5.731	7	576	2.585	4.310	206	2	-	23.887	731	1.633	2.827	47.571	2.058	
NPL/NPF	473	27	22	380	1	348	1.551	85	66	21	84	0	6	11	110	4	-	-	700	6	38	53	562	32	
Sumatera Barat	11.864	320	131	2.684	33	737	16.921	1.115	1.581	41	814	-	232	352	1.497	43	-	-	5.412	78	157	76	11.044	16.111	
NPL/NPF	242	17	7	52	0	81	580	26	16	4	17	-	0	1	41	1	-	-	88	1	5	0	120	50	
Riau	25.858	154	414	8.964	72	2.838	13.711	1.889	3.142	413	1.924	-	107	1.072	2.167	38	-	-	13.139	152	532	160	23.589	829	
NPL/NPF	457	6	4	108	1	164	427	22	38	71	30	-	0	3	39	0	-	-	431	4	7	1	288	9	
Sumatera Selatan	21.309	291	1.708	11.800	268	3.236	18.887	1.937	2.004	51	3.765	3	344	586	1.518	134	-	-	16.776	135	458	528	29.212	1.785	
NPL/NPF	451	24	8	36	2	207	860	32	3	56	0	0	2	51	3	-	-	439	6	31	9	359	13		
Banka Belitung	2.470	418	1.240	460	6	184	3.180	195	146	6	101	-	43	143	411	4	-	-	2.840	25	55	61	5.757	63	
NPL/NPF	44	27	7	11	0	18	72	3	4	0	2	-	0	0	10	0	-	-	36	0	3	0	55	1	
Kepulauan Riau	304	407	330	7.662	1.173	1.310	7.708	1.532	5.764	85	2.936	1	288	214	1.090	16	-	-	9.945	123	410	160	10.492	1.361	
NPL/NPF	9	8	-	921	0	182	134	58	18	4	188	-	2	4	15	0	-	-	214	3	6	1	135	21	
Lampung	11.195	596	292	4.380	172	739	17.960	1.242	1.983	208	1.192	0	398	766	1.320	60	-	-	6.809	93	157	139	8.942	6.272	
NPL/NPF	242	45	13	208	1	92	748	35	13	1	16	-	3	6	64	3	-	-	431	4	7	1	288	9	
Kalimantan Selatan	10.429	331	10.380	2.555	519	976	12.540	868	3.802	434	2.253	-	96	168	1.967	43	-	-	16.776	135	458	528	29.212	1.785	
NPL/NPF	71	16	45	82	2	140	485	15	33	7	30	-	6	1	56	4	-	-	439	6	31	9	359	13	
Kalimantan Barat	20.162	458	183	1.579	147	563	12.894	1.498	3.205	285	1.052	98	80	80	133	1.084	21	-	-	9.501	142	487	366	21.869	323
NPL/NPF	147	31	1	86	0	61	709	39	24	3	21	-	1	5	38	0	-	-	227	8	4	4	213	4	
Kalimantan Timur	16.050	600	9.687	3.639	3.398	5.096	17.155	2.670	6.860	166	3.414	1	223	254	2.820	31	-	-	9.730	209	851	953	25.276	1.011	
NPL/NPF	31	26	27	0	32	0	168	222	25	16	-	8	-	4	1	67	0	-	-	251	4	26	12	373	17
Kalimantan Tengah	14.530	155	181	1.129	128	819	9.815	752	665	716	518	1	74	115	1.106	21	-	-	5.234	38	54	51	13.940	356	
NPL/NPF	95	4	1	9	4	445	201	5	16	0	8	-	0	24	0	-	-	142	0	2	0	143	7		
Sulawesi Tengah	4.862	589	12.767	2.742	228	891	9.169	703	728	26	1.008	-	35	51	759	25	-	-	3.446	44	115	36	19.992	505	
NPL/NPF	69	16	26	18	0	68	295	10	5	0	9	-	0	0	24	1	-	-	49	0	5	0	241	4	
Sulawesi Selatan	14.056	2.083	2.211	7.983	3.664	5.731	38.074	3.186	2.630	497	3.042	4	462	741	4.067	194	-	-	25.626	543	1.519	1.451	29.486	13.803	
NPL/NPF	197	58	19	370	32	250	1.626	205	108	27	148	-	4	31	135	3	-	-	512	5	64	30	414	101	
Sulawesi Utara	1.585	341	4.913	847	170	1.588	8.400	1.024	4.344	15	1.145	1	23	111	755	115	-	-	5.826	71	278	73	13.182	10.865	
NPL/NPF	44	17	0	32	0	168	222	25	16	-	8	-	4	1	30	1	-	-	174	0	10	1	208	119	
Gorontalo	653	114	37	284	2.257	129	2.621	154	56	0	84	0	51	31	307	1	3	0	1.320	12	29	4	5.558	3.	

Tabel 3.7.a.

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

Keterangan / Items	2020	2021	2022	2023												2024					
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des					
Jenis Penggunaan / Type of Use																					
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																					
1. Modal Kerja / Working Capital	2.465.419	2.621.250	2.940.289	3.235.836	3.174.440	3.192.017	3.273.269	3.319.148	3.332.464	3.389.530	3.392.455	3.390.115	3.433.614	3.431.489	3.451.740	3.506.110					
NPL/NPF	96.687	104.692	95.607	90.069	93.968	93.607	92.574	95.338	96.835	95.807	96.416	95.444	93.801	93.270	93.043	89.965					
2. Investasi / Investment	1.468.687	1.527.639	1.710.944	1.920.752	1.941.961	1.950.443	1.990.525	2.002.260	2.038.685	2.063.182	2.077.144	2.056.025	2.063.920	2.121.535	2.143.787	2.182.313					
NPL/NPF	43.335	41.276	33.737	32.222	36.937	37.461	35.004	37.441	37.679	36.087	36.230	36.020	34.911	35.634	35.338	32.404					
3. Konsumsi / Consumption	1.547.454	1.619.696	1.772.331	1.933.656	1.941.158	1.952.055	1.980.842	1.989.275	2.004.965	2.025.692	2.045.019	2.061.563	2.081.716	2.103.871	2.121.730	2.138.725					
NPL/NPF	27.685	27.303	27.232	32.686	34.643	35.534	35.682	37.222	37.826	37.339	38.249	38.132	38.481	39.425	40.582	40.537					
Total Kredit/Pembiayaan / Total Credit/Financing	5.481.560	5.768.585	6.423.564	7.090.243	7.057.558	7.094.514	7.244.637	7.310.683	7.376.114	7.478.404	7.514.618	7.507.704	7.579.250	7.656.895	7.717.257	7.827.148					
NPL/NPF	167.707	173.270	156.576	154.977	165.548	166.603	163.260	170.002	172.339	169.234	170.895	169.596	167.192	168.329	168.963	162.906					
Orientasi Penggunaan / User Orientation																					
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																					
1. Ekspor / Export	142.171	199.100	189.896	184.109	188.048	183.627	184.917	205.748	200.596	195.075	200.469	187.268	174.613	178.258	180.072	186.123					
NPL/NPF	2.865	6.092	5.533	5.237	5.487	5.476	5.989	5.568	5.654	5.006	4.869	4.655	3.882	3.781	4.712	4.705					
2. Impor / Import	65.457	79.660	86.567	105.929	99.898	100.717	110.502	110.380	107.934	114.619	109.912	111.218	111.308	115.651	121.739	120.765					
NPL/NPF	1.289	3.472	1.948	1.446	1.446	1.465	1.431	1.451	1.432	1.428	1.576	1.431	1.527	1.556	1.514	1.574					
3. Lainnya / Other	5.273.932	5.489.825	6.147.100	6.800.205	6.769.612	6.810.171	6.949.217	6.994.555	7.067.585	7.168.710	7.204.238	7.209.218	7.293.329	7.362.987	7.415.446	7.520.260					
NPL/NPF	163.553	163.706	149.094	148.294	158.615	159.662	155.840	162.982	165.254	162.800	164.450	163.510	161.783	162.992	162.737	156.627					
Total Kredit/Pembiayaan / Total Credit/Financing	5.481.560	5.768.585	6.423.564	7.090.243	7.057.558	7.094.514	7.244.637	7.310.683	7.376.114	7.478.404	7.514.618	7.507.704	7.579.250	7.656.895	7.717.257	7.827.148					
NPL/NPF	167.707	173.270	156.576	154.977	165.548	166.603	163.260	170.002	172.339	169.234	170.895	169.596	167.192	168.329	168.963	162.906					

Tabel 3.8.a.
Kredit/Pembiayaan dan NPL/NPF Bank Persero Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan
(Credit/Financing and NPL/NPF of State Owned Banks to Non Bank Third Party Based on Types and Orientation of Use)
Miliar Rp (Billion Rp)

