

# STATISTIK PERBANKAN SYARIAH

## *SHARIA BANKING STATISTICS*



Mei 2025

May 2025

## **KATA PENGANTAR FOREWARD**

Statistik Perbankan Syariah (SPS) merupakan media publikasi yang menyajikan data mengenai perbankan syariah di Indonesia. SPS diterbitkan secara bulanan oleh Departemen Pengelolaan dan Data Statistik untuk memberikan gambaran perkembangan perbankan di Indonesia.

Mulai bulan Mei 2014, data SPS yang merupakan kumpulan data Bank Umum Syariah (BUS) dan Unit Usaha Syariah (UUS) disusun bersumber dari laporan BUS-UUS sesuai dengan PBI No.15/4/PBI/2013 tentang Laporan Stabilitas Moneter dan Sistem Keuangan Bulanan Bank Umum Syariah dan Unit Usaha Syariah.

Pada SPS edisi Desember 2015 ini terdapat perubahan format data BUS-UUS. Perubahan ini untuk menyesuaikan sumber data sebelumnya Laporan Bulanan Bank Umum Syariah (LBUS) menjadi Laporan Stabilitas Moneter dan Sistem Keuangan (LSMK).

Selanjutnya sejak tahun 2022 sumber data BUS-UUS adalah Laporan Bank Umum Terintegrasi (LBUT) namun formatnya masih menggunakan LSMK.

Untuk membantu pembaca dalam memahami perubahan ini, maka pada edisi Desember 2015 telah dilengkapi dengan matrikulasi perubahan tabel dan metadata. Di samping perubahan format, juga terdapat perubahan susunan tabel sehingga tabel BUS-UUS di tabel 1 - 25. Sedangkan tabel BPRS di tabel 26-47. Semoga perubahan ini dapat memberikan informasi yang lebih menyeluruh kepada *stakeholder*.

*The Sharia Indonesia Banking Statistic is a publication media that provides data regarding the Sharia banking industry in Indonesia. The SPS is published by Department of Data Management and Statistics monthly to give an overview of banking development in Indonesia.*

*Start in May 2014, data of the SPS which is a collection of data Sharia Commercial Bank (BUS) and Sharia Business Unit (UUS) compiled sourced from the report of BUS-UUS based on PBI No. 15/4/PBI/2013 about Monthly Report on Monetary and Financial System Stability of Sharia Commercial Banks and Sharia Business Unit.*

*In the December 2015, edition of the SPS, there are changes BUS-UUS data format. These changes to customize the data source previously Sharia Commercial Bank Monthly Report (LBUS) became Monetary Stability Report and Financial System (LSMK).*

*Subsequently, starting from the year 2022, the data source for BUS-UUS is the Integrated General Bank Report (LBUT), but the format still uses LSMK.*

*To assist the reader in understanding this change, then the December 2015 edition has been equipped with matriculation of changes tables and metadata. Besides the change of format, there is also a change in the composition of the table so that the table BUS-UUS in tables 1 - 25. The BPRS table in table 26-47. Hopefully this change will provide more comprehensive information for stakeholders.*

Jakarta, Juli 2025  
*Jakarta, July 2025*

Otoritas Jasa Keuangan, Republik Indonesia  
Departemen Pengelolaan Data dan Statistik  
*Financial Services Authority, Republic of Indonesia  
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## HALAMAN KETERANGAN PAGE OF REFERENCE

### Jadwal Publikasi Kedepan

Edisi Juni 2025 akan diterbitkan pada minggu ke III bulan Agustus 2025.

### Tanda-tanda, 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 SPS bersumber dari Laporan Bank Umum Terintegrasi (LBUT), dan Laporan Berkala Bank Perencanaan Rakyat Syariah (LBBPRS) kecuali dinyatakan lain.
2. Proses *download* data; Laporan Bank Umum Terintegrasi (LBUT) yang disampaikan dari bank pelapor kepada Bank Indonesia dan Laporan Berkala Bank Perencanaan Rakyat Syariah (LBBPRS) yang disampaikan ke Otoritas Jasa Keuangan diproses pada server web LBUT dan LBBPRS. Perbedaan waktu proses data dapat menyebabkan perbedaan antara data yang dipublikasikan ini dengan data publikasi yang lain. Oleh sebab itu, pembaca dihimbau untuk memperhatikan waktu proses data.
3. Nominal data Bank Umum Syariah dan Unit Usaha Syariah disajikan dalam milyar rupiah sedangkan data Bank Pembiayaan Rakyat Syariah disajikan dalam jutaan rupiah.

### Sangkalan

Data dan informasi dalam Statistik Perbankan Syariah ini ditujukan untuk publikasi semata. Otoritas Jasa Keuangan telah berupaya memastikan kualitas data dalam Statistik Perbankan Syariah 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)

June 2025 edition will be released on the 3rd week of August 2025.

### Notes, Symbols and Sources of Data

Totals 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 please read as point and vice versa, please read the point as a comma

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

1. The data used in the Sharia Banking Statistics is sourced from Integrated Commercial Bank Reports, and the Sharia Rural Bank Periodic Reports unless mentioned otherwise.
2. Data downloading process; Data from Integrated Commercial Bank Reports (LBUT) which submitted by the reporting banks to Bank Indonesia and Sharia Rural Bank Periodic Reports (LBBPRS) which submitted to Financial Services Authority is processed on the web server LBUT and LBBPRS. The difference in the processing time may result in variations of the data published compared to other published data. Therefore, readers are recommended to pay attention to the download time of data.
3. The amount of Sharia Commercial Bank and Sharia Business Unit data represents in billion rupiah while Sharia Rural Bank data represents in million rupiah.

### 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 ABBREVIATION*

|      |   |                                                                                                |      |   |                                                                                                  |
|------|---|------------------------------------------------------------------------------------------------|------|---|--------------------------------------------------------------------------------------------------|
| UUS  | : | Unit Usaha Syariah                                                                             | UUS  | : | <i>Sharia Business Unit of a Conventional Bank</i>                                               |
| BUS  | : | Bank Umum Syariah                                                                              | BUS  | : | <i>Sharia Commercial Bank</i>                                                                    |
| BPRS | : | Bank Perekonomian Rakyat Syariah                                                               | BPRS | : | <i>Sharia Rural Bank</i>                                                                         |
| PT   | : | Perseroan Terbatas                                                                             | PT   | : | <i>Limited Liabilities Company</i>                                                               |
| BPD  | : | Bank Pembangunan Daerah                                                                        | BPD  | : | <i>Regional Government Bank</i>                                                                  |
| SWBI | : | Sertifikat Wadiah Bank Indonesia                                                               | SWBI | : | <i>Wadiah Sharia Certificate of Bank Indonesia</i>                                               |
| SBIS | : | Sertifikat Bank Indonesia Syariah                                                              | SBIS | : | <i>Sharia Certificate of Bank Indonesia</i>                                                      |
| UKM  | : | Usaha Kecil dan Menengah                                                                       | UKM  | : | <i>Small and Medium Scale Enterprise</i>                                                         |
| PPAP | : | Penyisihan Penghapusan Aktiva Produktif                                                        | PPAP | : | <i>Allowances for Earning Assets Losses</i>                                                      |
| PUAS | : | Pasar Uang Antar Bank berdasarkan prinsip Syariah                                              | PUAS | : | <i>Interbank Sharia Money Market</i>                                                             |
| FDR  | : | Financing to Deposit Ratio, yaitu rasio pembiayaan terhadap dana pihak ketiga                  | FDR  | : | <i>Financing to Deposit Ratio</i>                                                                |
| NPF  | : | Non Performing Financing, yaitu rasio pembiayaan bermasalah terhadap total pembiayaan          | NPF  | : | <i>Non Performing Financing</i>                                                                  |
| ROA  | : | Return on Assets, yaitu rasio laba sebelum pajak (disetahunkan) terhadap total asset rata-rata | ROA  | : | <i>Return on Assets, that is the ratio of annualized earnings before taxes to average assets</i> |
| ROE  | : | Return on Equity, yaitu rasio laba setelah pajak (disetahunkan) terhadap total modal rata-rata | ROE  | : | <i>Return on Equity, that is the ratio of annualized earnings after taxes to average equity</i>  |
| BOPO | : | Rasio Biaya Operasional terhadap Pendapatan Operasional                                        | BOPO | : | <i>The ratio of Operational Expenses to Operational Revenue</i>                                  |
| DPK  | : | Dana Pihak Ketiga                                                                              | DPK  | : | <i>Depositor Funds</i>                                                                           |
| PYD  | : | Pembiayaan yang Diberikan                                                                      | PYD  | : | <i>Financing</i>                                                                                 |
|      |   |                                                                                                | IDR  | : | <i>Indonesian Rupiah</i>                                                                         |

## DAFTAR ISTILAH GLOSSARY

|                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Akad Wadiah<br/><i>Wadiah Contract</i></p>        | <p>: Perjanjian penitipan dana atau barang dari pemilik kepada penyimpan dana atau barang dengan kewajiban bagi pihak yang menyimpan untuk mengembalikan dana atau barang titipan sewaktu-waktu.</p> <p><i>A contract between the owner of the goods (the money) and the custodian for safekeeping.</i></p>                                                                                                                                                                                                                                                                                                                |
| <p>Akad Mudharabah<br/><i>Mudharaba Contract</i></p> | <p>: Perjanjian pembiayaan/ penanaman dana dari pemilik dana (<i>shahibul maal</i>) kepada pengelola dana (<i>mudharib</i>) untuk melakukan kegiatan usaha tertentu yang sesuai syariah, dengan pembagian hasil usaha antara kedua belah pihak berdasarkan nisbah yang telah disepakati sebelumnya.</p> <p><i>A contract between a capital provider and an entrepreneur or a fund manager, whereby the entrepreneur or fund manager can mobilize the funds of the former for its business activity within the Sharia guidelines. Profits made are shared between the parties according to a mutually agreed ratio.</i></p> |
| <p>Akad Musyarakah<br/><i>Musharaka Contract</i></p> | <p>: Perjanjian pembiayaan/ penanaman dana dari dua atau lebih pemilik dana dan/atau barang untuk menjalankan usaha tertentu sesuai syariah dengan pembagian hasil usaha antara kedua belah pihak berdasarkan nisbah yang disepakati, sedangkan pembagian kerugian berdasarkan proporsi modal masing-masing.</p> <p><i>A contract between two parties whereby both parties provide capital and both may be active in managing the venture. Losses are shared on the basis of how much capital has been contributed. Profits are shared in any way the partners decide.</i></p>                                             |
| <p>Akad Murabahah<br/><i>Murabaha Contract</i></p>   | <p>: Perjanjian pembiayaan berupa transaksi jual beli suatu barang sebesar harga perolehan barang ditambah dengan margin yang disepakati oleh para pihak, dimana penjual menginformasikan terlebih dahulu harga perolehan kepada pembeli.</p> <p><i>The sale of goods at a price, which includes a profit margin agreed to by both parties. The purchase and selling price, other costs, and the profit margin must be clearly stated by the seller at the time of the sale agreement.</i></p>                                                                                                                             |
| <p>Akad Salam<br/><i>Salam Contract</i></p>          | <p>: Perjanjian pembiayaan berupa transaksi jual beli barang dengan cara pemesanan dengan syarat-syarat tertentu dan pembayaran tunai terlebih dahulu secara penuh.</p> <p><i>A contract in which the seller undertakes to supply some specific goods to the buyer on a future date at a mutually agreed price fully paid at the time of contract.</i></p>                                                                                                                                                                                                                                                                 |
| <p>Akad Istishna'<br/><i>Istishna' Contract</i></p>  | <p>: Perjanjian pembiayaan berupa transaksi jual beli barang dalam bentuk pemesanan pembuatan barang dengan kriteria dan persyaratan tertentu yang disepakati dengan pembayaran sesuai dengan kesepakatan.</p> <p><i>A contract in which the seller undertakes to supply some specific goods to the buyer on a future date at a mutually agreed price and method of payment.</i></p>                                                                                                                                                                                                                                       |

|                                                                                                              |                                                                                                                                                                                                                                                                                                                           |
|--------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Akad Ijarah<br><i>Ijara Contract</i>                                                                         | : Perjanjian pembiayaan berupa transaksi sewa menyewa atas suatu barang dan/atau jasa antara pemilik obyek sewa termasuk kepemilikan hak pakai atas obyek sewa dengan penyewa untuk mendapatkan imbalan atas obyek sewa yang disewakan.<br><br><i>The selling of benefit or use or service for a fixed price or wage.</i> |
| Akad Qardh<br><i>Qardh Contract</i>                                                                          | : Perjanjian pembiayaan berupa transaksi pinjam meminjam dana tanpa imbalan dengan kewajiban pihak peminjam mengembalikan pokok pinjaman secara sekaligus atau cicilan dalam jangka waktu tertentu.<br><br><i>A loan in which the debtor is only required to repay the amount borrowed.</i>                               |
| Ekuivalen tingkat imbalan/ bagi hasil/fee/bonus<br><i>Equivalent rate of return/profit sharing/fee/bonus</i> | Indikasi tingkat imbalan dari suatu penanaman dana atau : penghimpunan dana bank pelapor.<br><br><i>Indicative rate of return from Placement of Funds or Source of Funds of the reporting bank.</i>                                                                                                                       |

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| 28.                                     | <b>28.</b> | Laporan Laba Rugi Gabungan Bank Perekonomian Rakyat Syariah                           | <b>84</b> | <b>28.</b> | <i>Sharia Rural Bank Condensed Income Statement</i>                                             | <b>84</b> |
| 29.                                     | <b>29.</b> | Biaya Promosi, Pendidikan dan Pelatihan - Bank Perekonomian Rakyat Syariah            | <b>85</b> | <b>29.</b> | <i>Cost of Promotion, Education and Training - Sharia Rural Bank</i>                            | <b>85</b> |
| 30.                                     | <b>30.</b> | Rekening Administratif - Bank Perekonomian Rakyat Syariah                             | <b>86</b> | <b>30.</b> | <i>Off-Balance Sheet Account - Sharia Rural Bank</i>                                            | <b>86</b> |
| 31.                                     | <b>31.</b> | Komposisi DPK - Bank Perekonomian Rakyat Syariah                                      | <b>87</b> | <b>31.</b> | <i>Depositor Funds Composition of Sharia Rural Bank</i>                                         | <b>87</b> |
| 32.                                     | <b>32.</b> | Komposisi Pembiayaan Yang Diberikan Bank Perekonomian Rakyat Syariah                  | <b>88</b> | <b>32.</b> | <i>Financing Composition of Sharia Rural Bank</i>                                               | <b>88</b> |
| 33.                                     | <b>33.</b> | Pembiayaan - Bank Perekonomian Rakyat Syariah berdasarkan Sektor Ekonomi              | <b>89</b> | <b>33.</b> | <i>Financing of Sharia Rural Bank based on Economic Sector</i>                                  | <b>89</b> |
| 34.                                     | <b>34.</b> | Pembiayaan - Bank Perekonomian Rakyat Syariah berdasarkan Jenis Penggunaan            | <b>90</b> | <b>34.</b> | <i>Financing of Sharia Rural Bank based on Type of Usage</i>                                    | <b>90</b> |
| 35.                                     | <b>35.</b> | Pembiayaan - Bank Perekonomian Rakyat Syariah berdasarkan Golongan Pembiayaan         | <b>91</b> | <b>35.</b> | <i>Financing of Sharia Rural Bank based on Type of Financing</i>                                | <b>91</b> |
| 36.                                     | <b>36.</b> | Pembiayaan - Bank Perekonomian Rakyat Syariah berdasarkan Kualitas Pembiayaan         | <b>92</b> | <b>36.</b> | <i>Financing of Sharia Rural Bank based on Collectibility</i>                                   | <b>92</b> |
| 37.                                     | <b>37.</b> | Pembiayaan Non Lancar - Bank Perekonomian Rakyat Syariah berdasarkan Sektor Ekonomi   | <b>93</b> | <b>37.</b> | <i>Non performing Financing of Sharia Rural Bank based on Economic Sector</i>                   | <b>93</b> |
| 38.                                     | <b>38.</b> | Pembiayaan Non Lancar - Bank Perekonomian Rakyat Syariah berdasarkan Jenis Penggunaan | <b>94</b> | <b>38.</b> | <i>Non Performing Financing of Sharia Rural Bank based on Type of Usage</i>                     | <b>94</b> |

| NO. | NO. TABEL  | JUDUL                                                                                                              | HAL        | NO. TABLE  | TOPIC                                                                                                                               | PAGES      |
|-----|------------|--------------------------------------------------------------------------------------------------------------------|------------|------------|-------------------------------------------------------------------------------------------------------------------------------------|------------|
| 39. | <b>39.</b> | Pembiayaan Non Lancar - Bank Perekonomian Rakyat Syariah berdasarkan Golongan Pembiayaan                           | <b>95</b>  | <b>39.</b> | <i>Non Performing Financing of Sharia Rural Bank based on Type of Financing)</i>                                                    | <b>95</b>  |
| 40. | <b>40.</b> | Jumlah rekening Bank Perekonomian Rakyat Syariah                                                                   | <b>96</b>  | <b>40.</b> | <i>Number of Account of Sharia Rural Bank</i>                                                                                       | <b>96</b>  |
| 41. | <b>41.</b> | Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Bank Perekonomian Rakyat Syariah                                  | <b>97</b>  | <b>41.</b> | <i>Equivalent rate of return/profit sharing/fee/bonus of Sharia Rural Bank</i>                                                      | <b>97</b>  |
| 42. | <b>42.</b> | Rasio Keuangan Bank Perekonomian Rakyat Syariah                                                                    | <b>98</b>  | <b>42.</b> | <i>Financial Ratios of Sharia Rural Bank</i>                                                                                        | <b>98</b>  |
| 43. | <b>43.</b> | Jumlah Bank Perekonomian Rakyat Syariah Berdasarkan Total Aset                                                     | <b>99</b>  | <b>43.</b> | <i>Number of Sharia Rural Bank based on Total Assets</i>                                                                            | <b>99</b>  |
| 44. | <b>44.</b> | Total Aset Gross, Pembiayaan, Dana Pihak Ketiga, FDR dan NPF Bank Perekonomian Rakyat Syariah berdasarkan Propinsi | <b>100</b> | <b>44.</b> | <i>Total of Gross Assets, Financing, Depositor Funds, percentage of FDR, percentage of NPF Sharia Rural Banks based on Province</i> | <b>100</b> |
| 45. | <b>45.</b> | Total Pembiayaan Bank Perekonomian Rakyat Syariah berdasarkan Sektor Ekonomi dan Propinsi                          | <b>101</b> | <b>45.</b> | <i>Financing of Sharia Rural Bank based on Economic Sector and Province</i>                                                         | <b>101</b> |
| 46. | <b>46.</b> | Total Pembiayaan Bank Perekonomian Rakyat Syariah berdasarkan Jenis Penggunaan dan Propinsi                        | <b>102</b> | <b>46.</b> | <i>Financing of Sharia Rural Bank based on Type of Usage and Province</i>                                                           | <b>102</b> |
| 47. | <b>47.</b> | Total Pembiayaan Bank Perekonomian Rakyat Syariah berdasarkan Golongan Piutang/Pembiayaan dan Propinsi             | <b>103</b> | <b>47.</b> | <i>Financing of Sharia Rural Bank based on Type of Financing and Province</i>                                                       | <b>103</b> |

## Data Bank Umum Syariah (BUS) dan Unit Usaha Syariah (UUS)

### Sumber Data:

- Bank Indonesia dan Otoritas Jasa Keuangan, kecuali jika dinyatakan lain.
- Laporan Bank Umum Terintegrasi (LBUT).
- Laporan Berkala Bank Perekonomian Rakyat Syariah (LBBPRS) kecuali dinyatakan lain.

### 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 1a.<br>Kinerja Keuangan Bank Umum Syariah<br>(Financial Performance of Islamic Commercial Bank)<br>Nominal dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)                         |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Indikator / Indicator                                                                                                                                                                       | 2021          | 2022          | 2023          | 2024          |               |               |               |               |               |               |               |               |               | 2025          |               |               |
|                                                                                                                                                                                             |               |               |               | Mei           | Jun           | Jul           | Ags           | Sep           | Okt           | Nov           | Des           | Jan           | Feb           | Mar           | Apr           | Mei           |
| <b>CAR (%)</b>                                                                                                                                                                              | <b>25,71</b>  | <b>26,28</b>  | <b>25,41</b>  | <b>25,13</b>  | <b>25,52</b>  | <b>25,53</b>  | <b>25,64</b>  | <b>25,51</b>  | <b>25,59</b>  | <b>25,65</b>  | <b>25,30</b>  | <b>25,27</b>  | <b>25,13</b>  | <b>25,08</b>  | <b>25,33</b>  | <b>24,79</b>  |
| - Modal / Capital                                                                                                                                                                           | 50 661        | 71 270        | 77 318        | 80 296        | 80 879        | 81 375        | 82 334        | 83 590        | 83 839        | 84 820        | 85 059        | 85 779        | 86 197        | 87 340        | 87 832        | 87 019        |
| - Aktiva Tetap Menurut Risiko / Risk Weighted Assets                                                                                                                                        | 197 057       | 271 177       | 304 272       | 319 498       | 316 871       | 318 781       | 321 175       | 327 653       | 327 566       | 330 637       | 336 204       | 339 437       | 343 041       | 348 241       | 347 520       | 351 081       |
| <b>ROA (%)</b>                                                                                                                                                                              | <b>1,55</b>   | <b>2,00</b>   | <b>1,88</b>   | <b>2,00</b>   | <b>2,06</b>   | <b>2,02</b>   | <b>2,01</b>   | <b>2,02</b>   | <b>2,00</b>   | <b>2,00</b>   | <b>2,07</b>   | <b>1,97</b>   | <b>1,92</b>   | <b>2,07</b>   | <b>1,98</b>   | <b>1,96</b>   |
| - Laba / Profit                                                                                                                                                                             | 6 224         | 9 596         | 10 247        | 11 850        | 12 256        | 12 063        | 12 014        | 12 127        | 12 067        | 12 123        | 12 623        | 12 762        | 12 386        | 13 468        | 12 891        | 12 701        |
| - Rata-Rata Total Aset / Average Assets                                                                                                                                                     | 401 485       | 478 831       | 543 749       | 593 487       | 595 720       | 596 801       | 598 076       | 600 491       | 602 423       | 604 944       | 609 916       | 646 197       | 646 361       | 649 073       | 649 716       | 647 067       |
| <b>NPF (%)</b>                                                                                                                                                                              | <b>2,59</b>   | <b>2,35</b>   | <b>2,10</b>   | <b>2,10</b>   | <b>2,04</b>   | <b>2,12</b>   | <b>2,12</b>   | <b>2,14</b>   | <b>2,14</b>   | <b>2,14</b>   | <b>2,08</b>   | <b>2,15</b>   | <b>2,16</b>   | <b>2,16</b>   | <b>2,18</b>   | <b>2,21</b>   |
| <b>NPF Net (%)</b>                                                                                                                                                                          | <b>0,81</b>   | <b>0,64</b>   | <b>0,63</b>   | <b>0,72</b>   | <b>0,67</b>   | <b>0,74</b>   | <b>0,75</b>   | <b>0,77</b>   | <b>0,74</b>   | <b>0,75</b>   | <b>0,71</b>   | <b>0,78</b>   | <b>0,81</b>   | <b>0,79</b>   | <b>0,81</b>   | <b>0,84</b>   |
| - Non Performing Financing                                                                                                                                                                  | 6 624         | 7 576         | 7 728         | 8 081         | 7 966         | 8 284         | 8 369         | 8 575         | 8 661         | 8 731         | 8 601         | 8 856         | 9 003         | 9 126         | 9 193         | 9 412         |
| - Non Performing Financing Net                                                                                                                                                              | 2 064         | 2 060         | 2 337         | 2 768         | 2 625         | 2 905         | 2 984         | 3 065         | 3 012         | 3 045         | 2 921         | 3 238         | 3 361         | 3 343         | 3 397         | 3 572         |
| - Total Pembiayaan kepada Pihak Ketiga Bukan Bank / Total Financing to Non Bank                                                                                                             | 256 219       | 322 599       | 368 376       | 385 169       | 389 760       | 391 030       | 395 263       | 400 677       | 404 840       | 408 317       | 413 255       | 412 481       | 416 033       | 422 037       | 421 570       | 426 452       |
| <b>FDR (%)</b>                                                                                                                                                                              | <b>70,12</b>  | <b>75,19</b>  | <b>79,06</b>  | <b>81,55</b>  | <b>82,12</b>  | <b>81,49</b>  | <b>82,50</b>  | <b>82,90</b>  | <b>83,94</b>  | <b>83,85</b>  | <b>80,81</b>  | <b>82,25</b>  | <b>83,30</b>  | <b>84,81</b>  | <b>83,41</b>  | <b>85,71</b>  |
| - Pembiayaan kepada Pihak Ketiga Bukan Bank / Total Financing to Non Bank                                                                                                                   | 256 219       | 322 599       | 368 376       | 385 169       | 389 760       | 391 030       | 395 263       | 400 677       | 404 840       | 408 317       | 413 255       | 412 481       | 416 033       | 422 037       | 421 570       | 426 452       |
| - Dana Pihak Ketiga / Total Third Party Funds                                                                                                                                               | 365 421       | 429 029       | 465 932       | 472 286       | 474 651       | 479 842       | 479 119       | 483 306       | 482 311       | 486 958       | 511 374       | 501 511       | 499 414       | 497 652       | 505 425       | 497 562       |
| <b>BOPO (%)</b>                                                                                                                                                                             | <b>84,33</b>  | <b>77,28</b>  | <b>78,31</b>  | <b>77,00</b>  | <b>76,27</b>  | <b>76,64</b>  | <b>76,77</b>  | <b>76,68</b>  | <b>76,87</b>  | <b>76,94</b>  | <b>76,43</b>  | <b>77,99</b>  | <b>77,65</b>  | <b>76,36</b>  | <b>77,04</b>  | <b>77,22</b>  |
| - Biaya Operasional / Operations Expenses                                                                                                                                                   | 32 861        | 32 966        | 37 598        | 16 745        | 19 973        | 23 471        | 26 969        | 30 486        | 34 062        | 37 755        | 41 641        | 41 641        | 7 239         | 10 994        | 14 586        | 18 215        |
| - Pendapatan Operasional / Operations Income                                                                                                                                                | 38 969        | 42 657        | 48 014        | 21 748        | 26 187        | 30 624        | 35 128        | 39 754        | 44 311        | 49 069        | 54 486        | 4 857         | 9 323         | 14 398        | 18 936        | 23 588        |
| <b>Rentabilitas/Profitability</b>                                                                                                                                                           |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               |
| <b>NOM (%)</b>                                                                                                                                                                              | <b>1,66</b>   | <b>2,59</b>   | <b>2,55</b>   | <b>2,68</b>   | <b>2,71</b>   | <b>2,67</b>   | <b>2,64</b>   | <b>2,65</b>   | <b>2,63</b>   | <b>2,60</b>   | <b>2,69</b>   | <b>2,76</b>   | <b>2,55</b>   | <b>2,72</b>   | <b>2,33</b>   | <b>2,17</b>   |
| - Pendapatan Operasional / Net Operations Income                                                                                                                                            | 6 108         | 11 154        | 12 568        | 14 493        | 14 742        | 14 575        | 14 440        | 14 540        | 14 480        | 14 406        | 15 034        | 16 277        | 15 043        | 16 093        | 13 852        | 12 895        |
| - Rata-rata Aset Produktif / Average Earning Assets                                                                                                                                         | 367 058       | 431 210       | 491 933       | 539 801       | 543 570       | 545 655       | 547 188       | 549 470       | 551 317       | 553 937       | 558 338       | 590 172       | 591 059       | 592 352       | 594 687       | 593 074       |
| <b>Kualitas Aktiva Produktif (KAP) / Earning Asset Quality</b>                                                                                                                              |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               |
| <b>APYD terhadap Aktiva Produktif (%)</b>                                                                                                                                                   |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               |
| - APYD / Classified Earning Assets                                                                                                                                                          | 7 956         | 8 793         | 10 022        | 10 811        | 10 718        | 10 708        | 11 033        | 11 063        | 11 334        | 11 629        | 10 974        | 11 637        | 12 000        | 11 631        | 11 773        | 11 948        |
| - Total Aset Produktif / Total Earning assets                                                                                                                                               | 409 638       | 479 393       | 547 301       | 557 123       | 570 523       | 565 563       | 565 476       | 575 252       | 575 321       | 587 561       | 614 179       | 597 390       | 599 888       | 602 913       | 609 042       | 594 688       |
| <b>Likuiditas / Earning Asset Quality</b>                                                                                                                                                   |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               |
| <b>Short Term Mismatch (%)</b>                                                                                                                                                              | <b>26,21</b>  | <b>21,12</b>  | <b>19,28</b>  | <b>16,64</b>  | <b>15,42</b>  | <b>17,99</b>  | <b>17,39</b>  | <b>17,54</b>  | <b>15,60</b>  | <b>15,29</b>  | <b>15,25</b>  | <b>14,49</b>  | <b>15,08</b>  | <b>12,68</b>  | <b>12,95</b>  | <b>12,65</b>  |
| - Aktiva Jangka Pendek / Short-Term Assets                                                                                                                                                  | 92 297        | 87 455        | 87 247        | 77 547        | 72 363        | 84 216        | 82 138        | 84 904        | 75 484        | 71 876        | 78 071        | 71 787        | 75 005        | 65 305        | 66 322        | 63 099        |
| - Kewajiban Jangka Pendek / Short-Term Liabilities                                                                                                                                          | 352 197       | 414 064       | 452 427       | 465 904       | 469 260       | 468 203       | 472 417       | 484 069       | 483 935       | 469 952       | 511 996       | 495 493       | 497 368       | 514 968       | 512 194       | 498 697       |
| <b>Imbal Hasil / Yield Proportion</b>                                                                                                                                                       |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               |
| <b>Non Core Deposit terhadap Total DPK (%)</b>                                                                                                                                              | <b>47,10</b>  | <b>49,35</b>  | <b>51,41</b>  | <b>51,40</b>  | <b>51,19</b>  | <b>51,46</b>  | <b>51,11</b>  | <b>51,43</b>  | <b>51,07</b>  | <b>51,32</b>  | <b>52,26</b>  | <b>52,07</b>  | <b>52,61</b>  | <b>51,05</b>  | <b>52,62</b>  | <b>51,95</b>  |
| - Non Core Deposit / Non Core Deposits                                                                                                                                                      | 172 124       | 211 739       | 239 522       | 242 739       | 242 978       | 246 928       | 244 876       | 248 587       | 246 295       | 249 926       | 267 262       | 261 136       | 262 764       | 254 049       | 265 961       | 258 490       |
| - Total DPK / Total Third Party Funds                                                                                                                                                       | 365 421       | 429 029       | 465 932       | 472 286       | 474 651       | 479 842       | 479 119       | 483 306       | 482 311       | 486 958       | 511 374       | 501 511       | 499 414       | 497 652       | 505 425       | 497 562       |
| <b>Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%) / Fixed Yield Portfolios to Floating Yield Portfolios (%)</b>                   | <b>344,67</b> | <b>394,99</b> | <b>398,35</b> | <b>377,48</b> | <b>373,90</b> | <b>385,45</b> | <b>386,60</b> | <b>381,72</b> | <b>389,69</b> | <b>392,75</b> | <b>389,25</b> | <b>404,87</b> | <b>415,80</b> | <b>409,87</b> | <b>423,36</b> | <b>395,37</b> |
| - Portofolio yang Memiliki Imbal Hasil Tetap / Fixed-rate Yield Portfolios                                                                                                                  | 198 743       | 257 660       | 294 835       | 304 896       | 307 918       | 310 887       | 314 437       | 317 899       | 322 571       | 325 879       | 329 259       | 331 243       | 335 853       | 339 773       | 341 509       | 340 883       |
| - Portofolio yang Memiliki Imbal Hasil Tidak Tetap / Floating-rate Yield Portfolios                                                                                                         | 57 661        | 65 232        | 74 015        | 80 772        | 82 353        | 80 656        | 81 333        | 83 281        | 82 776        | 82 973        | 84 587        | 81 815        | 80 773        | 82 898        | 80 666        | 86 218        |
| <b>Investasi / Investment Proportion and Risk</b>                                                                                                                                           |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               |
| <b>Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%) / Profit Sharing Financing to Total Financing to Non Bank (%)</b>                                                     | <b>38,85</b>  | <b>38,72</b>  | <b>43,20</b>  | <b>45,76</b>  | <b>46,14</b>  | <b>46,17</b>  | <b>46,57</b>  | <b>46,96</b>  | <b>47,28</b>  | <b>47,37</b>  | <b>47,90</b>  | <b>48,31</b>  | <b>48,38</b>  | <b>48,66</b>  | <b>48,51</b>  | <b>48,92</b>  |
| - Total Pembiayaan Basis Mudharabah / Profit Sharing Financing Mudharabah-based                                                                                                             | 99 615        | 125 012       | 159 350       | 176 494       | 180 054       | 180 767       | 184 306       | 188 390       | 191 659       | 193 685       | 198 249       | 199 554       | 201 548       | 205 657       | 204 779       | 208 956       |
| - Total Pembiayaan / Total Financing                                                                                                                                                        | 256 405       | 322 892       | 368 850       | 385 668       | 390 271       | 391 544       | 395 770       | 401 180       | 405 347       | 408 852       | 413 846       | 413 058       | 416 627       | 422 671       | 422 175       | 427 102       |
| <b>Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portofolio Investasi Mudharabah dan Musyarakah / Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%)</b> | <b>4,65</b>   | <b>4,45</b>   | <b>3,67</b>   | <b>3,87</b>   | <b>3,80</b>   | <b>3,83</b>   | <b>3,81</b>   | <b>3,75</b>   | <b>3,72</b>   | <b>3,86</b>   | <b>3,79</b>   | <b>3,84</b>   | <b>3,80</b>   | <b>3,72</b>   | <b>3,72</b>   | <b>3,52</b>   |
| - Potensi Kerugian Pembiayaan Bagi Hasil / Potential Loss from Profit Sharing Financing                                                                                                     | 4 636         | 5 568         | 5 852         | 6 836         | 6 850         | 6 926         | 7 016         | 7 064         | 7 132         | 7 483         | 7 523         | 7 660         | 7 654         | 7 645         | 7 624         | 7 384         |
| - Portofolio Investasi Mudharabah dan Musyarakah / Total Mudharabah and Musyarakah                                                                                                          | 99 615        | 125 012       | 159 350       | 176 494       | 180 054       | 180 767       | 184 306       | 188 390       | 191 659       | 193 685       | 198 249       | 199 554       | 201 548       | 205 657       | 204 779       | 208 956       |

| Tabel 1b. Kinerja Keuangan Unit Usaha Syariah<br>(Financial Ratios of Islamic Business Unit)<br>Nominal dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)                                  |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               |  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|--|
| Indikator/Indicator                                                                                                                                                                         | 2021          | 2022          | 2023          | 2024          |               |               |               |               |               |               |               |               |               |               |               | 2025          |  |
|                                                                                                                                                                                             |               |               |               | Mei           | Jun           | Jul           | Ags           | Sep           | Okt           | Nov           | Des           | Jan           | Feb           | Mar           | Apr           | Mei           |  |
| <b>ROA (%)</b>                                                                                                                                                                              | <b>2,05</b>   | <b>1,69</b>   | <b>1,79</b>   | <b>1,48</b>   | <b>1,56</b>   | <b>1,67</b>   | <b>1,74</b>   | <b>1,77</b>   | <b>1,77</b>   | <b>1,83</b>   | <b>1,97</b>   | <b>1,71</b>   | <b>1,81</b>   | <b>1,81</b>   | <b>1,78</b>   | <b>1,81</b>   |  |
| - Laba/Profit                                                                                                                                                                               | 4 204         | 3 817         | 4 607         | 3 889         | 4 128         | 4 429         | 4 621         | 4 732         | 4 745         | 4 928         | 5 341         | 4 747         | 5 185         | 5 065         | 5 090         | 5 070         |  |
| - Rata-Rata Total Aset / Average Assets                                                                                                                                                     | 205 342       | 225 943       | 256 842       | 263 641       | 264 235       | 264 892       | 265 731       | 266 884       | 268 136       | 269 301       | 271 080       | 277 198       | 285 755       | 279 112       | 286 569       | 279 395       |  |
| <b>NPF (%)</b>                                                                                                                                                                              | <b>2,55</b>   | <b>2,23</b>   | <b>1,93</b>   | <b>2,23</b>   | <b>2,17</b>   | <b>2,19</b>   | <b>2,19</b>   | <b>2,15</b>   | <b>2,17</b>   | <b>2,19</b>   | <b>2,18</b>   | <b>2,29</b>   | <b>2,29</b>   | <b>2,33</b>   | <b>2,40</b>   | <b>2,41</b>   |  |
| <b>NPF Net (%)</b>                                                                                                                                                                          | <b>1,11</b>   | <b>0,97</b>   | <b>0,77</b>   | <b>1,02</b>   | <b>1,00</b>   | <b>1,01</b>   | <b>0,87</b>   | <b>0,88</b>   | <b>0,89</b>   | <b>0,90</b>   | <b>0,92</b>   | <b>1,00</b>   | <b>0,98</b>   | <b>1,00</b>   | <b>1,07</b>   | <b>1,08</b>   |  |
| - Non Performing Financing                                                                                                                                                                  | 3 916         | 3 767         | 3 868         | 4 518         | 4 479         | 4 498         | 4 529         | 4 509         | 4 604         | 4 680         | 4 599         | 4 759         | 4 785         | 4 910         | 5 096         | 5 168         |  |
| - Non Performing Financing Net                                                                                                                                                              | 1 700         | 1 634         | 1 535         | 2 068         | 2 068         | 2 079         | 1 792         | 1 639         | 1 884         | 1 920         | 1 953         | 2 073         | 2 045         | 2 117         | 2 274         | 2 316         |  |
| - Total Pembiayaan kepada Pihak Ketiga Bukan Bank / Total Financing to Non Bank                                                                                                             | 153 659       | 168 890       | 200 060       | 202 570       | 206 832       | 205 574       | 206 690       | 209 262       | 212 495       | 213 891       | 211 305       | 207 564       | 209 632       | 210 889       | 212 482       | 215 291       |  |
| <b>FDR (%)</b>                                                                                                                                                                              | <b>89,56</b>  | <b>95,40</b>  | <b>98,40</b>  | <b>102,92</b> | <b>103,04</b> | <b>98,92</b>  | <b>98,36</b>  | <b>97,34</b>  | <b>96,68</b>  | <b>97,50</b>  | <b>93,75</b>  | <b>94,73</b>  | <b>95,32</b>  | <b>97,59</b>  | <b>98,08</b>  | <b>102,02</b> |  |
| - Pembiayaan kepada Pihak Ketiga Bukan Bank / Total Financing to Non Bank                                                                                                                   | 153 659       | 168 890       | 200 060       | 202 570       | 206 832       | 205 574       | 206 690       | 209 262       | 212 495       | 213 891       | 211 305       | 207 564       | 207 476       | 210 889       | 214 217       | 215 291       |  |
| - Dana Pihak Ketiga / Total Third Party Funds                                                                                                                                               | 171 572       | 177 034       | 203 317       | 196 831       | 200 724       | 207 811       | 210 140       | 214 984       | 219 781       | 219 376       | 225 381       | 219 104       | 219 922       | 216 089       | 218 414       | 211 028       |  |
| <b>BOPO (%) / Operating Expenses to Operations Revenue (%)</b>                                                                                                                              | <b>72,70</b>  | <b>77,97</b>  | <b>80,32</b>  | <b>81,89</b>  | <b>79,46</b>  | <b>78,78</b>  | <b>78,26</b>  | <b>78,28</b>  | <b>77,50</b>  | <b>76,15</b>  | <b>79,82</b>  | <b>77,93</b>  | <b>77,60</b>  | <b>77,82</b>  | <b>77,11</b>  |               |  |
| - Biaya Operasional / Operations Expenses                                                                                                                                                   | 11 314        | 13 556        | 18 896        | 7 345         | 8 629         | 9 974         | 11 465        | 12 807        | 14 280        | 15 589        | 17 077        | 1 579         | 3 007         | 4 337         | 5 915         | 7 067         |  |
| - Pendapatan Operasional / Operations Income                                                                                                                                                | 15 564        | 17 386        | 23 525        | 8 969         | 10 697        | 12 552        | 14 553        | 16 364        | 18 243        | 20 117        | 22 426        | 1 978         | 3 859         | 5 589         | 7 592         | 9 166         |  |
| <b>Rentabilitas / Profitability</b>                                                                                                                                                         |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               |  |
| <b>ROM (%)</b>                                                                                                                                                                              | <b>2,13</b>   | <b>1,79</b>   | <b>1,93</b>   | <b>1,62</b>   | <b>1,70</b>   | <b>1,80</b>   | <b>1,88</b>   | <b>1,91</b>   | <b>1,91</b>   | <b>1,98</b>   | <b>2,13</b>   | <b>1,89</b>   | <b>1,94</b>   | <b>1,95</b>   | <b>1,90</b>   | <b>1,85</b>   |  |
| - Pendapatan Operasional / Net Operations Income                                                                                                                                            | 4 240         | 3 895         | 4 748         | 4 146         | 4 341         | 4 623         | 4 843         | 4 935         | 4 975         | 5 165         | 5 587         | 5 080         | 5 357         | 5 259         | 5 283         | 5 036         |  |
| - Rata-rata Aset Produktif / Average Earning Assets                                                                                                                                         | 199 341       | 217 315       | 245 414       | 255 207       | 256 069       | 256 883       | 257 824       | 258 795       | 260 014       | 261 043       | 262 306       | 268 243       | 276 853       | 270 283       | 277 964       | 271 850       |  |
| <b>Kualitas Aktiva Produktif (KAP) / Earning Asset Quality</b>                                                                                                                              |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               |  |
| <b>APYD terhadap Aktiva Produktif (%) / Classified Earning assets to Earning assets (%)</b>                                                                                                 | <b>2,28</b>   | <b>2,24</b>   | <b>2,27</b>   | <b>2,53</b>   | <b>2,52</b>   | <b>2,49</b>   | <b>2,49</b>   | <b>2,50</b>   | <b>2,50</b>   | <b>2,51</b>   | <b>2,42</b>   | <b>2,63</b>   | <b>2,67</b>   | <b>2,60</b>   | <b>2,66</b>   | <b>2,65</b>   |  |
| - APYD / Classified Earning Assets                                                                                                                                                          | 5 226         | 5 410         | 6 049         | 6 564         | 6 690         | 6 628         | 6 709         | 6 788         | 6 895         | 6 909         | 6 788         | 7 164         | 7 535         | 7 207         | 7 567         | 7 435         |  |
| - Total Aset Produktif / Total Earning assets                                                                                                                                               | 229 365       | 241 082       | 266 683       | 259 218       | 265 076       | 266 344       | 269 066       | 271 315       | 275 528       | 275 682       | 280 823       | 272 901       | 282 610       | 276 800       | 284 298       | 281 079       |  |
| <b>Likuiditas / Liquidity</b>                                                                                                                                                               |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               |  |
| <b>Short Term Mismatch (%)</b>                                                                                                                                                              | <b>25,05</b>  | <b>32,39</b>  | <b>25,36</b>  | <b>21,81</b>  | <b>19,60</b>  | <b>23,59</b>  | <b>23,91</b>  | <b>25,53</b>  | <b>27,56</b>  | <b>27,15</b>  | <b>24,79</b>  | <b>18,85</b>  | <b>20,43</b>  | <b>20,81</b>  | <b>20,56</b>  | <b>22,28</b>  |  |
| - Aktiva Jangka Pendek / Short-Term Assets                                                                                                                                                  | 41 114        | 56 829        | 48 899        | 40 665        | 36 739        | 45 822        | 47 599        | 52 236        | 58 172        | 55 028        | 54 201        | 39 844        | 43 425        | 44 564        | 44 315        | 46 688        |  |
| - Kewajiban Jangka Pendek / Short-Term Liabilities                                                                                                                                          | 164 145       | 175 466       | 192 802       | 186 439       | 187 400       | 194 234       | 199 045       | 204 637       | 211 075       | 202 658       | 218 618       | 211 409       | 212 603       | 214 125       | 215 516       | 209 576       |  |
| <b>Imbal Hasil / Yield Proportion</b>                                                                                                                                                       |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               |  |
| <b>Non Core Deposit terhadap Total DPK (%)</b>                                                                                                                                              | <b>67,05</b>  | <b>67,36</b>  | <b>67,52</b>  | <b>67,71</b>  | <b>68,07</b>  | <b>68,97</b>  | <b>69,14</b>  | <b>69,45</b>  | <b>69,92</b>  | <b>70,01</b>  | <b>70,18</b>  | <b>69,75</b>  | <b>68,63</b>  | <b>68,82</b>  | <b>68,32</b>  | <b>68,64</b>  |  |
| - Non Core Deposit                                                                                                                                                                          | 115 047       | 119 241       | 137 289       | 133 276       | 136 630       | 143 331       | 145 290       | 149 300       | 153 670       | 153 589       | 158 172       | 152 820       | 150 929       | 148 704       | 149 227       | 144 857       |  |
| - Total DPK / Total Third Party Funds                                                                                                                                                       | 171 572       | 177 034       | 203 317       | 196 831       | 200 724       | 207 811       | 210 140       | 214 984       | 219 781       | 219 376       | 225 381       | 219 104       | 219 922       | 216 089       | 218 414       | 211 028       |  |
| <b>Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%) / Fixed Yield Portfolios to Floating Yield Portfolios (%)</b>                   | <b>284,33</b> | <b>320,02</b> | <b>308,32</b> | <b>346,84</b> | <b>331,64</b> | <b>342,63</b> | <b>344,20</b> | <b>332,57</b> | <b>353,91</b> | <b>350,96</b> | <b>373,21</b> | <b>399,60</b> | <b>399,70</b> | <b>402,36</b> | <b>396,51</b> | <b>398,44</b> |  |
| - Portofolio yang Memiliki Imbal Hasil Tetap / Fixed-rate Yield Portfolios                                                                                                                  | 113 968       | 129 732       | 152 085       | 157 954       | 160 430       | 160 567       | 161 611       | 162 390       | 166 160       | 167 628       | 167 911       | 166 486       | 168 761       | 170 516       | 171 556       | 172 606       |  |
| - Portofolio yang Memiliki Imbal Hasil Tidak Tetap / Floating-rate Yield Portfolios                                                                                                         | 40 083        | 40 538        | 49 328        | 45 541        | 48 375        | 46 863        | 46 952        | 48 829        | 46 950        | 47 763        | 44 990        | 41 663        | 42 222        | 42 378        | 43 266        | 43 320        |  |
| <b>Investasi / Investment Proportion and Risk</b>                                                                                                                                           |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               |  |
| <b>Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%) / Profit Sharing Financing to Total</b>                                                                               | <b>63,65</b>  | <b>64,04</b>  | <b>65,07</b>  | <b>64,12</b>  | <b>63,75</b>  | <b>63,21</b>  | <b>63,46</b>  | <b>63,53</b>  | <b>63,31</b>  | <b>62,79</b>  | <b>62,90</b>  | <b>62,30</b>  | <b>61,34</b>  | <b>61,33</b>  | <b>61,98</b>  | <b>61,73</b>  |  |
| - Total Pembiayaan Basis Mudharabah / Profit Sharing Financing Mudharabah-based                                                                                                             | 98 055        | 109 044       | 131 063       | 130 479       | 133 114       | 131 117       | 132 348       | 134 188       | 134 925       | 135 248       | 133 925       | 129 671       | 129 409       | 130 560       | 133 156       | 133 281       |  |
| - Total Pembiayaan / Total Financing                                                                                                                                                        | 154 051       | 170 270       | 201 413       | 203 496       | 208 804       | 207 430       | 208 564       | 211 219       | 213 110       | 215 391       | 212 901       | 208 150       | 210 983       | 212 894       | 214 822       | 215 926       |  |
| <b>Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portofolio Investasi Mudharabah dan Musyarakah / Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%)</b> | <b>3,67</b>   | <b>4,99</b>   | <b>4,11</b>   | <b>3,91</b>   | <b>3,94</b>   | <b>4,03</b>   | <b>3,96</b>   | <b>3,93</b>   | <b>4,00</b>   | <b>4,03</b>   | <b>3,87</b>   | <b>4,04</b>   | <b>4,69</b>   | <b>4,09</b>   | <b>4,58</b>   | <b>4,05</b>   |  |
| - Potensi Kerugian Pembiayaan Bagi Hasil / Potential Loss from Profit Sharing Financing                                                                                                     | 3 594         | 5 446         | 5 391         | 5 096         | 5 239         | 5 289         | 5 242         | 5 267         | 5 404         | 5 455         | 5 187         | 5 237         | 6 067         | 5 341         | 6 100         | 5 396         |  |
| - Portofolio Investasi Mudharabah dan Musyarakah / Total Mudharabah and Musyarakah                                                                                                          | 98 055        | 109 044       | 131 063       | 130 479       | 133 114       | 131 117       | 132 348       | 134 188       | 134 925       | 135 248       | 133 925       | 129 671       | 129 409       | 130 560       | 133 156       | 133 281       |  |

| Tabel 2.<br>Perkembangan Total Aset, Jaringan Kantor dan Tenaga Kerja Perbankan Syariah<br>(Total Assets, Networks, and Human Resources's Development of Islamic Banking ) |                   |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Indikator / Indicator                                                                                                                                                      | 2021              | 2022    | 2023    | 2024    |         |         |         |         |         |         |         |         |         |         |         |         |
|                                                                                                                                                                            |                   |         |         | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     |
| Bank Umum Syariah / Islamic Commercial Bank                                                                                                                                |                   |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |
| - Total Aset (dalam miliar Rupiah) / Total Assets (in billion IDR)                                                                                                         | 441 789           | 531 860 | 594 709 | 598 089 | 606 887 | 603 288 | 607 000 | 619 810 | 619 810 | 630 153 | 664 611 | 646 197 | 646 524 | 654 498 | 651 643 | 636 473 |
| - Jumlah Bank / Number of Banks                                                                                                                                            | 12                | 13      | 13      | 14      | 14      | 14      | 14      | 14      | 14      | 14      | 14      | 14      | 14      | 14      | 14      | 14      |
| - Jumlah Kantor / Number of Offices                                                                                                                                        | 2 035             | 2 007   | 1 967   | 2 007   | 2 008   | 2 008   | 2 005   | 2 003   | 2 003   | 2 003   | 1 987   | 1 986   | 1 998   | 1 998   | 1 992   | 1 989   |
| - KC / Branch Offices                                                                                                                                                      | 500               | 392     | 393     | 426     | 426     | 426     | 426     | 427     | 427     | 427     | 413     | 413     | 427     | 427     | 427     | 427     |
| - KCP / Sub Branch Offices                                                                                                                                                 | 1 343             | 1 603   | 1 574   | 1 581   | 1 582   | 1 582   | 1 579   | 1 576   | 1 576   | 1 576   | 1 574   | 1 573   | 1 571   | 1 571   | 1 565   | 1 562   |
| - KK / Cash Offices                                                                                                                                                        | 192               | 12      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| - ATM / ATMs /ADMs                                                                                                                                                         | 3 879             | 4 397   | 4 450   | 4 484   | 4 546   | 4 773   | 5 267   | 5 709   | 6 425   | 6 862   | 7 399   | 7 563   | 7 473   | 7 467   | 7 469   | 7 468   |
| - Jumlah Tenaga Kerja / Number of Employees                                                                                                                                | 50 708            | 50 708  | 50 708  | 50 708  | 50 708  | 50 708  | 50 708  | 50 708  | 50 708  | 50 708  | 50 708  | 50 708  | 50 708  | 50 708  | 50 708  | 50 708  |
| Unit Usaha Syariah / Islamic Business Unit                                                                                                                                 |                   |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |
| - Total Aset (dalam miliar Rupiah) / Total Assets (in billion IDR)                                                                                                         | 234 947           | 250 240 | 274 277 | 263 506 | 267 202 | 268 836 | 271 604 | 276 107 | 279 408 | 280 950 | 290 652 | 277 198 | 278 400 | 281 738 | 278 215 | 281 423 |
| - Jumlah Bank Umum Konvensional yang memiliki UUS / Number of Conventional Banks that have Sharia Business Unit                                                            | 21                | 20      | 20      | 19      | 19      | 19      | 19      | 19      | 19      | 19      | 19      | 19      | 19      | 19      | 19      | 19      |
| - Jumlah Kantor UUS / Number of Offices                                                                                                                                    | 444               | 438     | 426     | 382     | 384     | 384     | 384     | 381     | 380     | 382     | 384     | 383     | 390     | 391     | 391     | 391     |
| - KC / Branch Offices                                                                                                                                                      | 178 <sup>1)</sup> | 180     | 190     | 159     | 159     | 159     | 159     | 156     | 155     | 154     | 155     | 150     | 155     | 156     | 156     | 156     |
| - KCP / Sub Branch Offices                                                                                                                                                 | 201               | 200     | 236     | 223     | 225     | 225     | 225     | 225     | 225     | 228     | 229     | 233     | 235     | 235     | 235     | 235     |
| - KK / Cash Offices                                                                                                                                                        | 66                | 58      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| - ATM / ATMs /ADMs                                                                                                                                                         | 218               | 200     | 165     | 164     | 163     | 163     | 165     | 165     | 165     | 165     | 169     | 194     | 197     | 197     | 198     | 198     |
| - Jumlah Tenaga Kerja / Number of Employees                                                                                                                                | 5 590             | 5 590   | 5 590   | 5 590   | 5 590   | 5 590   | 5 590   | 5 590   | 5 590   | 5 590   | 5 590   | 5 590   | 5 590   | 5 590   | 5 590   | 5 590   |
| Total Aset BUS dan UUS (dalam miliar Rupiah) / Total Assets (in billion IDR)                                                                                               | 676 735           | 782 100 | 868 986 | 861 595 | 874 089 | 872 124 | 878 605 | 895 917 | 899 219 | 911 103 | 955 263 | 923 395 | 924 924 | 936 236 | 929 858 | 917 895 |
| Total Kantor BUS dan UUS / Total Number of Offices                                                                                                                         | 2 479             | 2 445   | 2 380   | 2 389   | 2 392   | 2 392   | 2 389   | 2 389   | 2 389   | 2 389   | 2 142   | 2 369   | 2 388   | 2 389   | 2 389   | 2 380   |
| Total ATM BUS dan UUS / Total Number of ATMs/ADMs                                                                                                                          | 4 097             | 4 597   | 4 615   | 4 648   | 4 709   | 4 936   | 5 432   | 5 874   | 6 590   | 7 027   | 7 568   | 7 757   | 7 670   | 7 664   | 7 667   | 7 666   |
| Total Tenaga Kerja BUS dan UUS / Total Number of Employees                                                                                                                 | 56 298            | 56 298  | 56 298  | 56 298  | 56 298  | 56 298  | 56 298  | 56 298  | 56 298  | 56 298  | 56 298  | 56 298  | 56 298  | 56 298  | 56 298  | 56 298  |
| Bank Pembiayaan Rakyat Syariah / Sharia Rural Bank                                                                                                                         |                   |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |
| - Jumlah Bank / Number of Banks                                                                                                                                            | 164               | 167     | 173     | 173     | 173     | 173     | 174     | 174     | 175     | 174     | 174     | 174     | 174     | 174     | 173     | 173     |
| - Jumlah Kantor / Number of Offices <sup>*)</sup>                                                                                                                          | 659               | 668     | 693     | 680     | 678     | 671     | 679     | 678     | 688     | 682     | 706     | 706     | 698     | 696     | 694     | 694     |
| - Jumlah Tenaga Kerja / Number of                                                                                                                                          | 6 964             | 7 491   | 7 917   | 8 090   | 8 098   | 8 124   | 8 262   | 8 260   | 8 315   | 8 286   | 8 325   | 8 398   | 8 487   | 8 485   | 8 501   | 8 464   |
| <sup>*) Keterangan / Note:</sup><br>Jumlah Kantor pada BPRS telah memperhitungkan KP, KC dan KK                                                                            |                   |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |

**Tabel 3.**  
**Jaringan Kantor Individual Perbankan Syariah - SPS Mei 2025**  
*(Individual Islamic Commercial Bank and Islamic Business Unit - May 2025)*

| Kelompok Bank / Group of Banks                                                                                                                                                                                                                                   |                                               | KPO/KC<br>HOO/BO | KCP/UPS<br>SBO/SSU | KK<br>CO |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|------------------|--------------------|----------|
| <b>Bank Umum Syariah / Islamic Commercial Bank</b>                                                                                                                                                                                                               |                                               | <b>427</b>       | <b>1.562</b>       | <b>-</b> |
| 1                                                                                                                                                                                                                                                                | PT. Bank Aceh Syariah                         | 27               | 134                | -        |
| 2                                                                                                                                                                                                                                                                | PT BPD Riau Kepri Syariah                     | 24               | 136                | -        |
| 3                                                                                                                                                                                                                                                                | PT BPD Nusa Tenggara Barat Syariah            | 12               | 28                 | -        |
| 4                                                                                                                                                                                                                                                                | PT. Bank Muamalat Indonesia                   | 80               | 147                | -        |
| 5                                                                                                                                                                                                                                                                | PT. Bank Victoria Syariah                     | 2                | -                  | -        |
| 6                                                                                                                                                                                                                                                                | PT. Bank Jabar Banten Syariah                 | 11               | 62                 | -        |
| 7                                                                                                                                                                                                                                                                | PT. Bank Syariah Indonesia, Tbk               | 155              | 946                | -        |
| 8                                                                                                                                                                                                                                                                | PT. Bank Mega Syariah                         | 29               | 26                 | -        |
| 9                                                                                                                                                                                                                                                                | PT. Bank Parah Dubai Syariah, Tbk             | 10               | -                  | -        |
| 10                                                                                                                                                                                                                                                               | PT. Bank Syariah Bukopin                      | 13               | 11                 | -        |
| 11                                                                                                                                                                                                                                                               | PT. BCA Syariah                               | 15               | 62                 | -        |
| 12                                                                                                                                                                                                                                                               | PT. Bank Tabungan Pensiunan Nasional Syariah, | 16               | -                  | -        |
| 13                                                                                                                                                                                                                                                               | PT. Bank Aladin Syariah, Tbk                  | 1                | -                  | -        |
| 14                                                                                                                                                                                                                                                               | PT Bank Nano Syariah                          | 32               | 10                 | -        |
| <b>Unit Usaha Syariah / Islamic Business Unit</b>                                                                                                                                                                                                                |                                               | <b>156</b>       | <b>235</b>         | <b>-</b> |
| 14                                                                                                                                                                                                                                                               | PT Bank Danamon Indonesia, Tbk                | 10               | 4                  | -        |
| 15                                                                                                                                                                                                                                                               | PT Bank Permata, Tbk                          | 11               | 5                  | -        |
| 16                                                                                                                                                                                                                                                               | PT Bank Maybank Indonesia, Tbk                | 17               | 3                  | -        |
| 17                                                                                                                                                                                                                                                               | PT Bank CIMB Niaga, Tbk                       | 24               | 5                  | -        |
| 18                                                                                                                                                                                                                                                               | PT Bank OCBC NISP, Tbk                        | 10               | -                  | -        |
| 19                                                                                                                                                                                                                                                               | PT BPD DKI                                    | 6                | 20                 | -        |
| 20                                                                                                                                                                                                                                                               | PT BPD Daerah Istimewa Yogyakarta             | 1                | 8                  | -        |
| 21                                                                                                                                                                                                                                                               | PT BPD Jawa Tengah                            | 6                | 17                 | -        |
| 22                                                                                                                                                                                                                                                               | PT BPD Jawa Timur, Tbk                        | 7                | 10                 | -        |
| 23                                                                                                                                                                                                                                                               | PT BPD Jambi                                  | 1                | 2                  | -        |
| 24                                                                                                                                                                                                                                                               | PT BPD Sumatera Utara                         | 6                | 16                 | -        |
| 25                                                                                                                                                                                                                                                               | PT BPD Nagari                                 | 5                | 11                 | -        |
| 26                                                                                                                                                                                                                                                               | PT BPD Sumatera Selatan dan Bangka Belitung   | 4                | 14                 | -        |
| 27                                                                                                                                                                                                                                                               | PT BPD Kalimantan Selatan                     | 2                | 14                 | -        |
| 28                                                                                                                                                                                                                                                               | PT BPD Kalimantan Barat                       | 4                | 5                  | -        |
| 29                                                                                                                                                                                                                                                               | PT BPD Kalimantan Timur                       | 2                | 26                 | -        |
| 30                                                                                                                                                                                                                                                               | PT BPD Sulawesi Selatan dan Sulawesi Barat    | 4                | -                  | -        |
| 31                                                                                                                                                                                                                                                               | PT Bank Tabungan Negara (Persero), Tbk.       | 35               | 75                 | -        |
| 32                                                                                                                                                                                                                                                               | PT Bank Jago, Tbk                             | 1                | -                  | -        |
| <b>Total BUS dan UUS / Total Distribution of<br/>Sharia Commercial Bank and Sharia Business<br/>Unit Network</b>                                                                                                                                                 |                                               | <b>583</b>       | <b>1.797</b>       | <b>-</b> |
| <b>TOTAL</b>                                                                                                                                                                                                                                                     |                                               |                  |                    |          |
| Keterangan / Note:                                                                                                                                                                                                                                               |                                               |                  |                    |          |
| - KPI/NO = Kantor Pusat / Head Office                                                                                                                                                                                                                            |                                               |                  |                    |          |
| - UUS = Unit Usaha Syariah / BU = Islamic                                                                                                                                                                                                                        |                                               |                  |                    |          |
| - KPO/HOO = Kantor Pusat Operasional / Head                                                                                                                                                                                                                      |                                               |                  |                    |          |
| - KC/BO = Kantor Cabang / Branch Office                                                                                                                                                                                                                          |                                               |                  |                    |          |
| - KCP/UPS/SBO/SSU = Kantor Cabang Pembantu/ Unit Pelayanan Syariah/ Sub Branch Office/Syaria Services Unit                                                                                                                                                       |                                               |                  |                    |          |
| - KK/CO = Kantor Kas / Cash Office                                                                                                                                                                                                                               |                                               |                  |                    |          |
| - Tidak termasuk Layanan Syariah / Not Include                                                                                                                                                                                                                   |                                               |                  |                    |          |
| *Sesuai dengan KDK OJK Nomor 4/KDK.03.2021 tanggal 27 Januari 2021 tentang Izin Penggabungan PT Bank Syariah Mandiri dan PT Bank BNI Syariah Ke Dalam PT Bank BRI Syariah Serta Perubahan Nama Menjadi PT Bank Syariah Indonesia, Tbk Sebagai Hasil Penggabungan |                                               |                  |                    |          |

| Tabel 4.<br>Sebaran Jaringan Kantor Bank Umum Syariah dan Unit Usaha Syariah - SPS Mei 2025<br>(Distribution of Islamic Commercial Bank and Islamic Business Unit Network by Region - May 2025) |                         |                  |                    |          |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|------------------|--------------------|----------|
| Kelompok Bank / Group of Banks                                                                                                                                                                  |                         | KPO/KC<br>HOO/BO | KCPIUPS<br>SBO/SSU | KK<br>CO |
| Bank Umum Syariah / Sharia Commercial Bank                                                                                                                                                      |                         | 427              | 1.562              | -        |
| 1                                                                                                                                                                                               | Jawa Barat              | 52               | 226                | -        |
| 2                                                                                                                                                                                               | Banten                  | 16               | 65                 | -        |
| 3                                                                                                                                                                                               | DKI Jakarta             | 53               | 158                | -        |
| 4                                                                                                                                                                                               | Yogyakarta              | 8                | 29                 | -        |
| 5                                                                                                                                                                                               | Jawa Tengah             | 34               | 98                 | -        |
| 6                                                                                                                                                                                               | Jawa Timur              | 36               | 147                | -        |
| 7                                                                                                                                                                                               | Bengkulu                | 4                | 11                 | -        |
| 8                                                                                                                                                                                               | Jambi                   | 4                | 17                 | -        |
| 9                                                                                                                                                                                               | Nangroe Aceh Darussalam | 48               | 273                | -        |
| 10                                                                                                                                                                                              | Sumatera Utara          | 19               | 55                 | -        |
| 11                                                                                                                                                                                              | Sumatera Barat          | 8                | 33                 | -        |
| 12                                                                                                                                                                                              | Riau                    | 22               | 128                | -        |
| 13                                                                                                                                                                                              | Sumatera Selatan        | 11               | 34                 | -        |
| 14                                                                                                                                                                                              | Bangka Belitung         | 2                | 4                  | -        |
| 15                                                                                                                                                                                              | Kepulauan Riau          | 12               | 56                 | -        |
| 16                                                                                                                                                                                              | Lampung                 | 8                | 22                 | -        |
| 17                                                                                                                                                                                              | Kalimantan Selatan      | 8                | 21                 | -        |
| 18                                                                                                                                                                                              | Kalimantan Barat        | 7                | 14                 | -        |
| 19                                                                                                                                                                                              | Kalimantan Timur        | 11               | 27                 | -        |
| 20                                                                                                                                                                                              | Kalimantan Tengah       | 4                | 5                  | -        |
| 21                                                                                                                                                                                              | Sulawesi Tengah         | 4                | 12                 | -        |
| 22                                                                                                                                                                                              | Sulawesi Selatan        | 12               | 36                 | -        |
| 23                                                                                                                                                                                              | Sulawesi Utara          | 2                | 6                  | -        |
| 24                                                                                                                                                                                              | Gorontalo               | 2                | 2                  | -        |
| 25                                                                                                                                                                                              | Sulawesi Barat          | 2                | 3                  | -        |
| 26                                                                                                                                                                                              | Sulawesi Tenggara       | 3                | 9                  | -        |
| 27                                                                                                                                                                                              | Nusa Tenggara Barat     | 17               | 46                 | -        |
| 28                                                                                                                                                                                              | Bali                    | 5                | 9                  | -        |
| 29                                                                                                                                                                                              | Nusa Tenggara Timur     | 3                | 2                  | -        |
| 30                                                                                                                                                                                              | Maluku                  | 2                | 1                  | -        |
| 31                                                                                                                                                                                              | Papua                   | 2                | 5                  | -        |
| 32                                                                                                                                                                                              | Maluku Utara            | 2                | 6                  | -        |
| 33                                                                                                                                                                                              | Papua Barat             | 2                | 2                  | -        |
| 34                                                                                                                                                                                              | Luar Indonesia          | 2                | -                  | -        |
| Keterangan / Note :                                                                                                                                                                             |                         |                  |                    |          |
| - KPI/HO = Kantor Pusat /                                                                                                                                                                       |                         |                  |                    |          |
| - UUS = Unit Usaha Syariah /                                                                                                                                                                    |                         |                  |                    |          |
| - KPO/HOO = Kantor Pusat                                                                                                                                                                        |                         |                  |                    |          |
| Operasional / Head                                                                                                                                                                              |                         |                  |                    |          |
| - KC/BO = Kantor Cabang /                                                                                                                                                                       |                         |                  |                    |          |
| - KCPIUPS/SBO/SSU = Kantor Cabang Pembantu/ Unit Pelayanan Syariah/ Sub Branch Office/Syari'a Services Unit                                                                                     |                         |                  |                    |          |
| - KKCO = Kantor Kas / Cash                                                                                                                                                                      |                         |                  |                    |          |
| - Tidak termasuk Layanan                                                                                                                                                                        |                         |                  |                    |          |

| Tabel 4.<br>Sebaran Jaringan Kantor Bank Umum Syariah dan Unit Usaha Syariah - SPS Mei 2025<br>(Distribution of Islamic Commercial Bank and Islamic Business Unit Network by Region - May 2025)                                                                                                                     |                         |                  |                     |          |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|------------------|---------------------|----------|
| Kelompok Bank / Group of Banks                                                                                                                                                                                                                                                                                      |                         | KPO/KC<br>HOO/BO | KCPI/UPS<br>SBO/SSU | KK<br>CO |
| Unit Usaha Syariah / Sharia Business Unit                                                                                                                                                                                                                                                                           |                         | 156              | 235                 | -        |
| 1                                                                                                                                                                                                                                                                                                                   | Jawa Barat              | 17               | 23                  | -        |
| 2                                                                                                                                                                                                                                                                                                                   | Banten                  | 4                | 12                  | -        |
| 3                                                                                                                                                                                                                                                                                                                   | DKI Jakarta             | 9                | 22                  | -        |
| 4                                                                                                                                                                                                                                                                                                                   | Yogyakarta              | 6                | 10                  | -        |
| 5                                                                                                                                                                                                                                                                                                                   | Jawa Tengah             | 15               | 30                  | -        |
| 6                                                                                                                                                                                                                                                                                                                   | Jawa Timur              | 18               | 22                  | -        |
| 7                                                                                                                                                                                                                                                                                                                   | Bengkulu                | 1                | -                   | -        |
| 8                                                                                                                                                                                                                                                                                                                   | Jambi                   | 4                | 2                   | -        |
| 9                                                                                                                                                                                                                                                                                                                   | Nangroe Aceh Darussalam | 6                | 11                  | -        |
| 10                                                                                                                                                                                                                                                                                                                  | Sumatera Utara          | 12               | 18                  | -        |
| 11                                                                                                                                                                                                                                                                                                                  | Sumatera Barat          | 8                | 13                  | -        |
| 12                                                                                                                                                                                                                                                                                                                  | Riau                    | 2                | 3                   | -        |
| 13                                                                                                                                                                                                                                                                                                                  | Sumatera Selatan        | 9                | 15                  | -        |
| 14                                                                                                                                                                                                                                                                                                                  | Bangka Belitung         | 1                | 1                   | -        |
| 15                                                                                                                                                                                                                                                                                                                  | Kepulauan Riau          | 3                | 2                   | -        |
| 16                                                                                                                                                                                                                                                                                                                  | Lampung                 | 3                | -                   | -        |
| 17                                                                                                                                                                                                                                                                                                                  | Kalimantan Selatan      | 7                | 15                  | -        |
| 18                                                                                                                                                                                                                                                                                                                  | Kalimantan Barat        | 6                | 5                   | -        |
| 19                                                                                                                                                                                                                                                                                                                  | Kalimantan Timur        | 8                | 28                  | -        |
| 20                                                                                                                                                                                                                                                                                                                  | Kalimantan Tengah       | -                | -                   | -        |
| 21                                                                                                                                                                                                                                                                                                                  | Sulawesi Tengah         | 1                | -                   | -        |
| 22                                                                                                                                                                                                                                                                                                                  | Sulawesi Selatan        | 9                | 2                   | -        |
| 23                                                                                                                                                                                                                                                                                                                  | Sulawesi Utara          | -                | -                   | -        |
| 24                                                                                                                                                                                                                                                                                                                  | Gorontalo               | -                | -                   | -        |
| 25                                                                                                                                                                                                                                                                                                                  | Sulawesi Barat          | 1                | -                   | -        |
| 26                                                                                                                                                                                                                                                                                                                  | Sulawesi Tenggara       | 3                | -                   | -        |
| 27                                                                                                                                                                                                                                                                                                                  | Nusa Tenggara Barat     | 1                | -                   | -        |
| 28                                                                                                                                                                                                                                                                                                                  | Bali                    | 2                | 1                   | -        |
| 29                                                                                                                                                                                                                                                                                                                  | Nusa Tenggara Timur     | -                | -                   | -        |
| 30                                                                                                                                                                                                                                                                                                                  | Maluku                  | -                | -                   | -        |
| 31                                                                                                                                                                                                                                                                                                                  | Papua                   | -                | -                   | -        |
| 32                                                                                                                                                                                                                                                                                                                  | Maluku Utara            | -                | -                   | -        |
| 33                                                                                                                                                                                                                                                                                                                  | Papua Barat             | -                | -                   | -        |
| 34                                                                                                                                                                                                                                                                                                                  | Luar Indonesia          | -                | -                   | -        |
| Total BUS dan UUS / Total Distribution of Sharia<br>Commercial Bank and Sharia Business Unit Network                                                                                                                                                                                                                |                         | 583              | 1.797               | -        |
| Keterangan / Note :<br>- KP/HO = Kantor Pusat /<br>- UUS = Unit Usaha Syariah /<br>- KPO/HOO = Kantor Pusat<br>- KC/BO = Kantor Cabang /<br>- KCPI/UPS/SBO/SSU = Kantor Cabang Pembantu/ Unit Pelayanan Syariah/ Sub Branch Office/Syari'a Services Unit<br>- KK/CO = Kantor Kas / Cash<br>- Tidak termasuk Layanan |                         |                  |                     |          |

| Tabel 5.<br>Jumlah Kantor Layanan Syariah dari Unit Usaha Syariah<br>(Office Channeling) |       |       |      |      |     |     |     |     |     |     |     |      |     |     |     |     |
|------------------------------------------------------------------------------------------|-------|-------|------|------|-----|-----|-----|-----|-----|-----|-----|------|-----|-----|-----|-----|
| Indikator / Indicator                                                                    | 2021  | 2022  | 2023 | 2024 |     |     |     |     |     |     |     | 2025 |     |     |     |     |
|                                                                                          |       |       |      | Mei  | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan  | Feb | Mar | Apr | Mei |
| 1 PT. Bank Danamon Indonesia, Tbk                                                        | 400   | 396   | -    | -    | -   | -   | -   | -   | -   | -   | -   | -    | -   | -   | -   | -   |
| 2 PT. Bank Permata, Tbk                                                                  | 264   | 231   | -    | -    | -   | -   | -   | -   | -   | -   | -   | -    | -   | -   | -   | -   |
| 3 PT. Bank Maybank Indonesia, Tbk                                                        | 336   | 347   | -    | -    | -   | -   | -   | -   | -   | -   | -   | -    | -   | -   | -   | -   |
| 4 PT. Bank CIMB Niaga, Tbk                                                               | 355   | 345   | -    | -    | -   | -   | -   | -   | -   | -   | -   | -    | -   | -   | -   | -   |
| 5 PT. Bank OCBC NISP, Tbk                                                                | 185   | 177   | -    | -    | -   | -   | -   | -   | -   | -   | -   | -    | -   | -   | -   | -   |
| 6 PT BPD DKI                                                                             | 180   | 226   | 229  | 231  | 231 | 231 | 230 | 230 | 230 | 230 | 230 | 230  | 230 | 230 | 230 | 230 |
| 7 PT. BPD DIY                                                                            | 334   | 45    | -    | -    | -   | -   | -   | -   | -   | -   | -   | -    | -   | -   | -   | -   |
| 8 PT BPD Jateng                                                                          | 233   | 156   | -    | -    | -   | -   | -   | -   | -   | -   | -   | -    | -   | -   | -   | -   |
| 9 PT BPD Jatim, Tbk                                                                      | 45    | 195   | -    | -    | -   | -   | -   | -   | -   | -   | -   | -    | -   | -   | -   | -   |
| 10 PT BPD Jambi                                                                          | 156   | 53    | -    | -    | -   | -   | -   | -   | -   | -   | -   | -    | -   | -   | -   | -   |
| 11 PT BPD Sumut                                                                          | 195   | 174   | -    | -    | -   | -   | -   | -   | -   | -   | -   | -    | -   | -   | -   | -   |
| 12 PT BPD Sumbar                                                                         | 166   | 116   | -    | -    | -   | -   | -   | -   | -   | -   | -   | -    | -   | -   | -   | -   |
| 13 PT BPD Riau dan Kepri                                                                 | 41    | -     | -    | -    | -   | -   | -   | -   | -   | -   | -   | -    | -   | -   | -   | -   |
| 14 PT BPD Sumsel dan Babel                                                               | 116   | 75    | -    | -    | -   | -   | -   | -   | -   | -   | -   | -    | -   | -   | -   | -   |
| 15 PT BPD Kalsel                                                                         | 87    | 50    | -    | -    | -   | -   | -   | -   | -   | -   | -   | -    | -   | -   | -   | -   |
| 16 PT BPD Kalbar                                                                         | 73    | 65    | -    | -    | -   | -   | -   | -   | -   | -   | -   | -    | -   | -   | -   | -   |
| 17 PT BPD Kaltim                                                                         | 50    | 26    | -    | -    | -   | -   | -   | -   | -   | -   | -   | -    | -   | -   | -   | -   |
| 18 PT BPD Sulselbar                                                                      | 65    | -     | -    | -    | -   | -   | -   | -   | -   | -   | -   | -    | -   | -   | -   | -   |
| 19 PT Bank Sinarmas                                                                      | 26    | 227   | -    | -    | -   | -   | -   | -   | -   | -   | -   | -    | -   | -   | -   | -   |
| 20 PT. Bank Tabungan Negara (Persero), Tbk                                               | 1     | 327   | -    | -    | -   | -   | -   | -   | -   | -   | -   | -    | -   | -   | -   | -   |
| 21 PT Bank Jago, Tbk                                                                     | -     | -     | -    | -    | -   | -   | -   | -   | -   | -   | -   | -    | -   | -   | -   | -   |
| JUMLAH                                                                                   | 3.308 | 3.231 | 229  | 231  | 231 | 231 | 230 | 230 | 230 | 230 | 230 | 230  | 230 | 230 | 230 | 230 |
| *) sejak bulan Agustus sudah berubah menjadi PT BPD Riau Kepri Syariah                   |       |       |      |      |     |     |     |     |     |     |     |      |     |     |     |     |

**Tabel 6.**  
**Kegiatan Usaha Bank Umum Syariah dan Unit Usaha Syariah**  
**(Islamic Commercial Bank and Islamic Business Unit Operations)**  
**Nominal dalam Miliar Rp (Billion Rp)**

| Indikator / Indicator                                                                                                        | 2021    | 2022 <sup>a</sup> | 2023    | 2024    |         |         |         |         |         |         |         |         |         |         |         | 2025    |  |
|------------------------------------------------------------------------------------------------------------------------------|---------|-------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--|
|                                                                                                                              |         |                   |         |         |         |         |         |         |         |         |         |         |         |         |         |         |  |
|                                                                                                                              |         |                   |         | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     |  |
| <b>Komponen Aset/Assets</b>                                                                                                  |         |                   |         |         |         |         |         |         |         |         |         |         |         |         |         |         |  |
| 1 Kas / Cash                                                                                                                 | 8 903   | 11 369            | 9 955   | 8 893   | 8 653   | 8 622   | 8 462   | 8 994   | 9 227   | 9 343   | 13 049  | 11 269  | 10 353  | 15 234  | 10 964  | 10 072  |  |
| 2 Penempatan pada Bank Indonesia / Deposit in Bank Indonesia                                                                 | 80 097  | 84 580            | 76 749  | 61 940  | 61 327  | 56 963  | 58 549  | 62 814  | 64 975  | 65 161  | 93 025  | 68 822  | 64 507  | 68 516  | 59 965  | 45 114  |  |
| a. Giro / Deposit                                                                                                            | 28 530  | 51 463            | 41 695  | 34 040  | 25 060  | 27 890  | 30 222  | 31 406  | 34 283  | 31 855  | 37 102  | 31 208  | 29 413  | 31 261  | 20 813  | 20 166  |  |
| b. SBIS / Bank Indonesia Certificates Syariah                                                                                | 225     | -                 | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |  |
| c. FASBIS / Fasilitas Simpanan Bank Indonesia Syariah                                                                        | 42 998  | 26 638            | 21 596  | 22 537  | 28 897  | 16 796  | 17 895  | 18 085  | 20 333  | 23 324  | 47 070  | 33 217  | 26 555  | 28 776  | 31 847  | 18 154  |  |
| d. Lainnya / Others                                                                                                          | 8 344   | 6 479             | 13 458  | 5 363   | 7 369   | 12 276  | 10 432  | 13 323  | 10 359  | 9 983   | 8 853   | 4 397   | 8 540   | 8 479   | 7 304   | 6 793   |  |
| 3 Penempatan pada Bank Lain / Placement in Other Banks                                                                       | 2 519   | 2 092             | 4 100   | 4 183   | 5 284   | 3 347   | 4 336   | 3 648   | 3 123   | 3 519   | 3 316   | 4 355   | 4 637   | 4 354   | 5 236   | 5 626   |  |
| a. Giro / Demand Deposits                                                                                                    | 2 353   | 1 847             | 3 859   | 4 023   | 4 942   | 3 097   | 4 273   | 3 567   | 3 060   | 3 468   | 2 661   | 3 752   | 4 465   | 4 043   | 4 859   | 5 261   |  |
| b. Tabungan / Saving Deposits                                                                                                | 2       | 2                 | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 2       |  |
| c. Deposito / Time Deposits                                                                                                  | 112     | 201               | 137     | 138     | 137     | 138     | 34      | 41      | 40      | 40      | 539     | 339     | 42      | 250     | 147     | 248     |  |
| d. Setoran Jaminan / Margin Deposits                                                                                         | 2       | 2                 | 2       | 2       | 2       | 2       | 4       | 4       | 4       | 4       | 4       | 4       | 4       | 4       | 4       | 4       |  |
| e. Dana Pelunasan Sukuk / Sukuk Sinking Fund                                                                                 | -       | -                 | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |  |
| f. Lainnya / Others                                                                                                          | 50      | 39                | 100     | 17      | 200     | 107     | 22      | 34      | 16      | 4       | 109     | 257     | 123     | 55      | 224     | 109     |  |
| 4 Surat Berharga yang Dimiliki / Investment in Securities                                                                    | 165 652 | 178 931           | 193 528 | 184 488 | 185 912 | 190 483 | 188 502 | 189 168 | 188 465 | 192 560 | 198 278 | 197 673 | 200 620 | 192 269 | 198 190 | 192 540 |  |
| a. Diterbitkan oleh Pihak Ketiga Bukan Bank / Securities Issued by Non Banks                                                 | 116 718 | 119 412           | 120 581 | 124 061 | 124 428 | 118 945 | 122 128 | 119 317 | 111 885 | 113 382 | 112 235 | 112 866 | 115 192 | 115 197 | 114 850 | 115 183 |  |
| b. Diterbitkan oleh Bank Lain / Securities Issued by Other Banks                                                             | 48 934  | 59 519            | 72 947  | 60 427  | 61 485  | 71 537  | 66 374  | 69 851  | 76 580  | 79 178  | 86 043  | 84 807  | 85 428  | 77 072  | 83 340  | 77 357  |  |
| 5 Pembiayaan Bagi Hasil / Profit Sharing Financing                                                                           | 198 232 | 235 696           | 292 230 | 308 387 | 315 639 | 314 241 | 319 025 | 325 030 | 327 701 | 330 963 | 334 354 | 330 382 | 331 567 | 338 851 | 338 301 | 343 517 |  |
| a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank / Profit sharing Financing to Non Banks                              | 197 670 | 234 056           | 290 413 | 306 973 | 313 168 | 311 883 | 316 655 | 322 578 | 326 583 | 328 933 | 332 173 | 329 225 | 329 629 | 336 217 | 337 097 | 342 237 |  |
| 1. Mudharabah / Mudharabah                                                                                                   | 10 185  | 10 376            | 12 252  | 13 118  | 13 797  | 13 706  | 15 734  | 15 948  | 16 658  | 17 281  | 16 295  | 14 698  | 13 671  | 13 177  | 12 901  | 11 383  |  |
| 2. Musyarakah / Musyarakah                                                                                                   | 187 485 | 223 680           | 278 161 | 293 854 | 299 371 | 298 178 | 300 921 | 306 631 | 309 925 | 311 652 | 315 878 | 314 527 | 315 957 | 323 040 | 324 196 | 330 855 |  |
| 3. Pembiayaan Bagi Hasil Lainnya / Others                                                                                    | -       | -                 | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |  |
| b. Pembiayaan Bagi Hasil Kepada Bank Lain / Profit sharing Financing to Other Banks                                          | 562     | 1 641             | 1 817   | 1 415   | 2 471   | 2 358   | 2 370   | 2 452   | 1 117   | 2 030   | 2 181   | 1 157   | 1 938   | 2 634   | 1 204   | 1 279   |  |
| 1. Mudharabah / Mudharabah                                                                                                   | 554     | 1 608             | 1 727   | 1 277   | 2 325   | 2 201   | 2 209   | 2 291   | 959     | 1 861   | 2 010   | 987     | 1 770   | 2 446   | 1 029   | 1 072   |  |
| 2. Musyarakah / Musyarakah                                                                                                   | 8       | 33                | 90      | 138     | 147     | 158     | 162     | 161     | 159     | 169     | 171     | 170     | 168     | 188     | 175     | 207     |  |
| 3. Pembiayaan Bagi Hasil Lainnya / Others                                                                                    | -       | -                 | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |  |
| 6 Piutang / Receivables / Acceptables                                                                                        | 205 316 | 249 509           | 268 390 | 269 953 | 272 487 | 273 535 | 274 107 | 275 663 | 278 777 | 281 090 | 280 260 | 278 552 | 281 398 | 284 207 | 284 375 | 286 946 |  |
| a. Piutang Kepada Pihak Ketiga Bukan Bank / Receivables from Non Banks                                                       | 205 300 | 249 497           | 268 381 | 269 943 | 272 476 | 273 525 | 274 097 | 275 654 | 278 771 | 281 084 | 280 254 | 278 546 | 281 393 | 284 202 | 284 370 | 286 940 |  |
| 1. Murabahah / Murabahah                                                                                                     | 190 884 | 233 046           | 248 600 | 249 776 | 251 432 | 252 341 | 252 624 | 253 465 | 254 693 | 256 001 | 256 054 | 254 497 | 255 987 | 257 982 | 257 891 | 258 350 |  |
| 2. Qardh / Qardh                                                                                                             | 11 920  | 13 438            | 15 866  | 15 841  | 16 576  | 16 593  | 16 744  | 17 289  | 19 028  | 19 879  | 18 835  | 18 615  | 19 843  | 20 497  | 20 698  | 22 680  |  |
| 3. Istishna / Istishna                                                                                                       | 2 496   | 3 013             | 3 915   | 4 326   | 4 468   | 4 590   | 4 729   | 4 900   | 5 051   | 5 205   | 5 365   | 5 433   | 5 562   | 5 722   | 5 781   | 5 910   |  |
| b. Piutang Kepada Pihak Ketiga Bank Lain / Receivables from Other Banks                                                      | 16      | 12                | 9       | 10      | 11      | 11      | 11      | 9       | 5       | 5       | 6       | 6       | 6       | 6       | 6       | 5       |  |
| 1. Murabahah / Murabahah                                                                                                     | 16      | 12                | 9       | 10      | 11      | 11      | 11      | 9       | 5       | 5       | 6       | 6       | 6       | 6       | 6       | 5       |  |
| 2. Qardh / Qardh                                                                                                             | -       | -                 | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |  |
| 3. Istishna / Istishna                                                                                                       | -       | -                 | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |  |
| 7 Pembiayaan Sewa (Ijarah) termasuk piutang Sewa / Ijarah including Leasing receivables                                      | 6 908   | 7 956             | 9 642   | 10 823  | 10 949  | 11 197  | 11 202  | 11 706  | 11 980  | 12 191  | 12 133  | 12 274  | 12 489  | 12 507  | 12 586  | 12 565  |  |
| a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank / Ijarah including Leasing receivables to Non Bank | 6 908   | 7 937             | 9 642   | 10 823  | 10 949  | 11 197  | 11 202  | 11 706  | 11 980  | 12 191  | 12 133  | 12 274  | 12 489  | 12 507  | 12 586  | 12 565  |  |
| b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain / Ijarah including Leasing receivables to Other Banks     | -       | 19                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |  |
| 8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Aseptasi) / Other claims                                              | 465     | 847               | 636     | 1 044   | 436     | 406     | 389     | 424     | 520     | 575     | 637     | 593     | 616     | 727     | 687     | 623     |  |

