

**TABEL 1. INDIKATOR UTAMA (RINGKASAN)**  
**TABLE 1. SUMMARY**

KOMPONEN	SATUAN UNIT	2018	2019	2020	2021	2022	2022					2023					COMPONENTS				
							Oct	Nov	Des	Jan	Feb	Mar	Apr	May	Jun	Jul			Aug	Sep	Oct
<b>1 Makroekonomi</b>																		<b>Macroeconomic</b>	<b>1</b>		
2 Pertumbuhan Ekonomi (PDB)	% yoy	5.17	5.02	-2.07	3.70*	5.02*	-	-	5.01*	-	-	5.04*	-	-	5.17*	-	-	4.94*	-	Growth Domestic Product	2
3 BI 7-day (Reverse) Repo Rate	%	6.00	5.00	3.75	3.50	5.50	4.75	5.25	5.50	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	6.00	BI 7-day (Reverse) Repo Rate	3
4 Kurs USD	Rp/USD	14.481	13.901	14.105	14.269	15.731	15.542	15.737	15.731	14.979	15.274	15.062	14.751	14.969	15.026	15.083	15.239	15.526	15.916	USD exchange rate	4
5 Transaksi Berjalan terhadap PDB Harga Berlaku	%	-2.94	-2.71	-0.42	0.30	0.98	-	-	1.14*	-	-	0.89*	-	-	-0.63*	-	-	-0.25**	-	Current Account to GDP at Current Price	5
6																					6
<b>7 Perbankan<sup>1)</sup></b>																				<b>Bank Industries<sup>1)</sup></b>	<b>7</b>
8 Aset Perbankan terhadap Aset Sektor Keuangan	%	77.71	77.31	77.98	78.35	78.57	78.41	78.36	78.57	78.23	78.10	78.03	77.86	77.74	77.82	77.71*	78.28*	...	...	Banks Assets to Financial Sector Assets	8
9 Non Performing Loan (NPL) Gross Bank Umum	%	2.37	2.53	3.06	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Aggregate NPL, Gross	9
10 Current Account Saving Account (CASA) terhadap DPK Bank Umum	%	55.77	56.86	57.92	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Current Account Saving Account (CASA) to Third Party Funds	10
11 Kewajiban Penyelesaian Modal Minimum (KPM) Bank Umum Konvensional	%	22.87	23.40	23.89	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Minimum Capital Adequacy Ratio (CAR)	11
12 Modal Inti Terhadap Aset Tertimbang Menurut Risiko (ATMR) Bank Umum Konvensional	%	21.29	21.86	22.24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Core Capital to Risk Weighted-Assets	12
13 Loan to Deposit Ratio (LDR) Bank Umum Konvensional	%	94.78	94.43	82.54	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Loan to Deposit Ratio of Conventional Commercial Banks	13
14 Return on Assets (ROA) Bank Umum Konvensional	%	2.55	2.47	1.59	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Return On Assets (ROA)	14
15 Biaya Operasional Terhadap Pendapatan Operasional (BOPO) Bank Umum Konvensional	%	77.86	79.39	86.58	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Operating Expenses towards Operational Revenue	15
16 Non Performing Loan (NPL) Gross Bank Umum	%	-	-	-	3.00	2.44	2.72	2.65	2.44	2.59	2.58	2.49	2.53	2.52	2.44	2.51	2.50	2.41*	...	Non Performing Loan (NPL) Gross Commercial Banks	16
17 Current Account Saving Account (CASA) terhadap DPK Bank Umum	%	-	-	-	61.63	63.30	63.17	62.69	63.30	62.34	62.24	62.47	62.40	61.64	62.22	62.22	61.76	61.96*	...	Current Account Saving Account (CASA) to Third Party Funds	17
18 Kewajiban Penyelesaian Modal Minimum (KPM) Bank Umum Konvensional	%	-	-	-	25.67	25.66	25.13	25.47	25.66	25.89	26.02	24.69	24.58	26.07	26.74	27.45	27.63	...	...	Minimum Capital Adequacy Ratio (CAR)	18
19 Modal Inti Terhadap Aset Tertimbang Menurut Risiko (ATMR) Bank Umum Konvensional	%	-	-	-	24.07	24.10	23.47	23.82	24.10	24.38	24.51	23.19	23.04	24.51	25.17	25.86	26.02	...	...	Core Capital to Risk Weighted-Assets	19
20 Loan to Deposit Ratio (LDR) Bank Umum Konvensional	%	-	-	-	77.13	78.78	79.90	79.60	78.78	79.34	79.80	80.51	80.84	82.13	82.76	82.90	83.38	84.78*	...	Loan to Deposit Ratio of Conventional Commercial Banks	20
21 Return on Assets (ROA) Bank Umum Konvensional	%	-	-	-	1.84	2.43	2.47	2.47	2.43	3.02	2.75	2.77	2.72	2.69	2.73	2.74	2.74	...	...	Return On Assets (ROA)	21
22 Biaya Operasional Terhadap Pendapatan Operasional (BOPO) Bank Umum Konvensional	%	-	-	-	83.58	78.65	77.52	77.51	78.65	86.07	81.99	79.36	78.60	77.55	77.34	77.55	77.15	...	...	Operating Expenses towards Operational Revenue	22
23																					23
<b>24 Institusi Keuangan Non Bank (IKNB)<sup>2)</sup></b>																				<b>Non Bank Financial Institutions (NBFI)<sup>2)</sup></b>	<b>24</b>