Keterangan / Items	2020	2021	2022	2023												2024					
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des					
Jenis Penggunaan / Type of Use																					
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																					
1. Modal Kerja / Working Capital	1.067.403	1.185.502	1.324.889	1.472.456	1.463.619	1.457.665	1.472.431	1.506.314	1.517.362	1.547.302	1.557.157	1.560.088	1.591.214	1.572.384	1.576.645	1.617.548					
NPL/NPF	51.323	51.166	46.655	39.541	41.728	41.461	39.608	40.641	40.959	41.035	41.598	41.222	40.192	40.212	40.131	38.250					
2. Investasi / Investment	686.337	712.338	795.726	933.562	950.712	956.954	979.824	989.644	1.012.854	1.032.066	1.036.683	1.026.418	1.034.783	1.080.506	1.094.166	1.090.282					
NPL/NPF	21.684	21.226	16.079	16.845	18.387	18.835	18.944	19.926	19.955	18.678	18.831	18.702	17.428	18.167	18.203	16.130					
3. Konsumsi / Consumption	692.225	725.325	773.527	835.969	839.484	844.051	861.864	865.201	871.907	880.792	889.840	895.009	899.546	909.925	916.541	926.369					
NPL/NPF	11.825	11.515	10.903	14.095	15.064	15.546	15.534	16.184	16.462	16.195	17.052	16.943	17.126	17.951	19.045	19.476					
Total Kredit/Pembiayaan / Total Credit/Financing	2.445.965	2.623.165	2.894.142	3.241.987	3.253.814	3.258.671	3.314.118	3.361.159	3.402.123	3.460.160	3.483.681	3.481.515	3.525.543	3.562.815	3.587.353	3.634.199					
NPL/NPF	84.831	83.906	73.637	70.481	75.179	75.842	74.086	76.751	77.377	75.909	77.481	76.867	74.746	76.330	77.379	73.855					
Orientasi Penggunaan / User Orientation																					
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																					
1. Eksport / Export	41.544	102.437	93.345	85.130	88.562	90.633	86.289	85.078	89.635	88.594	84.776	81.688	77.703	78.438	79.629	79.908					
NPL/NPF	1.377	1.495	2.287	2.923	3.025	3.251	3.211	3.060	3.160	3.157	2.551	2.417	2.167	2.072	2.227	2.203					
2. Impor / Import	6.111	12.747	20.066	29.581	31.012	29.675	28.316	26.888	27.905	28.923	30.985	31.254	30.068	32.851	33.041	34.894					
NPL/NPF	91	106	212	290	277	301	321	283	292	284	246	259	263	249	210	185					
3. Lainnya / Other	2.398.310	2.507.981	2.780.731	3.076.636	3.122.413	3.133.507	3.144.066	3.202.152	3.243.620	3.284.607	3.344.398	3.370.739	3.417.772	3.451.526	3.474.682	3.519.397					
NPL/NPF	83.363	82.305	71.138	71.989	67.179	71.627	72.310	70.744	73.299	73.936	73.112	74.805	72.316	74.009	74.942	71.467					
Total Kredit/Pembiayaan / Total Credit/Financing	2.445.965	2.623.165	2.894.142	3.191.347	3.241.987	3.253.814	3.258.671	3.314.118	3.361.159	3.402.123	3.460.160	3.483.681	3.525.543	3.562.815	3.587.353	3.634.199					
NPL/NPF	84.831	83.906	73.637	75.201	70.481	75.179	75.842	74.086	76.751	77.377	75.909	77.481	74.746	76.330	77.379	73.855					

Tabel 3.9.a.

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

Keterangan / Items	2020	2021	2022	2023												2024					
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des					
Jenis Penggunaan / Type of Use																					
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																					
1. Modal Kerja / Working Capital	87.962	97.587	114.251	122.360	115.733	116.437	120.305	121.038	122.841	126.401	126.651	126.559	126.266	124.266	122.825	119.885					
NPL/NPF	7.449	7.337	6.722	7.453	7.865	8.145	8.428	8.881	9.519	9.017	9.214	9.232	9.469	9.565	9.709	9.323					
2. Investasi / Investment	60.781	62.060	72.672	85.393	85.463	84.398	86.462	87.348	87.999	89.409	90.102	90.700	91.810	92.692	92.619	95.512					
NPL/NPF	2.809	1.992	1.651	1.803	1.925	1.988	2.042	2.207	2.312	2.246	2.259	2.233	2.347	2.350	2.409	2.344					
3. Konsumsi / Consumption	339.923	356.444	375.924	398.927	398.445	399.815	403.160	403.924	406.956	409.807	413.366	417.662	423.528	427.022	428.907	430.375					
NPL/NPF	3.265	3.757	3.641	3.974	4.256	4.362	4.368	4.503	4.679	4.418	4.513	4.514	4.489	4.469	4.547	4.345					
Total Kredit/Pembiayaan / Total Credit/Financing	488.666	516.091	562.847	606.680	599.641	600.650	609.927	612.310	617.795	625.616	630.119	634.921	641.603	643.980	644.351	645.772					
NPL/NPF	13.523	13.086	12.013	13.229	14.045	14.495	14.839	15.590	16.509	15.681	15.985	15.980	16.305	16.384	16.665	16.012					
Orientasi Penggunaan / User Orientation																					
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																					
1. Eksport / Export	448	529	953	758	360	347	334	332	323	306	306	303	302	295	207	203					
NPL/NPF	1	3	1	1	1	1	1	1	1	1	1	1	0	0	3	3					
2. Impor / Import	241	142	266	63	53	58	56	54	53	34	39	32	40	40	43	43					
NPL/NPF	7	5	8	5	5	5	5	5	5	5	5	5	5	5	5	5					
3. Lainnya / Other	487.977	515.419	561.628	605.859	599.229	600.246	609.537	611.924	617.419	625.277	629.774	634.586	641.261	643.645	644.101	645.526					
NPL/NPF	13.516	13.078	12.005	13.224	14.040	14.489	14.833	15.585	16.504	15.676	15.980	15.974	16.300	16.379	16.658	16.005					
Total Kredit/Pembiayaan / Total Credit/Financing	488.666	516.091	562.847	606.680	599.641	600.650	609.927	612.310	617.795	625.616	630.119	634.921	641.603	643.980	644.351	645.772					
NPL/NPF	13.523	13.086	12.013	13.229	14.045	14.495	14.839	15.590	16.509	15.681	15.985	15.980	16.305	16.384	16.665	16.012					

Tabel 3.10.a.
Kredit/Pembiayaan dan NPL/NPF Bank Swasta Nasional Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan
(Credit/Financing and NPL/NPF of Domestic Private Banks to Non Bank Third Party Based on Types and Orientation of Use)
Miliar Rp (Billion Rp)

Keterangan / Items	2020	2021	2022	2023												2024						
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des						
Jenis Penggunaan / Type of Use																						
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																						
1. Modal Kerja / Working Capital	1.190.317	1.216.047	1.362.136	1.495.699	1.456.219	1.479.500	1.528.246	1.545.144	1.550.692	1.564.745	1.562.989	1.566.230	1.581.865	1.599.126	1.611.924	1.619.344						
NPL/NPF	36.043	42.536	40.373	41.531	42.877	42.614	42.412	43.866	44.395	43.789	43.588	43.071	42.787	42.221	41.201	40.426						
2. Investasi / Investment	675.390	718.332	809.460	874.310	877.740	880.782	895.783	896.675	908.623	914.016	922.853	912.737	913.774	924.415	931.281	969.776						
NPL/NPF	18.734	17.300	15.411	13.189	16.231	16.245	13.622	14.903	15.006	14.754	14.734	14.699	14.757	14.725	14.330	13.529						
3. Konsumsi / Consumption	503.300	527.095	612.029	697.233	701.746	706.436	714.155	717.961	723.768	732.612	739.047	746.830	755.367	763.412	772.597	778.105						
NPL/NPF	12.154	11.739	12.467	14.548	15.267	15.553	15.710	16.451	16.611	16.656	16.617	16.630	16.805	16.943	16.963	16.680						
Total Kredit/Pembiayaan / Total Credit/Financing	2.369.008	2.461.474	2.783.624	3.067.242	3.035.704	3.066.719	3.138.184	3.159.780	3.183.083	3.211.374	3.224.889	3.225.797	3.251.006	3.286.953	3.315.802	3.367.225						
NPL/NPF	66.931	71.575	68.251	69.269	74.375	74.413	71.744	75.219	76.013	75.199	74.939	74.401	74.349	73.890	72.494	70.635						
Orientasi Penggunaan / User Orientation																						
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																						
1. Eksport / Export	77.734	72.521	68.994	71.942	73.100	73.195	73.933	89.116	86.515	84.083	92.199	83.866	75.878	78.169	77.367	82.651						
NPL/NPF	1.003	1.879	1.205	1.614	1.627	1.656	1.584	1.239	1.317	1.271	1.272	1.228	1.189	1.212	1.256	1.265						
2. Impor / Import	57.546	64.995	65.159	73.319	67.251	70.121	80.511	78.716	75.958	79.909	75.492	77.305	79.425	80.532	86.329	83.975						
NPL/NPF	1.191	3.345	1.712	1.149	1.125	1.123	1.127	1.139	1.127	1.161	1.297	1.137	1.243	1.287	1.284	1.369						
3. Lainnya / Other	2.233.728	2.323.958	2.650.071	2.921.980	2.895.354	2.923.403	2.983.740	2.991.948	3.020.610	3.047.382	3.057.198	3.064.626	3.095.703	3.128.251	3.152.107	3.200.599						
NPL/NPF	64.738	66.351	65.335	66.506	71.623	71.634	69.033	72.841	73.568	72.766	72.370	72.035	71.917	71.391	69.954	68.001						
Total Kredit/Pembiayaan / Total Credit/Financing	2.369.008	2.461.474	2.783.624	3.067.242	3.035.704	3.066.719	3.138.184	3.159.780	3.183.083	3.211.374	3.224.889	3.225.797	3.251.006	3.286.953	3.315.802	3.367.225						
NPL/NPF	66.931	71.575	68.251	69.269	74.375	74.413	71.744	75.219	76.013	75.199	74.939	74.401	74.349	73.890	72.494	70.635						

Tabel 3.11.a.