**Tabel 6.**  
**Kegiatan Usaha Bank Umum Syariah dan Unit Usaha Syariah**  
**(Islamic Commercial Bank and Islamic Business Unit Operations)**  
**Nominal dalam Miliar Rp (Billion Rp)**

| Indikator / Indicator                                                                 | 2021    | 2022 <sup>a</sup> | 2023    | 2024    |         |         |         |         |         |         |         | 2025    |         |         |         |         |
|---------------------------------------------------------------------------------------|---------|-------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
|                                                                                       |         |                   |         | Mei     | Jun     | Jul     | Agst    | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     |
| 9 Penyeritaan / Investment in other entities                                          | 431     | 722               | 721     | 721     | 721     | 721     | 721     | 721     | 721     | 721     | 721     | 721     | 721     | 719     | 719     | 719     |
| 10 Cadangan Kerugian Penurunan Nilai Aset Produktif / Impairment on Productive Assets | 14 416  | 19 087            | 21 213  | 21 427  | 21 568  | 21 670  | 21 838  | 21 968  | 22 261  | 22 381  | 21 809  | 21 833  | 22 024  | 22 058  | 22 082  | 21 885  |
| 11 Salam                                                                              | -       | 2 138             | 253     | -       | 500     | 500     | 450     | 450     | 450     | 950     | 1 150   | 1 000   | 1 000   | 1 000   | 1 000   | 910     |
| 12 Aset Istisna dalam Penyelesaian / Istishna' Assets in Resolution                   | 46      | 119               | 59      | 44      | 41      | 41      | 39      | 37      | 35      | 35      | 34      | 33      | 34      | 34      | 32      | 31      |
| 13 Aset Tetap dan inventaris / Fixed Assets and Equipment                             | 8 722   | 10 215            | 10 578  | 10 974  | 11 075  | 11 068  | 11 246  | 11 218  | 12 065  | 12 162  | 12 403  | 12 557  | 12 703  | 12 712  | 12 675  | 12 652  |
| 14 Persediaan / Inventories                                                           | 3       | 12                | 4       | 4       | 4       | 4       | 3       | 4       | 4       | 4       | 6       | 5       | 16      | 78      | 38      | 10      |
| 15 Rupa-rupa Aset / Other Assets                                                      | 13 858  | 17 001            | 348 018 | 316 718 | 321 570 | 329 652 | 332 347 | 338 739 | 339 182 | 351 182 | 381 678 | 362 692 | 364 228 | 364 701 | 372 354 | 372 440 |
| <b>Komponen Kewajiban dan Modal / Liabilities And Capital</b>                         |         |                   |         |         |         |         |         |         |         |         |         |         |         |         |         |         |
| 1 Dana Pihak Ketiga / Third Party Funds                                               | 536 993 | 606 063           | 669 249 | 669 117 | 675 374 | 687 654 | 689 259 | 698 290 | 702 092 | 706 333 | 736 755 | 720 615 | 712 899 | 713 741 | 718 129 | 708 590 |
| a. Dana Simpanan Wadiah / IB Wadia                                                    | 95 671  | 113 404           | 126 355 | 127 335 | 129 520 | 132 575 | 133 605 | 135 165 | 136 780 | 137 852 | 143 702 | 137 999 | 138 350 | 144 048 | 143 048 | 145 774 |
| 1. Giro / IB Demand Deposits Wadia                                                    | 41 538  | 46 672            | 53 261  | 52 194  | 54 040  | 55 968  | 56 327  | 57 378  | 58 470  | 58 396  | 60 796  | 58 019  | 59 037  | 60 140  | 60 745  | 63 769  |
| 2. Tabungan / IB Saving Deposits Wadia                                                | 54 133  | 66 732            | 73 094  | 75 141  | 75 480  | 76 607  | 77 277  | 77 787  | 78 309  | 79 455  | 82 905  | 79 979  | 79 313  | 83 908  | 82 302  | 82 005  |
| b. Dana Investasi Non Profit Sharing / Non Profit Sharing Investment Fund             | 441 321 | 492 658           | 542 894 | 541 782 | 545 854 | 555 079 | 555 654 | 563 125 | 565 312 | 568 482 | 593 054 | 582 617 | 574 549 | 569 693 | 575 081 | 562 816 |
| 1. Giro / Demand Deposits                                                             | 38 068  | 51 536            | 66 841  | 74 027  | 76 164  | 80 889  | 79 780  | 81 543  | 83 577  | 79 046  | 77 852  | 82 991  | 83 808  | 81 264  | 84 238  | 83 244  |
| 2. Tabungan / Saving Deposits                                                         | 129 611 | 151 310           | 164 092 | 160 231 | 162 013 | 162 849 | 164 079 | 165 159 | 166 132 | 166 610 | 175 039 | 170 603 | 166 630 | 168 973 | 167 020 | 166 380 |
| 3. Deposito / Time Deposits                                                           | 273 643 | 289 812           | 311 960 | 307 524 | 307 678 | 311 341 | 311 796 | 316 424 | 315 603 | 322 826 | 340 162 | 329 023 | 324 111 | 319 455 | 323 824 | 313 193 |
| c. Dana Investasi Profit Sharing / Profit Sharing Investment Fund                     | -       | -                 | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 1. Giro / Demand Deposits                                                             | -       | -                 | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 2. Tabungan / Saving Deposits                                                         | -       | -                 | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 3. Deposito / Time Deposits                                                           | -       | -                 | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 2 Liabilitas kepada Bank Indonesia / Liabilities to Bank Indonesia                    | -       | 1 369             | 17 082  | 16 501  | 16 685  | 8 924   | 10 306  | 13 610  | 13 692  | 15 801  | 23 195  | 20 651  | 18 531  | 24 828  | 18 281  | 9 276   |
| 3 Liabilitas kepada Bank Lain / Liabilities to other Banks                            | 5 957   | 8 084             | 9 766   | 6 293   | 6 912   | 6 979   | 6 762   | 7 032   | 7 072   | 7 483   | 9 720   | 8 075   | 7 367   | 7 777   | 7 158   | 7 403   |
| a. Giro / Demand Deposits                                                             | 1 183   | 1 407             | 1 904   | 1 723   | 1 821   | 1 859   | 1 976   | 2 104   | 2 044   | 1 980   | 2 218   | 2 084   | 1 922   | 1 959   | 2 002   | 2 195   |
| b. Tabungan / Saving Deposits                                                         | 1 951   | 2 249             | 2 585   | 2 226   | 2 115   | 2 320   | 2 376   | 2 354   | 2 419   | 2 429   | 2 607   | 2 331   | 2 010   | 1 851   | 1 948   | 2 015   |
| c. Deposito / Time Deposits                                                           | 2 203   | 2 419             | 3 023   | 1 992   | 2 448   | 2 330   | 2 158   | 2 224   | 2 233   | 2 552   | 3 234   | 2 989   | 2 684   | 3 331   | 2 543   | 2 879   |
| d. Setoran Jaminan / Margin Deposits                                                  | 0       | 0                 | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       |
| e. Dana Pelunasan Sukuk / Sukuk Sinking Fund                                          | -       | -                 | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| f. Lainnya / Others                                                                   | 620     | 2 009             | 2 257   | 352     | 528     | 471     | 252     | 351     | 376     | 522     | 1 662   | 671     | 751     | 635     | 665     | 315     |
| 4 Surat Berharga yang Diterbitkan / Issued Securities                                 | 12 800  | 12 265            | 13 590  | 11 184  | 16 388  | 14 753  | 15 892  | 16 645  | 17 937  | 19 254  | 20 913  | 14 759  | 18 392  | 18 910  | 18 101  | 17 623  |
| a. Dimiliki Pihak Ketiga Bukan Bank / Securities Held by Non Banks                    | 5 585   | 5 342             | 5 730   | 5 727   | 8 179   | 8 172   | 7 771   | 7 853   | 7 858   | 7 860   | 7 930   | 7 935   | 7 940   | 7 495   | 7 545   | 7 547   |
| b. Dimiliki Bank Lain / Securities Held by Other Banks                                | 7 214   | 6 923             | 7 860   | 5 457   | 8 210   | 6 582   | 8 121   | 8 792   | 10 079  | 11 394  | 12 983  | 6 823   | 10 451  | 11 415  | 10 556  | 10 075  |
| 5 Pembiayaan yang Diterima / Received Borrowing                                       | 4 914   | 8 038             | 9 486   | 10 400  | 11 350  | 11 614  | 11 684  | 12 039  | 10 670  | 11 757  | 11 622  | 10 945  | 12 001  | 12 324  | 11 170  | 11 351  |
| 6 Liabilitas Lainnya / Other Liabilities                                              | 388     | 761               | 574     | 985     | 293     | 364     | 350     | 381     | 449     | 497     | 492     | 539     | 574     | 682     | 705     | 635     |
| 7 Rupa-Rupa Liabilitas / Miscellaneous Liabilities                                    | 56 584  | 65 100            | 386 215 | 351 618 | 354 133 | 355 627 | 358 559 | 362 397 | 365 597 | 377 949 | 408 343 | 384 687 | 394 190 | 395 651 | 400 500 | 406 122 |
| 8 Dana Investasi Profit Sharing lainnya / Other Profit Sharing Investment             | -       | 150               | -       | -       | -       | -       | -       | -       | -       | 150     | 150     | 150     | 250     | 242     | 233     | 225     |
| a. Liabilitas kepada Bank Lain / Liabilities to Other Banks                           | -       | 150               | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| b. Surat Berharga / Issued Securities                                                 | -       | -                 | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| c. Pembiayaan yang Diterima / Received Borrowing                                      | -       | -                 | -       | -       | -       | -       | -       | -       | -       | 150     | 150     | 150     | 250     | 242     | 233     | 225     |
| 9 Modal Pinjaman / Loan Capital                                                       | 2 040   | 3 990             | 2 815   | 2 815   | 2 815   | 2 815   | 2 815   | 2 815   | 2 815   | 2 815   | 2 815   | 2 815   | 2 815   | 2 815   | 2 815   | 2 815   |
| 10 Modal Disetor / Paid-in capital                                                    | 36 182  | 42 067            | 43 477  | 44 403  | 44 403  | 44 405  | 44 435  | 44 435  | 44 474  | 44 474  | 44 474  | 44 474  | 44 474  | 44 474  | 44 474  | 44 474  |
| 11 Tambahan Modal Disetor / Additional paid-in capital                                | (3 267) | 1 285             | 1 201   | 1 496   | 1 663   | 1 705   | 1 821   | 2 011   | 1 911   | 1 911   | 1 618   | 1 489   | 1 625   | 1 531   | 1 864   | 1 810   |
| 12 Selisih Penilaian kembali Aset Tetap / Differences in Fixed Assets Appraisal       | 1 366   | 1 362             | 1 384   | 1 341   | 1 343   | 1 344   | 1 466   | 1 472   | 1 427   | 1 427   | 1 473   | 1 479   | 1 610   | 1 617   | 1 627   | 1 638   |
| 13 Cadangan / Reserves                                                                | 4 180   | 6 727             | 7 819   | 9 100   | 9 178   | 9 178   | 9 178   | 9 178   | 9 178   | 9 090   | 9 092   | 9 085   | 9 166   | 9 160   | 9 173   | 10 639  |
| a. Cadangan Umum / General Reserves                                                   | 4 154   | 6 701             | 7 792   | 9 074   | 9 152   | 9 152   | 9 152   | 9 152   | 9 152   | 9 064   | 9 066   | 9 059   | 9 139   | 9 134   | 9 146   | 10 612  |
| b. Cadangan Tujuan / Special Purpose Reserves                                         | 26      | 26                | 26      | 26      | 26      | 26      | 26      | 26      | 26      | 26      | 26      | 26      | 26      | 26      | 26      | 26      |
| 14 Laba / Net Income                                                                  | 18 599  | 24 840            | 30 419  | 30 801  | 31 776  | 33 003  | 34 263  | 35 566  | 36 715  | 38 171  | 37 586  | 38 308  | 37 914  | 39 002  | 39 716  | 38 149  |
| a. Tahun-tahun lalu / Previous years                                                  | 12 157  | 15 379            | 20 196  | 25 342  | 24 927  | 24 929  | 24 929  | 24 929  | 24 929  | 25 003  | 24 925  | 37 085  | 35 466  | 35 103  | 34 708  | 31 918  |
| b. Tahun berjalan / Current year                                                      | 6 442   | 9 460             | 10 223  | 5 459   | 6 849   | 8 074   | 9 334   | 10 637  | 11 786  | 13 168  | 12 661  | 1 223   | 2 448   | 3 899   | 5 008   | 6 231   |

| Tabel 6.a.<br>Kegiatan Usaha Bank Umum Syariah<br>(Islamic Commercial Bank Operations)<br>Nominal dalam Miliar Rp (Billion Rp) |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |
|--------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Indikator/Indicator                                                                                                            | 2021    | 2022    | 2023    | 2024    |         |         |         |         |         |         |         | 2025    |         |         |         |         |
|                                                                                                                                |         |         |         | Mei     | Jun     | Jul     | Agst    | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     |
| <b>Komponen Aset/Assets</b>                                                                                                    |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |
| 1 Kas / Cash                                                                                                                   | 8 370   | 10 823  | 9 399   | 8 405   | 8 159   | 8 125   | 7 987   | 8 496   | 8 728   | 8 856   | 12 477  | 10 706  | 9 883   | 14 570  | 10 406  | 9 576   |
| 2 Penempatan pada Bank Indonesia / Deposit in Bank Indonesia                                                                   | 42 088  | 56 382  | 55 132  | 42 866  | 43 823  | 42 112  | 43 095  | 44 358  | 49 863  | 47 808  | 68 797  | 54 583  | 48 349  | 53 698  | 50 365  | 35 679  |
| a. Giro / Deposit                                                                                                              | 19 603  | 38 025  | 29 229  | 22 756  | 16 414  | 19 065  | 21 305  | 20 308  | 24 150  | 20 750  | 23 721  | 22 571  | 20 255  | 19 817  | 14 298  | 13 327  |
| b. SBIS / Bank Indonesia Certificates Syariah                                                                                  | 180     | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| c. FASBIS / Fasilitas Simpanan Bank Indonesia Syariah                                                                          | 19 806  | 13 637  | 14 139  | 15 235  | 21 350  | 11 664  | 12 285  | 13 301  | 16 139  | 18 501  | 36 947  | 27 615  | 21 047  | 25 402  | 28 762  | 15 559  |
| d. Lainnya / Others                                                                                                            | 2500    | 4 720   | 11 764  | 4 876   | 6 059   | 11 382  | 9 505   | 10 750  | 9 574   | 8 557   | 8 129   | 4 397   | 7 048   | 8 479   | 7 304   | 6 793   |
| 3 Penempatan pada Bank Lain / Placement in Other Banks                                                                         | 2412    | 2 011   | 3 859   | 4 038   | 4 917   | 3 078   | 4 242   | 3 197   | 3 081   | 3 476   | 2 674   | 3 293   | 4 490   | 4 070   | 4 883   | 5 294   |
| a. Giro / Demand Deposits                                                                                                      | 2348    | 1 814   | 3 840   | 4 001   | 4 898   | 3 052   | 4 200   | 3 166   | 3 038   | 3 445   | 2 637   | 3 238   | 4 439   | 4 017   | 4 832   | 5 235   |
| b. Tabungan / Saving Deposits                                                                                                  | -       | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 2       |
| c. Deposito / Time Deposits                                                                                                    | 62      | 154     | 14      | 14      | 14      | 14      | 14      | 21      | 21      | 21      | 21      | 21      | 21      | 22      | 20      | 22      |
| d. Setoran Jaminan / Margin Deposits                                                                                           | 2       | 2       | 2       | 2       | 2       | 2       | 4       | 4       | 4       | 4       | 4       | 4       | 4       | 4       | 4       | 4       |
| e. Dana Pelunasan Sukuk / Sukuk Sinking Fund                                                                                   | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| f. Lainnya / Others                                                                                                            | -       | -       | -       | 17      | -       | 7       | 22      | 4       | 16      | 4       | 9       | 27      | 23      | 25      | 24      | 29      |
| 4 Surat Berharga yang Dimiliki / Investment in Securities                                                                      | 122 423 | 126 790 | 142 260 | 141 306 | 143 585 | 142 517 | 139 362 | 141 406 | 135 812 | 143 122 | 146 728 | 144 089 | 146 272 | 137 420 | 142 476 | 136 076 |
| a. Diterbitkan oleh Pihak Ketiga Bukan Bank / Securities Issued by Non Banks                                                   | 85 034  | 102 169 | 102 926 | 106 973 | 107 307 | 102 665 | 105 856 | 104 089 | 98 785  | 99 856  | 98 379  | 99 065  | 100 500 | 100 518 | 100 281 | 100 840 |
| b. Diterbitkan oleh Bank Lain / Securities Issued by Other Banks                                                               | 37 389  | 24 620  | 39 334  | 34 334  | 36 278  | 39 852  | 33 505  | 37 317  | 37 027  | 43 266  | 48 349  | 45 024  | 45 772  | 36 902  | 42 194  | 35 236  |
| 5 Pembiayaan Bagi Hasil / Profit Sharing Financing                                                                             | 99 787  | 125 277 | 159 817 | 176 986 | 180 556 | 181 271 | 184 806 | 188 887 | 192 162 | 194 217 | 198 836 | 200 128 | 202 138 | 206 287 | 205 380 | 209 602 |
| a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank / Profit sharing Financing to Non Banks                                | 99 615  | 125 012 | 159 350 | 176 494 | 180 054 | 180 767 | 184 306 | 188 390 | 191 659 | 193 685 | 198 249 | 199 554 | 201 548 | 205 657 | 204 779 | 208 956 |
| 1. Mudharabah / Mudharabah                                                                                                     | 3 629   | 3 623   | 5 198   | 5 442   | 5 594   | 5 461   | 6 323   | 6 806   | 6 485   | 6 482   | 6 608   | 6 476   | 6 519   | 6 654   | 5 594   | 4 308   |
| 2. Musyarakah / Musyarakah                                                                                                     | 95 986  | 121 389 | 154 152 | 171 052 | 174 460 | 175 305 | 177 983 | 181 785 | 185 173 | 187 203 | 191 641 | 193 078 | 195 029 | 199 003 | 199 185 | 204 648 |
| 3. Pembiayaan Bagi Hasil Lainnya / Others                                                                                      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| b. Pembiayaan Bagi Hasil Kepada Bank Lain / Profit sharing Financing to Other Banks                                            | 172     | 265     | 467     | 492     | 502     | 505     | 499     | 497     | 504     | 532     | 587     | 573     | 589     | 630     | 601     | 646     |
| 1. Mudharabah / Mudharabah                                                                                                     | 164     | 240     | 383     | 358     | 359     | 351     | 343     | 339     | 349     | 366     | 419     | 406     | 424     | 445     | 434     | 446     |
| 2. Musyarakah / Musyarakah                                                                                                     | 8       | 25      | 84      | 133     | 142     | 154     | 156     | 157     | 155     | 165     | 168     | 167     | 165     | 185     | 167     | 200     |
| 3. Pembiayaan Bagi Hasil Lainnya / Others                                                                                      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 6 Piutang / Receivables / Acceptables                                                                                          | 154 594 | 194 782 | 204 993 | 203 753 | 204 812 | 205 259 | 205 898 | 206 989 | 207 719 | 209 057 | 209 423 | 207 426 | 208 853 | 210 627 | 210 810 | 211 651 |
| a. Piutang Kepada Pihak Ketiga Bukan Bank / Receivables from Non Banks                                                         | 154 581 | 194 774 | 204 987 | 203 746 | 204 803 | 205 250 | 205 890 | 206 982 | 207 715 | 209 053 | 209 419 | 207 422 | 208 849 | 210 624 | 210 806 | 211 647 |
| 1. Murabahah / Murabahah                                                                                                       | 144 180 | 183 286 | 191 795 | 190 606 | 191 044 | 191 599 | 192 159 | 192 783 | 193 291 | 193 850 | 193 852 | 192 059 | 192 943 | 194 316 | 194 193 | 194 117 |
| 2. Qardh / Qardh                                                                                                               | 10 396  | 11 486  | 13 190  | 13 138  | 13 397  | 13 649  | 13 730  | 14 198  | 14 423  | 15 202  | 15 566  | 15 361  | 15 905  | 16 293  | 16 598  | 17 497  |
| 3. Istishna' / Istishna                                                                                                        | 4       | 3       | 2       | 2       | 2       | 2       | 1       | 1       | 1       | 1       | 1       | 1       | 1       | 15      | 15      | 33      |
| b. Piutang Kepada Pihak Kepada Bank Lain / Receivables from Other Banks                                                        | 13      | 8       | 6       | 7       | 9       | 8       | 8       | 7       | 3       | 3       | 4       | 4       | 4       | 4       | 4       | 4       |
| 1. Murabahah / Murabahah                                                                                                       | 13      | 8       | 6       | 7       | 9       | 8       | 8       | 7       | 3       | 3       | 4       | 4       | 4       | 4       | 4       | 4       |
| 2. Qardh / Qardh                                                                                                               | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 3. Istishna' / Istishna                                                                                                        | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa / Ijarah including Leasing receivables                                        | 2 024   | 2 833   | 4 039   | 4 930   | 4 903   | 5 013   | 5 066   | 5 305   | 5 466   | 5 579   | 5 588   | 5 505   | 5 636   | 5 757   | 5 986   | 5 849   |
| a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank / Ijarah including Leasing receivables to Non Bank   | 2 024   | 2 813   | 4 039   | 4 930   | 4 903   | 5 013   | 5 066   | 5 305   | 5 466   | 5 579   | 5 588   | 5 505   | 5 636   | 5 757   | 5 986   | 5 849   |
| b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain / Ijarah including Leasing receivables to Other Banks       | -       | 19      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptasi) / Other claims                                               | 289     | 601     | 585     | 938     | 370     | 288     | 246     | 251     | 296     | 341     | 350     | 235     | 201     | 209     | 215     | 200     |

| Tabel 6.a.<br>Kegiatan Usaha Bank Umum Syariah<br>(Islamic Commercial Bank Operations)<br>Nominal dalam Miliar Rp (Billion Rp) |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |
|--------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Indikator/Indicator                                                                                                            | 2021    | 2022    | 2023    | 2024    |         |         |         |         |         |         |         | 2025    |         |         |         |         |
|                                                                                                                                |         |         |         | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     |
| 9 Penyeritaan / Investment in other entities                                                                                   | 431     | 722     | 721     | 721     | 721     | 721     | 721     | 721     | 721     | 721     | 721     | 721     | 721     | 719     | 719     | 719     |
| 10 Cadangan Kerugian Penurunan Nilai Aset Produktif / Impairment on Productive Assets                                          | 10 050  | 12 423  | 13 670  | 14 289  | 14 279  | 14 320  | 14 461  | 14 589  | 14 738  | 14 797  | 14 674  | 14 659  | 14 752  | 14 738  | 14 739  | 14 460  |
| 11 Salan                                                                                                                       | -       | -       | 253     | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 12 Aset Istisna dalam Penyelesaian / Istisna's Assets in Resolution                                                            | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 13 Aset Tetap dan Inventaris / Fixed Assets and Equipment                                                                      | 8 366   | 9 875   | 10 223  | 10 586  | 10 692  | 10 686  | 10 849  | 10 821  | 11 666  | 11 763  | 12 004  | 12 144  | 12 291  | 12 305  | 12 253  | 12 232  |
| 14 Persediaan / Inventories                                                                                                    | 3       | 12      | 4       | 4       | 4       | 4       | 3       | 4       | 4       | 4       | 6       | 5       | 16      | 78      | 38      | 10      |
| 15 Rupa-rupa Aset / Other Assets                                                                                               | 11 052  | 14 176  | 211 215 | 186 312 | 191 215 | 192 817 | 189 870 | 194 412 | 186 221 | 195 514 | 222 809 | 200 988 | 202 557 | 202 533 | 204 406 | 202 189 |
| Komponen Kewajiban dan Modal / Liabilities And Capital                                                                         | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 1 Dana Pihak Ketiga / Third Party Funds                                                                                        | 365 421 | 429 029 | 465 932 | 472 286 | 474 651 | 479 842 | 479 119 | 483 306 | 482 311 | 486 958 | 511 374 | 501 511 | 499 414 | 497 652 | 505 425 | 497 562 |
| a. Dana Simpanan Wadiah / IB Wadia                                                                                             | 74 997  | 87 613  | 92 755  | 91 710  | 92 871  | 93 882  | 94 584  | 94 522  | 94 311  | 95 733  | 100 148 | 95 662  | 94 992  | 99 323  | 98 775  | 101 094 |
| 1. Giro / IB Demand Deposits Wadia                                                                                             | 30 270  | 30 385  | 29 846  | 27 652  | 28 630  | 28 922  | 29 004  | 28 483  | 27 704  | 27 791  | 28 627  | 26 874  | 26 996  | 27 242  | 28 047  | 30 642  |
| 2. Tabungan / IB Saving Deposits Wadia                                                                                         | 44 727  | 57 228  | 62 909  | 64 058  | 64 240  | 64 960  | 65 580  | 66 039  | 67 607  | 67 942  | 71 521  | 68 788  | 67 995  | 72 081  | 70 728  | 70 451  |
| b. Dana Investasi Non Profit Sharing / Non Profit Sharing Investment Fund                                                      | 290 424 | 341 416 | 373 176 | 380 576 | 381 780 | 385 960 | 384 535 | 388 784 | 387 999 | 391 224 | 411 226 | 405 849 | 404 422 | 398 329 | 406 651 | 396 468 |
| 1. Giro / Demand Deposits                                                                                                      | 24 041  | 33 995  | 44 229  | 52 814  | 53 186  | 57 671  | 57 010  | 55 836  | 57 115  | 53 006  | 49 782  | 55 095  | 57 478  | 54 050  | 56 071  | 55 290  |
| 2. Tabungan / Saving Deposits                                                                                                  | 92 424  | 107 645 | 114 026 | 113 960 | 115 739 | 115 820 | 116 671 | 117 004 | 117 535 | 118 026 | 125 385 | 121 209 | 117 604 | 119 543 | 117 916 | 117 459 |
| 3. Deposito / Time Deposits                                                                                                    | 173 959 | 199 775 | 214 922 | 213 803 | 212 855 | 212 469 | 210 854 | 215 944 | 213 349 | 220 193 | 236 060 | 229 545 | 229 341 | 224 736 | 232 663 | 223 720 |
| c. Dana Investasi Profit Sharing / Profit Sharing Investment Fund                                                              | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 1. Giro / Demand Deposits                                                                                                      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 2. Tabungan / Saving Deposits                                                                                                  | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 3. Deposito / Time Deposits                                                                                                    | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 2. Liabilitas kepada Bank Indonesia / Liabilities to Bank Indonesia                                                            | -       | 436     | 17 082  | 16 501  | 16 685  | 8 924   | 10 306  | 13 610  | 13 692  | 15 801  | 23 195  | 20 651  | 18 531  | 24 828  | 18 281  | 9 276   |
| 3. Liabilitas kepada Bank Lain / Liabilities to other Banks                                                                    | 3 614   | 4 147   | 5 382   | 3 638   | 4 072   | 3 973   | 3 806   | 3 838   | 3 786   | 3 914   | 4 924   | 4 684   | 4 115   | 4 817   | 4 073   | 4 444   |
| a. Giro / Demand Deposits                                                                                                      | 522     | 658     | 903     | 861     | 857     | 812     | 842     | 918     | 855     | 962     | 1 023   | 947     | 868     | 1 010   | 952     | 976     |
| b. Tabungan / Saving Deposits                                                                                                  | 1 321   | 1 431   | 1 576   | 1 382   | 1 317   | 1 457   | 1 454   | 1 417   | 1 455   | 1 445   | 1 530   | 1 542   | 1 319   | 1 152   | 1 250   | 1 273   |
| c. Deposito / Time Deposits                                                                                                    | 1 702   | 1 933   | 2 435   | 1 393   | 1 896   | 1 704   | 1 509   | 1 502   | 1 475   | 1 505   | 2 370   | 2 194   | 1 928   | 2 655   | 1 871   | 2 194   |
| d. Setoran Jaminan / Margin Deposits                                                                                           | -       | -       | -       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       |
| e. Dana Pelunasan Sukuk / Sukuk Sinking Fund                                                                                   | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| f. Lainnya / Others                                                                                                            | 70      | 126     | 467     | 2       | 3       | 1       | 2       | 1       | 1       | 2       | 2       | 1       | 1       | 0       | 0       | 0       |
| 4. Surat Berharga yang Diterbitkan / Issued Securities                                                                         | 9 430   | 10 559  | 11 220  | 9 550   | 14 222  | 13 123  | 14 991  | 15 166  | 16 986  | 18 273  | 18 771  | 13 623  | 17 346  | 17 907  | 17 449  | 16 971  |
| a. Dimiliki Pihak Ketiga Bukan Bank / Securities Held by Non Banks                                                             | 4 425   | 4 525   | 4 677   | 4 680   | 7 136   | 7 129   | 7 125   | 7 130   | 7 132   | 7 134   | 7 153   | 7 160   | 7 165   | 7 112   | 7 163   | 7 166   |
| b. Dimiliki Bank Lain / Securities Held by Other Banks                                                                         | 5 005   | 6 034   | 6 543   | 4 870   | 7 087   | 5 995   | 7 866   | 8 037   | 9 854   | 11 139  | 11 618  | 6 463   | 10 181  | 10 795  | 10 286  | 9 805   |
| 5. Pembiayaan yang Diterima / Received Borrowing                                                                               | 1 910   | 4 119   | 4 679   | 4 468   | 5 357   | 5 608   | 5 443   | 5 550   | 4 202   | 5 390   | 4 800   | 4 000   | 4 915   | 5 615   | 4 270   | 4 304   |
| 6. Liabilitas Lainnya / Other Liabilities                                                                                      | 226     | 547     | 467     | 871     | 202     | 223     | 194     | 189     | 226     | 258     | 265     | 243     | 206     | 211     | 218     | 194     |
| 7. Rupa-Rupa Liabilitas / Miscellaneous Liabilities                                                                            | 8 407   | 9 563   | 204 189 | 176 322 | 180 569 | 181 390 | 178 343 | 182 067 | 178 462 | 186 963 | 213 280 | 190 434 | 191 657 | 191 164 | 191 448 | 190 362 |
| 8. Dana Investasi Profit Sharing lainnya / Other Profit Sharing Investment Fund                                                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| a. Liabilitas kepada Bank Lain / Liabilities to Other Banks                                                                    | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| b. Surat Berharga / Issued Securities                                                                                          | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| c. Pembiayaan yang Diterima / Received Borrowing                                                                               | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 9. Modal Pinjaman / Loan Capital                                                                                               | 2 040   | 3 990   | 2 815   | 2 815   | 2 815   | 2 815   | 2 815   | 2 815   | 2 815   | 2 815   | 2 815   | 2 815   | 2 815   | 2 815   | 2 815   | 2 815   |
| 10. Modal Disetor / Paid-in capital                                                                                            | 36 182  | 42 067  | 43 477  | 44 403  | 44 403  | 44 405  | 44 435  | 44 435  | 44 474  | 44 474  | 44 474  | 44 474  | 44 474  | 44 474  | 44 474  | 44 474  |
| 11. Tambahan Modal Disetor / Additional paid-in capital                                                                        | (3 507) | 1 428   | 1 272   | 1 572   | 1 735   | 1 767   | 1 848   | 2 010   | 1 914   | 1 928   | 1 683   | 1 555   | 1 656   | 1 574   | 1 862   | 1 828   |
| 12. Selisih Penilaian kembali Aset Tetap / Differences in Fixed Assets Appraisal                                               | 1 366   | 1 362   | 1 384   | 1 341   | 1 343   | 1 344   | 1 466   | 1 472   | 1 427   | 1 427   | 1 473   | 1 479   | 1 610   | 1 617   | 1 627   | 1 638   |
| 13. Cadangan / Reserves                                                                                                        | 4 180   | 6 727   | 7 818   | 9 100   | 9 178   | 9 178   | 9 178   | 9 178   | 9 178   | 9 090   | 9 092   | 9 085   | 9 166   | 9 160   | 9 173   | 10 639  |
| a. Cadangan Umum / General Reserves                                                                                            | 4 154   | 6 701   | 7 792   | 9 074   | 9 152   | 9 152   | 9 152   | 9 152   | 9 152   | 9 064   | 9 066   | 9 059   | 9 139   | 9 134   | 9 146   | 10 612  |
| b. Cadangan Tujuan / Special Purpose Reserves                                                                                  | 26      | 26      | 26      | 26      | 26      | 26      | 26      | 26      | 26      | 26      | 26      | 26      | 26      | 26      | 26      | 26      |
| 14. Laba / Net Income                                                                                                          | 12 519  | 17 888  | 22 562  | 23 026  | 23 556  | 24 264  | 25 027  | 25 875  | 26 625  | 27 530  | 28 635  | 29 618  | 29 724  | 30 637  | 31 017  | 29 009  |
| a. Tahun-tahun lalu / Previous years                                                                                           | 8 055   | 10 487  | 14 634  | 19 159  | 18 744  | 18 746  | 18 746  | 18 746  | 18 746  | 18 820  | 18 742  | 28 784  | 28 102  | 27 986  | 27 648  | 24 858  |
| b. Tahun berjalan / Current year                                                                                               | 4 464   | 7 401   | 7 927   | 3 867   | 4 812   | 5 519   | 6 282   | 7 129   | 7 879   | 8 711   | 9 893   | 833     | 1 623   | 2 652   | 3 370   | 4 152   |

| Tabel 6.b.<br>Kegiatan Usaha Unit Usaha Syariah<br>(Islamic Business Unit Operations)<br>Nominal dalam Miliar Rp (Billion Rp) |        |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |
|-------------------------------------------------------------------------------------------------------------------------------|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Indikator                                                                                                                     | 2021   | 2022    | 2023    | 2024    |         |         |         |         |         |         |         | 2025    |         |         |         |         |
|                                                                                                                               |        |         |         | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     |
| Komponen Aset/Assets                                                                                                          |        |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |
| 1 Kas / Cash                                                                                                                  | 533    | 546     | 556     | 488     | 494     | 497     | 475     | 498     | 499     | 488     | 572     | 563     | 470     | 664     | 558     | 456     |
| 2 Penempatan pada Bank Indonesia / Deposit in Bank Indonesia                                                                  | 38 008 | 28 199  | 21 617  | 19 074  | 17 504  | 14 851  | 15 455  | 18 456  | 15 111  | 17 353  | 24 228  | 14 238  | 16 158  | 14 817  | 9 600   | 9 434   |
| a. Giro / Deposit                                                                                                             | 8 927  | 13 438  | 12 466  | 11 284  | 8 646   | 8 825   | 8 917   | 11 098  | 10 132  | 11 105  | 13 381  | 8 636   | 9 158   | 11 444  | 6 515   | 6 839   |
| b. SBIS / Bank Indonesia Certificates Syariah                                                                                 | 45     | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| c. FASBIS / Fasilitas Simpanan Bank Indonesia Syariah                                                                         | 23 192 | 13 001  | 7 457   | 7 303   | 7 547   | 5 132   | 5 610   | 4 784   | 4 194   | 4 822   | 10 123  | 5 602   | 5 508   | 3 374   | 3 085   | 2 596   |
| d. Lainnya / Others                                                                                                           | 5 844  | 1 759   | 1 694   | 488     | 1 310   | 894     | 927     | 2 574   | 785     | 1 426   | 724     | -       | 1 492   | -       | -       | -       |
| 3 Penempatan pada Bank Lain / Placement in Other Banks                                                                        | 108    | 80      | 242     | 146     | 367     | 269     | 94      | 451     | 42      | 42      | 642     | 1 062   | 147     | 284     | 353     | 332     |
| a. Giro / Demand Deposits                                                                                                     | 5      | 33      | 19      | 22      | 44      | 45      | 74      | 401     | 23      | 23      | 24      | 514     | 26      | 26      | 26      | 26      |
| b. Tabungan / Saving Deposits                                                                                                 | 2      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| c. Deposito / Time Deposits                                                                                                   | 50     | 47      | 123     | 124     | 123     | 124     | 20      | 20      | 19      | 19      | 518     | 318     | 21      | 228     | 127     | 226     |
| d. Setoran Jaminan / Margin Deposits                                                                                          | -      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| e. Dana Pelunasan Sukuk / Sukuk Sinking Fund                                                                                  | -      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| f. Lainnya / Others                                                                                                           | 50     | -       | -       | -       | 200     | 100     | -       | 30      | -       | -       | 100     | 230     | 100     | 30      | 200     | 80      |
| 4 Surat Berharga yang Dimiliki / Investment in Securities                                                                     | 43 229 | 52 142  | 51 268  | 43 181  | 42 328  | 47 966  | 49 141  | 47 762  | 52 653  | 49 438  | 51 551  | 53 584  | 54 348  | 54 849  | 55 714  | 56 463  |
| a. Diterbitkan oleh Pihak Ketiga Bukan Bank / Securities Issued by Non Banks                                                  | 31 683 | 17 243  | 17 655  | 17 088  | 17 121  | 16 280  | 16 272  | 15 228  | 13 100  | 13 526  | 13 856  | 13 802  | 14 692  | 14 678  | 14 569  | 14 342  |
| b. Diterbitkan oleh Bank Lain / Securities Issued by Other Banks                                                              | 11 545 | 34 899  | 33 613  | 26 093  | 25 207  | 31 685  | 32 869  | 32 534  | 39 553  | 35 912  | 37 695  | 39 782  | 39 656  | 40 170  | 41 146  | 42 121  |
| 5 Pembiayaan Bagi Hasil / Profit Sharing Financing                                                                            | 98 444 | 110 419 | 132 413 | 131 402 | 135 083 | 132 970 | 134 219 | 136 143 | 135 538 | 136 746 | 135 519 | 130 255 | 129 429 | 132 564 | 132 921 | 133 914 |
| a. Pembiayaan Bagi Hasil Kepada Pihak ketiga bukan Bank / Profit sharing Financing to Non Banks                               | 98 055 | 109 044 | 131 063 | 130 479 | 133 114 | 131 117 | 132 348 | 134 188 | 134 925 | 135 248 | 133 925 | 129 671 | 128 080 | 130 560 | 132 318 | 133 286 |
| 1. Mudharabah / Mudharabah                                                                                                    | 6 556  | 6 753   | 7 053   | 7 676   | 8 203   | 8 244   | 9 410   | 9 342   | 10 173  | 10 799  | 9 688   | 8 222   | 7 152   | 6 523   | 7 308   | 7 075   |
| 2. Musyarakah / Musyarakah                                                                                                    | 91 499 | 102 290 | 124 009 | 122 803 | 124 911 | 122 872 | 122 938 | 124 846 | 124 752 | 124 449 | 124 237 | 121 449 | 120 928 | 124 038 | 125 010 | 126 200 |
| 3. Pembiayaan Bagi Hasil Lainnya / Others                                                                                     | -      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| b. Pembiayaan Bagi Hasil Kepada Bank Lain / Profit sharing Financing to Other Banks                                           | 389    | 1 375   | 1 350   | 923     | 1 970   | 1 854   | 1 871   | 1 955   | 614     | 1 498   | 1 594   | 584     | 1 349   | 2 003   | 603     | 634     |
| 1. Mudharabah / Mudharabah                                                                                                    | 389    | 1 368   | 1 345   | 919     | 1 965   | 1 850   | 1 866   | 1 952   | 610     | 1 495   | 1 591   | 581     | 1 346   | 2 001   | 595     | 626     |
| 2. Musyarakah / Musyarakah                                                                                                    | -      | 7       | 6       | 4       | 4       | 4       | 5       | 4       | 3       | 3       | 3       | 3       | 3       | 3       | 3       | 8       |
| 3. Pembiayaan Bagi Hasil Lainnya / Others                                                                                     | -      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 6 Piutang / Receivables / Acceptables                                                                                         | 50 722 | 54 727  | 63 397  | 66 200  | 67 675  | 68 277  | 68 209  | 68 675  | 71 058  | 72 033  | 70 837  | 71 126  | 72 546  | 73 580  | 73 566  | 75 296  |
| a. Piutang Kepada Pihak Ketiga Bukan Bank / Receivables from Non Banks                                                        | 50 719 | 54 723  | 63 394  | 66 198  | 67 673  | 68 274  | 68 207  | 68 672  | 71 056  | 72 031  | 70 835  | 71 124  | 72 544  | 73 578  | 73 564  | 75 293  |
| 1. Murabahah / Murabahah                                                                                                      | 46 704 | 49 760  | 56 804  | 59 170  | 60 027  | 60 742  | 60 465  | 60 682  | 61 402  | 62 151  | 62 202  | 62 438  | 63 045  | 63 666  | 63 698  | 64 233  |
| 2. Qardh / Qardh                                                                                                              | 1 524  | 1 952   | 2 677   | 2 703   | 3 179   | 2 944   | 3 014   | 3 091   | 4 604   | 4 676   | 3 270   | 3 254   | 3 938   | 4 205   | 4 100   | 5 183   |
| 3. Istishna / Istishna                                                                                                        | 2 492  | 3 011   | 3 913   | 4 324   | 4 466   | 4 589   | 4 727   | 4 899   | 5 050   | 5 204   | 5 364   | 5 432   | 5 561   | 5 707   | 5 766   | 5 877   |
| b. Piutang Kepada Pihak Kepada Bank Lain / Receivables from Other Banks                                                       | 3      | 4       | 3       | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 2       |
| 1. Murabahah / Murabahah                                                                                                      | 3      | 4       | 3       | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 2       |
| 2. Qardh / Qardh                                                                                                              | -      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 3. Istishna / Istishna                                                                                                        | -      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa / Ijarah including Leasing receivables                                       | 4 884  | 5 123   | 5 603   | 5 894   | 6 046   | 6 183   | 6 135   | 6 401   | 6 514   | 6 612   | 6 545   | 6 769   | 6 852   | 6 751   | 6 600   | 6 717   |
| a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank / Ijarah including Leasing receivables to Non Bank  | 4 884  | 5 123   | 5 603   | 5 894   | 6 046   | 6 183   | 6 135   | 6 401   | 6 514   | 6 612   | 6 545   | 6 769   | 6 852   | 6 751   | 6 600   | 6 717   |
| b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain / Ijarah including Leasing receivables to Other Banks      | -      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akeptasi) / Other claims                                               | 176    | 246     | 51      | 106     | 66      | 118     | 143     | 173     | 224     | 234     | 287     | 359     | 415     | 517     | 472     | 423     |

| Tabel 6.b.<br>Kegiatan Usaha Unit Usaha Syariah<br>(Islamic Business Unit Operations)<br>Nominal dalam Miliar Rp (Billion Rp) |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |
|-------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Indikator                                                                                                                     | 2021    | 2022    | 2023    | 2024    |         |         |         |         |         |         |         | 2025    |         |         |         |
|                                                                                                                               |         |         |         | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Mei     |
| 9. Penyeritaan / Investment in other entities                                                                                 | 0       | 0       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 10. Cadangan Kerugian Penurunan Nilai Aset Produktif / Impairment on Productive Assets                                        | 4 366   | 6 664   | 7 543   | 7 138   | 7 289   | 7 350   | 7 376   | 7 379   | 7 523   | 7 583   | 7 135   | 7 173   | 7 272   | 7 320   | 7 343   |
| 11. Salam                                                                                                                     | -       | 2 138   | -       | -       | 500     | 500     | 450     | 450     | 450     | 950     | 1 150   | 1 000   | 1 000   | 1 000   | 910     |
| 12. Aset Istisna dalam Penyelesaian / Istishna' Assets in Resolution                                                          | 46      | 119     | 59      | 44      | 41      | 41      | 39      | 37      | 35      | 35      | 34      | 33      | 34      | 34      | 32      |
| 13. Aset Tetap dan inventaris / Fixed Assets and Equipment                                                                    | 356     | 340     | 355     | 388     | 384     | 382     | 398     | 397     | 399     | 399     | 399     | 413     | 412     | 407     | 422     |
| 14. Persediaan / Inventories                                                                                                  | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 15. Rupa-rupa Aset / Other Assets                                                                                             | 2 807   | 2 825   | 136 803 | 130 406 | 130 355 | 136 835 | 142 477 | 144 327 | 152 960 | 155 668 | 158 869 | 161 703 | 161 671 | 162 168 | 167 948 |
| <b>Komponen Kewajiban dan Modal / Liabilities And Capital</b>                                                                 | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 1. Dana Pihak Ketiga / Third Party Funds                                                                                      | 171 572 | 177 034 | 203 317 | 196 831 | 200 724 | 207 811 | 210 140 | 214 984 | 219 781 | 219 376 | 225 381 | 219 104 | 213 485 | 216 089 | 212 703 |
| a. Dana Simpanan Wadiah / IB Wadia                                                                                            | 20 674  | 25 791  | 33 599  | 35 625  | 36 649  | 38 693  | 39 021  | 40 643  | 42 468  | 42 119  | 43 554  | 42 337  | 43 359  | 44 725  | 44 273  |
| 1. Giro / IB Demand Deposits Wadia                                                                                            | 11 269  | 16 287  | 23 414  | 24 542  | 25 410  | 27 046  | 27 323  | 28 895  | 30 766  | 30 605  | 32 169  | 31 146  | 32 040  | 32 898  | 32 699  |
| 2. Tabungan / IB Saving Deposits Wadia                                                                                        | 9 406   | 9 505   | 10 185  | 11 083  | 11 239  | 11 647  | 11 698  | 11 747  | 11 702  | 11 514  | 11 385  | 11 191  | 11 318  | 11 827  | 11 574  |
| b. Dana Investasi Non Profit Sharing / Non Profit Sharing Investment Fund                                                     | 150 897 | 151 243 | 169 717 | 161 206 | 164 074 | 169 119 | 171 120 | 174 341 | 177 313 | 177 257 | 181 827 | 176 767 | 170 126 | 171 364 | 168 430 |
| 1. Giro / Demand Deposits                                                                                                     | 14 026  | 17 541  | 22 613  | 21 214  | 22 978  | 23 218  | 22 770  | 25 707  | 26 462  | 26 040  | 28 071  | 27 895  | 26 330  | 27 214  | 28 166  |
| 2. Tabungan / Saving Deposits                                                                                                 | 37 187  | 43 665  | 50 067  | 46 271  | 46 273  | 47 029  | 47 408  | 48 155  | 48 597  | 48 583  | 49 654  | 49 394  | 49 027  | 49 430  | 49 103  |
| 3. Deposito / Time Deposits                                                                                                   | 99 684  | 90 037  | 97 038  | 93 721  | 94 823  | 98 872  | 100 942 | 100 480 | 102 254 | 102 633 | 104 102 | 99 478  | 94 770  | 94 719  | 91 161  |
| c. Dana Investasi Profit Sharing / Profit Sharing Investment Fund                                                             | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 1. Giro / Demand Deposits                                                                                                     | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 2. Tabungan / Saving Deposits                                                                                                 | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 3. Deposito / Time Deposits                                                                                                   | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 2. Liabilitas kepada Bank Indonesia / Liabilities to Bank Indonesia                                                           | -       | 933     | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 3. Liabilitas kepada Bank Lain / Liabilities to other Banks                                                                   | 2 342   | 3 937   | 4 386   | 2 655   | 2 840   | 3 006   | 2 955   | 3 195   | 3 286   | 3 569   | 4 796   | 3 391   | 3 252   | 2 960   | 3 085   |
| a. Giro / Demand Deposits                                                                                                     | 662     | 749     | 1 000   | 862     | 964     | 1 047   | 1 134   | 1 186   | 1 189   | 1 018   | 1 195   | 1 137   | 1 055   | 949     | 1 050   |
| b. Tabungan / Saving Deposits                                                                                                 | 630     | 835     | 1 033   | 844     | 798     | 863     | 922     | 937     | 964     | 984     | 1 077   | 788     | 691     | 699     | 698     |
| c. Deposito / Time Deposits                                                                                                   | 501     | 486     | 588     | 599     | 552     | 626     | 649     | 722     | 758     | 1 047   | 864     | 796     | 755     | 677     | 672     |
| d. Setoran Jaminan / Margin Deposits                                                                                          | -       | 0       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| e. Dana Pelunasan Sukuk / Sukuk Sinking Fund                                                                                  | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| f. Lainnya / Others                                                                                                           | 550     | 1 883   | 1 790   | 350     | 525     | 470     | 250     | 350     | 375     | 520     | 1 660   | 670     | 750     | 635     | 665     |
| 4. Surat Berharga yang Diterbitkan / Issued Securities                                                                        | 3 370   | 1 706   | 2 370   | 1 634   | 2 166   | 1 630   | 901     | 1 478   | 951     | 981     | 2 142   | 1 135   | 1 045   | 1 004   | 652     |
| a. Dimiliki Pihak Ketiga Bukan Bank / Securities Held by Non Banks                                                            | 1 160   | 817     | 1 053   | 1 047   | 1 043   | 1 043   | 646     | 723     | 726     | 726     | 777     | 775     | 775     | 384     | 382     |
| b. Dimiliki Bank Lain / Securities Held by Other Banks                                                                        | 2 210   | 889     | 1 317   | 587     | 1 123   | 587     | 255     | 755     | 225     | 255     | 1 365   | 360     | 270     | 620     | 270     |
| 5. Pembiayaan yang Diterima / Received Borrowing                                                                              | 3 004   | 3 919   | 4 807   | 5 932   | 5 993   | 6 006   | 6 241   | 6 489   | 6 467   | 6 457   | 6 821   | 6 945   | 7 066   | 6 710   | 6 900   |
| 6. Liabilitas Lainnya / Other Liabilities                                                                                     | 162     | 214     | 78      | 114     | 91      | 141     | 166     | 192     | 223     | 238     | 226     | 296     | 368     | 470     | 488     |
| 7. Rupa-Rupa Liabilitas / Miscellaneous Liabilities                                                                           | 48 177  | 55 537  | 182 027 | 175 296 | 173 564 | 174 237 | 180 216 | 180 329 | 187 134 | 190 986 | 195 062 | 194 253 | 202 533 | 204 487 | 209 052 |
| 8. Dana Investasi Profit Sharing lainnya / Other Profit Sharing Investment                                                    | -       | 150     | -       | -       | -       | -       | -       | -       | -       | 150     | 150     | 150     | 250     | 242     | 233     |
| a. Liabilitas kepada Bank Lain / Liabilities to Other Banks                                                                   | -       | 150     | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| b. Surat Berharga / Issued Securities                                                                                         | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| c. Pembiayaan yang Diterima / Received Borrowing                                                                              | -       | -       | -       | -       | -       | -       | -       | -       | -       | 150     | 150     | 150     | 250     | 242     | 233     |
| 9. Modal Pinjaman / Loan Capital                                                                                              | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 10. Modal Disetor / Paid-in capital                                                                                           | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 11. Tambahan Modal Disetor / Additional paid-in capital                                                                       | 240     | ( 143)  | ( 71)   | ( 76)   | ( 72)   | ( 61)   | ( 27)   | 1       | ( 3)    | ( 17)   | ( 64)   | ( 65)   | ( 31)   | ( 43)   | 3       |
| 12. Selisih Penilaian kembali Aset Tetap / Differences in Fixed Assets Appraisal                                              | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 13. Cadangan / Reserves                                                                                                       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| a. Cadangan Umum / General Reserves                                                                                           | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| b. Cadangan Tujuan / Special Purpose Reserves                                                                                 | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 14. Laba / Net Income                                                                                                         | 6 080   | 6 952   | 7 857   | 7 775   | 8 220   | 8 738   | 9 236   | 9 691   | 10 090  | 10 641  | 8 951   | 8 690   | 8 190   | 8 364   | 8 698   |
| a. Tahun-tahun lalu / Previous years                                                                                          | 4 102   | 4 893   | 5 562   | 6 183   | 6 183   | 6 183   | 6 183   | 6 183   | 6 183   | 6 183   | 6 183   | 8 301   | 7 365   | 7 117   | 7 060   |
| b. Tahun berjalan / Current year                                                                                              | 1 978   | 2 059   | 2 295   | 1 592   | 2 037   | 2 555   | 3 053   | 3 508   | 3 907   | 4 458   | 2 768   | 390     | 825     | 1 247   | 2 079   |

| Tabel 7.<br>Rekening Administratif - Bank Umum Syariah dan Unit Usaha Syariah<br>(Off Balance Sheet Account - Islamic Commercial Bank and Islamic Business Unit)<br>Nominal dalam Miliar Rp (Billion Rp) |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Indikator / Indicator                                                                                                                                                                                    | 2021   | 2022   | 2023   | 2024   |        |        |        |        |        |        |        | 2025   |        |        |        |        |
|                                                                                                                                                                                                          |        |        |        | Mei    | Jun    | Jul    | Ags    | Sep    | Okt    | Nov    | Des    | Jan    | Feb    | Mar    | Apr    | Mei    |
| Tagihan Komitmen/Claim commitment                                                                                                                                                                        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
| - Fasilitas pinjaman dari pihak lain yang belum ditarik / Financing facilities from other entities that are not yet withdrawn                                                                            | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| - Posisi pembelian spot yang masih berjalan / Spot purchases                                                                                                                                             | 65     | 204    | 18     | 52     | 45     | 56     | 4      | 6      | 2      | -      | 3      | 6      | -      | -      | 43     | -      |
| - Posisi pembelian forward yang masih berjalan / Forward purchases                                                                                                                                       | 795    | -      | 16     | 151    | 49     | 73     | 46     | 48     | 47     | -      | 60     | 39     | -      | 580    | 50     | 5      |
| - Lainnya / Others                                                                                                                                                                                       | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| Kewajiban Komitmen / Liabilities                                                                                                                                                                         |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
| - Fasilitas piutang qardh yang belum ditarik / Qardh facilities that are not yet withdrawn                                                                                                               | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| - Fasilitas pembiayaan kepada nasabah yang belum ditarik / Financing facilities to customers that are not yet withdrawn                                                                                  | 18 492 | 25 948 | 21 275 | 25 428 | 24 436 | 26 249 | 25 470 | 26 439 | 28 374 | 28 171 | 29 448 | 33 303 | 35 069 | 34 156 | 34 385 | 35 023 |
| - Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik / Other bank financing facilities                                                                                                     | 189    | 129    | 248    | 1 368  | 301    | 384    | 334    | 204    | 1 613  | 731    | 629    | 1 643  | 963    | 312    | 1 734  | 1 734  |
| - Irrevocable L/C yang masih berjalan / Irrevocable L/Cs                                                                                                                                                 | 132    | 437    | 758    | 316    | 488    | 403    | 448    | 485    | 608    | 664    | 619    | 502    | 1 191  | 1 612  | 793    | 1 060  |
| - Posisi penjualan spot yang masih berjalan / Spot sales                                                                                                                                                 | 54     | 19     | 26     | 7      | 2      | 6      | -      | 11     | 2      | -      | 25     | 9      | 49     | 51     | 3      | -      |
| - Posisi penjualan forward yang masih berjalan / Forward sales                                                                                                                                           | 778    | -      | 75     | -      | 2      | 24     | -      | -      | -      | -      | 76     | 24     | 2 844  | 2 883  | 3 084  | 2 980  |
| - Lainnya / Others                                                                                                                                                                                       | 2 419  | 1 803  | 1 970  | 2 353  | 2 249  | 2 388  | 2 543  | 2 524  | 2 630  | 2 412  | 2 386  | 2 577  | -      | -      | -      | -      |
| Tagihan Kontijensi / Claim Contingency                                                                                                                                                                   |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
| - Garansi (Kafalah) yang diterima / Kafalah guarantees received                                                                                                                                          | 206    | 272    | 244    | 250    | 251    | 249    | 237    | 233    | 242    | 244    | 253    | 258    | 262    | 262    | 263    | 263    |
| - Pendapatan yang akan diterima / Income will be received                                                                                                                                                | 1 050  | 1 811  | 1 591  | 1 520  | 1 533  | 1 499  | 1 521  | 1 566  | 1 597  | 1 664  | 1 632  | 1 536  | 1 543  | 1 571  | 1 554  | 1 570  |
| - Lainnya / Others                                                                                                                                                                                       | 1 076  | 1 203  | 1 247  | 1 253  | 1 266  | 1 272  | 1 273  | 1 275  | 1 274  | 1 274  | 1 273  | 1 274  | 1 276  | 1 272  | 1 273  | 1 273  |
| Kewajiban Kontijensi / Liabilities Contingency                                                                                                                                                           |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
| - Garansi (Kafalah) yang diberikan / Guarantees issued                                                                                                                                                   | 5 387  | 7 571  | 5 928  | 5 125  | 5 124  | 4 974  | 4 958  | 4 936  | 4 763  | 4 783  | 4 650  | 4 016  | 4 045  | 4 051  | 4 116  | 4 116  |
| - Lainnya / Others                                                                                                                                                                                       | 43     | 392    | 374    | 498    | 404    | 445    | 440    | 525    | 419    | 462    | 386    | 405    | 485    | 374    | 438    | 450    |
| Lainnya / Others                                                                                                                                                                                         |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
| - Aktiva produktif yang dihapusbuku / Written off earning assets                                                                                                                                         | 27 170 | 26 745 | 33 732 | 35 256 | 35 504 | 35 607 | 35 501 | 35 601 | 35 666 | 35 510 | 35 048 | 37 192 | 37 200 | 37 681 | 38 037 | 38 405 |
| - Penerusan dana mudharabah muqayyadah / Channeling of mudharabah muqayyadah                                                                                                                             | 2 727  | 549    | 522    | 529    | 529    | 529    | 525    | 525    | 524    | 524    | 524    | 524    | 532    | 532    | 532    | 532    |

| Tabel 7.a.<br>Rekening Administratif - Bank Umum Syariah<br>(Off Balance Sheet Account - Islamic Commercial Bank)<br>Nominal dalam Miliar Rp (Billion Rp) |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Indikator                                                                                                                                                 | 2021   | 2022   | 2023   | 2024   |        |        |        |        |        |        |        | 2025   |        |        |        |        |        |
|                                                                                                                                                           |        |        |        | Mei    | Jun    | Jul    | Ags    | Sep    | Okt    | Nov    | Des    | Jan    | Feb    | Mar    | Apr    | Mei    |        |
| Tagihan Komitmen/Claim commitment                                                                                                                         |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
| - Fasilitas pinjaman dari pihak lain yang belum ditarik / Financing facilities from other entities that are not yet withdrawn                             | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| - Posisi pembelian spot yang masih berjalan / Spot purchases                                                                                              | 65     | 204    | 18     | 52     | 45     | 56     | 4      | 6      | 2      | -      | 3      | 6      | -      | -      | 43     | -      | -      |
| - Posisi pembelian forward yang masih berjalan / Forward purchases                                                                                        | 795    | -      | 16     | 151    | 49     | 73     | 46     | 48     | 47     | -      | 60     | 39     | -      | 580    | 50     | -      | 5      |
| - Lainnya / Others                                                                                                                                        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| Kewajiban Komitmen / Liabilities                                                                                                                          |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
| - Fasilitas piutang qardh yang belum ditarik / Qardh facilities that are not yet withdrawn                                                                | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| - Fasilitas pembiayaan kepada nasabah yang belum ditarik / Financing facilities to customers that are not yet withdrawn                                   | 5 169  | 7 198  | 6 773  | 8 230  | 7 445  | 7 672  | 7 422  | 7 513  | 7 766  | 8 246  | 8 056  | 8 700  | 9 499  | 8 861  | 8 785  | 8 744  | 8 744  |
| - Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik / Other bank financing facilities                                                      | 28     | 31     | 44     | 91     | 77     | 67     | 67     | 67     | 83     | 86     | 70     | 58     | 103    | 102    | 117    | 74     | 74     |
| - Irrevocable LC yang masih berjalan / Irrevocable LCs                                                                                                    | 82     | 302    | 421    | 141    | 199    | 146    | 241    | 210    | 275    | 262    | 377    | 209    | 771    | 1 108  | 609    | 928    | 928    |
| - Posisi penjualan spot yang masih berjalan / Spot sales                                                                                                  | 54     | 19     | 26     | 7      | 2      | 6      | -      | 11     | 2      | -      | 25     | 9      | 49     | 51     | 3      | -      | -      |
| - Posisi penjualan forward yang masih berjalan / Forward sales                                                                                            | 778    | -      | 75     | -      | 2      | 24     | -      | -      | -      | -      | 76     | 24     | 2 844  | 2 883  | 3 084  | 2 980  | 2 980  |
| - Lainnya / Others                                                                                                                                        | 2 419  | 1 803  | 1 970  | 2 353  | 2 249  | 2 388  | 2 543  | 2 524  | 2 630  | 2 412  | 2 386  | 2 577  | -      | -      | -      | -      | -      |
| Tagihan Kontijensi / Claim Contingency                                                                                                                    |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
| - Garansi (Kafalah) yang diterima / Kafalah guarantees received                                                                                           | 206    | 272    | 244    | 250    | 251    | 249    | 237    | 233    | 242    | 244    | 249    | 255    | 259    | 258    | 259    | 259    | 259    |
| - Pendapatan yang akan diterima / Income will be received                                                                                                 | 539    | 1 266  | 1 049  | 944    | 958    | 917    | 933    | 955    | 977    | 987    | 985    | 995    | 1 009  | 1 028  | 1 018  | 1 028  | 1 028  |
| - Lainnya / Others                                                                                                                                        | 67     | 92     | 78     | 80     | 81     | 82     | 76     | 77     | 76     | 76     | 73     | 73     | 74     | 69     | 69     | 69     | 69     |
| Kewajiban Kontijensi / Liabilities                                                                                                                        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
| - Garansi (Kafalah) yang diberikan / Guarantees issued                                                                                                    | 4 390  | 6 038  | 4 363  | 3 693  | 3 616  | 3 366  | 3 235  | 3 190  | 2 982  | 2 965  | 2 841  | 2 480  | 2 486  | 2 468  | 2 447  | 2 472  | 2 472  |
| - Lainnya / Others                                                                                                                                        | -      | 392    | 374    | 498    | 404    | 445    | 440    | 525    | 419    | 462    | 386    | 405    | 485    | 374    | 438    | 451    | 451    |
| Lainnya / Others                                                                                                                                          |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
| - Aktiva produktif yang dihapusbuku / Written off earning assets                                                                                          | 21 857 | 20 782 | 26 536 | 28 239 | 28 393 | 28 431 | 28 333 | 28 350 | 28 374 | 28 386 | 27 831 | 29 533 | 29 664 | 29 888 | 30 140 | 30 499 | 30 499 |
| - Penerusan dana mudharabah muqayyadah / Channeling of mudharabah muqayyadah                                                                              | 46     | 46     | 45     | 526    | 526    | 526    | 522    | 522    | 521    | 521    | 521    | 521    | 529    | 529    | 529    | 529    | 529    |

| Tabel 7.b.<br>Rekening Administratif - Unit Usaha Syariah<br>(Off Balance Sheet Account - Islamic Business Unit)<br>Nominal dalam Miliar Rp (Billion Rp) |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
|----------------------------------------------------------------------------------------------------------------------------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Indikator                                                                                                                                                | 2021   | 2022   | 2023   | 2024   |        |        |        |        |        |        |        | 2025   |        |        |        |        |
|                                                                                                                                                          |        |        |        | Mei    | Jun    | Jul    | Ags    | Sep    | Okt    | Nov    | Des    | Jan    | Feb    | Mar    | Apr    | Mei    |
| Tagihan Komitmen/Claim commitment                                                                                                                        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
| - Fasilitas pinjaman dari pihak lain yang belum ditarik / Financing facilities from other entities that are not yet withdrawn                            | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| - Posisi pembelian spot yang masih berjalan / Spot purchases                                                                                             | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| - Posisi pembelian forward yang masih berjalan / Forward purchases                                                                                       | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| - Lainnya / Others                                                                                                                                       | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| Kewajiban Komitmen / Liabilities                                                                                                                         |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
| - Fasilitas piutang qardh yang belum ditarik / Qardh facilities that are not yet withdrawn                                                               | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| - Fasilitas pembiayaan kepada nasabah yang belum ditarik / Financing facilities to customers that are not yet withdrawn                                  | 13 323 | 18 750 | 14 502 | 17 198 | 16 991 | 18 577 | 18 048 | 18 926 | 20 608 | 19 926 | 21 392 | 24 603 | 25 570 | 25 295 | 25 599 | 26 279 |
| - Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik / Other bank financing facilities                                                     | 160    | 98     | 204    | 1 277  | 224    | 317    | 267    | 137    | 1 531  | 645    | 559    | 1 585  | 860    | 211    | 1 617  | 1 702  |
| - Irrevocable L/C yang masih berjalan / Irrevocable L/Cs                                                                                                 | 50     | 135    | 337    | 175    | 289    | 256    | 207    | 275    | 333    | 402    | 242    | 293    | 420    | 504    | 184    | 160    |
| - Posisi penjualan spot yang masih berjalan / Spot sales                                                                                                 | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| - Posisi penjualan forward yang masih berjalan / Forward sales                                                                                           | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| - Lainnya / Others                                                                                                                                       | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| Tagihan Kontijensi / Claim Contingency                                                                                                                   |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
| - Garansi (Kafalah) yang diterima / Kafalah guarantees received                                                                                          | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 4      | 4      | 4      | 4      | 4      | 4      |
| - Pendapatan yang akan diterima / Income will be received                                                                                                | 511    | 545    | 542    | 576    | 576    | 583    | 588    | 611    | 620    | 677    | 647    | 540    | 534    | 543    | 536    | 542    |
| - Lainnya / Others                                                                                                                                       | 1 009  | 1 111  | 1 169  | 1 172  | 1 185  | 1 190  | 1 197  | 1 198  | 1 198  | 1 198  | 1 200  | 1 201  | 1 203  | 1 203  | 1 204  | 1 207  |
| Kewajiban Kontijensi / Liabilities                                                                                                                       |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
| - Garansi (Kafalah) yang diberikan / Guarantees issued                                                                                                   | 997    | 1 533  | 1 565  | 1 432  | 1 508  | 1 608  | 1 723  | 1 746  | 1 781  | 1 818  | 1 808  | 1 536  | 1 560  | 1 583  | 1 669  | 1 701  |
| - Lainnya / Others                                                                                                                                       | 43     | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| Lainnya / Others                                                                                                                                         |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
| - Aktiva produktif yang dihapusbuku / Written off earning assets                                                                                         | 5 313  | 5 963  | 7 196  | 7 018  | 7 111  | 7 176  | 7 168  | 7 250  | 7 292  | 7 124  | 7 217  | 7 659  | 7 537  | 7 792  | 7 897  | 7 994  |
| - Penerusan dana mudharabah muqayyadah / Channeling of mudharabah muqayyadah                                                                             | 2 680  | 503    | 476    | 3      | 3      | 3      | 3      | 3      | 3      | 3      | 3      | 3      | 3      | 3      | 3      | 3      |

Tabel 8.  
Laporan Laba Rugi Gabungan Bank Umum Syariah dan Unit Usaha Syariah  
(Condensed Income Statement - Islamic Commercial Bank and Islamic Business Unit)  
Nominal dalam Miliar Rp (Billion Rp)

| Indikator / Indicator                                                                                                                                | 2021    | 2022    | 2023    | 2024    |         |         |         |         |         |         |         |       |        |        |        | 2025    |  |
|------------------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|-------|--------|--------|--------|---------|--|
|                                                                                                                                                      |         |         |         | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan   | Feb    | Mar    | Apr    | Mei     |  |
| 1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa / Operating Income from                                                               | 56 331  | 61 059  | 74 456  | 32 516  | 39 246  | 46 812  | 53 773  | 60 808  | 67 923  | 75 044  | 82 545  | 7 113 | 13 835 | 21 252 | 33 199 | 40 401  |  |
| a. Penempatan pada Bank Indonesia / Placement in Bank Indonesia                                                                                      | 1 409   | 919     | 1 469   | 574     | 696     | 833     | 967     | 1 111   | 1 258   | 1 389   | 1 541   | 144   | 271    | 401    | 560    | 678     |  |
| b. Penempatan pada Bank Syariah Lain / Placement in Other Banks                                                                                      | 21      | 3       | 9       | 5       | 5       | 6       | 8       | 8       | 9       | 9       | 10      | 4     | 7      | 8      | 10     | 12      |  |
| c. Surat Berharga / Investment in Securities                                                                                                         | 5 904   | 6 705   | 8 514   | 3 612   | 4 290   | 5 012   | 5 815   | 6 598   | 7 407   | 8 350   | 9 216   | 871   | 1 578  | 2 423  | 3 197  | 4 018   |  |
| d. Pembiayaan yang Diberikan / Financing                                                                                                             | 38 388  | 42 679  | 49 897  | 22 086  | 26 684  | 31 345  | 35 922  | 40 601  | 45 280  | 49 886  | 54 953  | 4 627 | 9 125  | 14 168 | 18 763 | 23 526  |  |
| i. Pendapatan Bagi Hasil / Profit Sharing                                                                                                            | 14 279  | 15 814  | 19 551  | 9 512   | 11 595  | 13 608  | 15 631  | 17 799  | 19 820  | 21 846  | 24 194  | 2 039 | 4 093  | 6 451  | 8 498  | 10 641  |  |
| a. Mudharabah / Mudharabah                                                                                                                           | 997     | 837     | 844     | 414     | 483     | 577     | 663     | 743     | 845     | 942     | 1 037   | 99    | 182    | 260    | 348    | 425     |  |
| b. Musyarakah / Musyarakah                                                                                                                           | 13 281  | 14 976  | 18 706  | 9 098   | 11 113  | 13 030  | 14 968  | 17 056  | 18 974  | 20 903  | 23 156  | 1 939 | 3 911  | 6 190  | 8 150  | 10 215  |  |
| c. Pendapatan Bagi Hasil Lainnya / Other profit sharing                                                                                              | 0       | 0       | 0       | 0       | -       | 0       | 0       | 0       | 0       | 0       | 1       | 0     | 0      | 0      | 0      | 0       |  |
| ii. Piutang / Receivables / Acceptables                                                                                                              | 23 444  | 26 190  | 29 500  | 12 199  | 14 663  | 17 229  | 19 691  | 22 122  | 24 701  | 27 196  | 29 839  | 2 508 | 4 870  | 7 488  | 9 964  | 12 494  |  |
| a. Murabahah / Murabahah                                                                                                                             | 22 286  | 24 840  | 27 937  | 11 490  | 13 808  | 16 219  | 18 520  | 20 791  | 23 181  | 25 496  | 27 942  | 2 324 | 4 514  | 6 927  | 9 217  | 11 543  |  |
| b. Ujrah / Qardh                                                                                                                                     | 922     | 968     | 1 203   | 551     | 666     | 784     | 909     | 1 034   | 1 182   | 1 325   | 1 481   | 146   | 282    | 446    | 591    | 754     |  |
| c. Istishna' / Istishna'                                                                                                                             | 236     | 285     | 345     | 154     | 186     | 219     | 253     | 287     | 323     | 358     | 395     | 37    | 73     | 113    | 152    | 192     |  |
| d. Piutang Lainnya / Other Receivables/ Acceptables                                                                                                  | 0       | 97      | 14      | 4       | 4       | 7       | 8       | 10      | 15      | 17      | 20      | 1     | 1      | 2      | 5      | 5       |  |
| iii. Pendapatan Sewa (Ijarah) / Leasing Receivables / Acceptables (Ijarah)                                                                           | 666     | 662     | 773     | 373     | 423     | 505     | 597     | 670     | 749     | 832     | 902     | 79    | 150    | 212    | 280    | 362     |  |
| iv. Salari / Others                                                                                                                                  | -       | 13      | 73      | 3       | 3       | 3       | 3       | 11      | 11      | 12      | 18      | 1     | 12     | 18     | 20     | 29      |  |
| e. Lainnya / Others                                                                                                                                  | 10 609  | 10 754  | 14 567  | 6 240   | 7 570   | 9 615   | 11 063  | 12 490  | 13 970  | 15 410  | 16 825  | 1 467 | 2 854  | 4 253  | 10 669 | 12 168  |  |
| 2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa: / Revenue Sharing for Investment Fund Mudharabah Holders:                               | 23 618  | 23 406  | 34 607  | 16 136  | 19 285  | 23 415  | 26 915  | 30 419  | 34 017  | 37 629  | 41 279  | 3 761 | 7 192  | 10 827 | 19 431 | 23 112  |  |
| a. Dana Investasi Non Profit Sharing / Non Profit Sharing Investment Fund                                                                            | 23 618  | 23 120  | 33 903  | 15 793  | 18 854  | 22 917  | 26 337  | 29 739  | 33 235  | 36 749  | 40 331  | 3 676 | 7 013  | 10 532 | 19 023 | 22 615  |  |
| b. Dana Investasi Profit Sharing / Profit Sharing Investment Fund                                                                                    | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -     | -      | -      | -      | -       |  |
| 3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2) / Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2) | 32 713  | 39 181  | 42 119  | 17 519  | 21 220  | 24 865  | 28 466  | 32 170  | 35 906  | 39 514  | 43 694  | 3 664 | 7 108  | 11 108 | 24 571 | 28 257  |  |
| 4 Pendapatan Operasional Lainnya / Other Operating Income                                                                                            | 8 900   | 9 740   | 11 653  | 4 452   | 5 220   | 5 991   | 6 988   | 7 817   | 8 618   | 9 568   | 11 206  | 1 195 | 2 060  | 2 995  | 3 737  | 4 527   |  |
| a. Pendapatan dari MTM dan Penjualan Surat Berharga / Income from Mark-to-Market and Sale of Securities                                              | 196     | 379     | 687     | 355     | 441     | 576     | 691     | 778     | 846     | 906     | 1 093   | 104   | 254    | 337    | 435    | 514     |  |
| b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayyadah / Income from Bank as Mudharib in Mudharabah Al Muqayyadah                         | 125     | 67      | 18      | 7       | 9       | 10      | 12      | 13      | 14      | 16      | 17      | 1     | 3      | 4      | 6      | 7       |  |
| c. Pendapatan dari Penyerahan, Fee/Komis/Provisi / Income from Investment, Fees, Commission, Provision                                               | 3 054   | 4 022   | 4 239   | 1 722   | 2 105   | 2 484   | 2 824   | 3 302   | 3 764   | 4 323   | 4 950   | 426   | 878    | 1 353  | 1 773  | 2 201   |  |
| d. Pendapatan Lainnya / Other Income                                                                                                                 | 5 525   | 5 273   | 26 686  | 2 367   | 2 664   | 2 922   | 3 462   | 3 724   | 3 993   | 4 323   | 5 146   | 663   | 926    | 1 301  | 1 523  | 1 804   |  |
| 5 Total Pendapatan Operasional (3 + 4) / Total of Operating Income                                                                                   | 41 613  | 48 921  | 53 772  | 21 971  | 26 440  | 30 856  | 35 455  | 39 987  | 44 524  | 49 082  | 54 900  | 4 858 | 9 168  | 14 103 | 28 308 | 32 784  |  |
| 6 Total Beban Operasional / Total of Operating Costs                                                                                                 | 31 256  | 33 872  | 36 457  | 14 205  | 16 898  | 19 657  | 22 599  | 25 381  | 28 312  | 31 142  | 34 278  | 3 079 | 5 791  | 8 765  | 11 513 | 14 345  |  |
| a. Beban Imbalan kepada BI / Yield to BI                                                                                                             | 132     | 7       | 86      | 74      | 79      | 91      | 102     | 112     | 125     | 135     | 150     | 7     | 13     | 25     | 38     | 45      |  |
| b. Bonus Tilipan Wadiah / Wadiah Bonuses                                                                                                             | 320     | 285     | 463     | 203     | 241     | 282     | 328     | 375     | 445     | 496     | 542     | 51    | 105    | 159    | 218    | 280     |  |
| c. Kerugian atas MTM dan Penjualan Surat Berharga / Loss from Mark-to-Market and Sale of Securities                                                  | 3       | 26      | 168     | 18      | 21      | 24      | 25      | 28      | 31      | 37      | 58      | 1     | 4      | 11     | 14     | 15      |  |
| d. Kerugian dari Penyerahan dan Beban Komis/Provisi / Loss from Investment and Cost of Commission/Provision                                          | 629     | 695     | 829     | 353     | 422     | 497     | 574     | 647     | 726     | 805     | 887     | 74    | 149    | 228    | 302    | 378     |  |
| e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya / Impairment                                                                                   | 12 617  | 12 338  | 12 809  | 4 296   | 4 994   | 5 588   | 6 401   | 7 026   | 7 683   | 8 089   | 8 427   | 1 063 | 1 682  | 2 259  | 2 889  | 3 599   |  |
| f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris / Depreciation/Amortization and Cost of Fixed Assets Maintenance               | 1 797   | 1 970   | 2 225   | 1 034   | 1 256   | 1 473   | 1 698   | 1 918   | 2 155   | 2 413   | 2 707   | 243   | 495    | 765    | 1 025  | 1 291   |  |
| g. Beban Risiko Operasional / Cost of Operational Risk                                                                                               | 62      | 49      | 45      | 17      | 18      | 20      | 22      | 24      | 33      | 117     | 130     | 1     | 3      | 7      | 8      | 14      |  |
| h. Kerugian Restrukturisasi Pembiayaan / Loss from Financing Restructuring                                                                           | 16      | 25      | 20      | 11      | 11      | 12      | 14      | 15      | 19      | 22      | 26      | 1     | 1      | 3      | 4      | 6       |  |
| i. Beban Tenaga Kerja / Cost of Human Resources                                                                                                      | 9 467   | 10 803  | 11 823  | 4 786   | 5 750   | 6 804   | 7 823   | 8 902   | 9 998   | 11 104  | 12 275  | 953   | 1 909  | 2 988  | 3 968  | 4 925   |  |
| i. Biaya Tenaker / Labour Cost                                                                                                                       | 9 281   | 10 516  | 11 497  | 4 668   | 5 606   | 6 624   | 7 608   | 8 640   | 9 700   | 10 771  | 11 895  | 934   | 1 863  | 2 914  | 3 875  | 4 807   |  |
| ii. Biaya Pendidikan dan Pelatihan Tenaker / Training Cost                                                                                           | 180     | 262     | 281     | 109     | 133     | 166     | 202     | 245     | 278     | 311     | 353     | 17    | 43     | 67     | 84     | 107     |  |
| iii. Penelitian dan Pengembangan/ Research and Development                                                                                           | 5       | 26      | 44      | 9       | 11      | 14      | 14      | 16      | 20      | 22      | 27      | 1     | 4      | 7      | 9      | 10      |  |
| j. Beban Operasional Lainnya / Other Operating Costs                                                                                                 | 6 214   | 7 959   | 8 451   | 3 615   | 4 347   | 5 148   | 5 939   | 6 708   | 7 542   | 8 421   | 9 619   | 736   | 1 535  | 2 480  | 3 265  | 4 072   |  |
| i. Promosi / Promotion                                                                                                                               | 429     | 871     | 1 102   | 390     | 489     | 601     | 718     | 824     | 952     | 1 084   | 1 352   | 89    | 183    | 316    | 424    | 541     |  |
| ii. Biaya Lainnya / Other Costs                                                                                                                      | 5 785   | 7 087   | 7 349   | 3 225   | 3 858   | 4 547   | 5 221   | 5 884   | 6 589   | 7 336   | 8 267   | 647   | 1 352  | 2 164  | 2 842  | 3 531   |  |
| 7 Laba/Rugi Operasional (5 - 6) / Operating Profit/Loss (5 - 6)                                                                                      | 10 357  | 15 049  | 17 315  | 7 766   | 9 542   | 11 199  | 12 855  | 14 606  | 16 212  | 17 940  | 20 621  | 1 780 | 3 378  | 5 338  | 16 795 | 18 439  |  |
| 8 Pendapatan Non Operasional / Non Operating Income                                                                                                  | 755     | 479     | 1 308   | 535     | 622     | 704     | 781     | 864     | 1 021   | 1 135   | 1 089   | 110   | 239    | 296    | 384    | 454     |  |
| 9 Beban Non Operasional / Non Operating Cost                                                                                                         | 684     | 588     | 1 500   | 604     | 711     | 814     | 938     | 1 045   | 1 223   | 1 346   | 1 319   | 119   | 245    | 318    | 417    | 521     |  |
| 10 Laba/Rugi Non Operasional (8 - 9) / Non Operating Profit/Loss (8 - 9)                                                                             | 71      | (109)   | (192)   | (69)    | (90)    | (111)   | (157)   | (181)   | (202)   | (211)   | (230)   | (9)   | (6)    | (22)   | (33)   | (69)    |  |
| 11 Laba/Rugi Tahun Berjalan (7 + 10) / Year-to-date Profit/Loss (7 + 10)                                                                             | 10 428  | 13 413  | 14 854  | 6 558   | 8 192   | 9 620   | 11 090  | 12 645  | 14 010  | 15 630  | 17 963  | 1 459 | 2 906  | 4 633  | 5 958  | 7 405   |  |
| 12 Transfer Laba/Rugi / Transfer of Profit/Loss                                                                                                      | 7 765   | 9 373   | 9 099   | -       | -       | -       | -       | -       | -       | -       | -       | 9 005 | -      | -      | -      | -       |  |
| 13 Pajak Penghasilan / Income Tax                                                                                                                    | (1 848) | (2 324) | (2 406) | (1 099) | (1 343) | (1 546) | (1 756) | (2 007) | (2 224) | (2 461) | (2 800) | (236) | (458)  | (734)  | (951)  | (1 174) |  |
| 14 Laba/Rugi Bersih / Net Profit/Loss                                                                                                                | 6 441   | 9 460   | 10 223  | 5 459   | 6 849   | 8 074   | 9 334   | 10 637  | 11 786  | 13 168  | 12 661  | 1 223 | 2 448  | 3 899  | 5 008  | 6 231   |  |

| Tabel 8.a.<br>Laporan Laba Rugi Bank Umum Syariah<br>(Condensed Income Statement - Islamic Commercial Bank)<br>Nominal dalam Miliar Rp (Billion Rp)  |         |         |         |         |         |         |         |         |         |         |         |       |       |        |        |
|------------------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|-------|-------|--------|--------|
| Indikator                                                                                                                                            | 2021    | 2022    | 2023    | 2024    |         |         |         |         |         |         |         | 2025  |       |        |        |
|                                                                                                                                                      |         |         |         | Mei     | Jun     | Jul     | Ag      | Sep     | Okt     | Nov     | Des     | Jan   | Feb   | Mar    | Apr    |
| 1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa / Operating Income from:                                                              | 40 655  | 43 838  | 52 826  | 23 199  | 27 957  | 32 778  | 37 634  | 42 585  | 47 483  | 52 498  | 57 851  | 4 987 | 9 716 | 14 975 | 24 861 |
| a. Penempatan pada Bank Indonesia / Placement in Bank Indonesia                                                                                      | 836     | 557     | 922     | 367     | 445     | 539     | 632     | 732     | 830     | 914     | 1 018   | 98    | 183   | 270    | 381    |
| b. Penempatan pada Bank Syariah Lain / Placement in Other Banks                                                                                      | 14      | 1       | 6       | 1       | 1       | 2       | 2       | 2       | 3       | 3       | 4       | 1     | 1     | 1      | 2      |
| c. Surat Berharga / Investment in Securities                                                                                                         | 4 505   | 4 981   | 5 971   | 2 662   | 3 178   | 3 703   | 4 274   | 4 833   | 5 389   | 6 087   | 6 699   | 621   | 1 109 | 1 694  | 2 224  |
| d. Pembiayaan yang Diberikan / Financing                                                                                                             | 26 926  | 30 176  | 34 855  | 15 573  | 18 830  | 22 052  | 25 275  | 28 609  | 31 908  | 35 165  | 38 829  | 3 274 | 6 483 | 10 125 | 13 427 |
| i. Pendapatan Bagi Hasil / Profit Sharing                                                                                                            | 7 639   | 8 674   | 10 966  | 5 709   | 7 013   | 8 210   | 9 433   | 10 814  | 12 042  | 13 292  | 14 629  | 1 255 | 2 577 | 4 143  | 5 459  |
| a. Mudharabah / Mudharabah                                                                                                                           | 419     | 351     | 371     | 210     | 240     | 287     | 324     | 351     | 403     | 448     | 482     | 47    | 91    | 128    | 177    |
| b. Musyarakah / Musyarakah                                                                                                                           | 7 220   | 8 323   | 10 594  | 5 499   | 6 773   | 7 923   | 9 109   | 10 462  | 11 639  | 12 845  | 14 347  | 1 208 | 2 486 | 4 015  | 5 281  |
| c. Pendapatan Bagi Hasil Lainnya / Other profit sharing                                                                                              | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -     | -     | -      | -      |
| ii. Piutang / Receivables / Acceptables                                                                                                              | 19 115  | 21 285  | 23 558  | 9 689   | 11 634  | 13 621  | 15 569  | 17 496  | 19 534  | 21 508  | 23 600  | 1 981 | 3 840 | 5 904  | 7 866  |
| a. Murabahah / Murabahah                                                                                                                             | 18 251  | 20 271  | 22 452  | 9 188   | 11 029  | 12 908  | 14 742  | 16 551  | 18 467  | 20 313  | 22 264  | 1 848 | 3 582 | 5 499  | 7 321  |
| b. Ujrah / Qardh                                                                                                                                     | 863     | 917     | 1 103   | 500     | 605     | 712     | 827     | 945     | 1 067   | 1 195   | 1 335   | 133   | 257   | 406    | 545    |
| c. Istishna' / Istishna'                                                                                                                             | 1       | 1       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0     | 0     | 0      | 0      |
| d. Piutang Lainnya / Other Receivables/ Acceptables                                                                                                  | -       | 96      | 2       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0     | 0     | 0      | 0      |
| iii. Pendapatan Sewa (Ijarah) / Leasing Receivables / Acceptables (Ijarah)                                                                           | 173     | 217     | 311     | 173     | 180     | 217     | 270     | 297     | 330     | 361     | 397     | 38    | 66    | 78     | 103    |
| iv. Salm                                                                                                                                             | -       | -       | 20      | 3       | 3       | 3       | 3       | 3       | 3       | 3       | 3       | -     | -     | -      | -      |
| e. Lainnya / Others                                                                                                                                  | 8 373   | 8 123   | 11 073  | 4 596   | 5 503   | 6 482   | 7 451   | 8 408   | 9 353   | 10 329  | 11 300  | 993   | 1 940 | 2 884  | 3 827  |
| 2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa: / Revenue Sharing for Investment Fund Mudharabah Holders:                               | 16 923  | 16 232  | 23 507  | 10 848  | 12 984  | 15 301  | 17 559  | 19 812  | 22 082  | 24 455  | 26 858  | 2 465 | 4 728 | 7 134  | 14 480 |
| a. Dana Investasi Non Profit Sharing / Non Profit Sharing Investment Fund                                                                            | 16 923  | 16 128  | 23 117  | 10 640  | 12 715  | 14 993  | 17 203  | 19 389  | 21 614  | 23 926  | 26 292  | 2 420 | 4 631 | 6 964  | 14 240 |
| b. Dana Investasi Profit Sharing / Profit Sharing Investment Fund                                                                                    | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -     | -     | -      | 0      |
| 3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2) / Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2) | 23 732  | 29 068  | 31 471  | 13 388  | 16 131  | 18 827  | 21 543  | 24 409  | 27 219  | 29 934  | 33 183  | 2 810 | 5 412 | 8 461  | 21 101 |
| 4 Pendapatan Operasional Lainnya / Other Operating Income                                                                                            | 6 776   | 6 945   | 6 264   | 3 156   | 3 744   | 4 340   | 4 963   | 5 595   | 6 198   | 6 917   | 7 949   | 868   | 1 548 | 2 315  | 2 908  |
| a. Pendapatan dari MTM dan Penjualan Surat Berharga / Income from Mark-to-Market and Sale of Securities                                              | 192     | 273     | 599     | 313     | 391     | 515     | 620     | 694     | 751     | 798     | 974     | 94    | 232   | 305    | 391    |
| b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayyadah / Income from Bank as Mudharib in Mudharabah Al Muqayyadah                         | 0       | 0       | 0       | 7       | 9       | 10      | 12      | 13      | 14      | 16      | 17      | 1     | 3     | 4      | 6      |
| c. Pendapatan dari Penyertaan, Fee/Komis/Provisi / Income from Investment, Fees, Commission, Provision                                               | 2 199   | 3 121   | 3 223   | 1 314   | 1 613   | 1 905   | 2 171   | 2 564   | 2 941   | 3 426   | 3 967   | 358   | 727   | 1 119  | 1 464  |
| d. Pendapatan Lainnya / Other Income                                                                                                                 | 4 385   | 3 551   | 7 206   | 1 521   | 1 731   | 1 910   | 2 160   | 2 324   | 2 491   | 2 677   | 2 991   | 415   | 586   | 887    | 1 047  |
| 5 Total Pendapatan Operasional (3 + 4) / Total of Operating Income                                                                                   | 30 508  | 36 013  | 37 734  | 16 543  | 19 875  | 23 167  | 26 506  | 30 004  | 33 417  | 36 851  | 41 132  | 3 678 | 6 960 | 10 776 | 24 009 |
| 6 Total Beban Operasional / Total of Operating Costs                                                                                                 | 24 400  | 24 859  | 25 167  | 10 505  | 12 504  | 14 665  | 16 879  | 19 099  | 21 351  | 23 646  | 26 097  | 2 322 | 4 453 | 6 752  | 8 942  |
| a. Beban Imbalan kepada BI / Yield to BI                                                                                                             | 129     | 7       | 86      | 74      | 79      | 91      | 102     | 112     | 125     | 135     | 150     | 7     | 13    | 25     | 38     |
| b. Bonus Tilipan Wadiah / Wadiah Bonuses                                                                                                             | 233     | 104     | 150     | 66      | 79      | 91      | 105     | 119     | 131     | 145     | 160     | 11    | 22    | 34     | 50     |
| c. Kerugian atas MTM dan Penjualan Surat Berharga / Loss from Mark-to-Market and Sale of Securities                                                  | 3       | 26      | 154     | 18      | 21      | 24      | 25      | 28      | 31      | 32      | 54      | 1     | 4     | 11     | 14     |
| d. Kerugian dari Penyertaan dan Beban Komis/Provisi / Loss from Investment and Cost of Commission/Provision                                          | 142     | 117     | 148     | 58      | 69      | 82      | 98      | 111     | 126     | 140     | 156     | 11    | 24    | 38     | 51     |
| e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya / Impairment                                                                                   | 9 195   | 7 385   | 6 189   | 2 393   | 2 733   | 3 085   | 3 512   | 3 910   | 4 272   | 4 485   | 4 620   | 626   | 1 011 | 1 343  | 1 786  |
| f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris / Depreciation/Amortization and Cost of Fixed                                  | 1 596   | 1 732   | 1 962   | 950     | 1 155   | 1 356   | 1 564   | 1 786   | 1 985   | 2 224   | 2 479   | 226   | 459   | 709    | 950    |
| g. Beban Risiko Operasional / Cost of Operational Risk                                                                                               | 60      | 46      | 42      | 17      | 18      | 20      | 22      | 24      | 32      | 116     | 129     | 1     | 3     | 7      | 8      |
| h. Kerugian Restrukturisasi Pembiayaan / Loss from Financing Restructuring                                                                           | 16      | 25      | 20      | 11      | 11      | 12      | 14      | 15      | 19      | 22      | 26      | 1     | 1     | 3      | 4      |
| i. Beban Tenaga Kerja / Cost of Human Resources                                                                                                      | 8 118   | 9 354   | 9 936   | 4 092   | 4 923   | 5 844   | 6 732   | 7 684   | 8 614   | 9 597   | 10 624  | 823   | 1 639 | 2 552  | 3 377  |
| i. Biaya Tenaker / Labour Cost                                                                                                                       | 7 940   | 9 078   | 9 626   | 3 981   | 4 788   | 5 675   | 6 529   | 7 437   | 8 331   | 9 280   | 10 264  | 805   | 1 595 | 2 481  | 3 288  |
| ii. Biaya Pendidikan dan Pelatihan Tenaker / Training Cost                                                                                           | 173     | 250     | 267     | 102     | 124     | 155     | 189     | 232     | 264     | 295     | 333     | 16    | 41    | 64     | 81     |
| iii. Penelitian dan Pengembangan/ Research and Development                                                                                           | 5       | 25      | 44      | 9       | 11      | 13      | 14      | 16      | 19      | 22      | 27      | 1     | 4     | 7      | 8      |
| j. Beban Operasional Lainnya / Other Operating Costs                                                                                                 | 4 907   | 6 167   | 6 629   | 3 494   | 4 151   | 4 810   | 5 448   | 6 147   | 6 895   | 7 659   | 8 426   | 626   | 1 299 | 2 066  | 2 735  |
| i. Promosi / Promotion                                                                                                                               | 352     | 777     | 989     | 344     | 432     | 535     | 642     | 738     | 856     | 977     | 1 123   | 63    | 169   | 268    | 388    |
| ii. Biaya Lainnya / Other Costs                                                                                                                      | 4 555   | 5 391   | 5 640   | 2 548   | 3 062   | 3 616   | 4 168   | 4 710   | 5 291   | 5 918   | 6 636   | 544   | 1 130 | 1 778  | 2 347  |
| 7 Laba/Rugi Operasional (5 - 6) / Operating Profit/Loss (5 - 6)                                                                                      | 6 108   | 11 154  | 12 568  | 6 039   | 7 371   | 8 502   | 9 627   | 10 905  | 12 066  | 13 205  | 15 034  | 1 356 | 2 507 | 4 023  | 15 067 |
| 8 Pendapatan Non Operasional / Non Operating Income                                                                                                  | 474     | 223     | 515     | 166     | 196     | 217     | 237     | 270     | 298     | 334     | 187     | 50    | 84    | 74     | 98     |
| 9 Beban Non Operasional / Non Operating Cost                                                                                                         | 358     | 318     | 684     | 231     | 281     | 333     | 387     | 443     | 491     | 536     | 409     | 56    | 103   | 111    | 149    |
| 10 Laba/Rugi Non Operasional (8 - 9) / Non Operating Profit/Loss (8 - 9)                                                                             | 116     | (95)    | (169)   | (65)    | (85)    | (116)   | (150)   | (174)   | (194)   | (202)   | (221)   | (5)   | (19)  | (36)   | (50)   |
| 11 Laba/Rugi Tahun Berjalan (7 + 10) / Year-to-date Profit/Loss (7 + 10)                                                                             | 6 224   | 9 596   | 10 247  | 4 938   | 6 128   | 7 037   | 8 009   | 9 095   | 10 056  | 11 112  | 12 623  | 1 063 | 2 064 | 3 367  | 4 297  |
| 12 Transfer Laba/Rugi / Transfer of Profit/Loss                                                                                                      | 5 589   | 7 744   | 6 874   | -       | -       | -       | -       | -       | -       | -       | 6 503   | -     | -     | -      | -      |
| 13 Pajak Penghasilan / Income Tax                                                                                                                    | (1 760) | (2 195) | (2 310) | (1 071) | (1 316) | (1 518) | (1 728) | (1 966) | (2 176) | (2 402) | (2 730) | (230) | (442) | (715)  | (927)  |
| 14 Laba/Rugi Bersih / Net Profit/Loss                                                                                                                | 4 464   | 7 401   | 7 927   | 3 867   | 4 812   | 5 519   | 6 282   | 7 129   | 7 879   | 8 711   | 9 893   | 833   | 1 623 | 2 652  | 3 370  |