25 Aset IKNB terhadap Aset Sektor Keuangan	%	22.29	22.69	22.02	21.65	21.43	21.59	21.64	21.43	21.77	21.90	21.97	22.14	22.26	22.18	22.29*	21.72*	...	...	NBFI Assets to Financial Sector Assets	25
26																					26
<b>27 Pasar Uang dan Pasar Modal</b>																				<b>Money Market and Capital Market</b>	<b>27</b>
28 Rata-Rata Harian (RRH) Volume Transaksi PUAB Rupiah Overnight	Rp Miliar/ Billions of Rp	11.922	12.664	6.982	5.104	6.972	11.106	8.641	6.967	12.701	13.076	12.340	15.720	13.387	13.159	16.506	13.823	12.117	11.113	Daily Average Volume of Transactions Interbank Money Market Rupiah Overnight	28
29 RRH Volume Transaksi PUAB Valas Dalam Negeri Overnight	USD Ribuan/Thousands of USD	198.613	166.791	123.362	49.579	92.307	83.276	147.364	111.500	119.262	95.275	98.048	69.149	141.571	143.588	76.225	108.450	72.525	132.750	Daily Average Volume of Transaction Interbank Money Market Forex Domestic Overnight	29
30 RRH Volume Transaksi Repo Tenor 1 Minggu	Rp Miliar/ Billions of Rp	333	339	187	333	1.456	4.161	841	909	1.742	1.801	3.287	3.348	3.734	5.128	5.207	3.697	2.773	3.592	Daily Average Volume of Transaction Repo Tenor 1 Week	30
31 Indeks Harga Saham Gabungan (IHSG) Akhir Periode	Point/Point	6.194	6.300	5.979	6.581	6.851	7.099	7.081	6.851	6.839	6.843	6.805	6.916	6.633	6.662	6.931	6.953	6.940	6.752	Composite Stock Price Index (CSP) end period	31
32 Nilai Kapitalisasi Pasar Saham	Rp Miliar/ Billions of Rp	7.023.497	7.265.016	6.970.009	8.255.624	9.499.139	9.420.709	9.559.871	9.499.139	9.425.459	9.499.080	9.488.182	9.790.221	9.354.254	9.459.175	10.059.818	10.243.990	10.288.444	10.546.841	Stock Market Capitalization	32
33 Price Earning Ratio (PER), average	Kali/ Times	13.59	17.09	10.22	19.16	12.32	13.40	12.78	12.32	12.68	12.89	13.03	13.80	12.83	12.97	13.54	13.76	13.82	13.19	Price Earning Ratio (PER), average	33
34 Rata-rata Nilai Transaksi Harian Saham	Rp Miliar/ Billions of Rp	8.500	9.185	9.210	13.410	14.828	12.986	13.005	13.168	10.295	9.822	10.197	11.013	11.171	9.642	9.659	11.198	11.363	11.363	Average Daily Trading	34
35 Nilai Neto Transaksi Beli Saham oleh Investor Asing	Rp Miliar/ Billions of Rp	-50.746	49.196	-47.813	37.974	60.575	11.278	735	-20.910	-3.213	5.709	4.123	12.294	1.671	-4.377	2.715	-20.102	-4.058	-8.104	Net Value of Foreign Investor Transaction	35
36																					36
<b>37 Pemerintah Pusat</b>																				<b>Central Government</b>	<b>37</b>
38 Utang Pemerintah terhadap PDB Harga Berlaku	%	30.07	30.19	39.42	40.71*	39.40*	-	-	39.48*	-	-	39.10*	-	-	38.11*	-	-	38.10*	-	Government Debt to GDP at Current Price	38
39																					39
<b>40 Korporasi<sup>3)</sup></b>																				<b>Corporation<sup>3)</sup></b>	<b>40</b>
41 Debt to Equity Ratio (DER)	kali/ Times	1.22	1.19	1.28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Debt to Equity Ratio (DER)	41
42 Return on Assets (ROA)	%	4.65	3.62	0.99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Return on Assets (ROA)	42
43 Return on Equity (ROE)	%	10.14	7.88	2.22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Return on Equity (ROE)	43
44 Debt to Equity Ratio (DER)	kali/ Times	-	-	-	1.26	1.07*	-	-	1.07*	-	-	1.01*	-	-	1.04*	-	-	0.89*	-	Debt to Equity Ratio (DER)	44
45 Return on Assets (ROA)	%	-	-	-	3.41	6.84*	-	-	6.84*	-	-	6.46*	-	-	5.01*	-	-	4.12*	-	Return on Assets (ROA)	45
46 Return on Equity (ROE)	%	-	-	-	7.79	14.54*	-	-	14.54*	-	-	12.96*	-	-	10.12*	-	-	8.18*	-	Return on Equity (ROE)	46
47																					47
<b>48 Rumah Tangga</b>																				<b>Households</b>	<b>48</b>
49 NPL Sektor Rumah Tangga (Kredit dari Perbankan)	%	1.59	1.68	1.87	1.77	1.63	1.76	1.73	1.63	1.75	1.77	1.75	1.87	1.93	1.87	1.94	1.93	1.89*	...	NPL of Household Sector (loans from Banks)	49
50 Indeks Keyakinan Konsumen (IKK)	Point/Point	127.02	126.37	96.50	118.34	119.87	120.30	119.06	118.87	123.00	122.42	123.31	126.05	128.34	127.13	123.50	125.25	121.71	...	Consumer Confidence Index (CCI)	50
51																					51