Kredit/Pembiayaan dan NPL/NPF Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan
 (Credit/Financing and NPL/NPF of Branch Offices of Foreign Banks to Non Bank Third Party Based on Types and Orientation of Use)
 Miliar Rp (Billion Rp)

Keterangan / Items	2020	2021	2022	2023												2024							
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des							
Jenis Penggunaan / Type of Use																							
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																							
1. Modal Kerja / Working Capital	119.737	122.114	139.013	145.321	138.869	138.414	152.287	146.652	141.569	151.082	145.658	137.238	134.269	135.713	140.346	149.333							
NPL/NPF	1.872	3.653	1.856	1.544	1.499	1.387	2.125	1.951	1.962	1.966	2.016	1.919	1.352	1.273	2.002	1.966							
2. Investasi / Investment	46.178	34.909	33.086	27.487	28.045	28.308	28.456	28.593	29.209	27.691	27.506	26.171	23.553	23.922	25.721	26.743							
NPL/NPF	109	758	596	385	394	393	396	406	406	409	406	386	378	392	396	402							
3. Konsumsi / Consumption	12.006	10.832	10.852	1.526	1.483	1.753	1.664	2.189	2.334	2.482	2.766	2.061	3.276	3.513	3.684	3.876							
NPL/NPF	440	292	222	69	56	73	69	85	73	70	68	44	60	61	27	35							
Total Kredit/Pembiayaan / Total Credit/Financing	177.922	167.855	182.951	174.335	168.398	168.475	182.408	177.434	173.112	181.255	175.930	165.470	161.098	163.147	169.751	179.952							
NPL/NPF	2.421	4.703	2.674	1.998	1.949	1.853	2.590	2.441	2.440	2.445	2.490	2.349	1.791	1.726	2.425	2.403							
Orientasi Penggunaan / User Orientation																							
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																							
1. Ekspor / Export	22.445	23.612	27.204	22.847	23.955	23.796	25.572	26.665	25.164	25.910	26.275	24.907	20.731	21.356	22.869	23.360							
NPL/NPF	484	2.716	2.041	598	608	608	1.345	1.168	1.179	1.183	1.179	1.145	526	497	1.227	1.234							
2. Impor / Import	1.559	1.776	1.076	1.535	2.921	2.222	3.047	3.705	3.000	3.692	3.127	2.584	1.774	2.227	2.327	1.854							
NPL/NPF	0	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16							
3. Lainnya / Other	153.917	142.468	154.671	149.953	141.523	142.457	153.789	147.064	144.949	151.653	146.528	137.980	138.593	139.564	144.555	154.738							
NPL/NPF	1.936	1.971	617	1.384	1.325	1.230	1.230	1.258	1.245	1.246	1.295	1.188	1.249	1.213	1.183	1.153							
Total Kredit/Pembiayaan / Total Credit/Financing	177.922	167.855	182.951	174.335	168.398	168.475	182.408	177.434	173.112	181.255	175.930	165.470	161.098	163.147	169.751	179.952							
NPL/NPF	2.421	4.703	2.674	1.998	1.949	1.853	2.590	2.441	2.440	2.445	2.490	2.349	1.791	1.726	2.425	2.403							

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 - Desember 2024
(Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use based on Bank Location for December 2024)
Miliar Rp (Billion Rp)

Lokasi / Location	Modal Kerja (Working Capital)	Investasi (Investment)	Konsumsi (Consumption)	Orientasi Penggunaan (User Orientation)		
				Ekspor	Impor	Lainnya
1. Jawa Barat NP'LNP'F	207.742	96.103	316.252	5.220	2.032	612.846
2. Banten NP'LNP'F	67.428	35.925	109.643	2.094	24	18.986
3. DKI Jakarta NP'LNP'F	2.553	294	2.094	79	321	211.655
4. D.I Yogyakarta NP'LNP'F	36.041	17.209	14.891	2.857	7	4.856
5. Jawa Tengah NP'LNP'F	731	450	392	31	826	64.458
6. Jawa Timur NP'LNP'F	205.178	69.696	111.671	5.846	1.362	1.537
7. Bengkulu NP'LNP'F	12.215	2.343	1.279	416	427	379.336
8. Jambi NP'LNP'F	313.339	100.602	181.413	13.334	5.963	14.994
9. Aceh NP'LNP'F	9.307	2.781	3.433	434	98	576.057
10. Riau NP'LNP'F	8.612	5.698	15.254	350	49	14.989
11. Sumatera Utara NP'LNP'F	94	95	143	9	3	29.163
12. Sumatera Selatan NP'LNP'F	15.800	15.695	23.090	373	113	420
13. Sumatera Barat NP'LNP'F	351	174	402	22	4	54.107
14. Bangka Belitung NP'LNP'F	7.299	7.521	29.163	1	1	901
15. Kepulauan Riau NP'LNP'F	420	176	191	-	-	43.982
16. Lampung NP'LNP'F	136.389	65.847	78.707	13.487	1.682	787
17. Kalimantan Selatan NP'LNP'F	2.252	937	1.390	53	11	265.775
18. Kalimantan Barat NP'LNP'F	1.365	396	858	40	62	4.515
19. Kalimantan Timur NP'LNP'F	5.657	3.350	8.802	110	3	70.008
20. Kalimantan Tengah NP'LNP'F	798	286	265	14	0	1.332
21. Sulawesi Tengah NP'LNP'F	29.218	33.546	38.401	440	441	100.284
22. Sulawesi Selatan NP'LNP'F	891	478	740	14	7	2.087
23. Sulawesi Utara NP'LNP'F	42.774	25.068	48.894	999	132	115.605
24. Nusa Tenggara Barat NP'LNP'F	1.365	396	858	40	65	2.515
25. Nusa Tenggara Timur NP'LNP'F	20.413	23.111	32.689	489	10	17.690
26. Gorontalo NP'LNP'F	999	266	455	14	0	288
27. Maluku NP'LNP'F	32.512	39.552	38.000	726	243	51.979
28. Maluku Utara NP'LNP'F	1.225	270	682	42	9	1.922
29. Bali NP'LNP'F	17.390	13.197	19.674	300	51	63.975
30. Nusa Tenggara Barat NP'LNP'F	425	88	294	20	1	786
31. Nusa Tenggara Timur NP'LNP'F	24.601	9.981	24.139	508	31	58.181
32. Sulawesi Selatan NP'LNP'F	470	71	300	18	1	823
33. Sulawesi Utara NP'LNP'F	59.808	28.836	72.428	3.464	245	77.065
34. Lainnya NP'LNP'F	2.279	934	1.126	112	38	1.645
35. Papua NP'LNP'F	14.093	7.376	30.295	2.283	69	75.601
36. Papua Barat NP'LNP'F	499	68	512	23	0	1.608
37. Papua Barat Daya NP'LNP'F	998	111	278	19	1	2.127
38. Papua Barat Daya NP'LNP'F	3.736	3.049	10.687	221	5	49.850
39. Papua Barat Daya NP'LNP'F	344	117	138	14	0	584
40. Papua Barat Daya NP'LNP'F	3.698	2.101	6.604	106	11	12.285
41. Papua Barat Daya NP'LNP'F	148	56	64	6	1	260
42. Papua Barat Daya NP'LNP'F	11.714	6.335	22.109	303	18	39.836
43. Papua Barat Daya NP'LNP'F	337	98	218	25	1	627
44. Papua Barat Daya NP'LNP'F	22.402	15.468	30.735	463	29	68.114
45. Papua Barat Daya NP'LNP'F	998	111	278	19	1	1.367
46. Papua Barat Daya NP'LNP'F	32.505	32.995	33.854	725	51	98.577
47. Papua Barat Daya NP'LNP'F	577	285	440	14	0	1.288
48. Papua Barat Daya NP'LNP'F	15.581	3.175	26.643	679	42	44.678
49. Papua Barat Daya NP'LNP'F	1.046	219	212	14	3	1.459
50. Maluku NP'LNP'F	973	1.322	9.965	192	19	16.849
51. Maluku NP'LNP'F	249	36	134	14	0	405
52. Maluku NP'LNP'F	11.709	7.186	22.168	579	79	40.402
53. Maluku NP'LNP'F	476	174	265	34	4	878
54. Maluku NP'LNP'F	3.005	3.224	9.810	158	13	15.868
55. Maluku NP'LNP'F	89	31	242	15	0	346
56. Maluku NP'LNP'F	4.868	1.904	10.946	183	34	17.502
57. Maluku NP'LNP'F	145	51	207	8	5	451
58. Lainnya NP'LNP'F	95.800	106.231	1.299	6.486	21.006	175.837
59. Lainnya NP'LNP'F	277	102	9	-	20	368
Total	3.506.110	2.182.313	2.138.725	186.123	120.765	7.520.260
NPL/NPF	89.965	32.404	40.537	4.705	1.574	156.627