**Tabel 8.b.**  
**Laporan Laba Rugi Unit Usaha Syariah**  
**(Condensed Income Statement - Islamic Business Unit)**  
**Nominal dalam Miliar Rp (Billion Rp)**

| Indikator                                                                                                                                            | 2021   | 2022   | 2023   | 2024  |        |        |        |        |        |        |        | 2025  |       |       |       |        |
|------------------------------------------------------------------------------------------------------------------------------------------------------|--------|--------|--------|-------|--------|--------|--------|--------|--------|--------|--------|-------|-------|-------|-------|--------|
|                                                                                                                                                      |        |        |        | Mei   | Jun    | Jul    | Ags    | Sep    | Okt    | Nov    | Des    | Jan   | Feb   | Mar   | Apr   | Mei    |
| 1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa / Operating Income from:                                                              | 15 676 | 17 221 | 21 630 | 9 317 | 11 289 | 14 034 | 16 139 | 18 223 | 20 440 | 22 546 | 24 694 | 2 126 | 4 118 | 6 277 | 8 337 | 10 500 |
| a. Penempatan pada Bank Indonesia / Placement in Bank Indonesia                                                                                      | 572    | 362    | 547    | 207   | 251    | 294    | 335    | 378    | 428    | 475    | 523    | 46    | 88    | 131   | 179   | 222    |
| b. Penempatan pada Bank Syariah Lain / Placement in Other Banks                                                                                      | 7      | 2      | 3      | 3     | 3      | 5      | 6      | 6      | 6      | 6      | 6      | 4     | 6     | 6     | 8     | 9      |
| c. Surat Berharga / Investment in Securities                                                                                                         | 1 398  | 1 724  | 2 543  | 949   | 1 113  | 1 310  | 1 541  | 1 765  | 2 018  | 2 263  | 2 517  | 249   | 468   | 729   | 973   | 1 244  |
| d. Pembiayaan yang Diberikan / Financing                                                                                                             | 11 462 | 12 503 | 15 042 | 6 513 | 7 854  | 9 233  | 10 647 | 11 992 | 13 372 | 14 721 | 16 124 | 1 353 | 2 642 | 4 043 | 5 336 | 6 698  |
| i. Pendapatan Bagi Hasil / Profit Sharing                                                                                                            | 6 640  | 7 139  | 8 595  | 3 803 | 4 583  | 5 398  | 6 198  | 6 985  | 7 778  | 8 553  | 9 364  | 794   | 1 515 | 2 308 | 3 040 | 3 821  |
| a. Mudharabah / Mudharabah                                                                                                                           | 578    | 486    | 473    | 204   | 243    | 290    | 338    | 392    | 442    | 495    | 555    | 52    | 91    | 133   | 171   | 207    |
| b. Musyarakah / Musyarakah                                                                                                                           | 6 061  | 6 653  | 8 112  | 3 599 | 4 340  | 5 107  | 5 859  | 6 593  | 7 336  | 8 058  | 8 808  | 731   | 1 424 | 2 175 | 2 869 | 3 613  |
| c. Pendapatan Bagi Hasil Lainnya / Other profit sharing                                                                                              | 0,2    | 0      | 0      | 0     | -      | 0      | 0      | 0      | 0      | 0      | 1      | 0     | 0     | 0     | 0     | 0      |
| ii. Piutang / Receivables / Acceptables                                                                                                              | 4 330  | 4 905  | 5 942  | 2 510 | 3 029  | 3 608  | 4 121  | 4 625  | 5 166  | 5 688  | 6 239  | 527   | 1 031 | 1 584 | 2 099 | 2 626  |
| a. Murabahah / Murabahah                                                                                                                             | 4 035  | 4 569  | 5 486  | 2 302 | 2 779  | 3 311  | 3 778  | 4 240  | 4 714  | 5 183  | 5 678  | 477   | 932   | 1 429 | 1 896 | 2 369  |
| b. Ujrah / Qardh                                                                                                                                     | 59     | 50     | 99     | 51    | 61     | 72     | 82     | 89     | 115    | 131    | 146    | 13    | 25    | 40    | 46    | 61     |
| c. Istishna' / Istishna'                                                                                                                             | 236    | 285    | 345    | 154   | 186    | 219    | 253    | 287    | 322    | 358    | 395    | 37    | 73    | 113   | 152   | 192    |
| d. Piutang Lainnya / Other Receivables/ Acceptables                                                                                                  | 0      | 2      | 12     | 4     | 4      | 7      | 8      | 9      | 15     | 17     | 20     | 1     | 1     | 2     | 5     | 5      |
| iii. Pendapatan Sewa (Ijarah) / Leasing Receivables / Acceptables (Ijarah)                                                                           | 493    | 445    | 462    | 200   | 243    | 288    | 327    | 373    | 419    | 470    | 506    | 41    | 84    | 133   | 177   | 222    |
| iv. Salam                                                                                                                                            | -      | 13     | 53     | -     | -      | -      | 1      | 9      | 9      | 9      | 15     | 1     | 12    | 18    | 20    | 29     |
| e. Lainnya / Others                                                                                                                                  | 2 236  | 2 631  | 3 494  | 1 644 | 2 067  | 3 133  | 3 611  | 4 082  | 4 617  | 5 081  | 5 525  | 474   | 915   | 1 369 | 1 842 | 2 326  |
| 2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa: / Revenue Sharing for Investment Fund Mudharabah Holders:                               | 6 695  | 7 173  | 11 099 | 5 289 | 6 301  | 8 115  | 9 357  | 10 607 | 11 936 | 13 174 | 14 421 | 1 296 | 2 464 | 3 693 | 4 951 | 6 206  |
| a. Dana Investasi Non Profit Sharing / Non Profit Sharing Investment Fund                                                                            | 6 695  | 6 992  | 10 787 | 5 152 | 6 139  | 7 924  | 9 134  | 10 350 | 11 621 | 12 823 | 14 039 | 1 257 | 2 381 | 3 569 | 4 783 | 5 992  |
| b. Dana Investasi Profit Sharing / Profit Sharing Investment Fund                                                                                    | -      | -      | -      | -     | -      | -      | -      | -      | -      | -      | -      | -     | -     | -     | -     | 0      |
| 3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2) / Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2) | 8 982  | 10 113 | 10 648 | 4 132 | 5 089  | 6 039  | 6 924  | 7 761  | 8 688  | 9 580  | 10 511 | 854   | 1 696 | 2 647 | 3 471 | 4 398  |
| 4 Pendapatan Operasional Lainnya / Other Operating Income                                                                                            | 2 124  | 2 795  | 5 389  | 1 296 | 1 476  | 1 651  | 2 025  | 2 223  | 2 419  | 2 652  | 3 257  | 326   | 513   | 681   | 829   | 992    |
| a. Pendapatan dari MTM dan Penjualan Surat Berharga / Income from Mark-to-Market and Sale of Securities                                              | 4      | 106    | 88     | 42    | 50     | 61     | 71     | 85     | 94     | 108    | 119    | 10    | 22    | 32    | 43    | 53     |
| b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayyadah / Income from Bank as Mudharib in Mudharabah Al Muqayyadah                         | 125    | 67     | 18     | -     | -      | -      | -      | -      | -      | -      | -      | -     | -     | -     | -     | -      |
| c. Pendapatan dari Penyertaan, Fee/Komis/Provisi / Income from Investment, Fees, Commission, Provision                                               | 855    | 900    | 1 015  | 408   | 492    | 579    | 653    | 738    | 823    | 897    | 982    | 68    | 151   | 234   | 309   | 388    |
| d. Pendapatan Lainnya / Other Income                                                                                                                 | 1 140  | 1 721  | 19 480 | 845   | 934    | 1 011  | 1 302  | 1 400  | 1 502  | 1 647  | 2 156  | 248   | 340   | 414   | 476   | 551    |
| 5 Total Pendapatan Operasional (3 + 4) / Total of Operating Income                                                                                   | 11 105 | 12 908 | 16 038 | 5 428 | 6 565  | 7 689  | 8 949  | 9 983  | 11 107 | 12 231 | 13 768 | 1 180 | 2 208 | 3 328 | 4 299 | 5 391  |
| 6 Total Beban Operasional / Total of Operating Costs                                                                                                 | 6 856  | 9 013  | 11 290 | 3 700 | 4 395  | 4 992  | 5 720  | 6 282  | 6 961  | 7 496  | 8 181  | 757   | 1 338 | 2 013 | 2 571 | 3 188  |
| a. Beban Imbalan kepada BI / Yield to BI                                                                                                             | 3      | -      | -      | -     | -      | -      | -      | -      | -      | -      | -      | -     | -     | -     | -     | -      |
| b. Bonus Titipan Wadiah / Wadiah Bonuses                                                                                                             | 86     | 181    | 313    | 136   | 162    | 191    | 223    | 257    | 314    | 351    | 382    | 39    | 83    | 124   | 169   | 214    |
| c. Kerugian atas MTM dan Penjualan Surat Berharga / Loss from Mark-to-Market and Sale of Securities                                                  | 0      | 1      | 13     | 0     | 0      | 0      | 0      | 0      | 0      | 4      | 4      | 0     | 0     | 0     | 0     | 0      |
| d. Kerugian dari Penyertaan dan Beban Komis/Provisi / Loss from Investment and Cost of Commission/Provision                                          | 486    | 578    | 681    | 295   | 354    | 415    | 476    | 536    | 600    | 665    | 730    | 63    | 125   | 189   | 251   | 311    |
| e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya / Impairment                                                                                   | 3 422  | 4 953  | 6 620  | 1 903 | 2 261  | 2 504  | 2 889  | 3 116  | 3 411  | 3 604  | 3 806  | 436   | 671   | 916   | 1 123 | 1 416  |
| f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris / Depreciation/Amortization and Cost of Fixed Assets                           | 201    | 238    | 263    | 84    | 100    | 117    | 134    | 152    | 170    | 189    | 228    | 17    | 36    | 56    | 76    | 95     |
| g. Beban Risiko Operasional / Cost of Operational Risk                                                                                               | 2      | 3      | 3      | 0     | 0      | 0      | 0      | 0      | 1      | 1      | 1      | 0     | 0     | 0     | 0     | 0      |
| h. Kerugian Restrukturisasi Pembiayaan / Loss from Financing Restructuring                                                                           | -      | -      | -      | -     | -      | -      | -      | -      | -      | -      | -      | -     | -     | -     | -     | -      |
| i. Beban Tenaga Kerja / Cost of Human Resources                                                                                                      | 1 345  | 1 440  | 1 887  | 695   | 827    | 960    | 1 092  | 1 217  | 1 384  | 1 507  | 1 651  | 131   | 270   | 437   | 591   | 731    |
| i. Biaya Tenaga Kerja / Labour Cost                                                                                                                  | 1 341  | 1 438  | 1 872  | 688   | 818    | 949    | 1 079  | 1 204  | 1 369  | 1 490  | 1 631  | 130   | 268   | 434   | 587   | 726    |
| ii. Biaya Pendidikan dan Pelatihan Tenaga Kerja / Training Cost                                                                                      | 8      | 11     | 15     | 7     | 9      | 11     | 13     | 14     | 15     | 16     | 20     | 1     | 2     | 3     | 4     | 5      |
| iii. Penelitian dan Pengembangan/ Research and Development                                                                                           | 0      | 0      | 0      | 0     | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 0      |
| j. Beban Operasional Lainnya / Other Operating Costs                                                                                                 | 1 307  | 1 791  | 1 822  | 723   | 853    | 997    | 1 129  | 1 260  | 1 395  | 1 526  | 1 760  | 110   | 236   | 414   | 530   | 634    |
| i. Promosi / Promotion                                                                                                                               | 77     | 95     | 113    | 46    | 56     | 65     | 76     | 86     | 96     | 108    | 129    | 6     | 14    | 29    | 35    | 50     |
| ii. Biaya Lainnya / Other Costs                                                                                                                      | 1 230  | 1 697  | 1 709  | 677   | 796    | 931    | 1 053  | 1 174  | 1 299  | 1 418  | 1 630  | 104   | 222   | 386   | 495   | 583    |
| 7 Laba/Rugi Operasional (5 - 6) / Operating Profit/Loss (5 - 6)                                                                                      | 4 249  | 3 895  | 4 748  | 1 728 | 2 171  | 2 697  | 3 229  | 3 701  | 4 146  | 4 735  | 5 587  | 423   | 870   | 1 315 | 1 728 | 2 203  |
| 8 Pendapatan Non Operasional / Non Operating Income                                                                                                  | 280    | 256    | 793    | 369   | 425    | 487    | 544    | 594    | 644    | 723    | 801    | 902   | 60    | 155   | 221   | 286    |
| 9 Beban Non Operasional / Non Operating Cost                                                                                                         | 326    | 270    | 816    | 373   | 430    | 481    | 551    | 602    | 732    | 811    | 911    | 63    | 142   | 207   | 268   | 340    |
| 10 Laba/Rugi Non Operasional (8 - 9) / Non Operating Profit/Loss (8 - 9)                                                                             | (45)   | (14)   | (23)   | (4)   | (5)    | 5      | (7)    | (8)    | (8)    | (10)   | (9)    | (4)   | 13    | 14    | 18    | 14     |
| 11 Laba/Rugi Tahun Berjalan (7 + 10) / Year-to-date Profit/Loss (7 + 10)                                                                             | 4 204  | 3 817  | 4 607  | 1 620 | 2 064  | 2 584  | 3 081  | 3 549  | 3 954  | 4 517  | 5 341  | 396   | 842   | 1 266 | 1 661 | 2 113  |
| 12 Transfer Laba/Rugi / Transfer of Profit/Loss                                                                                                      | 2 176  | 1 628  | 2 225  | -     | -      | -      | -      | -      | -      | -      | 2 502  | -     | -     | -     | -     | -      |
| 13 Pajak Penghasilan / Income Tax                                                                                                                    | (89)   | (129)  | (87)   | (28)  | (27)   | (28)   | (28)   | (41)   | (48)   | (60)   | (71)   | (6)   | (17)  | (19)  | (23)  | (34)   |
| 14 Laba/Rugi Bersih / Net Profit/Loss                                                                                                                | 1 977  | 2 059  | 2 295  | 1 592 | 2 037  | 2 555  | 3 053  | 3 508  | 3 907  | 4 458  | 5 268  | 390   | 825   | 1 247 | 1 638 | 2 079  |

| Tabel 9.<br>Aktiva Produktif berdasarkan Kualitas - Bank Umum Syariah dan Unit Usaha Syariah<br>(Earning Assets based on Collectibility of Islamic Commercial Bank and Islamic Business Unit)<br>Nominal dalam Miliar Rp (Billion Rp) dan Rasio (%) |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Indikator / Indicator                                                                                                                                                                                                                               | 2021    | 2022    | 2023    | 2024    |         |         |         |         |         |         |         |         |         |         |         | 2025    |
|                                                                                                                                                                                                                                                     |         |         |         | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     |
| 1. Lancar / Current                                                                                                                                                                                                                                 | 602 159 | 678 453 | 765 880 | 765 241 | 784 238 | 782 363 | 783 936 | 795 770 | 799 890 | 811 397 | 845 764 | 817 418 | 819 481 | 826 775 | 833 056 | 821 301 |
| 2. Dalam Perhatian Khusus / Special Mention                                                                                                                                                                                                         | 15 843  | 16 697  | 22 345  | 25 130  | 25 596  | 24 267  | 24 980  | 24 925  | 25 262  | 26 137  | 23 466  | 26 958  | 28 963  | 25 595  | 26 607  | 26 011  |
| 3. Kurang Lancar / Sub-Standard                                                                                                                                                                                                                     | 2 991   | 3 067   | 2 942   | 3 435   | 3 248   | 3 397   | 3 101   | 3 198   | 3 170   | 3 260   | 3 028   | 3 311   | 3 381   | 3 365   | 3 537   | 3 560   |
| 4. Diragukan / Doubtful                                                                                                                                                                                                                             | 1 653   | 1 379   | 1 503   | 1 663   | 1 681   | 1 696   | 1 847   | 1 911   | 1 683   | 1 600   | 1 700   | 1 743   | 1 778   | 1 849   | 1 938   | 2 009   |
| 5. Macet / Lost                                                                                                                                                                                                                                     | 6 415   | 7 412   | 7 804   | 8 034   | 8 035   | 8 206   | 8 461   | 8 485   | 8 926   | 9 065   | 9 004   | 8 986   | 9 054   | 9 247   | 9 240   | 9 457   |
| Total Aset Produktif / Total Earning Assets                                                                                                                                                                                                         | 629 062 | 707 008 | 800 473 | 803 504 | 822 798 | 819 929 | 822 325 | 834 289 | 838 930 | 851 459 | 882 963 | 858 415 | 862 658 | 866 831 | 874 378 | 862 337 |
| Rasio Aset Produktif Non Lancar / Percentage of Non Performing Earning Assets                                                                                                                                                                       | 1,76    | 1,88    | 1,53    | 1,63    | 1,58    | 1,62    | 1,63    | 1,63    | 1,64    | 1,64    | 1,56    | 1,64    | 1,65    | 1,67    | 1,68    | 1,74    |

| Tabel 9.a.<br>Aktiva Produktif berdasarkan Kualitas - Bank Umum Syariah<br>(Earning Assets based on Collectibility of Islamic Commercial Bank)<br>Nominal dalam Miliar Rp (Billion Rp) dan Rasio (%) |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Indikator/Indicator                                                                                                                                                                                  | 2021    | 2022    | 2023    | 2024    |         |         |         |         |         |         |         |         |         |         |         | 2025    |
|                                                                                                                                                                                                      |         |         |         | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     |
| 1. Lancar / Current                                                                                                                                                                                  | 385 781 | 452 763 | 517 862 | 525 636 | 539 322 | 535 750 | 534 736 | 544 783 | 544 520 | 555 725 | 585 015 | 565 941 | 566 534 | 571 408 | 577 550 | 562 493 |
| 2. Dalam Perhatian Khusus / Special Mention                                                                                                                                                          | 9 499   | 8 691   | 12 130  | 14 556  | 14 612  | 13 612  | 14 303  | 13 858  | 14 250  | 15 158  | 12 611  | 14 950  | 15 982  | 13 980  | 14 523  | 14 291  |
| 3. Kurang Lancar / Sub-Standard                                                                                                                                                                      | 2 465   | 2 532   | 2 356   | 2 533   | 2 486   | 2 609   | 2 368   | 2 492   | 2 441   | 2 476   | 2 219   | 2 375   | 2 458   | 2 404   | 2 528   | 2 497   |
| 4. Diragukan / Doubtful                                                                                                                                                                              | 1 406   | 873     | 1 001   | 933     | 922     | 998     | 1 202   | 1 228   | 999     | 969     | 1 087   | 1 088   | 1 116   | 1 201   | 1 220   | 1 258   |
| 5. Macet / Lost                                                                                                                                                                                      | 3 271   | 4 682   | 5 017   | 5 148   | 5 076   | 5 194   | 5 312   | 5 365   | 5 734   | 5 800   | 5 827   | 5 817   | 5 854   | 5 946   | 5 870   | 6 083   |
| Total Aset Produktif / Total Earning Assets                                                                                                                                                          | 402 421 | 469 541 | 538 366 | 548 807 | 562 418 | 558 164 | 557 919 | 567 726 | 567 944 | 580 128 | 606 758 | 590 172 | 591 945 | 594 939 | 601 692 | 586 623 |
| Rasio Aset Produktif Non Lancar / Percentage of Non Performing Earning Assets                                                                                                                        | 1,77    | 1,95    | 1,56    | 1,57    | 1,51    | 1,58    | 1,59    | 1,60    | 1,62    | 1,59    | 1,51    | 1,57    | 1,59    | 1,61    | 1,60    | 1,68    |

| Tabel 9.b.<br>Aktiva Produktif berdasarkan Kualitas - Unit Usaha Syariah<br>(Earning Assets based on Collectibility of Islamic Business Unit)<br>Nominal dalam Miliar Rp (Billion Rp) dan Rasio (%) |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Indikator/Indicator                                                                                                                                                                                 | 2021    | 2022    | 2023    | 2024    |         |         |         |         |         |         |         |         |         |         |         | 2025    |
|                                                                                                                                                                                                     |         |         |         | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     |
| 1. Lancar / Current                                                                                                                                                                                 | 216 378 | 225 691 | 248 018 | 239 605 | 244 916 | 246 613 | 249 200 | 250 987 | 255 370 | 255 672 | 260 749 | 251 477 | 252 947 | 255 368 | 255 506 | 258 808 |
| 2. Dalam Perhatian Khusus / Special Mention                                                                                                                                                         | 6 345   | 8 006   | 10 215  | 10 574  | 10 984  | 10 654  | 10 677  | 11 067  | 11 012  | 10 978  | 10 856  | 12 008  | 12 981  | 11 615  | 12 084  | 11 719  |
| 3. Kurang Lancar / Sub-Standard                                                                                                                                                                     | 526     | 535     | 586     | 902     | 761     | 788     | 734     | 706     | 729     | 784     | 808     | 937     | 923     | 960     | 1 009   | 1 063   |
| 4. Diragukan / Doubtful                                                                                                                                                                             | 247     | 506     | 502     | 730     | 760     | 699     | 645     | 683     | 683     | 631     | 613     | 654     | 661     | 648     | 717     | 751     |
| 5. Macet / Lost                                                                                                                                                                                     | 3 145   | 2 730   | 2 787   | 2 886   | 2 959   | 3 012   | 3 150   | 3 120   | 3 192   | 3 265   | 3 177   | 3 168   | 3 200   | 3 301   | 3 370   | 3 374   |
| Total Aset Produktif / Total Earning Assets                                                                                                                                                         | 226 641 | 237 467 | 262 107 | 254 697 | 260 379 | 261 765 | 264 406 | 266 563 | 270 986 | 271 331 | 276 205 | 268 243 | 270 712 | 271 892 | 272 686 | 275 715 |
| Rasio Aset Produktif Non Lancar / Percentage of Non Performing Earning Assets                                                                                                                       | 1,73    | 1,74    | 1,48    | 1,77    | 1,72    | 1,72    | 1,71    | 1,69    | 1,70    | 1,72    | 1,67    | 1,77    | 1,77    | 1,81    | 1,87    | 1,88    |

**Tabel 10.**  
**Surat Berharga yang Dimiliki Berdasarkan Jenis Instrumen dan Kategori Pengukuran Bank Umum Syariah dan Unit Usaha Syariah**  
**(Investment in Securities Based on Instrument Categories and Measurement Methods of Islamic Commercial Bank and Islamic Business Unit)**  
**Nominal dalam Miliar Rp (Billion Rp)**

| Indikator / Indicator                                                                                                 |                                                                                                    |  |  | 2021    | 2022    | 2023    | 2024    |         |         |         |         |         |         |         |         |         |         |         | 2025    |  |
|-----------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|--|--|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--|
|                                                                                                                       |                                                                                                    |  |  | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     |         |         |         |  |
| Surat Berharga dimiliki berdasarkan Jenis / Securities Owned Based on Instrument Categories                           |                                                                                                    |  |  | 165 652 | 178 931 | 193 528 | 184 488 | 185 912 | 190 483 | 188 502 | 189 168 | 188 465 | 192 560 | 198 278 | 197 673 | 200 620 | 192 269 | 198 190 | 192 540 |  |
| 1                                                                                                                     | Surat Berharga Pasar Uang Syariah (SBPU Syariah) / Sharia Money Market Securities (SBPU Sharia)    |  |  | 59 950  | 59 701  | 74 524  | 63 232  | 64 641  | 74 625  | 69 949  | 72 377  | 79 410  | 83 292  | 88 658  | 87 667  | 88 361  | 79 819  | 85 977  | 80 135  |  |
| a. Surat Perbendaharaan Negara Syariah / Sharia SPN                                                                   |                                                                                                    |  |  | 4 520   | -       | 1 058   | 2 194   | 2 538   | 2 659   | 2 873   | 2 205   | 2 290   | 1 752   | 1 999   | 2 512   | 2 562   | 2 391   | 2 289   | 2 487   |  |
| b. Sertifikat Investasi Mudharabah AntarBank (SIMA) / Interbank Mudharabah Investment Certificates (SIMA)             |                                                                                                    |  |  | 2 480   | 6 067   | 5 759   | 2 320   | 2 996   | 3 075   | 3 885   | 3 115   | 2 874   | 3 718   | 7 155   | 2 863   | 2 525   | 2 920   | 2 850   | 1 925   |  |
| c. SBPU Syariah Lainnya / Other Sharia Money Market Securities                                                        |                                                                                                    |  |  | 52 949  | 53 634  | 67 706  | 58 718  | 59 106  | 68 892  | 63 191  | 67 056  | 74 246  | 77 822  | 79 504  | 82 292  | 83 273  | 74 508  | 80 838  | 75 723  |  |
| 2                                                                                                                     | Surat Berharga Pasar Modal Syariah (SBPM Syariah) / Sharia Capital Market Securities (SBPM Sharia) |  |  | 105 702 | 119 230 | 119 004 | 121 256 | 121 272 | 115 857 | 118 553 | 116 791 | 109 055 | 109 268 | 109 621 | 110 006 | 112 259 | 112 450 | 112 213 | 112 404 |  |
| a. Surat Berharga Syariah Negara (SBSN) / Sharia SBN (SBSN)                                                           |                                                                                                    |  |  | 72 555  | 92 882  | 91 065  | 92 897  | 92 938  | 87 200  | 89 619  | 87 915  | 79 723  | 79 360  | 79 480  | 79 672  | 81 747  | 82 070  | 81 114  | 81 216  |  |
| b. Sertifikat Reksadana Syariah / Sharia Mutual Fund Certificates                                                     |                                                                                                    |  |  | 3 188   | 2 040   | 3 969   | 4 666   | 4 098   | 4 506   | 4 839   | 4 873   | 5 319   | 5 853   | 5 996   | 6 181   | 6 050   | 5 713   | 6 584   | 6 587   |  |
| c. Sukuk Subordinasi / Subordinated Sukuk                                                                             |                                                                                                    |  |  | 105     | 523     | 519     | 471     | 471     | 472     | 474     | 477     | 474     | 474     | 472     | 478     | 479     | 479     | 482     | 482     |  |
| d. Sukuk Lainnya / Others Sukuk                                                                                       |                                                                                                    |  |  | 29 820  | 23 785  | 23 390  | 23 165  | 23 708  | 23 622  | 23 568  | 23 473  | 23 485  | 23 531  | 23 621  | 23 624  | 23 936  | 24 139  | 23 983  | 24 073  |  |
| e. SBPM Syariah Lainnya / Other Sharia Capital Market Securities                                                      |                                                                                                    |  |  | 34      | -       | 62      | 56      | 57      | 57      | 54      | 54      | 53      | 50      | 51      | 51      | 48      | 49      | 49      | 46      |  |
| Surat Berharga diterbitkan berdasarkan Jenis / Securities Issued Based on Instrument Categories                       |                                                                                                    |  |  | 12 800  | 12 265  | 13 590  | 11 184  | 16 388  | 14 753  | 15 892  | 16 645  | 17 937  | 19 254  | 20 913  | 14 759  | 18 392  | 18 910  | 18 101  | 17 623  |  |
| 1                                                                                                                     | Surat Berharga Pasar Uang Syariah (SBPU Syariah) / Sharia Money Market Securities (SBPU Sharia)    |  |  | 6 335   | 6 484   | 7 944   | 5 535   | 7 738   | 6 097   | 7 662   | 8 411   | 9 701   | 11 016  | 12 656  | 6 499   | 10 077  | 11 035  | 10 224  | 9 744   |  |
| a. Sertifikat Investasi Mudharabah AntarBank (SIMA) / Sharia SPN                                                      |                                                                                                    |  |  | 6 335   | 5 880   | 6 033   | 2 720   | 3 751   | 3 505   | 4 705   | 4 396   | 4 479   | 5 908   | 8 077   | 4 147   | 4 706   | 6 499   | 5 715   | 6 575   |  |
| b. SBPU Syariah Lainnya / Other Sharia Money Market Securities                                                        |                                                                                                    |  |  | -       | 604     | 1 910   | 2 815   | 3 987   | 2 592   | 2 957   | 4 015   | 5 222   | 5 108   | 4 579   | 2 352   | 5 372   | 4 536   | 4 509   | 3 169   |  |
| 2                                                                                                                     | Surat Berharga Pasar Modal Syariah (SBPM Syariah) / Sharia Capital Market Securities (SBPM Sharia) |  |  | 6 465   | 5 781   | 5 647   | 5 649   | 8 651   | 8 656   | 8 229   | 8 234   | 8 236   | 8 238   | 8 257   | 8 259   | 8 314   | 7 875   | 7 877   | 7 879   |  |
| a. Sukuk Subordinasi / Sharia Mutual Fund Certificates                                                                |                                                                                                    |  |  | 1 963   | 2 007   | 2 028   | 2 033   | 2 034   | 2 037   | 2 038   | 2 040   | 2 041   | 2 042   | 2 043   | 2 044   | 2 047   | 2 048   | 2 049   | 2 050   |  |
| b. Sukuk Lainnya / Subordinated Sukuk                                                                                 |                                                                                                    |  |  | 4 502   | 3 774   | 3 618   | 3 616   | 6 617   | 6 619   | 6 192   | 6 194   | 6 195   | 6 196   | 6 214   | 6 215   | 6 268   | 5 827   | 5 828   | 5 829   |  |
| c. SBPM Syariah Lainnya / Other Sharia Capital Market Securities                                                      |                                                                                                    |  |  | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |  |
| Surat Berharga Dimiliki Berdasarkan Kategori Pengukuran / Securities Owned Based on Measurement                       |                                                                                                    |  |  | 165 652 | 178 931 | 193 528 | 184 488 | 185 912 | 190 483 | 188 502 | 189 168 | 188 465 | 192 560 | 198 278 | 197 673 | 200 620 | 192 269 | 198 190 | 192 540 |  |
| 1                                                                                                                     | Surat Berharga Pasar Uang Syariah / Sharia Money Market Securities                                 |  |  | 59 950  | 59 701  | 74 524  | 63 232  | 64 641  | 74 625  | 69 949  | 72 377  | 79 410  | 83 292  | 88 658  | 87 667  | 88 361  | 79 819  | 85 977  | 80 135  |  |
| a. Diukur Pada Nilai Wajar / Measured at Fair Value:                                                                  |                                                                                                    |  |  | 1 421   | 1 341   | 2 127   | 2 112   | 2 112   | 31 070  | 28 205  | 29 815  | 36 189  | 36 876  | 42 292  | 48 898  | 46 242  | 41 521  | 45 562  | 42 386  |  |
| 1. Melalui Laporan Laba/Rugi / Through Income Statement                                                               |                                                                                                    |  |  | 2 573   | 1 932   | 2 702   | 3 612   | 4 256   | 4 350   | 4 624   | 3 831   | 4 167   | 3 626   | 4 018   | 5 803   | 5 872   | 5 972   | 6 023   | 6 592   |  |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual / Through Other Comprehensive Income - Available for Sale |                                                                                                    |  |  | 5 096   | 11 594  | 32 572  | 20 515  | 20 856  | 26 720  | 23 580  | 25 984  | 32 022  | 33 250  | 38 274  | 43 095  | 40 370  | 35 549  | 39 539  | 35 793  |  |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo / Measured at Face Value - Held to Maturity                |                                                                                                    |  |  | 52 281  | 46 175  | 39 250  | 39 105  | 39 529  | 43 556  | 41 745  | 42 562  | 43 221  | 46 417  | 46 366  | 38 769  | 42 118  | 38 297  | 40 415  | 37 749  |  |
| 2                                                                                                                     | Surat Berharga Pasar Modal Syariah / Sharia Capital Market Securities                              |  |  | 105 702 | 119 230 | 119 004 | 121 256 | 121 272 | 115 857 | 118 553 | 116 791 | 109 055 | 109 268 | 109 621 | 110 006 | 112 259 | 112 450 | 112 213 | 112 404 |  |
| a. Diukur Pada Nilai Wajar / Measured at Fair Value:                                                                  |                                                                                                    |  |  | 17 983  | 26 543  | 33 916  | 35 714  | 35 036  | 33 106  | 34 232  | 33 648  | 35 311  | 36 391  | 34 798  | 35 025  | 36 980  | 36 935  | 37 228  | 40 028  |  |
| 1. Melalui Laporan Laba/Rugi / Through Income Statement                                                               |                                                                                                    |  |  | 440     | 937     | 2 335   | 2 267   | 1 803   | 1 696   | 1 994   | 1 730   | 2 089   | 3 101   | 2 463   | 2 773   | 3 624   | 3 017   | 2 997   | 3 302   |  |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual / Through Other Comprehensive Income - Available for Sale |                                                                                                    |  |  | 17 543  | 25 606  | 31 581  | 33 448  | 33 233  | 31 410  | 32 238  | 31 918  | 33 222  | 33 290  | 32 335  | 32 252  | 33 356  | 33 918  | 34 230  | 36 726  |  |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo / Measured at Face Value - Held to Maturity                |                                                                                                    |  |  | 87 720  | 92 687  | 85 088  | 85 541  | 86 235  | 82 751  | 84 321  | 83 143  | 73 744  | 72 877  | 74 822  | 74 981  | 75 279  | 75 515  | 74 985  | 72 376  |  |
| Surat Berharga Diterbitkan berdasarkan Kategori Pengukuran / Securities Issued Based on Measurement Methods           |                                                                                                    |  |  | 12 800  | 12 265  | 13 590  | 11 184  | 16 388  | 14 753  | 15 892  | 16 645  | 17 937  | 19 254  | 20 913  | 14 759  | 18 392  | 18 910  | 18 101  | 17 623  |  |
| 1                                                                                                                     | Surat Berharga Pasar Uang Syariah / Sharia Money Market Securities                                 |  |  | 6 335   | 6 484   | 7 944   | 5 535   | 7 738   | 6 097   | 7 662   | 8 411   | 9 701   | 11 016  | 12 656  | 6 499   | 10 077  | 11 035  | 10 224  | 9 744   |  |
| a. Diukur Pada Nilai Wajar / Measured at Fair Value:                                                                  |                                                                                                    |  |  | 142     | -       | 130     | -       | 130     | 150     | -       | 107     | -       | 100     | 50      | 150     | 125     | 60      | 70      | 25      |  |
| 1. Melalui Laporan Laba/Rugi / Through Income Statement                                                               |                                                                                                    |  |  | 142     | -       | 130     | -       | 130     | 150     | -       | 107     | -       | 100     | 50      | 150     | 125     | 60      | 70      | 25      |  |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual / Through Other Comprehensive Income - Available for Sale |                                                                                                    |  |  | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |  |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo / Measured at Face Value - Held to Maturity                |                                                                                                    |  |  | 6 193   | 6 484   | 7 814   | 5 535   | 7 608   | 5 947   | 7 662   | 8 304   | 9 701   | 10 916  | 12 606  | 6 349   | 9 952   | 10 975  | 10 154  | 9 719   |  |
| 2                                                                                                                     | Surat Berharga Pasar Modal Syariah / Sharia Capital Market Securities                              |  |  | 6 465   | 5 781   | 5 647   | 5 649   | 8 651   | 8 656   | 8 229   | 8 234   | 8 236   | 8 238   | 8 257   | 8 259   | 8 314   | 7 875   | 7 877   | 7 879   |  |
| a. Diukur Pada Nilai Wajar / Measured at Fair Value:                                                                  |                                                                                                    |  |  | -       | 1 106   | 820     | 820     | 820     | 820     | 391     | 391     | 391     | 391     | 391     | 391     | 391     | 391     | -       | -       |  |
| 1. Melalui Laporan Laba / Rugi / Through Income Statement                                                             |                                                                                                    |  |  | -       | 1 106   | 820     | 820     | 820     | 820     | 391     | 391     | 391     | 391     | 391     | 391     | 391     | 391     | -       | -       |  |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual / Through Other Comprehensive Income - Available for Sale |                                                                                                    |  |  | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |  |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo / Measured at Face Value - Held to Maturity                |                                                                                                    |  |  | 6 465   | 4 675   | 4 827   | 4 829   | 7 831   | 7 836   | 7 838   | 7 843   | 7 845   | 7 847   | 7 866   | 7 868   | 7 923   | 7 875   | 7 877   | 7 879   |  |

**Tabel 10a.**  
**Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis Instrumen dan Kategori Pengukuran Bank Umum Syariah**  
**(Investment in Securities Based on Instrument Categories and Measurement Methods of Islamic Commercial Bank)**  
**Nominal dalam Miliar Rp (Billion Rp)**

| Indikator                                                                                                             | 2021           | 2022           | 2023           | 2024           |                |                |                |                |                |                |                |                |                |                |                | 2025           |  |
|-----------------------------------------------------------------------------------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|--|
|                                                                                                                       |                |                |                | Mei            | Jun            | Jul            | Agst           | Sep            | Okt            | Nov            | Des            | Jan            | Feb            | Mar            | Apr            | Mei            |  |
| <b>Surat Berharga dimiliki berdasarkan Jenis / Securities Owned Based on Instrument Categories</b>                    | <b>122 423</b> | <b>126 790</b> | <b>142 260</b> | <b>141 306</b> | <b>143 585</b> | <b>142 517</b> | <b>139 362</b> | <b>141 406</b> | <b>135 812</b> | <b>143 122</b> | <b>146 728</b> | <b>144 089</b> | <b>146 272</b> | <b>137 420</b> | <b>142 476</b> | <b>136 076</b> |  |
| 1 Surat Berharga Pasar Uang Syariah (SBPU Syariah) / Sharia Money Market Securities (SBPU Sharia)                     | 45 470         | 24 862         | 40 748         | 36 487         | 38 792         | 42 276         | 36 377         | 39 322         | 39 279         | 44 821         | 50 210         | 47 343         | 47 991         | 39 004         | 44 222         | 37 352         |  |
| a. Surat Perbendaharaan Negara Syariah / Sharia SPN                                                                   | 4 520          | -              | 977            | 2 185          | 2 529          | 2 650          | 2 864          | 2 196          | 2 281          | 1 743          | 1 990          | 2 512          | 2 562          | 2 391          | 2 289          | 2 487          |  |
| b. Sertifikat Investasi Mudharabah AntarBank (SIMA) / Interbank Mudharabah Investment Certificates (SIMA)             | 1 546          | 4 542          | 2 790          | 985            | 1 530          | 1 505          | 1 455          | 967            | 815            | 1 445          | 3 405          | 780            | 900            | 1 500          | 1 410          | 590            |  |
| c. SBPU Syariah Lainnya / Other Sharia Money Market Securities                                                        | 39 404         | 20 320         | 36 981         | 33 316         | 34 733         | 38 122         | 32 057         | 36 159         | 36 184         | 41 633         | 44 815         | 44 051         | 44 529         | 35 114         | 40 523         | 34 275         |  |
| 2 Surat Berharga Pasar Modal Syariah (SBPM Syariah) / Sharia Capital Market Securities (SBPM Sharia)                  | 76 953         | 101 928        | 101 512        | 104 820        | 104 793        | 100 240        | 102 985        | 102 083        | 96 532         | 98 301         | 96 518         | 96 746         | 98 281         | 98 416         | 98 253         | 98 725         |  |
| a. Surat Berharga Syariah Negara (SBSN) / Sharia SBN (SBSN)                                                           | 50 250         | 76 803         | 74 644         | 76 864         | 77 160         | 72 237         | 74 719         | 73 931         | 68 017         | 69 209         | 67 269         | 67 203         | 68 560         | 68 849         | 67 971         | 68 371         |  |
| b. Sertifikat Reksadana Syariah / Sharia Mutual Fund Certificates                                                     | 2 784          | 1 655          | 3 266          | 4 544          | 3 706          | 4 151          | 4 444          | 4 428          | 4 784          | 5 318          | 5 403          | 5 688          | 5 557          | 5 212          | 6 082          | 6 099          |  |
| c. Sukuk Subordinasi / Subordinated Sukuk                                                                             | 50             | 355            | 395            | 393            | 392            | 393            | 395            | 397            | 395            | 394            | 393            | 399            | 401            | 400            | 402            | 403            |  |
| d. Sukuk Lainnya / Others Sukuk                                                                                       | 23 869         | 23 115         | 23 145         | 22 963         | 23 478         | 23 402         | 23 373         | 23 283         | 23 329         | 23 402         | 23 404         | 23 716         | 23 906         | 23 749         | 23 805         | 23 805         |  |
| e. SBPM Syariah Lainnya / Other Sharia Capital Market Securities                                                      | -              | -              | 62             | 56             | 57             | 57             | 54             | 53             | 50             | 51             | 51             | 48             | 49             | 49             | 49             | 46             |  |
| <b>Surat Berharga diterbitkan berdasarkan Jenis / Securities Issued Based on Instrument Categories</b>                | <b>9 430</b>   | <b>10 559</b>  | <b>11 220</b>  | <b>9 550</b>   | <b>14 222</b>  | <b>13 123</b>  | <b>14 991</b>  | <b>15 166</b>  | <b>16 986</b>  | <b>18 273</b>  | <b>18 771</b>  | <b>13 623</b>  | <b>17 346</b>  | <b>17 907</b>  | <b>17 449</b>  | <b>16 971</b>  |  |
| 1 Surat Berharga Pasar Uang Syariah (SBPU Syariah) / Sharia Money Market Securities (SBPU Sharia)                     | 5 005          | 6 034          | 6 543          | 4 871          | 6 541          | 5 437          | 7 302          | 7 473          | 9 291          | 10 575         | 11 055         | 5 905          | 9 573          | 10 182         | 9 722          | 9 242          |  |
| a. Sertifikat Investasi Mudharabah AntarBank (SIMA) / Sharia SPN                                                      | 5 005          | 5 430          | 5 153          | 2 570          | 3 115          | 3 275          | 4 605          | 4 166          | 4 409          | 5 808          | 7 252          | 3 942          | 4 656          | 6 149          | 5 595          | 6 515          |  |
| b. SBPU Syariah Lainnya / Other Sharia Money Market Securities                                                        | -              | 604            | 1 390          | 2 301          | 3 426          | 2 162          | 2 697          | 3 307          | 4 882          | 4 767          | 3 803          | 1 962          | 4 917          | 4 032          | 4 127          | 2 727          |  |
| 2 Surat Berharga Pasar Modal Syariah (SBPM Syariah) / Sharia Capital Market Securities (SBPM Sharia)                  | 4 425          | 4 525          | 4 677          | 4 679          | 7 681          | 7 686          | 7 688          | 7 693          | 7 695          | 7 697          | 7 716          | 7 718          | 7 773          | 7 725          | 7 727          | 7 729          |  |
| a. Sukuk Subordinasi / Sharia Mutual Fund Certificates                                                                | 1 963          | 2 007          | 2 028          | 2 033          | 2 034          | 2 037          | 2 038          | 2 040          | 2 041          | 2 042          | 2 043          | 2 044          | 2 047          | 2 048          | 2 049          | 2 050          |  |
| b. Sukuk Lainnya / Subordinated Sukuk                                                                                 | 2 462          | 2 519          | 2 648          | 2 646          | 5 647          | 5 649          | 5 651          | 5 653          | 5 654          | 5 655          | 5 673          | 5 674          | 5 727          | 5 677          | 5 678          | 5 679          |  |
| c. SBPM Syariah Lainnya / Other Sharia Capital Market Securities                                                      | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |  |
| <b>Surat Berharga Dimiliki Berdasarkan Kategori Pengukuran / Securities Owned Based on Measurement</b>                | <b>122 423</b> | <b>126 790</b> | <b>142 260</b> | <b>141 306</b> | <b>143 585</b> | <b>142 517</b> | <b>139 362</b> | <b>141 406</b> | <b>135 812</b> | <b>143 122</b> | <b>146 728</b> | <b>144 089</b> | <b>146 272</b> | <b>137 420</b> | <b>142 476</b> | <b>136 076</b> |  |
| 1 Surat Berharga Pasar Uang Syariah / Sharia Money Market Securities                                                  | 45 470         | 24 862         | 40 748         | 36 487         | 38 792         | 42 276         | 36 377         | 39 322         | 39 279         | 44 821         | 50 210         | 47 343         | 47 991         | 39 004         | 44 222         | 37 352         |  |
| a. Diukur Pada Nilai Wajar / Measured at Fair Value:                                                                  | 5 478          | 1 680          | 27 924         | 18 915         | 19 527         | 21 735         | 17 569         | 18 439         | 18 957         | 21 324         | 27 899         | 28 360         | 26 781         | 21 986         | 25 637         | 22 129         |  |
| 1. Melalui Laporan Laba/Rugi / Through Income Statement                                                               | 2 473          | -              | 2 702          | 3 612          | 4 256          | 4 350          | 4 624          | 3 831          | 4 167          | 3 626          | 4 018          | 5 803          | 5 872          | 5 972          | 6 023          | 6 592          |  |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual / Through Other Comprehensive Income - Available for Sale | 3 005          | 1 680          | 25 222         | 15 304         | 15 271         | 17 385         | 12 945         | 14 609         | 14 789         | 17 699         | 23 881         | 22 557         | 20 909         | 16 013         | 19 614         | 15 537         |  |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo / Measured at Face Value - Held to Maturity                | 39 993         | 23 181         | 12 823         | 17 571         | 19 265         | 20 541         | 18 808         | 20 883         | 20 323         | 23 496         | 22 311         | 18 983         | 21 210         | 17 018         | 18 585         | 15 223         |  |
| 2 Surat Berharga Pasar Modal Syariah / Sharia Capital Market Securities                                               | 76 953         | 101 928        | 101 512        | 104 820        | 104 793        | 100 240        | 102 985        | 102 083        | 96 532         | 98 301         | 96 518         | 96 746         | 98 281         | 98 416         | 98 253         | 98 725         |  |
| a. Diukur Pada Nilai Wajar / Measured at Fair Value:                                                                  | 9 792          | 18 012         | 25 336         | 27 601         | 27 293         | 26 101         | 27 237         | 27 052         | 29 317         | 30 357         | 28 273         | 28 232         | 29 486         | 29 401         | 29 265         | 29 701         |  |
| 1. Melalui Laporan Laba/Rugi / Through Income Statement                                                               | 169            | 937            | 2 335          | 2 267          | 1 803          | 1 696          | 1 994          | 1 730          | 2 089          | 3 101          | 2 463          | 2 773          | 3 624          | 3 017          | 2 547          | 2 865          |  |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual / Through Other Comprehensive Income - Available for Sale | 9 623          | 17 075         | 23 001         | 25 335         | 25 490         | 24 405         | 25 243         | 25 322         | 27 228         | 27 256         | 25 810         | 25 458         | 25 862         | 26 383         | 26 718         | 26 836         |  |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo / Measured at Face Value - Held to Maturity                | 67 161         | 83 916         | 76 176         | 77 218         | 77 500         | 74 139         | 75 748         | 75 032         | 67 216         | 67 944         | 68 244         | 68 514         | 68 795         | 69 015         | 68 988         | 69 024         |  |
| <b>Surat Berharga Diterbitkan berdasarkan Kategori Pengukuran / Securities Issued Based on Measurement</b>            | <b>9 430</b>   | <b>10 559</b>  | <b>11 220</b>  | <b>9 550</b>   | <b>14 222</b>  | <b>13 123</b>  | <b>14 991</b>  | <b>15 166</b>  | <b>16 986</b>  | <b>18 273</b>  | <b>18 771</b>  | <b>13 623</b>  | <b>17 346</b>  | <b>17 907</b>  | <b>17 449</b>  | <b>16 971</b>  |  |
| 1 Surat Berharga Pasar Uang Syariah / Sharia Money Market Securities                                                  | 5 005          | 6 034          | 6 543          | 4 871          | 6 541          | 5 437          | 7 302          | 7 473          | 9 291          | 10 575         | 11 055         | 5 905          | 9 573          | 10 182         | 9 722          | 9 242          |  |
| a. Diukur Pada Nilai Wajar / Measured at Fair Value:                                                                  | 42             | -              | 130            | -              | 130            | 150            | -              | 107            | -              | 100            | 50             | 150            | 125            | 60             | 70             | 25             |  |
| 1. Melalui Laporan Laba/Rugi / Through Income Statement                                                               | 42             | -              | 130            | -              | 130            | 150            | -              | 107            | -              | 100            | 50             | 150            | 125            | 60             | 70             | 25             |  |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual / Through Other Comprehensive Income - Available for Sale | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |  |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo / Measured at Face Value - Held to Maturity                | 4 963          | 6 034          | 5 562          | 5 951          | 4 871          | 6 411          | 7 302          | 7 366          | 7 693          | 10 475         | 11 005         | 5 755          | 9 448          | 10 122         | 9 652          | 9 217          |  |
| 2 Surat Berharga Pasar Modal Syariah / Sharia Capital Market Securities                                               | 4 425          | 4 525          | 4 567          | 4 677          | 4 679          | 7 681          | 7 688          | 7 693          | 7 695          | 7 697          | 7 716          | 7 718          | 7 773          | 7 725          | 7 727          | 7 729          |  |
| a. Diukur Pada Nilai Wajar / Measured at Fair Value:                                                                  | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |  |
| 1. Melalui Laporan Laba / Rugi / Through Income Statement                                                             | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |  |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual / Through Other Comprehensive Income - Available for Sale | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |  |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo / Measured at Face Value - Held to Maturity                | 4 425          | 4 525          | 4 567          | 4 677          | 4 679          | 7 681          | 7 688          | 7 693          | 7 693          | 7 697          | 7 716          | 7 718          | 7 773          | 7 725          | 7 727          | 7 729          |  |

**Tabel 10b.**  
**Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis Instrumen dan Kategori Pengukuran Unit Usaha Syariah**  
*(Investment in Securities Based on Instrument Categories and Measurement Methods of Islamic Business Unit)*  
**Nominal dalam Miliar Rp (Billion Rp)**

|                                                                                                     |                                                                                                                       |        |        | 2024   |        |        |        |        |        |        |        |        |        |        |        | 2025   |        |
|-----------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Indikator                                                                                           | 2021                                                                                                                  | 2022   | 2023   | Mei    | Jun    | Jul    | Ag     | Sep    | Okt    | Nov    | Des    | Jan    | Feb    | Mar    | Apr    | Mei    |        |
| Surat Berharga dimiliki berdasarkan Jenis / Securities Owned Based on Instrument Categories         |                                                                                                                       |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
| 1                                                                                                   | Surat Berharga Pasar Uang Syariah (SBPU Syariah) / Sharia Money Market Securities (SBPU Sharia)                       | 43 229 | 52 142 | 51 268 | 43 181 | 42 328 | 47 966 | 49 141 | 47 762 | 52 653 | 49 438 | 51 551 | 53 584 | 54 348 | 54 849 | 55 714 | 56 463 |
|                                                                                                     | a. Surat Perbendaharaan Negara Syariah / Sharia SPN                                                                   | -      | -      | 81     | 9      | 9      | 9      | 9      | 9      | 9      | 9      | 9      | -      | -      | -      | -      | -      |
|                                                                                                     | b. Sertifikat Investasi Mudharabah AntarBank (SIMA) / Interbank Mudharabah Investment Certificates (SIMA)             | 934    | 1 525  | 2 969  | 1 335  | 1 466  | 1 570  | 2 430  | 2 148  | 2 059  | 2 273  | 3 750  | 2 083  | 1 625  | 1 420  | 1 440  | 1 335  |
|                                                                                                     | c. SBPU Syariah Lainnya / Other Sharia Money Market Securities                                                        | 13 545 | 33 314 | 30 726 | 25 402 | 24 374 | 30 770 | 31 134 | 30 897 | 38 063 | 36 189 | 34 688 | 38 241 | 38 745 | 39 394 | 40 315 | 41 448 |
| Surat Berharga Pasar Modal Syariah (SBPM Syariah) / Sharia Capital Market Securities (SBPM Sharia)  |                                                                                                                       |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
| 2                                                                                                   | Surat Berharga Pasar Modal Syariah (SBPM Syariah) / Sharia Capital Market Securities (SBPM Sharia)                    | 28 750 | 17 302 | 17 492 | 16 436 | 16 479 | 15 617 | 15 568 | 14 708 | 12 523 | 10 966 | 13 103 | 13 260 | 13 978 | 14 034 | 13 959 | 13 680 |
|                                                                                                     | a. Surat Berharga Syariah Negara (SBSN) / Sharia SBN (SBSN)                                                           | 22 304 | 16 079 | 16 421 | 16 032 | 15 778 | 14 963 | 14 899 | 13 983 | 11 706 | 10 150 | 12 212 | 12 469 | 13 187 | 13 221 | 13 144 | 12 845 |
|                                                                                                     | b. Sertifikat Reksadana Syariah / Sharia Mutual Fund Certificates                                                     | 404    | 385    | 702    | 122    | 392    | 355    | 395    | 445    | 535    | 535    | 592    | 492    | 492    | 501    | 502    | 488    |
|                                                                                                     | c. Sukuk Subordinasi / Subordinated Sukuk                                                                             | 55     | 168    | 124    | 79     | 79     | 79     | 79     | 79     | 79     | 79     | 79     | 79     | 79     | 79     | 80     | 79     |
|                                                                                                     | d. Sukuk Lainnya / Others Sukuk                                                                                       | 5 951  | 670    | 245    | 203    | 230    | 220    | 195    | 200    | 202    | 202    | 220    | 220    | 220    | 234    | 234    | 267    |
|                                                                                                     | e. SBPM Syariah Lainnya / Other Sharia Capital Market Securities                                                      | 34     | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| Surat Berharga diterbitkan berdasarkan Jenis / Securities Issued Based on Instrument Categories     |                                                                                                                       |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
| 1                                                                                                   | Surat Berharga Pasar Uang Syariah (SBPU Syariah) / Sharia Money Market Securities (SBPU Sharia)                       | 1 330  | 450    | 1 400  | 664    | 1 196  | 660    | 360    | 937    | 410    | 440    | 1 601  | 594    | 504    | 854    | 502    | 502    |
|                                                                                                     | a. Sertifikat Investasi Mudharabah AntarBank (SIMA) / Sharia SPN                                                      | 1 330  | 450    | 880    | 150    | 636    | 230    | 100    | 230    | 70     | 100    | 825    | 205    | 50     | 350    | 120    | 60     |
|                                                                                                     | b. SBPU Syariah Lainnya / Other Sharia Money Market Securities                                                        | -      | -      | 520    | 514    | 560    | 430    | 260    | 707    | 340    | 340    | 776    | 389    | 454    | 504    | 382    | 442    |
| Surat Berharga Pasar Modal Syariah (SBPM Syariah) / Sharia Capital Market Securities (SBPM Sharia)  |                                                                                                                       |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
| 2                                                                                                   | Surat Berharga Pasar Modal Syariah (SBPM Syariah) / Sharia Capital Market Securities (SBPM Sharia)                    | 2 040  | 1 256  | 970    | 970    | 970    | 970    | 541    | 541    | 541    | 541    | 541    | 541    | 541    | 150    | 150    | 150    |
|                                                                                                     | a. Sukuk Subordinasi / Sharia Mutual Fund Certificates                                                                | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
|                                                                                                     | b. Sukuk Lainnya / Subordinated Sukuk                                                                                 | 2 040  | 1 256  | 970    | 970    | 970    | 970    | 541    | 541    | 541    | 541    | 541    | 541    | 541    | 150    | 150    | 150    |
|                                                                                                     | c. SBPM Syariah Lainnya / Other Sharia Capital Market Securities                                                      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| Surat Berharga Dimiliki Berdasarkan Kategori Pengukuran / Securities Owned Based on Measurement     |                                                                                                                       |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
| 1                                                                                                   | Surat Berharga Pasar Uang Syariah / Sharia Money Market Securities                                                    | 43 229 | 52 142 | 51 268 | 43 181 | 42 328 | 47 966 | 49 141 | 47 762 | 52 653 | 49 438 | 51 551 | 53 584 | 54 348 | 54 849 | 55 714 | 56 463 |
|                                                                                                     | a. Diukur Pada Nilai Wajar / Measured at Fair Value:                                                                  | 14 479 | 34 839 | 33 776 | 26 745 | 25 848 | 32 349 | 33 573 | 33 055 | 40 131 | 38 472 | 38 448 | 40 324 | 40 370 | 40 814 | 41 755 | 42 783 |
|                                                                                                     | 1. Melalui Laporan Laba/Rugi / Through Income Statement                                                               | 2 191  | 11 846 | 7 349  | 5 212  | 5 585  | 9 335  | 10 636 | 11 375 | 17 233 | 15 551 | 14 393 | 20 538 | 19 461 | 19 536 | 19 925 | 20 257 |
|                                                                                                     | 2. Melalui Other Comprehensive Income Tersedia untuk Dijual / Through Other Comprehensive Income - Available for Sale | 2 091  | 9 914  | 26 427 | 21 534 | 20 264 | 23 014 | 22 937 | 21 679 | 22 898 | 22 920 | 24 055 | 19 785 | 20 908 | 21 279 | 19 925 | 22 527 |
|                                                                                                     | b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo / Measured at Face Value - Held to Maturity                | 12 288 | 22 993 | 17 492 | 16 436 | 16 479 | 15 617 | 15 568 | 14 708 | 12 523 | 10 966 | 13 103 | 13 260 | 13 978 | 14 034 | 21 830 | 13 680 |
| Surat Berharga Pasar Modal Syariah / Sharia Capital Market Securities                               |                                                                                                                       |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
| 2                                                                                                   | Surat Berharga Pasar Modal Syariah / Sharia Capital Market Securities                                                 | 28 750 | 17 302 | 8 580  | 8 113  | 7 743  | 7 005  | 6 995  | 6 597  | 5 994  | 6 034  | 6 525  | 6 794  | 7 494  | 7 534  | 13 959 | 10 327 |
|                                                                                                     | a. Diukur Pada Nilai Wajar / Measured at Fair Value:                                                                  | 8 191  | 8 531  | 8 580  | 8 113  | 7 743  | 7 005  | 6 995  | 6 597  | 5 994  | 6 034  | 6 525  | 6 794  | 7 494  | 7 534  | 7 963  | 437    |
|                                                                                                     | 1. Melalui Laporan Laba/Rugi / Through Income Statement                                                               | 271    | -      | 8 912  | 8 323  | 8 736  | 8 612  | 8 573  | 8 111  | 6 528  | 4 932  | 6 578  | 6 466  | 6 484  | 6 500  | 450    | 9 890  |
|                                                                                                     | 2. Melalui Other Comprehensive Income Tersedia untuk Dijual / Through Other Comprehensive Income - Available for Sale | 7920   | 8531   | 2370   | 1634   | 2166   | 1630   | 901    | 1478   | 951    | 981    | 2142   | 1135   | 1045   | 1004   | 7512   | 3353   |
|                                                                                                     | b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo / Measured at Face Value - Held to Maturity                | 20 558 | 8 771  | 1 400  | 664    | 1 196  | 660    | 360    | 937    | 410    | 440    | 1 601  | 594    | 504    | -      | 5 997  | 652    |
| Surat Berharga Diterbitkan berdasarkan Kategori Pengukuran / Securities Issued Based on Measurement |                                                                                                                       |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
| 1                                                                                                   | Surat Berharga Pasar Uang Syariah / Sharia Money Market Securities                                                    | 3 370  | 1 706  | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 854    | 652    | -      |
|                                                                                                     | a. Diukur Pada Nilai Wajar / Measured at Fair Value:                                                                  | 1 330  | 450    | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 502    | -      |
|                                                                                                     | 1. Melalui Laporan Laba/Rugi / Through Income Statement                                                               | 100    | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
|                                                                                                     | 2. Melalui Other Comprehensive Income Tersedia untuk Dijual / Through Other Comprehensive Income - Available for Sale | 100    | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
|                                                                                                     | b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo / Measured at Face Value - Held to Maturity                | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| Surat Berharga Pasar Modal Syariah / Sharia Capital Market Securities                               |                                                                                                                       |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
| 2                                                                                                   | Surat Berharga Pasar Modal Syariah / Sharia Capital Market Securities                                                 | 2 040  | 1 256  | 970    | 970    | 970    | 970    | 541    | 541    | 541    | 541    | 541    | 541    | 541    | 150    | 150    | 150    |
|                                                                                                     | a. Diukur Pada Nilai Wajar / Measured at Fair Value:                                                                  | -      | 1 106  | 820    | 820    | 820    | 820    | 391    | 391    | 391    | 391    | 391    | 391    | 391    | -      | -      | -      |
|                                                                                                     | 1. Melalui Laporan Laba / Rugi / Through Income Statement                                                             | -      | 1 106  | 820    | 820    | 820    | 820    | 391    | 391    | 391    | 391    | 391    | 391    | 391    | -      | -      | -      |
|                                                                                                     | 2. Melalui Other Comprehensive Income Tersedia untuk Dijual / Through Other Comprehensive Income - Available for Sale | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
|                                                                                                     | b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo / Measured at Face Value - Held to Maturity                | 2 040  | 150    | 150    | 150    | 150    | 150    | 150    | 150    | 150    | 150    | 150    | 150    | 150    | 150    | 150    | 150    |

| Tabel 11.<br>Pembiayaan dan NPF berdasarkan Jenis Akad - Bank Umum Syariah dan Unit Usaha Syariah<br>(Financing and Non Performance Financing based on type of Shari'ah-compliant contract of Islamic Commercial Banks and Islamic Business Units)<br>Nominal dalam Miliar Rp (Billion Rp) |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Indikator / Indicator                                                                                                                                                                                                                                                                      | 2021    | 2022    | 2023    | 2024    |         |         |         |         |         |         |         | 2025    |         |         |         |         |
|                                                                                                                                                                                                                                                                                            |         |         |         | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     |
| 1. Pembiayaan Bagi Hasil / Profit Sharing Financing                                                                                                                                                                                                                                        | 197 670 | 234 056 | 290 413 | 306 973 | 313 168 | 311 883 | 316 655 | 322 578 | 326 583 | 328 933 | 332 173 | 329 225 | 329 629 | 336 217 | 337 097 | 342 237 |
| NPF                                                                                                                                                                                                                                                                                        | 5 478   | 5 593   | 5 376   | 5 883   | 5 772   | 6 078   | 6 085   | 6 193   | 6 212   | 6 247   | 6 218   | 6 832   | 6 896   | 7 091   | 7 201   | 7 386   |
| a. Mudharabah                                                                                                                                                                                                                                                                              | 10 185  | 10 376  | 12 252  | 13 118  | 13 797  | 13 706  | 15 734  | 15 948  | 16 658  | 17 281  | 16 295  | 14 698  | 13 671  | 13 177  | 12 901  | 11 383  |
| b. Musyarakah                                                                                                                                                                                                                                                                              | 139     | 174     | 148     | 249     | 278     | 283     | 279     | 274     | 277     | 269     | 264     | 259     | 258     | 225     | 224     | 227     |
| NPF                                                                                                                                                                                                                                                                                        | 187 485 | 223 680 | 278 161 | 293 854 | 299 371 | 298 178 | 300 921 | 306 631 | 309 625 | 311 652 | 315 878 | 314 527 | 315 957 | 323 040 | 324 196 | 330 855 |
| c. Pembiayaan Bagi Hasil Lainnya / Other Profit Sharing Financing                                                                                                                                                                                                                          | 5 339   | 5 420   | 5 228   | 5 634   | 5 494   | 5 795   | 5 806   | 5 920   | 5 935   | 5 978   | 5 954   | 6 573   | 6 637   | 6 866   | 6 978   | 7 159   |
| NPF                                                                                                                                                                                                                                                                                        | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 2. Piutang / Receivables/Aceptables                                                                                                                                                                                                                                                        | 205 300 | 249 497 | 268 381 | 269 943 | 272 476 | 273 525 | 274 097 | 275 654 | 278 771 | 281 084 | 280 254 | 278 546 | 281 393 | 284 202 | 284 370 | 286 940 |
| NPF                                                                                                                                                                                                                                                                                        | 4 679   | 5 576   | 6 054   | 6 545   | 6 507   | 6 540   | 6 648   | 6 740   | 6 904   | 7 011   | 6 835   | 6 628   | 6 739   | 6 814   | 6 945   | 7 083   |
| a. Murabahah                                                                                                                                                                                                                                                                               | 190 894 | 233 046 | 248 600 | 249 776 | 251 432 | 252 341 | 252 624 | 253 485 | 254 693 | 256 001 | 256 054 | 254 497 | 255 987 | 257 982 | 257 891 | 258 350 |
| NPF                                                                                                                                                                                                                                                                                        | 4 291   | 5 113   | 5 419   | 6 015   | 5 976   | 6 003   | 6 112   | 6 205   | 6 362   | 6 464   | 6 274   | 6 125   | 6 221   | 6 287   | 6 411   | 6 531   |
| b. Qardh                                                                                                                                                                                                                                                                                   | 11 920  | 13 438  | 15 866  | 15 841  | 16 576  | 16 593  | 16 744  | 17 289  | 19 028  | 19 879  | 18 835  | 18 615  | 19 843  | 20 497  | 20 698  | 22 680  |
| NPF                                                                                                                                                                                                                                                                                        | 354     | 425     | 568     | 425     | 425     | 426     | 421     | 421     | 425     | 427     | 437     | 371     | 375     | 377     | 372     | 380     |
| c. Istishna'                                                                                                                                                                                                                                                                               | 2 496   | 3 013   | 3 915   | 4 326   | 4 468   | 4 590   | 4 729   | 4 900   | 5 051   | 5 205   | 5 365   | 5 433   | 5 562   | 5 722   | 5 781   | 5 910   |
| NPF                                                                                                                                                                                                                                                                                        | 34      | 38      | 67      | 105     | 106     | 111     | 115     | 115     | 116     | 120     | 124     | 132     | 143     | 151     | 162     | 172     |
| 3. Pembiayaan Sawa (Ijarah) / Ijarah including Leasing receivables                                                                                                                                                                                                                         | 6 908   | 7 937   | 9 642   | 10 823  | 10 949  | 11 197  | 11 202  | 11 706  | 11 980  | 12 191  | 12 133  | 12 274  | 12 489  | 12 507  | 12 586  | 12 565  |
| NPF                                                                                                                                                                                                                                                                                        | 383     | 173     | 166     | 171     | 167     | 165     | 165     | 151     | 150     | 153     | 148     | 155     | 153     | 131     | 142     | 131     |
| a. Pembiayaan Sindikasi / Syndication Financing                                                                                                                                                                                                                                            | 20      | 206     | 479     | 1 260   | 1 252   | 1 233   | 1 178   | 1 151   | 1 162   | 1 149   | 1 146   | 1 140   | 1 133   | 1 119   | 1 106   | 1 075   |
| NPF                                                                                                                                                                                                                                                                                        | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| b. Pembiayaan secara Channeling / Financing through Channeling                                                                                                                                                                                                                             | 117     | 201     | 215     | 201     | 197     | 198     | 197     | 194     | 188     | 182     | 176     | 173     | 170     | 167     | 165     | 166     |
| NPF                                                                                                                                                                                                                                                                                        | 0,7     | 4,2     | 3,9     | 4,6     | 1,5     | 4,0     | 4,4     | 4,6     | 4,6     | 4,7     | 4,5     | 5,4     | 5,4     | 4,5     | 4,7     | 4,6     |
| c. Pembiayaan secara Executing / Financing through Executing                                                                                                                                                                                                                               | -       | -       | 15      | 21      | 20      | 34      | 33      | 32      | 25      | 24      | 23      | 23      | 22      | 28      | 27      | 26      |
| NPF                                                                                                                                                                                                                                                                                        | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| d. Pembiayaan Sewa Lainnya / Other Ijarah                                                                                                                                                                                                                                                  | 6 771   | 7 530   | 8 933   | 9 342   | 9 480   | 9 732   | 9 794   | 10 329  | 10 605  | 10 835  | 10 786  | 10 939  | 11 163  | 11 194  | 11 287  | 11 298  |
| NPF                                                                                                                                                                                                                                                                                        | 383     | 169     | 162     | 166     | 165     | 161     | 160     | 147     | 145     | 148     | 144     | 149     | 148     | 126     | 137     | 127     |
| 4. Salam                                                                                                                                                                                                                                                                                   | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| NPF                                                                                                                                                                                                                                                                                        | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| Total Pembiayaan / Total Financing                                                                                                                                                                                                                                                         | 409 878 | 491 489 | 568 436 | 587 739 | 596 593 | 596 604 | 601 953 | 609 939 | 617 334 | 622 208 | 624 560 | 620 045 | 623 510 | 632 926 | 634 052 | 641 743 |
| NPF / Total NPF                                                                                                                                                                                                                                                                            | 10 540  | 11 343  | 11 596  | 12 599  | 12 446  | 12 782  | 12 898  | 13 085  | 13 265  | 13 411  | 13 201  | 13 615  | 13 788  | 14 036  | 14 289  | 14 600  |

| Tabel 11a.<br>Pembiayaan dan NPF berdasarkan Jenis Akad - Bank Umum Syariah<br>(Financing and Non Performance Financing based on type of Shari'ah-compliant contract of Islamic Commercial Banks)<br>Nominal dalam Miliar Rp (Billion Rp) |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Indikator / Indicator                                                                                                                                                                                                                     | 2021           | 2022           | 2023           | 2024           |                |                |                |                |                |                |                | 2025           |                |                |                |
|                                                                                                                                                                                                                                           |                |                |                | Mei            | Jun            | Jul            | Ag             | Sep            | Okt            | Nov            | Des            | Jan            | Feb            | Mar            | Apr            |
| 1. Pembiayaan Bagi Hasil / Profit Sharing Financing                                                                                                                                                                                       | 99 615         | 125 012        | 159 350        | 176 494        | 180 054        | 180 767        | 184 306        | 188 390        | 191 659        | 193 685        | 198 249        | 199 554        | 201 548        | 205 657        | 204 779        |
| NPF                                                                                                                                                                                                                                       | 2 441          | 2 833          | 2 885          | 2 966          | 2 868          | 3 172          | 3 174          | 3 270          | 3 270          | 3 266          | 3 266          | 3 802          | 3 888          | 3 968          | 4 015          |
| a. Mudharabah                                                                                                                                                                                                                             | 3 629          | 3 623          | 5 198          | 5 442          | 5 594          | 5 461          | 6 323          | 6 606          | 6 485          | 6 482          | 6 608          | 6 476          | 6 519          | 6 654          | 5 594          |
| NPF                                                                                                                                                                                                                                       | 43             | 36             | 37             | 91             | 121            | 130            | 129            | 129            | 128            | 128            | 128            | 126            | 125            | 95             | 95             |
| b. Musyarakah                                                                                                                                                                                                                             | 95 986         | 121 389        | 154 152        | 171 052        | 174 460        | 175 305        | 177 983        | 181 785        | 185 173        | 187 203        | 191 641        | 193 078        | 195 029        | 199 003        | 199 185        |
| NPF                                                                                                                                                                                                                                       | 2 398          | 2 797          | 2 848          | 2 875          | 2 746          | 3 043          | 3 046          | 3 142          | 3 142          | 3 138          | 3 138          | 3 677          | 3 763          | 3 873          | 3 920          |
| c. Pembiayaan Bagi Hasil Lainnya / Other Profit Sharing Financing                                                                                                                                                                         | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| NPF                                                                                                                                                                                                                                       | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| 2. Piutang / Receivables/Aceptables                                                                                                                                                                                                       | 154 581        | 194 774        | 204 987        | 203 746        | 204 803        | 205 250        | 205 890        | 206 982        | 207 715        | 209 053        | 209 419        | 207 422        | 208 849        | 210 624        | 210 806        |
| NPF                                                                                                                                                                                                                                       | 3 920          | 4 660          | 4 794          | 5 050          | 5 036          | 5 051          | 5 134          | 5 246          | 5 334          | 5 405          | 5 280          | 4 995          | 5 056          | 5 108          | 5 127          |
| a. Murabahah                                                                                                                                                                                                                              | 144 180        | 183 286        | 191 795        | 190 606        | 191 404        | 191 599        | 192 159        | 192 783        | 193 291        | 193 850        | 193 852        | 192 059        | 192 943        | 194 316        | 194 193        |
| NPF                                                                                                                                                                                                                                       | 3 607          | 4 270          | 4 417          | 4 679          | 4 665          | 4 677          | 4 765          | 4 879          | 4 967          | 5 037          | 4 909          | 4 699          | 4 758          | 4 807          | 4 828          |
| b. Qardh                                                                                                                                                                                                                                  | 10 396         | 11 486         | 13 190         | 13 138         | 13 397         | 13 649         | 13 730         | 14 198         | 14 423         | 15 202         | 15 566         | 15 361         | 15 905         | 16 293         | 16 598         |
| NPF                                                                                                                                                                                                                                       | 312            | 390            | 376            | 371            | 371            | 373            | 370            | 367            | 367            | 368            | 371            | 297            | 298            | 300            | 299            |
| c. Istishna'                                                                                                                                                                                                                              | 4              | 3              | 2              | 2              | 2              | 2              | 1              | 1              | 1              | 1              | 1              | 1              | 1              | 15             | 15             |
| NPF                                                                                                                                                                                                                                       | -              | -              | 0              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| 3. Pembiayaan Sewa (Ijarah) / Ijarah including Leasing receivables                                                                                                                                                                        | 2 024          | 2 813          | 4 039          | 4 930          | 4 903          | 5 013          | 5 066          | 5 305          | 5 466          | 5 579          | 5 588          | 5 505          | 5 636          | 5 757          | 5 986          |
| NPF                                                                                                                                                                                                                                       | 263            | 82             | 50             | 65             | 63             | 61             | 61             | 60             | 57             | 60             | 56             | 58             | 59             | 50             | 51             |
| a. Pembiayaan Sindikasi / Syndication Financing                                                                                                                                                                                           | 20             | 206            | 479            | 1 260          | 1 252          | 1 233          | 1 178          | 1 151          | 1 162          | 1 149          | 1 146          | 1 140          | 1 133          | 1 119          | 1 106          |
| NPF                                                                                                                                                                                                                                       | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| b. Pembiayaan secara Channeling / Financing through Channeling                                                                                                                                                                            | 48             | 73             | 61             | 201            | 197            | 198            | 197            | 194            | 188            | 182            | 176            | 173            | 170            | 167            | 165            |
| NPF                                                                                                                                                                                                                                       | 0,0            | 0,1            | 0,5            | 4,6            | 1,5            | 4,0            | 4,4            | 4,6            | 4,6            | 4,7            | 4,5            | 5,4            | 5,4            | 4,5            | 4,7            |
| c. Pembiayaan secara Executing / Financing through Executing                                                                                                                                                                              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| NPF                                                                                                                                                                                                                                       | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| d. Pembiayaan Sewa Lainnya / Other Ijarah                                                                                                                                                                                                 | 1 956          | 2 535          | 3 499          | 3 469          | 3 454          | 3 583          | 3 691          | 3 959          | 4 116          | 4 248          | 4 265          | 4 192          | 4 333          | 4 471          | 4 714          |
| NPF                                                                                                                                                                                                                                       | 263            | 82             | 49             | 60             | 61             | 57             | 56             | 55             | 52             | 55             | 51             | 53             | 53             | 46             | 47             |
| 4. Salam                                                                                                                                                                                                                                  | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| NPF                                                                                                                                                                                                                                       | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| <b>Total Pembiayaan / Total Financing</b>                                                                                                                                                                                                 | <b>256 219</b> | <b>322 599</b> | <b>368 376</b> | <b>385 169</b> | <b>389 760</b> | <b>391 030</b> | <b>395 263</b> | <b>400 677</b> | <b>404 840</b> | <b>408 317</b> | <b>413 255</b> | <b>412 481</b> | <b>416 033</b> | <b>422 037</b> | <b>421 570</b> |
| <b>NPF / Total NPF</b>                                                                                                                                                                                                                    | <b>6 624</b>   | <b>7 576</b>   | <b>7 728</b>   | <b>8 081</b>   | <b>7 966</b>   | <b>8 284</b>   | <b>8 369</b>   | <b>8 575</b>   | <b>8 651</b>   | <b>8 731</b>   | <b>8 601</b>   | <b>8 856</b>   | <b>9 003</b>   | <b>9 126</b>   | <b>9 193</b>   |

| Tabel 11b.<br>Pembiayaan dan NPF berdasarkan Jenis Akad - Unit Usaha Syariah<br>(Financing and Non Performasnce Financing based on type of Shari'ah-compliant contract of Islamic Business Units)<br>Nominal dalam Miliar Rp (Billion Rp) |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Indikator / Indicator                                                                                                                                                                                                                     | 2021    | 2022    | 2023    | 2024    |         |         |         |         |         |         |         | 2025    |         |         |         |
|                                                                                                                                                                                                                                           |         |         |         | Mei     | Jun     | Jul     | Ag      | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     |
| Financing                                                                                                                                                                                                                                 | 98 055  | 109 044 | 131 063 | 130 479 | 133 114 | 131 117 | 132 348 | 134 188 | 134 925 | 135 248 | 133 925 | 129 671 | 128 080 | 130 560 | 132 318 |
| NPF                                                                                                                                                                                                                                       | 3 037   | 2 760   | 2 491   | 2 917   | 2 905   | 2 906   | 2 911   | 2 923   | 2 942   | 2 981   | 2 952   | 3 030   | 3 007   | 3 123   | 3 187   |
| a. Mudharabah                                                                                                                                                                                                                             | 6 556   | 6 753   | 7 053   | 7 676   | 8 203   | 8 244   | 9 410   | 9 342   | 10 173  | 10 799  | 9 688   | 8 222   | 7 152   | 6 523   | 7 308   |
| NPF                                                                                                                                                                                                                                       | 96      | 138     | 110     | 156     | 156     | 154     | 151     | 145     | 148     | 141     | 136     | 134     | 133     | 130     | 129     |
| b. Musyarakah                                                                                                                                                                                                                             | 91 499  | 102 290 | 124 009 | 122 803 | 124 911 | 122 872 | 122 938 | 124 846 | 124 752 | 124 449 | 124 237 | 121 449 | 120 928 | 124 038 | 125 010 |
| NPF                                                                                                                                                                                                                                       | 2 941   | 2 623   | 2 380   | 2 759   | 2 748   | 2 752   | 2 760   | 2 778   | 2 793   | 2 840   | 2 816   | 2 896   | 2 874   | 2 993   | 3 058   |
| c. Pembiayaan Bagi Hasil Lainnya /<br>Other Profit Sharing Financing                                                                                                                                                                      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| NPF                                                                                                                                                                                                                                       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 2. Piutang / Receivables/Acceptables                                                                                                                                                                                                      | 50 719  | 54 723  | 63 394  | 66 198  | 67 673  | 68 274  | 68 207  | 68 672  | 71 056  | 72 031  | 70 835  | 71 124  | 72 544  | 73 578  | 73 564  |
| NPF                                                                                                                                                                                                                                       | 759     | 915     | 1 261   | 1 495   | 1 471   | 1 489   | 1 514   | 1 495   | 1 570   | 1 606   | 1 555   | 1 633   | 1 683   | 1 706   | 1 819   |
| a. Murabahah                                                                                                                                                                                                                              | 46 704  | 49 760  | 56 804  | 59 170  | 60 027  | 60 742  | 60 465  | 60 682  | 61 402  | 62 151  | 62 202  | 62 438  | 63 045  | 63 666  | 63 698  |
| NPF                                                                                                                                                                                                                                       | 684     | 843     | 1 002   | 1 336   | 1 311   | 1 325   | 1 348   | 1 326   | 1 395   | 1 427   | 1 365   | 1 426   | 1 463   | 1 479   | 1 583   |
| b. Qardh                                                                                                                                                                                                                                  | 1 524   | 1 952   | 2 677   | 2 703   | 3 179   | 2 944   | 3 014   | 3 091   | 4 604   | 4 676   | 3 270   | 3 254   | 3 939   | 4 205   | 4 100   |
| NPF                                                                                                                                                                                                                                       | 41      | 35      | 192     | 54      | 54      | 53      | 52      | 54      | 58      | 59      | 66      | 75      | 77      | 76      | 73      |
| c. Istishna'                                                                                                                                                                                                                              | 2 492   | 3 011   | 3 913   | 4 324   | 4 466   | 4 589   | 4 727   | 4 899   | 5 050   | 5 204   | 5 364   | 5 432   | 5 561   | 5 707   | 5 766   |
| NPF                                                                                                                                                                                                                                       | 34      | 38      | 67      | 105     | 106     | 111     | 115     | 115     | 116     | 120     | 124     | 132     | 143     | 151     | 162     |
| including Leasing receivables                                                                                                                                                                                                             | 4 884   | 5 123   | 5 603   | 5 894   | 6 046   | 6 183   | 6 135   | 6 401   | 6 514   | 6 612   | 6 545   | 6 769   | 6 852   | 6 751   | 6 600   |
| NPF                                                                                                                                                                                                                                       | 120     | 91      | 117     | 106     | 104     | 104     | 104     | 92      | 93      | 93      | 92      | 97      | 95      | 80      | 91      |
| a. Pembiayaan Sindikasi /<br>Sindication Financing                                                                                                                                                                                        | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| NPF                                                                                                                                                                                                                                       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| b. Pembiayaan secara Channeling /<br>Financing through Channeling                                                                                                                                                                         | 69      | 127     | 153     | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| NPF                                                                                                                                                                                                                                       | 0,5     | 4       | 3       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| c. Pembiayaan secara Executing /<br>Financing through Executing                                                                                                                                                                           | -       | -       | 15      | 21      | 20      | 34      | 33      | 32      | 25      | 24      | 23      | 23      | 22      | 28      | 27      |
| NPF                                                                                                                                                                                                                                       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| d. Pembiayaan Sewa Lainnya /<br>Other Ijarah                                                                                                                                                                                              | 4 816   | 4 996   | 5 434   | 5 873   | 6 026   | 6 150   | 6 103   | 6 370   | 6 489   | 6 587   | 6 522   | 6 746   | 6 830   | 6 723   | 6 573   |
| NPF                                                                                                                                                                                                                                       | 120     | 87      | 113     | 106     | 104     | 104     | 104     | 92      | 93      | 93      | 92      | 97      | 95      | 80      | 91      |
| 4. Salam                                                                                                                                                                                                                                  | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| NPF                                                                                                                                                                                                                                       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| Total Pembiayaan / Total Financing                                                                                                                                                                                                        | 153 659 | 168 890 | 200 060 | 202 570 | 206 832 | 205 574 | 206 690 | 209 262 | 212 495 | 213 891 | 211 305 | 207 564 | 207 476 | 210 889 | 212 482 |
| NPF / Total NPF                                                                                                                                                                                                                           | 3 916   | 3 767   | 3 868   | 4 518   | 4 479   | 4 498   | 4 529   | 4 509   | 4 604   | 4 680   | 4 599   | 4 759   | 4 785   | 4 910   | 5 096   |

| Indikator / Indicator                                              | 2021           | 2022           | 2023           | 2024           |                |                |                |                |                |                |                |                |                |                |                | 2025           |  |
|--------------------------------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|--|
|                                                                    |                |                |                | Mei            | Jun            | Jul            | Ags            | Sep            | Okt            | Nov            | Des            | Jan            | Feb            | Mar            | Apr            | Mei            |  |
| 1. Pembiayaan Bagi Hasil / Profit Sharing Financing                | 187 103        | 221 026        | 278 218        | 292 536        | 298 362        | 298 806        | 303 225        | 309 358        | 312 794        | 314 679        | 318 899        | 316 287        | 316 609        | 323 320        | 323 167        | 328 741        |  |
| NPF                                                                | 4 992          | 5 205          | 5 036          | 5 711          | 5 600          | 5 907          | 5 924          | 6 036          | 6 049          | 6 084          | 6 053          | 6 667          | 6 728          | 6 923          | 7 033          | 7 221          |  |
| a. Mudharabah                                                      | 9 456          | 9 563          | 11 364         | 10 931         | 12 181         | 12 172         | 13 269         | 13 534         | 14 093         | 14 677         | 15 211         | 13 958         | 12 910         | 12 427         | 11 101         | 9 627          |  |
| NPF                                                                | 439            | 174            | 148            | 249            | 278            | 283            | 279            | 274            | 277            | 269            | 264            | 259            | 259            | 225            | 224            | 227            |  |
| b. Musyarakah                                                      | 177 647        | 211 463        | 266 854        | 281 605        | 286 181        | 286 635        | 289 956        | 295 824        | 298 700        | 300 002        | 303 689        | 302 329        | 303 699        | 310 893        | 312 066        | 319 114        |  |
| NPF                                                                | 4 853          | 5 031          | 4 888          | 5 462          | 5 322          | 5 624          | 5 644          | 5 762          | 5 773          | 5 815          | 5 789          | 6 408          | 6 469          | 6 698          | 6 810          | 6 994          |  |
| c. Pembiayaan Bagi Hasil Lainnya / Other Profit Sharing Financing  | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |  |
| NPF                                                                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |  |
| 2. Piutang / Receivables/Acceptables                               | 202 624        | 246 915        | 265 506        | 266 927        | 269 491        | 270 575        | 271 575        | 272 753        | 274 586        | 276 804        | 276 843        | 275 008        | 277 241        | 279 912        | 280 382        | 281 973        |  |
| NPF                                                                | 4 679          | 5 576          | 6 054          | 6 545          | 6 507          | 6 540          | 6 648          | 6 740          | 6 904          | 7 011          | 6 835          | 6 628          | 6 739          | 6 814          | 6 945          | 7 083          |  |
| a. Murabahah                                                       | 189 804        | 232 267        | 247 990        | 249 233        | 250 875        | 251 793        | 252 387        | 252 859        | 254 462        | 255 773        | 255 423        | 253 858        | 255 337        | 257 332        | 257 240        | 257 692        |  |
| NPF                                                                | 4 291          | 5 113          | 5 419          | 6 015          | 5 976          | 6 003          | 6 112          | 6 205          | 6 362          | 6 464          | 6 274          | 6 125          | 6 221          | 6 287          | 6 411          | 6 531          |  |
| b. Qardh                                                           | 10 324         | 11 635         | 13 601         | 13 369         | 14 149         | 14 191         | 14 459         | 14 993         | 15 073         | 15 827         | 16 055         | 15 717         | 16 342         | 16 858         | 17 341         | 18 372         |  |
| NPF                                                                | 354            | 425            | 568            | 425            | 425            | 426            | 421            | 421            | 425            | 427            | 437            | 371            | 375            | 377            | 372            | 380            |  |
| c. Istishna'                                                       | 2 496          | 3 013          | 3 915          | 4 326          | 4 468          | 4 590          | 4 729          | 4 900          | 5 051          | 5 205          | 5 365          | 5 433          | 5 562          | 5 722          | 5 781          | 5 910          |  |
| NPF                                                                | 34             | 38             | 67             | 105            | 106            | 111            | 115            | 115            | 116            | 120            | 124            | 132            | 143            | 151            | 162            | 172            |  |
| 3. Pembiayaan Sewa (Ijarah) / Ijarah including Leasing receivables | 6 403          | 6 778          | 8 459          | 8 872          | 9 039          | 9 309          | 9 469          | 9 995          | 10 104         | 10 278         | 10 172         | 10 236         | 10 490         | 10 446         | 10 599         | 10 693         |  |
| NPF                                                                | 383            | 173            | 166            | 171            | 167            | 152            | 153            | 141            | 139            | 143            | 138            | 145            | 144            | 131            | 142            | 131            |  |
| a. Pembiayaan Sindikasi / Syndication Financing                    | 20             | 206            | 479            | 518            | 513            | 509            | 499            | 494            | 489            | 479            | 475            | 470            | 460            | 455            | 451            | 441            |  |
| NPF                                                                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |  |
| b. Pembiayaan secara Channeling / Financing through Channeling     | 117            | 201            | 215            | 201            | 197            | 198            | 197            | 194            | 188            | 182            | 176            | 173            | 170            | 167            | 165            | 166            |  |
| NPF                                                                | 1              | 4              | 4              | 5              | 1              | 4              | 4              | 5              | 5              | 5              | 5              | 5              | 5              | 5              | 5              | 5              |  |
| c. Pembiayaan secara Executing / Financing through Executing       | 0              | -              | 15             | 21             | 20             | 34             | 33             | 32             | 25             | 24             | 23             | 23             | 22             | 28             | 27             | 26             |  |
| NPF                                                                | 0              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |  |
| d. Pembiayaan Sewa Lainnya / Other Ijarah                          | 6 267          | 6 372          | 7 750          | 8 132          | 8 308          | 8 569          | 8 741          | 9 276          | 9 402          | 9 593          | 9 497          | 9 571          | 9 838          | 9 796          | 9 956          | 10 060         |  |
| NPF                                                                | 383            | 169            | 162            | 166            | 165            | 148            | 149            | 136            | 135            | 138            | 134            | 140            | 138            | 126            | 137            | 127            |  |
| 4. Salam                                                           | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |  |
| NPF                                                                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |  |
| <b>Total Pembiayaan / Total Financing</b>                          | <b>396 131</b> | <b>474 719</b> | <b>552 183</b> | <b>568 335</b> | <b>576 892</b> | <b>578 690</b> | <b>584 269</b> | <b>592 106</b> | <b>597 483</b> | <b>601 762</b> | <b>605 914</b> | <b>601 531</b> | <b>604 340</b> | <b>613 679</b> | <b>614 127</b> | <b>621 407</b> |  |
| <b>NPF / Total NPF</b>                                             | <b>10 054</b>  | <b>10 954</b>  | <b>11 257</b>  | <b>12 426</b>  | <b>12 273</b>  | <b>12 599</b>  | <b>12 725</b>  | <b>12 917</b>  | <b>13 092</b>  | <b>13 238</b>  | <b>13 026</b>  | <b>13 440</b>  | <b>13 610</b>  | <b>13 868</b>  | <b>14 121</b>  | <b>14 435</b>  |  |

| Indikator / Indicator                                              | 2021           | 2022           | 2023           | 2024           |                |                |                |                |                |                |                |                |                |                |                | 2025           |
|--------------------------------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
|                                                                    |                |                |                | Mei            | Jun            | Jul            | Ags            | Sep            | Okt            | Nov            | Des            | Jan            | Feb            | Mar            | Apr            | Mei            |
| 1. Pembiayaan Bagi Hasil / Profit Sharing Financing                | 94 330         | 120 313        | 153 886        | 169 925        | 172 520        | 174 898        | 178 779        | 183 005        | 186 110        | 187 959        | 191 959        | 193 265        | 195 118        | 199 210        | 198 371        | 202 597        |
| NPF                                                                | 2 045          | 2 445          | 2 551          | 2 794          | 2 695          | 3 001          | 3 013          | 3 113          | 3 108          | 3 103          | 3 101          | 3 637          | 3 720          | 3 800          | 3 846          | 3 997          |
| a. Mudharabah                                                      | 3 629          | 3 623          | 5 198          | 5 442          | 5 594          | 5 461          | 6 323          | 6 606          | 6 464          | 6 460          | 6 586          | 6 454          | 6 496          | 6 631          | 5 571          | 4 286          |
| NPF                                                                | 43             | 36             | 37             | 91             | 121            | 130            | 129            | 129            | 128            | 128            | 128            | 126            | 125            | 95             | 95             | 99             |
| b. Musyarakah                                                      | 90 701         | 116 690        | 148 688        | 164 482        | 166 926        | 169 437        | 172 456        | 176 399        | 179 647        | 181 499        | 185 373        | 186 811        | 188 622        | 192 579        | 192 800        | 198 312        |
| NPF                                                                | 2 002          | 2 408          | 2 514          | 2 703          | 2 574          | 2 872          | 2 884          | 2 984          | 2 979          | 2 975          | 2 973          | 3 512          | 3 595          | 3 705          | 3 751          | 3 898          |
| c. Pembiayaan Bagi Hasil Lainnya / Other Profit Sharing Financing  | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| NPF                                                                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| 2. Piutang / Receivables/Acceptables                               | 152 064        | 192 371        | 202 417        | 201 182        | 202 291        | 202 739        | 203 636        | 204 750        | 205 504        | 206 632        | 206 924        | 204 765        | 206 134        | 207 904        | 208 162        | 209 131        |
| NPF                                                                | 3 920          | 4 660          | 4 794          | 5 050          | 5 036          | 5 051          | 5 134          | 5 246          | 5 334          | 5 405          | 5 280          | 4 995          | 5 056          | 5 108          | 5 127          | 5 197          |
| a. Murabahah                                                       | 143 260        | 182 667        | 191 340        | 190 244        | 191 040        | 191 238        | 191 939        | 192 567        | 193 067        | 193 624        | 193 623        | 191 827        | 192 707        | 194 080        | 193 957        | 193 885        |
| NPF                                                                | 3 607          | 4 270          | 4 417          | 4 679          | 4 665          | 4 677          | 4 765          | 4 879          | 4 967          | 5 037          | 4 909          | 4 699          | 4 758          | 4 807          | 4 828          | 4 894          |
| b. Qardh                                                           | 8 800          | 9 702          | 11 075         | 10 935         | 11 249         | 11 499         | 11 696         | 12 181         | 12 436         | 13 006         | 13 299         | 12 937         | 13 426         | 13 809         | 14 190         | 15 213         |
| NPF                                                                | 312            | 390            | 376            | 371            | 371            | 373            | 370            | 367            | 367            | 368            | 371            | 297            | 298            | 300            | 299            | 303            |
| c. Istishna'                                                       | 4              | 3              | 2              | 2              | 2              | 2              | 1              | 1              | 1              | 1              | 1              | 1              | 1              | 15             | 15             | 33             |
| NPF                                                                | -              | -              | 0              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| 3. Pembiayaan Sewa (Ijarah) / Ijarah including Leasing receivables | 2 022          | 2 813          | 4 039          | 4 188          | 4 165          | 4 289          | 4 387          | 4 568          | 4 570          | 4 596          | 4 606          | 4 528          | 4 659          | 4 643          | 4 891          | 4 795          |
| NPF                                                                | 263            | 82             | 50             | 65             | 63             | 61             | 61             | 60             | 57             | 60             | 56             | 58             | 59             | 50             | 51             | 53             |
| a. Pembiayaan Sindikasi / Syndication Financing                    | 20             | 206            | 479            | 518            | 513            | 509            | 499            | 494            | 489            | 479            | 475            | 470            | 460            | 455            | 451            | 441            |
| NPF                                                                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| b. Pembiayaan secara Channeling / Financing through Channeling     | 48,1           | 73,4           | 61,3           | 201,0          | 197,5          | 198,2          | 197,2          | 194,0          | 187,9          | 181,9          | 176,4          | 172,5          | 169,8          | 166,7          | 165,1          | 166,1          |
| NPF                                                                | 0,1            | 0,1            | 0,5            | 4,6            | 1,5            | 4,0            | 4,4            | 4,6            | 4,6            | 4,7            | 4,5            | 5,4            | 5,4            | 4,5            | 4,7            | 4,6            |
| c. Pembiayaan secara Executing / Financing through Executing       | 0,0            | 0,0            | 0,0            | 0,0            | 0,0            | 0,0            | 0,0            | 0,0            | 0,0            | 0,0            | 0,0            | 0,0            | 0,0            | 0,0            | 0,0            | 0,0            |
| NPF                                                                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| d. Pembiayaan Sewa Lainnya / Other Ijarah                          | 1 954          | 2 535          | 3 499          | 3 469          | 3 454          | 3 583          | 3 691          | 3 880          | 3 893          | 3 934          | 3 954          | 3 886          | 4 029          | 4 021          | 4 275          | 4 188          |
| NPF                                                                | 263            | 82             | 49             | 60             | 61             | 57             | 56             | 55             | 52             | 55             | 51             | 53             | 53             | 46             | 47             | 48             |
| 4. Salam                                                           | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| NPF                                                                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| <b>Total Pembiayaan / Total Financing</b>                          | <b>248 417</b> | <b>315 498</b> | <b>360 342</b> | <b>375 294</b> | <b>378 976</b> | <b>381 926</b> | <b>386 802</b> | <b>392 322</b> | <b>396 184</b> | <b>399 187</b> | <b>403 488</b> | <b>402 559</b> | <b>405 911</b> | <b>411 757</b> | <b>411 424</b> | <b>416 524</b> |
| <b>NPF / Total NPF</b>                                             | <b>6 228</b>   | <b>7 187</b>   | <b>7 394</b>   | <b>7 909</b>   | <b>7 794</b>   | <b>8 113</b>   | <b>8 208</b>   | <b>8 418</b>   | <b>8 499</b>   | <b>8 568</b>   | <b>8 437</b>   | <b>8 691</b>   | <b>8 835</b>   | <b>8 958</b>   | <b>9 025</b>   | <b>9 247</b>   |

| Tabel 12b.<br>Pembiayaan dan NPF berdasarkan Jenis Akad dalam Mata Uang Rupiah - Unit Usaha Syariah<br>(Financing and Non Performance Financing based on type of Shari'ah-compliant contract of Islamic Business Units)<br>Nominal dalam Miliar Rp (Billion Rp) |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Indikator / Indicator                                                                                                                                                                                                                                           | 2021           | 2022           | 2023           | 2024           |                |                |                |                |                |                |                |                |                |                |                | 2025           |
|                                                                                                                                                                                                                                                                 |                |                |                | Mei            | Jun            | Jul            | Ags            | Sep            | Okt            | Nov            | Des            | Jan            | Feb            | Mar            | Apr            | Mei            |
| 1. Pembiayaan Bagi Hasil / Profit Sharing Financing                                                                                                                                                                                                             | 92 773         | 100 713        | 124 332        | 122 611        | 125 842        | 123 908        | 124 446        | 126 353        | 126 683        | 126 720        | 126 941        | 123 022        | 121 491        | 124 111        | 124 796        | 126 143        |
| NPF                                                                                                                                                                                                                                                             | 2 947          | 2 760          | 2 485          | 2 917          | 2 905          | 2 906          | 2 911          | 2 923          | 2 942          | 2 981          | 2 952          | 3 030          | 3 007          | 3 123          | 3 187          | 3 223          |
| a. Mudharabah                                                                                                                                                                                                                                                   | 5 827          | 5 940          | 6 166          | 5 489          | 6 587          | 6 710          | 6 945          | 6 928          | 7 630          | 8 217          | 8 625          | 7 503          | 6 414          | 5 796          | 5 530          | 5 342          |
| NPF                                                                                                                                                                                                                                                             | 96             | 138            | 110            | 158            | 156            | 154            | 151            | 145            | 148            | 141            | 136            | 134            | 133            | 130            | 129            | 128            |
| b. Musyarakah                                                                                                                                                                                                                                                   | 86 946         | 94 773         | 118 166        | 117 122        | 119 255        | 117 198        | 117 501        | 119 425        | 119 054        | 118 503        | 118 316        | 115 518        | 115 077        | 118 315        | 119 265        | 120 802        |
| NPF                                                                                                                                                                                                                                                             | 2 851          | 2 623          | 2 374          | 2 759          | 2 748          | 2 752          | 2 760          | 2 778          | 2 793          | 2 840          | 2 816          | 2 896          | 2 874          | 2 993          | 3 058          | 3 096          |
| c. Pembiayaan Bagi Hasil Lainnya / Other Profit Sharing Financing                                                                                                                                                                                               | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| NPF                                                                                                                                                                                                                                                             | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| 2. Piutang / Receivables/Acceptables                                                                                                                                                                                                                            | 50 560         | 54 544         | 63 089         | 65 746         | 67 201         | 67 836         | 67 939         | 68 003         | 69 081         | 70 173         | 69 919         | 70 242         | 71 107         | 72 009         | 72 200         | 72 842         |
| NPF                                                                                                                                                                                                                                                             | 759            | 915            | 1 261          | 1 495          | 1 471          | 1 489          | 1 514          | 1 495          | 1 570          | 1 606          | 1 555          | 1 633          | 1 683          | 1 706          | 1 819          | 1 886          |
| a. Murabahah                                                                                                                                                                                                                                                    | 46 544         | 49 600         | 56 650         | 58 988         | 59 834         | 60 555         | 60 448         | 60 292         | 61 395         | 62 149         | 61 800         | 62 031         | 62 630         | 63 252         | 63 283         | 63 807         |
| NPF                                                                                                                                                                                                                                                             | 684            | 843            | 1 002          | 1 336          | 1 311          | 1 325          | 1 348          | 1 326          | 1 395          | 1 427          | 1 365          | 1 426          | 1 463          | 1 479          | 1 583          | 1 637          |
| b. Qardh                                                                                                                                                                                                                                                        | 1 524          | 1 933          | 2 526          | 2 433          | 2 900          | 2 692          | 2 764          | 2 813          | 2 637          | 2 820          | 2 756          | 2 780          | 2 916          | 3 049          | 3 151          | 3 159          |
| NPF                                                                                                                                                                                                                                                             | 41             | 35             | 192            | 54             | 54             | 53             | 52             | 54             | 58             | 59             | 66             | 75             | 77             | 76             | 73             | 77             |
| c. Istishna'                                                                                                                                                                                                                                                    | 2 492          | 3 011          | 3 913          | 4 324          | 4 466          | 4 589          | 4 727          | 4 899          | 5 050          | 5 204          | 5 364          | 5 432          | 5 561          | 5 707          | 5 766          | 5 877          |
| NPF                                                                                                                                                                                                                                                             | 34             | 38             | 67             | 105            | 106            | 111            | 115            | 116            | 115            | 120            | 124            | 132            | 143            | 151            | 162            | 172            |
| 3. Pembiayaan Sewa (Ijarah) / Ijarah including Leasing receivables                                                                                                                                                                                              | 4 381          | 3 965          | 4 420          | 4 684          | 4 874          | 5 020          | 5 082          | 5 427          | 5 534          | 5 683          | 5 566          | 5 708          | 5 831          | 5 803          | 5 708          | 5 898          |
| NPF                                                                                                                                                                                                                                                             | 120            | 91             | 117            | 106            | 104            | 91             | 93             | 81             | 82             | 83             | 82             | 87             | 85             | 80             | 91             | 79             |
| a. Pembiayaan Sindikasi / Syndication Financing                                                                                                                                                                                                                 | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| NPF                                                                                                                                                                                                                                                             | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| b. Pembiayaan secara Channeling / Financing through Channeling                                                                                                                                                                                                  | 69             | 127            | 153            | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              |
| NPF                                                                                                                                                                                                                                                             | 1              | 4              | 3              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              |
| c. Pembiayaan secara Executing / Financing through Executing                                                                                                                                                                                                    | -              | -              | 15             | 21             | 20             | 34             | 33             | 32             | 25             | 24             | 23             | 23             | 22             | 28             | 27             | 26             |
| NPF                                                                                                                                                                                                                                                             | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| d. Pembiayaan Sewa Lainnya / Other Ijarah                                                                                                                                                                                                                       | 4 312          | 3 837          | 4 251          | 4 663          | 4 854          | 4 986          | 5 050          | 5 396          | 5 509          | 5 658          | 5 543          | 5 685          | 5 809          | 5 775          | 5 680          | 5 871          |
| NPF                                                                                                                                                                                                                                                             | 120            | 87             | 113            | 106            | 104            | 91             | 93             | 81             | 82             | 83             | 82             | 87             | 85             | 80             | 91             | 79             |
| 4. Salam                                                                                                                                                                                                                                                        | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| NPF                                                                                                                                                                                                                                                             | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| <b>Total Pembiayaan / Total Financing</b>                                                                                                                                                                                                                       | <b>147 714</b> | <b>159 222</b> | <b>191 841</b> | <b>193 041</b> | <b>197 916</b> | <b>196 764</b> | <b>197 467</b> | <b>199 784</b> | <b>201 298</b> | <b>202 575</b> | <b>202 426</b> | <b>198 972</b> | <b>196 429</b> | <b>201 922</b> | <b>202 703</b> | <b>204 883</b> |
| <b>NPF / Total NPF</b>                                                                                                                                                                                                                                          | <b>3 826</b>   | <b>3 767</b>   | <b>3 862</b>   | <b>4 518</b>   | <b>4 479</b>   | <b>4 486</b>   | <b>4 517</b>   | <b>4 498</b>   | <b>4 594</b>   | <b>4 670</b>   | <b>4 589</b>   | <b>4 750</b>   | <b>4 775</b>   | <b>4 910</b>   | <b>5 096</b>   | <b>5 188</b>   |