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52	Properti																				Property	52
53	NPL Kredit Pemilikan Properti	%	2,40	2,62	2,70	2,41	2,26	2,40	2,40	2,26	2,46	2,50	2,42	2,64	2,72	2,72	2,81	2,76	2,66	2,65	NPL of Property Loans	53
54	IHR Gabungan	Point Point	207,3	210,97	213,98	217,13	106,30	-	-	106,30	-	-	106,75	-	-	107,26	-	-	107,87	-	Composite Residential Property Price Index	54
55																						55
56	Keuangan Inklusif dan UMKM																				Financial Inclusion and Micro, Small, Medium Enterprises (MSMEs)	56
57	Jumlah Rekening DPK Perbankan per 1.000 Penduduk Dewasa	Rekening/Account	1.589	1.632	1.909	2.186	2.574	2.557	2.476	2.574	2.564	2.676	2.588	2.590	2.615	2.637	2.660	2.688	2.709	...	Number of Third Party Funds per 1.000 Adults	57
58	Jumlah Rekening Kredit Perbankan per 1.000 Penduduk Dewasa	Rekening/Account	230	241	247	432	625	654	653	625	607	411	411	411	414	415	415	422	427	...	Number of Account Credit per 1.000 Adults	58
59	Kredit UMKM terhadap PDB Harga Berlaku	%	6,96	7,02	7,07	7,21	6,90	-	-	6,90 *	-	-	6,75 *	-	-	6,81 *	-	-	6,89 *	...	MSMEs Credit to GDP at Current Price	59
60	Kredit UMKM terhadap Total Kredit Perbankan	%	19,27	19,55	19,67	21,02	20,80	20,68	20,80	20,80	20,87	20,80	20,87	20,88	20,74	20,74	20,74	20,79	20,65 *	...	MSMEs Credit to Total Credit	60