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

Keterangan / Items	2.020	2021	2022	2023										2024				
				Des	Jan	Feb	Mar	April	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des		
1. Jawa Barat	472.032	501.483	543.165	577.246	589.715	587.661	598.022	599.198	601.916	608.258	610.532	613.767	615.843	617.646	621.867	620.098		
NPL/NPF	17.707	17.698	16.496	17.232	17.906	17.801	17.391	18.254	18.154	17.288	18.177	18.411	18.613	19.068	19.606	19.291		
2. Banten	152.070	170.500	182.240	195.873	200.157	200.405	201.813	203.688	204.635	203.540	203.963	205.455	205.351	206.439	208.516	212.996		
NPL/NPF	3.741	3.861	3.677	3.384	3.755	3.854	3.703	3.923	4.206	4.112	4.270	4.308	4.250	4.292	4.310	4.941		
3. DKI Jakarta	2.608.359	2.733.222	3.129.491	3.540.977	3.503.248	3.531.954	3.632.604	3.679.148	3.733.467	3.787.868	3.794.763	3.767.260	3.803.706	3.842.569	3.873.437	3.957.809		
NPL/NPF	76.761	80.648	67.798	65.491	69.609	69.804	67.623	69.112	71.973	71.634	71.542	71.052	69.125	69.112	69.162	68.141		
4. DJ Yogyakarta	40.600	42.704	47.355	51.386	51.033	51.517	52.066	52.329	52.593	53.316	53.164	54.219	54.683	54.770	54.911	55.714		
NPL/NPF	908	1.122	1.260	1.330	1.463	1.484	1.470	1.736	1.750	1.648	1.697	1.681	1.700	1.714	1.713	1.573		
5. Jawa Tengah	303.109	318.564	351.350	373.724	371.826	373.262	376.149	379.693	374.495	376.680	376.728	378.549	384.065	385.503	388.010	386.544		
NPL/NPF	14.093	16.158	14.531	15.270	16.801	16.963	16.946	17.757	16.351	18.556	19.183	18.375	18.088	17.888	15.838			
6. Jawa Timur	476.988	491.193	520.569	551.129	546.584	547.581	554.905	555.740	557.301	564.495	566.113	571.369	588.491	590.637	595.354			
NPL/NPF	16.922	17.532	17.487	16.566	17.333	16.980	16.946	17.761	17.736	16.813	16.453	16.194	16.434	15.521				
7. Bengkulu	22.461	24.254	26.191	27.804	27.852	27.950	28.171	28.210	28.412	28.564	28.799	28.934	29.291	29.419	29.511	29.563		
NPL/NPF	307	333	385	537	594	591	545	589	569	547	516	501	481	488	484	432		
8. Jambi	42.535	44.479	47.270	50.203	50.403	50.607	51.411	51.470	52.046	52.446	52.529	52.748	53.623	54.257	54.366	54.594		
NPL/NPF	1.083	897	893	910	982	1.023	990	1.037	1.046	1.016	1.019	1.012	991	992	981	927		
9. Aceh	36.838	31.166	34.232	38.567	38.204	38.518	39.059	39.545	40.082	40.798	41.270	41.895	42.513	43.062	43.428	43.984		
NPL/NPF	833	605	524	605	628	636	656	690	679	658	671	697	751	777	787			
10. Sumatera Utara	216.540	211.424	222.900	250.210	247.907	247.574	254.706	255.772	261.265	263.521	264.238	266.316	268.700	273.384	280.943			
NPL/NPF	7.184	5.511	5.163	4.624	5.014	5.115	5.144	5.394	5.457	5.299	5.363	5.129	5.049	5.051	4.579			
11. Sumatera Barat	54.553	58.633	63.336	67.730	67.700	67.943	68.554	68.578	68.887	69.366	69.536	70.154	70.859	71.243	71.398	71.245		
NPL/NPF	1.042	1.036	1.066	1.183	1.408	1.490	1.498	1.643	1.676	1.589	1.575	1.548	1.488	1.486	1.350			
12. Riau	72.355	77.625	84.935	91.971	92.370	92.484	93.646	93.697	94.563	95.398	96.767	97.937	98.354	99.147	99.867	101.165		
NPL/NPF	1.817	1.770	1.658	2.004	2.191	2.246	2.319	2.425	2.288	2.337	2.322	2.344	2.324	2.387	2.108			
13. Sumatera Selatan	86.177	89.398	94.767	103.050	102.018	102.617	103.960	104.958	107.385	109.600	114.590	115.106	116.364	118.471	118.140	116.736		
NPL/NPF	3.472	2.747	2.792	3.523	3.650	3.692	3.701	3.848	3.501	3.513	3.515	3.533	3.574	3.581	3.616	3.619		
14. Bangka Belitung	12.362	13.028	14.474	16.162	15.986	15.994	16.092	16.233	16.517	16.782	17.413	17.552	17.874	17.753	17.810			
NPL/NPF	288	288	478	264	289	295	305	300	291	328	313	296	303	309	294			
15. Kepulauan Riau	37.771	40.243	45.724	49.441	48.381	48.807	48.869	49.451	49.675	51.288	50.702	51.550	52.207	52.257	52.626	53.313		
NPL/NPF	1.536	1.202	873	1.886	1.945	1.942	1.892	2.028	1.972	1.988	1.990	2.000	2.041	1.943	1.924			
16. Lampung	53.348	56.740	60.667	60.479	60.183	60.536	61.829	62.014	62.866	63.732	64.305	64.845	65.106	64.925	64.778	64.919		
NPL/NPF	1.430	3.044	2.955	1.573	1.697	1.719	1.662	1.676	1.668	1.631	1.608	1.746	1.695	1.706	1.682	1.806		
17. Kalimantan Selatan	50.948	53.332	56.904	64.693	65.258	65.313	66.276	67.880	67.341	69.166	71.818	72.780	74.581	76.824	76.910	77.780		
NPL/NPF	1.169	1.275	1.461	1.421	1.459	1.530	1.571	1.561	1.604	1.515	1.552	1.533	1.574	1.647	1.661	1.678		
18. Kalimantan Barat	55.952	58.138	64.787	71.395	70.791	71.597	72.156	72.434	73.056	74.752	74.691	74.954	75.438	75.613	75.957	76.133		
NPL/NPF	1.080	1.262	1.260	1.267	1.465	1.410	1.362	1.512	1.668	1.675	1.716	1.676	1.680	1.710	1.692	1.621		
19. Kalimantan Timur	73.372	80.963	88.372	100.731	97.837	98.965	97.701	98.418	98.750	99.316	101.431	101.450	102.666	106.741	109.386	110.093		
NPL/NPF	4.039	3.151	2.890	2.199	2.019	2.060	2.126	2.232	1.894	1.899	1.935	2.157	2.194	2.260	2.177			
20. Kalimantan Tengah	33.653	36.544	42.588	47.034	46.644	45.940	46.175	46.261	45.973	48.273	48.977	49.196	49.509	49.458	49.852	50.201		
NPL/NPF	405	450	488	633	706	768	779	810	842	804	813	803	802	815	806			
21. Sulawesi Tengah	31.086	38.354	45.256	48.260	49.779	49.981	52.595	52.111	52.639	53.916	55.339	56.230	56.879	57.485	58.067	58.721		
NPL/NPF	565	733	757	840	901	881	858	928	946	842	844	838	835	841	860	841		
22. Sulawesi Selatan	122.563	126.948	136.667	154.690	153.771	155.771	156.776	156.468	157.149	158.109	158.393	159.175	160.132	161.432	161.148	161.071		
NPL/NPF	3.037	4.174	3.415	4.346	4.669	4.773	4.705	5.136	5.105	4.806	4.771	4.741	4.648	4.676	4.671	4.339		
23. Sulawesi Utara	39.386	41.433	44.068	48.841	48.855	49.018	49.360	49.729	49.860	50.226	50.350	50.292	50.780	51.426	51.598	51.764		
NPL/NPF	1.396	1.316	1.211	1.207	1.219	1.230	1.181	1.250	1.213	1.148	1.120	1.086	1.055	1.080	1.076	1.079		
24. Gorontalo	14.590	15.901	17.036	17.545	17.527	17.530	17.677	17.628	17.621	17.435	17.455	17.363	17.373	17.512	17.446	17.472		
NPL/NPF	514	596	607	943	962	934	884	887	866	661	672	658	612	610	593	599		
25. Sulawesi Barat	9.198	10.049	10.894	11.897	11.839	11.918	12.020	12.083	12.173	12.167	12.218	12.232	12.299	12.376	12.410	12.402		
NPL/NPF	106	132	206	260	289	291	293	313	316	282	292	297	301	294	267			
26. Sulawesi Tenggara	27.258	32.255	36.140	35.787	35.870	36.129	36.565	36.684	36.937	37.412	37.703	38.870	39.336	39.839	40.100	40.158		
NPL/NPF	533	560	534	581	630	657	645	669	662	603	632	631	677	688	653	653		
27. Nusa Tenggara Barat	50.607	53.696	54.265	62.733	62.831	65.298	65.973	64.810	63.794	64.347	64.659	66.711	66.673	66.094	66.435	68.606		
NPL/NPF	521	734	888	719	834	917	924	1.011	1.049	1.114	1.188	1.142	1.242	1.325	1.453	1.386		
28. Bali	81.876	83.299	86.821	92.265	92.010	92.568	93.166	93.693	94.491	95.667	96.376	97.358	97.990	98.546	98.907	99.354		
NPL/NPF	1.911	2.111	2.083	1.466	1.528	1.551	1.484	1.612	1.641									

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)

Tabel 3.14.a Kredit/Pembentukan dan NPL/NPF Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Hubungan Penerima Kredit/Pembentukan dengan Bank (Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Based on Bank Relation with Beneficiary) Miliar Rp (Billion Rp)																	
Keterangan / Items	2020	2021	2022	2023							2024						
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
Kredit Kepada Pihak Tidak Terkait / Loan for Unconnected Parties	5.426.326	5.710.968	6.371.758	7.031.243	6.997.929	7.034.072	7.182.921	7.247.996	7.313.503	7.414.497	7.451.941	7.448.463	7.520.106	7.595.537	7.656.041	7.744.455	
a. Lancar / Current	5.017.731	5.301.445	5.972.133	6.571.409	6.481.314	6.510.077	6.665.043	6.711.797	6.786.676	6.892.716	6.938.259	6.939.051	7.003.922	7.083.188	7.143.748	7.270.749	
b. DPK / Special Mention	242.207	236.567	243.367	305.188	351.420	357.747	354.974	366.624	354.910	353.000	343.234	340.234	349.437	344.465	343.708	311.165	
c. Kurang Lancar / Sub-Standard	26.784	21.521	18.779	23.177	29.910	26.312	22.119	25.889	23.961	25.262	27.346	22.098	22.229	20.445	20.989	20.602	
d. Diragukan / Doubtful	14.453	20.605	25.407	24.675	26.757	28.148	29.693	26.636	28.017	28.895	26.964	29.258	26.905	25.360	24.709	23.148	
e. Macet / Lost	125.151	130.829	112.072	106.793	108.528	111.788	111.092	117.050	119.939	114.624	116.138	117.823	117.612	122.079	122.887	118.792	
Non Performing Loan Pihak Tidak Terkait / Non Performing Loan of Non Connected Parties	166.389	172.955	156.258	154.645	165.195	166.248	162.904	169.575	171.917	168.780	170.448	169.179	166.746	167.884	168.585	162.542	
Kredit Kepada Pihak Terkait / Loan for Connected Parties	55.234	57.618	51.805	59.001	59.629	60.442	61.716	62.688	62.611	63.908	62.678	59.241	59.144	61.358	61.216	82.692	
a. Lancar / Current	52.614	57.190	50.488	57.714	56.954	57.865	59.155	60.109	60.129	61.446	60.199	56.762	56.506	58.734	58.390	67.842	
b. DPK / Special Mention	1.301	113	1.000	955	2.322	2.222	2.205	2.152	2.060	2.008	2.031	2.062	2.192	2.178	2.449	14.487	
c. Kurang Lancar / Sub-Standard	396	245	2	3	5	6	5	75	22	44	4	3	35	103	6	8	
d. Diragukan / Doubtful	4	10	6	13	13	2	4	4	73	90	108	78	73	5	36	37	
e. Macet / Lost	919	60	310	315	336	347	346	348	327	319	335	336	338	338	336	319	
Non Performing Loan Pihak Terkait / Non Performing Loan of Connected Parties	1.319	315	318	332	353	355	356	427	422	454	447	417	446	446	378	364	

Tabel 3.15.a.