**Tabel 13.**  
**Pembiayaan dan NPF berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah dan Unit Usaha Syariah**  
**(Financing and Non Performing Financing based on Type of Usage and Debtor Group of Islamic Commercial Bank and Islamic Business Unit Bank)**  
**Nominal dalam Miliar Rp (Billion Rp)**

| Jenis Penggunaan<br>dan Kategori Usaha / Type of Usage<br>and Debtor Group            | 2021    | 2022    | 2023    | 2024    |         |         |         |         |         |         |         | 2025    |         |         |         |         |
|---------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
|                                                                                       |         |         |         | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     |
| 1. Modal Kerja / Working Capital                                                      | 112 969 | 124 866 | 144 885 | 144 505 | 146 367 | 142 160 | 143 748 | 147 414 | 147 278 | 146 805 | 137 693 | 129 344 | 127 698 | 131 438 | 130 181 | 133 804 |
| a. UMKM / Micro, Small and<br>Medium Enterprise                                       | 45 851  | 47 036  | 46 562  | 44 022  | 44 398  | 43 584  | 43 080  | 43 910  | 43 534  | 43 515  | 44 996  | 44 285  | 43 594  | 43 808  | 43 212  | 43 291  |
| NPF                                                                                   | 2 897   | 2 660   | 2 465   | 2 535   | 2 469   | 2 481   | 2 513   | 2 547   | 2 559   | 2 531   | 2 417   | 2 401   | 2 372   | 2 383   | 2 395   | 2 395   |
| b. Bukan UMKM / Non Micro,<br>Small and Medium Enterprise                             | 67 118  | 77 830  | 98 323  | 100 483 | 101 969 | 98 576  | 100 668 | 103 504 | 103 744 | 103 290 | 92 698  | 85 059  | 84 104  | 87 630  | 86 969  | 90 514  |
| NPF                                                                                   | 2 198   | 2 594   | 2 389   | 2 519   | 2 471   | 2 575   | 2 580   | 2 645   | 2 655   | 2 661   | 2 730   | 2 318   | 2 316   | 2 404   | 2 407   | 2 431   |
| 2. Investasi / Investment                                                             | 90 152  | 111 255 | 132 812 | 138 721 | 141 890 | 142 729 | 143 461 | 144 684 | 147 790 | 149 843 | 158 848 | 162 131 | 163 586 | 165 407 | 165 604 | 165 921 |
| a. UMKM / Micro, Small and<br>Medium Enterprise                                       | 30 158  | 40 104  | 48 848  | 52 899  | 54 080  | 54 526  | 55 745  | 56 472  | 57 283  | 57 903  | 58 931  | 58 454  | 58 992  | 58 864  | 58 629  | 58 558  |
| NPF                                                                                   | 1 014   | 1 149   | 1 248   | 1 420   | 1 356   | 1 437   | 1 453   | 1 477   | 1 470   | 1 494   | 1 475   | 1 527   | 1 566   | 1 589   | 1 632   | 1 649   |
| b. Bukan UMKM / Non Micro,<br>Small and Medium Enterprise                             | 59 993  | 71 151  | 83 964  | 85 822  | 87 810  | 88 203  | 87 716  | 88 212  | 90 507  | 91 940  | 99 917  | 103 677 | 104 595 | 106 543 | 106 975 | 107 363 |
| NPF                                                                                   | 1 457   | 1 103   | 858     | 594     | 622     | 751     | 739     | 733     | 739     | 764     | 812     | 1 374   | 1 467   | 1 468   | 1 477   | 1 541   |
| 3. Konsumsi (Bukan UMKM) /<br>Consumption (Non Micro, Small<br>and Medium Enterprise) | 206 757 | 255 368 | 290 738 | 304 513 | 308 336 | 311 715 | 314 744 | 317 840 | 322 266 | 325 560 | 328 019 | 328 570 | 332 225 | 336 081 | 338 268 | 342 017 |
| NPF                                                                                   | 2 974   | 3 837   | 4 636   | 5 530   | 5 528   | 5 539   | 5 613   | 5 683   | 5 842   | 5 962   | 5 768   | 5 995   | 6 066   | 6 192   | 6 378   | 6 584   |
| Total Pembiayaan / Total Financing                                                    | 409 878 | 491 489 | 568 436 | 587 739 | 596 593 | 596 604 | 601 953 | 609 939 | 617 334 | 622 208 | 624 560 | 620 045 | 623 510 | 632 926 | 634 052 | 641 743 |
| Total NPF                                                                             | 10 540  | 11 343  | 11 596  | 12 599  | 12 446  | 12 782  | 12 898  | 13 085  | 13 265  | 13 411  | 13 201  | 13 615  | 13 788  | 14 036  | 14 289  | 14 600  |

| Tabel 13a. Pembiayaan dan NPF berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah<br>(Financing and Non Performing Financing based on Type of Usage and Debtor Group of Islamic Commercial Bank)<br>Nominal dalam Miliar Rp (Billion Rp) |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Jenis Penggunaan dan Kategori Usaha / Type of Usage and Debtor Group                                                                                                                                                                                     | 2021    | 2022    | 2023    | 2024    |         |         |         |         |         |         |         | 2025    |         |         |         |         |
|                                                                                                                                                                                                                                                          |         |         |         | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     |
| 1. Modal Kerja / Working Capital                                                                                                                                                                                                                         | 77 660  | 84 244  | 94 813  | 97 158  | 96 588  | 94 729  | 95 246  | 96 213  | 95 114  | 94 787  | 91 743  | 87 698  | 86 971  | 88 451  | 85 894  | 87 287  |
| a. UMKM / Micro, Small and Medium Enterprise                                                                                                                                                                                                             | 37 005  | 36 902  | 36 124  | 33 741  | 33 810  | 32 938  | 32 418  | 32 894  | 32 492  | 32 664  | 33 402  | 33 016  | 32 367  | 32 524  | 32 053  | 31 867  |
| NPF                                                                                                                                                                                                                                                      | 1 906   | 1 691   | 1 646   | 1 667   | 1 623   | 1 631   | 1 678   | 1 726   | 1 731   | 1 709   | 1 665   | 1 645   | 1 647   | 1 674   | 1 679   | 1 683   |
| b. Bukan UMKM / Non Micro, Small and Medium Enterprise                                                                                                                                                                                                   | 40 654  | 47 342  | 58 688  | 63 417  | 62 779  | 61 791  | 62 828  | 63 319  | 62 623  | 62 123  | 58 341  | 54 682  | 54 603  | 55 927  | 53 841  | 55 421  |
| NPF                                                                                                                                                                                                                                                      | 1 453   | 2 129   | 2 072   | 2 099   | 2 050   | 2 156   | 2 154   | 2 227   | 2 240   | 2 251   | 2 276   | 1 903   | 1 891   | 1 940   | 1 941   | 1 966   |
| 2. Investasi / Investment                                                                                                                                                                                                                                | 57 664  | 77 021  | 91 867  | 97 947  | 100 595 | 101 365 | 102 302 | 103 879 | 106 191 | 107 826 | 113 296 | 116 244 | 117 736 | 119 458 | 119 467 | 119 960 |
| a. UMKM / Micro, Small and Medium Enterprise                                                                                                                                                                                                             | 24 814  | 32 503  | 38 446  | 41 916  | 42 983  | 43 312  | 44 326  | 45 038  | 45 821  | 46 431  | 47 553  | 47 218  | 47 820  | 47 710  | 47 550  | 47 528  |
| NPF                                                                                                                                                                                                                                                      | 709     | 855     | 922     | 1 035   | 976     | 1 056   | 1 072   | 1 106   | 1 088   | 1 107   | 1 080   | 1 109   | 1 141   | 1 164   | 1 204   | 1 244   |
| b. Bukan UMKM / Non Micro, Small and Medium Enterprise                                                                                                                                                                                                   | 32 850  | 44 518  | 53 420  | 56 030  | 57 612  | 58 053  | 57 976  | 58 841  | 60 370  | 61 395  | 65 743  | 69 026  | 69 916  | 71 748  | 71 917  | 72 433  |
| NPF                                                                                                                                                                                                                                                      | 1 070   | 840     | 636     | 471     | 498     | 631     | 612     | 604     | 609     | 624     | 690     | 1 255   | 1 347   | 1 345   | 1 342   | 1 397   |
| 3. Konsumsi (Bukan UMKM) / Consumption (Non Micro, Small and Medium Enterprise)                                                                                                                                                                          | 120 896 | 161 334 | 181 697 | 190 065 | 192 577 | 194 936 | 197 714 | 200 585 | 203 535 | 205 704 | 208 216 | 208 540 | 211 326 | 214 128 | 216 209 | 219 204 |
| NPF                                                                                                                                                                                                                                                      | 1 487   | 2 060   | 2 452   | 2 809   | 2 820   | 2 811   | 2 853   | 2 912   | 2 994   | 3 040   | 2 890   | 2 944   | 2 977   | 3 003   | 3 027   | 3 122   |
| Total Pembiayaan / Total Financing                                                                                                                                                                                                                       | 256 219 | 322 599 | 368 376 | 385 169 | 389 760 | 391 030 | 395 263 | 400 677 | 404 840 | 408 317 | 413 255 | 412 481 | 416 033 | 422 037 | 421 570 | 426 452 |
| Total NPF                                                                                                                                                                                                                                                | 6 624   | 7 576   | 7 728   | 8 081   | 7 966   | 8 284   | 8 369   | 8 575   | 8 661   | 8 731   | 8 601   | 8 856   | 9 003   | 9 126   | 9 193   | 9 412   |

| Tabel 13b.<br>Pembiayaan dan NPF berdasarkan Jenis Penggunaan dan Golongan Debitur Unit Usaha Syariah<br>(Financing and Non Performing Financing based on Type of Usage and Debtor Group of Islamic Business Unit Bank)<br>Nominal dalam Miliar Rp (Billion Rp) |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Jenis Penggunaan<br>dan Kategori Usaha / Type of Usage<br>and Debtor Group                                                                                                                                                                                      | 2021    | 2022    | 2023    | 2024    |         |         |         |         |         |         |         | 2025    |         |         |         |         |
|                                                                                                                                                                                                                                                                 |         |         |         | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     |
| 1. Modal Kerja / Working Capital                                                                                                                                                                                                                                | 35 309  | 40 622  | 50 073  | 47 347  | 49 779  | 47 431  | 48 502  | 51 201  | 52 164  | 52 018  | 45 950  | 41 647  | 40 728  | 42 988  | 44 286  | 46 517  |
| a. UMKM / Micro, Small and Medium Enterprise                                                                                                                                                                                                                    | 8 845   | 10 134  | 10 438  | 10 281  | 10 588  | 10 646  | 10 662  | 11 016  | 11 043  | 10 851  | 11 594  | 11 269  | 11 227  | 11 284  | 11 159  | 11 424  |
| NPF                                                                                                                                                                                                                                                             | 991     | 969     | 819     | 868     | 846     | 850     | 835     | 821     | 829     | 821     | 752     | 755     | 725     | 708     | 716     | 712     |
| b. Bukan UMKM / Non Micro, Small and Medium Enterprise                                                                                                                                                                                                          | 26 464  | 30 488  | 39 635  | 37 067  | 39 190  | 36 785  | 37 840  | 40 185  | 41 121  | 41 167  | 34 356  | 30 377  | 29 500  | 31 704  | 33 128  | 35 093  |
| NPF                                                                                                                                                                                                                                                             | 746     | 465     | 317     | 420     | 421     | 419     | 425     | 418     | 415     | 410     | 454     | 416     | 425     | 464     | 466     | 464     |
| 2. Investasi / Investment                                                                                                                                                                                                                                       | 32 488  | 34 234  | 40 946  | 40 774  | 41 294  | 41 364  | 41 159  | 40 805  | 41 599  | 42 018  | 45 552  | 45 887  | 45 850  | 45 949  | 46 137  | 45 961  |
| a. UMKM / Micro, Small and Medium Enterprise                                                                                                                                                                                                                    | 5 344   | 7 601   | 10 402  | 10 983  | 11 097  | 11 214  | 11 419  | 11 434  | 11 462  | 11 472  | 11 379  | 11 236  | 11 171  | 11 154  | 11 079  | 11 030  |
| NPF                                                                                                                                                                                                                                                             | 308     | 294     | 326     | 386     | 380     | 382     | 381     | 371     | 383     | 388     | 394     | 418     | 425     | 425     | 428     | 405     |
| b. Bukan UMKM / Non Micro, Small and Medium Enterprise                                                                                                                                                                                                          | 27 143  | 26 633  | 30 544  | 29 791  | 30 198  | 30 150  | 29 740  | 29 372  | 30 137  | 30 545  | 34 174  | 34 651  | 34 679  | 34 795  | 35 057  | 34 931  |
| NPF                                                                                                                                                                                                                                                             | 387     | 262     | 222     | 123     | 124     | 119     | 127     | 128     | 130     | 139     | 122     | 120     | 120     | 123     | 135     | 143     |
| 3. Konsumsi (Bukan UMKM) / Consumption (Non Micro, Small and Medium Enterprise)                                                                                                                                                                                 | 85 862  | 94 034  | 109 041 | 114 449 | 115 760 | 116 779 | 117 029 | 117 255 | 118 731 | 119 855 | 119 802 | 120 030 | 120 899 | 121 953 | 122 059 | 122 813 |
| NPF                                                                                                                                                                                                                                                             | 1 487   | 1 777   | 2 184   | 2 721   | 2 708   | 2 728   | 2 760   | 2 771   | 2 848   | 2 922   | 2 877   | 3 051   | 3 090   | 3 189   | 3 351   | 3 463   |
| Total Pembiayaan / Total Financing                                                                                                                                                                                                                              | 153 659 | 168 890 | 200 060 | 202 570 | 206 832 | 205 574 | 206 690 | 209 262 | 212 495 | 213 891 | 211 305 | 207 564 | 207 476 | 210 889 | 212 482 | 215 291 |
| Total NPF                                                                                                                                                                                                                                                       | 3 916   | 3 767   | 3 868   | 4 518   | 4 479   | 4 498   | 4 529   | 4 509   | 4 604   | 4 680   | 4 539   | 4 759   | 4 785   | 4 910   | 5 096   | 5 188   |

**Tabel 14.**  
**Pembiayaan dan NPF - Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Pembiayaan**  
**(Financing and Non performing Financing of Islamic Commercial Bank and Islamic Business Unit Based on Business Sector and non Business Sector of Credit Beneficiary)**  
**Nominal dalam Miliar Rp (Billion Rp)**

| Penerima Pembiayaan Lapangan Usaha / Financing by Industrial Origin                                                                               | 2021    | 2022    | 2023    | 2024    |         |         |         |         |         |         |         |         |         |         |         | 2025    |  |
|---------------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--|
|                                                                                                                                                   |         |         |         | Mei     | Jun     | Jul     | Ag      | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     |  |
| Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>                                                                    | 16 034  | 23 249  | 28 581  | 30 015  | 31 577  | 31 310  | 31 742  | 31 657  | 33 197  | 33 775  | 34 775  | 33 969  | 34 217  | 34 894  | 34 807  | 35 205  |  |
| NPF                                                                                                                                               | 484     | 537     | 449     | 528     | 519     | 523     | 545     | 549     | 552     | 553     | 551     | 540     | 534     | 548     | 561     | 574     |  |
| Perikanan / <i>Fishery</i>                                                                                                                        | 2 111   | 1 360   | 1 240   | 1 254   | 1 255   | 1 248   | 1 241   | 1 237   | 1 231   | 1 267   | 1 296   | 1 304   | 1 291   | 1 283   | 1 254   | 1 270   |  |
| NPF                                                                                                                                               | 92      | 77      | 72      | 72      | 72      | 71      | 72      | 74      | 86      | 84      | 86      | 87      | 91      | 95      | 90      | 90      |  |
| Pertambangan dan Penggalian / <i>Mining and Quarrying</i>                                                                                         | 5 213   | 9 108   | 7 878   | 10 385  | 10 328  | 8 819   | 8 795   | 8 580   | 8 961   | 9 407   | 9 793   | 9 829   | 9 925   | 9 978   | 10 267  | 10 735  |  |
| NPF                                                                                                                                               | 41      | 38      | 16      | 15      | 16      | 16      | 16      | 11      | 11      | 11      | 49      | 10      | 11      | 13      | 16      | 15      |  |
| Industri Pengolahan / <i>Processing Industry</i>                                                                                                  | 26 124  | 30 440  | 35 689  | 36 424  | 37 410  | 37 413  | 37 129  | 38 456  | 38 071  | 38 405  | 39 618  | 39 014  | 38 622  | 38 820  | 38 197  | 38 039  |  |
| NPF                                                                                                                                               | 1 890   | 1 963   | 1 786   | 1 816   | 1 788   | 1 815   | 1 823   | 1 828   | 1 814   | 1 820   | 1 796   | 1 683   | 1 673   | 1 714   | 1 715   | 1 741   |  |
| Listrik, gas dan air / <i>Electricity, Gas and Water</i>                                                                                          | 12 150  | 10 427  | 13 910  | 13 707  | 13 668  | 13 521  | 13 293  | 13 383  | 13 226  | 13 714  | 15 734  | 15 902  | 15 872  | 15 934  | 15 494  | 15 767  |  |
| NPF                                                                                                                                               | 434     | 405     | 342     | 178     | 300     | 291     | 287     | 292     | 293     | 295     | 222     | 229     | 228     | 229     | 229     | 226     |  |
| Konstruksi / <i>Construction</i>                                                                                                                  | 36 741  | 37 348  | 41 489  | 39 902  | 41 025  | 40 883  | 41 220  | 41 703  | 38 630  | 39 323  | 36 240  | 34 083  | 33 609  | 33 566  | 33 460  | 32 400  |  |
| NPF                                                                                                                                               | 1 650   | 1 289   | 1 022   | 1 134   | 1 095   | 1 103   | 1 103   | 1 236   | 1 210   | 1 201   | 1 202   | 1 198   | 1 182   | 1 232   | 1 224   | 1 218   |  |
| Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>                                                                                  | 45 340  | 40 890  | 54 787  | 53 589  | 53 619  | 53 516  | 54 300  | 55 301  | 57 474  | 57 651  | 55 342  | 53 038  | 54 330  | 55 846  | 55 912  | 56 479  |  |
| NPF                                                                                                                                               | 1 858   | 1 974   | 2 064   | 2 057   | 1 943   | 2 032   | 2 064   | 2 047   | 2 081   | 2 117   | 2 125   | 2 117   | 2 168   | 2 169   | 2 214   | 2 218   |  |
| Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and the provision of eating and drinking</i>                       | 4 338   | 5 272   | 6 096   | 6 213   | 6 374   | 6 320   | 6 757   | 7 040   | 7 060   | 7 048   | 7 066   | 7 012   | 7 125   | 7 209   | 7 043   | 7 247   |  |
| NPF                                                                                                                                               | 212     | 98      | 93      | 155     | 171     | 184     | 184     | 188     | 185     | 188     | 181     | 185     | 195     | 199     | 182     | 221     |  |
| Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>                                                  | 10 792  | 15 731  | 25 846  | 29 011  | 29 015  | 29 500  | 28 377  | 28 710  | 29 115  | 28 386  | 26 705  | 29 240  | 29 148  | 29 534  | 29 957  | 31 446  |  |
| NPF                                                                                                                                               | 144     | 370     | 314     | 343     | 340     | 345     | 337     | 335     | 327     | 300     | 283     | 89      | 146     | 159     | 179     | 183     |  |
| Perantara Keuangan / <i>Financial intermediaries</i>                                                                                              | 12 787  | 16 556  | 21 315  | 20 084  | 20 920  | 19 670  | 21 169  | 22 777  | 24 465  | 23 016  | 22 798  | 20 412  | 19 048  | 21 608  | 21 551  | 22 937  |  |
| NPF                                                                                                                                               | 144     | 85      | 88      | 189     | 213     | 241     | 237     | 218     | 221     | 215     | 210     | 205     | 202     | 171     | 171     | 176     |  |
| Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>                                | 11 977  | 15 736  | 15 680  | 17 404  | 17 644  | 16 983  | 17 148  | 16 612  | 16 839  | 17 199  | 18 554  | 19 237  | 19 477  | 18 938  | 18 676  | 18 803  |  |
| NPF                                                                                                                                               | 311     | 337     | 278     | 264     | 249     | 268     | 277     | 280     | 279     | 281     | 272     | 906     | 911     | 910     | 915     | 937     |  |
| Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>         | 47      | 94      | 42      | 11      | 9       | 7       | 5       | 3       | 1       | 10      | 10      | 10      | 10      | 59      | 55      | 49      |  |
| NPF                                                                                                                                               | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | -       |  |
| Jasa Pendidikan / <i>Education Services</i>                                                                                                       | 7 045   | 8 400   | 9 814   | 9 925   | 9 927   | 10 030  | 10 092  | 10 071  | 10 076  | 10 206  | 10 357  | 10 417  | 10 451  | 10 575  | 10 586  | 10 622  |  |
| NPF                                                                                                                                               | 52      | 60      | 63      | 79      | 62      | 61      | 54      | 62      | 65      | 88      | 88      | 88      | 84      | 96      | 96      | 94      |  |
| Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>                                                                 | 6 540   | 8 048   | 10 027  | 10 167  | 10 272  | 10 472  | 10 675  | 11 181  | 11 383  | 11 850  | 12 824  | 12 661  | 12 721  | 13 109  | 13 103  | 13 365  |  |
| NPF                                                                                                                                               | 73      | 71      | 210     | 75      | 97      | 131     | 127     | 129     | 139     | 138     | 136     | 124     | 128     | 137     | 139     | 138     |  |
| Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i> | 4 852   | 3 589   | 4 449   | 4 350   | 4 433   | 4 414   | 4 479   | 4 601   | 4 561   | 4 614   | 4 650   | 4 581   | 4 673   | 4 714   | 4 643   | 4 582   |  |
| NPF                                                                                                                                               | 159     | 178     | 137     | 137     | 137     | 124     | 126     | 128     | 130     | 131     | 130     | 136     | 138     | 144     | 152     | 157     |  |
| Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>                                                    | 779     | 873     | 853     | 783     | 780     | 782     | 786     | 788     | 777     | 778     | 779     | 766     | 766     | 775     | 778     | 778     |  |
| NPF                                                                                                                                               | 22      | 23      | 27      | 27      | 27      | 28      | 29      | 30      | 31      | 31      | 30      | 29      | 28      | 28      | 28      | 28      |  |
| Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra Agency International</i>                     | -       | -       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       |  |
| NPF                                                                                                                                               | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | 0       | -       | -       |  |
| Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>                                                   | 252     | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |  |
| NPF                                                                                                                                               | 0       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |  |
| Penerima Pembiayaan Bukan Lapangan Usaha / Non Industrial Origin                                                                                  |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |  |
| Rumah Tangga / <i>Households</i>                                                                                                                  |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |  |
| Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>                                                                                         | 100 275 | 116 854 | 132 208 | 138 335 | 139 952 | 141 229 | 141 629 | 141 979 | 143 179 | 143 552 | 144 167 | 144 728 | 145 921 | 147 637 | 147 773 | 149 193 |  |
| NPF                                                                                                                                               | 1 876   | 2 420   | 2 834   | 3 414   | 3 443   | 3 420   | 3 434   | 3 481   | 3 583   | 3 648   | 3 593   | 3 712   | 3 775   | 3 881   | 4 011   | 4 093   |  |
| Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>                                                                              | 3 934   | 4 445   | 5 526   | 5 908   | 6 049   | 6 179   | 6 239   | 6 335   | 6 396   | 6 470   | 6 558   | 6 598   | 6 664   | 6 755   | 6 768   | 6 831   |  |
| NPF                                                                                                                                               | 55      | 88      | 123     | 141     | 133     | 128     | 123     | 117     | 115     | 123     | 130     | 137     | 143     | 147     | 164     | 171     |  |
| Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>                                                                                 | 3 866   | 3 761   | 4 194   | 4 378   | 4 383   | 4 380   | 4 344   | 4 355   | 4 344   | 4 343   | 4 313   | 4 276   | 4 288   | 4 299   | 4 299   | 4 325   |  |
| NPF                                                                                                                                               | 202     | 185     | 189     | 192     | 190     | 188     | 189     | 189     | 178     | 180     | 160     | 163     | 158     | 156     | 157     | 166     |  |
| Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>                                                                                | 9 147   | 11 387  | 13 957  | 14 220  | 14 183  | 14 122  | 14 113  | 14 045  | 14 586  | 15 472  | 15 316  | 15 170  | 15 205  | 15 373  | 15 385  | 15 509  |  |
| NPF                                                                                                                                               | 103     | 150     | 207     | 316     | 322     | 344     | 388     | 393     | 412     | 429     | 326     | 333     | 324     | 333     | 341     | 353     |  |
| Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk multiguna) / <i>Others</i>                                                               | 83 048  | 111 548 | 125 825 | 132 140 | 134 019 | 135 902 | 136 283 | 140 721 | 143 265 | 145 144 | 147 021 | 147 173 | 149 260 | 151 027 | 152 973 | 154 973 |  |
| NPF                                                                                                                                               | 643     | 928     | 1 204   | 1 378   | 1 354   | 1 371   | 1 409   | 1 412   | 1 458   | 1 486   | 1 455   | 1 536   | 1 549   | 1 559   | 1 591   | 1 682   |  |
| Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin - Others</i>                                                                              | 6 487   | 7 374   | 9 030   | 9 533   | 9 749   | 9 903   | 10 135  | 10 404  | 10 495  | 10 579  | 10 644  | 10 625  | 10 887  | 10 991  | 11 070  | 11 187  |  |
| NPF                                                                                                                                               | 94      | 66      | 78      | 90      | 85      | 87      | 89      | 92      | 96      | 96      | 103     | 112     | 118     | 115     | 115     | 118     |  |
| Total Pembiayaan / Total Financing                                                                                                                | 409 877 | 491 489 | 568 436 | 587 739 | 596 593 | 596 604 | 601 953 | 609 939 | 617 334 | 622 208 | 624 560 | 620 045 | 623 510 | 632 926 | 634 052 | 641 743 |  |
| Total NPF                                                                                                                                         | 10 540  | 11 343  | 11 596  | 12 599  | 12 446  | 12 782  | 12 898  | 13 085  | 13 265  | 13 411  | 13 201  | 13 615  | 13 788  | 14 036  | 14 289  | 14 600  |  |

**Tabel 14a.**  
**Pembiayaan berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Pembiayaan - Bank Umum Syariah**  
**(Financing and Non performing Financing of Islamic Commercial Bank Based on Business Sector and non Business Sector of Credit Beneficiary)**  
**Nominal dalam Miliar Rp (Billion Rp)**

| Penerima Pembiayaan Lapangan Usaha / Financing by Industrial Origin                                                                        | 2021           | 2022           | 2023           | 2024           |                |                |                |                |                |                | 2025           |                |                |                |                |                |
|--------------------------------------------------------------------------------------------------------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
|                                                                                                                                            |                |                |                | Mei            | Jun            | Jul            | Ag             | Sep            | Okt            | Nov            | Des            | Jan            | Feb            | Mar            | Apr            | Mei            |
| Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry                                                                     | 11 845         | 18 673         | 24 267         | 26 006         | 27 682         | 27 549         | 27 750         | 28 054         | 29 242         | 29 817         | 30 777         | 30 269         | 30 410         | 31 226         | 31 139         | 31 559         |
| NPF                                                                                                                                        | 247            | 350            | 420            | 489            | 481            | 490            | 510            | 519            | 520            | 521            | 514            | 500            | 498            | 513            | 524            | 535            |
| Perikanan / Fishery                                                                                                                        | 1 942          | 1 228          | 1 109          | 1 126          | 1 127          | 1 120          | 1 114          | 1 105          | 1 099          | 1 087          | 1 075          | 1 053          | 1 044          | 1 027          | 1 011          | 995            |
| NPF                                                                                                                                        | 86             | 72             | 66             | 65             | 65             | 65             | 64             | 68             | 70             | 68             | 69             | 71             | 74             | 78             | 82             | 81             |
| Pertambangan dan Penggalian / Mining and Quarrying                                                                                         | 3 716          | 4 951          | 4 813          | 6 887          | 6 907          | 5 420          | 5 605          | 5 479          | 5 589          | 5 851          | 6 233          | 6 163          | 6 421          | 6 527          | 6 543          | 7 152          |
| NPF                                                                                                                                        | 28             | 20             | 12             | 12             | 12             | 12             | 12             | 7              | 7              | 7              | 45             | 5              | 5              | 6              | 5              | 5              |
| Industri Pengolahan / Processing Industry                                                                                                  | 16 807         | 19 460         | 22 183         | 22 842         | 23 071         | 23 430         | 23 444         | 23 713         | 23 322         | 23 612         | 24 392         | 23 959         | 23 793         | 24 092         | 23 758         | 23 352         |
| NPF                                                                                                                                        | 1 722          | 1 866          | 1 675          | 1 647          | 1 617          | 1 638          | 1 635          | 1 645          | 1 640          | 1 639          | 1 604          | 1 532          | 1 519          | 1 501          | 1 499          | 1 514          |
| Listrik, gas dan air / Electricity, Gas and Water                                                                                          | 6 298          | 6 362          | 8 142          | 7 797          | 7 805          | 7 665          | 7 485          | 7 659          | 7 491          | 7 733          | 9 852          | 10 073         | 10 084         | 10 258         | 10 216         | 10 333         |
| NPF                                                                                                                                        | 433            | 403            | 339            | 175            | 186            | 298            | 289            | 284            | 290            | 290            | 292            | 219            | 222            | 221            | 222            | 219            |
| Konstruksi / Construction                                                                                                                  | 19 022         | 22 171         | 26 796         | 25 764         | 26 777         | 27 855         | 28 445         | 29 069         | 28 157         | 28 401         | 25 770         | 24 859         | 24 960         | 24 855         | 24 856         | 23 836         |
| NPF                                                                                                                                        | 536            | 303            | 377            | 468            | 448            | 466            | 477            | 613            | 593            | 589            | 621            | 619            | 617            | 697            | 700            | 711            |
| Perdagangan Besar dan Eceran / Wholesale and Retail Trade                                                                                  | 31 724         | 35 070         | 36 614         | 37 845         | 38 089         | 37 884         | 37 690         | 38 183         | 39 173         | 39 254         | 39 274         | 37 246         | 38 015         | 39 496         | 38 467         | 38 164         |
| NPF                                                                                                                                        | 1 266          | 1 527          | 1 551          | 1 477          | 1 361          | 1 457          | 1 490          | 1 484          | 1 510          | 1 544          | 1 557          | 1 525          | 1 580          | 1 592          | 1 610          | 1 626          |
| Penyediaan akomodasi dan penyediaan makan minum / Provision of accomodation and the provision of eating and drinking                       | 3 216          | 4 004          | 4 586          | 4 670          | 4 851          | 4 799          | 5 239          | 5 497          | 5 538          | 5 558          | 5 599          | 5 564          | 5 677          | 5 757          | 5 640          | 5 837          |
| NPF                                                                                                                                        | 183            | 74             | 71             | 91             | 108            | 120            | 121            | 125            | 120            | 119            | 122            | 119            | 122            | 131            | 132            | 151            |
| Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications                                                  | 7 573          | 9 738          | 14 272         | 17 047         | 16 983         | 17 285         | 16 255         | 16 672         | 16 679         | 16 134         | 14 367         | 16 858         | 16 906         | 17 098         | 17 443         | 19 201         |
| NPF                                                                                                                                        | 113            | 346            | 288            | 323            | 321            | 323            | 316            | 317            | 309            | 276            | 258            | 62             | 116            | 127            | 148            | 148            |
| Perantara Keuangan / Financial intermediaries                                                                                              | 7 467          | 9 701          | 11 670         | 11 672         | 10 417         | 9 921          | 11 046         | 11 153         | 11 392         | 11 090         | 11 265         | 10 934         | 10 225         | 10 555         | 9 493          | 9 864          |
| NPF                                                                                                                                        | 76             | 44             | 46             | 90             | 119            | 143            | 143            | 128            | 127            | 127            | 127            | 125            | 124            | 93             | 93             | 97             |
| Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services                                | 8 736          | 11 068         | 9 694          | 10 573         | 10 488         | 9 897          | 9 938          | 9 335          | 9 358          | 9 484          | 10 911         | 11 648         | 11 647         | 11 178         | 11 021         | 10 889         |
| NPF                                                                                                                                        | 205            | 217            | 199            | 184            | 173            | 184            | 190            | 193            | 189            | 191            | 191            | 823            | 830            | 825            | 828            | 859            |
| Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / Government administration, Defense and Compulsory social security         | 5              | 1              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 50             | 44             | 39             |
| NPF                                                                                                                                        | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | -              | -              | -              | -              | -              | -              |
| Jasa Pendidikan / Education Services                                                                                                       | 6 167          | 7 480          | 8 685          | 8 854          | 8 898          | 9 001          | 9 043          | 9 046          | 9 015          | 8 837          | 8 905          | 8 963          | 8 998          | 8 882          | 8 932          | 8 955          |
| NPF                                                                                                                                        | 24             | 40             | 26             | 39             | 45             | 44             | 37             | 45             | 45             | 69             | 69             | 69             | 65             | 80             | 80             | 75             |
| Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities                                                                 | 5 900          | 7 171          | 9 069          | 9 354          | 9 349          | 9 541          | 9 735          | 10 242         | 10 422         | 10 889         | 11 731         | 11 547         | 11 643         | 11 969         | 11 930         | 12 163         |
| NPF                                                                                                                                        | 56             | 65             | 61             | 70             | 105            | 101            | 103            | 112            | 111            | 111            | 111            | 102            | 105            | 115            | 116            | 115            |
| Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / Community, Sociocultural, Entertainment and Other Individual Services | 3 902          | 3 344          | 3 960          | 3 909          | 3 984          | 3 968          | 4 000          | 4 121          | 4 076          | 4 114          | 4 140          | 4 069          | 4 147          | 4 192          | 4 123          | 4 064          |
| NPF                                                                                                                                        | 139            | 164            | 118            | 116            | 116            | 102            | 103            | 105            | 106            | 107            | 106            | 110            | 113            | 117            | 123            | 128            |
| Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households                                                    | 760            | 842            | 819            | 760            | 756            | 758            | 760            | 762            | 752            | 752            | 747            | 735            | 736            | 745            | 744            | 745            |
| NPF                                                                                                                                        | 22             | 23             | 26             | 26             | 25             | 27             | 28             | 28             | 29             | 29             | 29             | 28             | 26             | 26             | 26             | 26             |
| Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra Agency International                     | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| NPF                                                                                                                                        | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| Kegiatan yang belum jelas batasannya / Business Activities which are not clearly defined                                                   | 245            | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| NPF                                                                                                                                        | 0              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| <b>Penerima Pembiayaan Bukan Lapangan Usaha / Non Industrial Origin</b>                                                                    |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
| <b>Rumah Tangga / Households</b>                                                                                                           |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
| Untuk Pemilikan Rumah Tinggal / For Home Ownership                                                                                         | 42 104         | 50 230         | 55 714         | 57 317         | 57 860         | 58 269         | 58 657         | 59 061         | 59 556         | 59 856         | 60 445         | 60 413         | 60 871         | 61 662         | 61 578         | 62 394         |
| NPF                                                                                                                                        | 817            | 1 145          | 1 282          | 1 386          | 1 403          | 1 367          | 1 360          | 1 397          | 1 419          | 1 422          | 1 406          | 1 393          | 1 427          | 1 450          | 1 448          | 1 458          |
| Untuk Pemilikan Flat atau Apartemen / For Apartment Ownership                                                                              | 765            | 938            | 1 111          | 1 162          | 1 187          | 1 200          | 1 203          | 1 208          | 1 212          | 1 207          | 1 221          | 1 218          | 1 228          | 1 254          | 1 257          | 1 271          |
| NPF                                                                                                                                        | 8              | 11             | 14             | 22             | 21             | 20             | 23             | 24             | 25             | 25             | 24             | 20             | 19             | 19             | 19             | 18             |
| Untuk Pemilikan Ruko atau Rukan / For Shop House Ownership                                                                                 | 1 147          | 808            | 696            | 688            | 683            | 676            | 640            | 635            | 636            | 641            | 645            | 626            | 621            | 634            | 626            | 623            |
| NPF                                                                                                                                        | 91             | 78             | 52             | 55             | 50             | 47             | 42             | 41             | 37             | 37             | 34             | 30             | 30             | 30             | 29             | 31             |
| Untuk Pemilikan Kendaraan Bermotor / For Vehicles Ownership                                                                                | 4 125          | 4 435          | 6 035          | 6 504          | 6 578          | 6 667          | 6 784          | 6 875          | 6 978          | 7 125          | 7 425          | 7 477          | 7 706          | 7 995          | 8 204          | 8 421          |
| NPF                                                                                                                                        | 43             | 57             | 71             | 148            | 165            | 187            | 210            | 229            | 246            | 265            | 170            | 175            | 172            | 173            | 177            | 178            |
| Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk multiguna) / Others                                                               | 67 849         | 99 607         | 112 052        | 117 777        | 119 500        | 121 254        | 123 427        | 125 630        | 127 929        | 129 630        | 131 232        | 131 610        | 133 644        | 135 286        | 137 235        | 139 174        |
| NPF                                                                                                                                        | 480            | 743            | 1 007          | 1 161          | 1 150          | 1 156          | 1 185          | 1 187          | 1 231          | 1 256          | 1 223          | 1 291          | 1 291          | 1 295          | 1 317          | 1 399          |
| <b>Bukan Lapangan Usaha Lainnya / Non Industrial Origin - Others</b>                                                                       |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
| NPF                                                                                                                                        | 4 905          | 5 317          | 6 090          | 6 596          | 6 769          | 6 851          | 7 004          | 7 177          | 7 223          | 7 247          | 7 248          | 7 195          | 7 257          | 7 296          | 7 309          | 7 321          |
| NPF                                                                                                                                        | 48             | 25             | 26             | 35             | 31             | 33             | 34             | 35             | 35             | 34             | 34             | 35             | 37             | 36             | 38             | 37             |
| <b>Total Pembiayaan / Total Financing</b>                                                                                                  | <b>256 219</b> | <b>322 599</b> | <b>368 376</b> | <b>385 169</b> | <b>389 760</b> | <b>391 030</b> | <b>395 263</b> | <b>400 677</b> | <b>404 840</b> | <b>408 317</b> | <b>413 255</b> | <b>412 481</b> | <b>416 033</b> | <b>422 037</b> | <b>421 570</b> | <b>426 452</b> |
| <b>Total NPF</b>                                                                                                                           | <b>6 624</b>   | <b>7 576</b>   | <b>7 728</b>   | <b>8 081</b>   | <b>7 966</b>   | <b>8 284</b>   | <b>8 369</b>   | <b>8 575</b>   | <b>8 661</b>   | <b>8 731</b>   | <b>8 601</b>   | <b>8 856</b>   | <b>9 003</b>   | <b>9 126</b>   | <b>9 193</b>   | <b>9 412</b>   |

| Tabel 14b.<br>Pembiayaan dan NPF - Unit Usaha Syariah berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Pembiayaan<br>(Financing and Non performing Financing of Islamic Business Unit Based on Business Sector and non Business Sector of Credit Beneficiary)<br>Nominal dalam Miliar Rp (Billion Rp) |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Penerima Pembiayaan Lapangan Usaha / Financing by Industrial Origin                                                                                                                                                                                                                                               | 2021           | 2022           | 2023           | 2024           |                |                |                |                |                |                |                |                |                |                |                | 2025           |
|                                                                                                                                                                                                                                                                                                                   |                |                |                | Mei            | Jun            | Jul            | Ag             | Sep            | Okt            | Nov            | Des            | Jan            | Feb            | Mar            | Apr            | Mei            |
| Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>                                                                                                                                                                                                                                    | 4 188          | 4 576          | 4 314          | 4 009          | 3 895          | 3 761          | 3 993          | 3 603          | 3 956          | 3 958          | 3 997          | 3 700          | 3 807          | 3 668          | 3 668          | 3 646          |
| NPF                                                                                                                                                                                                                                                                                                               | 237            | 187            | 29             | 39             | 38             | 34             | 35             | 30             | 32             | 32             | 37             | 40             | 36             | 35             | 37             | 38             |
| Perikanan / <i>Fishery</i>                                                                                                                                                                                                                                                                                        | 168            | 132            | 131            | 128            | 127            | 128            | 127            | 132            | 131            | 180            | 222            | 251            | 247            | 256            | 243            | 276            |
| NPF                                                                                                                                                                                                                                                                                                               | 6              | 5              | 6              | 8              | 7              | 6              | 7              | 7              | 16             | 16             | 17             | 16             | 17             | 9              | 9              | 9              |
| Pertambangan dan Penggalian / <i>Mining and Quarrying</i>                                                                                                                                                                                                                                                         | 1 497          | 4 157          | 3 066          | 3 499          | 3 421          | 3 399          | 3 190          | 3 101          | 3 371          | 3 556          | 3 559          | 3 666          | 3 504          | 3 451          | 3 724          | 3 583          |
| NPF                                                                                                                                                                                                                                                                                                               | 12             | 17             | 4              | 3              | 4              | 4              | 5              | 4              | 4              | 4              | 4              | 5              | 6              | 7              | 10             | 10             |
| Industri Pengolahan / <i>Processing Industry</i>                                                                                                                                                                                                                                                                  | 9 317          | 10 980         | 13 506         | 13 582         | 14 339         | 13 983         | 13 685         | 14 743         | 14 749         | 14 793         | 15 226         | 15 055         | 14 829         | 14 728         | 14 438         | 14 687         |
| NPF                                                                                                                                                                                                                                                                                                               | 167            | 97             | 111            | 169            | 171            | 177            | 188            | 183            | 174            | 180            | 192            | 151            | 154            | 213            | 216            | 227            |
| Listrik, gas dan air / <i>Electricity, Gas and Water</i>                                                                                                                                                                                                                                                          | 5 852          | 4 064          | 5 768          | 5 910          | 5 863          | 5 856          | 5 809          | 5 723          | 5 735          | 5 981          | 5 881          | 5 829          | 5 788          | 5 676          | 5 278          | 5 434          |
| NPF                                                                                                                                                                                                                                                                                                               | 0              | 2              | 2              | 3              | 2              | 2              | 3              | 3              | 2              | 3              | 3              | 3              | 8              | 7              | 7              | 7              |
| Konstruksi / <i>Construction</i>                                                                                                                                                                                                                                                                                  | 17 719         | 15 177         | 14 693         | 14 139         | 14 248         | 13 028         | 12 775         | 12 634         | 10 474         | 10 922         | 10 471         | 9 223          | 8 649          | 8 711          | 8 604          | 8 564          |
| NPF                                                                                                                                                                                                                                                                                                               | 1 114          | 985            | 645            | 667            | 648            | 637            | 626            | 623            | 618            | 612            | 581            | 579            | 565            | 534            | 524            | 507            |
| Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>                                                                                                                                                                                                                                                  | 13 616         | 14 820         | 18 173         | 15 744         | 15 530         | 15 632         | 16 610         | 17 118         | 18 301         | 18 397         | 16 068         | 15 792         | 16 314         | 16 350         | 17 445         | 18 315         |
| NPF                                                                                                                                                                                                                                                                                                               | 591            | 447            | 514            | 579            | 581            | 574            | 573            | 563            | 571            | 573            | 568            | 592            | 588            | 577            | 604            | 592            |
| Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>                                                                                                                                                                                      | 1 121          | 1 268          | 1 510          | 1 544          | 1 523          | 1 521          | 1 518          | 1 543          | 1 523          | 1 490          | 1 467          | 1 448          | 1 448          | 1 452          | 1 403          | 1 410          |
| NPF                                                                                                                                                                                                                                                                                                               | 29             | 24             | 22             | 64             | 63             | 64             | 64             | 63             | 65             | 66             | 62             | 62             | 64             | 67             | 71             | 70             |
| Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>                                                                                                                                                                                                                  | 3 219          | 5 993          | 11 574         | 11 964         | 12 032         | 12 215         | 12 121         | 12 038         | 12 435         | 12 252         | 12 338         | 12 383         | 12 242         | 12 436         | 12 514         | 12 245         |
| NPF                                                                                                                                                                                                                                                                                                               | 31             | 24             | 26             | 20             | 20             | 23             | 21             | 18             | 18             | 24             | 25             | 27             | 30             | 32             | 31             | 35             |
| Perantara Keuangan / <i>Financial intermediaries</i>                                                                                                                                                                                                                                                              | 5 320          | 6 856          | 9 645          | 8 412          | 10 503         | 9 748          | 10 124         | 11 624         | 13 074         | 11 925         | 11 533         | 9 478          | 8 822          | 11 053         | 12 058         | 13 073         |
| NPF                                                                                                                                                                                                                                                                                                               | 68             | 41             | 42             | 98             | 93             | 98             | 94             | 90             | 94             | 88             | 83             | 80             | 79             | 78             | 78             | 79             |
| Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>                                                                                                                                                                                                | 3 241          | 4 668          | 5 985          | 6 832          | 7 156          | 7 087          | 7 209          | 7 276          | 7 481          | 7 715          | 7 643          | 7 588          | 7 829          | 7 760          | 7 656          | 7 814          |
| NPF                                                                                                                                                                                                                                                                                                               | 106            | 121            | 79             | 80             | 76             | 84             | 87             | 88             | 90             | 90             | 82             | 83             | 82             | 85             | 88             | 78             |
| Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>                                                                                                                                                                         | 42             | 92             | 42             | 11             | 9              | 7              | 5              | 3              | 1              | 10             | 10             | 10             | 10             | 9              | 10             | 11             |
| NPF                                                                                                                                                                                                                                                                                                               | -              | -              | -              | 0              | -              | -              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | -              |
| Jasa Pendidikan / <i>Education Services</i>                                                                                                                                                                                                                                                                       | 878            | 921            | 1 129          | 1 071          | 1 030          | 1 030          | 1 049          | 1 024          | 1 061          | 1 368          | 1 453          | 1 455          | 1 453          | 1 693          | 1 654          | 1 667          |
| NPF                                                                                                                                                                                                                                                                                                               | 28             | 19             | 37             | 39             | 17             | 17             | 17             | 17             | 19             | 19             | 19             | 19             | 18             | 17             | 16             | 18             |
| Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>                                                                                                                                                                                                                                 | 641            | 877            | 958            | 813            | 923            | 931            | 941            | 939            | 961            | 962            | 1 094          | 1 114          | 1 079          | 1 140          | 1 173          | 1 201          |
| NPF                                                                                                                                                                                                                                                                                                               | 17             | 6              | 149            | 5              | 27             | 26             | 26             | 26             | 26             | 26             | 25             | 23             | 23             | 23             | 23             | 23             |
| Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>                                                                                                                                                                 | 950            | 245            | 489            | 441            | 450            | 446            | 480            | 480            | 485            | 500            | 510            | 512            | 525            | 522            | 519            | 519            |
| NPF                                                                                                                                                                                                                                                                                                               | 20             | 15             | 19             | 21             | 21             | 22             | 23             | 23             | 24             | 23             | 25             | 26             | 25             | 27             | 29             | 29             |
| Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>                                                                                                                                                                                                                    | 19             | 31             | 34             | 23             | 24             | 24             | 25             | 26             | 25             | 26             | 31             | 31             | 30             | 30             | 34             | 33             |
| NPF                                                                                                                                                                                                                                                                                                               | 1              | 0              | 1              | 1              | 1              | 1              | 1              | 1              | 1              | 1              | 1              | 2              | 2              | 2              | 2              | 2              |
| Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra Agency International</i>                                                                                                                                                                                     | 1              | -              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              |
| NPF                                                                                                                                                                                                                                                                                                               | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | 0              | -              | -              |
| Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>                                                                                                                                                                                                                   | 7              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| NPF                                                                                                                                                                                                                                                                                                               | 0              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| <b>Penerima Pembiayaan Bukan Lapangan Usaha / Non Industrial Origin</b>                                                                                                                                                                                                                                           |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
| <b>Rumah Tangga / Households</b>                                                                                                                                                                                                                                                                                  |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
| Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>                                                                                                                                                                                                                                                         | 58 171         | 66 625         | 76 494         | 81 018         | 82 093         | 82 940         | 82 973         | 82 918         | 83 623         | 83 697         | 83 722         | 84 315         | 85 050         | 85 975         | 86 195         | 86 799         |
| NPF                                                                                                                                                                                                                                                                                                               | 1 059          | 1 275          | 1 553          | 2 025          | 2 041          | 2 053          | 2 074          | 2 085          | 2 164          | 2 226          | 2 187          | 2 319          | 2 347          | 2 431          | 2 563          | 2 635          |
| Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>                                                                                                                                                                                                                                              | 3 169          | 3 507          | 4 416          | 4 726          | 4 862          | 4 979          | 5 036          | 5 127          | 5 185          | 5 263          | 5 337          | 5 379          | 5 436          | 5 500          | 5 511          | 5 561          |
| NPF                                                                                                                                                                                                                                                                                                               | 48             | 77             | 108            | 119            | 112            | 108            | 100            | 93             | 90             | 98             | 106            | 118            | 123            | 128            | 145            | 153            |
| Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>                                                                                                                                                                                                                                                 | 2 719          | 2 953          | 3 498          | 3 690          | 3 700          | 3 704          | 3 704          | 3 721          | 3 708          | 3 702          | 3 668          | 3 650          | 3 667          | 3 665          | 3 673          | 3 702          |
| NPF                                                                                                                                                                                                                                                                                                               | 112            | 106            | 138            | 137            | 139            | 142            | 147            | 148            | 140            | 143            | 126            | 133            | 128            | 127            | 128            | 135            |
| Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>                                                                                                                                                                                                                                                | 5 022          | 6 952          | 7 922          | 7 716          | 7 605          | 7 455          | 7 329          | 7 171          | 7 608          | 8 347          | 7 891          | 7 692          | 7 499          | 7 378          | 7 181          | 7 088          |
| NPF                                                                                                                                                                                                                                                                                                               | 60             | 92             | 136            | 168            | 158            | 156            | 159            | 164            | 166            | 163            | 156            | 159            | 152            | 160            | 164            | 175            |
| Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk multiguna) / <i>Others</i>                                                                                                                                                                                                                               | 15 199         | 11 941         | 13 772         | 14 362         | 14 519         | 14 648         | 14 856         | 15 091         | 15 335         | 15 514         | 15 789         | 15 563         | 15 616         | 15 740         | 15 738         | 15 799         |
| NPF                                                                                                                                                                                                                                                                                                               | 162            | 185            | 197            | 218            | 204            | 215            | 225            | 224            | 227            | 230            | 232            | 245            | 258            | 264            | 275            | 283            |
| Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin - Others</i>                                                                                                                                                                                                                                              | 1 582          | 2 057          | 2 940          | 2 937          | 2 981          | 3 052          | 3 131          | 3 227          | 3 272          | 3 332          | 3 396          | 3 430          | 3 629          | 3 695          | 3 761          | 3 865          |
| NPF                                                                                                                                                                                                                                                                                                               | 46             | 41             | 52             | 55             | 55             | 54             | 55             | 57             | 61             | 62             | 69             | 78             | 80             | 79             | 77             | 81             |
| <b>Total Pembiayaan / Total Financing</b>                                                                                                                                                                                                                                                                         | <b>153 659</b> | <b>168 890</b> | <b>200 060</b> | <b>202 870</b> | <b>206 832</b> | <b>205 574</b> | <b>206 690</b> | <b>209 262</b> | <b>212 495</b> | <b>213 891</b> | <b>211 305</b> | <b>207 564</b> | <b>207 476</b> | <b>210 889</b> | <b>212 482</b> | <b>215 291</b> |
| <b>Total NPF</b>                                                                                                                                                                                                                                                                                                  | <b>3 916</b>   | <b>3 767</b>   | <b>3 868</b>   | <b>4 518</b>   | <b>4 479</b>   | <b>4 498</b>   | <b>4 529</b>   | <b>4 509</b>   | <b>4 604</b>   | <b>4 680</b>   | <b>4 599</b>   | <b>4 759</b>   | <b>4 785</b>   | <b>4 910</b>   | <b>5 096</b>   | <b>5 188</b>   |

| <b>Tabel 15.</b><br><b>Pembiayaan yang Diberikan dan NPF Berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I</b><br><b>Bank Umum Syariah dan Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan Mei 2025</b><br><b>(Financing and Non Performing Financing based on Type of Usage, Debtors Groups and Region of Islamic Commercial Bank and Islamic Business Unit - Mei 2025)</b><br><b>Nominal dalam Miliar Rp (Billion Rp)</b> |             |            |           |            |                       |        |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|------------|-----------|------------|-----------------------|--------|
| Propinsi / Province                                                                                                                                                                                                                                                                                                                                                                                                                            | Modal Kerja |            | Investasi |            | Konsumsi (Bukan UMKM) |        |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                | UMKM        | Bukan UMKM | UMKM      | Bukan UMKM |                       |        |
| Jawa Barat                                                                                                                                                                                                                                                                                                                                                                                                                                     | 4.875       | 4.539      | 5.532     | 3.492      |                       | 48.108 |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                            | 322         | 113        | 159       | 8          |                       | 1.201  |
| Banten                                                                                                                                                                                                                                                                                                                                                                                                                                         | 1.514       | 662        | 1.647     | 576        |                       | 18.482 |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                            | 62          | 18         | 32        | 6          |                       | 398    |
| DKI Jakarta                                                                                                                                                                                                                                                                                                                                                                                                                                    | 6.871       | 70.808     | 11.485    | 77.961     |                       | 73.808 |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                            | 279         | 972        | 308       | 1.227      |                       | 1.996  |
| D.I Yogyakarta                                                                                                                                                                                                                                                                                                                                                                                                                                 | 496         | 260        | 1.031     | 1.149      |                       | 3.786  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                            | 17          | 2          | 59        | -          |                       | 66     |
| Jawa Tengah                                                                                                                                                                                                                                                                                                                                                                                                                                    | 3.721       | 2.543      | 6.346     | 2.523      |                       | 15.669 |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                            | 251         | 718        | 143       | 61         |                       | 275    |
| Jawa Timur                                                                                                                                                                                                                                                                                                                                                                                                                                     | 5.216       | 5.273      | 4.156     | 4.564      |                       | 24.376 |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                            | 250         | 348        | 103       | 84         |                       | 500    |
| Bengkulu                                                                                                                                                                                                                                                                                                                                                                                                                                       | 159         | 7          | 706       | 13         |                       | 2.205  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                            | 6           | 1          | 10        | 0          |                       | 30     |
| Jambi                                                                                                                                                                                                                                                                                                                                                                                                                                          | 293         | 95         | 1.348     | 459        |                       | 4.332  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                            | 3           | -          | 16        | 1          |                       | 66     |
| Aceh                                                                                                                                                                                                                                                                                                                                                                                                                                           | 5.710       | 1.189      | 6.504     | 1.092      |                       | 30.228 |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                            | 310         | 160        | 210       | 30         |                       | 224    |
| Sumatera Utara                                                                                                                                                                                                                                                                                                                                                                                                                                 | 2.544       | 1.336      | 2.063     | 2.215      |                       | 12.981 |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                            | 238         | 42         | 151       | 67         |                       | 362    |
| Sumatera Barat                                                                                                                                                                                                                                                                                                                                                                                                                                 | 1.476       | 71         | 1.155     | 733        |                       | 7.269  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                            | 64          | 2          | 26        | 2          |                       | 55     |
| Riau                                                                                                                                                                                                                                                                                                                                                                                                                                           | 1.951       | 292        | 3.430     | 1.964      |                       | 19.103 |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                            | 190         | 10         | 168       | 0          |                       | 249    |
| Sumatera Selatan                                                                                                                                                                                                                                                                                                                                                                                                                               | 1.651       | 846        | 2.085     | 2.335      |                       | 9.611  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                            | 50          | 1          | 46        | 24         |                       | 214    |
| Bangka Belitung                                                                                                                                                                                                                                                                                                                                                                                                                                | 49          | -          | 346       | 91         |                       | 943    |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                            | 1           | -          | 1         | -          |                       | 15     |
| Kepulauan Riau                                                                                                                                                                                                                                                                                                                                                                                                                                 | 754         | 70         | 578       | 776        |                       | 8.745  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                            | 29          | 5          | 17        | 1          |                       | 93     |
| Lampung                                                                                                                                                                                                                                                                                                                                                                                                                                        | 1.052       | 104        | 1.114     | 444        |                       | 3.838  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                            | 41          | 6          | 24        | 3          |                       | 94     |
| Kalimantan Selatan                                                                                                                                                                                                                                                                                                                                                                                                                             | 805         | 346        | 1.194     | 996        |                       | 5.403  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                            | 36          | 6          | 31        | 0          |                       | 107    |
| Kalimantan Barat                                                                                                                                                                                                                                                                                                                                                                                                                               | 237         | 250        | 2.443     | 1.654      |                       | 5.318  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                            | 10          | -          | 22        | 1          |                       | 82     |

| <b>Tabel 15.</b><br><b>Pembiayaan yang Diberikan dan NPF Berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I</b><br><b>Bank Umum Syariah dan Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan Mei 2025</b><br><b>(Financing and Non Performing Financing based on Type of Usage, Debtors Groups and Region of Islamic Commercial Bank and Islamic Business Unit - Mei 2025)</b><br><b>Nominal dalam Miliar Rp (Billion Rp)</b> |               |               |               |                |                       |                |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|---------------|---------------|----------------|-----------------------|----------------|
| Propinsi / Province                                                                                                                                                                                                                                                                                                                                                                                                                            | Modal Kerja   |               | Investasi     |                | Konsumsi (Bukan UMKM) |                |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                | UMKM          | Bukan UMKM    | UMKM          | Bukan UMKM     |                       |                |
| Kalimantan Timur                                                                                                                                                                                                                                                                                                                                                                                                                               | 451           | 278           | 2.009         | 1.504          |                       | 6.112          |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                            | 29            | -             | 19            | 2              |                       | 83             |
| Kalimantan Tengah                                                                                                                                                                                                                                                                                                                                                                                                                              | 73            | 2             | 829           | 178            |                       | 1.235          |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                            | 9             | -             | 8             | -              |                       | 16             |
| Sulawesi Tengah                                                                                                                                                                                                                                                                                                                                                                                                                                | 105           | 20            | 180           | 3              |                       | 2.870          |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                            | 2             | -             | 5             | -              |                       | 25             |
| Sulawesi Selatan                                                                                                                                                                                                                                                                                                                                                                                                                               | 1.272         | 668           | 951           | 1.130          |                       | 11.168         |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                            | 40            | 27            | 31            | 22             |                       | 193            |
| Sulawesi Utara                                                                                                                                                                                                                                                                                                                                                                                                                                 | 40            | -             | 75            | 10             |                       | 1.449          |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                            | 5             | -             | 1             | -              |                       | 27             |
| Gorontalo                                                                                                                                                                                                                                                                                                                                                                                                                                      | 10            | 0             | 96            | 6              |                       | 656            |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                            | 0             | -             | 1             | -              |                       | 4              |
| Sulawesi Barat                                                                                                                                                                                                                                                                                                                                                                                                                                 | 15            | 13            | 21            | 6              |                       | 1.033          |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                            | 1             | -             | 1             | -              |                       | 17             |
| Sulawesi Tenggara                                                                                                                                                                                                                                                                                                                                                                                                                              | 181           | 16            | 199           | 18             |                       | 3.146          |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                            | 4             | -             | 5             | 1              |                       | 29             |
| Nusa Tenggara Barat                                                                                                                                                                                                                                                                                                                                                                                                                            | 1.066         | 262           | 662           | 287            |                       | 15.366         |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                            | 121           | 2             | 46            | -              |                       | 95             |
| Bali                                                                                                                                                                                                                                                                                                                                                                                                                                           | 596           | 75            | 256           | 133            |                       | 1.779          |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                            | 16            | -             | 6             | -              |                       | 37             |
| Nusa Tenggara Timur                                                                                                                                                                                                                                                                                                                                                                                                                            | 32            | -             | 12            | 4              |                       | 299            |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                            | 1             | -             | -             | -              |                       | 2              |
| Maluku                                                                                                                                                                                                                                                                                                                                                                                                                                         | 6             | -             | 13            | 1              |                       | 611            |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                            | 0             | -             | 0             | -              |                       | 7              |
| Papua                                                                                                                                                                                                                                                                                                                                                                                                                                          | 11            | 29            | 19            | 97             |                       | 685            |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                            | 5             | -             | -             | -              |                       | 3              |
| Maluku Utara                                                                                                                                                                                                                                                                                                                                                                                                                                   | 58            | 1             | 69            | 1              |                       | 1.196          |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                            | 3             | -             | 1             | -              |                       | 13             |
| Papua Barat                                                                                                                                                                                                                                                                                                                                                                                                                                    | -             | -             | 5             | 1              |                       | 207            |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                            | -             | -             | -             | -              |                       | 7              |
| Lainnya                                                                                                                                                                                                                                                                                                                                                                                                                                        | -             | 460           | -             | 946            |                       | -              |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                            | -             | -             | -             | -              |                       | -              |
| <b>Total</b>                                                                                                                                                                                                                                                                                                                                                                                                                                   | <b>43.291</b> | <b>90.514</b> | <b>58.558</b> | <b>107.363</b> |                       | <b>342.017</b> |
| <b>NPF</b>                                                                                                                                                                                                                                                                                                                                                                                                                                     | <b>2.395</b>  | <b>2.431</b>  | <b>1.649</b>  | <b>1.541</b>   |                       | <b>6.584</b>   |

| <b>Tabel 15a.</b><br><b>Pembiayaan yang Diberikan dan NPF Berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I</b><br><b>Bank Umum Syariah Penyalur Pembiayaan Posisi Bulan Mei 2025</b><br><b>(Financing and Non Performing Financing based on Type of Usage, Debtors Groups and Region of Islamic Commercial Bank - May 2025)</b><br><b>Nominal dalam Miliar Rp (Billion Rp)</b> |             |            |           |            |                          |        |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|------------|-----------|------------|--------------------------|--------|
| Propinsi / Province                                                                                                                                                                                                                                                                                                                                                                            | Modal Kerja |            | Investasi |            | Konsumsi<br>(Bukan UMKM) |        |
|                                                                                                                                                                                                                                                                                                                                                                                                | UMKM        | Bukan UMKM | UMKM      | Bukan UMKM |                          |        |
| Jawa Barat                                                                                                                                                                                                                                                                                                                                                                                     | 4.055       | 4.097      | 5.018     | 2.863      |                          | 31.116 |
| NPF                                                                                                                                                                                                                                                                                                                                                                                            | 262         | 98         | 120       | -          |                          | 463    |
| Banten                                                                                                                                                                                                                                                                                                                                                                                         | 764         | 456        | 1.533     | 498        |                          | 10.200 |
| NPF                                                                                                                                                                                                                                                                                                                                                                                            | 29          | 8          | 29        | 3          |                          | 171    |
| DKI Jakarta                                                                                                                                                                                                                                                                                                                                                                                    | 4.051       | 42.185     | 7.211     | 52.181     |                          | 33.526 |
| NPF                                                                                                                                                                                                                                                                                                                                                                                            | 171         | 732        | 172       | 1.204      |                          | 748    |
| DI Yogyakarta                                                                                                                                                                                                                                                                                                                                                                                  | 349         | 83         | 736       | 335        |                          | 2.099  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                            | 10          | -          | 49        | -          |                          | 26     |
| Jawa Tengah                                                                                                                                                                                                                                                                                                                                                                                    | 2.461       | 1.995      | 3.522     | 2.090      |                          | 8.525  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                            | 134         | 619        | 50        | 61         |                          | 94     |
| Jawa Timur                                                                                                                                                                                                                                                                                                                                                                                     | 4.065       | 2.712      | 3.529     | 2.336      |                          | 14.702 |
| NPF                                                                                                                                                                                                                                                                                                                                                                                            | 142         | 316        | 72        | 39         |                          | 210    |
| Bengkulu                                                                                                                                                                                                                                                                                                                                                                                       | 143         | 7          | 704       | 13         |                          | 2.015  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                            | 6           | 1          | 10        | 0          |                          | 30     |
| Jambi                                                                                                                                                                                                                                                                                                                                                                                          | 144         | 20         | 1.208     | 161        |                          | 3.065  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                            | 3           | -          | 16        | 1          |                          | 53     |
| Aceh                                                                                                                                                                                                                                                                                                                                                                                           | 5.584       | 1.184      | 6.158     | 1.091      |                          | 28.746 |
| NPF                                                                                                                                                                                                                                                                                                                                                                                            | 307         | 160        | 198       | 30         |                          | 208    |
| Sumatera Utara                                                                                                                                                                                                                                                                                                                                                                                 | 1.459       | 259        | 1.619     | 1.204      |                          | 7.556  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                            | 81          | 13         | 128       | 53         |                          | 199    |
| Sumatera Barat                                                                                                                                                                                                                                                                                                                                                                                 | 572         | 55         | 795       | 235        |                          | 3.615  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                            | 33          | 1          | 19        | 1          |                          | 31     |
| Riau                                                                                                                                                                                                                                                                                                                                                                                           | 1.728       | 194        | 3.390     | 1.953      |                          | 16.128 |
| NPF                                                                                                                                                                                                                                                                                                                                                                                            | 176         | 10         | 167       | 0          |                          | 205    |
| Sumatera Selatan                                                                                                                                                                                                                                                                                                                                                                               | 1.158       | 692        | 1.848     | 1.743      |                          | 5.002  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                            | 29          | -          | 35        | 2          |                          | 100    |
| Bangka Belitung                                                                                                                                                                                                                                                                                                                                                                                | 26          | -          | 312       | 91         |                          | 572    |
| NPF                                                                                                                                                                                                                                                                                                                                                                                            | 1           | -          | 1         | -          |                          | 11     |
| Kepulauan Riau                                                                                                                                                                                                                                                                                                                                                                                 | 699         | 48         | 557       | 696        |                          | 6.271  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                            | 29          | 5          | 17        | 1          |                          | 65     |
| Lampung                                                                                                                                                                                                                                                                                                                                                                                        | 966         | 73         | 1.037     | 432        |                          | 3.037  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                            | 40          | 1          | 24        | -          |                          | 69     |
| Kalimantan Selatan                                                                                                                                                                                                                                                                                                                                                                             | 478         | 99         | 897       | 143        |                          | 2.241  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                            | 20          | -          | 10        | 0          |                          | 30     |
| Kalimantan Barat                                                                                                                                                                                                                                                                                                                                                                               | 199         | 56         | 2.382     | 1.654      |                          | 3.819  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                            | 8           | -          | 21        | 1          |                          | 73     |

| <b>Tabel 15a.</b><br><b>Pembiayaan yang Diberikan dan NPF Berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I</b><br><b>Bank Umum Syariah Penyalur Pembiayaan Posisi Bulan Mei 2025</b><br><b>(Financing and Non Performing Financing based on Type of Usage, Debtors Groups and Region of Islamic Commercial Bank - May 2025)</b> |               |               |               |               |                          |                |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|---------------|---------------|---------------|--------------------------|----------------|
| Nominal dalam Miliar Rp (Billion Rp)                                                                                                                                                                                                                                                                                                            |               |               |               |               |                          |                |
| Propinsi / Province                                                                                                                                                                                                                                                                                                                             | Modal Kerja   |               | Investasi     |               | Konsumsi<br>(Bukan UMKM) |                |
|                                                                                                                                                                                                                                                                                                                                                 | UMKM          | Bukan UMKM    | UMKM          | Bukan UMKM    |                          |                |
| Kalimantan Timur                                                                                                                                                                                                                                                                                                                                | 155           | 40            | 1.845         | 792           |                          | 3.352          |
| NPF                                                                                                                                                                                                                                                                                                                                             | 12            | -             | 12            | -             |                          | 38             |
| Kalimantan Tengah                                                                                                                                                                                                                                                                                                                               | 73            | 2             | 829           | 178           |                          | 1.235          |
| NPF                                                                                                                                                                                                                                                                                                                                             | 9             | -             | 8             | -             |                          | 16             |
| Sulawesi Tengah                                                                                                                                                                                                                                                                                                                                 | 85            | 20            | 180           | 3             |                          | 2.679          |
| NPF                                                                                                                                                                                                                                                                                                                                             | 2             | -             | 5             | -             |                          | 25             |
| Sulawesi Selatan                                                                                                                                                                                                                                                                                                                                | 851           | 340           | 832           | 352           |                          | 6.270          |
| NPF                                                                                                                                                                                                                                                                                                                                             | 25            | -             | 20            | -             |                          | 63             |
| Sulawesi Utara                                                                                                                                                                                                                                                                                                                                  | 40            | -             | 75            | 10            |                          | 1.449          |
| NPF                                                                                                                                                                                                                                                                                                                                             | 5             | -             | 1             | -             |                          | 27             |
| Gorontalo                                                                                                                                                                                                                                                                                                                                       | 10            | 0             | 96            | 6             |                          | 656            |
| NPF                                                                                                                                                                                                                                                                                                                                             | 0             | -             | 1             | -             |                          | 4              |
| Sulawesi Barat                                                                                                                                                                                                                                                                                                                                  | 12            | 7             | 12            | 6             |                          | 709            |
| NPF                                                                                                                                                                                                                                                                                                                                             | 0             | -             | 1             | -             |                          | 4              |
| Sulawesi Tenggara                                                                                                                                                                                                                                                                                                                               | 100           | 2             | 199           | 18            |                          | 1.976          |
| NPF                                                                                                                                                                                                                                                                                                                                             | 4             | -             | 5             | 1             |                          | 25             |
| Nusa Tenggara Barat                                                                                                                                                                                                                                                                                                                             | 1.026         | 262           | 660           | 287           |                          | 14.294         |
| NPF                                                                                                                                                                                                                                                                                                                                             | 121           | 2             | 46            | -             |                          | 89             |
| Bali                                                                                                                                                                                                                                                                                                                                            | 507           | 42            | 228           | 11            |                          | 1.353          |
| NPF                                                                                                                                                                                                                                                                                                                                             | 16            | -             | 6             | -             |                          | 13             |
| Nusa Tenggara Timur                                                                                                                                                                                                                                                                                                                             | 32            | -             | 12            | 4             |                          | 299            |
| NPF                                                                                                                                                                                                                                                                                                                                             | 1             | -             | -             | -             |                          | 2              |
| Maluku                                                                                                                                                                                                                                                                                                                                          | 6             | -             | 13            | 1             |                          | 611            |
| NPF                                                                                                                                                                                                                                                                                                                                             | 0             | -             | 0             | -             |                          | 7              |
| Papua                                                                                                                                                                                                                                                                                                                                           | 11            | 29            | 19            | 97            |                          | 685            |
| NPF                                                                                                                                                                                                                                                                                                                                             | 5             | -             | -             | -             |                          | 3              |
| Maluku Utara                                                                                                                                                                                                                                                                                                                                    | 58            | 1             | 69            | 1             |                          | 1.196          |
| NPF                                                                                                                                                                                                                                                                                                                                             | 3             | -             | 1             | -             |                          | 13             |
| Papua Barat                                                                                                                                                                                                                                                                                                                                     | -             | -             | 5             | 1             |                          | 207            |
| NPF                                                                                                                                                                                                                                                                                                                                             | -             | -             | -             | -             |                          | 7              |
| Lainnya                                                                                                                                                                                                                                                                                                                                         | -             | 460           | -             | 946           |                          | -              |
| NPF                                                                                                                                                                                                                                                                                                                                             | -             | -             | -             | -             |                          | -              |
| <b>Total</b>                                                                                                                                                                                                                                                                                                                                    | <b>31.867</b> | <b>55.421</b> | <b>47.528</b> | <b>72.433</b> |                          | <b>219.204</b> |
| <b>NPF</b>                                                                                                                                                                                                                                                                                                                                      | <b>1.683</b>  | <b>1.966</b>  | <b>1.244</b>  | <b>1.397</b>  |                          | <b>3.122</b>   |

| <b>Tabel 15b.</b><br><b>Pembiayaan yang Diberikan dan NPF Berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I</b><br><b>Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan Mei 2025</b><br><b>(Financing and Non Performing Financing based on Type of Usage, Debtors Groups and Region of Islamic Business</b><br><b>Unit - May 2025)</b><br><b>Nominal dalam Miliar Rp (Billion Rp)</b> |             |            |           |            |                          |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|------------|-----------|------------|--------------------------|
| Propinsi / Province                                                                                                                                                                                                                                                                                                                                                                                     | Modal Kerja |            | Investasi |            | Konsumsi<br>(Bukan UMKM) |
|                                                                                                                                                                                                                                                                                                                                                                                                         | UMKM        | Bukan UMKM | UMKM      | Bukan UMKM |                          |
| Jawa Barat                                                                                                                                                                                                                                                                                                                                                                                              | 820         | 443        | 514       | 628        | 16.992                   |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | 59          | 15         | 39        | 8          | 738                      |
| Banten                                                                                                                                                                                                                                                                                                                                                                                                  | 750         | 205        | 114       | 78         | 8.281                    |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | 33          | 10         | 3         | 3          | 227                      |
| DKI Jakarta                                                                                                                                                                                                                                                                                                                                                                                             | 2.820       | 28.622     | 4.275     | 25.781     | 40.283                   |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | 108         | 240        | 136       | 23         | 1.248                    |
| D.I Yogyakarta                                                                                                                                                                                                                                                                                                                                                                                          | 147         | 177        | 295       | 813        | 1.687                    |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | 7           | 2          | 10        | -          | 40                       |
| Jawa Tengah                                                                                                                                                                                                                                                                                                                                                                                             | 1.259       | 549        | 2.824     | 433        | 7.144                    |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | 117         | 99         | 93        | -          | 181                      |
| Jawa Timur                                                                                                                                                                                                                                                                                                                                                                                              | 1.151       | 2.561      | 627       | 2.228      | 9.674                    |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | 109         | 31         | 30        | 45         | 290                      |
| Bengkulu                                                                                                                                                                                                                                                                                                                                                                                                | 16          | -          | 2         | -          | 190                      |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | -           | -          | -         | -          | -                        |
| Jambi                                                                                                                                                                                                                                                                                                                                                                                                   | 149         | 75         | 140       | 298        | 1.267                    |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | 0           | -          | -         | -          | 14                       |
| Aceh                                                                                                                                                                                                                                                                                                                                                                                                    | 126         | 5          | 347       | 2          | 1.482                    |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | 3           | -          | 12        | 1          | 16                       |
| Sumatera Utara                                                                                                                                                                                                                                                                                                                                                                                          | 1.085       | 1.076      | 444       | 1.011      | 5.425                    |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | 156         | 29         | 23        | 14         | 163                      |
| Sumatera Barat                                                                                                                                                                                                                                                                                                                                                                                          | 904         | 15         | 360       | 498        | 3.654                    |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | 32          | 1          | 6         | 0          | 24                       |
| Riau                                                                                                                                                                                                                                                                                                                                                                                                    | 223         | 98         | 39        | 11         | 2.975                    |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | 14          | -          | 1         | -          | 44                       |
| Sumatera Selatan                                                                                                                                                                                                                                                                                                                                                                                        | 493         | 154        | 238       | 592        | 4.609                    |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | 21          | 1          | 12        | 22         | 114                      |
| Bangka Belitung                                                                                                                                                                                                                                                                                                                                                                                         | 23          | -          | 34        | 1          | 372                      |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | 1           | -          | 0         | -          | 3                        |
| Kepulauan Riau                                                                                                                                                                                                                                                                                                                                                                                          | 56          | 22         | 21        | 81         | 2.474                    |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | -           | -          | -         | -          | 28                       |
| Lampung                                                                                                                                                                                                                                                                                                                                                                                                 | 86          | 30         | 77        | 12         | 801                      |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | 1           | 4          | 0         | 3          | 25                       |
| Kalimantan Selatan                                                                                                                                                                                                                                                                                                                                                                                      | 327         | 247        | 297       | 853        | 3.162                    |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | 16          | 6          | 21        | -          | 77                       |
| Kalimantan Barat                                                                                                                                                                                                                                                                                                                                                                                        | 38          | 194        | 61        | -          | 1.498                    |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | 1           | -          | 1         | -          | 9                        |

| <b>Tabel 15b.</b><br><b>Pembiayaan yang Diberikan dan NPF Berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I</b><br><b>Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan Mei 2025</b><br><b>(Financing and Non Performing Financing based on Type of Usage, Debtors Groups and Region of Islamic Business</b><br><b>Unit - May 2025)</b><br><b>Nominal dalam Miliar Rp (Billion Rp)</b> |               |               |               |               |                          |  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|---------------|---------------|---------------|--------------------------|--|
| Propinsi / Province                                                                                                                                                                                                                                                                                                                                                                                     | Modal Kerja   |               | Investasi     |               | Konsumsi<br>(Bukan UMKM) |  |
|                                                                                                                                                                                                                                                                                                                                                                                                         | UMKM          | Bukan UMKM    | UMKM          | Bukan UMKM    |                          |  |
| Kalimantan Timur                                                                                                                                                                                                                                                                                                                                                                                        | 296           | 238           | 164           | 712           | 2.761                    |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | 17            | -             | 7             | 2             | 45                       |  |
| Kalimantan Tengah                                                                                                                                                                                                                                                                                                                                                                                       | -             | -             | -             | -             | -                        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | -             | -             | -             | -             | -                        |  |
| Sulawesi Tengah                                                                                                                                                                                                                                                                                                                                                                                         | 20            | -             | -             | -             | 191                      |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | -             | -             | -             | -             | -                        |  |
| Sulawesi Selatan                                                                                                                                                                                                                                                                                                                                                                                        | 421           | 328           | 119           | 778           | 4.898                    |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | 15            | 27            | 11            | 22            | 130                      |  |
| Sulawesi Utara                                                                                                                                                                                                                                                                                                                                                                                          | -             | -             | -             | -             | -                        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | -             | -             | -             | -             | -                        |  |
| Gorontalo                                                                                                                                                                                                                                                                                                                                                                                               | -             | -             | -             | -             | -                        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | -             | -             | -             | -             | -                        |  |
| Sulawesi Barat                                                                                                                                                                                                                                                                                                                                                                                          | 3             | 5             | 9             | -             | 324                      |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | 1             | -             | -             | -             | 13                       |  |
| Sulawesi Tenggara                                                                                                                                                                                                                                                                                                                                                                                       | 82            | 14            | -             | -             | 1.171                    |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | -             | -             | -             | -             | 4                        |  |
| Nusa Tenggara Barat                                                                                                                                                                                                                                                                                                                                                                                     | 40            | -             | 2             | -             | 1.073                    |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | -             | -             | -             | -             | 6                        |  |
| Bali                                                                                                                                                                                                                                                                                                                                                                                                    | 89            | 33            | 27            | 121           | 426                      |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | -             | -             | -             | -             | 24                       |  |
| Nusa Tenggara Timur                                                                                                                                                                                                                                                                                                                                                                                     | -             | -             | -             | -             | -                        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | -             | -             | -             | -             | -                        |  |
| Maluku                                                                                                                                                                                                                                                                                                                                                                                                  | -             | -             | -             | -             | -                        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | -             | -             | -             | -             | -                        |  |
| Papua                                                                                                                                                                                                                                                                                                                                                                                                   | -             | -             | -             | -             | -                        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | -             | -             | -             | -             | -                        |  |
| Maluku Utara                                                                                                                                                                                                                                                                                                                                                                                            | -             | -             | -             | -             | -                        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | -             | -             | -             | -             | -                        |  |
| Papua Barat                                                                                                                                                                                                                                                                                                                                                                                             | -             | -             | -             | -             | -                        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | -             | -             | -             | -             | -                        |  |
| Lainnya                                                                                                                                                                                                                                                                                                                                                                                                 | -             | -             | -             | -             | -                        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                     | -             | -             | -             | -             | -                        |  |
| <b>Total</b>                                                                                                                                                                                                                                                                                                                                                                                            | <b>11.424</b> | <b>35.093</b> | <b>11.030</b> | <b>34.931</b> | <b>122.813</b>           |  |
| <b>NPF</b>                                                                                                                                                                                                                                                                                                                                                                                              | <b>712</b>    | <b>464</b>    | <b>405</b>    | <b>143</b>    | <b>3.463</b>             |  |