Keterangan:

<sup>1)</sup>Sejak tahun 2021, terdapat perubahan penelompokan bank berdasarkan modal inti dari BUKU menjadi KBMI dengan klasifikasi mengacu pada POJK No 12/POJK.03/2021

- Bank tipe I didefinisikan sebagai bank KBMI I yakni bank dengan modal inti s.d. Rp 6 triliun rupiah.
- Bank tipe II didefinisikan sebagai bank KBMI II yakni bank dengan modal inti >Rp6 Triliun s.d. Rp 14 triliun.
- Bank tipe III didefinisikan sebagai bank KBMI III yakni bank dengan modal inti >Rp 14 triliun s.d. Rp 70 triliun.
- Bank tipe IV didefinisikan sebagai bank KBMI IV yakni bank dengan modal inti >Rp 70 triliun.

<sup>2)</sup>ICB dalam perhitungan ini mencakup Dana Pensiun, Perusahaan Pembiayaan, Modal Ventura, Pembiayaan Infrastruktur, Asuransi, Perusahaan, Perusahaan Persewaan, Perusahaan Ekspor Impor, dan Produsen

<sup>3)</sup>Kategori Non Keuangan yang terdaftar di BEI dengan kapitalisasi pasar terbesar. Angka terkini merupakan angka sementara. Pada Triwul 2021 terdapat perubahan sektor dari 8 sektor menjadi 11 sektor

\* Angka Sementara

\*\* Angka sangat Sementara

Sumber: Bank Indonesia (BI), Biro Pusat Statistik (BPS), Bursa Efek Indonesia (BEI), Kementerian Keuangan (Kemkeu), Otoritas Jasa Keuangan (OJK) dan lain-lain

Note

<sup>1)</sup>Since 2021, there is a change in classification of bank from BUKU to KBMI refer to POJK No 12/POJK.03/2021

- Type I bank is defined as KBMI I bank which has Core Capital up to Rp 6 trillion rupiah
- Type II bank are defined as KBMI II bank which has Core Capital > Rp 6 Trillion up to Rp 14 trillion
- Type III bank are defined as KBMI III bank which has Core Capital > Rp 14 trillion up to Rp 70 trillion
- Type IV bank are defined as KBMI IV bank which has Core Capital > Rp 70 trillion

<sup>2)</sup>ICB consist of Pension Funds, Finance Company, Venture Capital, Infrastructure Finance Company, Insurance, Mutual Funds, Credit Guaranteed Corporation, Export Import Company, and Proven Shop

<sup>3)</sup>Non Financial Corporation listed in BEI with largest market capitalization. Current figures is preliminary figures

\* Preliminary figures

\*\* Very preliminary figures

Source: Bank Indonesia (BI), Statistics Indonesia, Indonesia Stock Exchange (IDX), Ministry of Finance (MoF), Financial Service Authority (FSA) processed