**Kredit/Pembayaran 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)**

Tabel 3.15.a. Kredit/Pembiayaan dan NPL/NPF Bank Umum kepada Pihak Ketiga Bukan Bank Yang Penarikannya Menggunakan Kartu Berdasarkan Kelompok Bank (Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Withdrawn By Card Based on Group of Bank) Miliar Rp (Billion Rp)																		
Pengelompokan Bank / Group of Banks	2020	2021	2022	2023							2024							
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des		
1. Bank Persero / State Owned Banks	24.856	27.472	32.096	35.707	36.003	36.160	36.267	36.290	36.519	37.193	37.451	37.665	38.125	37.524	37.972	38.639		
NPL	768	575	366	481	500	510	521	526	532	539	517	506	517	538	564	710		
2. BPD / Regional Development Banks	-	-	-	0	0	0	0	-	0	0	1	3	5	5	5	5	1	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3. Bank Swasta Nasional / Domestic Private Banks	42.529	42.179	47.344	58.639	59.033	58.924	59.420	59.991	59.806	60.925	60.987	61.630	61.994	61.900	62.682	63.598		
NPL	1.049	1.129	919	1.082	1.104	1.135	1.170	1.196	1.221	1.215	1.201	1.186	1.178	1.311	1.337	1.344		
4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Foreign Owned Banks	5.918	5.705	6.087	163	149	167	150	141	208	152	157	151	148	175	186	153		
NPL	191	128	99	9	7	5	3	3	3	2	1	1	1	1	0	0	0	
5. Bank Umum / Commercial Bank	73.303	75.355	85.527	94.509	95.185	95.251	95.837	96.422	96.533	98.270	98.595	99.449	100.273	99.603	100.845	102.391		
NPL	2.009	1.833	1.384	1.571	1.612	1.650	1.694	1.725	1.755	1.755	1.719	1.694	1.696	1.850	1.901	2.055		

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

Sektor Ekonomi / Economic Sector	2020	2021	2022	2023	2024											
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
1 Pertanian, Perburahan, dan Kehutanan / Agriculture, Hunting, and Forestry	6.462	7.041	8.616	9.317	9.371	9.510	9.654	9.554	9.550	9.530	9.524	9.485	9.461	9.471	9.674	9.474
2 Perikanan / Fishery	511	504	609	645	644	643	630	627	620	626	621	617	613	606	598	592
3 Pertambangan dan Penggalian / Mining and Quarrying	667	635	941	1.237	1.224	1.231	1.213	1.198	1.100	1.116	1.103	1.086	1.090	1.141	1.092	1.005
4 Industri Pengolahan / Processing industry	2.395	2.784	3.986	4.778	4.789	4.813	5.116	5.217	5.005	5.017	5.089	5.091	5.130	5.145	5.223	5.109
5 Listrik, Gas dan Air / Electricity, Gas and Water	155	163	159	211	182	182	189	188	209	201	205	211	214	223	225	199
6 Konstruksi / Construction	4.345	4.858	6.421	8.029	7.832	7.940	8.095	8.108	8.203	8.364	8.565	8.632	8.761	8.857	8.820	8.464
7 Perdagangan Besar dan Eceran / Wholesale and Retail Trade	23.264	24.746	26.560	28.738	28.538	28.869	29.070	28.956	28.844	28.737	28.792	28.879	28.851	28.649	28.738	28.119
8 Penyediaan Akomodasi dan Penyedian Makan Minum / Provision of accommodation and the provision of eating and drinking	1.968	2.228	2.994	3.629	3.663	3.701	3.746	3.559	3.617	3.582	3.617	3.606	3.610	3.594	3.680	3.624
9 Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and communications	2.860	3.104	3.789	5.089	5.247	5.294	5.395	5.416	5.499	5.544	5.571	5.684	5.680	5.698	5.830	5.776
10 Perantara Keuangan / Financial intermediaries	736	835	1.640	1.969	2.005	2.120	2.273	2.260	2.227	2.186	2.223	2.242	2.246	2.232	2.295	2.335
11 Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business	4.337	4.374	4.906	5.709	5.741	5.727	5.796	5.873	5.915	6.001	6.081	6.141	6.252	6.403	6.502	6.443
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / Government administration, Defense and Compulsory Social Security	91	102	236	249	248	241	242	242	248	241	240	230	235	229	228	202
13 Jasa Pendidikan / Education services	363	372	426	508	503	507	515	501	497	508	505	507	517	525	532	543
14 Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	620	636	698	758	743	742	775	757	748	754	738	699	710	716	728	714
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services	6.281	6.902	9.060	9.354	9.311	9.004	9.034	8.999	8.907	8.954	8.924	8.844	8.873	8.805	8.881	9.748
16 Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	753	816	259	200	194	192	190	189	188	189	179	181	175	170	167	163
17 Kegiatan Usaha yang Belum Jelas Batasannya / Business Activities are not clearly defined	2.774	2.628	3	13	15	15	15	14	17	16	11	12	11	11	10	8
18 Bukan Lapangan Usaha - Rumah Tangga / Loans to Non Industrial Origin - Households	13.106	15.053	17.661	18.570	18.749	18.903	19.155	19.191	19.331	19.565	19.730	19.898	19.999	20.638	20.865	20.928
19 Bukan Lapangan Usaha - Lainnya / Non Industrial Origin- Others	39.084	38.801	40.333	41.788	42.176	42.558	43.110	42.972	43.195	43.466	43.796	44.177	44.391	44.014	43.995	45.044
Total	110.770	116.580	129.295	140.791	141.175	142.192	144.210	143.820	143.920	144.597	145.512	146.220	146.822	147.126	148.083	148.488