**Tabel 16.**  
**Pembiayaan yang Diberikan dan NPF Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I BUS dan UUS Penyalur Pembiayaan bulan Mei 2025**  
**(Financing and NPF of Islamic Commercial Bank and Islamic Business Unit to Non Banks Third Party Based on Business Sector and non Business Sector of Financing by Region - May 2025 )**  
**Nominal dalam Miliar Rp (Billion Rp)**

| Lokasi / Location | Lapangan Usaha                     |           |                             |                     |                      |            |                              |                                                 |                                          |                    |                                                   |                                                     |                 |                                    |                                                                    |                                            |                                                            | Bukan Lapangan Usaha                 |                                              |                                                    |                                                |                                                   |                                                               |                              | TOTAL   |
|-------------------|------------------------------------|-----------|-----------------------------|---------------------|----------------------|------------|------------------------------|-------------------------------------------------|------------------------------------------|--------------------|---------------------------------------------------|-----------------------------------------------------|-----------------|------------------------------------|--------------------------------------------------------------------|--------------------------------------------|------------------------------------------------------------|--------------------------------------|----------------------------------------------|----------------------------------------------------|------------------------------------------------|---------------------------------------------------|---------------------------------------------------------------|------------------------------|---------|
|                   | Pertanian, perburuan dan Kehutanan | Perikanan | Pertambangan dan Penggalian | Industri Pengolahan | Listrik, gas dan air | Konstruksi | Perdagangan Besar dan Eceran | Penyediaan akomodasi dan penyediaan makan minum | Transportasi, pergudangan dan komunikasi | Perantara Keuangan | Real Estate, Usaha Persewaan, dan Jasa Perusahaan | Administrasi Pemerintahan, dan Jaminan Sosial Wajib | Jasa Pendidikan | Jasa Kesehatan dan Kegiatan Sosial | Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya | Jasa Perorangan yang Melayani Rumah Tangga | Badan Internasional dan Badan Ekstra Internasional Lainnya | Kegiatan yang belum jelas batasannya | Rumah Tangga - Untuk Pemilikan Rumah Tinggal | Rumah Tangga - Untuk Pemilikan Flat atau Apartemen | Rumah Tangga - Untuk Pemilikan Ruko atau Rukan | Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor | Rumah Tangga - Untuk Pemilikan Peralatan Rumah Tangga Lainnya | Bukan Lapangan Usaha Lainnya |         |
|                   | 1                                  | 2         | 3                           | 4                   | 5                    | 6          | 7                            | 8                                               | 9                                        | 10                 | 11                                                | 12                                                  | 13              | 14                                 | 15                                                                 | 16                                         | 17                                                         | 18                                   | 1                                            | 2                                                  | 3                                              | 4                                                 | 5                                                             | 6                            |         |
| Jawa Barat        | 2 629                              | 56        | 143                         | 2 353               | 65                   | 1 655      | 4 532                        | 500                                             | 647                                      | 449                | 957                                               | 0                                                   | 1 610           | 2 313                              | 454                                                                | 76                                         | -                                                          | -                                    | 31 674                                       | 1 238                                              | 408                                            | 417                                               | 14 282                                                        | 90                           | 66 546  |
| NPF               | 35                                 | 4         | 0                           | 78                  | 1                    | 140        | 210                          | 14                                              | 7                                        | 54                 | 19                                                | -                                                   | 12              | 10                                 | 14                                                                 | 3                                          | -                                                          | -                                    | 972                                          | 27                                                 | 17                                             | 1                                                 | 183                                                           | 1                            | 1 804   |
| Banten            | 20                                 | 8         | 25                          | 375                 | 119                  | 419        | 1 240                        | 189                                             | 429                                      | 31                 | 186                                               | -                                                   | 365             | 527                                | 220                                                                | 31                                         | -                                                          | -                                    | 13 527                                       | 519                                                | 312                                            | 195                                               | 3 923                                                         | 5                            | 22 880  |
| NPF               | 0                                  | 0         | -                           | 16                  | -                    | 33         | 33                           | 4                                               | -                                        | 8                  | 11                                                | -                                                   | 2               | 3                                  | 7                                                                  | 0                                          | -                                                          | -                                    | 312                                          | 15                                                 | 11                                             | 1                                                 | 59                                                            | -                            | 516     |
| DKI Jakarta       | 11 340                             | 250       | 9 104                       | 20 457              | 14 053               | 22 167     | 21 037                       | 2 531                                           | 26 099                                   | 19 878             | 14 500                                            | 10                                                  | 2 734           | 2 459                              | 378                                                                | 127                                        | 0                                                          | -                                    | 39 715                                       | 2 820                                              | 1 394                                          | 12 262                                            | 15 343                                                        | 2 275                        | 240 933 |
| NPF               | 15                                 | 3         | 5                           | 597                 | 206                  | 373        | 663                          | 28                                              | 32                                       | 30                 | 736                                               | -                                                   | 32              | 35                                 | 27                                                                 | 4                                          | -                                                          | -                                    | 1 080                                        | 99                                                 | 33                                             | 331                                               | 376                                                           | 78                           | 4 782   |
| D.I Yogyakarta    | 81                                 | 15        | 0                           | 162                 | -                    | 260        | 565                          | 263                                             | 26                                       | 78                 | 112                                               | -                                                   | 685             | 580                                | 92                                                                 | 19                                         | -                                                          | -                                    | 1 759                                        | 21                                                 | 52                                             | 59                                                | 1 885                                                         | 9                            | 6 721   |
| NPF               | 2                                  | 1         | 0                           | 7                   | -                    | 3          | 24                           | 3                                               | 0                                        | -                  | 6                                                 | -                                                   | 0               | 29                                 | 1                                                                  | 1                                          | -                                                          | -                                    | 50                                           | 1                                                  | 1                                              | 0                                                 | 13                                                            | 0                            | 144     |
| Jawa Tengah       | 509                                | 62        | 9                           | 2 767               | 14                   | 895        | 4 651                        | 515                                             | 550                                      | 845                | 348                                               | -                                                   | 1 250           | 2 266                              | 345                                                                | 108                                        | -                                                          | -                                    | 8 074                                        | 126                                                | 209                                            | 166                                               | 7 062                                                         | 34                           | 30 802  |
| NPF               | 12                                 | 3         | -                           | 630                 | -                    | 232        | 129                          | 39                                              | 21                                       | 54                 | 34                                                | -                                                   | 54              | 3                                  | 7                                                                  | 4                                          | -                                                          | -                                    | 186                                          | 22                                                 | 14                                             | 1                                                 | 74                                                            | 1                            | 1 447   |
| Jawa Timur        | 881                                | 171       | 92                          | 5 320               | 55                   | 1 478      | 5 191                        | 541                                             | 576                                      | 582                | 572                                               | 0                                                   | 1 656           | 1 453                              | 500                                                                | 140                                        | -                                                          | -                                    | 12 913                                       | 933                                                | 421                                            | 278                                               | 9 743                                                         | 88                           | 43 585  |
| NPF               | 27                                 | 17        | 3                           | 301                 | 13                   | 95         | 216                          | 45                                              | 10                                       | 8                  | 13                                                | -                                                   | 17              | 6                                  | 8                                                                  | 4                                          | -                                                          | -                                    | 366                                          | 18                                                 | 25                                             | 1                                                 | 89                                                            | 1                            | 1 284   |
| Bengkulu          | 349                                | 4         | -                           | 23                  | 0                    | 20         | 266                          | 50                                              | 15                                       | 0                  | 36                                                | -                                                   | 16              | 35                                 | 68                                                                 | 1                                          | -                                                          | -                                    | 440                                          | 5                                                  | 8                                              | 40                                                | 1 710                                                         | 2                            | 3 089   |
| NPF               | 6                                  | 0         | -                           | 1                   | -                    | 0          | 9                            | 0                                               | 0                                        | -                  | 0                                                 | -                                                   | -               | 0                                  | 2                                                                  | -                                          | -                                                          | -                                    | 11                                           | -                                                  | 1                                              | 0                                                 | 17                                                            | 0                            | 47      |
| Jambi             | 769                                | 9         | 10                          | 268                 | 5                    | 275        | 441                          | 76                                              | 27                                       | 14                 | 64                                                | 0                                                   | 62              | 84                                 | 90                                                                 | 1                                          | -                                                          | -                                    | 1 126                                        | 52                                                 | 34                                             | 39                                                | 3 072                                                         | 8                            | 6 526   |
| NPF               | 6                                  | 0         | -                           | 0                   | 0                    | 0          | 0                            | 1                                               | 0                                        | -                  | 0                                                 | -                                                   | -               | 0                                  | 2                                                                  | 1                                          | -                                                          | -                                    | 35                                           | 0                                                  | 0                                              | 0                                                 | 31                                                            | 0                            | 87      |
| Aceh              | 3 461                              | 283       | 180                         | 1 349               | 101                  | 467        | 6 093                        | 636                                             | 334                                      | 25                 | 263                                               | -                                                   | 87              | 382                                | 791                                                                | 43                                         | -                                                          | -                                    | 2 991                                        | 65                                                 | 40                                             | 901                                               | 26 215                                                        | 16                           | 44 723  |
| NPF               | 85                                 | 16        | 38                          | 0                   | 0                    | 151        | 302                          | 29                                              | 31                                       | -                  | 30                                                | -                                                   | 1               | 2                                  | 22                                                                 | 1                                          | -                                                          | -                                    | 37                                           | 0                                                  | 2                                              | 13                                                | 171                                                           | 0                            | 934     |
| Sumatera Utara    | 1 056                              | 46        | 3                           | 1 548               | 24                   | 1 238      | 2 068                        | 152                                             | 301                                      | 193                | 173                                               | 0                                                   | 216             | 848                                | 208                                                                | 84                                         | 0                                                          | -                                    | 4 769                                        | 226                                                | 361                                            | 296                                               | 7 306                                                         | 23                           | 21 139  |
| NPF               | 101                                | 5         | 0                           | 21                  | 0                    | 77         | 173                          | 9                                               | 62                                       | 15                 | 20                                                | -                                                   | 4               | 0                                  | 8                                                                  | 1                                          | -                                                          | -                                    | 250                                          | 0                                                  | 14                                             | 2                                                 | 95                                                            | 1                            | 860     |
| Sumatera Barat    | 700                                | 31        | 1                           | 367                 | 3                    | 153        | 1 260                        | 145                                             | 86                                       | 3                  | 65                                                | -                                                   | 215             | 255                                | 133                                                                | 17                                         | -                                                          | -                                    | 1 203                                        | 42                                                 | 44                                             | 47                                                | 4 188                                                         | 1 745                        | 10 705  |
| NPF               | 15                                 | 4         | 1                           | 10                  | 0                    | 1          | 50                           | 3                                               | 1                                        | -                  | 0                                                 | -                                                   | -               | 0                                  | 6                                                                  | 1                                          | -                                                          | -                                    | 15                                           | 4                                                  | -                                              | 0                                                 | 33                                                            | 3                            | 148     |
| Riau              | 3 801                              | 20        | 4                           | 367                 | 15                   | 932        | 930                          | 389                                             | 40                                       | 95                 | 163                                               | 39                                                  | 127             | 522                                | 192                                                                | 1                                          | -                                                          | -                                    | 4 210                                        | 71                                                 | 89                                             | 146                                               | 14 576                                                        | 11                           | 26 739  |
| NPF               | 182                                | 4         | 1                           | 3                   | 0                    | 42         | 103                          | 8                                               | 3                                        | -                  | 5                                                 | -                                                   | 0               | 1                                  | 14                                                                 | 0                                          | -                                                          | -                                    | 127                                          | 1                                                  | 2                                              | 0                                                 | 118                                                           | 1                            | 617     |
| Sumatera Selat    | 2 015                              | 29        | 17                          | 822                 | 104                  | 473        | 1 613                        | 434                                             | 251                                      | 24                 | 477                                               | -                                                   | 199             | 295                                | 143                                                                | 21                                         | -                                                          | -                                    | 5 083                                        | 94                                                 | 157                                            | 89                                                | 4 176                                                         | 32                           | 16 528  |
| NPF               | 16                                 | 1         | 1                           | 2                   | -                    | 14         | 44                           | 13                                              | 0                                        | -                  | 22                                                | -                                                   | -               | 1                                  | 6                                                                  | 0                                          | -                                                          | -                                    | 140                                          | 1                                                  | 2                                              | 0                                                 | 70                                                            | 1                            | 335     |
| Bangka Belitung   | 303                                | 6         | -                           | 3                   | -                    | 4          | 31                           | 9                                               | 3                                        | 4                  | 2                                                 | -                                                   | 12              | 101                                | 8                                                                  | -                                          | -                                                          | -                                    | 156                                          | 0                                                  | 1                                              | 4                                                 | 782                                                           | -                            | 1 430   |
| NPF               | 1                                  | 0         | -                           | 0                   | -                    | 0          | 1                            | 0                                               | -                                        | -                  | -                                                 | -                                                   | -               | -                                  | 0                                                                  | -                                          | -                                                          | -                                    | 2                                            | -                                                  | -                                              | 0                                                 | 13                                                            | -                            | 17      |
| Kepulauan Riau    | 25                                 | 71        | 6                           | 72                  | 912                  | 76         | 410                          | 129                                             | 95                                       | 0                  | 42                                                | -                                                   | 165             | 70                                 | 105                                                                | 2                                          | -                                                          | -                                    | 2 870                                        | 32                                                 | 89                                             | 37                                                | 5 717                                                         | 0                            | 10 924  |
| NPF               | 1                                  | 5         | -                           | 6                   | 0                    | 3          | 28                           | 4                                               | 1                                        | -                  | 1                                                 | -                                                   | 0               | 0                                  | 4                                                                  | 1                                          | -                                                          | -                                    | 35                                           | 1                                                  | 5                                              | 0                                                 | 52                                                            | -                            | 146     |
| Lampung           | 329                                | 43        | -                           | 147                 | 38                   | 34         | 1 024                        | 89                                              | 55                                       | 0                  | 54                                                | -                                                   | 178             | 575                                | 124                                                                | 23                                         | -                                                          | -                                    | 1 536                                        | 51                                                 | 38                                             | 54                                                | 2 148                                                         | 12                           | 6 552   |
| NPF               | 6                                  | 16        | -                           | 4                   | 0                    | 0          | 22                           | 0                                               | 0                                        | -                  | 0                                                 | -                                                   | 0               | 1                                  | 14                                                                 | 2                                          | -                                                          | -                                    | 89                                           | 1                                                  | 2                                              | -                                                 | 23                                                            | 0                            | 168     |
| Kalimantan Seli   | 679                                | 55        | 284                         | 189                 | 1                    | 229        | 773                          | 62                                              | 360                                      | 171                | 341                                               | -                                                   | 87              | 41                                 | 40                                                                 | 29                                         | -                                                          | -                                    | 3 213                                        | 32                                                 | 125                                            | 119                                               | 1 914                                                         | 1                            | 8 745   |
| NPF               | 7                                  | 3         | 1                           | 4                   | -                    | 4          | 26                           | 4                                               | 2                                        | 6                  | 5                                                 | -                                                   | 5               | -                                  | 2                                                                  | 4                                          | -                                                          | -                                    | 71                                           | 0                                                  | 11                                             | 1                                                 | 25                                                            | -                            | 180     |
| Kalimantan Bari   | 3 711                              | 8         | 3                           | 123                 | 0                    | 28         | 187                          | 46                                              | 118                                      | 217                | 15                                                | -                                                   | 40              | 13                                 | 75                                                                 | 0                                          | -                                                          | -                                    | 1 135                                        | 204                                                | 6                                              | 18                                                | 3 951                                                         | 4                            | 9 901   |
| NPF               | 2                                  | 0         | -                           | 2                   | -                    | 1          | 13                           | 2                                               | 4                                        | -                  | 4                                                 | -                                                   | -               | 1                                  | 3                                                                  | -                                          | -                                                          | -                                    | 53                                           | 0                                                  | 0                                              | 0                                                 | 28                                                            | 0                            | 114     |
| Kalimantan Timi   | 1 360                              | 14        | 477                         | 174                 | 4                    | 558        | 590                          | 126                                             | 498                                      | 1                  | 51                                                | -                                                   | 190             | 92                                 | 105                                                                | 1                                          | -                                                          | -                                    | 1 779                                        | 59                                                 | 147                                            | 77                                                | 4 006                                                         | 44                           | 10 353  |
| NPF               | 0                                  | 0         | 0                           | 0                   | 0                    | 20         | 0                            | 1                                               | 0                                        | -                  | 0                                                 | -                                                   | 0               | 0                                  | 4                                                                  | -                                          | -                                                          | -                                    | 45                                           | 0                                                  | 3                                              | 0                                                 | 35                                                            | 0                            | 133     |
| Kalimantan Ten    | 774                                | 3         | -                           | 5                   | -                    | 21         | 125                          | 33                                              | 8                                        | -                  | 9                                                 | -                                                   | 74              | 2                                  | 43                                                                 | 1                                          | -                                                          | -                                    | 339                                          | 20                                                 | 4                                              | 35                                                | 1 029                                                         | 0                            | 2 529   |
| NPF               | 1                                  | 0         | -                           | 0                   | -                    | 0          | 10                           | 1                                               | 0                                        | -                  | 2                                                 | -                                                   | 0               | -                                  | 5                                                                  | 0                                          | -                                                          | -                                    | 5                                            | 0                                                  | 1                                              | -                                                 | 10                                                            | -                            | 33      |
| Sulawesi Tenga    | 5                                  | 7         | 1                           | 14                  | -                    | 11         | 143                          | 27                                              | 4                                        | -                  | 23                                                | -                                                   | 15              | 7                                  | 29                                                                 | 1                                          | -                                                          | -                                    | 347                                          | 18                                                 | 2                                              | 23                                                | 2 289                                                         | 0                            | 2 966   |
| NPF               | 0                                  | 1         | -                           | 0                   | -                    | -          | 5                            | 0                                               | 0                                        | -                  | 0                                                 | -                                                   | -               | -                                  | 0                                                                  | 0                                          | -                                                          | -                                    | 10                                           | -                                                  | -                                              | -                                                 | 15                                                            | -                            | 33      |
| Sulawesi Selata   | 94                                 | 28        | 333                         | 277                 | 20                   | 435        | 1 532                        | 106                                             | 96                                       | 33                 | 276                                               | -                                                   | 368             | 162                                | 242                                                                | 21                                         | -                                                          | -                                    | 5 120                                        | 101                                                | 318                                            | 102                                               | 5 485                                                         | 43                           | 15 189  |
| NPF               | 1                                  | 0         | -                           | 13                  | -                    | 14         | 35                           | 1                                               | 2                                        | 1                  | 21                                                | -                                                   | 5               | 21                                 | 6                                                                  | 1                                          | -                                                          | -                                    | 135                                          | 0                                                  | 19                                             | 2                                                 | 36                                                            | 1                            | 313     |
| Sulawesi Utara    | 5                                  | 3         | -                           | 4                   | -                    | 5          | 40                           | 22                                              | 1                                        | -                  | 9                                                 | -                                                   | 3               | 22                                 | 10                                                                 | 0                                          | -                                                          | -                                    | 278                                          | 3                                                  | -                                              | 10                                                | 1 574                                                         | 0                            | 1 574   |
| NPF               | 2                                  | 0         | -                           | -                   | -                    | -          | 1                            | 1                                               | -                                        | -                  | 0                                                 | -                                                   | 0               | 1                                  | 0                                                                  | 0                                          | -                                                          | -                                    | 8                                            | 0                                                  | -                                              | -                                                 | 18                                                            | 0                            | 33      |
| Gorontalo         | 1                                  | 0         | -                           | 12                  | -                    | -          | 33                           | 6                                               | 0                                        | -                  | 0                                                 | -                                                   | 51              | 4                                  | 3                                                                  | -                                          | -                                                          | -                                    | 13                                           | 1                                                  | 3                                              | 7                                                 | 632                                                           | 0                            | 768     |
| NPF               | -                                  | -         | -                           | 1                   | -                    | -          | 0                            | -                                               | -                                        | -                  | -                                                 | -                                                   | -               | -                                  | 0                                                                  | -                                          | -                                                          | -                                    | 0                                            | -                                                  | -                                              | -                                                 | 4                                                             | -                            | 5       |
| Sulawesi Barat    | 2                                  | 1         | 9                           | 2                   | -                    | 9          | 15                           | 1                                               | 0                                        | -                  | 1                                                 | -                                                   | 9               | 0                                  | 4                                                                  | -                                          | -                                                          | -                                    | 252                                          | 1                                                  | 6                                              | 8                                                 | 765                                                           | 0                            | 1 088   |
| NPF               | -                                  | -         | -                           | 0                   | -                    | -          | 1                            | -                                               | -                                        | -                  | 1                                                 | -                                                   | -               | -                                  | -                                                                  | -                                          | -                                                          | -                                    | 10                                           | -                                                  | 2                                              | -                                                 | 4                                                             | -                            | 19      |
| Sulawesi Tengg    | 4                                  | 6         | 30                          | 14                  | -                    | 101        | 134                          | 40                                              | 3                                        | -                  | 13                                                | -                                                   | 25              | 9                                  | 36                                                                 | 0                                          | -                                                          | -                                    | 1 715                                        | 65                                                 | 5                                              | 40                                                | 1 322                                                         | 0                            | 3 560   |
| NPF               | 1                                  | 0         | -                           | 1                   | -                    | 3          | 4                            | 0                                               | 1                                        | -                  | 0                                                 | -                                                   | 0               | 0                                  | 0                                                                  | 0                                          | -                                                          | -                                    | 21                                           | 0                                                  | -                                              | 0                                                 | 38                                                            | 0                            | 38      |
| Nusa Tenggara     | 166                                | 25        | 2                           | 295                 | 0                    | 429        | 845                          | 87                                              | 49                                       | 69                 | 34                                                | -                                                   | 76              | 94                                 | 102                                                                | 2                                          | -                                                          | -                                    | 2 215                                        | 11                                                 | 19                                             | 38                                                | 6 342                                                         | 6 741                        | 17 643  |
| NPF               | 50                                 | 3         | 0                           | 4                   | 0                    | 12         | 67                           | 2                                               | 1                                        | -                  | 6                                                 | -                                                   | 10              | 7                                  | 7                                                                  | 0                                          | -                                                          | -                                    | 22                                           | -                                                  | 0                                              | 1                                                 | 42                                                            | 30                           | 264     |
| Bali              | 42                                 | 14        | 1                           | 106                 | 0                    | 3          | 571                          | 22                                              | 5                                        | 1                  | 17                                                | -                                                   | 81              | 150                                | 18                                                                 | 29                                         | -                                                          | -                                    | 678                                          | 20                                                 | 30                                             | 13                                                | 2 834                                                         | 3                            | 2 834   |
| NPF               | 2                                  | 2         | -                           | 2                   | 0                    | 0          | 13                           | 0                                               | -                                        | -                  | 0                                                 | -                                                   | 1               | 1                                  | 1                                                                  | 1                                          | -                                                          | -                                    | 24                                           | -                                                  | 0                                              | 0                                                 | 13                                                            | 0                            | 59      |
| Nusa Tenggara     | 2                                  | 1         | -                           | 9                   | -                    | 20         | 1                            | -                                               | -                                        | -                  | -                                                 | -                                                   |                 |                                    |                                                                    |                                            |                                                            |                                      |                                              |                                                    |                                                |                                                   |                                                               |                              |         |

Tabel 16a.

| Lokasi              | Lapangan Usaha                     |           |                             |                     |                      |            |                               |                                                 |                                          |                    |                                                   |                                                                |                 |                                    |                                                                    |                                            | Bukan Lapangan Usaha                                       |                                      |                                             |                                                   |                                               |                                                 |                                                        |                              |         |     | TOTAL |
|---------------------|------------------------------------|-----------|-----------------------------|---------------------|----------------------|------------|-------------------------------|-------------------------------------------------|------------------------------------------|--------------------|---------------------------------------------------|----------------------------------------------------------------|-----------------|------------------------------------|--------------------------------------------------------------------|--------------------------------------------|------------------------------------------------------------|--------------------------------------|---------------------------------------------|---------------------------------------------------|-----------------------------------------------|-------------------------------------------------|--------------------------------------------------------|------------------------------|---------|-----|-------|
|                     | Pertanian, perburuan dan Kehutanan | Perikanan | Pertambangan dan Penggalian | Industri Pengolahan | Listrik, gas dan air | Konstruksi | Pertambangan Besar dan Eceran | Penyediaan akomodasi dan penyediaan makan minum | Transportasi, pergudangan dan komunikasi | Perantara Keuangan | Real Estate, Usaha Persewaan, dan Jasa Perusahaan | Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib | Jasa Pendidikan | Jasa Kesehatan dan Kegiatan Sosial | Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya | Jasa Perorangan yang melayani Rumah Tangga | Badan Internasional dan Badan Ekstra Internasional Lainnya | Kegiatan yang belum jelas batasannya | Rumah Tangga - Unit Pemukiman Rumah Tinggal | Rumah Tangga - Unit Pemukiman Flat atau Apartemen | Rumah Tangga - Unit Pemukiman Ruko atau Rukan | Rumah Tangga - Unit Pemukiman Kendaran Bermotor | Rumah Tangga - Unit Pemukiman Perumahan Tangga Lainnya | Bukan Lapangan Usaha Lainnya |         |     |       |
|                     | 1                                  | 2         | 3                           | 4                   | 5                    | 6          | 7                             | 8                                               | 9                                        | 10                 | 11                                                | 12                                                             | 13              | 14                                 | 15                                                                 | 16                                         | 17                                                         | 18                                   | 1                                           | 2                                                 | 3                                             | 4                                               | 5                                                      | 6                            |         |     |       |
| Jawa Barat          | 2 621                              | 56        | 128                         | 1 522               | 65                   | 1 192      | 3 869                         | 465                                             | 600                                      | 438                | 825                                               | -                                                              | 1 587           | 2 151                              | 439                                                                | 75                                         | -                                                          | -                                    | 16 509                                      | 293                                               | 84                                            | 417                                             | 13 724                                                 | 89                           | 47 149  |     |       |
| NPF                 | 34                                 | 0         | 0                           | 68                  | 1                    | 75         | 181                           | 12                                              | 5                                        | 54                 | 14                                                | -                                                              | 4               | 10                                 | 14                                                                 | 3                                          | -                                                          | -                                    | 274                                         | 4                                                 | 5                                             | 1                                               | 178                                                    | 1                            | 943     |     |       |
| Banten              | 13                                 | 7         | 25                          | 125                 | 119                  | 216        | 785                           | 187                                             | 310                                      | 205                | 132                                               | -                                                              | 362             | 521                                | 214                                                                | 30                                         | -                                                          | -                                    | 6 187                                       | 98                                                | 36                                            | 195                                             | 3 680                                                  | 5                            | 13 452  |     |       |
| NPF                 | 0                                  | 0         | 0                           | 0                   | 0                    | 0          | 0                             | 0                                               | 0                                        | 0                  | 0                                                 | -                                                              | 0               | 0                                  | 0                                                                  | 0                                          | -                                                          | -                                    | 0                                           | 0                                                 | 0                                             | 0                                               | 0                                                      | 0                            | 0       |     |       |
| DKI Jakarta         | 8 984                              | 107       | 6 452                       | 13 472              | 8 675                | 18 056     | 11 102                        | 1 600                                           | 15 650                                   | 8 301              | 8 053                                             | 0                                                              | 2 430           | 2 291                              | 238                                                                | 107                                        | -                                                          | -                                    | 16 469                                      | 347                                               | 94                                            | 6 025                                           | 10 351                                                 | 240                          | 139 153 |     |       |
| NPF                 | 9                                  | 3         | 0                           | 479                 | 205                  | 323        | 400                           | 17                                              | 18                                       | 12                 | 730                                               | -                                                              | 32              | 35                                 | 13                                                                 | 3                                          | -                                                          | -                                    | 319                                         | 5                                                 | 1                                             | 170                                             | 253                                                    | 1                            | 3 027   |     |       |
| D.I Yogyakarta      | 56                                 | 9         | 0                           | 107                 | -                    | 37         | 373                           | 153                                             | 23                                       | 66                 | 45                                                | -                                                              | 229             | 307                                | 79                                                                 | 18                                         | -                                                          | -                                    | 547                                         | 3                                                 | 13                                            | 39                                              | 1 488                                                  | 9                            | 3 601   |     |       |
| NPF                 | 2                                  | 1         | 0                           | 3                   | -                    | 15         | 2                             | -                                               | -                                        | -                  | 4                                                 | -                                                              | -               | 29                                 | 1                                                                  | 1                                          | -                                                          | -                                    | 15                                          | -                                                 | -                                             | 0                                               | 10                                                     | 0                            | 84      |     |       |
| Jawa Tengah         | 436                                | 57        | 9                           | 1 856               | 14                   | 290        | 2 870                         | 487                                             | 166                                      | 114                | 294                                               | -                                                              | 1 049           | 1 974                              | 344                                                                | 107                                        | -                                                          | -                                    | 2 405                                       | 26                                                | 25                                            | 166                                             | 5 870                                                  | 34                           | 18 592  |     |       |
| NPF                 | 12                                 | 3         | -                           | 622                 | -                    | 20         | 9                             | 38                                              | 21                                       | 8                  | 34                                                | -                                                              | 1               | 2                                  | 7                                                                  | 4                                          | -                                                          | -                                    | 40                                          | -                                                 | 2                                             | 1                                               | 51                                                     | 1                            | 957     |     |       |
| Jawa Timur          | 831                                | 125       | 84                          | 2 513               | 47                   | 864        | 3 733                         | 430                                             | 334                                      | 224                | 342                                               | -                                                              | 1 168           | 1 322                              | 407                                                                | 139                                        | -                                                          | -                                    | 5 225                                       | 85                                                | 92                                            | 274                                             | 8 955                                                  | 72                           | 27 344  |     |       |
| NPF                 | 24                                 | 17        | -                           | 253                 | 11                   | 64         | 149                           | 5                                               | 11                                       | 5                  | 11                                                | -                                                              | 14              | 6                                  | 7                                                                  | 4                                          | -                                                          | -                                    | 124                                         | 2                                                 | 6                                             | 1                                               | 75                                                     | 1                            | 779     |     |       |
| Bengkulu            | 349                                | 4         | -                           | 23                  | 0                    | 4          | 266                           | 50                                              | 15                                       | 0                  | 36                                                | -                                                              | 16              | 34                                 | 68                                                                 | 1                                          | -                                                          | -                                    | 259                                         | 1                                                 | 8                                             | 40                                              | 1 706                                                  | 2                            | 2 881   |     |       |
| NPF                 | 6                                  | 0         | -                           | 1                   | -                    | 0          | 9                             | 0                                               | 0                                        | -                  | 0                                                 | -                                                              | 0               | 0                                  | 2                                                                  | -                                          | -                                                          | -                                    | 11                                          | -                                                 | 1                                             | 0                                               | 17                                                     | 0                            | 47      |     |       |
| Jambi               | 679                                | 8         | 10                          | 136                 | 1                    | 22         | 314                           | 72                                              | 20                                       | 14                 | 23                                                | 0                                                              | 62              | 83                                 | 86                                                                 | 1                                          | -                                                          | -                                    | 453                                         | 48                                                | 15                                            | 39                                              | 2 502                                                  | 8                            | 4 597   |     |       |
| NPF                 | 6                                  | 0         | -                           | 0                   | 0                    | 0          | 9                             | 1                                               | 0                                        | -                  | 0                                                 | -                                                              | 0               | 0                                  | 2                                                                  | 1                                          | -                                                          | -                                    | 23                                          | 0                                                 | 0                                             | 0                                               | 29                                                     | 0                            | 73      |     |       |
| Aceh                | 3 359                              | 276       | 178                         | 1 329               | 97                   | 353        | 5 923                         | 632                                             | 308                                      | 25                 | 235                                               | -                                                              | 86              | 362                                | 790                                                                | 42                                         | -                                                          | -                                    | 2 130                                       | 65                                                | 39                                            | 310                                             | 26 187                                                 | 16                           | 42 762  |     |       |
| NPF                 | 81                                 | 15        | 37                          | 148                 | 20                   | 30         | 298                           | 30                                              | 29                                       | 2                  | 22                                                | 0                                                              | 3               | 33                                 | 0                                                                  | 2                                          | -                                                          | -                                    | 0                                           | 2                                                 | 2                                             | 1                                               | 17                                                     | 0                            | 903     |     |       |
| Sumatera Utara      | 822                                | 33        | 0                           | 221                 | 0                    | 720        | 1 209                         | 135                                             | 91                                       | 19                 | 68                                                | -                                                              | 182             | 832                                | 133                                                                | 76                                         | -                                                          | -                                    | 1 058                                       | 34                                                | 31                                            | 94                                              | 6 324                                                  | 15                           | 12 096  |     |       |
| NPF                 | 88                                 | 2         | 0                           | 10                  | 0                    | 15         | 70                            | 5                                               | 56                                       | 15                 | 6                                                 | -                                                              | 4               | 0                                  | 3                                                                  | 1                                          | -                                                          | -                                    | 112                                         | 0                                                 | 6                                             | 0                                               | 80                                                     | 1                            | 475     |     |       |
| Sumatera Barat      | 264                                | 16        | 0                           | 70                  | 3                    | 13         | 666                           | 99                                              | 27                                       | 3                  | 20                                                | -                                                              | 157             | 224                                | 79                                                                 | 17                                         | -                                                          | -                                    | 469                                         | 30                                                | 16                                            | 44                                              | 3 054                                                  | 1                            | 5 273   |     |       |
| NPF                 | 7                                  | 1         | -                           | 8                   | 0                    | 1          | 29                            | 2                                               | 0                                        | -                  | 0                                                 | -                                                              | -               | -                                  | 4                                                                  | 1                                          | -                                                          | -                                    | 7                                           | 0                                                 | -                                             | 0                                               | 24                                                     | 0                            | 86      |     |       |
| Riau                | 3 785                              | 20        | 4                           | 284                 | 15                   | 822        | 806                           | 388                                             | 37                                       | 95                 | 133                                               | 39                                                             | 125             | 522                                | 192                                                                | 1                                          | -                                                          | -                                    | 1 398                                       | 68                                                | 17                                            | 146                                             | 14 488                                                 | 11                           | 23 394  |     |       |
| NPF                 | 162                                | 4         | -                           | 63                  | 2                    | 8          | 8                             | 3                                               | 5                                        | 1                  | 5                                                 | -                                                              | 0               | 1                                  | 14                                                                 | 0                                          | -                                                          | -                                    | 0                                           | 14                                                | 0                                             | 0                                               | 558                                                    | 0                            | 1 118   |     |       |
| Sumatera Selatan    | 1 882                              | 28        | 15                          | 376                 | 104                  | 266        | 1 196                         | 402                                             | 199                                      | 20                 | 402                                               | -                                                              | 190             | 225                                | 121                                                                | 21                                         | -                                                          | -                                    | 1 748                                       | 39                                                | 33                                            | 68                                              | 3 082                                                  | 31                           | 10 442  |     |       |
| NPF                 | 15                                 | 1         | -                           | 2                   | -                    | 0          | 30                            | 2                                               | 0                                        | -                  | 10                                                | -                                                              | -               | 1                                  | 4                                                                  | 0                                          | -                                                          | -                                    | 63                                          | 1                                                 | 1                                             | 0                                               | 34                                                     | 1                            | 166     |     |       |
| Bangka Belitung     | 283                                | 4         | -                           | 1                   | -                    | 0          | 18                            | 8                                               | 3                                        | 4                  | 0                                                 | -                                                              | 2               | 100                                | 5                                                                  | -                                          | -                                                          | -                                    | 36                                          | 0                                                 | 0                                             | 4                                               | 531                                                    | -                            | 1 001   |     |       |
| NPF                 | 0                                  | 0         | -                           | -                   | -                    | -          | 1                             | 0                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | 0                                                                  | -                                          | -                                                          | -                                    | 1                                           | -                                                 | -                                             | 0                                               | 11                                                     | -                            | 13      |     |       |
| Kepulauan Riau      | 25                                 | 71        | 6                           | 45                  | 912                  | 36         | 374                           | 129                                             | 21                                       | 0                  | 42                                                | -                                                              | 165             | 69                                 | 105                                                                | 2                                          | -                                                          | -                                    | 570                                         | 12                                                | 14                                            | 37                                              | 5 638                                                  | 0                            | 8 270   |     |       |
| NPF                 | 1                                  | 5         | -                           | 6                   | 0                    | 3          | 28                            | 4                                               | 1                                        | -                  | 0                                                 | -                                                              | 0               | 0                                  | 14                                                                 | 4                                          | -                                                          | -                                    | 0                                           | -                                                 | -                                             | 0                                               | 51                                                     | -                            | 118     |     |       |
| Lampung             | 322                                | 42        | 34                          | 124                 | 41                   | 34         | 0                             | 929                                             | 8                                        | 44                 | 0                                                 | -                                                              | 177             | 570                                | 122                                                                | 23                                         | -                                                          | -                                    | 849                                         | 217                                               | 12                                            | 54                                              | 2 098                                                  | 12                           | 5 546   |     |       |
| NPF                 | 5                                  | 16        | -                           | 4                   | 0                    | 0          | 22                            | 1                                               | 1                                        | -                  | 0                                                 | -                                                              | 1               | 14                                 | -                                                                  | 2                                          | 0                                                          | -                                    | 48                                          | 1                                                 | 0                                             | 20                                              | 0                                                      | 0                            | 135     |     |       |
| Kalimantan Selatan  | 639                                | 20        | 192                         | 101                 | 0                    | 5          | 372                           | 33                                              | 77                                       | 38                 | 26                                                | -                                                              | 17              | 39                                 | 30                                                                 | 29                                         | -                                                          | -                                    | 436                                         | 16                                                | 8                                             | 95                                              | 1 685                                                  | 1                            | 3 859   |     |       |
| NPF                 | 5                                  | 3         | 1                           | 3                   | -                    | 1          | 12                            | 1                                               | 0                                        | 0                  | 0                                                 | -                                                              | -               | 9                                  | 0                                                                  | 4                                          | -                                                          | -                                    | 16                                          | -                                                 | 0                                             | 0                                               | 14                                                     | -                            | 60      |     |       |
| Kalimantan Barat    | 3 703                              | 8         | 1                           | 21                  | -                    | 6          | 152                           | 39                                              | 22                                       | 216                | 14                                                | -                                                              | 40              | 9                                  | 59                                                                 | 0                                          | -                                                          | -                                    | 923                                         | 7                                                 | 4                                             | 18                                              | 2 863                                                  | 4                            | 8 110   |     |       |
| NPF                 | 2                                  | 0         | -                           | 2                   | -                    | 1          | 12                            | 2                                               | 4                                        | -                  | 4                                                 | -                                                              | -               | 0                                  | 2                                                                  | -                                          | -                                                          | -                                    | 47                                          | -                                                 | 0                                             | 0                                               | 26                                                     | 0                            | 103     |     |       |
| Kalimantan Tim      | 1 329                              | 13        | 4                           | 31                  | 4                    | 372        | 249                           | 98                                              | 352                                      | 1                  | 27                                                | -                                                              | 91              | 91                                 | 88                                                                 | 1                                          | -                                                          | -                                    | 548                                         | 76                                                | 7                                             | 76                                              | 2 712                                                  | 2                            | 6 184   |     |       |
| NPF                 | 0                                  | 0         | 0                           | 0                   | 0                    | 5          | 10                            | 1                                               | 0                                        | -                  | 0                                                 | -                                                              | 0               | 0                                  | 15                                                                 | 0                                          | -                                                          | -                                    | 0                                           | 0                                                 | 0                                             | 23                                              | 0                                                      | 0                            | 61      |     |       |
| Kalimantan Tengah   | 774                                | 0         | -                           | 5                   | -                    | 1          | 125                           | 33                                              | 8                                        | 9                  | 5                                                 | -                                                              | 74              | 2                                  | 43                                                                 | 1                                          | -                                                          | -                                    | 165                                         | 3                                                 | 4                                             | 35                                              | 1 029                                                  | -                            | 2 318   |     |       |
| NPF                 | 1                                  | 0         | -                           | 0                   | -                    | 0          | 10                            | 1                                               | 0                                        | -                  | 2                                                 | -                                                              | 0               | 0                                  | -                                                                  | 3                                          | 0                                                          | -                                    | 5                                           | 0                                                 | 1                                             | -                                               | 10                                                     | -                            | 33      |     |       |
| Sulawesi Tengah     | 5                                  | 7         | 1                           | 14                  | -                    | 11         | 143                           | 27                                              | 4                                        | -                  | 23                                                | -                                                              | 15              | 7                                  | 29                                                                 | 1                                          | -                                                          | -                                    | 347                                         | 18                                                | 2                                             | 23                                              | 2 289                                                  | 0                            | 2 966   |     |       |
| NPF                 | 0                                  | 1         | -                           | 0                   | -                    | -          | 5                             | 0                                               | 0                                        | -                  | 0                                                 | -                                                              | 0               | -                                  | 0                                                                  | 0                                          | -                                                          | -                                    | 10                                          | -                                                 | -                                             | -                                               | 15                                                     | -                            | 33      |     |       |
| Sulawesi Selatan    | 88                                 | 26        | 4                           | 138                 | 9                    | 84         | 1 087                         | 98                                              | 55                                       | 2                  | 129                                               | -                                                              | 368             | 123                                | 143                                                                | 21                                         | -                                                          | -                                    | 1 167                                       | 16                                                | 29                                            | 100                                             | 4 933                                                  | 26                           | 8 345   |     |       |
| NPF                 | 1                                  | 0         | 3                           | 3                   | -                    | 0          | 27                            | 1                                               | 1                                        | 1                  | 1                                                 | -                                                              | 0               | 5                                  | 0                                                                  | 2                                          | -                                                          | -                                    | 31                                          | 4                                                 | 1                                             | 2                                               | 28                                                     | 0                            | 108     |     |       |
| Sulawesi Utara      | 5                                  | 3         | -                           | 4                   | -                    | 5          | 40                            | 22                                              | 1                                        | -                  | 9                                                 | -                                                              | 3               | 22                                 | 10                                                                 | 0                                          | -                                                          | -                                    | 278                                         | 3                                                 | -                                             | 10                                              | 1 157                                                  | 0                            | 1 574   |     |       |
| NPF                 | 2                                  | -         | -                           | -                   | -                    | -          | 1                             | 1                                               | -                                        | -                  | 0                                                 | -                                                              | 0               | 1                                  | 0                                                                  | -                                          | -                                                          | -                                    | 8                                           | 0                                                 | -                                             | -                                               | 18                                                     | -                            | 33      |     |       |
| Gorontalo           | 1                                  | 0         | -                           | 12                  | -                    | 33         | 6                             | 0                                               | -                                        | -                  | 0                                                 | -                                                              | 51              | 4                                  | 3                                                                  | -                                          | -                                                          | -                                    | 13                                          | 1                                                 | 3                                             | 7                                               | 632                                                    | 0                            | 768     |     |       |
| NPF                 | -                                  | -         | -                           | 1                   | -                    | -          | 0                             | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | 0                                                                  | -                                          | -                                                          | -                                    | 0                                           | -                                                 | -                                             | -                                               | 4                                                      | -                            | 5       |     |       |
| Sulawesi Barat      | 0                                  | 1         | 7                           | 1                   | -                    | 13         | 0                             | 0                                               | 0                                        | -                  | 0                                                 | -                                                              | 9               | 0                                  | 3                                                                  | -                                          | -                                                          | -                                    | 21                                          | 0                                                 | 1                                             | 7                                               | 680                                                    | 0                            | 746     |     |       |
| NPF                 | -                                  | 0         | 0                           | 0                   | -                    | 1          | -                             | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                                    | 1                                           | -                                                 | -                                             | -                                               | 5                                                      | -                            | 5       |     |       |
| Sulawesi Tenggara   | 4                                  | 6         | 30                          | 11                  | -                    | 9          | 134                           | 40                                              | 3                                        | -                  | 13                                                | -                                                              | 25              | 9                                  | 36                                                                 | 0                                          | -                                                          | -                                    | 612                                         | 2                                                 | 5                                             | 39                                              | 1 318                                                  | 0                            | 2 294   |     |       |
| NPF                 | -                                  | 1         | -                           | 1                   | -                    | -          | 3                             | 4                                               | 1                                        | -                  | 0                                                 | -                                                              | -               | -                                  | 0                                                                  | -                                          | -                                                          | -                                    | 17                                          | -                                                 | -                                             | 0                                               | 8                                                      | -                            | 34      |     |       |
| Nusa Tenggara Barat | 166                                | 25        | 2                           | 295                 | 0                    | 397        | 835                           | 87                                              | 49                                       | 69                 | 34                                                | -                                                              | 76              | 94                                 | 102                                                                | 2                                          | -                                                          | -                                    | 1 148                                       | 10                                                | 19                                            | 38                                              | 6 338                                                  | 6 741                        | 16 528  |     |       |
| NPF                 | 50                                 | 3         | 0                           | 4                   | 0                    | 12         | 67                            | 2                                               | 1                                        | -                  | 6                                                 | -                                                              | 10              | 7                                  | 7                                                                  | 0                                          | -                                                          | -                                    | 16                                          | -                                                 | 0                                             | 1                                               | 42                                                     | 30                           | 258     |     |       |
| Bali                | 42                                 | 14        | -                           | 93                  | 0                    | 3          | 327                           | 20                                              | 5                                        | 1                  | 8                                                 | -                                                              | 81              | 150                                | 17                                                                 | 29                                         | -                                                          | -                                    | 362                                         | 19                                                | 6                                             | 13                                              | 950                                                    | 3                            | 2 142   |     |       |
| NPF                 | 2                                  | 2         | -                           | 2                   | 0                    | 0          | 13                            | 0                                               | -                                        | -                  | 0                                                 | -                                                              | 1               | 1                                  | 1                                                                  | 1                                          | -                                                          | -                                    | 3                                           | -                                                 | 0                                             | 0                                               | 10                                                     | 0                            | 36      |     |       |
| Nusa Tenggara Barat | 2                                  | 1         | 9                           | 8                   | -                    | 20         | 1                             | -                                               | -                                        | -                  | -                                                 | -                                                              | 11              | 3                                  | 0                                                                  | 2                                          | -                                                          | -                                    | 12                                          | 0                                                 | 2                                             | 3                                               | 284                                                    | -                            | 347     |     |       |
| NPF                 | 0                                  | 0         | -                           | 0                   | -                    | 1          | -                             | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | 0                                          | -                                                          | -                                    | 0                                           | -                                                 | -                                             | 2                                               | -                                                      | 0                            | 3       |     |       |
| Maluku              | 0                                  | 0         | -                           | 0                   | 1                    | -          | 10                            | 4                                               | 0                                        | -                  | 2                                                 | -                                                              | 1               | 0                                  | 2                                                                  | -                                          | -                                                          | -                                    | 4                                           | 0                                                 | -                                             | 2                                               | 604                                                    | 0                            | 631     |     |       |
| NPF                 | -                                  | -         | -                           | -                   | -                    | 0          | 0                             | -                                               | -                                        | -                  | 0                                                 | -                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                                    | -                                           | -                                                 | -                                             | -                                               | 7                                                      | -                            | 7       |     |       |
| Papua               | 90                                 | -         | -                           | 0                   | -                    | 23         | 32                            | 2                                               | 0                                        | -                  | 0                                                 | -                                                              | 7               | 0                                  | 1                                                                  | -                                          | -                                                          | -                                    | 23                                          | 0                                                 | 3                                             | 3                                               | 656                                                    | 0                            | 840     |     |       |
| NPF                 | 0                                  | 0         | -                           | -                   | -                    | -          | 5                             | -                                               | -                                        | -                  | 0                                                 | -                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                                    | 0                                           | -                                                 | -                                             | -                                               | 3                                                      | -                            | 8       |     |       |
| Maluku Utara        | 0                                  | 2         | -                           | 5                   | 0                    | 1          | 77                            | 16                                              | 3                                        | -                  | 6                                                 | -                                                              | 2               | 2                                  | 15                                                                 | 0                                          | -                                                          | -                                    | 21                                          | 0                                                 | 1                                             | 1                                               | 1 174                                                  | 0                            | 1 326   |     |       |
| NPF                 | 0                                  | 0         | -                           | 0                   | 0                    | -          | 2                             | 0                                               | 0                                        | -                  | 0                                                 | -                                                              | -               | -                                  | 0                                                                  | -                                          | -                                                          | -                                    | 0                                           | -                                                 | -                                             | -                                               | 16                                                     | -                            | 10      |     |       |
| Papua Barat         | -                                  | -         | -                           | -                   | -                    | -          | 0                             | -                                               | -                                        | -                  | 0                                                 | -                                                              | 2               | -                                  | 6                                                                  | -                                          | -                                                          | -                                    | -                                           | 2                                                 | 0                                             | -                                               | 1                                                      | 204                          | -       | 214 |       |
| NPF                 | -                                  | -         | -                           | -                   | -                    | -          | -                             | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                                    | 0                                           | -                                                 | -                                             | -                                               | 6                                                      | -                            | 7       |     |       |
| Lainnya             | -                                  | -         | -                           | 410                 | 232                  | -          | -                             | -                                               | 764                                      | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                                    | -                                           | -                                                 | -                                             | -                                               | -                                                      | -                            | 1 406   |     |       |
| NPF                 | -                                  | -         | -                           | -                   | -                    | -          | -                             | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                                    | -                                           | -                                                 | -                                             | -                                               | -                                                      | -                            | 0       |     |       |
| Total               | 31.559                             | 995       | 7.152                       | 23.352              | 10.333               | 23.836     | 38.164                        | 5.837                                           | 19.201                                   | 9.864              | 10.989                                            | 39                                                             | 8.955           | 12.163                             | 4.064                                                              | 745                                        | -                                                          | -                                    | 62.394                                      | 1.271                                             | 623                                           | 8.421                                           | 139.174                                                | 7.321                        | 426.452 |     |       |
| NPF                 | 535                                | 81        | 5                           |                     |                      |            |                               |                                                 |                                          |                    |                                                   |                                                                |                 |                                    |                                                                    |                                            |                                                            |                                      |                                             |                                                   |                                               |                                                 |                                                        |                              |         |     |       |

Tabel 16b.  
Pembiayaan yang diberikan dan NPF UUS Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Pembiayaan bulan Mei 2025  
(Financing and NPF of Islamic Business Unit to Non Banks Third Party Based on Business Sector and non Business Sector of Financing by Region - May 2025)  
Nominal dalam Miliar Rp (Billion IDR)

| Lokasi          | Lapangan Usaha                     |           |                             |                     |                      |            |                              |                                                 |                                          |                    |                                                   |                                                                |                 |                                    |                                                            |                                            | Bukan Lapangan Usaha                                       |                                      |                                              |                                                    |                                                |                                                   | TOTAL |                                                               |                              |
|-----------------|------------------------------------|-----------|-----------------------------|---------------------|----------------------|------------|------------------------------|-------------------------------------------------|------------------------------------------|--------------------|---------------------------------------------------|----------------------------------------------------------------|-----------------|------------------------------------|------------------------------------------------------------|--------------------------------------------|------------------------------------------------------------|--------------------------------------|----------------------------------------------|----------------------------------------------------|------------------------------------------------|---------------------------------------------------|-------|---------------------------------------------------------------|------------------------------|
|                 | Pertanian, perburuan dan Kehutanan | Perikanan | Pertambangan dan Penggalian | Industri Pengolahan | Listrik, gas dan air | Konstruksi | Perdagangan Besar dan Eceran | Penyediaan akomodasi dan penyediaan makan minum | Transportasi, pergudangan dan komunikasi | Perantara Keuangan | Real Estate, Usaha Persewaan, dan Jasa Perusahaan | Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib | Jasa Pendidikan | Jasa Kesehatan dan Kegiatan Sosial | Jasa Kemasyarakatan, Sosial Budaya, dan Perorangan lainnya | Jasa Perorangan yang Melayani Rumah Tangga | Badan Internasional dan Badan Ekstra Internasional Lainnya | Kegiatan yang belum jelas batasannya | Rumah Tangga - Untuk Pemilikan Rumah Tinggal | Rumah Tangga - Untuk Pemilikan Flat atau Apartemen | Rumah Tangga - Untuk Pemilikan Ruko atau Rukan | Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor |       | Rumah Tangga - Untuk Pemilikan Peralatan Rumah Tangga Lainnya | Bukan Lapangan Usaha Lainnya |
|                 | 1                                  | 2         | 3                           | 4                   | 5                    | 6          | 7                            | 8                                               | 9                                        | 10                 | 11                                                | 12                                                             | 13              | 14                                 | 15                                                         | 16                                         | 17                                                         | 18                                   | 1                                            | 2                                                  | 3                                              | 4                                                 |       | 5                                                             | 6                            |
| Jawa Barat      | 7                                  | 0         | 15                          | 831                 | -                    | 463        | 663                          | 35                                              | 47                                       | 11                 | 132                                               | 0                                                              | 23              | 162                                | 15                                                         | 1                                          | -                                                          | -                                    | 15.165                                       | 944                                                | 324                                            | 0                                                 | 558   | 0                                                             | 19.397                       |
| NPF             | 0                                  | 0         | -                           | 10                  | -                    | 65         | 30                           | 2                                               | 3                                        | -                  | 5                                                 | -                                                              | 7               | -                                  | 0                                                          | 0                                          | -                                                          | -                                    | 698                                          | 23                                                 | 12                                             | -                                                 | 5     | -                                                             | 861                          |
| Banten          | 7                                  | 1         | -                           | 250                 | -                    | 202        | 455                          | 2                                               | 119                                      | 41                 | 48                                                | -                                                              | 2               | 6                                  | 13                                                         | 1                                          | -                                                          | -                                    | 7.340                                        | 421                                                | 276                                            | 0                                                 | 244   | -                                                             | 9.428                        |
| NPF             | -                                  | -         | -                           | 14                  | -                    | 21         | 10                           | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                          | -                                          | -                                                          | -                                    | 198                                          | 12                                                 | 10                                             | -                                                 | -     | -                                                             | 275                          |
| DKI Jakarta     | 2.356                              | 143       | 2.652                       | 6.985               | 5.378                | 4.110      | 9.845                        | 931                                             | 10.441                                   | 11.578             | 6.447                                             | 10                                                             | 295             | 168                                | 140                                                        | 20                                         | 0                                                          | -                                    | 23.246                                       | 2.473                                              | 1.300                                          | 6.237                                             | 4.992 | 2.035                                                         | 101.780                      |
| NPF             | 6                                  | 1         | 5                           | 118                 | 1                    | 50         | 263                          | 11                                              | 14                                       | 18                 | 6                                                 | -                                                              | 0               | 1                                  | 14                                                         | 2                                          | -                                                          | -                                    | 761                                          | 95                                                 | 31                                             | 161                                               | 123   | 77                                                            | 1.755                        |
| D.I Yogyakarta  | 25                                 | 6         | 0                           | 54                  | -                    | 223        | 191                          | 111                                             | 2                                        | 12                 | 68                                                | -                                                              | 456             | 273                                | 12                                                         | 0                                          | -                                                          | -                                    | 1.212                                        | 18                                                 | 40                                             | 20                                                | 397   | 0                                                             | 3.120                        |
| NPF             | 0                                  | 1         | -                           | 4                   | -                    | 3          | 8                            | 1                                               | 0                                        | -                  | 2                                                 | -                                                              | 0               | 0                                  | 0                                                          | 0                                          | -                                                          | -                                    | 34                                           | 1                                                  | 1                                              | 0                                                 | 3     | -                                                             | 59                           |
| Jawa Tengah     | 73                                 | 4         | -                           | 912                 | -                    | 605        | 1.781                        | 28                                              | 384                                      | 731                | 54                                                | -                                                              | 201             | 292                                | 1                                                          | 0                                          | -                                                          | -                                    | 5.668                                        | 100                                                | 184                                            | -                                                 | 1.192 | 0                                                             | 12.210                       |
| NPF             | 0                                  | 0         | -                           | 8                   | -                    | 212        | 38                           | 1                                               | -                                        | 47                 | 0                                                 | -                                                              | 2               | 0                                  | -                                                          | -                                          | -                                                          | -                                    | 145                                          | -                                                  | 12                                             | -                                                 | 24    | -                                                             | 490                          |
| Jawa Timur      | 51                                 | 46        | 9                           | 2.807               | 9                    | 594        | 1.458                        | 112                                             | 242                                      | 358                | 230                                               | 0                                                              | 488             | 131                                | 33                                                         | 1                                          | -                                                          | -                                    | 7.688                                        | 849                                                | 328                                            | 5                                                 | 788   | 17                                                            | 16.241                       |
| NPF             | 3                                  | 1         | 3                           | 47                  | 2                    | 31         | 67                           | 35                                              | 5                                        | 8                  | 9                                                 | -                                                              | 3               | 0                                  | 1                                                          | -                                          | -                                                          | -                                    | 242                                          | 17                                                 | 18                                             | -                                                 | 13    | -                                                             | 505                          |
| Bengkulu        | -                                  | -         | -                           | -                   | -                    | 16         | -                            | -                                               | -                                        | -                  | 1                                                 | -                                                              | -               | 1                                  | -                                                          | -                                          | -                                                          | -                                    | 181                                          | 5                                                  | -                                              | -                                                 | 4     | -                                                             | 208                          |
| NPF             | -                                  | -         | -                           | -                   | -                    | -          | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                          | -                                          | -                                                          | -                                    | -                                            | -                                                  | -                                              | -                                                 | -     | -                                                             | -                            |
| Jambi           | 90                                 | 1         | -                           | 132                 | 4                    | 253        | 127                          | 4                                               | 6                                        | -                  | 41                                                | -                                                              | -               | 0                                  | 4                                                          | -                                          | -                                                          | -                                    | 673                                          | 5                                                  | 19                                             | 0                                                 | 570   | 0                                                             | 1.929                        |
| NPF             | 0                                  | -         | -                           | -                   | -                    | -          | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | 0                                                          | -                                          | -                                                          | -                                    | 12                                           | -                                                  | 0                                              | -                                                 | 2     | 0                                                             | 14                           |
| Aceh            | 102                                | 7         | 2                           | 20                  | 4                    | 114        | 171                          | 3                                               | 26                                       | 0                  | 28                                                | -                                                              | -               | 0                                  | 0                                                          | 0                                          | -                                                          | -                                    | 862                                          | -                                                  | 1                                              | 591                                               | 28    | -                                                             | 1.961                        |
| NPF             | 1                                  | 1         | -                           | 1                   | -                    | 3          | 4                            | 0                                               | 1                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                          | -                                          | -                                                          | -                                    | 3                                            | -                                                  | -                                              | 12                                                | 1     | -                                                             | 31                           |
| Sumatera Utara  | 234                                | 13        | 3                           | 1.327               | 24                   | 517        | 859                          | 17                                              | 210                                      | 175                | 106                                               | 0                                                              | 34              | 16                                 | 74                                                         | 8                                          | 0                                                          | -                                    | 3.711                                        | 192                                                | 330                                            | 202                                               | 982   | 8                                                             | 9.042                        |
| NPF             | 13                                 | 3         | -                           | 11                  | -                    | 62         | 103                          | 4                                               | 6                                        | 0                  | 15                                                | -                                                              | 0               | 0                                  | 5                                                          | -                                          | -                                                          | -                                    | 138                                          | -                                                  | 8                                              | 2                                                 | 15    | 0                                                             | 385                          |
| Sumatera Barat  | 437                                | 14        | 1                           | 297                 | 0                    | 140        | 593                          | 46                                              | 59                                       | -                  | 45                                                | -                                                              | 58              | 31                                 | 55                                                         | 0                                          | -                                                          | -                                    | 734                                          | 12                                                 | 28                                             | 3                                                 | 1.134 | 1.744                                                         | 5.431                        |
| NPF             | 8                                  | 3         | 1                           | 2                   | 0                    | -          | 21                           | 1                                               | 1                                        | -                  | 0                                                 | -                                                              | -               | 0                                  | 2                                                          | -                                          | -                                                          | -                                    | 8                                            | 4                                                  | -                                              | -                                                 | 8     | 3                                                             | 62                           |
| Riau            | 16                                 | -         | -                           | 84                  | -                    | 110        | 125                          | 1                                               | 3                                        | -                  | 30                                                | -                                                              | 2               | -                                  | -                                                          | -                                          | -                                                          | -                                    | 2.813                                        | 3                                                  | 71                                             | 0                                                 | 87    | -                                                             | 3.345                        |
| NPF             | -                                  | -         | -                           | 1                   | -                    | 14         | -                            | -                                               | -                                        | -                  | 0                                                 | -                                                              | -               | -                                  | -                                                          | -                                          | -                                                          | -                                    | 39                                           | -                                                  | 0                                              | -                                                 | 4     | -                                                             | 59                           |
| Sumatera Selat  | 133                                | 1         | 1                           | 448                 | -                    | 207        | 428                          | 27                                              | 52                                       | 3                  | 75                                                | -                                                              | 10              | 70                                 | 22                                                         | 0                                          | -                                                          | -                                    | 3.335                                        | 55                                                 | 124                                            | 0                                                 | 1.093 | 1                                                             | 6.085                        |
| NPF             | 1                                  | 0         | -                           | 0                   | -                    | 14         | 13                           | 11                                              | -                                        | -                  | 0                                                 | -                                                              | -               | 0                                  | 2                                                          | -                                          | -                                                          | -                                    | 77                                           | 0                                                  | 1                                              | -                                                 | 36    | -                                                             | 169                          |
| Bangka Belitung | 20                                 | 1         | -                           | 2                   | -                    | 4          | 13                           | 1                                               | 0                                        | -                  | 2                                                 | -                                                              | 10              | 1                                  | 2                                                          | -                                          | -                                                          | -                                    | 120                                          | -                                                  | 1                                              | 0                                                 | 251   | -                                                             | 429                          |
| NPF             | 0                                  | 0         | -                           | 0                   | -                    | 0          | 0                            | 0                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | 0                                                          | -                                          | -                                                          | -                                    | 1                                            | -                                                  | -                                              | -                                                 | 2     | -                                                             | 4                            |
| Kepulauan Riau  | -                                  | -         | -                           | 27                  | -                    | 40         | 36                           | 1                                               | 74                                       | -                  | 1                                                 | -                                                              | -               | 2                                  | -                                                          | -                                          | -                                                          | -                                    | 2.300                                        | 20                                                 | 74                                             | -                                                 | 80    | -                                                             | 2.654                        |
| NPF             | -                                  | -         | -                           | -                   | -                    | -          | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                          | -                                          | -                                                          | -                                    | 21                                           | 1                                                  | 5                                              | -                                                 | 1     | -                                                             | 28                           |
| Lampung         | 7                                  | 1         | -                           | 23                  | 4                    | 27         | 95                           | 17                                              | 14                                       | -                  | 10                                                | -                                                              | 1               | 4                                  | 2                                                          | 0                                          | -                                                          | -                                    | 687                                          | 30                                                 | 26                                             | -                                                 | 58    | 0                                                             | 1.007                        |
| NPF             | 0                                  | 0         | -                           | 0                   | -                    | 4          | 0                            | -                                               | 3                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                          | -                                          | -                                                          | -                                    | 21                                           | -                                                  | 1                                              | -                                                 | 3     | -                                                             | 33                           |
| Kalimantan Seli | 40                                 | 34        | 93                          | 87                  | 0                    | 225        | 401                          | 29                                              | 284                                      | 133                | 316                                               | -                                                              | 70              | 1                                  | 10                                                         | 0                                          | -                                                          | -                                    | 2.777                                        | 15                                                 | 116                                            | 24                                                | 229   | -                                                             | 4.886                        |
| NPF             | 2                                  | 0         | 0                           | 1                   | -                    | 14         | 3                            | 2                                               | 6                                        | 5                  | 5                                                 | -                                                              | 0               | 5                                  | 1                                                          | -                                          | -                                                          | -                                    | 55                                           | 0                                                  | 11                                             | 0                                                 | 11    | -                                                             | 120                          |
| Kalimantan Bari | 7                                  | -         | 2                           | 102                 | 0                    | 22         | 35                           | 7                                               | 96                                       | 1                  | 1                                                 | -                                                              | -               | 4                                  | 15                                                         | -                                          | -                                                          | -                                    | 211                                          | 197                                                | 2                                              | -                                                 | 1.088 | -                                                             | 1.792                        |
| NPF             | 0                                  | -         | -                           | 0                   | -                    | -          | 1                            | 0                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | 1                                                          | -                                          | -                                                          | -                                    | 6                                            | 0                                                  | -                                              | -                                                 | 3     | -                                                             | 11                           |
| Kalimantan Tim  | 31                                 | 1         | 473                         | 143                 | 0                    | 186        | 341                          | 28                                              | 146                                      | -                  | 24                                                | -                                                              | 18              | 1                                  | 18                                                         | -                                          | -                                                          | -                                    | 1.231                                        | 52                                                 | 140                                            | 1                                                 | 1.294 | 42                                                            | 4.170                        |
| NPF             | 0                                  | -         | -                           | 0                   | 0                    | 15         | 11                           | 0                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | 0                                                          | -                                          | -                                                          | -                                    | 29                                           | 0                                                  | 3                                              | -                                                 | 12    | 0                                                             | 72                           |
| Kalimantan Ten  | 1                                  | -         | -                           | -                   | -                    | 20         | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                          | -                                          | -                                                          | -                                    | 174                                          | 17                                                 | -                                              | -                                                 | 0     | -                                                             | 211                          |
| NPF             | -                                  | -         | -                           | -                   | -                    | -          | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                          | -                                          | -                                                          | -                                    | -                                            | -                                                  | -                                              | -                                                 | -     | -                                                             | -                            |
| Sulawesi Tenga  | -                                  | -         | -                           | -                   | -                    | -          | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                          | -                                          | -                                                          | -                                    | -                                            | -                                                  | -                                              | -                                                 | -     | -                                                             | -                            |
| NPF             | -                                  | -         | -                           | -                   | -                    | -          | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                          | -                                          | -                                                          | -                                    | -                                            | -                                                  | -                                              | -                                                 | -     | -                                                             | -                            |
| Sulawesi Selata | 6                                  | 2         | 329                         | 139                 | 10                   | 352        | 444                          | 8                                               | 41                                       | 31                 | 148                                               | -                                                              | 0               | 39                                 | 99                                                         | -                                          | -                                                          | -                                    | 3.952                                        | 85                                                 | 289                                            | 2                                                 | 552   | 17                                                            | 6.544                        |
| NPF             | -                                  | -         | -                           | 10                  | -                    | 14         | 8                            | -                                               | 0                                        | 1                  | 19                                                | -                                                              | -               | 21                                 | 2                                                          | -                                          | -                                                          | -                                    | 104                                          | 0                                                  | 18                                             | -                                                 | 8     | -                                                             | 205                          |
| Sulawesi Utara  | -                                  | -         | -                           | -                   | -                    | -          | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                          | -                                          | -                                                          | -                                    | -                                            | -                                                  | -                                              | -                                                 | -     | -                                                             | -                            |
| NPF             | -                                  | -         | -                           | -                   | -                    | -          | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                          | -                                          | -                                                          | -                                    | -                                            | -                                                  | -                                              | -                                                 | -     | -                                                             | -                            |
| Gorontalo       | -                                  | -         | -                           | -                   | -                    | -          | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                          | -                                          | -                                                          | -                                    | -                                            | -                                                  | -                                              | -                                                 | -     | -                                                             | -                            |
| NPF             | -                                  | -         | -                           | -                   | -                    | -          | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                          | -                                          | -                                                          | -                                    | -                                            | -                                                  | -                                              | -                                                 | -     | -                                                             | -                            |
| Sulawesi Barat  | 2                                  | -         | 1                           | 1                   | -                    | 9          | 2                            | 1                                               | -                                        | -                  | 1                                                 | -                                                              | -               | -                                  | 2                                                          | -                                          | -                                                          | -                                    | 231                                          | 1                                                  | 5                                              | 1                                                 | 86    | 0                                                             | 342                          |
| NPF             | -                                  | -         | -                           | -                   | -                    | -          | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                          | -                                          | -                                                          | -                                    | 10                                           | -                                                  | 2                                              | -                                                 | 0     | -                                                             | 14                           |
| Sulawesi Tengg  | -                                  | -         | -                           | 3                   | -                    | 92         | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                          | -                                          | -                                                          | -                                    | 1.103                                        | 63                                                 | -                                              | 0                                                 | 5     | -                                                             | 1.266                        |
| NPF             | -                                  | -         | -                           | -                   | -                    | -          | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                          | -                                          | -                                                          | -                                    | 4                                            | 0                                                  | -                                              | -                                                 | 0     | -                                                             | 4                            |
| Nusa Tenggara   | -                                  | -         | -                           | -                   | -                    | 32         | 10                           | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                          | -                                          | -                                                          | -                                    | 1.067                                        | 2                                                  | -                                              | 0                                                 | 4     | -                                                             | 1.115                        |
| NPF             | -                                  | -         | -                           | -                   | -                    | -          | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                          | -                                          | -                                                          | -                                    | 6                                            | -                                                  | -                                              | -                                                 | -     | -                                                             | 6                            |
| Bali            | -                                  | -         | -                           | 13                  | -                    | -          | 245                          | 2                                               | -                                        | 0                  | 9                                                 | -                                                              | -               | -                                  | 0                                                          | -                                          | -                                                          | -                                    | 316                                          | 2                                                  | 25                                             | -                                                 | 84    | -                                                             | 697                          |
| NPF             | -                                  | -         | -                           | -                   | -                    | -          | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                          | -                                          | -                                                          | -                                    | 21                                           | -                                                  | -                                              | -                                                 | 3     | -                                                             | 24                           |
| Nusa Tenggara   | -                                  | -         | -                           | -                   | -                    | -          | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                          | -                                          | -                                                          | -                                    | -                                            | -                                                  | -                                              | -                                                 | -     | -                                                             | -                            |
| NPF             | -                                  | -         | -                           | -                   | -                    | -          | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                          | -                                          | -                                                          | -                                    | -                                            | -                                                  | -                                              | -                                                 | -     | -                                                             | -                            |
| Maluku          | -                                  | -         | -                           | -                   | -                    | -          | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                          | -                                          | -                                                          | -                                    | -                                            | -                                                  | -                                              | -                                                 | -     | -                                                             | -                            |
| NPF             | -                                  | -         | -                           | -                   | -                    | -          | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                          | -                                          | -                                                          | -                                    | -                                            | -                                                  | -                                              | -                                                 | -     | -                                                             | -                            |
| Papua           | -                                  | -         | -                           | -                   | -                    | -          | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                          | -                                          | -                                                          | -                                    | -                                            | -                                                  | -                                              | -                                                 | -     | -                                                             | -                            |
| NPF             | -                                  | -         | -                           | -                   | -                    | -          | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                          | -                                          | -                                                          | -                                    | -                                            | -                                                  | -                                              | -                                                 | -     | -                                                             | -                            |
| Maluku Utara    | -                                  | -         | -                           | -                   | -                    | -          | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                          | -                                          | -                                                          | -                                    | -                                            | -                                                  | -                                              | -                                                 | -     | -                                                             | -                            |
| NPF             | -                                  | -         | -                           | -                   | -                    | -          | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                          | -                                          | -                                                          | -                                    | -                                            | -                                                  | -                                              | -                                                 | -     | -                                                             | -                            |
| Papua Barat     | -                                  | -         | -                           | -                   | -                    | -          | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                          | -                                          | -                                                          | -                                    | -                                            | -                                                  | -                                              | -                                                 | -     | -                                                             | -                            |
| NPF             | -                                  | -         | -                           | -                   | -                    | -          | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                          | -                                          | -                                                          | -                                    | -                                            | -                                                  | -                                              | -                                                 | -     | -                                                             | -                            |
| Lainnya         | -                                  | -         | -                           | -                   | -                    | -          | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              |                 |                                    |                                                            |                                            |                                                            |                                      |                                              |                                                    |                                                |                                                   |       |                                                               |                              |

**Tabel 17.**  
**Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Bank Umum Syariah dan Unit Usaha Syariah**  
**(Equivalent of Yield Rate/Distribution/Fees/Bonuses of Islamic Commercial Banks and Islamic Business Units)**  
**Dalam Persen (Percentage)**

| Indikator / Indicator                                                                           | 2024              |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       | 2025 |  |
|-------------------------------------------------------------------------------------------------|-------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|------|--|
|                                                                                                 | 2021              | 2022  | 2023  | Mei   | Jun   | Jul   | Ag    | Sep   | Okt   | Nov   | Des   | Jan   | Feb   | Mar   | Apr   | Mei   |      |  |
| <b>I. Dana Pihak Ketiga / Third Party Fund</b>                                                  | 2,74              | 3,33  | 4,24  | 4,34  | 4,21  | 4,29  | 4,42  | 4,34  | 4,36  | 4,40  | 4,47  | 4,47  | 4,34  | 4,48  | 4,42  | 4,42  |      |  |
| 1. Giro IB Wadiah / IB Demand Deposits Wadia                                                    | 1,88              | 2,29  | 3,52  | 2,87  | 2,78  | 3,13  | 3,19  | 1,04  | 3,73  | 3,83  | 3,71  | 3,62  | 3,60  | 3,77  | 3,42  | 3,58  |      |  |
| a. Rupiah                                                                                       | 1,89              | 2,39  | 3,45  | 2,88  | 2,70  | 3,11  | 3,05  | 1,04  | 3,42  | 3,70  | 3,58  | 3,60  | 3,58  | 3,76  | 3,37  | 3,57  |      |  |
| b. Valas / Foreign Currency                                                                     | 1,00              | 1,00  | 4,43  | 2,85  | 4,21  | 3,58  | 4,50  | 1,00  | 4,74  | 4,31  | 4,21  | 3,53  | 3,52  | 3,63  | 3,73  | 3,66  |      |  |
| 2. Tabungan IB Wadiah / IB Saving Deposits Wadia                                                | 1,77              | 3,60  | 5,21  | 3,68  | 2,73  | 2,96  | 3,88  | 5,11  | 3,06  | 3,56  | 3,74  | 3,55  | 3,26  | 3,49  | 2,93  | 2,47  |      |  |
| a. Rupiah                                                                                       | 1,77              | 3,60  | 5,22  | 3,66  | 2,59  | 2,86  | 3,88  | 5,11  | 3,00  | 3,52  | 3,73  | 3,51  | 3,17  | 3,44  | 2,82  | 2,30  |      |  |
| b. Valas / Foreign Currency                                                                     | 1,00              | 2,06  | 1,53  | 3,95  | 3,95  | 3,95  | 3,95  | 1,00  | 3,95  | 3,95  | 3,95  | 3,95  | 3,94  | 3,96  | 3,95  | 3,95  |      |  |
| 3. Giro IB Mudharabah / IB Demand Deposits Mudharabah                                           | 2,26              | 3,09  | 3,70  | 3,62  | 3,19  | 3,58  | 3,60  | 2,91  | 3,40  | 3,36  | 3,54  | 3,70  | 3,39  | 3,82  | 3,55  | 3,50  |      |  |
| a. Rupiah                                                                                       | 2,26              | 3,13  | 3,01  | 3,14  | 2,56  | 3,03  | 2,97  | 1,89  | 2,83  | 2,72  | 3,08  | 3,33  | 2,97  | 3,42  | 3,15  | 3,13  |      |  |
| b. Valas / Foreign Currency                                                                     | 2,26              | 3,09  | 3,70  | 3,62  | 3,19  | 3,58  | 3,60  | 2,91  | 3,40  | 3,36  | 3,54  | 3,70  | 3,39  | 3,82  | 3,55  | 3,50  |      |  |
| 4. Tabungan IB Mudharabah / IB Saving Deposits Mudharabah                                       | 1,42              | 1,76  | 1,97  | 2,01  | 1,97  | 1,92  | 1,95  | 1,41  | 1,93  | 1,93  | 1,90  | 1,88  | 1,88  | 2,01  | 2,00  | 2,11  |      |  |
| a. Rupiah                                                                                       | 1,42              | 1,76  | 1,96  | 2,01  | 1,96  | 1,91  | 1,94  | 1,41  | 1,91  | 1,90  | 1,89  | 1,87  | 1,86  | 2,00  | 1,99  | 2,10  |      |  |
| b. Valas / Foreign Currency                                                                     | 1,41              | 1,06  | 4,13  | 3,18  | 4,07  | 3,74  | 4,48  | 1,00  | 4,40  | 4,31  | 3,99  | 3,68  | 3,86  | 3,49  | 3,78  | 3,77  |      |  |
| 5. Deposito IB Mudharabah / IB Time Deposits Mudharabah                                         | 3,30              | 3,82  | 4,94  | 5,04  | 4,95  | 5,01  | 5,19  | 5,25  | 5,12  | 5,17  | 5,25  | 5,23  | 5,12  | 5,19  | 5,16  | 5,16  |      |  |
| a. Rupiah                                                                                       | 3,35              | 3,86  | 4,94  | 5,05  | 4,96  | 5,02  | 5,20  | 5,27  | 5,14  | 5,18  | 5,27  | 5,26  | 5,15  | 5,22  | 5,19  | 5,19  |      |  |
| i. 1 Bulan / 1 month                                                                            | 3,37              | 3,79  | 4,80  | 5,07  | 4,88  | 4,86  | 5,17  | 5,22  | 5,08  | 5,12  | 5,16  | 5,13  | 5,10  | 4,97  | 5,07  | 5,25  |      |  |
| ii. 3 Bulan / 3 month                                                                           | 3,41              | 4,15  | 5,33  | 5,02  | 5,11  | 5,35  | 5,34  | 5,47  | 5,46  | 5,40  | 5,59  | 5,58  | 5,28  | 5,94  | 5,67  | 5,39  |      |  |
| iii. 6 Bulan / 6 month                                                                          | 3,40              | 3,42  | 4,98  | 5,08  | 5,37  | 5,35  | 5,35  | 4,68  | 4,69  | 5,18  | 5,47  | 5,67  | 5,57  | 4,77  | 4,97  | 4,79  |      |  |
| iv. 12 Bulan / 12 month                                                                         | 3,16              | 4,14  | 4,71  | 4,88  | 4,12  | 4,43  | 4,64  | 4,78  | 4,82  | 5,03  | 4,07  | 4,12  | 3,97  | 3,93  | 3,94  | 3,84  |      |  |
| v. > 12 Bulan / >12 month                                                                       | 4,29              | 3,99  | 6,76  | 5,75  | 4,33  | 5,75  | 5,65  | 5,68  | 5,85  | 5,31  | 5,00  | 4,89  | 4,90  | 4,89  | 4,36  | 4,86  |      |  |
| b. Valas / Foreign Currency                                                                     | 1,14              | 2,20  | 5,06  | 4,41  | 4,58  | 4,52  | 4,66  | 4,89  | 4,63  | 4,63  | 4,70  | 4,31  | 4,52  | 4,40  | 4,46  | 4,39  |      |  |
| i. 1 Bulan / 1 month                                                                            | 1,89              | 2,30  | 4,96  | 4,65  | 4,78  | 4,69  | 4,82  | 4,96  | 4,75  | 4,69  | 4,79  | 4,35  | 4,62  | 4,45  | 4,52  | 4,38  |      |  |
| ii. 3 Bulan / 3 month                                                                           | 1,87              | 1,72  | 4,67  | 3,45  | 3,46  | 3,73  | 3,83  | 4,28  | 4,22  | 4,23  | 4,27  | 4,20  | 4,04  | 4,24  | 4,21  | 4,14  |      |  |
| iii. 6 Bulan / 6 month                                                                          | 1,86              | 2,63  | 6,62  | 3,84  | 4,04  | 4,13  | 4,09  | 4,42  | 4,70  | 4,23  | 4,16  | 3,94  | 3,87  | 3,63  | 3,15  | 3,58  |      |  |
| iv. 12 Bulan / 12 month                                                                         | 1,91              | 1,06  | 3,91  | 3,86  | 3,86  | 4,06  | 4,03  | 4,02  | 4,03  | 4,78  | 3,42  | 3,17  | 3,16  | 3,18  | 3,11  | 5,85  |      |  |
| v. > 12 Bulan / >12 month                                                                       | -                 | -     | -     | -     | 2,00  | 2,00  | 2,00  | 4,35  | 3,37  | 4,81  | 2,00  | 2,00  | 2,00  | 2,00  | 2,00  | 2,00  |      |  |
| <b>II. Pembiayaan, Piutang dan Salam / Financing, Receivables/Acceptables, Ijarah and Salam</b> | 9,19              | 8,75  | 8,49  | 8,48  | 8,49  | 8,51  | 8,52  | 8,50  | 8,47  | 8,44  | 8,48  | 8,49  | 8,51  | 8,47  | 8,46  | 8,43  |      |  |
| 1. Pembiayaan Bagi Hasil / Profit Sharing Financing                                             | 8,17              | 7,92  | 7,95  | 7,94  | 7,98  | 8,03  | 8,05  | 8,02  | 8,01  | 7,97  | 8,00  | 8,04  | 8,09  | 8,04  | 8,02  | 7,97  |      |  |
| a. Mudharabah                                                                                   | 8,11              | 6,99  | 6,54  | 6,05  | 6,12  | 6,38  | 6,16  | 6,21  | 6,12  | 6,06  | 6,10  | 6,16  | 6,21  | 6,22  | 6,12  | 6,22  |      |  |
| i. Rupiah                                                                                       | 8,64              | 7,41  | 6,83  | 6,42  | 6,45  | 6,73  | 6,52  | 6,62  | 6,48  | 6,40  | 6,35  | 6,39  | 6,47  | 6,49  | 6,55  | 6,73  |      |  |
| ii. Valas / Foreign Currency                                                                    | 1,51              | 2,17  | 2,99  | 4,24  | 3,71  | 3,59  | 4,26  | 4,26  | 4,20  | 4,18  | 2,66  | 1,81  | 1,88  | 1,85  | 3,53  | 3,52  |      |  |
| b. Musyarakah                                                                                   | 8,17              | 7,97  | 8,01  | 8,03  | 8,07  | 8,11  | 8,15  | 8,10  | 8,11  | 8,08  | 8,10  | 8,13  | 8,17  | 8,11  | 8,10  | 8,03  |      |  |
| i. Rupiah                                                                                       | 8,39              | 8,04  | 8,06  | 8,08  | 8,13  | 8,16  | 8,20  | 8,15  | 8,16  | 8,13  | 8,17  | 8,21  | 8,24  | 8,19  | 8,18  | 8,11  |      |  |
| ii. Valas / Foreign Currency                                                                    | 4,31              | 6,70  | 6,87  | 6,82  | 6,78  | 6,86  | 6,90  | 6,80  | 6,75  | 6,66  | 6,35  | 6,28  | 6,29  | 6,12  | 5,98  | 5,92  |      |  |
| c. Pembiayaan Bagi Hasil Lainnya / Other Profit Sharing Financing                               | -                 | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |      |  |
| i. Rupiah                                                                                       | -                 | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |      |  |
| ii. Valas / Foreign Currency                                                                    | -                 | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |      |  |
| 2. Piutang / Receivables/Acceptables                                                            | 10,24             | 9,56  | 9,10  | 9,12  | 9,09  | 9,08  | 9,08  | 9,08  | 9,03  | 9,00  | 9,06  | 9,03  | 9,02  | 9,00  | 9,00  | 8,99  |      |  |
| a. Murabahah                                                                                    | 10,34             | 9,57  | 9,06  | 8,93  | 8,90  | 8,87  | 8,87  | 8,86  | 8,83  | 8,81  | 8,83  | 8,80  | 8,78  | 8,76  | 8,75  | 8,75  |      |  |
| i. Rupiah                                                                                       | 10,36             | 9,58  | 9,07  | 8,93  | 8,90  | 8,88  | 8,87  | 8,87  | 8,84  | 8,81  | 8,84  | 8,80  | 8,78  | 8,76  | 8,76  | 8,76  |      |  |
| ii. Valas / Foreign Currency                                                                    | 6,20              | 5,19  | 6,34  | 6,66  | 6,65  | 6,65  | 6,93  | 5,73  | 6,97  | 6,99  | 7,54  | 7,54  | 7,54  | 7,54  | 7,54  | 7,49  |      |  |
| b. Qardh                                                                                        | 8,74              | 9,59  | 10,07 | 12,99 | 12,89 | 13,07 | 13,15 | 12,42 | 12,32 | 12,98 | 13,14 | 12,90 | 12,85 | 12,92 | 12,51 |       |      |  |
| i. Rupiah                                                                                       | 9,92              | 10,96 | 11,09 | 14,69 | 14,46 | 14,65 | 14,64 | 14,52 | 14,66 | 14,46 | 14,48 | 14,77 | 14,70 | 14,62 | 14,51 | 14,36 |      |  |
| ii. Valas / Foreign Currency                                                                    | 1,94              | 2,17  | 4,71  | 5,05  | 5,03  | 5,06  | 5,09  | 5,10  | 5,08  | 5,06  | 5,21  | 5,22  | 5,26  | 5,40  | 5,44  | 5,39  |      |  |
| c. Istishna'                                                                                    | 9,51              | 9,22  | 7,83  | 7,41  | 7,29  | 7,20  | 7,13  | 7,04  | 6,96  | 6,90  | 6,84  | 6,81  | 6,77  | 6,73  | 6,71  | 6,69  |      |  |
| i. Rupiah                                                                                       | 9,51              | 9,22  | 7,83  | 7,41  | 7,29  | 7,20  | 7,13  | 7,04  | 6,96  | 6,90  | 6,84  | 6,81  | 6,77  | 6,73  | 6,71  | 6,69  |      |  |
| ii. Valas / Foreign Currency                                                                    | -                 | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |      |  |
| 3. Pembiayaan Sewa (Ijarah) / Ijarah including Leasing receivables                              | 9,24              | 8,30  | 8,47  | 8,46  | 8,48  | 8,50  | 8,47  | 8,41  | 8,36  | 8,33  | 8,36  | 8,32  | 8,30  | 8,29  | 8,30  | 8,28  |      |  |
| a. Pembiayaan Sindikasi / Syndication Financing                                                 | 9,25 <sup>1</sup> | 9,40  | 9,43  | 7,60  | 7,60  | 7,60  | 7,64  | 7,66  | 7,63  | 7,62  | 7,61  | 7,60  | 7,58  | 7,59  | 7,59  | 7,60  |      |  |
| i. Rupiah                                                                                       | 9,25 <sup>1</sup> | 9,40  | 9,43  | 9,42  | 9,42  | 9,42  | 9,42  | 9,42  | 9,42  | 9,42  | 9,42  | 9,42  | 9,42  | 9,42  | 9,42  | 9,42  |      |  |
| ii. Valas / Foreign Currency                                                                    | -                 | -     | -     | 6,33  | 6,33  | 6,33  | 6,33  | 6,33  | 6,33  | 6,33  | 6,33  | 6,33  | 6,33  | 6,33  | 6,33  | 6,33  |      |  |
| b. Pembiayaan secara Channeling / Financing through Channeling                                  | 16,86             | 17,19 | 18,04 | 18,21 | 18,24 | 18,36 | 15,17 | 15,09 | 15,11 | 15,06 | 15,16 | 15,14 | 15,08 | 15,12 | 15,07 | 15,01 |      |  |
| i. Rupiah                                                                                       | 16,86             | 17,19 | 18,04 | 18,21 | 18,24 | 18,36 | 15,17 | 15,09 | 15,11 | 15,06 | 15,16 | 15,14 | 15,08 | 15,12 | 15,07 | 15,01 |      |  |
| ii. Valas / Foreign Currency                                                                    | -                 | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |      |  |
| c. Pembiayaan secara Executing / Financing through Executing                                    | 0                 | -     | 8,00  | 8,33  | 8,33  | 8,42  | 8,42  | 8,42  | 8,27  | 8,27  | 8,27  | 8,27  | 8,27  | 8,32  | 8,32  | 8,32  |      |  |
| i. Rupiah                                                                                       | 0                 | -     | 8,00  | 8,33  | 8,33  | 8,42  | 8,42  | 8,42  | 8,27  | 8,27  | 8,27  | 8,27  | 8,27  | 8,32  | 8,32  | 8,32  |      |  |
| ii. Valas / Foreign Currency                                                                    | -                 | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |      |  |
| d. Pembiayaan Sewa Lainnya / Other Ijarah                                                       | 9,11              | 8,03  | 8,19  | 8,37  | 8,39  | 8,41  | 8,44  | 8,37  | 8,32  | 8,30  | 8,33  | 8,29  | 8,27  | 8,26  | 8,28  | 8,25  |      |  |
| i. Rupiah                                                                                       | 9,60              | 8,68  | 8,55  | 8,73  | 8,74  | 8,74  | 8,73  | 8,62  | 8,59  | 8,57  | 8,61  | 8,59  | 8,54  | 8,55  | 8,55  | 8,50  |      |  |
| ii. Valas / Foreign Currency                                                                    | 3,09              | 4,67  | 5,80  | 5,95  | 5,96  | 5,99  | 6,00  | 6,15  | 6,19  | 6,21  | 6,23  | 6,24  | 6,25  | 6,24  | 6,25  | 6,19  |      |  |
| 4. Salam                                                                                        | -                 | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |      |  |
| a. Rupiah                                                                                       | -                 | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |      |  |
| b. Valas / Foreign Currency                                                                     | -                 | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |      |  |

