

TABEL 12. INDIKATOR TEKFIN PEER-TO-PEER LENDING  
TABLE 12. PEER-TO-PEER LENDING FINTECH INDICATORS

KOMPONEN	SATUAN UNIT	2018	2019	2020	2021	2022	2022				2023				COMPONENT						
							Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Apr	May	Jun	Jul	Aug	
1 Jumlah Akumulasi Rekening Lender																	Number of Accounts of Lender Accounts by Residence of Lender	1			
2 Jawa (Lender dari Jawa)	Akumul Account	155.230	500.030	581.455	621.888	773.966	729.886	742.225	757.604	765.645	773.966	779.350	784.656	791.433	800.106	814.015	826.341	845.008	764.181	Java	2
3 Luar Jawa (Lender dari Luar Jawa)	Akumul Account	50.281	102.149	131.578	184.247	222.963	211.740	214.662	219.259	221.288	222.963	224.056	224.931	226.295	230.148	243.494	257.760	284.627	309.461	Outside of Java	3
4 Luar Negeri (Lender dari Luar Negeri)	Akumul Account	1.996	3.756	3.930	3.959	3.526	3.905	3.509	3.514	3.524	3.526	3.535	3.541	3.545	3.544	3.550	3.553	3.575	3.581	Overseas	4
5 Agregat (Total)	Akumul Account	207.507	605.935	716.963	809.494	999.455	945.131	960.396	990.377	990.457	999.455	1.006.941	1.013.128	1.021.273	1.033.798	1.061.059	1.087.654	1.133.210	1.077.223	Total	5
6																					6
7 Jumlah Akumulasi Rekening Borrower																				Number of Account of Borrower Accounts by Residence of Borrower	7
8 Jawa (Borrower dari Jawa)	Akumul Account	3.664.645	15.397.251	37.037.196	62.512.781	83.000.601	74.095.196	75.604.166	77.273.461	77.674.432	83.000.601	86.254.140	88.028.508	89.769.695	91.521.058	93.228.763	94.988.648	96.196.991	98.076.728	Java	8
9 Luar Jawa (Borrower dari Luar Jawa)	Akumul Account	694.803	3.171.872	6.524.166	10.734.071	16.795.179	14.121.607	14.607.817	15.138.249	15.482.991	16.795.179	17.808.922	18.411.500	19.120.315	19.663.351	20.247.356	20.913.094	21.086.629	21.722.013	Outside of Java	9
10 Agregat (Total)	Akumul Account	4.359.448	18.569.123	43.561.362	73.246.852	99.795.780	88.216.803	90.211.983	92.409.700	93.157.423	99.795.780	104.063.062	106.440.008	108.890.010	111.184.409	113.476.119	115.801.742	117.283.620	119.798.741	Total	10
11																					11
12 Jumlah Akumulasi Transaksi Lender																				Accumulated Total of Lender Transactions by Residence of Lender	12
13 Jawa	Akumul Account	5.744.372	41.126.937	93.609.610	172.194.129	271.302.061	236.887.728	245.577.857	255.535.415	263.441.287	271.302.061	279.626.174	287.583.861	295.077.004	303.180.020	311.374.131	318.943.101	326.651.912	342.859.044	Java	13
14 Luar Jawa	Akumul Account	499.159	1.459.580	2.150.152	3.354.443	3.997.705	3.630.470	3.727.120	3.816.777	3.911.814	3.997.705	4.074.836	4.143.601	4.218.310	4.273.203	4.335.033	4.404.095	4.474.187	5.503.754	Outside of Java	14
15 Luar Negeri	Akumul Account	2.547.785	17.831.694	40.843.117	54.456.330	87.610.272	69.896.195	72.041.933	82.842.506	85.046.229	87.610.272	89.957.503	92.243.519	93.746.981	96.696.139	99.720.889	102.227.964	104.826.916	96.057.644	Overseas	15
16 Agregat (Total)	Akumul Account	8.791.316	60.418.211	136.602.879	230.004.900	362.910.038	310.414.493	321.346.910	342.194.686	352.399.330	362.910.038	373.658.513	383.969.981	393.042.295	404.149.362	415.430.053	425.575.160	435.953.015	444.420.442	Total	16
17																					17
18 Jumlah Akumulasi Transaksi Borrower																				Accumulated Total of Borrower Transactions by Residence of Borrower	18
19 Jawa	Akumul Account	12.169.789	68.215.545	210.745.007	446.374.462	598.023.574	540.212.837	551.453.135	565.146.109	575.864.565	598.023.574	610.558.146	621.042.448	630.863.318	641.934.390	653.059.222	663.687.468	674.537.586	685.049.383	Java	19
20 Luar Jawa	Akumul Account	2.161.652	13.660.488	37.662.416	86.747.100	124.472.838	109.854.581	112.783.424	116.234.136	119.048.102	124.472.838	127.873.387	130.703.049	133.512.876	136.300.233	139.363.243	142.233.489	145.167.655	148.052.023	Outside of Java	20
21 Agregat (Total)	Akumul Account	14.331.441	81.876.033	248.407.423	533.121.562	722.496.413	650.067.418	664.236.559	681.380.245	694.912.667	722.496.413	738.431.533	751.745.497	764.376.194	778.234.623	792.422.465	805.920.957	819.705.241	833.101.406	Total	21
22																					22
23 Akumulasi Jumlah Pinjaman																				Accumulated Loan by Residence of Borrower	23
24 Jawa (Borrower dari Jawa)	Rp Miliar / Rp Billion	19.617.46	69.823.52	132.383	246.625	432.316	361.697	376.984	394.658	409.615	432.316	447.159	460.738	475.026	489.962	505.983	520.579	534.311	549.520	Java	24
25 Luar Jawa (Borrower dari Luar Jawa)	Rp Miliar / Rp Billion	3.048.61	11.673.99	23.520	49.227	95.690	74.427	78.016	82.236	85.900	95.690	99.643	103.738	107.723	111.452	115.851	119.903	123.544	127.986	Outside of Java	25
26 Agregat (Total)	Rp Miliar / Rp Billion	22.666.07	81.497.51	155.903	295.853	528.006	436.124	455.000	476.894	495.516	528.006	546.802	564.476	582.759	601.413	621.834	640.483	657.855	677.507	Total	26
27																					27
28 Rata-Rata Kualitas Pinjaman																				Ratio of Loan Quality	28
29 Rasio Pinjaman Lancar (s.d. 30 hari)	%	95,25	-	-	91	90	89	90	90	90	90	90	90	90	90	89	90	88	89	Performing (paid up to 30 days after due)	29
30 Rasio Pinjaman Tidak Lancar (30 hari s.d. 90 hari)	%	3,30	-	-	7	7	7	7	7	7	7	7	7	7	7	7,3	6,6	8,1	7,6	Non-Current (in arrears by more than 30 up to 90 days after due)	30
31 Rasio Pinjaman Macet (>90 hari)	%	1,45	-	-	2	3	3	3	3	3	3	3	3	3	2,6	3,4	3,3	3,5	2,9	Non-Performing (in arrears by more than 90 days after due)	31

Sumber: OJK (diolah)

Source: FSA (processed)