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

Sektor Ekonomi / Economic Sector	2020	2021	2022	2023	2024												
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
Modal Kerja / Working Capital																	
- Pertanian, Perburuhan, dan Kehutanan / Agriculture, Hunting, and Forestry	5.587	6.094	7.586	8.167	8.206	8.320	8.457	8.363	8.342	8.316	8.312	8.264	8.207	8.220	8.405	8.220	
- Perikanan / Fishery	452	458	551	574	575	573	559	558	551	555	551	546	544	538	529	526	
- Pertambangan dan Penggalian / Mining and Quarrying	547	504	707	950	941	959	957	947	857	868	855	851	869	921	854	758	
- Industri Pengolahan / Processing industry	2.061	2.381	3.381	4.112	4.122	4.148	4.458	4.588	4.389	4.413	4.476	4.435	4.479	4.499	4.557	4.423	
- Listrik, Gas dan Air / Electricity, Gas and Water	131	140	134	169	134	132	137	139	156	152	157	161	165	195	196	166	
- Konstruksi / Construction	4.038	4.517	5.872	7.313	7.103	7.194	7.336	7.362	7.459	7.606	7.770	7.841	7.944	8.017	7.962	7.606	
- Perdagangan Besar dan Eceran / Wholesale and Retail Trade	20.984	22.295	23.955	25.922	25.729	26.000	26.191	26.126	26.047	25.921	25.962	26.041	26.011	25.841	25.873	25.268	
- Penyediaan Akomodasi dan Penyedian Makan Minum / Provision of accommodation and the provision of eating and drinking	1.402	1.654	2.110	2.497	2.522	2.532	2.567	2.455	2.466	2.419	2.430	2.420	2.459	2.466	2.519	2.454	
- Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and communications	1.859	2.050	2.430	3.278	3.371	3.412	3.468	3.486	3.572	3.571	3.576	3.680	3.656	3.641	3.734	3.640	
- Perantara Keuangan / Financial intermediaries	687	772	1.583	1.888	1.925	2.034	2.175	2.165	2.133	2.089	2.117	2.135	2.141	2.127	2.190	2.240	
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	3.845	3.946	4.367	5.064	5.072	5.110	5.167	5.228	5.252	5.317	5.381	5.436	5.564	5.705	5.780	5.711	
- Administrasi Pemerintahan, Pertahanan Dan Jaminan Sosial Wajib / Government administration, Defense and Compulsory Social Security	62	66	168	188	186	180	182	184	188	184	186	177	183	179	179	156	
- Jasa Pendidikan / Education services	210	224	268	289	278	274	280	271	268	276	270	261	268	267	276	286	
- Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	435	429	486	501	476	466	498	474	469	475	460	463	473	475	491	483	
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services	4.950	5.432	7.250	7.384	7.345	6.968	6.986	6.938	6.894	6.837	6.752	6.762	6.676	6.764	7.618		
- Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	571	638	194	147	142	142	142	141	141	142	138	139	135	131	129	127	
- Kegiatan Usaha yang Belum Jelas Batasannya / Business Activities are not clearly defined	2.243	2.021	3	13	14	15	15	14	17	16	10	11	11	10	9	7	
- Bukan Lapangan Usaha - Rumah Tangga / Loans to Non Industrial Origin - Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Bukan Lapangan Usaha - Lainnya / Non Industrial Origin-Others	14	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total Modal Kerja / Total Working Capital	50.080	53.626	61.047	68.456	68.140	68.458	69.572	69.438	69.169	69.213	69.487	69.614	69.871	69.911	70.447	69.689	
Investasi																	
- Pertanian, Perburuhan, dan Kehutanan / Agriculture, Hunting, and Forestry	875	947	1.030	1.150	1.164	1.190	1.197	1.190	1.208	1.213	1.212	1.221	1.254	1.251	1.269	1.255	
- Perikanan / Fishery	59	46	57	70	70	70	71	69	70	72	70	71	70	68	69	66	
- Pertambangan dan Penggalian / Mining and Quarrying	120	131	234	287	283	272	256	251	243	249	248	234	220	219	238	247	
- Industri Pengolahan / Processing industry	334	402	605	666	667	666	658	629	615	604	613	655	651	645	666	686	
- Listrik, Gas dan Air / Electricity, Gas and Water	24	23	24	42	48	49	52	49	52	49	48	50	50	28	28	32	
- Konstruksi / Construction	307	341	549	715	728	746	759	746	744	758	795	792	817	840	858	858	
- Perdagangan Besar dan Eceran / Wholesale and Retail Trade	2.281	2.451	2.605	2.817	2.809	2.869	2.878	2.830	2.797	2.817	2.829	2.838	2.841	2.807	2.864	2.851	
- Penyediaan Akomodasi dan Penyedian Makan Minum / Provision of accommodation and the provision of eating and drinking	565	573	884	1.132	1.141	1.169	1.179	1.104	1.151	1.164	1.187	1.186	1.151	1.128	1.160	1.170	
- Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and communications	1.001	1.054	1.358	1.812	1.877	1.882	1.926	1.930	1.927	1.973	1.995	2.003	2.023	2.057	2.096	2.135	
- Perantara Keuangan / Financial intermediaries	49	63	57	81	80	86	99	94	93	96	106	107	106	105	106	95	
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	491	428	539	645	669	617	628	645	663	684	700	705	688	697	722	732	
- Administrasi Pemerintahan, Pertahanan Dan Jaminan Sosial Wajib / Government administration, Defense and Compulsory Social Security	29	36	69	61	62	61	60	58	59	57	55	53	52	50	50	47	
- Jasa Pendidikan / Education services	153	148	158	219	225	232	235	230	229	231	235	246	249	258	257	256	
- Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	185	207	211	257	267	277	279	283	279	278	278	236	237	240	238	231	
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services	1.331	1.469	1.809	1.970	1.966	2.036	2.047	2.061	2.047	2.060	2.087	2.091	2.111	2.129	2.117	2.130	
- Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	181	178	65	53	52	50	49	48	47	47	41	42	40	38	38	36	
- Kegiatan Usaha yang Belum Jelas Batasannya / Business Activities are not clearly defined	531	607	0	0	0	0	0	0	0	0	1	1	1	1	1	1	
- Bukan Lapangan Usaha - Rumah Tangga / Loans to Non Industrial Origin - Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Bukan Lapangan Usaha - Lainnya / Non Industrial Origin-Others	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total Investasi / Total Investment	8.515	9.105	10.254	11.976	12.109	12.273	12.373	12.218	12.225	12.352	12.500	12.531	12.562	12.563	12.777	12.828	
Konsumsi / Consumption																	
- Kredit pemilikan rumah (KPR) yang dijamin dengan hak tanggungan pertama dengan tujuan untuk dihuni / Housing Loan (mortgage) secured by first mortgage in order to live	1.998	1.972	2.158	2.171	2.136	2.075	2.079	2.094	2.088	2.095	2.112	2.098	2.091	2.094	2.085	2.066	
- Kredit pemilikan kendaraan bermotor / Vehicle Loans	1.043	1.080	1.172	1.264	1.274	1.292	1.306	1.309	1.306	1.323	1.340	1.366	1.380	1.407	1.432	1.468	
- Kredit konsumsi lainnya / Other consumer credit	49.135	50.797	54.663	56.923	57.516	58.095	58.879	58.761	59.131	59.614	60.073	60.611	60.919	61.151	61.343	62.438	
Total Konsumsi / Total consumption	52.175	53.850	57.993	60.358	60.925	61.461	62.265	62.163	62.526	63.031	63.525	64.075	64.390	64.652	64.860	65.972	
Total	110.770	116.580	129.295	140.791	141.175	142.192	144.210	143.820	143.920	144.597	145.512	146.220	146.822	147.126	148.083	148.488	

Tabel 3.18.a.
Kredit Bank Perekonomian Rakyat Berdasarkan Lokasi Bank Penyalur
(Credit of Rural Banks Based on Banks Location)
Miliar Rp (Billion Rp)

Lokasi / Location	2020	2021	2022	2023	2024											
	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des				
1. Jawa Barat	13.223	13.961	15.834	16.393	16.446	16.740	17.336	17.343	17.220	17.293	17.448	17.515	17.534	17.565	17.642	17.523
2. Banten	3.982	4.096	4.918	5.614	5.652	5.678	5.826	5.855	5.847	5.865	5.934	5.974	6.010	6.054	6.162	6.280
3. DKI Jakarta	2.051	2.427	2.995	3.503	3.428	3.466	3.559	3.545	3.539	3.546	3.561	3.562	3.667	3.700	3.725	3.795
4. D.I Yogyakarta	5.679	5.805	6.146	6.583	6.584	6.643	6.693	6.662	6.688	6.707	6.745	6.793	6.781	6.774	6.788	6.810
5. Jawa Tengah	28.082	29.847	33.363	34.702	34.674	34.801	35.074	34.879	34.588	34.628	34.675	34.697	34.719	34.612	34.583	34.695
6. Jawa Timur	10.841	11.554	12.774	15.277	15.332	15.573	15.843	15.784	15.825	15.989	16.113	16.138	16.194	16.282	16.380	16.546
7. Bengkulu	74	79	102	141	144	149	150	149	147	147	146	149	147	150	153	152
8. Jambi	803	863	969	1.081	1.090	1.100	1.119	1.107	1.100	1.101	1.109	1.112	1.119	1.119	1.135	1.059
9. Aceh	135	57	48	33	34	34	34	32	32	31	31	32	31	30	30	29
10. Sumatera Utara	1.205	1.406	1.566	1.760	1.758	1.776	1.807	1.817	1.829	1.844	1.876	1.886	1.910	1.925	1.934	1.934
11. Sumatera Barat	1.355	1.369	1.449	1.508	1.505	1.500	1.511	1.513	1.521	1.530	1.531	1.539	1.548	1.481	1.484	1.480
12. Riau	954	1.028	1.177	1.441	1.455	1.476	1.512	1.518	1.529	1.548	1.594	1.625	1.631	1.627	1.647	1.601
13. Kepulauan Riau	5.152	5.220	6.219	7.458	7.631	7.730	7.856	7.941	8.042	8.230	8.373	8.466	8.551	8.709	8.884	9.042
14. Sumatera Selatan	1.457	1.474	1.621	1.904	1.911	1.942	1.954	1.967	1.975	1.981	1.988	2.008	2.020	2.039	2.044	2.068
15. Bangka Belitung	119	109	112	137	139	146	149	148	150	151	153	153	155	156	156	159
16. Lampung	10.096	10.322	10.869	11.769	11.821	11.835	11.981	12.029	12.154	12.216	12.257	12.322	12.475	12.480	12.538	12.736
17. Kalimantan Selatan	425	520	599	1.107	1.203	1.191	1.186	1.153	1.155	1.155	1.151	1.204	1.202	1.196	1.263	1.254
18. Kalimantan Barat	758	977	1.123	1.203	1.183	1.152	1.180	1.167	1.148	1.175	1.160	1.167	1.158	1.152	1.127	970
19. Kalimantan Timur	241	270	327	409	368	380	390	423	435	444	448	454	454	462	466	449
20. Kalimantan Tengah	561	826	1.534	1.830	1.811	1.862	1.881	1.862	1.845	1.814	1.798	1.806	1.798	1.811	1.862	1.975
21. Kalimantan Utara	39	56	66	94	93	96	104	104	108	115	119	127	129	130	129	131
22. Sulawesi Tengah	2.288	2.224	2.212	2.131	2.132	2.135	2.147	2.159	2.173	2.186	2.203	2.216	2.228	2.233	2.226	2.221
23. Sulawesi Selatan	2.268	2.384	2.537	2.822	2.836	2.855	2.889	2.916	2.947	2.982	3.018	3.032	3.052	3.083	3.093	3.097
24. Sulawesi Utara	1.329	1.351	1.536	1.518	1.529	1.502	1.498	1.489	1.486	1.485	1.511	1.536	1.564	1.580	1.598	1.617
25. Sulawesi Tenggara	229	257	300	359	360	370	378	377	380	388	391	412	423	445	453	457
26. Sulawesi Barat	25	79	79	90	90	89	92	94	95	95	94	97	99	97	99	101
27. Gorontalo	53	48	53	69	73	75	75	75	74	75	75	76	76	77	76	78
28. Nusa Tenggara Barat	1.194	1.255	1.405	1.551	1.572	1.588	1.611	1.610	1.605	1.593	1.577	1.580	1.608	1.642	1.673	1.718
29. Bali	11.522	11.894	12.274	12.874	12.885	12.912	12.939	12.636	12.774	12.742	12.770	12.798	12.754	12.683	12.849	12.945
30. Nusa Tenggara Timur	669	672	697	747	742	747	750	758	765	770	842	852	856	863	874	873
31. Maluku	1.917	1.974	2.094	2.224	2.230	2.177	2.188	2.189	2.199	2.205	2.218	2.234	2.242	2.250	2.254	2.250
32. Papua	1.241	1.354	1.467	1.646	1.651	1.654	1.672	1.686	1.706	1.722	1.742	1.778	1.793	1.810	1.827	1.829
33. Maluku Utara	200	220	244	272	274	277	282	284	289	291	296	313	322	328	336	338
34. Papua Barat	604	602	586	539	538	541	545	548	550	555	565	567	572	581	592	274
35. Lainnya / Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	110.770	116.580	129.295	140.791	141.175	142.192	144.210	143.820	143.920	144.597	145.512	146.220	146.822	147.126	148.083	148.488