**Tabel 17a.**  
**Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Bank Umum Syariah**  
**(Equivalent of Yield Rate/Distribution/Fees/Bonuses of Islamic Commercial Banks)**  
**Dalam Persen (Percentage)**

| Indikator / Indicator                                                                    | 2021              | 2022  | 2023  | 2024  |       |       |       |       |       |       |       |       |       |       |       | 2025  |  |
|------------------------------------------------------------------------------------------|-------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--|
|                                                                                          |                   |       |       | Mei   | Jun   | Jul   | Ag    | Sep   | Okt   | Nov   | Des   | Jan   | Feb   | Mar   | Apr   | Mei   |  |
| I. Dana Pihak Ketiga / Third Party Fund                                                  | 2,66              | 3,44  | 4,23  | 4,36  | 4,26  | 4,38  | 4,42  | 4,34  | 4,34  | 4,40  | 4,54  | 4,49  | 4,42  | 4,51  | 4,53  | 4,51  |  |
| 1. Giro IB Wadiah / IB Demand Deposits Wadia                                             | 1,13              | 1,36  | 1,09  | 1,03  | 1,03  | 1,07  | 1,04  | 1,04  | 1,04  | 1,04  | 1,10  | 1,12  | 1,08  | 1,08  | 1,06  | 1,06  |  |
| a. Rupiah                                                                                | 1,13              | 1,36  | 1,09  | 1,03  | 1,03  | 1,07  | 1,04  | 1,04  | 1,04  | 1,04  | 1,10  | 1,12  | 1,08  | 1,08  | 1,06  | 1,06  |  |
| b. Valas / Foreign Currency                                                              | 1,00              | -     | -     | -     | -     | -     | -     | 1,00  | -     | -     | -     | -     | 1,00  | -     | -     | -     |  |
| 2. Tabungan IB Wadiah / IB Saving Deposits Wadia                                         | 1,88              | 5,08  | 6,70  | 5,15  | 4,14  | 4,34  | 5,49  | 5,11  | 4,76  | 5,20  | 5,79  | 4,45  | 4,10  | 5,04  | 4,40  | 3,80  |  |
| a. Rupiah                                                                                | 1,88              | 5,08  | 6,70  | 5,15  | 4,14  | 4,34  | 5,49  | 5,11  | 4,76  | 5,20  | 5,79  | 4,45  | 4,10  | 5,04  | 4,40  | 3,80  |  |
| b. Valas / Foreign Currency                                                              | -                 | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  |  |
| 3. Giro IB Mudharabah / IB Demand Deposits Mudharabah                                    | 2,19              | 3,24  | 3,75  | 3,66  | 3,11  | 3,60  | 3,58  | 2,91  | 3,33  | 3,26  | 3,44  | 3,68  | 3,33  | 3,85  | 3,51  | 3,51  |  |
| a. Rupiah                                                                                | 2,19              | 3,24  | 2,71  | 2,97  | 2,20  | 2,78  | 2,70  | 1,89  | 2,53  | 2,39  | 2,84  | 3,17  | 2,80  | 3,34  | 3,02  | 3,03  |  |
| b. Valas / Foreign Currency                                                              | 2,19              | 3,24  | 3,75  | 3,66  | 3,11  | 3,60  | 3,58  | 2,91  | 3,33  | 3,26  | 3,44  | 3,68  | 3,33  | 3,85  | 3,51  | 3,51  |  |
| 4. Tabungan IB Mudharabah / IB Saving Deposits Mudharabah                                | 1,26              | 1,33  | 1,38  | 1,44  | 1,42  | 1,42  | 1,43  | 1,41  | 1,43  | 1,43  | 1,44  | 1,41  | 1,40  | 1,41  | 1,46  | 1,42  |  |
| a. Rupiah                                                                                | 1,26              | 1,33  | 1,38  | 1,44  | 1,42  | 1,42  | 1,43  | 1,41  | 1,43  | 1,43  | 1,44  | 1,41  | 1,40  | 1,41  | 1,46  | 1,42  |  |
| b. Valas / Foreign Currency                                                              | -                 | -     | -     | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  |  |
| 5. Deposito IB Mudharabah / IB Time Deposits Mudharabah                                  | 3,30              | 3,97  | 5,02  | 5,10  | 5,08  | 5,16  | 5,26  | 5,25  | 5,16  | 5,23  | 5,37  | 5,27  | 5,27  | 5,27  | 5,33  | 5,31  |  |
| a. Rupiah                                                                                | 3,37              | 4,02  | 5,02  | 5,12  | 5,09  | 5,18  | 5,28  | 5,27  | 5,18  | 5,24  | 5,39  | 5,31  | 5,30  | 5,30  | 5,35  | 5,35  |  |
| i. 1 Bulan / 1 month                                                                     | 3,31              | 3,90  | 4,91  | 5,20  | 5,05  | 5,06  | 5,30  | 5,34  | 5,17  | 5,23  | 5,31  | 5,14  | 5,25  | 5,06  | 5,27  | 5,41  |  |
| ii. 3 Bulan / 3 month                                                                    | 3,32              | 4,17  | 5,51  | 5,01  | 5,43  | 5,66  | 5,36  | 5,53  | 5,52  | 5,53  | 5,82  | 5,75  | 5,57  | 6,11  | 5,88  | 5,60  |  |
| iii. 6 Bulan / 6 month                                                                   | 3,51              | 3,44  | 4,81  | 4,74  | 5,32  | 5,35  | 5,52  | 4,60  | 4,80  | 5,28  | 5,48  | 5,75  | 5,61  | 4,85  | 5,13  | 4,98  |  |
| iv. 12 Bulan / 12 month                                                                  | 3,07              | 3,19  | 4,79  | 5,07  | 3,63  | 3,86  | 3,81  | 4,20  | 4,21  | 4,83  | 3,63  | 3,84  | 3,89  | 3,84  | 3,90  | 3,91  |  |
| v. > 12 Bulan / >12 month                                                                | 4,52              | 2,57  | 6,98  | 6,02  | 4,13  | 5,95  | 5,85  | 5,93  | 5,89  | 5,27  | 4,70  | 4,89  | 4,83  | 4,84  | 4,80  | 4,81  |  |
| b. Valas / Foreign Currency                                                              | 1,15              | 2,11  | 4,91  | 4,31  | 4,77  | 4,46  | 4,61  | 4,89  | 4,73  | 4,78  | 4,83  | 4,46  | 4,62  | 4,52  | 4,61  | 4,50  |  |
| i. 1 Bulan / 1 month                                                                     | 1,93              | 2,19  | 5,16  | 4,74  | 5,12  | 4,73  | 4,84  | 5,05  | 4,83  | 4,84  | 4,89  | 4,41  | 4,70  | 4,55  | 4,65  | 4,48  |  |
| ii. 3 Bulan / 3 month                                                                    | 1,87              | 1,72  | 4,65  | 2,60  | 3,26  | 3,58  | 2,74  | 3,77  | 4,25  | 4,09  | 4,46  | 4,12  | 3,81  | 4,36  | 4,35  | 4,00  |  |
| iii. 6 Bulan / 6 month                                                                   | 1,86              | 1,00  | 2,73  | 1,06  | 3,45  | 3,60  | 3,17  | 2,88  | 1,95  | 3,83  | 3,87  | 3,91  | 3,65  | 2,51  | 1,48  | 1,29  |  |
| iv. 12 Bulan / 12 month                                                                  | 1,99              | 1,00  | 3,88  | 3,83  | 3,83  | 4,03  | 3,92  | 2,00  | 3,89  | 4,90  | 1,34  | 1,19  | 1,13  | 1,05  | 1,10  | 6,37  |  |
| v. > 12 Bulan / >12 month                                                                | -                 | -     | 4,17  | -     | -     | -     | -     | -     | 1,00  | 4,93  | -     | -     | -     | -     | -     | -     |  |
| II. Pembiayaan, Piutang dan Salam / Financing, Receivables/Acceptables, Ijarah and Salam | 10,01             | 9,31  | 9,08  | 9,00  | 9,00  | 9,04  | 9,02  | 7,56  | 8,99  | 8,96  | 8,98  | 8,98  | 9,00  | 8,96  | 8,97  | 8,93  |  |
| 1. Pembiayaan Bagi Hasil / Profit Sharing Financing                                      | 9,00              | 8,51  | 8,44  | 8,46  | 8,48  | 8,60  | 8,60  | 7,28  | 8,57  | 8,54  | 8,53  | 8,58  | 8,61  | 8,56  | 8,56  | 8,48  |  |
| a. Mudharabah                                                                            | 10,72             | 8,34  | 7,30  | 7,59  | 7,38  | 7,55  | 7,17  | 5,34  | 7,00  | 6,89  | 6,77  | 6,86  | 7,04  | 7,11  | 7,34  | 7,91  |  |
| i. Rupiah                                                                                | 10,72             | 8,34  | 7,30  | 7,59  | 7,38  | 7,55  | 7,17  | 5,86  | 7,01  | 6,89  | 6,77  | 6,87  | 7,05  | 7,12  | 7,35  | 7,93  |  |
| ii. Valas / Foreign Currency                                                             | -                 | -     | -     | -     | -     | -     | -     | 4,26  | 4,01  | 5,00  | 5,00  | 5,00  | 5,00  | 5,00  | 5,00  | 5,00  |  |
| b. Musyarakah                                                                            | 8,94              | 8,51  | 8,48  | 8,49  | 8,52  | 8,63  | 8,65  | 7,40  | 8,62  | 8,59  | 8,59  | 8,64  | 8,66  | 8,61  | 8,60  | 8,49  |  |
| i. Rupiah                                                                                | 9,18              | 8,50  | 8,47  | 8,54  | 8,56  | 8,66  | 8,68  | 7,47  | 8,65  | 8,63  | 8,64  | 8,69  | 8,72  | 8,66  | 8,66  | 8,55  |  |
| ii. Valas / Foreign Currency                                                             | 4,95              | 8,79  | 8,75  | 7,29  | 7,58  | 7,79  | 7,81  | 5,84  | 7,76  | 7,58  | 7,07  | 6,95  | 7,04  | 6,89  | 6,84  | 6,49  |  |
| c. Pembiayaan Bagi Hasil Lainnya / Other Profit Sharing Financing                        | -                 | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |  |
| i. Rupiah                                                                                | -                 | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |  |
| ii. Valas / Foreign Currency                                                             | -                 | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |  |
| 2. Piutang / Receivables/Acceptables                                                     | 10,71             | 9,86  | 9,60  | 9,48  | 9,47  | 9,44  | 9,43  | 8,08  | 9,40  | 9,37  | 9,42  | 9,39  | 9,39  | 9,38  | 9,38  | 9,40  |  |
| a. Murabahah                                                                             | 10,80             | 9,81  | 9,49  | 9,33  | 9,30  | 9,26  | 9,24  | 7,75  | 9,19  | 9,16  | 9,20  | 9,16  | 9,15  | 9,13  | 9,13  | 9,13  |  |
| i. Rupiah                                                                                | 10,82             | 9,83  | 9,49  | 9,33  | 9,31  | 9,26  | 9,24  | 7,77  | 9,20  | 9,16  | 9,20  | 9,16  | 9,15  | 9,13  | 9,13  | 9,13  |  |
| ii. Valas / Foreign Currency                                                             | 6,51              | 5,50  | 6,44  | 7,00  | 7,00  | 7,00  | 7,00  | 5,03  | 7,00  | 7,00  | 12,00 | 12,00 | 12,00 | 12,00 | 12,00 | 12,00 |  |
| b. Qardh                                                                                 | 9,38              | 10,70 | 11,48 | 11,88 | 12,10 | 12,24 | 12,32 | 16,25 | 12,42 | 12,27 | 12,30 | 12,44 | 12,48 | 12,50 | 12,52 | 12,52 |  |
| i. Rupiah                                                                                | 10,88             | 12,62 | 13,02 | 13,48 | 13,79 | 13,87 | 13,85 | 17,34 | 13,83 | 13,70 | 13,69 | 13,99 | 13,96 | 13,92 | 13,84 | 13,69 |  |
| ii. Valas / Foreign Currency                                                             | 1,94              | 2,14  | 4,54  | 5,01  | 5,05  | 5,05  | 5,05  | 5,39  | 5,06  | 5,10  | 5,16  | 5,20  | 5,30  | 5,47  | 5,55  | 5,58  |  |
| c. Istishna'                                                                             | 13,19             | 13,47 | 13,79 | 13,46 | 13,52 | 13,47 | 13,58 | 7,03  | 12,92 | 13,55 | 15,91 | 14,57 | 13,99 | 10,39 | 10,29 | 10,17 |  |
| i. Rupiah                                                                                | 13,19             | 13,47 | 13,79 | 13,46 | 13,52 | 13,47 | 13,58 | 7,03  | 12,92 | 13,55 | 15,91 | 14,57 | 13,99 | 10,39 | 10,29 | 10,17 |  |
| ii. Valas / Foreign Currency                                                             | -                 | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |  |
| 3. Pembiayaan Sewa (Ijarah) / Ijarah including Leasing receivables                       | 9,54              | 7,53  | 7,78  | 8,54  | 8,56  | 8,60  | 8,49  | 8,28  | 8,42  | 8,38  | 8,40  | 8,36  | 8,35  | 8,30  | 8,36  | 8,31  |  |
| a. Pembiayaan Sindikasi / Syndication Financing                                          | 9,25 <sup>1</sup> | 9,40  | 9,43  | 9,42  | 7,60  | 7,60  | 7,64  | -     | 7,63  | 7,62  | 7,61  | 7,60  | 7,58  | 7,59  | 7,59  | 7,60  |  |
| i. Rupiah                                                                                | 9,25 <sup>1</sup> | 9,40  | 9,43  | 9,42  | 9,42  | 9,42  | 9,42  | -     | 9,42  | 9,42  | 9,42  | 9,42  | 9,42  | 9,42  | 9,42  | 9,42  |  |
| ii. Valas / Foreign Currency                                                             | -                 | -     | -     | -     | 6,33  | 6,33  | 6,33  | -     | 6,33  | 6,33  | 6,33  | 6,33  | 6,33  | 6,33  | 6,33  | 6,33  |  |
| b. Pembiayaan secara Channeling / Financing through Channeling                           | 11,49             | 11,05 | 11,11 | 18,17 | 18,21 | 18,36 | 15,17 | -     | 15,11 | 15,06 | 15,16 | 15,14 | 15,08 | 15,12 | 15,07 | 15,01 |  |
| i. Rupiah                                                                                | 11,49             | 11,05 | 11,11 | 18,17 | 18,21 | 18,36 | 15,17 | -     | 15,11 | 15,06 | 15,16 | 15,14 | 15,08 | 15,12 | 15,07 | 15,01 |  |
| ii. Valas / Foreign Currency                                                             | -                 | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |  |
| c. Pembiayaan secara Executing / Financing through Executing                             | -                 | -     | -     | -     | -     | -     | -     | 8,42  | -     | -     | -     | -     | -     | -     | -     | -     |  |
| i. Rupiah                                                                                | -                 | -     | -     | -     | -     | -     | -     | 8,42  | -     | -     | -     | -     | -     | -     | -     | -     |  |
| ii. Valas / Foreign Currency                                                             | -                 | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |  |
| d. Pembiayaan Sewa Lainnya / Other Ijarah                                                | 9,50              | 7,28  | 7,48  | 7,97  | 8,34  | 8,41  | 8,42  | 8,28  | 8,34  | 8,30  | 8,34  | 8,30  | 8,30  | 8,23  | 8,31  | 8,24  |  |
| i. Rupiah                                                                                | 9,50              | 7,28  | 7,48  | 8,32  | 8,34  | 8,41  | 8,42  | 8,69  | 8,42  | 8,43  | 8,47  | 8,43  | 8,42  | 8,44  | 8,51  | 8,45  |  |
| ii. Valas / Foreign Currency                                                             | 3,50              | -     | -     | 6,33  | -     | -     | -     | 6,01  | 6,83  | 6,63  | 6,64  | 6,65  | 6,65  | 6,36  | 6,37  | 6,19  |  |
| 4. Salam                                                                                 | -                 | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |  |
| a. Rupiah                                                                                | -                 | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |  |
| b. Valas / Foreign Currency                                                              | -                 | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |  |

| Tabel 17b.<br>Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Unit Usaha Syariah<br>(Equivalent of Yield Rate/Distribution/Fees/Bonuses of Islamic Business Units)<br>Dalam Persen (Percentage) |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Indikator / Indicator                                                                                                                                                                            | 2021  | 2022  | 2023  | 2024  |       |       |       |       |       |       |       |       |       |       |       | 2025  |
|                                                                                                                                                                                                  |       |       |       | Mei   | Jun   | Jul   | Ags   | Sep   | Okt   | Nov   | Des   | Jan   | Feb   | Mar   | Apr   | Mei   |
| <b>I. Dana Pihak Ketiga / Third Party Fund</b>                                                                                                                                                   | 2,91  | 3,11  | 4,25  | 4,30  | 4,11  | 4,13  | 4,42  | 4,42  | 4,40  | 4,39  | 4,33  | 4,43  | 4,15  | 4,41  | 4,15  | 4,23  |
| 1. Giro IB Wadiah / IB Demand Deposits Wadia                                                                                                                                                     | 2,42  | 2,51  | 4,07  | 3,36  | 3,27  | 3,64  | 3,71  | 3,82  | 4,18  | 4,37  | 4,19  | 4,11  | 4,14  | 4,36  | 4,00  | 4,08  |
| a. Rupiah                                                                                                                                                                                        | 2,43  | 2,67  | 4,03  | 3,42  | 3,20  | 3,64  | 3,60  | 3,65  | 3,97  | 4,38  | 4,19  | 4,14  | 4,16  | 4,44  | 4,04  | 4,14  |
| b. Valas / Foreign Currency                                                                                                                                                                      | 1,00  | 1,00  | 4,43  | 2,85  | 4,21  | 3,58  | 4,50  | 4,56  | 4,74  | 4,31  | 4,21  | 3,83  | 3,92  | 3,83  | 3,73  | 3,66  |
| 2. Tabungan IB Wadiah / IB Saving Deposits Wadia                                                                                                                                                 | 1,72  | 1,13  | 1,69  | 1,64  | 1,67  | 1,65  | 1,82  | 1,70  | 1,79  | 1,67  | 1,79  | 2,43  | 2,41  | 1,98  | 1,89  | 1,83  |
| a. Rupiah                                                                                                                                                                                        | 1,72  | 1,12  | 1,69  | 1,16  | 1,18  | 1,18  | 1,50  | 1,42  | 1,50  | 1,17  | 1,50  | 1,99  | 1,97  | 1,57  | 1,50  | 1,47  |
| b. Valas / Foreign Currency                                                                                                                                                                      | 1,00  | 2,06  | 1,53  | 3,95  | 3,95  | 3,95  | 3,95  | 3,95  | 3,95  | 3,95  | 3,95  | 3,95  | 3,94  | 3,96  | 3,95  | 3,95  |
| 3. Giro IB Mudharabah / IB Demand Deposits Mudharabah                                                                                                                                            | 2,49  | 2,64  | 3,57  | 3,48  | 3,44  | 3,52  | 3,64  | 3,75  | 3,59  | 3,65  | 3,77  | 3,74  | 3,60  | 3,75  | 3,65  | 3,47  |
| a. Rupiah                                                                                                                                                                                        | 2,49  | 2,75  | 3,67  | 3,59  | 3,49  | 3,62  | 3,61  | 3,75  | 3,63  | 3,61  | 3,69  | 3,74  | 3,55  | 3,62  | 3,56  | 3,39  |
| b. Valas / Foreign Currency                                                                                                                                                                      | 2,49  | 2,64  | 3,57  | 3,48  | 3,44  | 3,52  | 3,64  | 3,75  | 3,59  | 3,65  | 3,77  | 3,74  | 3,60  | 3,75  | 3,65  | 3,47  |
| 4. Tabungan IB Mudharabah / IB Saving Deposits Mudharabah                                                                                                                                        | 1,82  | 2,33  | 2,95  | 2,94  | 2,80  | 2,69  | 2,81  | 2,72  | 2,75  | 2,67  | 2,65  | 2,63  | 2,58  | 2,96  | 2,78  | 3,17  |
| a. Rupiah                                                                                                                                                                                        | 1,82  | 2,33  | 2,93  | 2,94  | 2,79  | 2,68  | 2,78  | 2,68  | 2,71  | 2,64  | 2,62  | 2,61  | 2,56  | 2,95  | 2,77  | 3,16  |
| b. Valas / Foreign Currency                                                                                                                                                                      | 1,41  | 1,08  | 4,13  | 3,19  | 4,09  | 3,76  | 4,50  | 4,64  | 4,41  | 4,34  | 4,00  | 3,69  | 3,87  | 3,50  | 3,79  | 3,78  |
| 5. Deposito IB Mudharabah / IB Time Deposits Mudharabah                                                                                                                                          | 3,29  | 3,50  | 4,78  | 4,88  | 4,65  | 4,68  | 5,04  | 5,08  | 5,03  | 5,04  | 4,96  | 5,13  | 4,77  | 5,01  | 4,75  | 4,76  |
| a. Rupiah                                                                                                                                                                                        | 3,31  | 3,52  | 4,77  | 4,89  | 4,67  | 4,69  | 5,05  | 5,09  | 5,04  | 5,06  | 4,98  | 5,16  | 4,78  | 5,04  | 4,77  | 4,79  |
| i. 1 Bulan / 1 month                                                                                                                                                                             | 3,46  | 3,58  | 4,53  | 4,68  | 4,42  | 4,32  | 4,80  | 4,90  | 4,84  | 4,83  | 4,76  | 5,11  | 4,62  | 4,74  | 4,45  | 4,76  |
| ii. 3 Bulan / 3 month                                                                                                                                                                            | 3,52  | 4,13  | 5,05  | 5,04  | 4,54  | 4,81  | 5,33  | 5,38  | 5,37  | 5,23  | 5,19  | 5,23  | 4,86  | 5,61  | 5,32  | 5,06  |
| iii. 6 Bulan / 6 month                                                                                                                                                                           | 3,27  | 3,40  | 5,24  | 5,53  | 5,45  | 5,35  | 5,04  | 4,82  | 4,45  | 4,94  | 5,45  | 5,47  | 5,47  | 4,53  | 4,42  | 4,35  |
| iv. 12 Bulan / 12 month                                                                                                                                                                          | 3,46  | 5,42  | 4,45  | 4,18  | 5,02  | 5,22  | 5,50  | 5,48  | 5,54  | 5,38  | 4,84  | 4,64  | 4,14  | 4,14  | 4,03  | 3,59  |
| v. > 12 Bulan / >12 month                                                                                                                                                                        | 3,05  | 4,70  | 4,44  | 4,33  | 5,50  | 4,36  | 4,39  | 5,16  | 5,79  | 5,41  | 5,48  | 4,90  | 4,96  | 4,94  | 3,92  | 4,90  |
| b. Valas / Foreign Currency                                                                                                                                                                      | 1,00  | 2,44  | 5,25  | 4,52  | 4,23  | 4,61  | 4,76  | 4,68  | 4,32  | 4,25  | 4,28  | 4,14  | 4,15  | 4,07  | 3,95  | 3,99  |
| i. 1 Bulan / 1 month                                                                                                                                                                             | 1,02  | 2,49  | 4,69  | 4,55  | 4,22  | 4,64  | 4,77  | 4,66  | 4,27  | 4,17  | 4,28  | 4,10  | 4,13  | 4,02  | 3,84  | 3,92  |
| ii. 3 Bulan / 3 month                                                                                                                                                                            | -     | 1,73  | 4,73  | 4,42  | 4,28  | 4,42  | 4,83  | 4,73  | 4,20  | 4,31  | 4,19  | 4,26  | 4,17  | 4,17  | 4,13  | 4,24  |
| iii. 6 Bulan / 6 month                                                                                                                                                                           | 2,00  | 2,87  | 6,76  | 4,56  | 4,68  | 4,45  | 4,61  | 4,61  | 4,87  | 4,57  | 4,51  | 3,99  | 4,17  | 4,11  | 3,89  | 3,97  |
| iv. 12 Bulan / 12 month                                                                                                                                                                          | 1,00  | 1,91  | 4,40  | 4,04  | 3,94  | 4,32  | 4,62  | 4,70  | 4,71  | 4,20  | 4,64  | 4,07  | 4,03  | 4,01  | 3,95  | 3,95  |
| v. > 12 Bulan / >12 month                                                                                                                                                                        | -     | -     | -     | -     | 2,00  | 2,00  | 2,00  | 4,93  | 3,95  | 4,15  | 2,00  | 2,00  | 2,00  | -     | 2,00  | 2,00  |
| <b>II. Pembiayaan, Piutang dan Salam / Financing, Receivables/Acceptables, Ijarah and Salam</b>                                                                                                  | 7,87  | 7,70  | 7,52  | 7,52  | 7,53  | 7,53  | 7,56  | 7,56  | 7,49  | 7,46  | 7,51  | 7,51  | 7,53  | 7,49  | 7,46  | 7,44  |
| 1. Pembiayaan Bagi Hasil / Profit Sharing Financing                                                                                                                                              | 7,33  | 7,26  | 7,42  | 7,22  | 7,23  | 7,25  | 7,28  | 7,28  | 7,21  | 7,16  | 7,21  | 7,22  | 7,26  | 7,22  | 7,18  | 7,17  |
| a. Mudharabah                                                                                                                                                                                    | 6,63  | 6,25  | 5,77  | 5,12  | 5,29  | 5,61  | 5,49  | 5,34  | 5,56  | 5,57  | 5,65  | 5,61  | 5,46  | 5,33  | 5,19  | 5,21  |
| i. Rupiah                                                                                                                                                                                        | 7,30  | 6,83  | 6,18  | 5,47  | 5,69  | 6,07  | 5,94  | 5,86  | 6,02  | 6,01  | 6,03  | 5,99  | 5,89  | 5,78  | 5,74  | 5,77  |
| ii. Valas / Foreign Currency                                                                                                                                                                     | 1,51  | 2,17  | 2,99  | 4,24  | 3,71  | 3,59  | 4,26  | 4,26  | 4,20  | 4,17  | 2,62  | 1,71  | 1,79  | 1,75  | 3,52  | 3,50  |
| b. Musyarakah                                                                                                                                                                                    | 7,38  | 7,33  | 7,52  | 7,35  | 7,36  | 7,36  | 7,42  | 7,40  | 7,35  | 7,30  | 7,34  | 7,33  | 7,37  | 7,32  | 7,29  | 7,28  |
| i. Rupiah                                                                                                                                                                                        | 7,58  | 7,49  | 7,60  | 7,42  | 7,43  | 7,43  | 7,49  | 7,47  | 7,43  | 7,38  | 7,43  | 7,42  | 7,46  | 7,42  | 7,39  | 7,37  |
| ii. Valas / Foreign Currency                                                                                                                                                                     | 3,57  | 5,39  | 5,95  | 5,95  | 5,92  | 5,90  | 5,97  | 5,84  | 5,77  | 5,77  | 5,61  | 5,58  | 5,51  | 5,28  | 5,27  | 5,24  |
| c. Pembiayaan Bagi Hasil Lainnya / Other Profit Sharing Financing                                                                                                                                | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| i. Rupiah                                                                                                                                                                                        | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| ii. Valas / Foreign Currency                                                                                                                                                                     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| 2. Piutang / Receivables/Acceptables                                                                                                                                                             | 8,91  | 8,58  | 7,70  | 8,12  | 8,09  | 8,06  | 8,08  | 8,08  | 8,01  | 8,01  | 8,06  | 8,04  | 8,00  | 7,97  | 7,96  | 7,91  |
| a. Murabahah                                                                                                                                                                                     | 9,01  | 8,70  | 7,86  | 7,78  | 7,76  | 7,73  | 7,75  | 7,75  | 7,76  | 7,77  | 7,76  | 7,73  | 7,71  | 7,69  | 7,67  | 7,66  |
| i. Rupiah                                                                                                                                                                                        | 9,03  | 8,72  | 7,86  | 7,79  | 7,77  | 7,73  | 7,75  | 7,77  | 7,76  | 7,77  | 7,78  | 7,75  | 7,73  | 7,71  | 7,69  | 7,68  |
| ii. Valas / Foreign Currency                                                                                                                                                                     | 5,00  | 4,03  | 6,00  | 6,00  | 6,00  | 6,00  | 6,00  | 5,03  | 6,00  | 6,00  | 5,00  | 5,00  | 5,00  | 5,00  | 5,00  | 5,00  |
| b. Qardh                                                                                                                                                                                         | 4,16  | 3,82  | 4,00  | 16,75 | 15,66 | 16,37 | 16,40 | 16,25 | 12,43 | 12,48 | 15,89 | 16,08 | 14,43 | 14,06 | 14,39 | 12,47 |
| i. Rupiah                                                                                                                                                                                        | 4,16  | 3,82  | 3,96  | 18,09 | 16,70 | 17,43 | 17,41 | 17,34 | 17,97 | 17,43 | 17,86 | 17,93 | 17,71 | 17,43 | 17,22 | 17,23 |
| ii. Valas / Foreign Currency                                                                                                                                                                     | -     | 4,00  | 4,59  | 5,02  | 4,98  | 5,22  | 5,39  | 5,39  | 5,10  | 5,02  | 5,41  | 5,32  | 5,16  | 5,27  | 5,16  | 5,18  |
| c. Istishna'                                                                                                                                                                                     | 9,51  | 9,21  | 7,83  | 7,41  | 7,29  | 7,20  | 7,12  | 7,03  | 6,96  | 6,90  | 6,84  | 6,81  | 6,76  | 6,72  | 6,70  | 6,67  |
| i. Rupiah                                                                                                                                                                                        | 9,51  | 9,21  | 7,83  | 7,41  | 7,29  | 7,20  | 7,12  | 7,03  | 6,96  | 6,90  | 6,84  | 6,81  | 6,76  | 6,72  | 6,70  | 6,67  |
| ii. Valas / Foreign Currency                                                                                                                                                                     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| 3. Pembiayaan Sewa (Ijarah) / Ijarah including Leasing receivables                                                                                                                               | 9,11  | 8,65  | 8,92  | 8,39  | 8,40  | 8,41  | 8,44  | 8,28  | 8,31  | 8,30  | 8,32  | 8,29  | 8,25  | 8,28  | 8,25  | 8,25  |
| a. Pembiayaan Sindikasi / Syndication Financing                                                                                                                                                  | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| i. Rupiah                                                                                                                                                                                        | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| ii. Valas / Foreign Currency                                                                                                                                                                     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| b. Pembiayaan secara Channeling / Financing through Channeling                                                                                                                                   | 20,60 | 20,73 | 20,81 | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| i. Rupiah                                                                                                                                                                                        | 20,60 | 20,73 | 20,81 | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| ii. Valas / Foreign Currency                                                                                                                                                                     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| c. Pembiayaan secara Executing / Financing through Executing                                                                                                                                     | -     | -     | 8,00  | 8,33  | 8,33  | 8,42  | 8,42  | 8,42  | 8,27  | 8,27  | 8,27  | 8,27  | 8,27  | 8,32  | 8,32  | 8,32  |
| i. Rupiah                                                                                                                                                                                        | -     | -     | 8,00  | 8,33  | 8,33  | 8,42  | 8,42  | 8,42  | 8,27  | 8,27  | 8,27  | 8,27  | 8,27  | 8,32  | 8,32  | 8,32  |
| ii. Valas / Foreign Currency                                                                                                                                                                     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| d. Pembiayaan Sewa Lainnya / Other Ijarah                                                                                                                                                        | 8,95  | 8,34  | 8,59  | 8,39  | 8,40  | 8,41  | 8,44  | 8,28  | 8,31  | 8,30  | 8,32  | 8,29  | 8,25  | 8,28  | 8,25  | 8,25  |
| i. Rupiah                                                                                                                                                                                        | 9,64  | 9,45  | 9,37  | 9,02  | 8,99  | 8,97  | 8,95  | 8,69  | 8,71  | 8,66  | 8,71  | 8,70  | 8,63  | 8,62  | 8,58  | 8,54  |
| ii. Valas / Foreign Currency                                                                                                                                                                     | 3,08  | 4,67  | 5,80  | 5,95  | 5,96  | 5,99  | 6,00  | 6,01  | 6,05  | 6,06  | 6,09  | 6,12  | 6,13  | 6,18  | 6,19  | 6,20  |
| 4. Salam                                                                                                                                                                                         | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| a. Rupiah                                                                                                                                                                                        | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| b. Valas / Foreign Currency                                                                                                                                                                      | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |

| Tabel 18.<br>Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah dan Unit Usaha Syariah<br>(Average of Margin Rates of Financing Based on Type of Use and Debtor Groups of Islamic Commercial Banks and Islamic Business Units)<br>Dalam Persen (Percentage) |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Indikator/Indicator                                                                                                                                                                                                                                                                                              | 2021  | 2022  | 2023  | 2024  |       |       |       |       |       |       |       | 2025  |       |       |       |       |
|                                                                                                                                                                                                                                                                                                                  |       |       |       | Mei   | Jun   | Jul   | Ags   | Sep   | Okt   | Nov   | Des   | Jan   | Feb   | Mar   | Apr   | Mei   |
| 1. Modal Kerja / Working Capital                                                                                                                                                                                                                                                                                 | 12,45 | 12,03 | 11,31 | 10,88 | 10,84 | 10,99 | 10,90 | 13,02 | 10,51 | 10,45 | 10,91 | 10,94 | 11,00 | 10,89 | 10,92 | 10,73 |
| a. UMKM / Micro, Small and Medium Enterprise                                                                                                                                                                                                                                                                     | 20,36 | 20,44 | 19,60 | 19,31 | 19,06 | 19,14 | 19,16 | 18,91 | 18,88 | 18,85 | 18,48 | 18,39 | 18,61 | 18,68 | 18,84 | 18,74 |
| i. Rupiah                                                                                                                                                                                                                                                                                                        | 20,52 | 20,67 | 19,79 | 19,46 | 19,21 | 19,29 | 19,31 | 19,05 | 18,95 | 18,95 | 18,62 | 18,56 | 18,72 | 18,80 | 18,95 | 18,81 |
| ii. Valas / Foreign Exchange                                                                                                                                                                                                                                                                                     | 2,35  | 2,28  | 3,46  | 3,29  | 3,26  | 3,34  | 3,37  | 3,40  | 5,32  | 5,48  | 7,55  | 7,62  | 8,34  | 8,20  | 8,15  | 8,25  |
| b. Bukan UMKM / Non Micro, Small and Medium Enterprise                                                                                                                                                                                                                                                           | 7,04  | 6,94  | 7,38  | 7,19  | 7,26  | 7,39  | 7,36  | 10,53 | 6,99  | 6,91  | 7,24  | 7,06  | 7,06  | 6,99  | 6,98  | 6,90  |
| i. Rupiah                                                                                                                                                                                                                                                                                                        | 7,52  | 7,19  | 7,54  | 7,38  | 7,45  | 7,56  | 7,55  | 11,03 | 7,20  | 7,11  | 7,42  | 7,25  | 7,27  | 7,21  | 7,21  | 7,12  |
| ii. Valas / Foreign Exchange                                                                                                                                                                                                                                                                                     | 3,21  | 4,73  | 5,50  | 5,58  | 5,60  | 5,58  | 5,42  | 5,40  | 5,24  | 5,23  | 5,49  | 5,39  | 5,37  | 5,27  | 5,24  | 5,25  |
| 2. Investasi / Investment                                                                                                                                                                                                                                                                                        | 9,63  | 9,22  | 8,65  | 8,67  | 8,67  | 8,65  | 8,70  | 8,58  | 8,59  | 8,60  | 8,88  | 8,50  | 8,54  | 8,46  | 8,42  | 8,37  |
| a. UMKM                                                                                                                                                                                                                                                                                                          | 10,89 | 10,26 | 9,47  | 9,43  | 9,42  | 9,40  | 9,37  | 9,33  | 9,30  | 9,26  | 9,41  | 9,24  | 9,21  | 9,18  | 9,19  | 9,16  |
| i. Rupiah                                                                                                                                                                                                                                                                                                        | 10,90 | 10,29 | 9,47  | 9,44  | 9,43  | 9,41  | 9,37  | 9,33  | 9,30  | 9,26  | 9,42  | 9,25  | 9,21  | 9,18  | 9,19  | 9,16  |
| ii. Valas / Foreign Exchange                                                                                                                                                                                                                                                                                     | 5,31  | 3,68  | 6,18  | 6,23  | 6,34  | 6,22  | 6,20  | 6,19  | 6,22  | 6,04  | 5,18  | 6,33  | 4,33  | 4,37  | 4,35  | 4,40  |
| b. Bukan UMKM / Non Micro, Small and Medium Enterprise                                                                                                                                                                                                                                                           | 8,99  | 8,64  | 8,17  | 8,20  | 8,22  | 8,19  | 8,28  | 8,10  | 8,14  | 8,19  | 8,57  | 8,08  | 8,16  | 8,06  | 8,00  | 7,93  |
| i. Rupiah                                                                                                                                                                                                                                                                                                        | 9,44  | 8,85  | 8,27  | 8,31  | 8,34  | 8,31  | 8,40  | 8,21  | 8,25  | 8,31  | 8,79  | 8,24  | 8,34  | 8,23  | 8,19  | 8,10  |
| ii. Valas / Foreign Exchange                                                                                                                                                                                                                                                                                     | 4,75  | 7,01  | 7,16  | 7,18  | 7,12  | 7,11  | 7,16  | 7,11  | 7,10  | 6,99  | 6,35  | 6,40  | 6,24  | 6,26  | 6,04  | 6,09  |
| 3. Konsumsi (Bukan UMKM) / Consumption (Non Micro, Small and Medium Enterprise)                                                                                                                                                                                                                                  | 9,58  | 9,14  | 8,89  | 8,94  | 8,93  | 8,92  | 8,91  | 8,92  | 8,89  | 8,89  | 8,95  | 8,90  | 8,89  | 8,89  | 8,89  | 8,89  |
| i. Rupiah                                                                                                                                                                                                                                                                                                        | 9,58  | 9,14  | 8,89  | 8,94  | 8,93  | 8,92  | 8,91  | 8,92  | 8,89  | 8,89  | 8,95  | 8,90  | 8,89  | 8,89  | 8,89  | 8,89  |
| ii. Valas / Foreign Exchange                                                                                                                                                                                                                                                                                     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |

**Tabel 18a.**  
**Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah**  
**(Average of Margin Rates of Financing Based on Type of Use and Debtor Groups of Islamic Commercial Banks)**  
**Dalam Persen (Percentage)**

| Indikator/Indicator                                                             | 2021  | 2022  | 2023  | 2024  |       |       |       |       |       |       |       | 2025  |       |       |       |       |
|---------------------------------------------------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
|                                                                                 |       |       |       | Mei   | Jun   | Jul   | Agst  | Sep   | Okt   | Nov   | Des   | Jan   | Feb   | Mar   | Apr   | Mei   |
| 1. Modal Kerja / Working Capital                                                | 14,19 | 13,82 | 13,14 | 12,59 | 12,63 | 12,74 | 12,64 | 12,40 | 12,22 | 12,16 | 12,66 | 12,58 | 12,66 | 12,59 | 12,72 | 12,51 |
| a. UMKM / Micro, Small and Medium Enterprise                                    | 22,28 | 22,69 | 22,51 | 22,35 | 22,11 | 22,28 | 22,35 | 22,07 | 22,01 | 21,88 | 21,57 | 21,43 | 21,76 | 21,84 | 22,06 | 22,05 |
| i. Rupiah                                                                       | 22,30 | 22,75 | 22,59 | 22,41 | 22,16 | 22,35 | 22,41 | 22,13 | 22,07 | 21,98 | 21,79 | 21,70 | 21,91 | 22,00 | 22,21 | 22,15 |
| ii. Valas / Foreign Exchange                                                    | 8,58  | 6,09  | 6,28  | 7,46  | 7,51  | 7,25  | 7,39  | 7,20  | 7,10  | 6,71  | 8,13  | 8,10  | 9,25  | 9,03  | 9,06  | 9,55  |
| b. Bukan UMKM / Non Micro, Small and Medium Enterprise                          | 6,82  | 6,91  | 7,37  | 7,40  | 7,53  | 7,68  | 7,63  | 7,37  | 7,14  | 7,08  | 7,55  | 7,23  | 7,28  | 7,22  | 7,16  | 7,03  |
| i. Rupiah                                                                       | 7,32  | 7,06  | 7,47  | 7,51  | 7,64  | 7,72  | 7,70  | 7,43  | 7,19  | 7,11  | 7,59  | 7,27  | 7,32  | 7,27  | 7,22  | 7,08  |
| ii. Valas / Foreign Exchange                                                    | 2,97  | 4,87  | 6,06  | 6,26  | 6,33  | 6,63  | 6,37  | 6,29  | 6,27  | 6,22  | 6,95  | 6,62  | 6,54  | 6,56  | 6,34  | 6,37  |
| 2. Investasi / Investment                                                       | 10,71 | 9,30  | 8,37  | 8,35  | 8,35  | 8,32  | 8,32  | 8,31  | 8,36  | 8,38  | 8,81  | 8,30  | 8,30  | 8,20  | 8,21  | 8,13  |
| a. UMKM                                                                         | 11,23 | 9,47  | 8,64  | 8,64  | 8,62  | 8,56  | 8,54  | 8,50  | 8,47  | 8,43  | 8,66  | 8,45  | 8,44  | 8,38  | 8,41  | 8,35  |
| i. Rupiah                                                                       | 11,23 | 9,49  | 8,64  | 8,64  | 8,62  | 8,56  | 8,54  | 8,50  | 8,47  | 8,43  | 8,68  | 8,46  | 8,44  | 8,38  | 8,41  | 8,35  |
| ii. Valas / Foreign Exchange                                                    | -     | 1,60  | 6,91  | 6,91  | 6,53  | 6,91  | 6,91  | 6,91  | 6,91  | -     | 5,23  | 6,44  | -     | -     | -     | -     |
| b. Bukan UMKM / Non Micro, Small and Medium Enterprise                          | 10,31 | 9,18  | 8,17  | 8,14  | 8,14  | 8,14  | 8,14  | 8,17  | 8,27  | 8,35  | 8,92  | 8,20  | 8,20  | 8,09  | 8,08  | 7,99  |
| i. Rupiah                                                                       | 10,74 | 9,23  | 8,20  | 8,19  | 8,22  | 8,22  | 8,21  | 8,24  | 8,35  | 8,46  | 9,16  | 8,36  | 8,39  | 8,26  | 8,25  | 8,15  |
| ii. Valas / Foreign Exchange                                                    | 6,12  | 8,61  | 7,77  | 7,55  | 7,37  | 7,39  | 7,41  | 7,44  | 7,41  | 7,22  | 6,26  | 6,37  | 6,17  | 6,21  | 6,14  | 6,22  |
| 3. Konsumsi (Bukan UMKM) / Consumption (Non Micro, Small and Medium Enterprise) | 10,94 | 10,11 | 9,83  | 9,79  | 9,78  | 9,77  | 9,76  | 9,77  | 9,75  | 9,75  | 9,84  | 9,78  | 9,76  | 9,76  | 9,76  | 9,76  |
| i. Rupiah                                                                       | 10,94 | 10,11 | 9,83  | 9,79  | 9,78  | 9,77  | 9,76  | 9,77  | 9,75  | 9,75  | 9,84  | 9,78  | 9,76  | 9,76  | 9,76  | 9,76  |
| ii. Valas / Foreign Exchange                                                    | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |

| Tabel 18b.<br>Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan dan Golongan Debitur Unit Usaha Syariah<br>(Average of Margin Rates of Financing Based on Type of Use and Debtor Groups of Islamic Business Units)<br>Dalam Persen (Percentage) |      |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Indikator/Indicator                                                                                                                                                                                                                                            | 2021 | 2022  | 2023  | 2024  |       |       |       |       |       |       |       | 2025  |       |       |       |       |
|                                                                                                                                                                                                                                                                |      |       |       | Mei   | Jun   | Jul   | Ags   | Sep   | Okt   | Nov   | Des   | Jan   | Feb   | Mar   | Apr   | Mei   |
| 1. Modal Kerja / Working Capital                                                                                                                                                                                                                               | 7,50 | 8,31  | 7,83  | 7,36  | 7,36  | 7,50  | 7,48  | 14,21 | 7,38  | 7,31  | 7,42  | 7,49  | 7,46  | 7,39  | 7,41  | 7,38  |
| a. UMKM / Micro, Small and Medium Enterprise                                                                                                                                                                                                                   | 7,92 | 12,27 | 9,56  | 9,32  | 9,34  | 9,42  | 9,47  | 9,48  | 9,68  | 9,73  | 9,56  | 9,46  | 9,53  | 9,59  | 9,58  | 9,49  |
| i. Rupiah                                                                                                                                                                                                                                                      | 8,28 | 12,77 | 9,82  | 9,54  | 9,55  | 9,63  | 9,67  | 9,68  | 9,74  | 9,79  | 9,60  | 9,50  | 9,57  | 9,63  | 9,62  | 9,52  |
| ii. Valas / Foreign Exchange                                                                                                                                                                                                                                   | 1,27 | 1,07  | 2,04  | 1,34  | 1,33  | 1,32  | 1,51  | 1,50  | 2,66  | 2,77  | 3,33  | 3,41  | 3,39  | 2,75  | 2,55  | 2,46  |
| b. Bukan UMKM / Non Micro, Small and Medium Enterprise                                                                                                                                                                                                         | 7,39 | 6,99  | 7,38  | 6,81  | 6,83  | 6,94  | 6,92  | 15,50 | 6,76  | 6,68  | 6,70  | 6,75  | 6,68  | 6,60  | 6,68  | 6,69  |
| i. Rupiah                                                                                                                                                                                                                                                      | 7,83 | 7,41  | 7,65  | 7,14  | 7,12  | 7,27  | 7,27  | 17,33 | 7,22  | 7,12  | 7,11  | 7,21  | 7,18  | 7,09  | 7,18  | 7,21  |
| ii. Valas / Foreign Exchange                                                                                                                                                                                                                                   | 3,62 | 4,62  | 4,91  | 4,93  | 4,83  | 4,79  | 4,83  | 4,91  | 4,80  | 4,81  | 4,58  | 4,54  | 4,59  | 4,41  | 4,58  | 4,66  |
| 2. Investasi / Investment                                                                                                                                                                                                                                      | 7,71 | 9,05  | 9,28  | 9,44  | 9,47  | 9,47  | 9,65  | 9,26  | 9,18  | 9,16  | 9,06  | 9,00  | 9,16  | 9,13  | 8,97  | 8,97  |
| a. UMKM                                                                                                                                                                                                                                                        | 9,28 | 13,65 | 12,55 | 12,47 | 12,52 | 12,65 | 12,58 | 12,57 | 12,59 | 12,63 | 12,51 | 12,54 | 12,50 | 12,60 | 12,56 | 12,63 |
| i. Rupiah                                                                                                                                                                                                                                                      | 9,33 | 13,72 | 12,58 | 12,50 | 12,54 | 12,68 | 12,60 | 12,59 | 12,62 | 12,65 | 12,52 | 12,55 | 12,51 | 12,61 | 12,56 | 12,64 |
| ii. Valas / Foreign Exchange                                                                                                                                                                                                                                   | 5,31 | 5,54  | 6,05  | 6,09  | 6,09  | 6,06  | 6,03  | 6,02  | 6,05  | 6,04  | 4,31  | 4,33  | 4,33  | 4,37  | 4,35  | 4,40  |
| b. Bukan UMKM / Non Micro, Small and Medium Enterprise                                                                                                                                                                                                         | 7,40 | 7,73  | 8,17  | 8,32  | 8,35  | 8,28  | 8,53  | 7,98  | 7,88  | 7,86  | 7,91  | 7,85  | 8,08  | 8,02  | 7,83  | 7,81  |
| i. Rupiah                                                                                                                                                                                                                                                      | 7,86 | 8,15  | 8,40  | 8,54  | 8,57  | 8,50  | 8,76  | 8,15  | 8,04  | 8,01  | 8,06  | 8,00  | 8,25  | 8,18  | 8,04  | 8,01  |
| ii. Valas / Foreign Exchange                                                                                                                                                                                                                                   | 3,21 | 5,75  | 6,57  | 6,73  | 6,75  | 6,71  | 6,81  | 6,62  | 6,60  | 6,60  | 6,51  | 6,45  | 6,38  | 6,37  | 5,96  | 5,84  |
| 3. Konsumsi (Bukan UMKM) / Consumption (Non UMKM)                                                                                                                                                                                                              | 7,67 | 7,47  | 7,32  | 7,53  | 7,52  | 7,50  | 7,48  | 7,47  | 7,43  | 7,42  | 7,41  | 7,38  | 7,37  | 7,35  | 7,35  | 7,34  |
| i. Rupiah                                                                                                                                                                                                                                                      | 7,67 | 7,47  | 7,32  | 7,53  | 7,52  | 7,50  | 7,48  | 7,47  | 7,43  | 7,42  | 7,41  | 7,38  | 7,37  | 7,35  | 7,35  | 7,34  |
| ii. Valas / Foreign Exchange                                                                                                                                                                                                                                   | -    | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |

| Tabel 19.<br>Tingkat Margin Rata-rata Pembiayaan Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Bank Umum Syariah dan Unit Usaha Syariah<br>(Average of Margin Rates of Islamic Commercial Banks and Islamic Business Units Financing to Non Banks Third Party Based on Business Sector and non Business Sector of Financing)<br>Dalam Persen (Percentage) |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Indikator / Indicator                                                                                                                                                                                                                                                                                                                                                                          | 2021  | 2022  | 2023  | 2024  |       |       |       |       |       |       |       |       |       |       |       |       |
|                                                                                                                                                                                                                                                                                                                                                                                                |       |       |       | Mei   | Jun   | Jul   | Ag    | Sep   | Okt   | Nov   | Des   | Jan   | Feb   | Mar   | Apr   | Mei   |
| <b>Penerima Pembiayaan Lapangan Usaha / Financing to Business Sector</b>                                                                                                                                                                                                                                                                                                                       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| Pertanian, perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>                                                                                                                                                                                                                                                                                                                 | 10,92 | 10,38 | 11,50 | 11,30 | 11,06 | 11,11 | 11,05 | 11,05 | 10,78 | 10,76 | 10,62 | 10,62 | 10,61 | 10,53 | 10,60 | 10,56 |
| a. Rupiah                                                                                                                                                                                                                                                                                                                                                                                      | 11,08 | 10,47 | 11,57 | 11,34 | 11,23 | 11,25 | 11,19 | 11,18 | 10,96 | 10,94 | 10,78 | 10,73 | 10,72 | 10,64 | 10,71 | 10,66 |
| b. Valas / Foreign Exchange                                                                                                                                                                                                                                                                                                                                                                    | 2,25  | 4,25  | 5,45  | 5,55  | 6,34  | 6,50  | 6,50  | 6,50  | 6,17  | 6,11  | 6,08  | 6,50  | 6,50  | 6,50  | 6,50  | 6,50  |
| Perikanan / <i>Fishery</i>                                                                                                                                                                                                                                                                                                                                                                     | 10,89 | 10,36 | 13,29 | 13,29 | 13,24 | 13,21 | 13,13 | 13,06 | 12,92 | 12,76 | 12,51 | 12,41 | 12,44 | 12,50 | 12,65 | 12,65 |
| a. Rupiah                                                                                                                                                                                                                                                                                                                                                                                      | 10,89 | 10,58 | 13,44 | 13,45 | 13,40 | 13,37 | 13,28 | 13,21 | 13,07 | 12,91 | 12,63 | 12,53 | 12,56 | 12,59 | 12,74 | 12,74 |
| b. Valas / Foreign Exchange                                                                                                                                                                                                                                                                                                                                                                    | -     | 5,52  | 0,50  | 0,50  | 0,50  | 0,50  | 0,50  | 0,50  | 0,50  | 0,50  | 0,75  | 0,75  | 0,75  | 0,75  | 0,75  | 0,75  |
| Pertambangan dan Penggalian / <i>Mining and Quarrying</i>                                                                                                                                                                                                                                                                                                                                      | 4,26  | 6,31  | 8,36  | 7,96  | 7,95  | 8,27  | 8,35  | 8,38  | 8,43  | 8,22  | 8,25  | 8,09  | 8,00  | 7,70  | 7,47  | 7,56  |
| a. Rupiah                                                                                                                                                                                                                                                                                                                                                                                      | 3,63  | 6,70  | 8,40  | 8,12  | 8,07  | 8,10  | 8,13  | 8,25  | 8,41  | 8,34  | 8,15  | 8,06  | 7,98  | 7,78  | 7,76  | 7,76  |
| b. Valas / Foreign Exchange                                                                                                                                                                                                                                                                                                                                                                    | 3,23  | 6,03  | 8,33  | 7,84  | 7,86  | 8,46  | 8,63  | 8,56  | 8,44  | 8,09  | 8,37  | 8,12  | 8,01  | 7,59  | 7,15  | 7,29  |
| Industri Pengolahan / <i>Processing Industry</i>                                                                                                                                                                                                                                                                                                                                               | 7,86  | 8,20  | 8,70  | 8,56  | 8,61  | 8,65  | 8,63  | 9,72  | 8,55  | 8,54  | 8,79  | 8,66  | 8,71  | 8,80  | 8,76  | 8,77  |
| a. Rupiah                                                                                                                                                                                                                                                                                                                                                                                      | 8,76  | 8,93  | 9,30  | 9,13  | 9,17  | 9,18  | 9,13  | 10,33 | 9,04  | 9,03  | 9,34  | 9,20  | 9,26  | 9,32  | 9,29  | 9,25  |
| b. Valas / Foreign Exchange                                                                                                                                                                                                                                                                                                                                                                    | 2,76  | 3,29  | 4,74  | 4,81  | 4,82  | 4,96  | 4,65  | 4,72  | 4,75  | 4,71  | 4,85  | 4,99  | 4,96  | 5,48  | 5,31  | 5,58  |
| Listrik, gas dan air / <i>Electricity, Gas and Water</i>                                                                                                                                                                                                                                                                                                                                       | 6,42  | 6,66  | 7,59  | 7,26  | 7,26  | 7,19  | 7,97  | 7,82  | 7,70  | 7,59  | 7,57  | 7,60  | 7,88  | 7,76  | 7,55  | 7,67  |
| a. Rupiah                                                                                                                                                                                                                                                                                                                                                                                      | 7,89  | 6,86  | 7,80  | 7,41  | 7,42  | 7,34  | 8,22  | 8,05  | 7,93  | 7,82  | 7,64  | 7,64  | 8,00  | 7,92  | 7,55  | 7,77  |
| b. Valas / Foreign Exchange                                                                                                                                                                                                                                                                                                                                                                    | 5,87  | 5,96  | 6,21  | 6,24  | 6,22  | 6,21  | 6,25  | 6,12  | 6,04  | 6,03  | 7,00  | 7,30  | 6,94  | 6,63  | 7,56  | 8,77  |
| Konstruksi / <i>Construction</i>                                                                                                                                                                                                                                                                                                                                                               | 9,17  | 8,84  | 8,11  | 8,24  | 8,33  | 8,35  | 8,31  | 11,36 | 7,98  | 7,95  | 8,51  | 8,03  | 8,10  | 8,14  | 8,13  | 8,03  |
| a. Rupiah                                                                                                                                                                                                                                                                                                                                                                                      | 9,18  | 8,84  | 8,11  | 8,24  | 8,33  | 8,35  | 8,31  | 11,36 | 7,98  | 7,95  | 8,51  | 8,03  | 8,10  | 8,14  | 8,13  | 8,03  |
| b. Valas / Foreign Exchange                                                                                                                                                                                                                                                                                                                                                                    | 5,51  | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>                                                                                                                                                                                                                                                                                                                               | 18,59 | 17,53 | 14,69 | 13,92 | 13,88 | 13,77 | 13,55 | 13,28 | 13,09 | 12,93 | 13,52 | 13,58 | 13,42 | 13,25 | 13,13 | 12,91 |
| a. Rupiah                                                                                                                                                                                                                                                                                                                                                                                      | 18,86 | 17,97 | 15,08 | 14,47 | 14,34 | 14,22 | 14,14 | 13,89 | 13,85 | 13,67 | 13,92 | 13,99 | 13,91 | 13,71 | 13,76 | 13,66 |
| b. Valas / Foreign Exchange                                                                                                                                                                                                                                                                                                                                                                    | 3,20  | 5,39  | 5,19  | 5,35  | 5,32  | 5,34  | 5,33  | 5,30  | 5,12  | 5,11  | 4,71  | 4,65  | 4,73  | 4,69  | 4,69  | 4,77  |
| Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>                                                                                                                                                                                                                                                                   | 9,06  | 7,94  | 7,84  | 7,81  | 7,72  | 7,66  | 7,97  | 7,96  | 8,01  | 8,03  | 7,92  | 7,94  | 7,92  | 7,84  | 7,88  | 7,87  |
| a. Rupiah                                                                                                                                                                                                                                                                                                                                                                                      | 9,06  | 7,97  | 7,84  | 7,81  | 7,72  | 7,66  | 7,97  | 7,96  | 8,01  | 8,03  | 7,92  | 7,94  | 7,92  | 7,84  | 7,88  | 7,87  |
| b. Valas / Foreign Exchange                                                                                                                                                                                                                                                                                                                                                                    | 1,78  | 2,50  | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>                                                                                                                                                                                                                                                                                               | 8,02  | 9,28  | 8,62  | 8,66  | 8,68  | 8,62  | 8,81  | 8,30  | 8,18  | 8,46  | 8,77  | 8,24  | 8,34  | 8,26  | 8,25  | 8,04  |
| a. Rupiah                                                                                                                                                                                                                                                                                                                                                                                      | 8,47  | 9,49  | 8,82  | 8,90  | 8,92  | 8,86  | 9,09  | 8,52  | 8,40  | 8,73  | 9,32  | 8,69  | 8,81  | 8,75  | 8,72  | 8,46  |
| b. Valas / Foreign Exchange                                                                                                                                                                                                                                                                                                                                                                    | 3,29  | 5,82  | 6,22  | 6,32  | 6,38  | 6,39  | 6,36  | 6,32  | 6,27  | 6,25  | 4,60  | 4,55  | 4,55  | 4,41  | 4,35  | 4,25  |
| Perantara Keuangan / <i>Financial Intermediaries</i>                                                                                                                                                                                                                                                                                                                                           | 8,75  | 7,22  | 6,80  | 7,10  | 7,22  | 7,41  | 7,18  | 14,51 | 6,98  | 6,98  | 6,96  | 7,05  | 7,17  | 7,10  | 7,16  | 7,08  |
| a. Rupiah                                                                                                                                                                                                                                                                                                                                                                                      | 8,75  | 7,22  | 6,80  | 7,10  | 7,22  | 7,41  | 7,18  | 14,51 | 6,98  | 6,98  | 6,96  | 7,05  | 7,17  | 7,10  | 7,16  | 7,08  |
| b. Valas / Foreign Exchange                                                                                                                                                                                                                                                                                                                                                                    | -     | -     | 5,50  | 5,50  | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>                                                                                                                                                                                                                                                                             | 7,91  | 8,00  | 8,22  | 8,02  | 8,02  | 8,39  | 8,28  | 8,23  | 8,28  | 8,03  | 7,99  | 8,13  | 8,04  | 7,72  | 7,89  | 7,79  |
| a. Rupiah                                                                                                                                                                                                                                                                                                                                                                                      | 8,17  | 7,69  | 8,30  | 8,11  | 8,11  | 8,49  | 8,38  | 8,33  | 8,38  | 8,13  | 8,09  | 8,22  | 8,14  | 7,80  | 7,98  | 7,79  |
| b. Valas / Foreign Exchange                                                                                                                                                                                                                                                                                                                                                                    | 6,15  | 9,91  | 6,40  | 5,63  | 5,62  | 5,55  | 5,48  | 5,19  | 5,01  | 4,87  | 4,73  | 4,69  | 4,68  | 4,60  | 4,53  | 4,59  |
| Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>                                                                                                                                                                                                                                                      | 10,98 | 11,43 | 9,01  | 8,93  | 8,85  | 8,94  | 9,10  | 9,50  | 9,82  | 9,74  | 9,98  | 9,97  | 9,97  | 9,97  | 9,97  | 9,51  |
| a. Rupiah                                                                                                                                                                                                                                                                                                                                                                                      | 10,98 | 11,43 | 9,01  | 8,93  | 8,85  | 8,94  | 9,10  | 9,50  | 9,82  | 9,74  | 9,98  | 9,97  | 9,97  | 9,97  | 9,97  | 9,51  |
| b. Valas / Foreign Exchange                                                                                                                                                                                                                                                                                                                                                                    | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| Jasa Pendidikan / <i>Education Services</i>                                                                                                                                                                                                                                                                                                                                                    | 14,90 | 12,72 | 11,48 | 11,22 | 11,16 | 11,08 | 11,02 | 10,98 | 10,83 | 10,76 | 13,78 | 10,64 | 10,67 | 10,56 | 10,56 | 10,51 |
| a. Rupiah                                                                                                                                                                                                                                                                                                                                                                                      | 14,90 | 12,72 | 11,48 | 11,22 | 11,16 | 11,08 | 11,02 | 10,98 | 10,83 | 10,76 | 13,78 | 10,64 | 10,67 | 10,56 | 10,56 | 10,51 |
| b. Valas / Foreign Exchange                                                                                                                                                                                                                                                                                                                                                                    | -     | -     | 6,73  | 6,73  | 6,73  | 6,73  | 6,73  | 6,73  | 6,73  | 6,73  | 6,73  | 6,73  | 6,73  | 6,73  | 6,73  | 6,73  |
| Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>                                                                                                                                                                                                                                                                                                              | 10,70 | 10,01 | 8,99  | 8,87  | 8,85  | 8,88  | 8,70  | 8,69  | 8,62  | 8,63  | 9,03  | 8,66  | 8,58  | 8,56  | 8,55  | 8,53  |
| a. Rupiah                                                                                                                                                                                                                                                                                                                                                                                      | 10,70 | 10,01 | 8,99  | 8,87  | 8,85  | 8,88  | 8,70  | 8,69  | 8,62  | 8,63  | 9,03  | 8,66  | 8,58  | 8,56  | 8,55  | 8,53  |
| b. Valas / Foreign Exchange                                                                                                                                                                                                                                                                                                                                                                    | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>                                                                                                                                                                                                                                              | 10,43 | 9,27  | 8,14  | 8,06  | 8,03  | 7,97  | 7,93  | 7,94  | 7,90  | 7,87  | 7,79  | 7,86  | 7,84  | 7,83  | 7,85  | 7,85  |
| a. Rupiah                                                                                                                                                                                                                                                                                                                                                                                      | 10,43 | 9,27  | 8,17  | 8,06  | 8,03  | 7,97  | 7,93  | 7,94  | 7,90  | 7,87  | 7,79  | 7,86  | 7,84  | 7,83  | 7,85  | 7,85  |
| b. Valas / Foreign Exchange                                                                                                                                                                                                                                                                                                                                                                    | -     | -     | 6,39  | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>                                                                                                                                                                                                                                                                                                 | 38,35 | 41,37 | 40,41 | 40,78 | 40,60 | 40,18 | 39,96 | 39,86 | 39,76 | 39,81 | 39,57 | 39,67 | 39,94 | 40,03 | 39,94 | 40,04 |
| a. Rupiah                                                                                                                                                                                                                                                                                                                                                                                      | 38,35 | 41,37 | 40,41 | 40,78 | 40,60 | 40,18 | 39,96 | 39,86 | 39,76 | 39,81 | 39,57 | 39,67 | 39,94 | 40,03 | 39,94 | 40,04 |
| b. Valas / Foreign Exchange                                                                                                                                                                                                                                                                                                                                                                    | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra Agency International</i>                                                                                                                                                                                                                                                                  | 3,50  | -     | 13,94 | 13,95 | 13,85 | 13,86 | 13,86 | 13,86 | 13,86 | 13,86 | 13,87 | 13,87 | 13,87 | 13,88 | 13,88 | 13,88 |
| a. Rupiah                                                                                                                                                                                                                                                                                                                                                                                      | 3,50  | -     | 13,94 | 13,95 | 13,85 | 13,86 | 13,86 | 13,86 | 13,86 | 13,87 | 13,87 | 13,87 | 13,88 | 13,88 | 13,88 | 13,88 |
| b. Valas / Foreign Exchange                                                                                                                                                                                                                                                                                                                                                                    | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>                                                                                                                                                                                                                                                                                                | 9,73  | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| a. Rupiah                                                                                                                                                                                                                                                                                                                                                                                      | 9,73  | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| b. Valas / Foreign Exchange                                                                                                                                                                                                                                                                                                                                                                    | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| <b>Penerima Pembiayaan Bukan Lapangan Usaha / Financing to Non Industrial Origin</b>                                                                                                                                                                                                                                                                                                           |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| Rumah Tangga / <i>House Hold</i>                                                                                                                                                                                                                                                                                                                                                               | 8,36  | 7,89  | 7,50  | 7,34  | 7,32  | 7,29  | 7,27  | 7,26  | 7,21  | 7,19  | 7,27  | 7,16  | 7,14  | 7,13  | 7,11  | 7,10  |
| a. Rupiah                                                                                                                                                                                                                                                                                                                                                                                      | 8,36  | 7,89  | 7,50  | 7,34  | 7,32  | 7,29  | 7,27  | 7,26  | 7,21  | 7,19  | 7,27  | 7,16  | 7,14  | 7,13  | 7,11  | 7,10  |
| b. Valas / Foreign Exchange                                                                                                                                                                                                                                                                                                                                                                    | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>                                                                                                                                                                                                                                                                                                                          | 7,56  | 7,54  | 7,34  | 7,23  | 7,18  | 7,13  | 7,08  | 6,99  | 6,92  | 6,87  | 6,87  | 6,78  | 6,77  | 6,74  | 6,73  | 6,70  |
| a. Rupiah                                                                                                                                                                                                                                                                                                                                                                                      | 7,56  | 7,54  | 7,34  | 7,23  | 7,18  | 7,13  | 7,06  | 6,99  | 6,92  | 6,87  | 6,87  | 6,78  | 6,77  | 6,74  | 6,73  | 6,70  |
| b. Valas / Foreign Exchange                                                                                                                                                                                                                                                                                                                                                                    | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>                                                                                                                                                                                                                                                                                                                              | 8,37  | 8,02  | 7,63  | 7,37  | 7,35  | 7,30  | 7,25  | 7,19  | 7,14  | 7,15  | 7,15  | 7,07  | 7,05  | 7,02  | 6,98  | 6,95  |
| a. Rupiah                                                                                                                                                                                                                                                                                                                                                                                      | 8,37  | 8,02  | 7,63  | 7,37  | 7,35  | 7,30  | 7,25  | 7,19  | 7,14  | 7,15  | 7,15  | 7,07  | 7,05  | 7,02  | 6,98  | 6,95  |
| b. Valas / Foreign Exchange                                                                                                                                                                                                                                                                                                                                                                    | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>                                                                                                                                                                                                                                                                                                                             | 10,52 | 9,59  | 9,76  | 10,05 | 10,11 | 10,12 | 10,11 | 10,18 | 10,13 | 9,95  | 10,13 | 10,10 | 10,12 | 10,19 | 10,27 | 10,36 |
| a. Rupiah                                                                                                                                                                                                                                                                                                                                                                                      | 10,52 | 9,59  | 9,76  | 10,05 | 10,11 | 10,12 | 10,11 | 10,18 | 10,13 | 9,95  | 10,13 | 10,10 | 10,12 | 10,19 | 10,27 | 10,36 |
| b. Valas / Foreign Exchange                                                                                                                                                                                                                                                                                                                                                                    | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multiguna) / <i>Multipurpose Loans and Others</i>                                                                                                                                                                                                                                                                            | 11,08 | 10,48 | 10,35 | 10,36 | 10,36 | 10,36 | 10,35 | 10,35 | 10,33 | 10,34 | 10,37 | 10,37 | 10,36 | 10,36 | 10,36 | 10,36 |
| a. Rupiah                                                                                                                                                                                                                                                                                                                                                                                      | 11,08 | 10,48 | 10,35 | 10,36 | 10,36 | 10,36 | 10,35 | 10,35 | 10,33 | 10,34 | 10,37 | 10,37 | 10,36 | 10,36 | 10,36 | 10,36 |
| b. Valas / Foreign Exchange                                                                                                                                                                                                                                                                                                                                                                    | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>                                                                                                                                                                                                                                                                                                                             | 9,84  | 9,47  | 8,99  | 12,52 | 12,51 | 12,53 | 12,46 | 12,46 | 12,47 | 12,49 | 12,53 | 12,56 | 12,52 | 12,49 | 12,48 | 12,47 |
| a. Rupiah                                                                                                                                                                                                                                                                                                                                                                                      | 9,84  | 9,47  | 8,99  | 12,52 | 12,51 | 12,53 | 12,46 | 12,46 | 12,47 | 12,49 | 12,53 | 12,56 | 12,52 | 12,49 | 12,48 | 12,47 |
| b. Valas / Foreign Exchange                                                                                                                                                                                                                                                                                                                                                                    | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |

**Tabel 19a.**  
**Tingkat Margin Rata-rata Pembiayaan Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Bank Umum Syariah**  
**(Average of Margin Rates of Islamic Commercial Banks Financing to Non Banks Third Party Based on Business Sector and non Business Sector of Financing)**  
**Dalam Persen (Percentage)**

| Indikator / Indicator                                                                                                                     | 2021  | 2022  | 2023  | 2024  |       |       |       |       |       |       |       |       |       |       |       | 2025  |  |
|-------------------------------------------------------------------------------------------------------------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--|
|                                                                                                                                           |       |       |       | Mei   | Jun   | Jul   | Ags   | Sep   | Okt   | Nov   | Des   | Jan   | Feb   | Mar   | Apr   | Mei   |  |
| <b>Penerima Pembiayaan Lapangan Usaha / Financing to Business Sector</b>                                                                  |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |  |
| Pertanian, perburuan dan Kehutanan / Agriculture, Hunting and Forestry                                                                    | 12,06 | 10,94 | 12,02 | 11,74 | 11,42 | 11,45 | 11,42 | 11,34 | 11,09 | 11,06 | 10,90 | 10,85 | 10,84 | 10,74 | 10,82 | 10,76 |  |
| a. Rupiah                                                                                                                                 | 12,06 | 10,94 | 12,02 | 11,74 | 11,60 | 11,62 | 11,58 | 11,49 | 11,24 | 11,20 | 11,03 | 10,98 | 10,96 | 10,87 | 10,94 | 10,88 |  |
| b. Valas / Foreign Exchange                                                                                                               | -     | -     | -     | -     | 6,40  | 6,50  | 6,50  | 6,50  | 6,50  | 6,50  | 6,50  | 6,50  | 6,50  | 6,50  | 6,50  | 6,50  |  |
| Perikanan / Fishery                                                                                                                       | 11,08 | 10,88 | 13,90 | 13,86 | 13,82 | 13,79 | 13,69 | 13,64 | 13,48 | 13,52 | 13,53 | 13,57 | 13,59 | 13,72 | 13,84 | 13,92 |  |
| a. Rupiah                                                                                                                                 | 11,08 | 10,90 | 13,90 | 13,86 | 13,82 | 13,79 | 13,69 | 13,64 | 13,48 | 13,52 | 13,53 | 13,57 | 13,59 | 13,72 | 13,84 | 13,92 |  |
| b. Valas / Foreign Exchange                                                                                                               | -     | 5,52  | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |  |
| Pertambangan dan Penggalian / Mining and Quarrying                                                                                        | 4,70  | 7,19  | 8,97  | 8,02  | 7,98  | 8,53  | 8,53  | 8,60  | 8,71  | 8,44  | 8,44  | 8,24  | 8,09  | 7,63  | 7,63  | 7,72  |  |
| a. Rupiah                                                                                                                                 | 3,16  | 6,24  | 7,99  | 7,50  | 7,40  | 7,47  | 7,52  | 7,79  | 8,06  | 8,00  | 7,66  | 7,56  | 7,47  | 7,23  | 7,24  | 7,32  |  |
| b. Valas / Foreign Exchange                                                                                                               | 3,67  | 9,01  | 9,90  | 8,36  | 8,36  | 9,73  | 9,75  | 9,68  | 9,50  | 8,91  | 9,32  | 9,00  | 8,81  | 8,14  | 8,14  | 8,34  |  |
| Industri Pengolahan / Processing Industry                                                                                                 | 8,47  | 9,05  | 9,64  | 9,54  | 9,59  | 9,62  | 9,55  | 9,55  | 9,54  | 9,50  | 9,82  | 9,62  | 9,59  | 9,72  | 9,78  | 9,79  |  |
| a. Rupiah                                                                                                                                 | 9,24  | 9,68  | 10,16 | 10,03 | 10,08 | 10,07 | 9,97  | 9,97  | 9,95  | 9,94  | 10,36 | 10,14 | 10,12 | 10,22 | 10,33 | 10,30 |  |
| b. Valas / Foreign Exchange                                                                                                               | 2,09  | 3,05  | 5,06  | 5,29  | 5,28  | 5,65  | 5,18  | 5,18  | 5,19  | 5,17  | 5,24  | 5,43  | 5,40  | 6,04  | 5,77  | 6,21  |  |
| Listrik, gas dan air / Electricity, Gas and Water                                                                                         | 7,07  | 6,97  | 7,73  | 7,74  | 7,78  | 7,75  | 8,14  | 8,09  | 8,01  | 7,95  | 7,92  | 8,01  | 8,03  | 8,06  | 7,57  | 7,84  |  |
| a. Rupiah                                                                                                                                 | 7,34  | 7,34  | 8,00  | 8,01  | 8,06  | 8,03  | 8,47  | 8,40  | 8,34  | 8,29  | 7,97  | 8,03  | 8,12  | 8,11  | 7,58  | 8,04  |  |
| b. Valas / Foreign Exchange                                                                                                               | 6,28  | 5,98  | 6,37  | 6,43  | 6,42  | 6,40  | 6,45  | 6,45  | 6,35  | 6,32  | 7,58  | 7,92  | 7,47  | 7,81  | 7,56  | 6,70  |  |
| Konstruksi / Construction                                                                                                                 | 10,29 | 9,10  | 7,43  | 7,28  | 7,38  | 7,31  | 7,24  | 7,44  | 7,09  | 7,02  | 7,68  | 7,04  | 7,06  | 7,08  | 7,04  | 6,87  |  |
| a. Rupiah                                                                                                                                 | 10,32 | 9,10  | 7,43  | 7,28  | 7,38  | 7,31  | 7,24  | 7,44  | 7,09  | 7,02  | 7,68  | 7,04  | 7,06  | 7,08  | 7,04  | 6,87  |  |
| b. Valas / Foreign Exchange                                                                                                               | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |  |
| Perdagangan Besar dan Eceran / Wholesale and Retail Trade                                                                                 | 21,68 | 20,23 | 17,45 | 16,45 | 16,31 | 16,19 | 16,12 | 15,79 | 15,71 | 15,49 | 15,87 | 16,04 | 15,87 | 15,53 | 15,67 | 15,54 |  |
| a. Rupiah                                                                                                                                 | 21,84 | 20,31 | 17,64 | 16,47 | 16,31 | 16,19 | 16,12 | 15,79 | 15,71 | 15,49 | 15,87 | 16,04 | 15,87 | 15,53 | 15,67 | 15,55 |  |
| b. Valas / Foreign Exchange                                                                                                               | 3,50  | 0,01  | 4,58  | 0,72  | 7,00  | -     | 7,00  | 7,00  | 6,25  | 6,33  | 7,00  | 6,25  | 7,00  | 6,00  | 6,00  | 6,00  |  |
| Penyediaan akomodasi dan penyediaan makan minum / Provision of accommodation and the provision of eating and drinking                     | 9,58  | 8,08  | 7,76  | 7,69  | 7,57  | 7,49  | 7,90  | 7,91  | 7,97  | 7,99  | 7,89  | 7,90  | 7,89  | 7,78  | 7,83  | 7,82  |  |
| a. Rupiah                                                                                                                                 | 9,59  | 8,11  | 7,76  | 7,69  | 7,57  | 7,49  | 7,90  | 7,91  | 7,97  | 7,99  | 7,89  | 7,90  | 7,89  | 7,78  | 7,83  | 7,82  |  |
| b. Valas / Foreign Exchange                                                                                                               | 1,78  | 2,50  | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |  |
| Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications                                                 | 8,00  | 7,28  | 7,55  | 7,50  | 7,56  | 7,67  | 7,82  | 6,97  | 6,90  | 7,38  | 8,01  | 7,27  | 7,41  | 7,35  | 7,41  | 7,11  |  |
| a. Rupiah                                                                                                                                 | 8,21  | 7,40  | 7,73  | 7,69  | 7,75  | 7,87  | 8,04  | 7,07  | 6,99  | 7,55  | 8,70  | 7,77  | 7,95  | 7,86  | 7,91  | 7,52  |  |
| b. Valas / Foreign Exchange                                                                                                               | 1,39  | 1,73  | 5,79  | 6,04  | 6,10  | 6,10  | 6,10  | 6,18  | 6,15  | 6,19  | 3,68  | 3,64  | 3,67  | 3,67  | 3,57  | 3,39  |  |
| Perantara Keuangan / Financial Intermediaries                                                                                             | 9,51  | 7,24  | 6,62  | 7,04  | 7,35  | 7,39  | 7,07  | 7,12  | 6,92  | 6,91  | 6,90  | 6,97  | 7,20  | 7,17  | 7,29  | 7,10  |  |
| a. Rupiah                                                                                                                                 | 9,51  | 7,24  | 6,62  | 7,04  | 7,35  | 7,39  | 7,07  | 7,12  | 6,92  | 6,91  | 6,90  | 6,97  | 7,20  | 7,17  | 7,29  | 7,10  |  |
| b. Valas / Foreign Exchange                                                                                                               | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |  |
| Real Estate, Usaha Penewasan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services                               | 7,83  | 8,03  | 8,42  | 8,46  | 8,50  | 8,77  | 8,76  | 8,75  | 8,61  | 8,56  | 8,27  | 8,25  | 8,25  | 7,82  | 7,95  | 7,74  |  |
| a. Rupiah                                                                                                                                 | 7,95  | 7,54  | 8,44  | 8,46  | 8,50  | 8,77  | 8,76  | 8,75  | 8,61  | 8,56  | 8,27  | 8,25  | 8,25  | 7,82  | 7,95  | 7,74  |  |
| b. Valas / Foreign Exchange                                                                                                               | 6,98  | 11,25 | 4,29  | 5,75  | 5,75  | 5,75  | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |  |
| Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / Government administration, Defense and Compulsory social security        | 11,29 | 7,44  | 11,60 | 8,36  | 8,24  | 8,51  | 8,19  | 8,34  | 9,38  | 8,34  | 12,55 | 12,25 | 10,99 | 10,99 | 10,47 | 9,37  |  |
| a. Rupiah                                                                                                                                 | 11,29 | 7,44  | 11,60 | 8,36  | 8,24  | 8,51  | 8,19  | 8,34  | 9,38  | 8,34  | 12,55 | 12,25 | 10,99 | 10,99 | 10,47 | 9,37  |  |
| b. Valas / Foreign Exchange                                                                                                               | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |  |
| Jasa Pendidikan / Education Services                                                                                                      | 15,66 | 12,57 | 11,25 | 10,96 | 10,89 | 10,82 | 10,75 | 10,70 | 10,57 | 10,62 | 14,18 | 10,50 | 10,51 | 10,45 | 10,46 | 10,40 |  |
| a. Rupiah                                                                                                                                 | 15,66 | 12,57 | 11,25 | 10,96 | 10,89 | 10,82 | 10,75 | 10,70 | 10,57 | 10,62 | 14,18 | 10,50 | 10,51 | 10,45 | 10,46 | 10,40 |  |
| b. Valas / Foreign Exchange                                                                                                               | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |  |
| Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities                                                                | 11,07 | 10,15 | 9,03  | 8,73  | 8,71  | 8,70  | 8,51  | 8,51  | 8,44  | 8,41  | 8,72  | 8,32  | 8,26  | 8,25  | 8,27  | 8,20  |  |
| a. Rupiah                                                                                                                                 | 11,07 | 10,15 | 9,03  | 8,73  | 8,71  | 8,70  | 8,51  | 8,51  | 8,44  | 8,41  | 8,72  | 8,32  | 8,26  | 8,25  | 8,27  | 8,20  |  |
| b. Valas / Foreign Exchange                                                                                                               | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |  |
| Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Pelebaran lainnya / Community, Sociocultural, Entertainment and Other Individual Services | 10,87 | 9,25  | 8,34  | 8,05  | 8,03  | 7,96  | 7,92  | 7,92  | 7,87  | 7,84  | 7,75  | 7,82  | 7,80  | 7,77  | 7,79  | 7,80  |  |
| a. Rupiah                                                                                                                                 | 10,87 | 9,25  | 8,38  | 8,05  | 8,03  | 7,96  | 7,92  | 7,92  | 7,87  | 7,84  | 7,75  | 7,82  | 7,80  | 7,77  | 7,79  | 7,80  |  |
| b. Valas / Foreign Exchange                                                                                                               | -     | 6,39  | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |  |
| Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households                                                   | 39,10 | 42,50 | 41,64 | 41,62 | 41,46 | 41,05 | 40,86 | 40,76 | 40,65 | 40,73 | 40,70 | 40,82 | 41,07 | 41,13 | 41,20 | 41,26 |  |
| a. Rupiah                                                                                                                                 | 39,10 | 42,50 | 41,64 | 41,62 | 41,46 | 41,05 | 40,86 | 40,76 | 40,65 | 40,73 | 40,70 | 40,82 | 41,07 | 41,13 | 41,20 | 41,26 |  |
| b. Valas / Foreign Exchange                                                                                                               | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |  |
| Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra Agency                                  | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |  |
| International                                                                                                                             | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |  |
| a. Rupiah                                                                                                                                 | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |  |
| b. Valas / Foreign Exchange                                                                                                               | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |  |
| Kegiatan yang belum jelas batasannya / Business Activities which are not clearly defined                                                  | 7,17  | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |  |
| a. Rupiah                                                                                                                                 | 7,17  | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |  |
| b. Valas / Foreign Exchange                                                                                                               | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |  |
| <b>Penerima Pembiayaan Bukan Lapangan Usaha / Financing to Non Industrial Origin</b>                                                      |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |  |
| Rumah Tangga / House Hold                                                                                                                 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |  |
| Untuk Pemilikan Rumah Tinggal / For Home Ownership                                                                                        | 9,81  | 9,04  | 8,51  | 8,36  | 8,34  | 8,32  | 8,33  | 8,34  | 8,27  | 8,25  | 8,47  | 8,27  | 8,26  | 8,26  | 8,22  | 8,22  |  |
| a. Rupiah                                                                                                                                 | 9,81  | 9,04  | 8,51  | 8,36  | 8,34  | 8,32  | 8,33  | 8,34  | 8,27  | 8,25  | 8,47  | 8,27  | 8,26  | 8,26  | 8,22  | 8,22  |  |
| b. Valas / Foreign Exchange                                                                                                               | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |  |
| Untuk Pemilikan Flat atau Apartemen / For Apartment Ownership                                                                             | 10,08 | 9,37  | 9,01  | 8,86  | 8,83  | 8,83  | 8,83  | 8,82  | 8,77  | 8,76  | 8,88  | 8,55  | 8,76  | 8,76  | 8,74  | 8,75  |  |
| a. Rupiah                                                                                                                                 | 10,08 | 9,37  | 9,01  | 8,86  | 8,83  | 8,83  | 8,83  | 8,82  | 8,77  | 8,76  | 8,88  | 8,55  | 8,76  | 8,76  | 8,74  | 8,75  |  |
| b. Valas / Foreign Exchange                                                                                                               | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |  |
| Untuk Pemilikan Ruko atau Rumah / For Shop House Ownership                                                                                | 10,43 | 9,74  | 10,01 | 9,65  | 9,61  | 9,58  | 9,60  | 9,53  | 9,44  | 9,39  | 9,68  | 9,36  | 9,32  | 9,21  | 9,17  | 9,19  |  |
| a. Rupiah                                                                                                                                 | 10,43 | 9,74  | 10,01 | 9,65  | 9,61  | 9,58  | 9,60  | 9,53  | 9,44  | 9,39  | 9,68  | 9,36  | 9,32  | 9,21  | 9,17  | 9,19  |  |
| b. Valas / Foreign Exchange                                                                                                               | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |  |
| Untuk Pemilikan Kendaraan Bermotor / For Vehicles Ownership                                                                               | 9,87  | 9,41  | 9,32  | 9,21  | 9,19  | 9,16  | 9,09  | 9,19  | 9,22  | 9,11  | 9,26  | 9,16  | 9,18  | 9,28  | 9,43  | 9,51  |  |
| a. Rupiah                                                                                                                                 | 9,87  | 9,41  | 9,32  | 9,21  | 9,19  | 9,16  | 9,09  | 9,19  | 9,22  | 9,11  | 9,26  | 9,16  | 9,18  | 9,28  | 9,43  | 9,51  |  |
| b. Valas / Foreign Exchange                                                                                                               | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |  |
| Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multiguna) / Multipurpose Loans and Others                              | 11,69 | 10,64 | 10,47 | 10,46 | 10,46 | 10,45 | 10,43 | 10,43 | 10,42 | 10,43 | 10,46 | 10,46 | 10,44 | 10,43 | 10,43 | 10,43 |  |
| a. Rupiah                                                                                                                                 | 11,69 | 10,64 | 10,47 | 10,46 | 10,46 | 10,45 | 10,43 | 10,43 | 10,42 | 10,43 | 10,46 | 10,46 | 10,44 | 10,43 | 10,43 | 10,43 |  |
| b. Valas / Foreign Exchange                                                                                                               | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |  |
| Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others                                                                               | 11,33 | 11,04 | 10,69 | 10,88 | 10,87 | 10,87 | 10,76 | 10,78 | 10,80 | 10,80 | 10,80 | 10,79 | 10,77 | 10,77 | 10,77 | 10,75 |  |
| a. Rupiah                                                                                                                                 | 11,33 | 11,04 | 10,69 | 10,88 | 10,87 | 10,87 | 10,76 | 10,78 | 10,80 | 10,80 | 10,80 | 10,79 | 10,77 | 10,77 | 10,77 | 10,75 |  |
| b. Valas / Foreign Exchange                                                                                                               | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |  |

| Indikator / Indicator                                                                                                                     | 2021  | 2022  | 2023  | 2024  |       |       |       |       |       |       |       |       |       |       |       | 2025  |       |
|-------------------------------------------------------------------------------------------------------------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
|                                                                                                                                           |       |       |       | Mei   | Jun   | Jul   | Ags   | Sep   | Okt   | Nov   | Des   | Jan   | Feb   | Mar   | Apr   | Mei   |       |
| <b>Penerima Pembiayaan Lapangan Usaha / Financing to Business Sector</b>                                                                  |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| Pertanian, perburuan dan Kehutanan / Agriculture, Hunting and Forestry                                                                    | 7,70  | 8,10  | 8,57  | 8,45  | 8,54  | 8,61  | 8,53  | 8,76  | 8,51  | 8,50  | 8,47  | 8,77  | 8,77  | 8,76  | 8,76  | 8,77  | 8,77  |
| a. Rupiah                                                                                                                                 | 8,10  | 8,38  | 8,81  | 8,57  | 8,60  | 8,61  | 8,53  | 8,76  | 8,79  | 8,80  | 8,79  | 8,77  | 8,77  | 8,76  | 8,76  | 8,77  | 8,77  |
| b. Valas / Foreign Exchange                                                                                                               | 2,25  | 4,25  | 5,45  | 5,55  | 5,62  | -     | -     | -     | 5,25  | 5,00  | 4,90  | -     | -     | -     | -     | -     | -     |
| Perikanan / Fishery                                                                                                                       | 8,79  | 7,63  | 8,79  | 8,23  | 8,17  | 8,18  | 8,18  | 8,23  | 8,18  | 8,18  | 7,56  | 7,56  | 7,56  | 7,63  | 7,68  | 8,07  | 8,07  |
| a. Rupiah                                                                                                                                 | 8,79  | 7,63  | 9,31  | 9,29  | 9,24  | 9,20  | 9,18  | 9,18  | 9,17  | 8,88  | 7,98  | 7,93  | 7,95  | 7,91  | 7,98  | 8,34  | 8,34  |
| b. Valas / Foreign Exchange                                                                                                               | -     | -     | 0,50  | 0,50  | 0,50  | 0,50  | 0,50  | 0,50  | 0,50  | 0,50  | 0,75  | 0,75  | 0,75  | 0,75  | 0,75  | 0,75  | 0,75  |
| Pertambangan dan Penggalian / Mining and Quarrying                                                                                        | 3,17  | 5,26  | 7,41  | 7,84  | 7,89  | 7,85  | 8,04  | 8,01  | 7,95  | 7,86  | 7,93  | 7,83  | 7,82  | 7,82  | 7,20  | 7,25  | 7,25  |
| a. Rupiah                                                                                                                                 | 9,03  | 9,50  | 9,28  | 9,11  | 9,14  | 9,17  | 9,12  | 9,12  | 9,03  | 8,94  | 9,06  | 8,97  | 8,98  | 8,97  | 8,90  | 8,88  | 8,83  |
| b. Valas / Foreign Exchange                                                                                                               | 2,32  | 4,63  | 6,35  | 6,63  | 6,65  | 6,57  | 6,87  | 6,78  | 6,80  | 6,82  | 6,74  | 6,65  | 6,64  | 6,65  | 5,72  | 5,66  | 5,66  |
| Industri Pengolahan / Processing Industry                                                                                                 | 6,76  | 6,70  | 7,14  | 6,91  | 7,03  | 7,02  | 7,07  | 9,98  | 6,99  | 7,00  | 7,13  | 7,13  | 7,28  | 7,30  | 7,08  | 7,14  | 7,14  |
| a. Rupiah                                                                                                                                 | 7,75  | 7,45  | 7,74  | 7,48  | 7,59  | 7,57  | 7,58  | 10,95 | 7,48  | 7,48  | 7,62  | 7,62  | 7,81  | 7,77  | 7,51  | 7,55  | 7,55  |
| b. Valas / Foreign Exchange                                                                                                               | 3,34  | 3,51  | 4,44  | 4,35  | 4,39  | 4,28  | 4,12  | 4,27  | 4,36  | 4,26  | 4,43  | 4,49  | 4,45  | 4,77  | 4,72  | 4,76  | 4,76  |
| Listrik, gas dan air / Electricity, Gas and Water                                                                                         | 5,73  | 6,18  | 7,39  | 6,62  | 6,56  | 6,45  | 7,76  | 7,47  | 7,29  | 7,13  | 6,99  | 6,88  | 7,61  | 7,22  | 7,49  | 7,34  | 7,34  |
| a. Rupiah                                                                                                                                 | 5,84  | 6,22  | 7,53  | 6,70  | 6,64  | 6,52  | 7,93  | 7,64  | 7,45  | 7,28  | 7,13  | 7,01  | 7,80  | 7,61  | 7,49  | 7,34  | 7,34  |
| b. Valas / Foreign Exchange                                                                                                               | 4,72  | 5,91  | 5,77  | 5,71  | 5,66  | 5,66  | 5,66  | 5,00  | 5,00  | 5,00  | 5,00  | 5,00  | 5,00  | 2,00  | -     | -     | -     |
| Konstruksi / Construction                                                                                                                 | 7,96  | 8,46  | 9,35  | 9,98  | 10,12 | 10,56 | 10,70 | 20,38 | 10,39 | 10,37 | 10,55 | 10,68 | 11,08 | 11,17 | 11,30 | 11,28 | 11,28 |
| a. Rupiah                                                                                                                                 | 7,97  | 8,47  | 9,35  | 9,98  | 10,12 | 10,56 | 10,70 | 20,38 | 10,39 | 10,37 | 10,55 | 10,68 | 11,08 | 11,17 | 11,30 | 11,28 | 11,28 |
| b. Valas / Foreign Exchange                                                                                                               | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| Perdagangan Besar dan Eceran / Wholesale and Retail Trade                                                                                 | 8,66  | 8,53  | 8,89  | 7,80  | 7,88  | 7,88  | 7,73  | 7,69  | 7,49  | 7,46  | 7,78  | 7,77  | 7,71  | 7,73  | 7,55  | 7,43  | 7,43  |
| a. Rupiah                                                                                                                                 | 8,91  | 8,92  | 9,25  | 8,41  | 8,44  | 8,42  | 8,40  | 8,40  | 8,37  | 8,34  | 8,31  | 8,31  | 8,36  | 8,38  | 8,36  | 8,38  | 8,38  |
| b. Valas / Foreign Exchange                                                                                                               | 3,03  | 5,85  | 5,39  | 5,43  | 5,32  | 5,34  | 5,32  | 5,30  | 5,12  | 5,11  | 4,71  | 4,65  | 4,73  | 4,68  | 4,69  | 4,77  | 4,77  |
| Penyediaan akomodasi dan penyediaan makan minum / Provision of accommodation and the provision of eating and drinking                     | 7,56  | 7,53  | 8,08  | 8,18  | 8,20  | 8,20  | 8,20  | 8,16  | 8,15  | 8,21  | 8,06  | 8,07  | 8,07  | 8,06  | 8,11  | 8,06  | 8,06  |
| a. Rupiah                                                                                                                                 | 7,56  | 7,53  | 8,08  | 8,18  | 8,20  | 8,20  | 8,20  | 8,16  | 8,15  | 8,21  | 8,06  | 8,07  | 8,07  | 8,06  | 8,11  | 8,06  | 8,06  |
| b. Valas / Foreign Exchange                                                                                                               | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications                                                 | 8,06  | 12,52 | 9,93  | 10,31 | 10,26 | 9,97  | 10,14 | 10,15 | 9,91  | 9,88  | 9,67  | 9,57  | 9,61  | 9,52  | 9,42  | 9,51  | 9,51  |
| a. Rupiah                                                                                                                                 | 9,21  | 13,29 | 10,11 | 10,54 | 10,48 | 10,22 | 10,45 | 10,48 | 10,24 | 10,23 | 10,00 | 9,90  | 9,95  | 9,95  | 9,83  | 9,92  | 9,92  |
| b. Valas / Foreign Exchange                                                                                                               | 3,92  | 6,95  | 7,04  | 7,01  | 7,07  | 6,99  | 6,81  | 6,87  | 6,47  | 6,37  | 6,25  | 6,21  | 6,23  | 5,66  | 5,65  | 5,62  | 5,62  |
| Perseranta Keuangan / Financial Intermediaries                                                                                            | 7,67  | 7,18  | 7,01  | 7,18  | 7,07  | 7,42  | 7,28  | 21,66 | 7,02  | 7,03  | 7,01  | 7,11  | 7,11  | 7,02  | 7,04  | 7,07  | 7,07  |
| a. Rupiah                                                                                                                                 | 7,67  | 7,18  | 7,02  | 7,19  | 7,07  | 7,42  | 7,28  | 21,66 | 7,02  | 7,03  | 7,01  | 7,11  | 7,11  | 7,02  | 7,04  | 7,07  | 7,07  |
| b. Valas / Foreign Exchange                                                                                                               | -     | -     | 5,50  | 5,50  | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services                               | 8,11  | 7,93  | 7,88  | 7,35  | 7,32  | 7,85  | 7,63  | 7,56  | 7,87  | 7,37  | 7,59  | 7,94  | 7,73  | 7,57  | 7,81  | 7,66  | 7,66  |
| a. Rupiah                                                                                                                                 | 8,79  | 8,07  | 8,04  | 7,51  | 7,47  | 8,06  | 7,80  | 7,74  | 8,07  | 7,55  | 7,80  | 8,18  | 7,95  | 7,78  | 8,04  | 7,78  | 7,78  |
| b. Valas / Foreign Exchange                                                                                                               | 4,33  | 7,14  | 6,54  | 5,63  | 5,61  | 5,55  | 5,48  | 5,19  | 5,01  | 4,87  | 4,73  | 4,69  | 4,68  | 4,60  | 4,53  | 4,59  | 4,59  |
| Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / Government administration, Defense and Compulsory social security        | 10,95 | 11,49 | 9,00  | 8,94  | 8,86  | 8,94  | 9,12  | 9,55  | 9,85  | 9,76  | 9,97  | 9,96  | 9,97  | 9,95  | 9,95  | 10,00 | 10,00 |
| a. Rupiah                                                                                                                                 | 10,95 | 11,49 | 9,00  | 8,94  | 8,86  | 8,94  | 9,12  | 9,55  | 9,85  | 9,76  | 9,97  | 9,96  | 9,97  | 9,95  | 9,95  | 10,00 | 10,00 |
| b. Valas / Foreign Exchange                                                                                                               | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| Jasa Pendidikan / Education Services                                                                                                      | 9,59  | 13,91 | 13,19 | 13,35 | 13,45 | 13,43 | 13,34 | 13,41 | 13,02 | 11,70 | 11,34 | 11,49 | 11,65 | 11,13 | 11,05 | 11,12 | 11,12 |
| a. Rupiah                                                                                                                                 | 9,59  | 13,91 | 13,19 | 13,36 | 13,45 | 13,43 | 13,35 | 13,41 | 13,02 | 11,70 | 11,35 | 11,49 | 11,65 | 11,14 | 11,06 | 11,12 | 11,12 |
| b. Valas / Foreign Exchange                                                                                                               | -     | -     | 6,73  | 6,73  | 6,73  | 6,73  | 6,73  | 6,73  | 6,73  | 6,73  | 6,73  | 6,73  | 6,73  | 6,73  | 6,73  | 6,73  | 6,73  |
| Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities                                                                | 7,35  | 8,82  | 8,58  | 10,36 | 10,33 | 10,69 | 10,65 | 10,64 | 10,53 | 11,08 | 12,41 | 12,23 | 12,03 | 11,81 | 11,36 | 11,82 | 11,82 |
| a. Rupiah                                                                                                                                 | 7,35  | 8,82  | 8,58  | 10,36 | 10,33 | 10,69 | 10,65 | 10,64 | 10,53 | 11,08 | 12,41 | 12,23 | 12,03 | 11,81 | 11,36 | 11,82 | 11,82 |
| b. Valas / Foreign Exchange                                                                                                               | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Pelebaran lainnya / Community, Sociocultural, Entertainment and Other Individual Services | 8,45  | 8,39  | 6,41  | 8,13  | 8,07  | 8,06  | 8,07  | 8,07  | 8,15  | 8,14  | 8,11  | 8,13  | 8,16  | 8,32  | 8,35  | 8,31  | 8,31  |
| a. Rupiah                                                                                                                                 | 8,45  | 8,39  | 6,41  | 8,13  | 8,07  | 8,06  | 8,07  | 8,07  | 8,15  | 8,14  | 8,11  | 8,13  | 8,16  | 8,32  | 8,35  | 8,31  | 8,31  |
| b. Valas / Foreign Exchange                                                                                                               | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households                                                   | 8,87  | 10,36 | 10,52 | 13,09 | 13,08 | 13,11 | 13,07 | 13,22 | 13,17 | 13,22 | 12,31 | 12,37 | 12,42 | 12,53 | 12,38 | 12,36 | 12,36 |
| a. Rupiah                                                                                                                                 | 8,87  | 10,36 | 10,52 | 13,09 | 13,08 | 13,11 | 13,07 | 13,22 | 13,17 | 13,22 | 12,31 | 12,37 | 12,42 | 12,53 | 12,38 | 12,36 | 12,36 |
| b. Valas / Foreign Exchange                                                                                                               | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra Agency International                    | 3,50  | -     | 13,94 | 13,95 | 13,85 | 13,86 | 13,86 | 13,86 | 13,86 | 13,87 | 13,87 | 13,87 | 13,88 | 13,88 | 13,88 | 13,88 | 13,88 |
| a. Rupiah                                                                                                                                 | 3,50  | -     | 13,94 | 13,95 | 13,85 | 13,86 | 13,86 | 13,86 | 13,86 | 13,87 | 13,87 | 13,87 | 13,88 | 13,88 | 13,88 | 13,88 | 13,88 |
| b. Valas / Foreign Exchange                                                                                                               | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| Kegiatan yang belum jelas batasannya / Business Activities which are not clearly defined                                                  | 5,77  | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| a. Rupiah                                                                                                                                 | 5,77  | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| b. Valas / Foreign Exchange                                                                                                               | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| <b>Penerima Pembiayaan Bukan Lapangan Usaha / Financing to Non Industrial Origin</b>                                                      |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| Rumah Tangga / House Hold                                                                                                                 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| Untuk Pemilikan Rumah Tinggal / For Home Ownership                                                                                        | 7,31  | 7,02  | 6,76  | 6,62  | 6,60  | 6,57  | 6,53  | 6,50  | 6,45  | 6,43  | 6,40  | 6,37  | 6,34  | 6,33  | 6,32  | 6,30  | 6,30  |
| a. Rupiah                                                                                                                                 | 7,31  | 7,02  | 6,76  | 6,62  | 6,60  | 6,57  | 6,53  | 6,50  | 6,45  | 6,43  | 6,40  | 6,37  | 6,34  | 6,33  | 6,32  | 6,30  | 6,30  |
| b. Valas / Foreign Exchange                                                                                                               | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| Untuk Pemilikan Flat atau Apartemen / For Apartement Ownership                                                                            | 6,95  | 7,04  | 6,93  | 6,82  | 6,78  | 6,72  | 6,63  | 6,56  | 6,48  | 6,43  | 6,42  | 6,38  | 6,32  | 6,28  | 6,27  | 6,23  | 6,23  |
| a. Rupiah                                                                                                                                 | 6,95  | 7,04  | 6,93  | 6,82  | 6,78  | 6,72  | 6,63  | 6,56  | 6,48  | 6,43  | 6,42  | 6,38  | 6,32  | 6,28  | 6,27  | 6,23  | 6,23  |
| b. Valas / Foreign Exchange                                                                                                               | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| Untuk Pemilikan Ruko atau Rukan / For Shop House Ownership                                                                                | 7,51  | 7,55  | 7,16  | 6,94  | 6,94  | 6,89  | 6,84  | 6,79  | 6,75  | 6,76  | 6,70  | 6,68  | 6,66  | 6,64  | 6,61  | 6,57  | 6,57  |
| a. Rupiah                                                                                                                                 | 7,51  | 7,55  | 7,16  | 6,94  | 6,94  | 6,89  | 6,84  | 6,79  | 6,75  | 6,76  | 6,70  | 6,68  | 6,66  | 6,64  | 6,61  | 6,57  | 6,57  |
| b. Valas / Foreign Exchange                                                                                                               | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| Untuk Pemilikan Kendaraan Bermotor / For Vehicles Ownership                                                                               | 11,06 | 9,71  | 10,09 | 10,76 | 10,91 | 10,98 | 11,06 | 11,14 | 10,96 | 10,67 | 10,94 | 11,01 | 11,08 | 11,17 | 11,24 | 11,38 | 11,38 |
| a. Rupiah                                                                                                                                 | 11,06 | 9,71  | 10,09 | 10,76 | 10,91 | 10,98 | 11,06 | 11,14 | 10,96 | 10,67 | 10,94 | 11,01 | 11,08 | 11,17 | 11,24 | 11,38 | 11,38 |
| b. Valas / Foreign Exchange                                                                                                               | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multiguna) / Multipurpose Loans and Others                              | 8,36  | 9,17  | 9,38  | 9,55  | 9,58  | 9,61  | 9,62  | 9,64  | 9,64  | 9,63  | 9,57  | 9,65  | 9,70  | 9,72  | 9,74  | 9,77  | 9,77  |
| a. Rupiah                                                                                                                                 | 8,36  | 9,17  | 9,38  | 9,55  | 9,58  | 9,61  | 9,62  | 9,64  | 9,64  | 9,63  | 9,57  | 9,65  | 9,70  | 9,72  | 9,74  | 9,77  | 9,77  |
| b. Valas / Foreign Exchange                                                                                                               | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others                                                                               | 5,22  | 5,43  | 5,49  | 16,22 | 16,24 | 16,25 | 16,26 | 16,19 | 16,16 | 16,17 | 16,21 | 16,27 | 16,01 | 15,89 | 15,82 | 15,73 | 15,73 |
| a. Rupiah                                                                                                                                 | 5,22  | 5,43  | 5,49  | 16,22 | 16,24 | 16,25 | 16,26 | 16,19 | 16,16 | 16,17 | 16,21 | 16,27 | 16,01 | 15,89 | 15,82 | 15,73 | 15,73 |
| b. Valas / Foreign Exchange                                                                                                               | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |       |       |       |       |       |       |       |

**Tabel 20.**  
**Jumlah Rekening Pembiayaan dan Dana Pihak Ketiga Bank Umum Syariah dan Unit Usaha Syariah**  
**(Number of Account of Financing and Third Party Fund Islamic Commercial Bank and Islamic Business Unit)**

| Tipe / Type                                                                          | 2021       | 2022       | 2023       | 2024       |            |            |            |            |            |            |            |            |            |            |            | 2025       |     |  |
|--------------------------------------------------------------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|-----|--|
|                                                                                      |            |            |            | Mei        | Jun        | Jul        | Ags        | Sep        | 2023       | Okt        | Nov        | Des        | Jan        | Feb        | Mar        | Apr        | Mei |  |
| Dana Pihak Ketiga / Third Party Fund                                                 | 42 321 266 | 51.793.084 | 56.950.676 | 58.033.487 | 58.544.540 | 59.044.180 | 59.623.999 | 60.093.060 | 60.570.183 | 60.802.776 | 61.161.243 | 61.716.453 | 49.716.629 | 62.532.489 | 62.506.085 | 63.028.834 |     |  |
| 1. Dana Simpanan Wadiah / Demand Deposits Wadia                                      | 25 818 371 | 31 102 140 | 34 381 211 | 35 066 071 | 35 427 675 | 35 789 491 | 36 216 295 | 36 537 854 | 36 893 858 | 37 171 615 | 37 500 649 | 37 955 239 | 30 542 769 | 38 579 080 | 38 680 230 | 39 052 622 |     |  |
| a. Giro / Demand Deposits Wadia                                                      | 303 549    | 312 530    | 363 419    | 367 789    | 371 075    | 373 811    | 376 082    | 378 831    | 380 834    | 379 311    | 381 338    | 383 440    | 281 947    | 376 417    | 378 275    | 381 081    |     |  |
| b. Tabungan / IB Saving Deposits Wadia                                               | 25 514 822 | 30.789.610 | 34.017.792 | 34.698.282 | 35.056.600 | 35.415.680 | 35.840.213 | 36.159.023 | 36.513.024 | 36.792.304 | 37.119.311 | 37.571.799 | 30.260.822 | 38.202.663 | 38.301.955 | 38.671.541 |     |  |
| 2. Dana Investasi Non Profit Sharing / Non Profit Sharing Investment Fund            | 16 502 895 | 20.690.944 | 22.569.465 | 22.967.416 | 23.116.865 | 23.254.689 | 23.407.704 | 23.555.206 | 23.676.325 | 23.631.161 | 23.660.593 | 23.761.213 | 19.173.860 | 23.953.409 | 23.825.855 | 23.976.212 |     |  |
| a. Giro / Demand Deposits                                                            | 76 528     | 169.327    | 183.235    | 189.795    | 191.272    | 193.166    | 195.262    | 197.072    | 198.689    | 198.070    | 198.641    | 200.187    | 157.854    | 202.444    | 195.591    | 196.393    |     |  |
| b. Tabungan / Saving Deposits                                                        | 15 970 774 | 20.060.753 | 21.929.025 | 22.315.206 | 22.466.666 | 22.602.768 | 22.754.669 | 22.901.744 | 23.021.250 | 22.980.261 | 23.006.275 | 23.104.742 | 18.681.371 | 23.297.006 | 23.179.457 | 23.330.797 |     |  |
| c. Deposito / Time Deposits                                                          | 455 593    | 460.864    | 457.205    | 462.415    | 458.927    | 458.755    | 457.773    | 456.390    | 456.386    | 452.830    | 455.677    | 456.284    | 334.635    | 453.959    | 450.807    | 449.022    |     |  |
| 3. Dana Investasi Profit Sharing / Profit Sharing Investment Fund                    | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | 1          | 1          | -          | -          | -          | -          |     |  |
| a. Giro / Demand Deposits                                                            | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |     |  |
| b. Tabungan / Saving Deposits                                                        | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | 1          | 1          | -          | -          | -          | -          |     |  |
| c. Deposito / Time Deposits                                                          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |     |  |
| Pembiayaan, Piutang dan Salam / Financing, Receivables/Acceptables, Ijarah and Salam | 6 814 188  | 7.774.755  | 7.324.585  | 7.025.621  | 7.017.114  | 7.042.876  | 7.074.947  | 7.109.659  | 7.155.815  | 7.217.531  | 7.251.469  | 7.250.474  | 5.719.903  | 7.369.756  | 7.419.610  | 7.484.105  |     |  |
| 1. Pembiayaan Bagi Hasil / Profit Sharing Financing                                  | 198 752    | 245.200    | 338.530    | 385.002    | 396.128    | 407.640    | 419.462    | 430.578    | 441.768    | 451.624    | 461.502    | 467.641    | 340.100    | 488.877    | 495.643    | 507.037    |     |  |
| a. Mudharabah / Mudharabah                                                           | 7 245      | 6.413      | 6.650      | 6.643      | 6.609      | 6.686      | 6.651      | 6.691      | 6.714      | 6.701      | 6.793      | 6.676      | 2.033      | 6.659      | 6.552      | 6.527      |     |  |
| b. Musyarakah / Musyarakah                                                           | 191 507    | 238.787    | 331.880    | 378.359    | 389.519    | 400.954    | 412.811    | 423.887    | 435.054    | 444.923    | 454.709    | 460.965    | 338.068    | 482.218    | 489.091    | 500.510    |     |  |
| c. Pembiayaan Bagi Hasil Lainnya / Others                                            | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |     |  |
| 2. Piutang / Receivables/Acceptables                                                 | 6 580 625  | 7.491.871  | 6.944.079  | 6.598.913  | 6.578.982  | 6.592.937  | 6.612.857  | 6.636.750  | 6.672.159  | 6.724.454  | 6.749.174  | 6.742.411  | 5.348.859  | 6.841.445  | 6.884.527  | 6.937.486  |     |  |
| a. Murabahah / Murabahah                                                             | 5 649 827  | 6.490.700  | 5.888.255  | 5.496.203  | 5.456.525  | 5.438.721  | 5.424.959  | 5.415.233  | 5.419.412  | 5.447.631  | 5.448.004  | 5.423.990  | 4.754.577  | 5.480.023  | 5.504.010  | 5.536.399  |     |  |
| b. Qardh / Qardh                                                                     | 921 944    | 991.409    | 1.043.145  | 1.089.184  | 1.108.576  | 1.140.061  | 1.173.436  | 1.206.675  | 1.237.617  | 1.261.432  | 1.285.441  | 1.302.517  | 594.272    | 1.344.867  | 1.363.831  | 1.384.199  |     |  |
| c. Istisna' / Istisna'                                                               | 8 854      | 9.762      | 12.679     | 13.526     | 13.861     | 14.155     | 14.462     | 14.842     | 15.130     | 15.391     | 15.729     | 15.904     | 10         | 16.535     | 16.686     | 16.888     |     |  |
| 3. Pembiayaan Sewa (Ijarah) / Ijarah including Leasing receivables                   | 34 811     | 37.684     | 41.976     | 41.706     | 42.004     | 42.299     | 42.628     | 42.331     | 41.888     | 41.453     | 40.793     | 40.422     | 31.639     | 39.434     | 39.440     | 39.582     |     |  |
| a. Pembiayaan Sindikasi / Syndication Financing                                      | 1'         | 13         | 28         | 34         | 34         | 34         | 34         | 34         | 34         | 34         | 34         | 34         | 34         | 34         | 34         | 34         |     |  |
| b. Pembiayaan secara Channeling / Financing through Channeling                       | 3 678      | 5.322      | 9.085      | 9.322      | 9.423      | 9.466      | 9.560      | 9.552      | 9.433      | 9.282      | 9.186      | 9.116      | 9.112      | 9.113      | 9.182      | 9.372      |     |  |
| c. Pembiayaan secara Executing / Financing through Executing                         | -          | -          | 1          | 4          | 4          | 6          | 6          | 6          | 3          | 3          | 3          | 3          | -          | 3          | 3          | 3          |     |  |
| d. Pembiayaan Sewa Lainnya / Other Ijarah                                            | 31 132     | 32.349     | 32.862     | 32.346     | 32.543     | 32.793     | 33.028     | 32.739     | 32.418     | 32.134     | 31.570     | 31.269     | 22.493     | 30.284     | 30.221     | 30.173     |     |  |
| 4. Salam                                                                             | -          | -          | -          | -          | 1          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |     |  |

| Tabel 20a.<br>Jumlah Rekening Pembiayaan dan Dana Pihak Ketiga Bank Umum Syariah<br>(Number of Account of Financing and Third Party Fund Islamic Commercial Bank) |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Tipe / Type                                                                                                                                                       | 2021       | 2022       | 2023       | 2024       |            |            |            |            |            |            |            |            |            | 2025       |            |            |
|                                                                                                                                                                   |            |            |            | Mei        | Jun        | Jul        | Ags        | Sep        | Okt        | Nov        | Des        | Jan        | Feb        | Mar        | Apr        | Mei        |
| <b>Dana Pihak Ketiga / Third Party Fund</b>                                                                                                                       | 34 917 852 | 42 272 480 | 45 891 873 | 46 660 613 | 47 023 778 | 47 403 633 | 47 836 805 | 48 173 156 | 48 518 490 | 48 660 120 | 48 976 047 | 49 417 877 | 49 716 629 | 50 020 296 | 50 135 638 | 50 529 911 |
| 1. Dana Simpanan Wadiah / Demand Deposits Wadia                                                                                                                   | 22 493 923 | 26 133 086 | 27 873 069 | 28 234 348 | 28 492 573 | 28 748 879 | 29 065 771 | 29 309 049 | 29 549 243 | 29 734 862 | 29 966 678 | 30 329 319 | 30 542 769 | 30 754 717 | 30 755 506 | 31 014 242 |
| a. Giro / Demand Deposits Wadia                                                                                                                                   | 273 600    | 276 289    | 280 719    | 280 099    | 282 070    | 283 036    | 283 659    | 284 668    | 285 249    | 282 662    | 282 614    | 282 943    | 281 947    | 272 755    | 273 714    | 275 035    |
| b. Tabungan / IB Saving Deposits Wadia                                                                                                                            | 22 220 323 | 25 856 797 | 27 592 350 | 27 954 249 | 28 210 503 | 28 465 843 | 28 782 112 | 29 024 381 | 29 263 994 | 29 452 200 | 29 684 064 | 30 046 376 | 30 260 822 | 30 481 962 | 30 481 792 | 30 739 207 |
| 2. Dana Investasi Non Profit Sharing / Non Profit Sharing Investment Fund                                                                                         | 12 423 929 | 16 139 394 | 18 018 804 | 18 426 265 | 18 531 205 | 18 654 754 | 18 771 034 | 18 864 107 | 18 969 247 | 18 925 258 | 19 009 369 | 19 088 558 | 19 173 860 | 19 265 579 | 19 380 132 | 19 515 669 |
| a. Giro / Demand Deposits                                                                                                                                         | 58 494     | 146 633    | 148 482    | 151 853    | 152 508    | 153 431    | 154 473    | 155 223    | 155 857    | 156 024    | 156 264    | 157 371    | 157 854    | 158 505    | 158 592    | 158 846    |
| b. Tabungan / Saving Deposits                                                                                                                                     | 12 025 406 | 15 649 399 | 17 534 993 | 17 932 034 | 18 038 995 | 18 162 596 | 18 278 976 | 18 373 052 | 18 477 309 | 18 435 256 | 18 517 039 | 18 595 495 | 18 681 371 | 18 771 822 | 18 888 555 | 19 025 117 |
| c. Deposito / Time Deposits                                                                                                                                       | 340 029    | 343 362    | 335 329    | 342 378    | 339 702    | 338 727    | 337 585    | 335 832    | 336 081    | 333 978    | 336 066    | 335 692    | 334 635    | 335 252    | 332 985    | 331 706    |
| 3. Dana Investasi Profit Sharing / Profit Sharing Investment Fund                                                                                                 | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| a. Giro / Demand Deposits                                                                                                                                         | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| b. Tabungan / Saving Deposits                                                                                                                                     | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| c. Deposito / Time Deposits                                                                                                                                       | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| <b>Pembiayaan, Piutang dan Salam / Financing, Receivables/Acceptables, Ijarah and Salam</b>                                                                       | 4 963 426  | 5 486 015  | 5 655 050  | 5 487 951  | 5 475 988  | 5 488 741  | 5 525 175  | 5 562 137  | 5 594 691  | 5 646 076  | 5 680 277  | 5 673 422  | 5 719 903  | 5 769 875  | 5 815 874  | 5 868 874  |
| 1. Pembiayaan Bagi Hasil / Profit Sharing Financing                                                                                                               | 104 546    | 143 686    | 213 929    | 254 671    | 264 667    | 275 055    | 285 644    | 295 831    | 305 967    | 314 871    | 323 861    | 330 022    | 340 100    | 349 666    | 356 117    | 366 820    |
| a. Mudharabah / Mudharabah                                                                                                                                        | 2 584      | 2 333      | 2 319      | 2 243      | 2 218      | 2 186      | 2 135      | 2 116      | 2 107      | 2 088      | 2 105      | 2 076      | 2 033      | 2 010      | 1 983      | 1 969      |
| b. Musyarakah / Musyarakah                                                                                                                                        | 101 962    | 141 353    | 211 610    | 252 428    | 262 449    | 272 869    | 283 509    | 293 715    | 303 860    | 312 783    | 321 756    | 327 946    | 338 068    | 347 656    | 354 134    | 364 851    |
| c. Pembiayaan Bagi Hasil Lainnya / Others                                                                                                                         | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| 2. Piutang / Receivables/Acceptables                                                                                                                              | 4 836 355  | 5 319 697  | 5 417 321  | 5 200 427  | 5 178 092  | 5 180 204  | 5 205 800  | 5 232 703  | 5 255 515  | 5 298 345  | 5 324 014  | 5 311 349  | 5 348 859  | 5 388 902  | 5 428 427  | 5 470 390  |
| a. Murabahah / Murabahah                                                                                                                                          | 4 554 230  | 4 959 190  | 5 025 479  | 4 790 947  | 4 755 214  | 4 732 772  | 4 731 069  | 4 731 881  | 4 732 184  | 4 759 422  | 4 767 833  | 4 741 998  | 4 754 577  | 4 788 214  | 4 810 886  | 4 835 752  |
| b. Qardh / Qardh                                                                                                                                                  | 282 097    | 360 486    | 391 826    | 409 467    | 422 865    | 447 419    | 474 720    | 500 811    | 523 321    | 538 913    | 556 171    | 569 341    | 594 272    | 600 677    | 617 530    | 634 626    |
| c. Istishna' / Istishna'                                                                                                                                          | 28         | 21         | 16         | 13         | 13         | 13         | 11         | 11         | 10         | 10         | 10         | 10         | 10         | 11         | 11         | 12         |
| 3. Pembiayaan Sewa (Ijarah) / Ijarah including Leasing receivables                                                                                                | 22 525     | 22 632     | 23 800     | 32 853     | 33 229     | 33 482     | 33 731     | 33 603     | 33 209     | 32 860     | 32 402     | 32 051     | 31 639     | 31 307     | 31 330     | 31 664     |
| a. Pembiayaan Sindikasi / Syndication Financing                                                                                                                   | 1          | 13         | 28         | 34         | 34         | 34         | 34         | 34         | 34         | 34         | 34         | 34         | 34         | 34         | 34         | 34         |
| b. Pembiayaan secara Channeling / Financing through Channeling                                                                                                    | 537        | 799        | 680        | 9 322      | 9 423      | 9 466      | 9 560      | 9 552      | 9 433      | 9 282      | 9 186      | 9 116      | 9 112      | 9 113      | 9 182      | 9 372      |
| c. Pembiayaan secara Executing / Financing through Executing                                                                                                      | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| d. Pembiayaan Sewa Lainnya / Other Ijarah                                                                                                                         | 21 987     | 21 820     | 23 092     | 23 497     | 23 772     | 23 982     | 24 137     | 24 017     | 23 742     | 23 544     | 23 182     | 22 901     | 22 493     | 22 160     | 22 114     | 22 258     |
| 4. Salam                                                                                                                                                          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |

| Tabel 20b.<br>Jumlah Rekening Pembiayaan dan Dana Pihak Ketiga Unit Usaha Syariah<br>(Number of Account of Financing and Third Party Fund Islamic Business Unit) |           |           |            |            |            |            |            |            |            |            |            |            |            |            |            |            |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|-----------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Tipe / Type                                                                                                                                                      | 2021      | 2022      | 2023       | 2024       |            |            |            |            |            |            |            |            |            |            |            | 2025       |
|                                                                                                                                                                  |           |           |            | Mei        | Jun        | Jul        | Ag         | Sep        | Okt        | Nov        | Des        | Jan        | Feb        | Mar        | Apr        | Mei        |
| <b>Dana Pihak Ketiga / Third Party Fund</b>                                                                                                                      | 7 403 414 | 9 520 604 | 11 058 803 | 11 372 874 | 11 520 782 | 11 640 547 | 11 787 194 | 11 919 904 | 12 051 693 | 12 142 656 | 12 185 196 | 12 298 576 | 12 408 826 | 12 512 193 | 12 370 447 | 12 498 923 |
| 1. Dana Simpanan Wadiah / Demand Deposits Wadia                                                                                                                  | 3 324 448 | 4 969 054 | 6 508 142  | 6 831 723  | 6 935 102  | 7 040 612  | 7 150 524  | 7 228 805  | 7 344 615  | 7 436 753  | 7 533 971  | 7 625 920  | 7 723 339  | 7 824 363  | 7 924 724  | 8 038 380  |
| a. Giro / Demand Deposits Wadia                                                                                                                                  | 29 949    | 36 241    | 82 700     | 87 690     | 89 005     | 90 775     | 92 423     | 94 163     | 95 585     | 96 649     | 98 724     | 100 497    | 102 097    | 103 662    | 104 561    | 106 046    |
| b. Tabungan / IB Saving Deposits Wadia                                                                                                                           | 3 294 499 | 4 932 813 | 6 425 442  | 6 744 033  | 6 846 097  | 6 949 837  | 7 058 101  | 7 134 642  | 7 249 030  | 7 340 104  | 7 435 247  | 7 525 423  | 7 621 242  | 7 720 701  | 7 820 163  | 7 932 334  |
| 2. Dana Investasi Non Profit Sharing / Non Profit Sharing Investment Fund                                                                                        | 4 078 966 | 4 551 550 | 4 550 661  | 4 541 151  | 4 585 660  | 4 599 935  | 4 636 670  | 4 691 099  | 4 707 078  | 4 705 903  | 4 651 224  | 4 672 655  | 4 685 487  | 4 687 830  | 4 445 723  | 4 460 543  |
| a. Giro / Demand Deposits                                                                                                                                        | 18 034    | 22 694    | 34 753     | 37 942     | 38 764     | 39 735     | 40 789     | 41 849     | 42 832     | 42 046     | 42 377     | 42 816     | 43 372     | 43 939     | 36 999     | 37 547     |
| b. Tabungan / Saving Deposits                                                                                                                                    | 3 945 368 | 4 411 354 | 4 394 032  | 4 383 172  | 4 427 671  | 4 440 172  | 4 475 693  | 4 528 692  | 4 543 941  | 4 545 005  | 4 489 236  | 4 509 247  | 4 525 627  | 4 525 184  | 4 290 902  | 4 305 680  |
| c. Deposito / Time Deposits                                                                                                                                      | 115 564   | 117 502   | 121 876    | 120 037    | 119 225    | 120 028    | 120 188    | 120 558    | 120 305    | 118 852    | 119 611    | 120 592    | 116 488    | 118 707    | 117 822    | 117 316    |
| 3. Dana Investasi Profit Sharing / Profit Sharing Investment Fund                                                                                                | -         | -         | -          | -          | -          | -          | -          | -          | -          | -          | 1          | 1          | -          | -          | -          | -          |
| a. Giro / Demand Deposits                                                                                                                                        | -         | -         | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| b. Tabungan / Saving Deposits                                                                                                                                    | -         | -         | -          | -          | -          | -          | -          | -          | -          | -          | 1          | 1          | -          | -          | -          | -          |
| c. Deposito / Time Deposits                                                                                                                                      | -         | -         | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| <b>Pembiayaan, Piutang dan Salam / Financing, Receivables/Acceptables, Ijarah and Salam</b>                                                                      | 1 850 762 | 2 288 740 | 1 669 535  | 1 537 670  | 1 541 126  | 1 554 135  | 1 549 772  | 1 547 522  | 1 561 124  | 1 571 455  | 1 571 192  | 1 577 052  | 1 588 625  | 1 599 881  | 1 603 736  | 1 615 231  |
| 1. Pembiayaan Bagi Hasil / Profit Sharing Financing                                                                                                              | 94 206    | 101 514   | 124 601    | 130 331    | 131 461    | 132 585    | 133 818    | 134 747    | 135 801    | 136 753    | 137 641    | 137 619    | 138 299    | 139 211    | 139 526    | 140 217    |
| a. Mudharabah / Mudharabah                                                                                                                                       | 4 661     | 4 080     | 4 331      | 4 400      | 4 391      | 4 500      | 4 516      | 4 575      | 4 607      | 4 613      | 4 688      | 4 600      | 4 632      | 4 649      | 4 569      | 4 558      |
| b. Musyarakah / Musyarakah                                                                                                                                       | 89 545    | 97 434    | 120 270    | 125 931    | 127 070    | 128 085    | 129 302    | 130 172    | 131 194    | 132 140    | 132 953    | 133 019    | 133 667    | 134 562    | 134 957    | 135 659    |
| c. Pembiayaan Bagi Hasil Lainnya / Others                                                                                                                        | -         | -         | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| 2. Piutang / Receivables/Acceptables                                                                                                                             | 1 744 270 | 2 172 174 | 1 526 758  | 1 398 486  | 1 400 890  | 1 412 733  | 1 407 057  | 1 404 047  | 1 416 644  | 1 426 109  | 1 425 160  | 1 431 062  | 1 442 016  | 1 452 543  | 1 456 100  | 1 467 096  |
| a. Murabahah / Murabahah                                                                                                                                         | 1 095 597 | 1 531 510 | 862 776    | 705 256    | 701 311    | 705 949    | 693 890    | 683 352    | 687 228    | 688 209    | 680 171    | 681 992    | 686 303    | 691 809    | 693 124    | 700 647    |
| b. Qardh / Qardh                                                                                                                                                 | 639 847   | 630 923   | 651 319    | 679 717    | 685 711    | 692 642    | 698 716    | 705 864    | 714 296    | 722 519    | 729 270    | 733 176    | 739 528    | 744 210    | 746 301    | 749 573    |
| c. Istishna' / Istishna'                                                                                                                                         | 8 826     | 9 741     | 12 663     | 13 513     | 13 868     | 14 142     | 14 451     | 14 831     | 15 120     | 15 381     | 15 719     | 15 894     | 16 185     | 16 524     | 16 675     | 16 876     |
| 3. Pembiayaan Sewa (Ijarah) / Ijarah including Leasing receivables                                                                                               | 12 286    | 15 052    | 18 176     | 8 853      | 8 775      | 8 817      | 8 897      | 8 728      | 8 679      | 8 593      | 8 391      | 8 371      | 8 310      | 8 127      | 8 110      | 7 918      |
| a. Pembiayaan Sindikasi / Syndication Financing                                                                                                                  | -         | -         | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| b. Pembiayaan secara Channeling / Financing through Channeling                                                                                                   | 3 141     | 4 523     | 8 405      | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| c. Pembiayaan secara Executing / Financing through Executing                                                                                                     | -         | -         | 1          | 4          | 4          | 6          | 6          | 6          | 3          | 3          | 3          | 3          | 3          | 3          | 3          | 3          |
| d. Pembiayaan Sewa Lainnya / Other Ijarah                                                                                                                        | 9 145     | 10 529    | 9 770      | 8 849      | 8 771      | 8 811      | 8 891      | 8 722      | 8 676      | 8 590      | 8 388      | 8 368      | 8 307      | 8 124      | 8 107      | 7 915      |
| 4. Salam                                                                                                                                                         | -         | -         | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |

| Tabel 21.<br>Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Bank Umum Syariah dan Unit Usaha Syariah<br>(Number of Account of Financing and Third Party Fund Islamic Commercial Bank dan Islamic Business Unit) |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Tipe / Type                                                                                                                                                                                                      | 2021       | 2022       | 2023       | 2024       |            |            |            |            |            |            |            |            |            |            |            | 2025       |
|                                                                                                                                                                                                                  |            |            |            | Mei        | Jun        | Jul        | Ags        | Sep        | Okt        | Nov        | Des        | Jan        | Feb        | Mar        | Apr        | Mei        |
| Dana Pihak Ketiga / Third Party Fund                                                                                                                                                                             | 35 145 095 | 41 472 879 | 45 390 909 | 46 390 970 | 46 713 151 | 46 966 701 | 47 332 455 | 47 617 749 | 47 819 869 | 47 885 067 | 48 057 301 | 48 408 692 | 48 664 152 | 48 890 376 | 48 721 884 | 49 008 330 |
| Pembiayaan, Piutang dan Salam /<br>Financing, Receivables/Acceptables,<br>Ijarah and Salam                                                                                                                       | 6 366 618  | 7 057 613  | 6 629 872  | 6 296 870  | 6 266 643  | 6 268 097  | 6 269 934  | 6 274 040  | 6 288 003  | 6 316 594  | 6 325 292  | 6 319 689  | 6 357 953  | 6 408 502  | 6 436 913  | 6 481 410  |

| Tabel 21a.<br>Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Bank Umum Syariah<br>(Number of Account of Financing and Third Party Fund Islamic Commercial Bank) |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Tipe / Type                                                                                                                                                      | 2021       | 2022       | 2023       | 2024       |            |            |            |            |            |            |            | 2025       |            |            |            |
|                                                                                                                                                                  |            |            |            | Mei        | Jun        | Jul        | Ags        | Sep        | Okt        | Nov        | Des        | Jan        | Feb        | Mar        | Apr        |
| Dana Pihak Ketiga / Third Party Fund                                                                                                                             | 28 654 158 | 33 758 718 | 36 243 056 | 37 132 860 | 37 366 850 | 37 547 652 | 37 824 260 | 38 036 220 | 38 177 591 | 38 199 661 | 38 390 898 | 38 689 049 | 38 893 027 | 39 079 453 | 39 061 628 |
| Pembiayaan, Piutang dan Salam /<br>Financing, Receivables/Acceptables,<br>Ijarah and Salam                                                                       | 4 566 549  | 5 008 568  | 5 056 244  | 4 857 655  | 4 826 862  | 4 818 913  | 4 828 610  | 4 839 504  | 4 847 042  | 4 871 271  | 4 883 359  | 4 874 666  | 4 905 682  | 4 947 703  | 4 974 284  |
|                                                                                                                                                                  |            |            |            |            |            |            |            |            |            |            |            |            |            |            | 5 009 124  |

| Tabel 21b.<br>Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Unit Usaha Syariah<br>(Number of Account of Financing and Third Party Fund Islamic Business Unit) |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Tipe / Type                                                                                                                                                     | 2021      | 2022      | 2023      | 2024      |           |           |           |           |           |           |           | 2025      |           |           |           |
|                                                                                                                                                                 |           |           |           | Mei       | Jun       | Jul       | Ags       | Sep       | Okt       | Nov       | Des       | Jan       | Feb       | Mar       | Apr       |
| Dana Pihak Ketiga / Third Party Fund                                                                                                                            | 6 490 937 | 7 714 161 | 9 147 853 | 9 258 110 | 9 346 301 | 9 419 049 | 9 508 195 | 9 581 529 | 9 642 278 | 9 685 406 | 9 666 403 | 9 719 643 | 9 771 125 | 9 810 923 | 9 660 256 |
| Pembiayaan, Piutang dan Salam /<br>Financing, Receivables/Acceptables,<br>Ijarah and Salam                                                                      | 1 800 069 | 2 049 045 | 1 573 628 | 1 439 215 | 1 439 781 | 1 449 184 | 1 441 324 | 1 434 536 | 1 440 961 | 1 445 323 | 1 441 933 | 1 445 023 | 1 452 271 | 1 460 799 | 1 462 629 |
|                                                                                                                                                                 |           |           |           |           |           |           |           |           |           |           |           |           |           |           | 1 472 286 |

**Tabel 22.**  
**Komposisi DPK - Bank Umum Syariah dan Unit Usaha Syariah**  
**(Depositor Funds Composition of Islamic Commercial Bank and Islamic Business Unit)**  
**Miliar Rp (Billion IDR)**

| Indikator / Indicator                                                    | 2021    | 2022    | 2023    | 2024    |         |         |         |         |         |         |         |         |         |         |         | 2025    |  |
|--------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--|
|                                                                          |         |         |         | Mei     | Jun     | Jul     | Ag      | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     |  |
| 1 Dana Simpanan Wadiah / IB Wadia                                        | 95 671  | 113 404 | 126 355 | 127 335 | 129 520 | 132 575 | 133 605 | 135 165 | 136 780 | 137 852 | 143 702 | 137 999 | 138 350 | 144 048 | 143 048 | 145 774 |  |
| a. Giro / Demand Deposits Wadia                                          | 41 538  | 46 672  | 53 261  | 52 194  | 54 040  | 55 968  | 56 327  | 57 378  | 58 470  | 58 396  | 60 796  | 58 019  | 59 037  | 60 140  | 60 745  | 63 769  |  |
| i. Rupiah                                                                | 38 005  | 44 395  | 48 139  | 47 150  | 49 279  | 51 576  | 51 525  | 52 515  | 52 677  | 52 974  | 55 918  | 54 428  | 54 674  | 55 470  | 55 724  | 57 991  |  |
| ii. Valas / Foreign Currency                                             | 3 533   | 2 277   | 5 121   | 5 044   | 4 761   | 4 392   | 4 802   | 4 863   | 5 793   | 5 423   | 4 878   | 3 591   | 4 363   | 4 670   | 5 022   | 5 778   |  |
| b. Tabungan / IB Saving Deposits Wadia                                   | 54 133  | 66 732  | 73 094  | 75 141  | 75 480  | 76 607  | 77 277  | 77 787  | 78 309  | 79 455  | 82 905  | 79 979  | 79 313  | 83 908  | 82 302  | 82 005  |  |
| i. Rupiah                                                                | 53 635  | 64 844  | 70 939  | 72 192  | 72 491  | 73 208  | 73 852  | 74 487  | 75 062  | 76 425  | 80 400  | 77 448  | 76 762  | 81 302  | 79 680  | 79 429  |  |
| ii. Valas / Foreign Currency                                             | 498     | 1 888   | 2 155   | 2 949   | 2 989   | 3 398   | 3 425   | 3 300   | 3 247   | 3 031   | 2 506   | 2 532   | 2 551   | 2 606   | 2 623   | 2 576   |  |
| 2 Dana Investasi Non Profit Sharing / Non Profit Sharing Investment Fund | 441 321 | 492 658 | 542 894 | 541 782 | 545 854 | 555 079 | 555 654 | 563 125 | 565 312 | 568 482 | 593 054 | 582 617 | 574 549 | 569 693 | 575 081 | 562 816 |  |
| a. Giro / Demand Deposits                                                | 38 068  | 51 536  | 66 841  | 74 027  | 76 164  | 80 889  | 79 780  | 81 543  | 83 577  | 79 046  | 77 852  | 82 991  | 83 808  | 81 264  | 84 238  | 83 244  |  |
| i. Rupiah                                                                | 34 897  | 44 679  | 48 988  | 56 844  | 56 857  | 61 529  | 60 165  | 60 577  | 62 764  | 58 054  | 57 799  | 62 381  | 62 771  | 60 243  | 62 675  | 63 324  |  |
| ii. Valas / Foreign Currency                                             | 3 171   | 6 857   | 17 854  | 17 183  | 19 307  | 19 360  | 19 615  | 20 965  | 20 813  | 20 991  | 20 054  | 20 610  | 21 036  | 21 022  | 21 563  | 19 920  |  |
| b. Tabungan / Saving Deposits                                            | 129 611 | 151 310 | 164 092 | 160 231 | 162 013 | 162 849 | 164 079 | 165 159 | 166 132 | 166 610 | 175 039 | 170 603 | 166 630 | 168 973 | 167 020 | 166 380 |  |
| i. Rupiah                                                                | 127 420 | 149 013 | 161 487 | 157 836 | 159 671 | 160 276 | 161 133 | 161 920 | 162 750 | 163 392 | 171 816 | 167 165 | 163 234 | 165 554 | 163 558 | 163 034 |  |
| ii. Valas / Foreign Currency                                             | 2 191   | 2 298   | 2 605   | 2 395   | 2 342   | 2 573   | 2 946   | 3 239   | 3 382   | 3 218   | 3 224   | 3 437   | 3 397   | 3 419   | 3 462   | 3 346   |  |
| c. Deposito / Time Deposits                                              | 273 643 | 289 812 | 311 960 | 307 524 | 307 678 | 311 341 | 311 796 | 316 424 | 315 603 | 322 826 | 340 162 | 329 023 | 324 111 | 319 455 | 323 824 | 313 193 |  |
| i. Rupiah / Rupiah                                                       | 260 841 | 279 477 | 299 688 | 296 032 | 294 189 | 298 488 | 298 307 | 301 242 | 300 059 | 306 908 | 323 895 | 312 463 | 307 277 | 304 049 | 308 894 | 297 900 |  |
| a. 1 Bulan / 1 month                                                     | 154 715 | 193 144 | 165 385 | 182 382 | 165 781 | 169 290 | 181 700 | 177 540 | 173 032 | 132 213 | 176 443 | 179 826 | 185 754 | 167 330 | 178 745 | 195 453 |  |
| b. 3 Bulan / 3 month                                                     | 70 421  | 48 295  | 70 941  | 61 603  | 68 400  | 74 181  | 67 051  | 74 635  | 80 766  | 73 855  | 88 761  | 77 746  | 67 737  | 97 937  | 90 188  | 66 864  |  |
| c. 6 Bulan / 6 month                                                     | 19 950  | 17 636  | 28 810  | 30 855  | 40 668  | 38 704  | 32 749  | 26 797  | 24 736  | 29 977  | 42 102  | 40 052  | 39 108  | 23 685  | 25 597  | 22 134  |  |
| d. 12 Bulan / 12 month                                                   | 15 737  | 20 256  | 33 177  | 20 437  | 15 854  | 14 868  | 15 510  | 17 836  | 17 403  | 42 551  | 15 529  | 14 838  | 13 706  | 14 150  | 13 459  | 12 550  |  |
| e. >12 Bulan / >12 month                                                 | 18      | 147     | 1 375   | 756     | 3 486   | 1 444   | 1 297   | 4 434   | 4 121   | 28 312  | 1 059   | 1 050   | 972     | 947     | 903     | 898     |  |
| ii. Valas / Foreign Currency                                             | 12 801  | 10 335  | 12 273  | 11 492  | 13 489  | 12 853  | 13 489  | 15 182  | 15 544  | 15 918  | 16 267  | 16 560  | 16 833  | 15 405  | 14 930  | 15 293  |  |
| a. 1 Bulan / 1 month                                                     | 10 076  | 8 101   | 8 208   | 8 756   | 10 795  | 9 903   | 10 860  | 11 708  | 11 426  | 9 968   | 12 975  | 12 987  | 13 753  | 12 956  | 12 234  | 12 792  |  |
| b. 3 Bulan / 3 month                                                     | 1 264   | 1 668   | 2 217   | 1 532   | 1 415   | 1 606   | 1 291   | 2 177   | 2 739   | 1 575   | 1 987   | 2 564   | 2 397   | 1 892   | 1 903   | 1 423   |  |
| c. 6 Bulan / 6 month                                                     | 410     | 337     | 1 051   | 273     | 539     | 697     | 727     | 539     | 840     | 1 066   | 1 057   | 855     | 335     | 291     | 273     | 387     |  |
| d. 12 Bulan / 12 month                                                   | 1 051   | 229     | 797     | 930     | 740     | 646     | 610     | 678     | 456     | 1 755   | 247     | 353     | 347     | 528     | 520     | 691     |  |
| e. >12 Bulan / >12 month                                                 | -       | 0       | 0       | 0       | 1       | 1       | 1       | 80      | 83      | 1 554   | 0       | 0       | 0       | 0       | 0       | 0       |  |
| 3 Dana Investasi Profit Sharing / Profit Sharing Investment Fund         | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |  |
| a. Giro / Demand Deposits                                                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |  |
| i. Rupiah                                                                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |  |
| ii. Valas / Foreign Currency                                             | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |  |
| b. Tabungan / Saving Deposits                                            | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |  |
| i. Rupiah                                                                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |  |
| ii. Valas / Foreign Currency                                             | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |  |
| c. Deposito / Time Deposits                                              | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |  |
| i. Rupiah                                                                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |  |
| a. 1 Bulan / 1 month                                                     | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |  |
| b. 3 Bulan / 3 month                                                     | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |  |
| c. 6 Bulan / 6 month                                                     | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |  |
| d. 12 Bulan / 12 month                                                   | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |  |
| e. >12 Bulan / >12 month                                                 | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |  |
| ii. Valas / Foreign Currency                                             | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |  |
| a. 1 Bulan / 1 month                                                     | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |  |
| b. 3 Bulan / 3 month                                                     | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |  |
| c. 6 Bulan / 6 month                                                     | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |  |
| d. 12 Bulan / 12 month                                                   | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |  |
| e. >12 Bulan / >12 month                                                 | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |  |

| Tabel 22a.<br>Komposisi DPK - Bank Umum Syariah<br>(Depositor Funds Composition of Islamic Commercial Bank)<br>Miliar Rp (Billion IDR) |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
|----------------------------------------------------------------------------------------------------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Indikator / Indicator                                                                                                                  | 2021           | 2022           | 2023           | 2024           |                |                |                |                |                |                |                |                |                |                |                | 2025           |
|                                                                                                                                        |                |                |                | Mei            | Jun            | Jul            | Ags            | Sep            | Okt            | Nov            | Des            | Jan            | Feb            | Mar            | Apr            | Mei            |
| <b>1 Dana Simpanan Wadiah / IB Wadia</b>                                                                                               | <b>74 997</b>  | <b>87 613</b>  | <b>92 755</b>  | <b>91 710</b>  | <b>92 871</b>  | <b>93 882</b>  | <b>94 584</b>  | <b>94 522</b>  | <b>94 311</b>  | <b>95 733</b>  | <b>100 148</b> | <b>95 662</b>  | <b>94 992</b>  | <b>99 323</b>  | <b>98 775</b>  | <b>101 094</b> |
| a. Giro / Demand Deposits Wadia                                                                                                        | 30 270         | 30 385         | 29 846         | 27 652         | 28 630         | 28 922         | 29 004         | 28 483         | 27 704         | 27 791         | 28 627         | 26 874         | 26 996         | 27 242         | 28 047         | 30 642         |
| i. Rupiah                                                                                                                              | 27 233         | 28 854         | 26 419         | 24 702         | 26 107         | 26 409         | 26 240         | 26 050         | 25 009         | 25 110         | 26 184         | 24 632         | 24 402         | 24 276         | 24 610         | 26 803         |
| ii. Valas / Foreign Currency                                                                                                           | 3 037          | 1 532          | 3 427          | 2 950          | 2 523          | 2 513          | 2 765          | 2 433          | 2 695          | 2 682          | 2 443          | 2 242          | 2 595          | 2 963          | 3 436          | 3 839          |
| b. Tabungan / IB Saving Deposits Wadia                                                                                                 | 44 727         | 57 228         | 62 909         | 64 058         | 64 240         | 64 960         | 65 580         | 66 039         | 66 607         | 67 942         | 71 521         | 68 788         | 67 995         | 72 081         | 70 728         | 70 451         |
| i. Rupiah                                                                                                                              | 44 416         | 55 551         | 61 336         | 62 403         | 62 639         | 63 373         | 64 062         | 64 515         | 65 049         | 66 394         | 69 984         | 67 216         | 66 421         | 70 518         | 69 132         | 68 849         |
| ii. Valas / Foreign Currency                                                                                                           | 311            | 1 676          | 1 573          | 1 655          | 1 601          | 1 587          | 1 517          | 1 525          | 1 558          | 1 548          | 1 537          | 1 573          | 1 574          | 1 564          | 1 597          | 1 602          |
| <b>2 Dana Investasi Non Profit Sharing / Non Profit Sharing Investment Fund</b>                                                        | <b>290 424</b> | <b>341 416</b> | <b>373 176</b> | <b>380 576</b> | <b>381 780</b> | <b>385 960</b> | <b>384 535</b> | <b>388 784</b> | <b>387 999</b> | <b>391 224</b> | <b>411 226</b> | <b>405 849</b> | <b>404 422</b> | <b>398 329</b> | <b>406 651</b> | <b>396 468</b> |
| a. Giro / Demand Deposits                                                                                                              | 24 041         | 33 995         | 44 229         | 52 814         | 53 186         | 57 671         | 57 010         | 55 836         | 57 115         | 53 006         | 49 782         | 55 095         | 57 478         | 54 050         | 56 071         | 55 290         |
| i. Rupiah                                                                                                                              | 23 689         | 31 819         | 31 315         | 38 943         | 37 938         | 42 375         | 41 528         | 40 662         | 42 883         | 38 942         | 36 517         | 41 416         | 43 018         | 40 000         | 41 832         | 42 501         |
| ii. Valas / Foreign Currency                                                                                                           | 353            | 2 176          | 12 914         | 13 870         | 15 248         | 15 296         | 15 482         | 15 174         | 14 232         | 14 064         | 13 265         | 13 679         | 14 459         | 14 050         | 14 239         | 12 789         |
| b. Tabungan / Saving Deposits                                                                                                          | 92 424         | 107 645        | 114 026        | 113 960        | 115 739        | 115 820        | 116 671        | 117 004        | 117 535        | 118 026        | 125 385        | 121 209        | 117 604        | 119 543        | 117 916        | 117 459        |
| i. Rupiah                                                                                                                              | 92 169         | 107 094        | 113 413        | 113 377        | 115 157        | 115 248        | 116 114        | 116 425        | 116 928        | 117 407        | 124 738        | 120 590        | 116 933        | 118 879        | 117 249        | 116 834        |
| ii. Valas / Foreign Currency                                                                                                           | 254            | 551            | 613            | 583            | 582            | 572            | 557            | 579            | 607            | 620            | 647            | 619            | 671            | 664            | 667            | 625            |
| c. Deposito / Time Deposits                                                                                                            | 173 959        | 199 775        | 214 922        | 213 803        | 212 855        | 212 469        | 210 854        | 215 944        | 213 349        | 220 193        | 236 060        | 229 545        | 229 341        | 224 736        | 232 663        | 223 720        |
| i. Rupiah / Rupiah                                                                                                                     | 186 340        | 192 867        | 207 312        | 207 523        | 204 506        | 204 727        | 202 661        | 206 422        | 203 567        | 210 135        | 225 370        | 218 773        | 216 208        | 214 198        | 222 125        | 212 758        |
| a. 1 Bulan / 1 month                                                                                                                   | 104 379        | 133 443        | 118 501        | 138 959        | 122 329        | 123 950        | 133 695        | 131 862        | 125 512        | 99 396         | 127 664        | 127 563        | 141 077        | 123 184        | 136 630        | 146 302        |
| b. 3 Bulan / 3 month                                                                                                                   | 39 274         | 31 786         | 43 280         | 34 118         | 43 827         | 46 775         | 37 139         | 44 635         | 48 673         | 42 301         | 56 811         | 52 970         | 39 919         | 63 125         | 56 210         | 40 929         |
| c. 6 Bulan / 6 month                                                                                                                   | 10 644         | 10 570         | 17 619         | 17 758         | 25 092         | 24 057         | 22 111         | 17 187         | 17 168         | 21 497         | 30 701         | 28 738         | 27 472         | 17 673         | 19 598         | 15 686         |
| d. 12 Bulan / 12 month                                                                                                                 | 12 028         | 17 014         | 26 653         | 16 055         | 10 275         | 8 677          | 8 589          | 9 756          | 9 481          | 27 040         | 9 656          | 9 501          | 9 245          | 9 741          | 9 240          | 9 397          |
| e. >12 Bulan / >12 month                                                                                                               | 15             | 53             | 1 259          | 633            | 2 983          | 1 269          | 1 126          | 2 982          | 2 713          | 19 901         | 538            | 522            | 495            | 475            | 447            | 444            |
| ii. Valas / Foreign Currency                                                                                                           | 7 619          | 6 909          | 7 610          | 6 280          | 8 349          | 7 742          | 8 193          | 9 522          | 9 782          | 10 058         | 10 690         | 10 772         | 11 132         | 10 537         | 10 538         | 10 962         |
| a. 1 Bulan / 1 month                                                                                                                   | 6 198          | 5 503          | 5 512          | 4 946          | 6 731          | 5 987          | 7 010          | 8 084          | 8 227          | 6 448          | 9 594          | 9 358          | 9 975          | 9 441          | 9 530          | 9 908          |
| b. 3 Bulan / 3 month                                                                                                                   | 716            | 1 137          | 1 253          | 676            | 940            | 1 062          | 525            | 846            | 1 010          | 478            | 529            | 773            | 735            | 750            | 685            | 524            |
| c. 6 Bulan / 6 month                                                                                                                   | 155            | 104            | 144            | 137            | 308            | 369            | 361            | 171            | 111            | 329            | 401            | 414            | 197            | 125            | 96             | 110            |
| d. 12 Bulan / 12 month                                                                                                                 | 550            | 163            | 701            | 520            | 369            | 323            | 296            | 355            | 365            | 1 453          | 166            | 228            | 225            | 221            | 227            | 420            |
| e. >12 Bulan / >12 month                                                                                                               | -              | 0              | 0              | 0              | 1              | 1              | 1              | 65             | 68             | 1 350          | 0              | 0              | 0              | 0              | 0              | 0              |
| <b>3 Dana Investasi Profit Sharing / Profit Sharing Investment Fund</b>                                                                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| a. Giro / Demand Deposits                                                                                                              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| i. Rupiah                                                                                                                              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| ii. Valas / Foreign Currency                                                                                                           | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| b. Tabungan / Saving Deposits                                                                                                          | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| i. Rupiah                                                                                                                              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| ii. Valas / Foreign Currency                                                                                                           | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| c. Deposito / Time Deposits                                                                                                            | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| i. Rupiah                                                                                                                              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| a. 1 Bulan / 1 month                                                                                                                   | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| b. 3 Bulan / 3 month                                                                                                                   | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| c. 6 Bulan / 6 month                                                                                                                   | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| d. 12 Bulan / 12 month                                                                                                                 | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| e. >12 Bulan / >12 month                                                                                                               | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| ii. Valas / Foreign Currency                                                                                                           | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| a. 1 Bulan / 1 month                                                                                                                   | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| b. 3 Bulan / 3 month                                                                                                                   | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| c. 6 Bulan / 6 month                                                                                                                   | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| d. 12 Bulan / 12 month                                                                                                                 | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| e. >12 Bulan / >12 month                                                                                                               | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |

| Tabel 22b.<br>Komposisi DPK - Unit Usaha Syariah<br>(Depositor Funds Composition of Islamic Business Unit)<br>Miliar Rp (Billion IDR) |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
|---------------------------------------------------------------------------------------------------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Indikator / Indicator                                                                                                                 | 2021           | 2022           | 2023           | 2024           |                |                |                |                |                |                |                |                |                |                |                | 2025           |
|                                                                                                                                       |                |                |                | Mei            | Jun            | Jul            | Ags            | Sep            | Okt            | Nov            | Des            | Jan            | Feb            | Mar            | Apr            | Mei            |
| <b>1 Dana Simpanan Wadiah / IB Wadia</b>                                                                                              | <b>20 674</b>  | <b>25 791</b>  | <b>33 599</b>  | <b>35 625</b>  | <b>36 649</b>  | <b>38 693</b>  | <b>39 021</b>  | <b>40 643</b>  | <b>42 468</b>  | <b>42 119</b>  | <b>43 554</b>  | <b>42 337</b>  | <b>43 359</b>  | <b>44 725</b>  | <b>44 273</b>  | <b>44 681</b>  |
| a. Giro / Demand Deposits Wadia                                                                                                       | 11 269         | 16 287         | 23 414         | 24 542         | 25 410         | 27 046         | 27 323         | 28 895         | 30 766         | 30 605         | 32 169         | 31 146         | 32 040         | 32 898         | 32 699         | 33 127         |
| i. Rupiah                                                                                                                             | 10 772         | 15 541         | 21 720         | 22 448         | 23 172         | 25 167         | 25 285         | 26 465         | 27 668         | 27 864         | 29 734         | 29 796         | 30 272         | 31 192         | 31 113         | 31 188         |
| ii. Valas / Foreign Currency                                                                                                          | 496            | 745            | 1 694          | 2 094          | 2 238          | 1 879          | 2 038          | 2 430          | 3 098          | 2 741          | 2 435          | 1 349          | 1 769          | 1 707          | 1 585          | 1 939          |
| b. Tabungan / IB Saving Deposits Wadia                                                                                                | 9 406          | 9 505          | 10 185         | 11 083         | 11 239         | 11 647         | 11 698         | 11 747         | 11 702         | 11 514         | 11 385         | 11 191         | 11 318         | 11 827         | 11 574         | 11 554         |
| i. Rupiah                                                                                                                             | 9 219          | 9 293          | 9 604          | 9 789          | 9 852          | 9 835          | 9 790          | 9 972          | 10 013         | 10 031         | 10 416         | 10 232         | 10 341         | 10 785         | 10 548         | 10 580         |
| ii. Valas / Foreign Currency                                                                                                          | 187            | 212            | 582            | 1 294          | 1 388          | 1 811          | 1 908          | 1 775          | 1 689          | 1 483          | 969            | 959            | 977            | 1 042          | 1 026          | 974            |
| <b>2 Dana Investasi Non Profit Sharing / Non Profit Sharing Investment Fund</b>                                                       | <b>150 897</b> | <b>151 243</b> | <b>169 717</b> | <b>161 206</b> | <b>164 074</b> | <b>169 119</b> | <b>171 120</b> | <b>174 341</b> | <b>177 313</b> | <b>177 257</b> | <b>181 827</b> | <b>176 767</b> | <b>170 126</b> | <b>171 364</b> | <b>168 430</b> | <b>166 348</b> |
| a. Giro / Demand Deposits                                                                                                             | 14 026         | 17 541         | 22 613         | 21 214         | 22 978         | 23 218         | 22 770         | 25 707         | 26 462         | 26 040         | 28 071         | 27 895         | 26 330         | 27 214         | 28 166         | 27 954         |
| i. Rupiah                                                                                                                             | 11 208         | 12 859         | 17 673         | 17 901         | 18 919         | 19 154         | 18 636         | 19 916         | 19 881         | 19 113         | 21 282         | 20 965         | 19 753         | 20 242         | 20 842         | 20 823         |
| ii. Valas / Foreign Currency                                                                                                          | 2 818          | 4 681          | 4 940          | 3 313          | 4 059          | 4 064          | 4 133          | 5 791          | 6 581          | 6 928          | 6 789          | 6 931          | 6 577          | 6 972          | 7 324          | 7 131          |
| b. Tabungan / Saving Deposits                                                                                                         | 37 187         | 43 665         | 50 067         | 46 271         | 46 273         | 47 029         | 47 408         | 48 155         | 48 597         | 48 583         | 49 654         | 49 394         | 49 027         | 49 430         | 49 103         | 48 921         |
| i. Rupiah                                                                                                                             | 35 250         | 41 918         | 48 075         | 44 459         | 44 513         | 45 029         | 45 019         | 45 495         | 45 822         | 45 985         | 47 078         | 46 576         | 46 301         | 46 675         | 46 308         | 46 200         |
| ii. Valas / Foreign Currency                                                                                                          | 1 936          | 1 747          | 1 992          | 1 812          | 1 760          | 2 001          | 2 388          | 2 660          | 2 776          | 2 598          | 2 577          | 2 818          | 2 726          | 2 755          | 2 795          | 2 721          |
| c. Deposito / Time Deposits                                                                                                           | 99 684         | 90 037         | 97 038         | 93 721         | 94 823         | 98 872         | 100 942        | 100 480        | 102 254        | 102 633        | 104 102        | 99 478         | 94 770         | 94 719         | 91 161         | 89 473         |
| i. Rupiah / Rupiah                                                                                                                    | 94 501         | 86 611         | 92 375         | 88 509         | 89 683         | 93 761         | 95 646         | 94 819         | 96 492         | 96 773         | 98 525         | 93 691         | 89 069         | 89 851         | 86 769         | 85 142         |
| a. 1 Bulan / 1 month                                                                                                                  | 50 336         | 59 701         | 46 884         | 43 423         | 43 452         | 45 340         | 48 005         | 45 678         | 47 520         | 32 817         | 28 230         | 52 263         | 44 677         | 44 146         | 42 115         | 49 152         |
| b. 3 Bulan / 3 month                                                                                                                  | 31 147         | 16 508         | 27 661         | 27 485         | 24 573         | 27 406         | 29 911         | 30 000         | 32 093         | 31 554         | 31 950         | 24 776         | 27 818         | 34 812         | 33 979         | 25 936         |
| c. 6 Bulan / 6 month                                                                                                                  | 9 306          | 7 066          | 11 191         | 13 096         | 15 573         | 14 648         | 10 638         | 9 610          | 7 549          | 8 480          | 31 950         | 11 314         | 11 636         | 6 013          | 5 999          | 6 448          |
| d. 12 Bulan / 12 month                                                                                                                | 3 709          | 3 242          | 6 524          | 4 382          | 5 579          | 6 191          | 6 920          | 8 080          | 7 922          | 15 511         | 5 874          | 5 337          | 4 461          | 4 409          | 4 219          | 3 153          |
| e. >12 Bulan / >12 month                                                                                                              | 3              | 93             | 116            | 123            | 503            | 176            | 171            | 1452           | 1408           | 8412           | 521            | 528            | 477            | 472            | 457            | 454            |
| ii. Valas / Foreign Currency                                                                                                          | 5 183          | 3 426          | 4 663          | 5 213          | 5 140          | 5 111          | 5 296          | 5 660          | 5 762          | 5 860          | 5 577          | 5 788          | 5 701          | 4 868          | 4 392          | 4 331          |
| a. 1 Bulan / 1 month                                                                                                                  | 3 878          | 2 597          | 2 696          | 3 810          | 4 064          | 3 917          | 3 851          | 3 624          | 3 199          | 3 320          | 3 381          | 3 629          | 3 778          | 3 254          | 3 026          | 2 883          |
| b. 3 Bulan / 3 month                                                                                                                  | 549            | 530            | 964            | 856            | 475            | 543            | 766            | 1 330          | 1 729          | 1 097          | 1 458          | 1 792          | 1 662          | 1 143          | 340            | 899            |
| c. 6 Bulan / 6 month                                                                                                                  | 255            | 233            | 906            | 136            | 230            | 328            | 366            | 368            | 728            | 737            | 656            | 241            | 139            | 165            | 600            | 277            |
| d. 12 Bulan / 12 month                                                                                                                | 501            | 66             | 96             | 410            | 370            | 323            | 314            | 324            | 91             | 302            | 81             | 125            | 123            | 306            | 422            | 272            |
| e. >12 Bulan / >12 month                                                                                                              | -              | -              | -              | -              | 0              | 0              | 0              | 15             | 15             | 205            | 0              | 0              | 0              | 0              | 5              | 0              |
| <b>3 Dana Investasi Profit Sharing / Profit Sharing Investment Fund</b>                                                               | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| a. Giro / Demand Deposits                                                                                                             | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| i. Rupiah                                                                                                                             | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| ii. Valas / Foreign Currency                                                                                                          | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| b. Tabungan / Saving Deposits                                                                                                         | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| i. Rupiah                                                                                                                             | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| ii. Valas / Foreign Currency                                                                                                          | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| c. Deposito / Time Deposits                                                                                                           | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| i. Rupiah                                                                                                                             | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| a. 1 Bulan / 1 month                                                                                                                  | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| b. 3 Bulan / 3 month                                                                                                                  | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| c. 6 Bulan / 6 month                                                                                                                  | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| d. 12 Bulan / 12 month                                                                                                                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| e. >12 Bulan / >12 month                                                                                                              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| ii. Valas / Foreign Currency                                                                                                          | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| a. 1 Bulan / 1 month                                                                                                                  | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| b. 3 Bulan / 3 month                                                                                                                  | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| c. 6 Bulan / 6 month                                                                                                                  | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| d. 12 Bulan / 12 month                                                                                                                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| e. >12 Bulan / >12 month                                                                                                              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |

**Tabel 23.**  
**Komposisi DPK Berdasarkan Golongan Nasabah - Bank Umum Syariah dan Unit Usaha Syariah**  
**(Depositor Funds Composition Based on Depositor's Group of Islamic Commercial Bank and Islamic Business Unit)**  
**Miliar Rp (Billion IDR)**

| Indikator / Indicator                                                                                                    | 2021    | 2022    | 2023    | 2024    |         |         |         |         |         |         |         |         |         |         |         |
|--------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
|                                                                                                                          |         |         |         | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     |
| <b>Total Dana Pihak Ketiga / Total Third Party Fund</b>                                                                  | 536 993 | 606 063 | 669 249 | 669 117 | 675 374 | 687 654 | 689 259 | 698 290 | 702 092 | 706 333 | 736 755 | 720 615 | 712 899 | 713 741 | 718 129 |
| i. Rupiah                                                                                                                | 514 798 | 582 408 | 629 241 | 630 055 | 632 486 | 645 077 | 644 982 | 650 741 | 653 312 | 657 753 | 689 827 | 673 885 | 664 719 | 666 618 | 670 529 |
| ii. Valas / Foreign Exchange                                                                                             | 22 195  | 23 654  | 40 007  | 39 063  | 42 888  | 42 576  | 44 277  | 47 549  | 48 780  | 48 581  | 46 928  | 46 730  | 48 180  | 47 122  | 47 600  |
| <b>1. Dana Pihak Ketiga Golongan Penduduk / Residents' Third Party Funds</b>                                             | 535 262 | 604 911 | 666 140 | 666 049 | 672 853 | 684 793 | 686 931 | 695 970 | 700 087 | 704 201 | 734 599 | 718 647 | 710 874 | 711 660 | 715 504 |
| a. Pemerintah / Government                                                                                               | 113 706 | 119 607 | 100 725 | 110 937 | 110 997 | 115 692 | 117 280 | 116 239 | 119 402 | 117 154 | 111 191 | 114 294 | 113 158 | 109 470 | 112 703 |
| i. Rupiah                                                                                                                | 106 099 | 112 456 | 83 904  | 97 272  | 94 243  | 100 593 | 101 813 | 100 315 | 104 090 | 101 484 | 95 777  | 98 397  | 96 737  | 93 395  | 96 998  |
| ii. Valas / Foreign Exchange                                                                                             | 7 607   | 7 151   | 16 820  | 13 665  | 16 754  | 15 099  | 15 467  | 15 924  | 15 312  | 15 670  | 15 414  | 15 897  | 16 420  | 16 075  | 15 706  |
| b. Swasta / Private Sector                                                                                               | 421 556 | 485 304 | 565 415 | 555 112 | 561 856 | 569 101 | 569 651 | 579 731 | 580 685 | 587 047 | 623 408 | 604 353 | 597 716 | 602 190 | 602 801 |
| 1. Institusi Keuangan Non Bank / Non bank Financial Institutions                                                         | 51 791  | 56 580  | 62 629  | 62 321  | 60 457  | 62 879  | 62 771  | 61 143  | 61 565  | 62 424  | 68 816  | 68 270  | 66 591  | 64 111  | 66 976  |
| i. Rupiah                                                                                                                | 51 411  | 55 413  | 61 942  | 61 659  | 59 910  | 62 358  | 62 092  | 60 530  | 61 178  | 62 000  | 68 465  | 67 868  | 66 149  | 63 626  | 66 518  |
| ii. Valas / Foreign Exchange                                                                                             | 380     | 1 167   | 687     | 662     | 546     | 522     | 679     | 614     | 387     | 424     | 351     | 402     | 442     | 485     | 458     |
| 2. Bukan Lembaga Keuangan (termasuk sektor swasta lainnya) / Non Financial Corporations (including Other Private Sector) | 123 023 | 157 696 | 212 695 | 203 800 | 209 296 | 212 539 | 213 449 | 221 961 | 220 979 | 225 122 | 246 452 | 233 603 | 232 659 | 232 945 | 236 982 |
| i. Rupiah                                                                                                                | 116 429 | 148 173 | 198 942 | 188 206 | 192 582 | 195 375 | 194 797 | 200 667 | 197 429 | 202 304 | 224 285 | 212 222 | 210 374 | 211 076 | 214 522 |
| ii. Valas / Foreign Exchange                                                                                             | 6 594   | 9 522   | 13 753  | 15 594  | 16 714  | 17 165  | 18 652  | 21 294  | 23 550  | 22 818  | 22 167  | 21 380  | 22 285  | 21 869  | 22 460  |
| 3. Perseorangan / Individuals                                                                                            | 246 742 | 271 028 | 290 091 | 288 991 | 292 103 | 293 682 | 293 432 | 296 626 | 298 142 | 299 502 | 308 140 | 302 480 | 298 466 | 305 134 | 298 843 |
| i. Rupiah                                                                                                                | 240 247 | 265 616 | 283 731 | 282 003 | 284 967 | 285 967 | 285 636 | 288 574 | 289 908 | 291 217 | 300 556 | 294 641 | 290 645 | 297 450 | 291 312 |
| ii. Valas / Foreign Exchange                                                                                             | 6 494   | 5 412   | 6 360   | 6 988   | 7 135   | 7 715   | 7 796   | 8 053   | 8 234   | 8 285   | 7 584   | 7 839   | 7 822   | 7 684   | 7 531   |
| <b>2. Dana Pihak Ketiga Golongan Bukan Penduduk / Non Residents' Third Party Funds</b>                                   | 1 731   | 1 152   | 3 109   | 3 068   | 2 521   | 2 861   | 2 328   | 2 320   | 2 005   | 2 132   | 2 156   | 1 968   | 2 025   | 2 080   | 2 625   |
| i. Rupiah                                                                                                                | 612     | 751     | 722     | 915     | 783     | 785     | 644     | 655     | 707     | 748     | 745     | 757     | 814     | 1 072   | 1 179   |
| ii. Valas / Foreign Exchange                                                                                             | 1 119   | 401     | 2 387   | 2 154   | 1 738   | 2 076   | 1 684   | 1 664   | 1 298   | 1 385   | 1 412   | 1 211   | 1 211   | 1 008   | 1 445   |

| Tabel 23a.<br>Komposisi DPK Berdasarkan Golongan Nasabah - Bank Umum Syariah<br>(Depositor Funds Composition of Islamic Commercial Bank)<br>Miliar Rp (Billion IDR) |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Indikator / Indicator                                                                                                                                               | 2021    | 2022    | 2023    | 2024    |         |         |         |         |         |         |         |         |         |         |         |
|                                                                                                                                                                     |         |         |         | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Mei     |
| Total Dana Pihak Ketiga / Total Third Party Fund                                                                                                                    | 365 421 | 429 029 | 465 932 | 472 286 | 474 651 | 479 842 | 479 119 | 483 306 | 482 311 | 486 958 | 511 374 | 501 511 | 499 414 | 497 652 | 505 425 |
| i. Rupiah                                                                                                                                                           | 353 847 | 416 186 | 439 795 | 446 949 | 446 347 | 452 132 | 450 605 | 454 073 | 453 437 | 457 987 | 482 792 | 472 626 | 468 983 | 467 874 | 474 948 |
| ii. Valas / Foreign Exchange                                                                                                                                        | 11 574  | 12 843  | 26 137  | 25 338  | 28 303  | 27 711  | 28 514  | 29 233  | 28 874  | 28 970  | 28 582  | 28 886  | 30 431  | 29 778  | 30 477  |
| 1. Dana Pihak Ketiga Golongan Penduduk / Residents' Third Party Funds                                                                                               | 364 192 | 428 523 | 463 589 | 470 108 | 472 987 | 477 894 | 477 494 | 481 740 | 481 118 | 485 713 | 510 169 | 500 474 | 498 375 | 496 731 | 504 164 |
| a. Pemerintah / Government                                                                                                                                          | 72 691  | 94 841  | 76 200  | 88 120  | 88 390  | 92 230  | 92 191  | 91 492  | 93 673  | 92 326  | 86 282  | 90 060  | 90 713  | 84 868  | 88 423  |
| i. Rupiah                                                                                                                                                           | 68 136  | 88 486  | 61 683  | 75 477  | 73 222  | 78 135  | 77 277  | 76 183  | 78 853  | 77 137  | 71 721  | 75 050  | 75 172  | 69 686  | 73 564  |
| ii. Valas / Foreign Exchange                                                                                                                                        | 4 555   | 6 354   | 14 517  | 12 643  | 15 169  | 14 095  | 14 914  | 15 309  | 14 820  | 15 189  | 14 561  | 15 010  | 15 541  | 15 181  | 14 859  |
| b. Swasta / Private Sector                                                                                                                                          | 291 501 | 333 682 | 387 389 | 381 988 | 384 597 | 385 664 | 385 302 | 390 248 | 387 445 | 393 387 | 423 887 | 410 414 | 407 662 | 411 864 | 415 741 |
| 1. Institusi Keuangan                                                                                                                                               |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |
| Non Bank / Non bank Financial Institutions                                                                                                                          | 29 360  | 35 261  | 40 890  | 41 835  | 39 739  | 41 439  | 41 524  | 40 417  | 41 270  | 41 364  | 45 041  | 45 707  | 44 569  | 42 960  | 45 566  |
| i. Rupiah                                                                                                                                                           | 29 156  | 34 486  | 40 434  | 41 412  | 39 446  | 41 146  | 41 081  | 40 054  | 41 018  | 41 083  | 44 823  | 45 467  | 44 284  | 42 653  | 45 290  |
| ii. Valas / Foreign Exchange                                                                                                                                        | 204     | 775     | 456     | 423     | 293     | 293     | 443     | 363     | 252     | 281     | 218     | 240     | 285     | 307     | 276     |
| 2. Bukan Lembaga Keuangan (termasuk sektor swasta lainnya) / Non Financial                                                                                          | 75 435  | 90 468  | 129 209 | 120 930 | 122 628 | 121 646 | 121 913 | 127 526 | 122 888 | 127 367 | 146 087 | 136 839 | 138 407 | 137 640 | 143 441 |
| i. Rupiah                                                                                                                                                           | 72 569  | 88 069  | 123 148 | 113 418 | 114 091 | 112 940 | 112 933 | 118 110 | 112 939 | 117 727 | 136 167 | 126 851 | 127 445 | 126 754 | 131 978 |
| ii. Valas / Foreign Exchange                                                                                                                                        | 2 866   | 2 399   | 6 061   | 7 512   | 8 537   | 8 706   | 8 980   | 9 416   | 9 949   | 9 640   | 9 920   | 9 988   | 10 962  | 10 885  | 11 463  |
| 3. Perseorangan / Individuals                                                                                                                                       | 186 706 | 207 954 | 217 290 | 219 223 | 222 229 | 222 579 | 221 865 | 222 304 | 223 287 | 224 656 | 232 759 | 227 869 | 224 686 | 231 264 | 226 735 |
| i. Rupiah                                                                                                                                                           | 183 830 | 204 938 | 214 392 | 216 434 | 219 422 | 219 756 | 219 146 | 219 562 | 220 452 | 221 819 | 229 888 | 225 006 | 221 829 | 228 441 | 223 886 |
| ii. Valas / Foreign Exchange                                                                                                                                        | 2 875   | 3 016   | 2 898   | 2 789   | 2 808   | 2 823   | 2 720   | 2 742   | 2 835   | 2 837   | 2 871   | 2 862   | 2 857   | 2 823   | 2 849   |
| 2. Dana Pihak Ketiga Golongan Bukan Penduduk / Non Residents' Third Party Funds                                                                                     | 1 230   | 506     | 2 343   | 2 178   | 1 664   | 1 949   | 1 625   | 1 566   | 1 193   | 1 244   | 1 205   | 1 037   | 1 039   | 921     | 1 261   |
| i. Rupiah                                                                                                                                                           | 156     | 207     | 138     | 207     | 167     | 155     | 168     | 163     | 175     | 221     | 193     | 252     | 253     | 339     | 231     |
| ii. Valas / Foreign Exchange                                                                                                                                        | 1 074   | 299     | 2 205   | 1 971   | 1 496   | 1 794   | 1 457   | 1 403   | 1 018   | 1 023   | 1 012   | 785     | 786     | 582     | 1 030   |

| Tabel 23b.<br>Komposisi DPK Berdasarkan Golongan Nasabah - Unit Usaha Syariah<br>(Depositor Funds Composition of Islamic Business Unit)<br>Miliar Rp (Billion IDR) |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Indikator / Indicator                                                                                                                                              | 2021    | 2022    | 2023    | 2024    |         |         |         |         |         |         |         |         |         |         |         | 2025    |
|                                                                                                                                                                    |         |         |         | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     |
| Total Dana Pihak Ketiga / Total Third Party Fund                                                                                                                   | 171 572 | 177 034 | 203 317 | 196 831 | 200 724 | 207 811 | 210 140 | 214 984 | 219 781 | 219 376 | 225 381 | 219 104 | 213 485 | 216 089 | 212 703 | 211 028 |
| i. Rupiah                                                                                                                                                          | 160 951 | 166 222 | 189 447 | 183 106 | 186 139 | 192 946 | 194 377 | 196 668 | 199 875 | 199 766 | 207 035 | 201 260 | 195 736 | 198 745 | 195 581 | 193 933 |
| ii. Valas / Foreign Exchange                                                                                                                                       | 10 621  | 10 812  | 13 870  | 13 725  | 14 584  | 14 866  | 15 763  | 18 316  | 19 906  | 19 610  | 18 346  | 17 845  | 17 749  | 17 344  | 17 123  | 17 095  |
| 1. Dana Pihak Ketiga Golongan Penduduk / Residents' Third Party Funds                                                                                              | 171 070 | 176 388 | 202 551 | 195 941 | 199 866 | 206 899 | 209 438 | 214 230 | 218 969 | 218 488 | 224 430 | 218 173 | 212 499 | 214 929 | 211 340 | 209 755 |
| a. Pemerintah / Government                                                                                                                                         | 41 015  | 24 766  | 24 525  | 22 817  | 22 607  | 23 463  | 25 089  | 24 747  | 25 729  | 24 828  | 24 908  | 24 234  | 22 445  | 24 602  | 24 280  | 23 950  |
| i. Rupiah                                                                                                                                                          | 37 963  | 23 970  | 22 221  | 21 795  | 21 021  | 22 458  | 24 536  | 24 131  | 25 238  | 24 347  | 24 055  | 23 347  | 21 565  | 23 708  | 23 434  | 22 903  |
| ii. Valas / Foreign Exchange                                                                                                                                       | 3 052   | 797     | 2 303   | 1 022   | 1 585   | 1 005   | 553     | 616     | 491     | 481     | 853     | 887     | 880     | 894     | 847     | 1 047   |
| b. Swasta / Private Sector                                                                                                                                         | 130 055 | 151 621 | 178 026 | 173 124 | 177 259 | 183 437 | 184 349 | 189 483 | 193 240 | 193 660 | 199 521 | 193 939 | 190 054 | 190 326 | 187 059 | 185 805 |
| 1. Institusi Keuangan Non Bank / Non bank Financial Institutions                                                                                                   | 22 430  | 21 319  | 21 739  | 20 486  | 20 718  | 21 440  | 21 247  | 20 726  | 20 295  | 21 060  | 23 776  | 22 563  | 22 022  | 21 150  | 21 410  | 21 401  |
| i. Rupiah                                                                                                                                                          | 22 255  | 20 927  | 21 509  | 20 247  | 20 464  | 21 212  | 21 012  | 20 476  | 20 160  | 20 918  | 23 642  | 22 401  | 21 865  | 20 972  | 21 228  | 21 221  |
| ii. Valas / Foreign Exchange                                                                                                                                       | 175     | 392     | 231     | 239     | 254     | 228     | 235     | 250     | 135     | 142     | 134     | 162     | 157     | 178     | 182     | 180     |
| 2. Bukan Lembaga Keuangan (termasuk sektor swasta lainnya) / Non Financial Institutions                                                                            | 47 588  | 67 228  | 83 486  | 82 870  | 86 668  | 90 893  | 91 536  | 94 435  | 98 091  | 97 755  | 100 365 | 96 764  | 94 252  | 95 305  | 93 541  | 92 845  |
| i. Rupiah                                                                                                                                                          | 43 860  | 60 104  | 75 794  | 74 788  | 78 492  | 82 435  | 81 865  | 82 557  | 84 490  | 84 577  | 88 118  | 85 372  | 82 929  | 84 322  | 82 544  | 81 967  |
| ii. Valas / Foreign Exchange                                                                                                                                       | 3 728   | 7 124   | 7 692   | 8 082   | 8 176   | 8 459   | 9 671   | 11 878  | 13 601  | 13 178  | 12 247  | 11 393  | 11 323  | 10 984  | 10 997  | 10 879  |
| 3. Perseorangan / Individuals                                                                                                                                      | 60 036  | 63 074  | 72 801  | 69 768  | 69 873  | 71 103  | 71 566  | 74 322  | 74 655  | 74 845  | 75 361  | 74 612  | 73 760  | 73 871  | 72 108  | 71 559  |
| i. Rupiah                                                                                                                                                          | 56 417  | 60 678  | 69 339  | 65 568  | 65 545  | 66 211  | 66 490  | 69 011  | 69 456  | 69 398  | 70 668  | 69 634  | 68 816  | 69 009  | 67 427  | 66 961  |
| ii. Valas / Foreign Exchange                                                                                                                                       | 3 619   | 2 396   | 3 462   | 4 200   | 4 328   | 4 892   | 5 076   | 5 311   | 5 399   | 5 448   | 4 713   | 4 977   | 4 964   | 4 861   | 4 682   | 4 598   |
| 2. Dana Pihak Ketiga Golongan Bukan Penduduk / Non Residents' Third Party Funds                                                                                    | 501     | 646     | 766     | 890     | 858     | 912     | 702     | 754     | 812     | 888     | 952     | 931     | 986     | 1 160   | 1 363   | 1 273   |
| i. Rupiah                                                                                                                                                          | 456     | 544     | 584     | 708     | 616     | 630     | 475     | 493     | 532     | 526     | 552     | 505     | 561     | 733     | 948     | 881     |
| ii. Valas / Foreign Exchange                                                                                                                                       | 45      | 103     | 182     | 183     | 242     | 282     | 227     | 261     | 280     | 362     | 400     | 426     | 425     | 426     | 415     | 392     |