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

Sektor Ekonomi / Economic Sector	2020	2021	2022	2023												2024																	
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des				
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises																																	
1. Pertanian, Perburuan dan Kehutanan / Agriculture, hunting, and forestry				130.012 2.594	161.456 2.900	214.198 3.067	244.970 4.951	245.473 5.636	247.030 5.793	250.357 5.834	250.879 6.171	251.902 6.325	252.535 6.225	254.530 6.344	255.964 6.370	259.901 6.437	262.216 6.741	263.259 6.860	261.883 6.549														
Baki Debet				NPL/NPF																													
2. Perikanan / Fishery					11.416 385	14.751 376	16.021 489	17.332 686	17.376 745	17.365 697	17.501 732	17.402 817	17.385 830	17.376 834	17.436 815	17.442 813	17.522 836	17.537 869	17.408 871	17.259 807													
Baki Debet				NPL/NPF																													
3. Pertambangan dan Penggalian / Mining and quarrying					8.039 1.240	8.969 397	7.080 332	8.146 377	8.596 351	8.683 350	8.925 371	8.772 394	8.813 370	9.206 326	9.313 317	9.195 327	9.909 330	9.758 334	9.682 346	9.690 324													
Baki Debet				NPL/NPF																													
4. Industri Pengolahan / Processing industry					112.601 4.929	128.136 5.419	135.619 4.678	145.212 5.894	143.529 6.244	144.425 6.174	145.466 5.985	145.426 6.342	146.689 6.305	146.486 6.026	146.312 5.989	146.874 6.082	147.687 6.148	148.251 6.216	148.715 6.226	149.504 5.713													
Baki Debet				NPL/NPF																													
5. Listrik, Gas dan Air / Electricity, gas and water					4.039 148	3.808 133	3.565 103	4.400 98	4.598 99	4.720 100	4.643 92	4.731 119	4.929 166	5.076 166	4.841 204	4.761 208	4.893 210	4.184 147	4.314 153	4.323 146													
Baki Debet				NPL/NPF																													
6. Konstruksi / Construction					59.164 6.719	57.583 7.342	52.264 5.649	54.476 5.241	50.152 5.398	50.403 5.342	50.361 5.152	50.200 5.423	51.582 5.428	53.942 5.365	53.060 5.298	54.189 5.388	55.769 5.344	55.687 5.339	55.647 5.279	54.404 4.920													
Baki Debet				NPL/NPF																													
7. Perdagangan Besar dan Eceran / Wholesale and retail trade					530.652 18.208	601.384 21.565	656.418 23.799	686.499 27.352	682.929 29.837	686.375 30.360	688.936 29.494	684.391 31.478	684.775 31.609	684.160 29.609	682.578 29.799	683.650 29.666	689.865 29.366	691.881 29.657	692.028 29.602	692.440 27.890													
Baki Debet				NPL/NPF																													
8. Penyediaan Akomodasi dan Penyediaan Makan Minum / Provision of accommodation and the provision of eating and drinking					50.623 2.009	58.603 1.694	61.393 1.850	67.097 1.957	68.721 2.324	69.251 2.336	69.400 2.257	67.638 2.547	68.111 2.542	68.558 2.288	68.671 1.999	69.463 2.240	71.283 2.474	71.465 2.316	71.718 2.213	71.642 2.041													
Baki Debet				NPL/NPF																													
9. Transportasi, Pergudangan dan Komunikasi / Transportation, warehousing and communications					42.711 1.433	41.876 1.886	45.268 1.437	52.194 1.753	52.794 1.839	53.356 1.872	53.721 1.831	52.930 1.982	53.934 2.064	54.140 1.950	54.007 1.886	53.681 1.882	56.549 1.881	55.889 1.881	56.281 1.871	58.328 1.767													
Baki Debet				NPL/NPF																													
10. Perantara Keuangan / Financial intermediaries					12.167 436	10.001 286	10.835 350	13.669 581	12.838 586	11.967 608	12.217 624	12.073 663	13.125 756	11.104 760	10.956 791	10.701 809	10.640 809	10.951 801	11.312 736	11.636 715													
Baki Debet				NPL/NPF																													
11 Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real estate, Business Ownership, and Business Services					50.701 2.746	48.499 2.876	51.024 2.098	54.500 2.222	53.895 2.326	54.554 2.588	56.411 2.735	56.291 2.846	56.221 2.774	57.113 2.636	56.536 2.636	56.230 2.726	57.138 2.707	56.728 2.666	57.839 2.661	58.401 2.547													
Baki Debet				NPL/NPF																													
12. Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib / Government administration, defense and compulsory social security					100 3	214 3	387 0	238 1	202 1	191 4	194 4	315 4	273 4	226 4	256 4	272 1	273 1	206 1	187 1	133 0													
Baki Debet				NPL/NPF																													
13. Jasa Pendidikan / Education services					7.235 104	8.294 85	8.554 154	9.391 105	9.507 120	9.504 132	9.538 114	9.320 114	9.479 124	9.603 126	9.633 113	9.729 104	9.629 110	9.672 111	9.553 127	9.792 124													
Baki Debet				NPL/NPF																													
14 Jasa Kesehatan dan Kegiatan Sosial / Health services and social activities					10.257 248	11.824 132	12.537 134	13.922 258	13.747 282	13.934 295	13.571 301	13.664 293	13.782 283	13.875 283	14.027 271	14.247 264	14.821 272	14.767 279	14.936 285	15.572 282													
Baki Debet				NPL/NPF																													
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural Entertainment and Other Individual Services					54.513 1.768	60.959 1.557	69.711 1.805	81.231 2.520	81.010 2.751	81.393 2.791	83.241 2.791	83.807 2.901	84.146 3.000	84.572 2.799	84.469 2.855	84.802 2.818	86.452 2.825	87.665 2.873	87.339 2.861	87.755 2.659													
Baki Debet				NPL/NPF																													
16 Jasa Perorangan yang Melayani Rumah Tangga / Individual services which serve households					2.875 49	3.825 74	3.926 90	3.844 104	3.782 126	3.744 128	3.726 133	3.657 132	3.624 130	3.606 124	3.566 127	3.552 127	3.601 132	3.543 132	3.525 114	3.518 109													
Baki Debet				NPL/NPF																													
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency					7 -	5 -	15 -	11 0	10 0	10 0	10 0	10 0	9 0	8 0	8 0	12 0	12 0	11 1	11 1														
Baki Debet				NPL/NPF																													
18. Kegiatan yang Belum Jelas Batasannya / Business activities are not clearly defined					-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Baki Debet				NPL/NPF																													
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				NPL/NPF	1.088.332	1.221.015	1.348.813	1.457.132	1.																								

Jenis Penggunaan / Type of Use	2020	2021	2022	2023												2024					
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des					
				(SMEs Credit/Financing and NPL/NPF Credit Based on Type of Use) Miliar Rp (Billion Rp)																	
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises																					
1. Modal Kerja / Working Capital																					
Baki Debet	796.710	925.184	1.013.459	1.053.972	1.038.290	1.040.963	1.045.537	1.041.242	1.044.069	1.044.737	1.041.109	1.043.216	1.055.861	1.057.603	1.054.243	1.056.018					
NPL/NPF	31.719	36.453	36.961	42.726	46.131	46.633	45.470	48.189	48.571	46.030	46.013	46.022	45.929	46.499	46.131	43.705					
2. Investasi / Investment																					
Baki Debet	291.623	295.831	335.355	403.160	410.872	415.943	422.679	420.263	424.709	426.849	429.091	431.544	440.083	442.808	449.509	450.274					
NPL/NPF	11.394	10.304	9.072	11.373	12.535	12.936	12.985	14.037	14.172	13.491	13.526	13.787	13.883	13.843	14.073	12.877					
3. Konsumsi / Consumption																					
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3. Tidak Teridentifikasi / Un-identified																					
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Jumlah / Total																					
Baki Debet	1.088.332	1.221.015	1.348.813	1.457.132	1.449.161	1.456.905	1.468.216	1.461.505	1.468.779	1.471.586	1.470.199	1.474.759	1.495.943	1.500.411	1.503.752	1.506.293					
NPL/NPF	43.113	46.757	46.033	54.099	58.666	59.570	58.455	62.226	62.743	59.521	59.539	59.809	59.812	60.343	60.204	56.582					

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

Kelompok Bank	2020	2021	2022	2023				2024								
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises																
1. Bank Perser / State Owned Banks																
Baki Debet	633.015	748.855	849.159	917.478	914.587	916.764	923.789	920.626	922.236	922.471	920.390	920.718	935.980	937.762	936.281	932.511
Mikro / Micro	189.333	326.560	455.972	515.525	514.623	516.225	521.625	520.541	521.328	519.690	517.491	515.787	515.504	514.989	513.372	508.445
Kecil / Small	250.616	333.146	311.440	316.111	315.376	316.367	317.611	315.874	316.335	317.374	318.729	320.354	332.883	334.912	334.694	332.364
Menengah / Medium	193.066	89.149	81.747	85.842	84.587	84.172	84.552	84.210	84.574	85.407	84.170	84.577	87.594	87.861	88.215	91.702
NPL/NPF	18.781	23.175	24.608	30.792	34.087	34.632	33.735	35.564	35.633	32.931	33.230	33.132	33.297	34.005	33.904	31.703
Mikro / Micro	2.416	5.532	8.430	12.802	14.886	14.944	14.655	15.642	15.971	15.689	16.036	16.075	16.079	16.764	16.603	14.738
Kecil / Small	7.738	10.391	11.566	13.919	15.291	16.114	15.597	16.386	16.398	14.752	14.797	14.351	14.144	14.102	14.158	13.535
Menengah / Medium	8.627	7.251	4.612	4.070	3.911	3.575	3.482	3.537	3.264	2.491	2.397	2.706	3.075	3.138	3.143	3.430
2. BPD / Regional Development Banks																
Baki Debet	74.773	81.582	91.839	108.053	104.552	106.244	108.786	110.094	112.094	114.034	115.364	116.864	118.216	119.276	119.741	118.963
Mikro / Micro	16.575	19.377	22.809	33.767	33.471	33.902	34.581	34.922	35.680	35.872	36.269	36.684	36.861	37.106	37.205	37.087
Kecil / Small	32.943	37.033	44.161	49.618	48.545	49.635	50.730	51.067	51.628	52.729	53.514	54.236	55.053	55.626	55.939	55.929
Menengah / Medium	25.255	25.172	24.868	24.668	22.536	22.707	23.476	24.105	24.786	25.432	25.581	25.944	26.302	26.544	26.597	25.948
NPL/NPF	7.005	6.570	6.415	7.171	7.550	7.943	8.078	8.617	8.882	8.398	8.549	8.571	8.594	8.647	8.888	8.584
Mikro / Micro	584	694	749	1.471	1.578	1.849	1.733	1.884	2.266	2.210	2.265	2.288	2.240	2.256	2.442	2.500
Kecil / Small	2.434	2.397	2.165	2.331	2.480	2.580	2.666	2.854	2.766	2.638	2.719	2.697	2.689	2.676	2.707	2.561
Menengah / Medium	3.987	3.479	3.501	3.369	3.492	3.514	3.680	3.879	3.849	3.551	3.565	3.588	3.666	3.715	3.739	3.523
3. Bank Swasta Nasional / Domestic Private Banks																
Baki Debet	380.345	390.463	407.718	431.542	429.963	433.835	435.577	430.717	434.382	435.015	434.393	437.140	441.711	443.336	447.692	454.780
Mikro / Micro	41.235	43.934	53.916	113.001	113.892	114.331	114.712	112.993	113.442	113.472	114.513	114.903	116.610	117.396	119.636	123.473
Kecil / Small	69.294	89.334	110.901	95.044	94.547	96.213	96.584	96.669	98.625	98.773	99.639	100.920	101.885	103.344	107.067	106.285
Menengah / Medium	269.816	257.195	242.901	223.498	221.525	223.291	224.280	221.055	222.314	222.769	220.241	221.317	223.217	222.596	220.990	225.022
NPL/NPF	17.327	17.013	15.009	16.137	17.029	16.994	16.642	18.045	18.228	18.192	17.760	18.106	17.921	17.691	17.412	16.295
Mikro / Micro	1.631	2.262	1.912	3.306	3.323	3.358	3.374	3.450	3.473	3.355	3.352	3.332	3.390	3.301	3.343	3.102
Kecil / Small	2.218	2.436	2.442	3.286	3.440	3.406	3.383	3.788	3.806	3.773	3.833	3.848	3.835	3.867	4.133	3.779
Menengah / Medium	13.478	12.315	10.656	9.544	10.265	10.230	9.885	10.807	10.949	11.064	10.575	10.925	10.696	10.524	9.936	9.413
4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks																
Baki Debet	199	115	97	59	59	62	64	68	67	66	52	37	36	37	38	38
Mikro / Micro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kecil / Small	69	27	40	0	0	0	0	0	0	0	0	0	0	0	0	0
Menengah / Medium	130	88	57	59	59	62	64	68	67	66	52	37	36	37	38	38
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mikro / Micro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kecil / Small	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Menengah / Medium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / Total																
Baki Debet	1.088.332	1.221.015	1.348.813	1.457.132	1.449.161	1.456.905	1.468.216	1.461.505	1.468.779	1.471.586	1.470.199	1.474.759	1.495.943	1.500.411	1.503.752	1.506.293
NPL/NPF	43.113	46.757	46.033	54.099	58.664	59.570	58.455	62.226	62.743	59.521	59.539	59.809	59.812	60.343	60.204	56.582

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

Lokasi / Location	2020	2021	2022	2024												
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises																
1. Jawa Barat	147.306	169.569	185.184	192.429	190.265	190.902	191.188	190.594	191.553	191.727	191.285	191.115	193.199	193.289	193.111	192.841
2. Banten	46.131	50.737	54.291	58.659	58.106	58.364	58.869	58.571	58.810	59.150	58.918	58.572	58.692	59.046	59.261	60.182
3. DKI Jakarta	143.631	138.889	144.233	149.967	148.047	147.775	149.033	147.208	149.293	147.742	146.587	146.304	149.548	149.886	151.226	155.107
4. D.I Yogyakarta	17.035	20.067	22.236	23.059	22.761	22.936	23.144	23.010	22.954	22.965	22.901	22.931	23.047	23.007	22.970	23.018
5. Jawa Tengah	126.914	148.313	171.888	185.808	184.846	185.773	187.191	186.640	186.368	186.191	186.390	187.119	189.585	189.777	190.287	190.212
6. Jawa Timur	159.233	179.883	199.243	215.372	214.645	216.456	217.659	217.528	219.253	220.804	219.363	220.893	223.630	224.574	225.497	225.662
7. Bengkulu	9.561	11.369	13.195	13.939	13.959	13.972	14.074	13.999	14.073	14.087	14.109	14.185	14.247	14.005	14.050	14.061
8. Jambi	16.447	18.880	21.819	24.249	24.331	24.532	24.962	24.803	25.023	25.141	25.313	25.456	25.893	26.038	26.190	26.329
9. Aceh	10.831	10.538	10.773	12.107	11.739	11.854	11.995	11.918	12.118	12.509	12.681	12.847	13.121	13.210	13.321	13.379
10. Sumatera Utara	56.968	63.143	70.370	78.730	78.291	78.694	79.281	79.574	79.723	79.792	79.911	80.196	81.048	80.501	80.883	80.980
11. Sumatera Barat	19.612	23.693	27.485	30.003	29.997	30.183	30.470	30.363	30.354	30.424	30.404	30.412	30.659	30.821	30.842	30.619
12. Riau	28.791	32.446	36.091	41.112	40.697	41.126	41.736	41.548	41.956	42.212	42.459	42.809	43.086	43.294	43.397	43.186
13. Kepulauan Riau	27.883	31.073	36.162	38.591	38.497	38.811	39.121	39.137	39.310	39.390	39.600	40.021	40.704	40.937	40.950	40.489
14. Sumatera Selatan	5.243	5.758	6.572	7.377	7.140	7.224	7.263	7.295	7.414	7.480	7.495	7.534	7.519	7.567	7.460	7.419
15. Bangka Belitung	8.473	10.321	11.596	12.627	12.559	12.772	13.234	13.080	13.397	13.671	13.827	13.911	14.310	14.315	14.405	14.810
16. Lampung	20.516	23.981	27.550	29.864	30.079	30.198	30.397	30.330	30.552	30.540	30.639	30.643	30.793	30.957	31.093	31.162
17. Kalimantan Selatan	14.525	16.692	19.427	23.370	23.555	23.747	23.689	23.497	22.824	22.992	23.094	23.127	23.325	23.571	23.779	23.881
18. Kalimantan Timur																
	26.784	30.158	32.400	36.694	35.742	35.681	36.286	36.178	36.696	36.912	36.815	36.990	38.254	38.400	38.311	38.560
19. Kalimantan Tengah																
	12.192	14.227	16.882	18.718	18.548	18.649	19.242	19.244	19.342	19.418	19.570	19.621	20.156	20.243	20.150	19.681
20. Sulawesi Tengah																
21. Sulawesi Tengah	10.371	11.835	13.927	15.744	15.766	15.878	16.109	16.103	16.181	16.180	16.204	16.328	16.891	17.027	17.123	17.168
22. Sulawesi Selatan	40.559	49.304	54.853	59.680	59.257	59.598	60.016	59.766	59.910	59.805	59.890	59.991	60.560	60.851	60.791	60.289
23. Sulawesi Utara	10.665	11.754	12.715	13.382	13.241	13.331	13.319	13.347	13.273	13.305	13.265	13.258	13.440	13.509	13.531	13.529
24. Sulawesi Tenggara	4.119	5.001	5.453	5.557	6.427	6.417	6.416	5.415	5.369	5.305	5.241	5.206	5.220	5.264	5.086	5.080
25. Sulawesi Barat	4.886	6.102	6.644	7.429	7.404	7.456	7.518	7.538	7.609	7.544	7.533	7.544	7.627	7.665	7.645	7.599
26. Gorontalo	9.253	11.187	12.898	14.659	14.758	14.895	15.196	15.170	15.244	15.419	15.520	15.573	15.801	15.855	15.884	15.790
27. Nusa Tenggara Barat	15.822	17.993	19.474	21.230	21.115	21.376	21.711	21.767	21.840	21.928	21.937	22.099	22.560	22.903	22.803	22.581
28. Bali	38.737	43.288	45.818	50.097	51.607	52.183	52.481	51.360	51.699	52.240	52.675	53.168	53.907	54.287	54.087	53.841
29. Nusa Tenggara Timur	11.550	14.201	16.406	18.410	18.324	18.345	18.505	18.592	18.636	18.577	18.516	18.462	18.595	18.679	18.647	18.237
30. Maluku	4.121	4.799	5.494	6.304	6.248	6.295	6.357	6.343	6.373	6.336	6.392	6.450	6.500	6.591	6.588	6.433
31. Papua	10.334	11.402	12.207	12.912	12.675	12.676	12.812	12.802	12.789	12.737	12.757	12.842	13.765	13.716	13.696	13.578
32. Maluku Utara	2.448	3.104	3.878	4.393	4.350	4.429	4.402	4.371	4.356	4.398	4.359	4.370	4.376	4.441	4.538	4.596
33. Papua Barat	3.885	4.441	5.046	5.460	5.317	5.360	5.425	5.478	5.494	5.546	5.544	5.589	6.219	6.228	6.236	6.146
34. Lainnya / Others	18	31	82	10	10	11	11	20	19	20	19	17	18	17	17	19
35. Tidak Teridentifikasi / Un-identified	835	2.813	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / Total	1.088.332	1.221.015	1.348.813	1.457.132	1.449.161	1.456.905	1.468.216	1.461.505	1.468.779	1.471.586	1.470.199	1.474.759	1.495.943	1.500.411	1.503.752	1.506.293



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