| Tabel 24.<br>Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi - Mei 2025<br>(Total of Gross Assets, Depositor Funds, and percentage of FDR Islamic Commercial Bank and Islamic Business Unit based on Province - May 2025)<br>Miliar Rp (Billion IDR) |                                        |            |                                        |                                  |  |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|------------|----------------------------------------|----------------------------------|--|
| Propinsi / Province                                                                                                                                                                                                                                                                                            | Aset Sebelum Set Off<br>(Assets Gross) | Pembiayaan | Dana Pihak Ketiga<br>(Depositor Funds) | FDR<br>Dalam Persen (Percentage) |  |
| Jawa Barat                                                                                                                                                                                                                                                                                                     | 98 054                                 | 66 546     | 75 140                                 | 88,56%                           |  |
| Banten                                                                                                                                                                                                                                                                                                         | 41 741                                 | 22 880     | 36 250                                 | 63,12%                           |  |
| DKI Jakarta                                                                                                                                                                                                                                                                                                    | 662 058                                | 240 933    | 290 209                                | 83,02%                           |  |
| DI Yogyakarta                                                                                                                                                                                                                                                                                                  | 11 751                                 | 6 721      | 9 709                                  | 69,22%                           |  |
| Jawa Tengah                                                                                                                                                                                                                                                                                                    | 43 053                                 | 30 802     | 33 721                                 | 91,35%                           |  |
| Jawa Timur                                                                                                                                                                                                                                                                                                     | 64 658                                 | 43 585     | 55 724                                 | 78,22%                           |  |
| Bengkulu                                                                                                                                                                                                                                                                                                       | 3 580                                  | 3 089      | 2 233                                  | 138,31%                          |  |
| Jambi                                                                                                                                                                                                                                                                                                          | 7 938                                  | 6 526      | 4 482                                  | 145,60%                          |  |
| Nanggroe Aceh Darussalam                                                                                                                                                                                                                                                                                       | 61 117                                 | 44 723     | 42 586                                 | 105,02%                          |  |
| Sumatera Utara                                                                                                                                                                                                                                                                                                 | 30 823                                 | 21 139     | 24 571                                 | 86,03%                           |  |
| Sumatera Barat                                                                                                                                                                                                                                                                                                 | 14 504                                 | 10 705     | 10 152                                 | 105,44%                          |  |
| Riau                                                                                                                                                                                                                                                                                                           | 62 812                                 | 26 739     | 26 493                                 | 100,93%                          |  |
| Sumatera Selatan                                                                                                                                                                                                                                                                                               | 20 137                                 | 16 528     | 11 516                                 | 143,51%                          |  |
| Bangka Belitung                                                                                                                                                                                                                                                                                                | 1 959                                  | 1 430      | 1 547                                  | 92,43%                           |  |
| Kepulauan Riau                                                                                                                                                                                                                                                                                                 | 15 631                                 | 10 924     | 8 562                                  | 127,59%                          |  |
| Lampung                                                                                                                                                                                                                                                                                                        | 7 108                                  | 6 552      | 5 059                                  | 129,53%                          |  |
| Kalimantan Selatan                                                                                                                                                                                                                                                                                             | 14 009                                 | 8 745      | 9 494                                  | 92,10%                           |  |
| Kalimantan Barat                                                                                                                                                                                                                                                                                               | 11 492                                 | 9 901      | 5 062                                  | 195,61%                          |  |
| Kalimantan Timur                                                                                                                                                                                                                                                                                               | 16 337                                 | 10 353     | 13 044                                 | 79,37%                           |  |
| Kalimantan Tengah                                                                                                                                                                                                                                                                                              | 2 610                                  | 2 318      | 1 858                                  | 124,72%                          |  |
| Sulawesi Tengah                                                                                                                                                                                                                                                                                                | 3 547                                  | 3 178      | 2 051                                  | 154,91%                          |  |
| Sulawesi Selatan                                                                                                                                                                                                                                                                                               | 18 509                                 | 15 189     | 12 071                                 | 125,83%                          |  |
| Sulawesi Utara                                                                                                                                                                                                                                                                                                 | 1 633                                  | 1 574      | 639                                    | 246,26%                          |  |
| Gorontalo                                                                                                                                                                                                                                                                                                      | 969                                    | 768        | 454                                    | 169,24%                          |  |
| Sulawesi Barat                                                                                                                                                                                                                                                                                                 | 1 230                                  | 1 088      | 508                                    | 213,99%                          |  |
| Sulawesi Tenggara                                                                                                                                                                                                                                                                                              | 4 249                                  | 3 560      | 2 137                                  | 166,58%                          |  |
| NTB                                                                                                                                                                                                                                                                                                            | 27 590                                 | 17 643     | 15 531                                 | 113,60%                          |  |
| Bali                                                                                                                                                                                                                                                                                                           | 4 245                                  | 2 839      | 3 150                                  | 90,10%                           |  |
| NTT                                                                                                                                                                                                                                                                                                            | 418                                    | 347        | 209                                    | 166,15%                          |  |
| Maluku                                                                                                                                                                                                                                                                                                         | 933                                    | 631        | 644                                    | 97,96%                           |  |
| Papua                                                                                                                                                                                                                                                                                                          | 1 312                                  | 840        | 943                                    | 89,11%                           |  |
| Maluku Utara                                                                                                                                                                                                                                                                                                   | 1 711                                  | 1 326      | 1 366                                  | 97,06%                           |  |
| Papua Barat                                                                                                                                                                                                                                                                                                    | 522                                    | 214        | 458                                    | 46,62%                           |  |
| Luar Indonesia                                                                                                                                                                                                                                                                                                 | 2 506                                  | 1 406      | 1 015                                  | 138,57%                          |  |

| <b>Tabel 24.a.</b><br><b>Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah berdasarkan Propinsi - Mei 2025</b><br><b>(Total of Gross Assets, Depositor Funds, and percentage of FDR Islamic Commercial Bankbased on Province - May 2025)</b><br><b>Miliar Rp (Billion IDR)</b> |                                                |                   |                                                |                                          |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|-------------------|------------------------------------------------|------------------------------------------|
| <b>Propinsi / Province</b>                                                                                                                                                                                                                                                                 | <b>Aset Sebelum Set Off<br/>(Assets Gross)</b> | <b>Pembiayaan</b> | <b>Dana Pihak Ketiga<br/>(Depositor Funds)</b> | <b>FDR<br/>Dalam Persen (Percentage)</b> |
| Jawa Barat                                                                                                                                                                                                                                                                                 | 74 594                                         | 47 149            | 59 905                                         | 78,71%                                   |
| Banten                                                                                                                                                                                                                                                                                     | 26 622                                         | 13 452            | 25 176                                         | 53,43%                                   |
| DKI Jakarta                                                                                                                                                                                                                                                                                | 375 731                                        | 139 153           | 180 573                                        | 77,06%                                   |
| DI Yogyakarta                                                                                                                                                                                                                                                                              | 7 897                                          | 3 601             | 7 511                                          | 47,95%                                   |
| Jawa Tengah                                                                                                                                                                                                                                                                                | 26 782                                         | 18 592            | 23 276                                         | 79,88%                                   |
| Jawa Timur                                                                                                                                                                                                                                                                                 | 39 897                                         | 27 344            | 35 872                                         | 76,23%                                   |
| Bengkulu                                                                                                                                                                                                                                                                                   | 3 370                                          | 2 881             | 2 172                                          | 132,63%                                  |
| Jambi                                                                                                                                                                                                                                                                                      | 4 872                                          | 4 597             | 2 849                                          | 161,33%                                  |
| Nangroe Aceh Darussalam                                                                                                                                                                                                                                                                    | 58 463                                         | 42 762            | 41 256                                         | 103,65%                                  |
| Sumatera Utara                                                                                                                                                                                                                                                                             | 15 640                                         | 12 096            | 13 559                                         | 89,21%                                   |
| Sumatera Barat                                                                                                                                                                                                                                                                             | 5 881                                          | 5 273             | 4 456                                          | 118,33%                                  |
| Riau                                                                                                                                                                                                                                                                                       | 59 382                                         | 23 394            | 25 242                                         | 92,68%                                   |
| Sumatera Selatan                                                                                                                                                                                                                                                                           | 11 168                                         | 10 442            | 6 641                                          | 157,24%                                  |
| Bangka Belitung                                                                                                                                                                                                                                                                            | 1 504                                          | 1 001             | 1 222                                          | 81,87%                                   |
| Kepulauan Riau                                                                                                                                                                                                                                                                             | 12 761                                         | 8 270             | 7 344                                          | 112,61%                                  |
| Lampung                                                                                                                                                                                                                                                                                    | 6 081                                          | 5 546             | 4 686                                          | 118,36%                                  |
| Kalimantan Selatan                                                                                                                                                                                                                                                                         | 6 223                                          | 3 859             | 5 875                                          | 65,67%                                   |
| Kalimantan Barat                                                                                                                                                                                                                                                                           | 8 447                                          | 8 110             | 3 970                                          | 204,28%                                  |
| Kalimantan Timur                                                                                                                                                                                                                                                                           | 9 713                                          | 6 184             | 9 475                                          | 65,26%                                   |
| Kalimantan Tengah                                                                                                                                                                                                                                                                          | 2 610                                          | 2 318             | 1 858                                          | 124,72%                                  |
| Sulawesi Tengah                                                                                                                                                                                                                                                                            | 3 330                                          | 2 966             | 1 990                                          | 149,05%                                  |
| Sulawesi Selatan                                                                                                                                                                                                                                                                           | 10 246                                         | 8 645             | 8 107                                          | 106,65%                                  |
| Sulawesi Utara                                                                                                                                                                                                                                                                             | 1 633                                          | 1 574             | 639                                            | 246,26%                                  |
| Gorontalo                                                                                                                                                                                                                                                                                  | 969                                            | 768               | 454                                            | 169,24%                                  |
| Sulawesi Barat                                                                                                                                                                                                                                                                             | 883                                            | 746               | 442                                            | 168,78%                                  |
| Sulawesi Tenggara                                                                                                                                                                                                                                                                          | 2 977                                          | 2 294             | 1 929                                          | 118,93%                                  |
| NTB                                                                                                                                                                                                                                                                                        | 25 875                                         | 16 528            | 14 770                                         | 111,90%                                  |
| Bali                                                                                                                                                                                                                                                                                       | 2 562                                          | 2 142             | 1 676                                          | 127,81%                                  |
| NTT                                                                                                                                                                                                                                                                                        | 418                                            | 347               | 209                                            | 166,15%                                  |
| Maluku                                                                                                                                                                                                                                                                                     | 933                                            | 631               | 644                                            | 97,96%                                   |
| Papua                                                                                                                                                                                                                                                                                      | 1 312                                          | 840               | 943                                            | 89,11%                                   |
| Maluku Utara                                                                                                                                                                                                                                                                               | 1 711                                          | 1 326             | 1 366                                          | 97,06%                                   |
| Papua Barat                                                                                                                                                                                                                                                                                | 522                                            | 214               | 458                                            | 46,62%                                   |
| Luar Indonesia                                                                                                                                                                                                                                                                             | 2 506                                          | 1 406             | 1 015                                          | 138,57%                                  |

| Tabel 24.b.<br>Total Aset Gross, Dana Pihak Ketiga dan FDR Unit Usaha Syariah berdasarkan Propinsi - Mei 2025<br>(Total of Gross Assets, Depositor Funds, and percentage of FDR Islamic Business Unit based on Province - May 2025)<br>Miliar Rp (Billion IDR) |                                        |            |                                        |                                  |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|------------|----------------------------------------|----------------------------------|
| Propinsi / Province                                                                                                                                                                                                                                            | Aset Sebelum Set Off<br>(Assets Gross) | Pembiayaan | Dana Pihak Ketiga<br>(Depositor Funds) | FDR<br>Dalam Persen (Percentage) |
| Jawa Barat                                                                                                                                                                                                                                                     | 23 460                                 | 19 397     | 15 235                                 | 127,32%                          |
| Banten                                                                                                                                                                                                                                                         | 15 120                                 | 9 428      | 11 074                                 | 85,14%                           |
| DKI Jakarta                                                                                                                                                                                                                                                    | 286 327                                | 101 780    | 109 636                                | 92,83%                           |
| DI Yogyakarta                                                                                                                                                                                                                                                  | 3 854                                  | 3 120      | 2 198                                  | 141,92%                          |
| Jawa Tengah                                                                                                                                                                                                                                                    | 16 271                                 | 12 210     | 10 444                                 | 116,91%                          |
| Jawa Timur                                                                                                                                                                                                                                                     | 24 761                                 | 16 241     | 19 853                                 | 81,81%                           |
| Bengkulu                                                                                                                                                                                                                                                       | 210                                    | 208        | 61                                     | 340,89%                          |
| Jambi                                                                                                                                                                                                                                                          | 3 066                                  | 1 929      | 1 633                                  | 118,15%                          |
| Nangroe Aceh Darussalam                                                                                                                                                                                                                                        | 2 654                                  | 1 961      | 1 330                                  | 147,48%                          |
| Sumatera Utara                                                                                                                                                                                                                                                 | 15 183                                 | 9 042      | 11 011                                 | 82,12%                           |
| Sumatera Barat                                                                                                                                                                                                                                                 | 8 624                                  | 5 431      | 5 696                                  | 95,35%                           |
| Riau                                                                                                                                                                                                                                                           | 3 430                                  | 3 345      | 1 252                                  | 267,22%                          |
| Sumatera Selatan                                                                                                                                                                                                                                               | 8 969                                  | 6 085      | 4 876                                  | 124,81%                          |
| Bangka Belitung                                                                                                                                                                                                                                                | 455                                    | 429        | 324                                    | 132,21%                          |
| Kepulauan Riau                                                                                                                                                                                                                                                 | 2 871                                  | 2 654      | 1 217                                  | 217,98%                          |
| Lampung                                                                                                                                                                                                                                                        | 1 027                                  | 1 007      | 373                                    | 269,72%                          |
| Kalimantan Selatan                                                                                                                                                                                                                                             | 7 786                                  | 4 886      | 3 619                                  | 135,01%                          |
| Kalimantan Barat                                                                                                                                                                                                                                               | 3 045                                  | 1 792      | 1 092                                  | 164,10%                          |
| Kalimantan Timur                                                                                                                                                                                                                                               | 6 624                                  | 4 170      | 3 568                                  | 116,86%                          |
| Kalimantan Tengah                                                                                                                                                                                                                                              | -                                      | -          | -                                      | -                                |
| Sulawesi Tengah                                                                                                                                                                                                                                                | 217                                    | 211        | 61                                     | 345,43%                          |
| Sulawesi Selatan                                                                                                                                                                                                                                               | -                                      | -          | -                                      | 0,00%                            |
| Sulawesi Utara                                                                                                                                                                                                                                                 | -                                      | -          | -                                      | -                                |
| Gorontalo                                                                                                                                                                                                                                                      | -                                      | -          | -                                      | -                                |
| Sulawesi Barat                                                                                                                                                                                                                                                 | 8 263                                  | 6 544      | 3 965                                  | 165,06%                          |
| Sulawesi Tenggara                                                                                                                                                                                                                                              | 347                                    | 342        | 67                                     | 514,40%                          |
| NTB                                                                                                                                                                                                                                                            | 1 272                                  | 1 266      | 208                                    | 607,79%                          |
| Bali                                                                                                                                                                                                                                                           | 1 715                                  | 1 115      | 761                                    | 146,58%                          |
| NTT                                                                                                                                                                                                                                                            | 1 684                                  | 697        | 1 475                                  | 0                                |
| Maluku                                                                                                                                                                                                                                                         | -                                      | -          | -                                      | -                                |
| Papua                                                                                                                                                                                                                                                          | -                                      | -          | -                                      | -                                |
| Maluku Utara                                                                                                                                                                                                                                                   | -                                      | -          | -                                      | -                                |
| Papua Barat                                                                                                                                                                                                                                                    | -                                      | -          | -                                      | -                                |
| Luar Indonesia                                                                                                                                                                                                                                                 | -                                      | -          | -                                      | -                                |

| Tabel 25.<br>Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - Mei 2025<br>(Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Commercial Bank and Islamic Business Unit based on City/District - May 2025)<br>Miliar Rp (Billion IDR) |                           |                                        |                        |                                        |                                  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|----------------------------------------|------------------------|----------------------------------------|----------------------------------|
| Propinsi / Province                                                                                                                                                                                                                                                                                                                             | Kota/Kabupaten            | Aset Sebelum Set Off<br>(Assets Gross) | Pembiayaan (Financing) | Dana Pihak Ketiga<br>(Depositor Funds) | FDR<br>Dalam Persen (Percentage) |
| Banten                                                                                                                                                                                                                                                                                                                                          | Kab. Tangerang            | -                                      | -                      | -                                      | 0,00%                            |
|                                                                                                                                                                                                                                                                                                                                                 | Kab. Serang               | -                                      | -                      | -                                      | 0,00%                            |
|                                                                                                                                                                                                                                                                                                                                                 | Kota Cilegon              | 4.410                                  | 3.420                  | 3.026                                  | 113,00%                          |
|                                                                                                                                                                                                                                                                                                                                                 | Kota Tangerang            | 10.714                                 | 4.575                  | 8.350                                  | 54,78%                           |
|                                                                                                                                                                                                                                                                                                                                                 | Kota Serang               | 6.769                                  | 2.099                  | 6.193                                  | 33,90%                           |
|                                                                                                                                                                                                                                                                                                                                                 | Kota Tangerang Selatan    | 19.847                                 | 12.787                 | 18.681                                 | 68,45%                           |
| Jawa Barat                                                                                                                                                                                                                                                                                                                                      | Kab. Bekasi               | 1.778                                  | 1.370                  | 1.738                                  | 78,82%                           |
|                                                                                                                                                                                                                                                                                                                                                 | Kab. Purwakarta           | 1.263                                  | 1.231                  | 1.170                                  | 105,20%                          |
|                                                                                                                                                                                                                                                                                                                                                 | Kab. Karawang             | 3.168                                  | 1.570                  | 2.843                                  | 55,21%                           |
|                                                                                                                                                                                                                                                                                                                                                 | Kab. Bogor                | 2.364                                  | 1.531                  | 2.312                                  | 66,24%                           |
|                                                                                                                                                                                                                                                                                                                                                 | Kab. Sukabumi             | -                                      | -                      | -                                      | 0,00%                            |
|                                                                                                                                                                                                                                                                                                                                                 | Kab. Cianjur              | 1.271                                  | 1.097                  | 960                                    | 114,22%                          |
|                                                                                                                                                                                                                                                                                                                                                 | Kab. Tasikmalaya          | 123                                    | 31                     | 100                                    | 30,68%                           |
|                                                                                                                                                                                                                                                                                                                                                 | Kab. Garut                | 589                                    | 558                    | 512                                    | 109,06%                          |
|                                                                                                                                                                                                                                                                                                                                                 | Kab. Cirebon              | 74                                     | 31                     | 73                                     | 42,21%                           |
|                                                                                                                                                                                                                                                                                                                                                 | Kab. Majalengka           | 46                                     | 16                     | 45                                     | 34,74%                           |
|                                                                                                                                                                                                                                                                                                                                                 | Kota Bandung              | 37.076                                 | 20.436                 | 24.227                                 | 84,35%                           |
|                                                                                                                                                                                                                                                                                                                                                 | Kota Bogor                | 13.183                                 | 8.856                  | 10.123                                 | 87,49%                           |
|                                                                                                                                                                                                                                                                                                                                                 | Kota Sukabumi             | 1.313                                  | 1.078                  | 1.195                                  | 90,16%                           |
|                                                                                                                                                                                                                                                                                                                                                 | Kota Cirebon              | 7.870                                  | 6.949                  | 5.095                                  | 136,39%                          |
|                                                                                                                                                                                                                                                                                                                                                 | Kota Tasikmalaya          | 4.017                                  | 3.624                  | 2.067                                  | 175,32%                          |
| DKI Jakarta Raya                                                                                                                                                                                                                                                                                                                                | Kota Cimahi               | 1.059                                  | 1.007                  | 1.033                                  | 97,49%                           |
|                                                                                                                                                                                                                                                                                                                                                 | Kota Depok                | 7.554                                  | 5.434                  | 7.081                                  | 76,75%                           |
|                                                                                                                                                                                                                                                                                                                                                 | Kota Bekasi               | 15.305                                 | 11.728                 | 14.566                                 | 80,52%                           |
|                                                                                                                                                                                                                                                                                                                                                 | Wil. Kota Jakarta Pusat   | 184.334                                | 42.457                 | 64.360                                 | 65,97%                           |
|                                                                                                                                                                                                                                                                                                                                                 | Wil. Kota Jakarta Utara   | 14.227                                 | 8.164                  | 14.720                                 | 55,46%                           |
|                                                                                                                                                                                                                                                                                                                                                 | Wil. Kota Jakarta Barat   | 22.232                                 | 12.981                 | 15.677                                 | 82,80%                           |
|                                                                                                                                                                                                                                                                                                                                                 | Wil. Kota Jakarta Selatan | 264.107                                | 131.178                | 157.039                                | 83,53%                           |
|                                                                                                                                                                                                                                                                                                                                                 | Wil. Kota Jakarta Timur   | 177.159                                | 46.153                 | 38.414                                 | 120,15%                          |
| D.I. Yogyakarta                                                                                                                                                                                                                                                                                                                                 | Kab. Bantul               | 127                                    | 51                     | 86                                     | 59,65%                           |
|                                                                                                                                                                                                                                                                                                                                                 | Kab. Sleman               | -                                      | -                      | -                                      | 0,00%                            |
|                                                                                                                                                                                                                                                                                                                                                 | Kota Yogyakarta           | 11.625                                 | 6.670                  | 9.624                                  | 69,31%                           |
| Jawa Tengah                                                                                                                                                                                                                                                                                                                                     | Kab. Semarang             | -                                      | -                      | -                                      | 0,00%                            |
|                                                                                                                                                                                                                                                                                                                                                 | Kab. Kendal               | 497                                    | 459                    | 481                                    | 95,32%                           |
|                                                                                                                                                                                                                                                                                                                                                 | Kab. Tegal                | -                                      | -                      | -                                      | 0,00%                            |
|                                                                                                                                                                                                                                                                                                                                                 | Kab. Pati                 | 715                                    | 557                    | 695                                    | 80,10%                           |
|                                                                                                                                                                                                                                                                                                                                                 | Kab. Kudus                | 2.173                                  | 1.317                  | 1.984                                  | 66,36%                           |
|                                                                                                                                                                                                                                                                                                                                                 | Kab. Banyumas             | 3.190                                  | 2.119                  | 2.535                                  | 83,59%                           |
|                                                                                                                                                                                                                                                                                                                                                 | Kab. Cilacap              | 829                                    | 664                    | 808                                    | 82,24%                           |
|                                                                                                                                                                                                                                                                                                                                                 | Kota Semarang             | 19.083                                 | 12.860                 | 13.787                                 | 93,28%                           |
|                                                                                                                                                                                                                                                                                                                                                 | Kota Salatiga             | 530                                    | 292                    | 516                                    | 56,64%                           |
|                                                                                                                                                                                                                                                                                                                                                 | Kota Pekalongan           | 2.521                                  | 1.576                  | 2.253                                  | 69,97%                           |
| Jawa Timur                                                                                                                                                                                                                                                                                                                                      | Kota Tegal                | 2.595                                  | 2.281                  | 1.639                                  | 139,15%                          |
|                                                                                                                                                                                                                                                                                                                                                 | Kota Surakarta            | 10.920                                 | 8.677                  | 9.023                                  | 96,17%                           |
|                                                                                                                                                                                                                                                                                                                                                 | Kab. Gresik               | 1.835                                  | 1.739                  | 1.766                                  | 98,47%                           |
|                                                                                                                                                                                                                                                                                                                                                 | Kab. Sidoarjo             | 3.157                                  | 2.570                  | 2.790                                  | 92,14%                           |
|                                                                                                                                                                                                                                                                                                                                                 | Kab. Jombang              | 617                                    | 421                    | 596.30                                 | 70,54%                           |
|                                                                                                                                                                                                                                                                                                                                                 | Kab. Pamekasan            | 1.384                                  | 958                    | 1.328.54                               | 72,12%                           |
|                                                                                                                                                                                                                                                                                                                                                 | Kab. Banyuwangi           | 1.021                                  | 1.006                  | 627.41                                 | 160,39%                          |
|                                                                                                                                                                                                                                                                                                                                                 | Kab. Jember               | 3.026                                  | 2.439                  | 2.668                                  | 91,42%                           |
|                                                                                                                                                                                                                                                                                                                                                 | Kab. Malang               | -                                      | -                      | -                                      | 0,00%                            |
|                                                                                                                                                                                                                                                                                                                                                 | Kab. Madiun               | -                                      | -                      | -                                      | 0,00%                            |
|                                                                                                                                                                                                                                                                                                                                                 | Kab. Bojonegoro           | 1.167                                  | 673                    | 1.147.94                               | 58,65%                           |
|                                                                                                                                                                                                                                                                                                                                                 | Kota Surabaya             | 35.792                                 | 22.428                 | 29.747                                 | 75,39%                           |
|                                                                                                                                                                                                                                                                                                                                                 | Kota Malang               | 9.000                                  | 6.096                  | 8.057                                  | 75,67%                           |
|                                                                                                                                                                                                                                                                                                                                                 | Kota Pasuruan             | 1.456                                  | 996                    | 1.433.64                               | 69,44%                           |
|                                                                                                                                                                                                                                                                                                                                                 | Kota Probolinggo          | 1.125                                  | 693                    | 1.099.45                               | 63,07%                           |
| Bengkulu                                                                                                                                                                                                                                                                                                                                        | Kota Blitar               | 3.113                                  | 1.727                  | 2.948.87                               | 58,58%                           |
|                                                                                                                                                                                                                                                                                                                                                 | Kota Kediri               | 1.964                                  | 1.838                  | 1.515                                  | 121,32%                          |
|                                                                                                                                                                                                                                                                                                                                                 | Kota Madiun               | -                                      | -                      | -                                      | 0,00%                            |
| Bengkulu                                                                                                                                                                                                                                                                                                                                        | Kota Bengkulu             | 3.580                                  | 3.089                  | 2.233                                  | 138,31%                          |
| Jambi                                                                                                                                                                                                                                                                                                                                           | Kota Jambi                | 7.938                                  | 6.526                  | 4.482                                  | 145,60%                          |

**Tabel 25.**  
**Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - Mei 2025**  
**(Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Commercial Bank and Islamic Business Unit based on City/District - May 2025)**  
**Milliar Rp (Billion IDR)**

| Propinsi / Province      | Kota/Kabupaten                             | Aset Sebelum Set Off<br>(Assets Gross) | Pembiayaan (Financing) | Dana Pihak Ketiga<br>(Depositor Funds) | FDR<br>Dalam Persen (Percentage) |
|--------------------------|--------------------------------------------|----------------------------------------|------------------------|----------------------------------------|----------------------------------|
| Nanggroe Aceh Darussalam | Kab. Aceh Besar                            | 1.137                                  | 809                    | 1.121                                  | 72,15%                           |
|                          | Kab. Pidie                                 | 2.956                                  | 2.641                  | 2.251                                  | 117,36%                          |
|                          | Kab. Aceh Timur                            | 996                                    | 960                    | 510                                    | 188,42%                          |
|                          | Kab. Aceh Selatan                          | 2.825                                  | 2.692                  | 1.387                                  | 194,14%                          |
|                          | Kab. Aceh Barat                            | 3.405                                  | 3.270                  | 2.152                                  | 151,95%                          |
|                          | Kab. Aceh Tengah                           | 2.406                                  | 2.271                  | 1.838                                  | 123,53%                          |
|                          | Kab. Aceh Tenggara                         | 2.439                                  | 2.338                  | 819                                    | 285,63%                          |
|                          | Kab. Aceh Singkil                          | 598                                    | 560                    | 301                                    | 186,02%                          |
|                          | Kab. Aceh Jeumpa / Bireuen                 | 2.433                                  | 2.288                  | 2.210                                  | 103,51%                          |
|                          | Kab. Aceh Tamiang                          | 2.062                                  | 1.980                  | 1.432                                  | 138,29%                          |
|                          | Kab. Gayo Luwes                            | 467                                    | 446                    | 254                                    | 175,80%                          |
|                          | Kab. Aceh Barat Daya                       | 1.609                                  | 1.527                  | 1.094                                  | 139,65%                          |
|                          | Kab. Aceh Jaya                             | 464                                    | 432                    | 373                                    | 115,76%                          |
|                          | Kab. Nagan Raya                            | 681                                    | 644                    | 494                                    | 130,40%                          |
|                          | Kab. Simeuleu                              | 839                                    | 794                    | 337                                    | 235,47%                          |
|                          | Kab. Bener Meriah                          | 641                                    | 613                    | 469                                    | 130,76%                          |
|                          | Kab. Pidie Jaya                            | 397                                    | 344                    | 392                                    | 87,65%                           |
| Sumatera Utara           | Kab. Subulussalam                          | 444                                    | 428                    | 182                                    | 234,72%                          |
|                          | Kota Banda Aceh                            | 24.599                                 | 11.015                 | 17.719                                 | 62,16%                           |
|                          | Kota Sabang                                | 261                                    | 242                    | 238                                    | 101,70%                          |
|                          | Kota Lhokseumawe                           | 6.441                                  | 5.746                  | 4.785                                  | 120,08%                          |
|                          | Kota Langsa                                | 3.015                                  | 2.683                  | 2.229                                  | 120,38%                          |
|                          | Kab. Deli Serdang                          | 395                                    | 390                    | 262                                    | 148,64%                          |
|                          | Kab. Langkat                               | -                                      | -                      | -                                      | 0,00%                            |
|                          | Kab. Karo                                  | -                                      | -                      | -                                      | 0,00%                            |
|                          | Kab. Labuhan Batu                          | 782                                    | 805                    | 714                                    | 112,70%                          |
|                          | Kab. Tapanuli Selatan                      | -                                      | -                      | -                                      | 0,00%                            |
| Sumatera Barat           | Kota Tebing Tinggi                         | 502                                    | 468                    | 259                                    | 180,86%                          |
|                          | Kota Binjai                                | 949                                    | 849                    | 769                                    | 110,52%                          |
|                          | Kota Pematang Siantar                      | 1.776                                  | 1.670                  | 1.511                                  | 110,48%                          |
|                          | Kota Tanjung Balai                         | -                                      | -                      | -                                      | 0,00%                            |
|                          | Kota Sibolga                               | 415                                    | 332                    | 226                                    | 147,00%                          |
|                          | Kota Medan                                 | 24.596                                 | 15.446                 | 19.736                                 | 78,26%                           |
|                          | Kota Padang Sidempuan                      | 1.408                                  | 1.179                  | 1.093                                  | 107,86%                          |
| Sumatera Barat           | Kab. Tanah Datar                           | 385                                    | 380                    | 144                                    | 264,77%                          |
|                          | Kota Bukittinggi                           | 2.346                                  | 2.259                  | 2.023                                  | 111,64%                          |
|                          | Kota Padang                                | 10.236                                 | 6.543                  | 7.376                                  | 88,70%                           |
|                          | Kota Solok                                 | 832                                    | 825                    | 344                                    | 239,65%                          |
| Riau                     | Kota Payakumbuh                            | 705                                    | 698                    | 265                                    | 263,36%                          |
|                          | Kab. Kampar                                | 2.231                                  | 1.624                  | 1.003                                  | 161,93%                          |
|                          | Kab. Bengkalis                             | 3.518                                  | 1.751                  | 2.363                                  | 74,12%                           |
|                          | Kab. Indragiri Hulu                        | 1.411                                  | 879                    | 762                                    | 115,24%                          |
|                          | Kab. Indragiri Hilir                       | 1.491                                  | 1.145                  | 720                                    | 158,99%                          |
|                          | Kab. Rokan Hulu                            | 1.858                                  | 1.413                  | 742                                    | 190,51%                          |
|                          | Kab. Rokan Hilir                           | 1.685                                  | 1.250                  | 716                                    | 174,61%                          |
|                          | Kab. Pelalawan                             | 1.136                                  | 824                    | 471                                    | 174,89%                          |
|                          | Kab. Siak                                  | 1.932                                  | 1.371                  | 841                                    | 163,06%                          |
|                          | Kab. Kuantan Singingi                      | 1.488                                  | 1.113                  | 757                                    | 147,05%                          |
|                          | Kab. Kepulauan Meranti                     | 679                                    | 451                    | 259                                    | 174,38%                          |
|                          | Kota Pekanbaru                             | 43.334                                 | 13.268                 | 16.474                                 | 80,54%                           |
| Kepulauan Riau           | Kota Dumai                                 | 2.049                                  | 1.650                  | 1.386                                  | 119,04%                          |
|                          | Kab. Karimun                               | 1.007                                  | 702                    | 435                                    | 161,33%                          |
|                          | Kab. Lingga                                | 604                                    | 370                    | 288                                    | 128,63%                          |
|                          | Kab. Natuna                                | 833                                    | 580                    | 326                                    | 177,81%                          |
|                          | Kab. Bintan (d/h Kabupaten Kepulauan Riau) | 508                                    | 316                    | 273                                    | 115,71%                          |
|                          | Kab. Kepulauan Anambas                     | 398                                    | 253                    | 159                                    | 159,81%                          |
|                          | Kota Tanjung Pinang                        | 3.554                                  | 1.666                  | 2.198                                  | 75,78%                           |
| Sumatera Selatan         | Kota Batam                                 | 8.727                                  | 7.037                  | 4.883                                  | 144,11%                          |
|                          | Kab. Ogan Komering Ulu                     | 1.275                                  | 1.273                  | 818                                    | 155,77%                          |
|                          | Kab. Ogan Komering Ulu Timur               | -                                      | -                      | -                                      | 0,00%                            |
|                          | Kota Palembang                             | 16.512                                 | 13.146                 | 8.894                                  | 147,80%                          |
| Sumatera Selatan         | Kota Lubuklinggau                          | 1.550                                  | 1.540                  | 1.017                                  | 151,41%                          |

| <b>Tabel 25.</b><br><b>Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - Mei 2025</b><br><b>(Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Commercial Bank and Islamic Business Unit based on City/District - May 2025)</b><br><b>Miliar Rp (Billion IDR)</b> |                            |                                                |                               |                                                |                                          |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|------------------------------------------------|-------------------------------|------------------------------------------------|------------------------------------------|
| <b>Propinsi / Province</b>                                                                                                                                                                                                                                                                                                                                                  | <b>Kota/Kabupaten</b>      | <b>Aset Sebelum Set Off<br/>(Assets Gross)</b> | <b>Pembiayaan (Financing)</b> | <b>Dana Pihak Ketiga<br/>(Depositor Funds)</b> | <b>FDR<br/>Dalam Persen (Percentage)</b> |
| Sumatera Selatan                                                                                                                                                                                                                                                                                                                                                            | Kota Prabumulih            | 800                                            | 568                           | 787                                            | 72,12%                                   |
| Bangka Belitung                                                                                                                                                                                                                                                                                                                                                             | Kota Pangkal Pinang        | 1.959                                          | 1.430                         | 1.547                                          | 92,43%                                   |
| Lampung                                                                                                                                                                                                                                                                                                                                                                     | Kab. Lampung Tengah        | 891                                            | 886                           | 855                                            | 103,64%                                  |
|                                                                                                                                                                                                                                                                                                                                                                             | Kota Bandar Lampung        | 5.599                                          | 5.061                         | 3.671                                          | 137,87%                                  |
|                                                                                                                                                                                                                                                                                                                                                                             | Kota Metro                 | 618                                            | 606                           | 533                                            | 113,58%                                  |
| Kalimantan Selatan                                                                                                                                                                                                                                                                                                                                                          | Kab. Banjar                | 759                                            | 498                           | 667                                            | 74,65%                                   |
|                                                                                                                                                                                                                                                                                                                                                                             | Kab. Hulu Sungai Selatan   | 645                                            | 513                           | 345                                            | 148,56%                                  |
|                                                                                                                                                                                                                                                                                                                                                                             | Kab. Tabalong              | 619                                            | 577                           | 599                                            | 96,34%                                   |
|                                                                                                                                                                                                                                                                                                                                                                             | Kota Banjarmasin           | 9.554                                          | 6.155                         | 5.842                                          | 105,36%                                  |
|                                                                                                                                                                                                                                                                                                                                                                             | Kota Banjarbaru            | 2.432                                          | 1.002                         | 2.042                                          | 49,08%                                   |
| Kalimantan Barat                                                                                                                                                                                                                                                                                                                                                            | Kab. Pontianak             | -                                              | -                             | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                                                             | Kab. Sambas                | 854                                            | 851                           | 283                                            | 300,20%                                  |
|                                                                                                                                                                                                                                                                                                                                                                             | Kab. Ketapang              | 2.019                                          | 1.975                         | 943                                            | 209,50%                                  |
|                                                                                                                                                                                                                                                                                                                                                                             | Kota Pontianak             | 7.927                                          | 6.402                         | 3.501                                          | 182,83%                                  |
|                                                                                                                                                                                                                                                                                                                                                                             | Kota Singkawang            | 692                                            | 674                           | 334                                            | 201,63%                                  |
| Kalimantan Timur                                                                                                                                                                                                                                                                                                                                                            | Kab. Kutai                 | 932                                            | 528                           | 915                                            | 57,70%                                   |
|                                                                                                                                                                                                                                                                                                                                                                             | Kota Samarinda             | 8.087                                          | 4.222                         | 5.687                                          | 74,24%                                   |
|                                                                                                                                                                                                                                                                                                                                                                             | Kota Balikpapan            | 5.821                                          | 4.790                         | 4.973                                          | 96,31%                                   |
|                                                                                                                                                                                                                                                                                                                                                                             | Kota Tarakan               | 411                                            | 352                           | 400                                            | 87,89%                                   |
|                                                                                                                                                                                                                                                                                                                                                                             | Kota Bontang               | 1.085                                          | 462                           | 1.068                                          | 43,24%                                   |
| Kalimantan Tengah                                                                                                                                                                                                                                                                                                                                                           | Kab. Kotawaringin Barat    | 655                                            | 626                           | 446                                            | 140,59%                                  |
|                                                                                                                                                                                                                                                                                                                                                                             | Kab. Kotawaringin Timur    | 313                                            | 310                           | 297                                            | 104,55%                                  |
|                                                                                                                                                                                                                                                                                                                                                                             | Kota Palangkaraya          | 1.642                                          | 1.381                         | 1.116                                          | 123,75%                                  |
| Sulawesi Tengah                                                                                                                                                                                                                                                                                                                                                             | Kab. Banggai               | 873                                            | 840                           | 571                                            | 147,18%                                  |
|                                                                                                                                                                                                                                                                                                                                                                             | Kab. Morowali              | -                                              | -                             | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                                                             | Kota Pahu                  | 2.674                                          | 2.338                         | 1.481                                          | 157,88%                                  |
| Sulawesi Barat                                                                                                                                                                                                                                                                                                                                                              | Kota Mamuju                | 1.230                                          | 1.088                         | 508                                            | 213,99%                                  |
| Sulawesi Selatan                                                                                                                                                                                                                                                                                                                                                            | Kota Ujungpandang/Makassar | 296                                            | 282                           | 139                                            | 203,78%                                  |
|                                                                                                                                                                                                                                                                                                                                                                             | Kota Pare-Pare             | 1.268                                          | 1.202                         | 924                                            | 130,05%                                  |
|                                                                                                                                                                                                                                                                                                                                                                             | Kab. Wajo                  | 332                                            | 319                           | 140                                            | 228,29%                                  |
|                                                                                                                                                                                                                                                                                                                                                                             | Kab. Bone                  | 14.639                                         | 11.458                        | 9.808                                          | 116,82%                                  |
|                                                                                                                                                                                                                                                                                                                                                                             | Kab. Maros                 | 857                                            | 828                           | 549                                            | 150,82%                                  |
|                                                                                                                                                                                                                                                                                                                                                                             | Kota Palopo                | 1.117                                          | 1.100                         | 511                                            | 215,07%                                  |
| Gorontalo                                                                                                                                                                                                                                                                                                                                                                   | Kota Gorontalo             | 969                                            | 768                           | 454                                            | 169,24%                                  |
| Sulawesi Tenggara                                                                                                                                                                                                                                                                                                                                                           | Kota Kendari               | 4.249                                          | 3.560                         | 2.137                                          | 166,58%                                  |
| Sulawesi Utara                                                                                                                                                                                                                                                                                                                                                              | Kota Manado                | 1.633                                          | 1.574                         | 639                                            | 246,26%                                  |
| Nusa Tenggara Barat                                                                                                                                                                                                                                                                                                                                                         | Kab. Lombok Barat          | 864                                            | 825                           | 734                                            | 112,37%                                  |
|                                                                                                                                                                                                                                                                                                                                                                             | Kab. Lombok Tengah         | 1.840                                          | 1.203                         | 1.272                                          | 94,55%                                   |
|                                                                                                                                                                                                                                                                                                                                                                             | Kab. Lombok Timur          | 1.384                                          | 1.273                         | 887                                            | 143,48%                                  |
|                                                                                                                                                                                                                                                                                                                                                                             | Kab. Sumbawa               | 1.383                                          | 1.323                         | 615                                            | 215,25%                                  |
|                                                                                                                                                                                                                                                                                                                                                                             | Kab. Bima                  | 745                                            | 686                           | 266                                            | 257,99%                                  |
|                                                                                                                                                                                                                                                                                                                                                                             | Kab. Dompu                 | 1.146                                          | 1.111                         | 437                                            | 254,32%                                  |
|                                                                                                                                                                                                                                                                                                                                                                             | Kab. Sumbawa Barat         | 863                                            | 674                           | 837                                            | 80,50%                                   |
|                                                                                                                                                                                                                                                                                                                                                                             | Kab. Lombok Utara          | 412                                            | 380                           | 348                                            | 109,00%                                  |
|                                                                                                                                                                                                                                                                                                                                                                             | Kota Mataram               | 16.337                                         | 7.659                         | 9.387                                          | 81,59%                                   |
|                                                                                                                                                                                                                                                                                                                                                                             | Kota Bima                  | 2.617                                          | 2.511                         | 749                                            | 335,47%                                  |
| Bali                                                                                                                                                                                                                                                                                                                                                                        | Kota Denpasar              | 4.245                                          | 2.839                         | 3.150                                          | 90,10%                                   |
| Nusa Tenggara Timur                                                                                                                                                                                                                                                                                                                                                         | Kab. Kupang                | -                                              | -                             | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                                                             | Kota Kupang                | 418                                            | 347                           | 209                                            | 166,15%                                  |
| Maluku                                                                                                                                                                                                                                                                                                                                                                      | Kota Ambon                 | 933                                            | 631                           | 644                                            | 97,96%                                   |
| Maluku Utara                                                                                                                                                                                                                                                                                                                                                                | Kota ternate               | 1.711                                          | 1.326                         | 1.366                                          | 97,06%                                   |
| Papua Barat                                                                                                                                                                                                                                                                                                                                                                 | Kota Sorong                | 522                                            | 214                           | 458                                            | 46,62%                                   |
| Papua                                                                                                                                                                                                                                                                                                                                                                       | Kab. Jayapura              | 507                                            | 45                            | 500                                            | 9,06%                                    |
|                                                                                                                                                                                                                                                                                                                                                                             | Kota Jayapura              | 805                                            | 795                           | 443                                            | 179,60%                                  |
| Di Luar Indonesia                                                                                                                                                                                                                                                                                                                                                           | DI LUAR INDONESIA          | 2.505,96                                       | 1.406,20                      | 1.014,79                                       | 138,57%                                  |

| Tabel 25.a.<br>Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - April 2025<br>(Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Commercial Bank based on City/District - April 2025)<br>Miliar Rp (Billion IDR) |                           |                                        |                           |                                        |                                  |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|----------------------------------------|---------------------------|----------------------------------------|----------------------------------|
| Propinsi                                                                                                                                                                                                                                                                                             | Kota/Kabupaten            | Aset Sebelum Set Off<br>(Assets Gross) | Pembiayaan<br>(Financing) | Dana Pihak Ketiga<br>(Depositor Funds) | FDR<br>Dalam Persen (Percentage) |
| Banten                                                                                                                                                                                                                                                                                               | Kab. Tangerang            | -                                      | -                         | -                                      | 0,00%                            |
|                                                                                                                                                                                                                                                                                                      | Kab. Serang               | -                                      | -                         | -                                      | 0,00%                            |
|                                                                                                                                                                                                                                                                                                      | Kota Cilegon              | 2.677                                  | 1.662                     | 2.650                                  | 62,70%                           |
|                                                                                                                                                                                                                                                                                                      | Kota Tangerang            | 7.972                                  | 4.534                     | 7.242                                  | 62,60%                           |
|                                                                                                                                                                                                                                                                                                      | Kota Serang               | 6.769                                  | 2.099                     | 6.193                                  | 33,90%                           |
|                                                                                                                                                                                                                                                                                                      | Kota Tangerang Selatan    | 9.203                                  | 5.157                     | 9.092                                  | 56,73%                           |
| Jawa Barat                                                                                                                                                                                                                                                                                           | Kab. Bekasi               | 1.778                                  | 1.370                     | 1.738                                  | 78,82%                           |
|                                                                                                                                                                                                                                                                                                      | Kab. Purwakarta           | 1.263                                  | 1.231                     | 1.170                                  | 105,20%                          |
|                                                                                                                                                                                                                                                                                                      | Kab. Karawang             | 2.694                                  | 1.097                     | 2.651                                  | 41,39%                           |
|                                                                                                                                                                                                                                                                                                      | Kab. Bogor                | 2.364                                  | 1.531                     | 2.312                                  | 66,24%                           |
|                                                                                                                                                                                                                                                                                                      | Kab. Sukabumi             | -                                      | -                         | -                                      | 0,00%                            |
|                                                                                                                                                                                                                                                                                                      | Kab. Cianjur              | 1.271                                  | 1.097                     | 960                                    | 114,22%                          |
|                                                                                                                                                                                                                                                                                                      | Kab. Tasikmalaya          | 123                                    | 31                        | 100                                    | 30,68%                           |
|                                                                                                                                                                                                                                                                                                      | Kab. Garut                | 589                                    | 558                       | 512                                    | 109,06%                          |
|                                                                                                                                                                                                                                                                                                      | Kab. Cirebon              | 74                                     | 31                        | 73                                     | 42,21%                           |
|                                                                                                                                                                                                                                                                                                      | Kab. Majalengka           | 46                                     | 16                        | 45                                     | 34,74%                           |
|                                                                                                                                                                                                                                                                                                      | Kota Bandung              | 27.375                                 | 12.617                    | 17.483                                 | 72,17%                           |
|                                                                                                                                                                                                                                                                                                      | Kota Bogor                | 7.697                                  | 4.833                     | 6.918                                  | 69,85%                           |
|                                                                                                                                                                                                                                                                                                      | Kota Sukabumi             | 1.313                                  | 1.078                     | 1.195                                  | 90,16%                           |
|                                                                                                                                                                                                                                                                                                      | Kota Cirebon              | 5.400                                  | 4.479                     | 4.143                                  | 108,10%                          |
|                                                                                                                                                                                                                                                                                                      | Kota Tasikmalaya          | 2.984                                  | 2.534                     | 1.909                                  | 132,73%                          |
|                                                                                                                                                                                                                                                                                                      | Kota Cimahi               | 1.059                                  | 1.007                     | 1.033                                  | 97,49%                           |
|                                                                                                                                                                                                                                                                                                      | Kota Depok                | 6.669                                  | 4.544                     | 6.440                                  | 70,56%                           |
|                                                                                                                                                                                                                                                                                                      | Kota Bekasi               | 11.894                                 | 9.096                     | 11.222                                 | 81,05%                           |
| DKI Jakarta Raya                                                                                                                                                                                                                                                                                     | Wil. Kota Jakarta Pusat   | 143.676                                | 36.201                    | 34.312                                 | 105,51%                          |
|                                                                                                                                                                                                                                                                                                      | Wil. Kota Jakarta Utara   | 14.227                                 | 8.164                     | 14.720                                 | 55,46%                           |
|                                                                                                                                                                                                                                                                                                      | Wil. Kota Jakarta Barat   | 22.232                                 | 12.981                    | 15.677                                 | 82,80%                           |
|                                                                                                                                                                                                                                                                                                      | Wil. Kota Jakarta Selatan | 169.804                                | 66.356                    | 99.395                                 | 66,76%                           |
|                                                                                                                                                                                                                                                                                                      | Wil. Kota Jakarta Timur   | 25.793                                 | 15.451                    | 16.469                                 | 93,82%                           |
| D.I. Yogyakarta                                                                                                                                                                                                                                                                                      | Kab. Bantul               | 127                                    | 51                        | 86                                     | 59,65%                           |
|                                                                                                                                                                                                                                                                                                      | Kab. Sleman               | -                                      | -                         | -                                      | 0,00%                            |
|                                                                                                                                                                                                                                                                                                      | Kota Yogyakarta           | 7.771                                  | 3.550                     | 7.425                                  | 47,81%                           |
| Jawa Tengah                                                                                                                                                                                                                                                                                          | Kab. Semarang             | -                                      | -                         | -                                      | 0,00%                            |
|                                                                                                                                                                                                                                                                                                      | Kab. Kendal               | 497                                    | 459                       | 481                                    | 95,32%                           |
|                                                                                                                                                                                                                                                                                                      | Kab. Tegal                | -                                      | -                         | -                                      | 0,00%                            |
|                                                                                                                                                                                                                                                                                                      | Kab. Pati                 | 715                                    | 557                       | 695                                    | 80,10%                           |
|                                                                                                                                                                                                                                                                                                      | Kab. Kudus                | 1.685                                  | 928                       | 1.517                                  | 61,18%                           |
|                                                                                                                                                                                                                                                                                                      | Kab. Banyumas             | 2.795                                  | 1.759                     | 2.288                                  | 76,90%                           |
|                                                                                                                                                                                                                                                                                                      | Kab. Cilacap              | 829                                    | 664                       | 808                                    | 82,24%                           |
|                                                                                                                                                                                                                                                                                                      | Kota Semarang             | 9.359                                  | 6.435                     | 7.471                                  | 86,13%                           |
|                                                                                                                                                                                                                                                                                                      | Kota Salatiga             | 530                                    | 292                       | 516                                    | 56,64%                           |
|                                                                                                                                                                                                                                                                                                      | Kota Pekalongan           | 2.109                                  | 1.178                     | 1.960                                  | 60,11%                           |
|                                                                                                                                                                                                                                                                                                      | Kota Tegal                | 1.330                                  | 984                       | 1.222                                  | 80,50%                           |
|                                                                                                                                                                                                                                                                                                      | Kota Surakarta            | 6.933                                  | 5.336                     | 6.319                                  | 84,45%                           |
| Jawa Timur                                                                                                                                                                                                                                                                                           | Kab. Gresik               | 1.543                                  | 1.444                     | 1.501                                  | 96,20%                           |
|                                                                                                                                                                                                                                                                                                      | Kab. Sidoarjo             | 2.692                                  | 2.123                     | 2.478                                  | 85,67%                           |
|                                                                                                                                                                                                                                                                                                      | Kab. Jombang              | 617                                    | 421                       | 596,30                                 | 70,54%                           |
|                                                                                                                                                                                                                                                                                                      | Kab. Pamekasan            | 1.384                                  | 958                       | 1.328,54                               | 72,12%                           |
|                                                                                                                                                                                                                                                                                                      | Kab. Banyuwangi           | 1.021                                  | 1.006                     | 627,41                                 | 160,39%                          |
|                                                                                                                                                                                                                                                                                                      | Kab. Jember               | 2.479                                  | 1.894                     | 2.390                                  | 79,25%                           |
|                                                                                                                                                                                                                                                                                                      | Kab. Malang               | -                                      | -                         | -                                      | 0,00%                            |
|                                                                                                                                                                                                                                                                                                      | Kab. Madiun               | -                                      | -                         | -                                      | 0,00%                            |
|                                                                                                                                                                                                                                                                                                      | Kab. Bojonegoro           | 1.167                                  | 673                       | 1.147,94                               | 58,65%                           |
|                                                                                                                                                                                                                                                                                                      | Kota Surabaya             | 17.023                                 | 10.865                    | 14.604                                 | 74,40%                           |
|                                                                                                                                                                                                                                                                                                      | Kota Malang               | 4.923                                  | 3.227                     | 4.737                                  | 68,12%                           |
|                                                                                                                                                                                                                                                                                                      | Kota Pasuruan             | 1.456                                  | 996                       | 1.433,64                               | 69,44%                           |
|                                                                                                                                                                                                                                                                                                      | Kota Probolinggo          | 1.125                                  | 693                       | 1.099,45                               | 63,07%                           |
|                                                                                                                                                                                                                                                                                                      | Kota Blitar               | 2.671                                  | 1.300                     | 2.579,02                               | 50,39%                           |
|                                                                                                                                                                                                                                                                                                      | Kota Kediri               | 1.795                                  | 1.744                     | 1.349                                  | 129,25%                          |
|                                                                                                                                                                                                                                                                                                      | Kota Madiun               | -                                      | -                         | -                                      | 0,00%                            |
| Bengkulu                                                                                                                                                                                                                                                                                             | Kota Bengkulu             | 3.370                                  | 2.881                     | 2.172                                  | 132,63%                          |
| Jambi                                                                                                                                                                                                                                                                                                | Kota Jambi                | 4.872                                  | 4.597                     | 2.849                                  | 161,33%                          |

| Tabel 25.a.<br>Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - April 2025<br>(Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Commercial Bank based on City/District - April 2025)<br>Miliar Rp (Billion IDR) |                                            |                                        |                           |                                        |                                  |  |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------|----------------------------------------|---------------------------|----------------------------------------|----------------------------------|--|
| Propinsi                                                                                                                                                                                                                                                                                             | Kota/Kabupaten                             | Aset Sebelum Set Off<br>(Assets Gross) | Pembiayaan<br>(Financing) | Dana Pihak Ketiga<br>(Depositor Funds) | FDR<br>Dalam Persen (Percentage) |  |
| Nanggroe Aceh Darussalam                                                                                                                                                                                                                                                                             | Kab. Aceh Besar                            | 1.137                                  | 809                       | 1.121                                  | 72,15%                           |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Pidie                                 | 2.956                                  | 2.641                     | 2.251                                  | 117,36%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Aceh Timur                            | 996                                    | 960                       | 510                                    | 188,42%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Aceh Selatan                          | 2.825                                  | 2.692                     | 1.387                                  | 194,14%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Aceh Barat                            | 3.405                                  | 3.270                     | 2.152                                  | 151,95%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Aceh Tengah                           | 2.406                                  | 2.271                     | 1.838                                  | 123,53%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Aceh Tenggara                         | 2.439                                  | 2.338                     | 819                                    | 285,63%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Aceh Singkil                          | 598                                    | 560                       | 301                                    | 186,02%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Aceh Jempaa /Bireuen                  | 2.433                                  | 2.288                     | 2.210                                  | 103,51%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Aceh Tamiang                          | 2.062                                  | 1.980                     | 1.432                                  | 138,29%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Gayo Lues                             | 467                                    | 446                       | 254                                    | 175,80%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Aceh Barat Daya                       | 1.609                                  | 1.527                     | 1.094                                  | 139,65%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Aceh Jaya                             | 464                                    | 432                       | 373                                    | 115,76%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Nagan Raya                            | 681                                    | 644                       | 494                                    | 130,40%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Simeuleu                              | 839                                    | 794                       | 337                                    | 235,47%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Bener Meriah                          | 641                                    | 613                       | 469                                    | 130,76%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Pidie Jaya                            | 397                                    | 344                       | 392                                    | 87,65%                           |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Subulussalam                          | 444                                    | 428                       | 182                                    | 234,72%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kota Banda Aceh                            | 22.317                                 | 9.166                     | 16.759                                 | 54,69%                           |  |
|                                                                                                                                                                                                                                                                                                      | Kota Sabang                                | 261                                    | 242                       | 238                                    | 101,70%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kota Lhokseumawe                           | 6.069                                  | 5.634                     | 4.416                                  | 127,57%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kota Langsa                                | 3.015                                  | 2.683                     | 2.229                                  | 120,38%                          |  |
| Sumatera Utara                                                                                                                                                                                                                                                                                       | Kab. Deli Serdang                          | 395                                    | 390                       | 262                                    | 148,64%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Langkat                               | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Karo                                  | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Labuhan Batu                          | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Tapanuli Selatan                      | 782                                    | 805                       | 714                                    | 112,70%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Tapanuli Tengah                       | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                      | Kota Tebing Tinggi                         | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                      | Kota Binjai                                | 949                                    | 849                       | 769                                    | 110,52%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kota Pematang Siantar                      | 1.418                                  | 1.338                     | 1.362                                  | 98,21%                           |  |
|                                                                                                                                                                                                                                                                                                      | Kota Tanjung Balai                         | -                                      | -                         | -                                      | 0,00%                            |  |
| Sumatera Barat                                                                                                                                                                                                                                                                                       | Kota Sibolga                               | 261                                    | 240                       | 130                                    | 184,91%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kota Medan                                 | 10.784                                 | 7.560                     | 9.471                                  | 79,82%                           |  |
|                                                                                                                                                                                                                                                                                                      | Kota Padang Sidempuan                      | 1.050                                  | 915                       | 852                                    | 107,45%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Tanah Datar                           | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                      | Kota Bukittinggi                           | 1.895                                  | 1.807                     | 1.688                                  | 107,08%                          |  |
| Riau                                                                                                                                                                                                                                                                                                 | Kota Padang                                | 3.986                                  | 3.466                     | 2.768                                  | 125,19%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kota Solok                                 | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                      | Kota Payakumbuh                            | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Kampar                                | 2.231                                  | 1.624                     | 1.003                                  | 161,93%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Bengkalis                             | 3.518                                  | 1.751                     | 2.363                                  | 74,12%                           |  |
| Kepulauan Riau                                                                                                                                                                                                                                                                                       | Kab. Indragiri Hulu                        | 1.411                                  | 879                       | 762                                    | 115,24%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Indragiri Hilir                       | 1.491                                  | 1.145                     | 720                                    | 158,99%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Rokan Hulu                            | 1.858                                  | 1.413                     | 742                                    | 190,51%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Rokan Hilir                           | 1.685                                  | 1.250                     | 716                                    | 174,61%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Pelalawan                             | 1.136                                  | 824                       | 471                                    | 174,89%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Siak                                  | 1.932                                  | 1.371                     | 841                                    | 163,06%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Kuantan Singingi                      | 1.488                                  | 1.113                     | 757                                    | 147,05%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Kepulauan Meranti                     | 679                                    | 451                       | 259                                    | 174,38%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kota Pekanbaru                             | 39.905                                 | 9.923                     | 15.222                                 | 65,19%                           |  |
|                                                                                                                                                                                                                                                                                                      | Kota Dumai                                 | 2.049                                  | 1.650                     | 1.386                                  | 119,04%                          |  |
| Sumatera Selatan                                                                                                                                                                                                                                                                                     | Kab. Karimun                               | 1.007                                  | 702                       | 435                                    | 161,33%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Lingga                                | 604                                    | 370                       | 288                                    | 128,63%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Natuna                                | 833                                    | 580                       | 326                                    | 177,81%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Bintan (d/h Kabupaten Kepulauan Riau) | 508                                    | 316                       | 273                                    | 115,71%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Kepulauan Anambas                     | 398                                    | 253                       | 159                                    | 159,81%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kota Tanjung Pinang                        | 3.554                                  | 1.666                     | 2.198                                  | 75,78%                           |  |
| Sumatera Selatan                                                                                                                                                                                                                                                                                     | Kota Batam                                 | 5.857                                  | 4.383                     | 3.666                                  | 119,58%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Ogan Komering Ulu                     | 582                                    | 577                       | 252                                    | 228,59%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Ogan Komering Ulu Timur               | -                                      | -                         | -                                      | 0,00%                            |  |
| Sumatera Selatan                                                                                                                                                                                                                                                                                     | Kota Palembang                             | 8.724                                  | 8.235                     | 5.022                                  | 163,99%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kota Lubuklinggau                          | 1.063                                  | 1.063                     | 579                                    | 183,42%                          |  |

| Tabel 25.a.<br>Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - April 2025<br>(Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Commercial Bank based on City/District - April 2025)<br>Miliar Rp (Billion IDR) |                            |                                        |                           |                                        |                                  |  |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|----------------------------------------|---------------------------|----------------------------------------|----------------------------------|--|
| Propinsi                                                                                                                                                                                                                                                                                             | Kota/Kabupaten             | Aset Sebelum Set Off<br>(Assets Gross) | Pembiayaan<br>(Financing) | Dana Pihak Ketiga<br>(Depositor Funds) | FDR<br>Dalam Persen (Percentage) |  |
| Sumatera Selatan                                                                                                                                                                                                                                                                                     | Kota Prabumulih            | 800                                    | 568                       | 787                                    | 72,12%                           |  |
|                                                                                                                                                                                                                                                                                                      | Bangka Belitung            | 1.504                                  | 1.001                     | 1.222                                  | 81,87%                           |  |
| Lampung                                                                                                                                                                                                                                                                                              | Kab. Lampung Tengah        | 891                                    | 886                       | 855                                    | 103,64%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kota Bandar Lampung        | 4.572                                  | 4.054                     | 3.297                                  | 122,95%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kota Metro                 | 618                                    | 606                       | 533                                    | 113,58%                          |  |
| Kalimantan Selatan                                                                                                                                                                                                                                                                                   | Kab. Banjar                | 564                                    | 426                       | 550                                    | 77,35%                           |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Hulu Sungai Selatan   | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Tabalong              | 619                                    | 577                       | 599                                    | 96,34%                           |  |
|                                                                                                                                                                                                                                                                                                      | Kota Banjarmasin           | 3.206                                  | 2.086                     | 2.918                                  | 71,47%                           |  |
| Kalimantan Barat                                                                                                                                                                                                                                                                                     | Kota Banjarbaru            | 1.835                                  | 770                       | 1.808                                  | 42,61%                           |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Pontianak             | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Sambas                | 627                                    | 628                       | 204                                    | 308,08%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Ketapang              | 1.790                                  | 1.750                     | 870                                    | 201,22%                          |  |
| Kalimantan Timur                                                                                                                                                                                                                                                                                     | Kota Pontianak             | 5.533                                  | 5.246                     | 2.663                                  | 197,01%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kota Singkawang            | 497                                    | 486                       | 233                                    | 207,97%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Kutai                 | 932                                    | 528                       | 915                                    | 57,70%                           |  |
|                                                                                                                                                                                                                                                                                                      | Kota Samarinda             | 3.386                                  | 1.699                     | 3.284                                  | 51,74%                           |  |
| Kalimantan Tengah                                                                                                                                                                                                                                                                                    | Kota Balikpapan            | 3.898                                  | 3.143                     | 3.808                                  | 82,54%                           |  |
|                                                                                                                                                                                                                                                                                                      | Kota Tarakan               | 411                                    | 352                       | 400                                    | 87,89%                           |  |
|                                                                                                                                                                                                                                                                                                      | Kota Bontang               | 1.085                                  | 462                       | 1.068                                  | 43,24%                           |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Kotawaringin Barat    | 655                                    | 626                       | 446                                    | 140,59%                          |  |
| Sulawesi Tengah                                                                                                                                                                                                                                                                                      | Kab. Kotawaringin Timur    | 313                                    | 310                       | 297                                    | 104,55%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kota Palangkaraya          | 1.642                                  | 1.381                     | 1.116                                  | 123,75%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Banggai               | 873                                    | 840                       | 571                                    | 147,18%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Morowali              | -                                      | -                         | -                                      | 0,00%                            |  |
| Sulawesi Barat                                                                                                                                                                                                                                                                                       | Kota Palu                  | 2.457                                  | 2.127                     | 1.420                                  | 149,80%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kota Mamuju                | 883                                    | 746                       | 442                                    | 168,78%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kota Ujungpandang/Makassar | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                      | Kota Pare-Pare             | 1.268                                  | 1.202                     | 924                                    | 130,05%                          |  |
| Sulawesi Selatan                                                                                                                                                                                                                                                                                     | Kab. Wajo                  | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Bone                  | 7.003                                  | 5.516                     | 6.122                                  | 90,10%                           |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Maros                 | 857                                    | 828                       | 549                                    | 150,82%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kota Palopo                | 1.117                                  | 1.100                     | 511                                    | 215,07%                          |  |
| Gorontalo                                                                                                                                                                                                                                                                                            | Kota Gorontalo             | 969                                    | 768                       | 454                                    | 169,24%                          |  |
| Sulawesi Tenggara                                                                                                                                                                                                                                                                                    | Kota Kendari               | 2.977                                  | 2.294                     | 1.929                                  | 118,93%                          |  |
| Sulawesi Utara                                                                                                                                                                                                                                                                                       | Kota Manado                | 1.633                                  | 1.574                     | 639                                    | 246,26%                          |  |
| Nusa Tenggara Barat                                                                                                                                                                                                                                                                                  | Kab. Lombok Barat          | 864                                    | 825                       | 734                                    | 112,37%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Lombok Tengah         | 1.234                                  | 1.193                     | 688                                    | 173,37%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Lombok Timur          | 1.384                                  | 1.273                     | 887                                    | 143,48%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Sumbawa               | 1.383                                  | 1.323                     | 615                                    | 215,25%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Bima                  | 745                                    | 686                       | 266                                    | 257,99%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Dompu                 | 1.146                                  | 1.111                     | 437                                    | 254,32%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Sumbawa Barat         | 863                                    | 674                       | 837                                    | 80,50%                           |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Lombok Utara          | 412                                    | 380                       | 348                                    | 109,00%                          |  |
| Bali                                                                                                                                                                                                                                                                                                 | Kota Mataram               | 15.227                                 | 6.554                     | 9.210                                  | 71,16%                           |  |
|                                                                                                                                                                                                                                                                                                      | Kota Bima                  | 2.617                                  | 2.511                     | 749                                    | 335,47%                          |  |
| Nusa Tenggara Timur                                                                                                                                                                                                                                                                                  | Kota Denpasar              | 2.562                                  | 2.142                     | 1.676                                  | 127,81%                          |  |
|                                                                                                                                                                                                                                                                                                      | Kab. Kupang                | -                                      | -                         | -                                      | 0,00%                            |  |
| Maluku                                                                                                                                                                                                                                                                                               | Kota Kupang                | 418                                    | 347                       | 209                                    | 166,15%                          |  |
| Maluku Utara                                                                                                                                                                                                                                                                                         | Kota Ambon                 | 933                                    | 631                       | 644                                    | 97,96%                           |  |
| Papua Barat                                                                                                                                                                                                                                                                                          | Kota Ternate               | 1.711                                  | 1.326                     | 1.366                                  | 97,06%                           |  |
|                                                                                                                                                                                                                                                                                                      | Kota Sorong                | 522                                    | 214                       | 458                                    | 46,62%                           |  |
| Papua                                                                                                                                                                                                                                                                                                | Kab. Jayapura              | 507                                    | 45                        | 500                                    | 9,06%                            |  |
|                                                                                                                                                                                                                                                                                                      | Kota Jayapura              | 805                                    | 795                       | 443                                    | 179,60%                          |  |
| DI Luar Indonesia                                                                                                                                                                                                                                                                                    | DI LUAR INDONESIA          | 2.505,96                               | 1.406,20                  | 1.014,79                               | 138,57%                          |  |

| Tabel 25.b.<br>Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - April 2025<br>(Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Business Unit based on City/District - April 2025)<br>Miliar Rp (Billion IDR) |                           |                                        |                           |                                        |                                     |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|----------------------------------------|---------------------------|----------------------------------------|-------------------------------------|
| Propinsi                                                                                                                                                                                                                                                                                            | Kota/Kabupaten            | Aset Sebelum Set Off<br>(Assets Gross) | Pembiayaan<br>(Financing) | Dana Pihak Ketiga<br>(Depositor Funds) | FDR<br>Dalam Persen<br>(Percentage) |
| Banten                                                                                                                                                                                                                                                                                              | Kab. Tangerang            | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Serang               | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kota Cilegon              | 1.733                                  | 1.758                     | 376                                    | 467,51%                             |
|                                                                                                                                                                                                                                                                                                     | Kota Tangerang            | 2.743                                  | 41                        | 1.108                                  | 3,68%                               |
|                                                                                                                                                                                                                                                                                                     | Kota Serang               | -                                      | -                         | -                                      | 0,00%                               |
| Jawa Barat                                                                                                                                                                                                                                                                                          | Kota Tangerang Selatan    | 10.644                                 | 7.630                     | 9.589                                  | 79,56%                              |
|                                                                                                                                                                                                                                                                                                     | Kab. Bekasi               | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Purwakarta           | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Karawang             | 473                                    | 472                       | 193                                    | 245,36%                             |
|                                                                                                                                                                                                                                                                                                     | Kab. Bogor                | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Sukabumi             | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Cianjur              | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Tasikmalaya          | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Garut                | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Cirebon              | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Majalengka           | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kota Bandung              | 9.702                                  | 7.819                     | 6.744                                  | 115,94%                             |
|                                                                                                                                                                                                                                                                                                     | Kota Bogor                | 5.486                                  | 4.024                     | 3.204                                  | 125,58%                             |
|                                                                                                                                                                                                                                                                                                     | Kota Sukabumi             | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kota Cirebon              | 2.471                                  | 2.470                     | 952                                    | 259,55%                             |
|                                                                                                                                                                                                                                                                                                     | Kota Tasikmalaya          | 1.033                                  | 1.089                     | 158                                    | 691,34%                             |
|                                                                                                                                                                                                                                                                                                     | Kota Cimahi               | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kota Depok                | 885                                    | 890                       | 641                                    | 138,91%                             |
|                                                                                                                                                                                                                                                                                                     | Kota Bekasi               | 3.411                                  | 2.632                     | 3.344                                  | 78,71%                              |
| DKI Jakarta Raya                                                                                                                                                                                                                                                                                    | Wil. Kota Jakarta Pusat   | 40.658                                 | 6.256                     | 30.048                                 | 20,82%                              |
|                                                                                                                                                                                                                                                                                                     | Wil. Kota Jakarta Utara   | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Wil. Kota Jakarta Barat   | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Wil. Kota Jakarta Selatan | 94.303                                 | 64.821                    | 57.643                                 | 112,45%                             |
|                                                                                                                                                                                                                                                                                                     | Wil. Kota Jakarta Timur   | 151.366                                | 30.702                    | 21.945                                 | 139,91%                             |
| D.I. Yogyakarta                                                                                                                                                                                                                                                                                     | Kab. Bantul               | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Sleman               | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kota Yogyakarta           | 3.854                                  | 3.120                     | 2.198                                  | 141,92%                             |
| Jawa Tengah                                                                                                                                                                                                                                                                                         | Kab. Semarang             | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Kendal               | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Tegal                | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Pati                 | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Kudus                | 488                                    | 388                       | 467                                    | 83,16%                              |
|                                                                                                                                                                                                                                                                                                     | Kab. Banyumas             | 395                                    | 360                       | 248                                    | 145,46%                             |
|                                                                                                                                                                                                                                                                                                     | Kab. Cilacap              | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kota Semarang             | 9.724                                  | 6.425                     | 6.316                                  | 101,73%                             |
|                                                                                                                                                                                                                                                                                                     | Kota Salatiga             | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kota Pekalongan           | 412                                    | 398                       | 293                                    | 136,05%                             |
|                                                                                                                                                                                                                                                                                                     | Kota Tegal                | 1.265                                  | 1.297                     | 417                                    | 311,00%                             |
|                                                                                                                                                                                                                                                                                                     | Kota Surakarta            | 3.987                                  | 3.341                     | 2.704                                  | 123,55%                             |
| Jawa Timur                                                                                                                                                                                                                                                                                          | Kab. Gresik               | 292                                    | 295                       | 265                                    | 111,39%                             |
|                                                                                                                                                                                                                                                                                                     | Kab. Sidoarjo             | 465                                    | 448                       | 312                                    | 143,46%                             |
|                                                                                                                                                                                                                                                                                                     | Kab. Jombang              | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Pamekasan            | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Banyuwangi           | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Jember               | 548                                    | 545                       | 277                                    | 196,32%                             |
|                                                                                                                                                                                                                                                                                                     | Kab. Malang               | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Madiun               | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Bojonegoro           | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kota Surabaya             | 18.769                                 | 11.563                    | 15.144                                 | 76,36%                              |
|                                                                                                                                                                                                                                                                                                     | Kota Malang               | 4.078                                  | 2.869                     | 3.319                                  | 86,44%                              |
|                                                                                                                                                                                                                                                                                                     | Kota Pasuruan             | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kota Probolinggo          | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kota Blitar               | 441                                    | 428                       | 370                                    | 115,65%                             |
|                                                                                                                                                                                                                                                                                                     | Kota Kediri               | 169                                    | 94                        | 166                                    | 56,75%                              |
| Bengkulu                                                                                                                                                                                                                                                                                            | Kota Madiun               | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kota Bengkulu             | 210                                    | 208                       | 61                                     | 340,89%                             |
| Jambi                                                                                                                                                                                                                                                                                               | Kota Jambi                | 3.066                                  | 1.929                     | 1.633                                  | 118,15%                             |

| Tabel 25.b.<br>Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - April 2025<br>(Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Business Unit based on City/District - April 2025)<br>Miliar Rp (Billion IDR) |                                            |                                        |                           |                                        |                                     |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------|----------------------------------------|---------------------------|----------------------------------------|-------------------------------------|
| Propinsi                                                                                                                                                                                                                                                                                            | Kota/Kabupaten                             | Aset Sebelum Set Off<br>(Assets Gross) | Pembiayaan<br>(Financing) | Dana Pihak Ketiga<br>(Depositor Funds) | FDR<br>Dalam Persen<br>(Percentage) |
| Nanggroe Aceh Darussalam                                                                                                                                                                                                                                                                            | Kab. Aceh Besar                            | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Pidie                                 | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Aceh Timur                            | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Aceh Selatan                          | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Aceh Barat                            | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Aceh Tengah                           | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Aceh Tenggara                         | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Aceh Singkil                          | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Aceh Jeumpa /Bireuen                  | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Aceh Tamiang                          | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Gayo Luwes                            | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Aceh Barat Daya                       | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Aceh Jaya                             | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Nagan Raya                            | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Simeuleu                              | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Bener Meriah                          | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Pidie Jaya                            | -                                      | -                         | -                                      | 0,00%                               |
| Sumatera Utara                                                                                                                                                                                                                                                                                      | Kota Banda Aceh                            | 2.282                                  | 1.849                     | 961                                    | 192,43%                             |
|                                                                                                                                                                                                                                                                                                     | Kota Sabang                                | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kota Lhokseumawe                           | 372                                    | 113                       | 369                                    | 30,56%                              |
|                                                                                                                                                                                                                                                                                                     | Kota Langsa                                | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Deli Serdang                          | -                                      | -                         | -                                      | 0,00%                               |
| Sumatera Barat                                                                                                                                                                                                                                                                                      | Kab. Langkat                               | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Karo                                  | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Labuhan Batu                          | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Tapanuli Selatan                      | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kota Tebing Tinggi                         | 502                                    | 468                       | 259                                    | 180,86%                             |
|                                                                                                                                                                                                                                                                                                     | Kota Binjai                                | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kota Pematang Siantar                      | 357                                    | 332                       | 149                                    | 222,38%                             |
|                                                                                                                                                                                                                                                                                                     | Kota Tanjung Balai                         | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kota Sibolga                               | 154                                    | 92                        | 96                                     | 95,66%                              |
|                                                                                                                                                                                                                                                                                                     | Kota Medan                                 | 13.811                                 | 7.886                     | 10.265                                 | 76,82%                              |
| Sumatera Barat                                                                                                                                                                                                                                                                                      | Kota Padang Sidempuan                      | 359                                    | 264                       | 242                                    | 109,31%                             |
|                                                                                                                                                                                                                                                                                                     | Kab. Tanah Datar                           | 385                                    | 380                       | 144                                    | 264,77%                             |
|                                                                                                                                                                                                                                                                                                     | Kota Bukittinggi                           | 451                                    | 451                       | 335                                    | 134,62%                             |
|                                                                                                                                                                                                                                                                                                     | Kota Padang                                | 6.250                                  | 3.077                     | 4.608                                  | 66,78%                              |
|                                                                                                                                                                                                                                                                                                     | Kota Solok                                 | 832                                    | 825                       | 344                                    | 239,65%                             |
| Riau                                                                                                                                                                                                                                                                                                | Kota Payakumbuh                            | 705                                    | 698                       | 265                                    | 263,36%                             |
|                                                                                                                                                                                                                                                                                                     | Kab. Kampar                                | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Bengkalis                             | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Indragiri Hulu                        | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Indragiri Hilir                       | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Rokan Hulu                            | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Rokan Hilir                           | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Pelalawan                             | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Siak                                  | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Kuantan Singingi                      | -                                      | -                         | -                                      | 0,00%                               |
| Kepulauan Riau                                                                                                                                                                                                                                                                                      | Kab. Kepulauan Meranti                     | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kota Pekanbaru                             | 3.430                                  | 3.345                     | 1.252                                  | 267,22%                             |
|                                                                                                                                                                                                                                                                                                     | Kota Dumai                                 | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Karimun                               | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Lingga                                | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Natuna                                | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Bintan (d/h Kabupaten Kepulauan Riau) | -                                      | -                         | -                                      | 0,00%                               |
| Sumatera Selatan                                                                                                                                                                                                                                                                                    | Kab. Kepulauan Anambas                     | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kota Tanjung Pinang                        | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kota Batam                                 | 2.871                                  | 2.654                     | 1.217                                  | 217,98%                             |
|                                                                                                                                                                                                                                                                                                     | Kab. Ogan Komering Ulu                     | 693                                    | 697                       | 565                                    | 123,27%                             |
|                                                                                                                                                                                                                                                                                                     | Kab. Ogan Komering Ulu Timur               | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kota Palembang                             | 7.788                                  | 4.911                     | 3.872                                  | 126,82%                             |
| Sumatera Selatan                                                                                                                                                                                                                                                                                    | Kota Lubuklinggau                          | 487                                    | 478                       | 438                                    | 109,06%                             |

| Tabel 25.b.<br>Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - April 2025<br>(Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Business Unit based on City/District - April 2025)<br>Miliar Rp (Billion IDR) |                            |                                        |                           |                                        |                                     |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|----------------------------------------|---------------------------|----------------------------------------|-------------------------------------|
| Propinsi                                                                                                                                                                                                                                                                                            | Kota/Kabupaten             | Aset Sebelum Set Off<br>(Assets Gross) | Pembiayaan<br>(Financing) | Dana Pihak Ketiga<br>(Depositor Funds) | FDR<br>Dalam Persen<br>(Percentage) |
| Sumatera Selatan                                                                                                                                                                                                                                                                                    | Kota Prabumulih            | -                                      | -                         | -                                      | 0,00%                               |
| Bangka Belitung                                                                                                                                                                                                                                                                                     | Kota Pangkal Pinang        | 455                                    | 429                       | 324                                    | 132,21%                             |
| Lampung                                                                                                                                                                                                                                                                                             | Kab. Lampung Tengah        | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kota Bandar Lampung        | 1.027                                  | 1.007                     | 373                                    | 269,72%                             |
|                                                                                                                                                                                                                                                                                                     | Kota Metro                 | -                                      | -                         | -                                      | 0,00%                               |
| Kalimantan Selatan                                                                                                                                                                                                                                                                                  | Kab. Banjar                | 196                                    | 72                        | 117                                    | 61,94%                              |
|                                                                                                                                                                                                                                                                                                     | Kab. Hulu Sungai Selatan   | 645                                    | 513                       | 345                                    | 148,56%                             |
|                                                                                                                                                                                                                                                                                                     | Kab. Tabalong              | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kota Banjarmasin           | 6.348                                  | 4.069                     | 2.924                                  | 139,19%                             |
|                                                                                                                                                                                                                                                                                                     | Kota Banjarbaru            | 597                                    | 232                       | 233                                    | 99,16%                              |
| Kalimantan Barat                                                                                                                                                                                                                                                                                    | Kab. Pontianak             | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Sambas                | 227                                    | 223                       | 80                                     | 280,02%                             |
|                                                                                                                                                                                                                                                                                                     | Kab. Ketapang              | 229                                    | 225                       | 73                                     | 308,35%                             |
|                                                                                                                                                                                                                                                                                                     | Kota Pontianak             | 2.394                                  | 1.156                     | 839                                    | 137,82%                             |
|                                                                                                                                                                                                                                                                                                     | Kota Singkawang            | 195                                    | 188                       | 101                                    | 186,92%                             |
| Kalimantan Timur                                                                                                                                                                                                                                                                                    | Kab. Kutai                 | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kota Samarinda             | 4.701                                  | 2.523                     | 2.403                                  | 104,99%                             |
|                                                                                                                                                                                                                                                                                                     | Kota Balikpapan            | 1.923                                  | 1.647                     | 1.165                                  | 141,33%                             |
|                                                                                                                                                                                                                                                                                                     | Kota Tarakan               | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kota Bontang               | -                                      | -                         | -                                      | 0,00%                               |
| Kalimantan Tengah                                                                                                                                                                                                                                                                                   | Kab. Kotawaringin Barat    | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Kotawaringin Timur    | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kota Palangkaraya          | -                                      | -                         | -                                      | 0,00%                               |
| Sulawesi Tengah                                                                                                                                                                                                                                                                                     | Kab. Banggai               | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Morowali              | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kota Palu                  | 217                                    | 211                       | 61                                     | 345,43%                             |
| Sulawesi Barat                                                                                                                                                                                                                                                                                      | Kota Mamuju                | 347                                    | 342                       | 67                                     | 514,40%                             |
| Sulawesi Selatan                                                                                                                                                                                                                                                                                    | Kota Ujungpandang/Makassar | 296                                    | 282                       | 139                                    | 203,78%                             |
|                                                                                                                                                                                                                                                                                                     | Kota Pare-Pare             | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Wajo                  | 332                                    | 319                       | 140                                    | 228,29%                             |
|                                                                                                                                                                                                                                                                                                     | Kab. Bone                  | 7.635                                  | 5.943                     | 3.686                                  | 161,21%                             |
|                                                                                                                                                                                                                                                                                                     | Kab. Maros                 | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kota Palopo                | -                                      | -                         | -                                      | 0,00%                               |
| Gorontalo                                                                                                                                                                                                                                                                                           | Kota Gorontalo             | -                                      | -                         | -                                      | 0,00%                               |
| Sulawesi Tenggara                                                                                                                                                                                                                                                                                   | Kota Kendari               | 1.272                                  | 1.266                     | 208                                    | 607,79%                             |
| Sulawesi Utara                                                                                                                                                                                                                                                                                      | Kota Manado                | -                                      | -                         | -                                      | 0,00%                               |
| Nusa Tenggara Barat                                                                                                                                                                                                                                                                                 | Kab. Lombok Barat          | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Lombok Tengah         | 606                                    | 10                        | 584                                    | 1,69%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Lombok Timur          | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Sumbawa               | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Bima                  | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Dompu                 | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Sumbawa Barat         | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kab. Lombok Utara          | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kota Mataram               | 1.110                                  | 1.105                     | 177                                    | 625,99%                             |
| Bali                                                                                                                                                                                                                                                                                                | Kota Bima                  | -                                      | -                         | -                                      | 0,00%                               |
| Nusa Tenggara Timur                                                                                                                                                                                                                                                                                 | Kota Denpasar              | 1.684                                  | 697                       | 1.475                                  | 47,24%                              |
|                                                                                                                                                                                                                                                                                                     | Kab. Kupang                | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kota Kupang                | -                                      | -                         | -                                      | 0,00%                               |
| Maluku                                                                                                                                                                                                                                                                                              | Kota Ambon                 | -                                      | -                         | -                                      | 0,00%                               |
| Maluku Utara                                                                                                                                                                                                                                                                                        | Kota Ternate               | -                                      | -                         | -                                      | 0,00%                               |
| Papua Barat                                                                                                                                                                                                                                                                                         | Kota Sorong                | -                                      | -                         | -                                      | 0,00%                               |
| Papua                                                                                                                                                                                                                                                                                               | Kab. Jayapura              | -                                      | -                         | -                                      | 0,00%                               |
|                                                                                                                                                                                                                                                                                                     | Kota Jayapura              | -                                      | -                         | -                                      | 0,00%                               |
| Di Luar Indonesia                                                                                                                                                                                                                                                                                   | DI LUAR INDONESIA          | -                                      | -                         | -                                      | 0,00%                               |

## Data Bank Perekonomian Rakyat Syariah (BPRS)

### Sumber Data:

- Bank Indonesia dan Otoritas Jasa Keuangan, kecuali jika dinyatakan lain.
- Laporan Bank Umum Terintegrasi (LBUT).
- Laporan Berkala Bank Perekonomian Rakyat Syariah (LBBPRS) kecuali dinyatakan lain.

### 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 26.<br>Jumlah Bank Perekonomian Rakyat Syariah Berdasarkan Lokasi<br>(Number of Sharia Rural Bank based on Location) |                 |      |      |      |      |      |     |     |     |     |     |     |     |     |     |     |     |
|----------------------------------------------------------------------------------------------------------------------------|-----------------|------|------|------|------|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Provinsi / Province                                                                                                        | 2021            | 2022 | 2023 | 2025 |      |      |     |     |     |     |     |     |     |     |     |     |     |
|                                                                                                                            |                 |      |      | Mei  | Juni | Juli | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei |     |
| 1 Jawa Barat                                                                                                               | 27 <sup>c</sup> | 27   | 27   | 27   | 27   | 27   | 27  | 27  | 27  | 27  | 27  | 27  | 27  | 27  | 27  | 27  | 27  |
| 2 Banten                                                                                                                   | 8               | 8    | 8    | 9    | 9    | 9    | 9   | 9   | 9   | 9   | 9   | 9   | 9   | 9   | 9   | 9   | 9   |
| 3 DKI Jakarta                                                                                                              | 1               | 1    | 1    | 1    | 1    | 1    | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   |
| 4 D.I. Yogyakarta                                                                                                          | 12              | 12   | 13   | 13   | 13   | 13   | 13  | 13  | 13  | 13  | 13  | 13  | 13  | 13  | 13  | 13  | 13  |
| 5 Jawa Tengah                                                                                                              | 26              | 27   | 28   | 27   | 27   | 27   | 27  | 27  | 27  | 27  | 27  | 27  | 27  | 27  | 27  | 27  | 27  |
| 6 Jawa Timur                                                                                                               | 25              | 25   | 25   | 25   | 25   | 25   | 26  | 26  | 26  | 26  | 26  | 26  | 26  | 26  | 26  | 26  | 26  |
| 7 Bengkulu                                                                                                                 | 3               | 3    | 3    | 3    | 3    | 3    | 3   | 3   | 3   | 3   | 3   | 3   | 3   | 3   | 3   | 3   | 3   |
| 8 Jambi                                                                                                                    | -               | -    | -    | -    | -    | -    | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
| 9 Nanggroe Aceh Darussalam                                                                                                 | 11              | 11   | 12   | 12   | 12   | 12   | 12  | 12  | 12  | 11  | 11  | 11  | 11  | 11  | 11  | 11  | 11  |
| 10 Sumatera Utara                                                                                                          | 5               | 6    | 6    | 6    | 6    | 6    | 6   | 6   | 6   | 6   | 6   | 6   | 6   | 6   | 5   | 5   | 5   |
| 11 Sumatera Barat                                                                                                          | 9               | 10   | 13   | 13   | 13   | 13   | 13  | 13  | 14  | 14  | 14  | 14  | 14  | 14  | 14  | 14  | 14  |
| 12 Riau                                                                                                                    | 2               | 3    | 3    | 3    | 3    | 3    | 3   | 3   | 3   | 3   | 3   | 3   | 3   | 3   | 3   | 3   | 3   |
| 13 Sumatera Selatan                                                                                                        | 1               | 1    | 1    | 1    | 1    | 1    | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   |
| 14 Kepulauan Bangka Belitung                                                                                               | 1               | 1    | 1    | 1    | 1    | 1    | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   |
| 15 Kepulauan Riau                                                                                                          | 2               | 2    | 2    | 2    | 2    | 2    | 2   | 2   | 2   | 2   | 2   | 2   | 2   | 2   | 2   | 2   | 2   |
| 16 Lampung                                                                                                                 | 11              | 11   | 11   | 11   | 11   | 11   | 11  | 11  | 11  | 11  | 11  | 11  | 11  | 11  | 11  | 11  | 11  |
| 17 Kalimantan Selatan                                                                                                      | 1               | 1    | 1    | 1    | 1    | 1    | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   |
| 18 Kalimantan Barat                                                                                                        | -               | -    | -    | -    | -    | -    | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
| 19 Kalimantan Timur                                                                                                        | 1               | 1    | 1    | 1    | 1    | 1    | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   |
| 20 Kalimantan Tengah                                                                                                       | 1               | 1    | 1    | 1    | 1    | 1    | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   |
| 21 Sulawesi Tengah                                                                                                         | 1               | 1    | 1    | 1    | 1    | 1    | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   |
| 22 Sulawesi Selatan                                                                                                        | 7               | 7    | 7    | 7    | 7    | 7    | 7   | 7   | 7   | 7   | 7   | 7   | 7   | 7   | 7   | 7   | 7   |
| 23 Sulawesi Utara                                                                                                          | -               | -    | -    | -    | -    | -    | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
| 24 Gorontalo                                                                                                               | -               | -    | -    | -    | -    | -    | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
| 25 Sulawesi Barat                                                                                                          | 1               | 1    | 1    | 1    | 1    | 1    | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   |
| 26 Sulawesi Tenggara                                                                                                       | -               | -    | -    | -    | -    | -    | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
| 27 Nusa Tenggara Barat                                                                                                     | 3               | 3    | 3    | 3    | 3    | 3    | 3   | 3   | 3   | 3   | 3   | 3   | 3   | 3   | 3   | 3   | 3   |
| 28 Bali                                                                                                                    | 1               | 1    | 1    | 1    | 1    | 1    | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   |
| 29 Nusa Tenggara Timur                                                                                                     | -               | -    | -    | -    | -    | -    | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
| 30 Maluku                                                                                                                  | -               | -    | -    | -    | -    | -    | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
| 31 Papua                                                                                                                   | -               | -    | -    | -    | -    | -    | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
| 32 Papua Barat                                                                                                             | -               | -    | -    | -    | -    | -    | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
| 33 Maluku Utara                                                                                                            | 3               | 3    | 3    | 3    | 3    | 3    | 3   | 3   | 3   | 3   | 3   | 3   | 3   | 3   | 3   | 3   | 3   |
| 34 Papua Barat Daya                                                                                                        |                 |      |      |      |      |      |     |     |     |     |     |     |     |     | -   | -   | -   |
| 35 Papua Pegunungan                                                                                                        |                 |      |      |      |      |      |     |     |     |     |     |     |     |     | -   | -   | -   |
| 36 Papua Selatan                                                                                                           |                 |      |      |      |      |      |     |     |     |     |     |     |     |     | -   | -   | -   |
| 37 Papua Tengah                                                                                                            |                 |      |      |      |      |      |     |     |     |     |     |     |     |     | -   | -   | -   |
| Total                                                                                                                      | 164             | 167  | 173  | 173  | 173  | 173  | 174 | 174 | 175 | 174 | 174 | 174 | 174 | 174 | 173 | 173 | 173 |

| Tabel 27.<br>Neraca Gabungan Bank Perekonomian Rakyat Syariah<br>(Sharia Rural Bank Condensed Balance Sheet)<br>Nominal dalam Juta Rupiah (in Million IDR) |                                                                                                                                   |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |
|------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Indikator/Indicator                                                                                                                                        | 2021                                                                                                                              | 2022       | 2023       | 2025       |            |            |            |            |            |            |            |            |            |            |            |            |            |
|                                                                                                                                                            |                                                                                                                                   |            |            | Mei        | Juni       | Juli       | Ags        | Sep        | Okt        | Nov        | Des        | Jan        | Feb        | Mar        | Apr        | Mei        |            |
| AKTIVA/ AKTIVA                                                                                                                                             |                                                                                                                                   |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |
| 1                                                                                                                                                          | Kas dalam Mata Uang Rupiah / Cash in IDR Currency                                                                                 | 145.389    | 212.701    | 165.825    | 167.971    | 177.515    | 175.751    | 174.661    | 177.124    | 181.263    | 189.178    | 185.097    | 177.245    | 172.970    | 144.736    | 176.735    | 168.752    |
| 2                                                                                                                                                          | Kas dalam Mata Uang Asing / Cash in Foreign Currencies                                                                            | 134        | 102        | 63         | 81         | 52         | 54         | 68         | 65         | 33         | 31         | 54         | 34         | 47         | 31         | 91         | 57         |
| 3                                                                                                                                                          | Penempatan pada Bank Indonesia / Placements at Bank Indonesia                                                                     | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          |
| 4                                                                                                                                                          | Penempatan pada Bank Lain / Placement in Other Bank                                                                               | 4.049.650  | 4.506.880  | 4.847.830  | 3.739.251  | 3.667.882  | 3.902.371  | 4.064.126  | 4.041.987  | 4.055.633  | 4.090.012  | 4.536.855  | 4.271.035  | 3.914.951  | 3.595.568  | 3.685.803  | 3.773.787  |
| 5                                                                                                                                                          | Putang / Receivables                                                                                                              | 9.419.942  | 10.957.813 | 12.277.532 | 12.838.063 | 12.887.527 | 12.951.728 | 13.124.081 | 13.165.009 | 13.329.077 | 13.355.160 | 13.464.282 | 13.452.264 | 13.564.625 | 13.646.459 | 13.507.875 | 13.415.349 |
| 6                                                                                                                                                          | Pembiayaan Bagi Hasil / Shared Revenue Financing                                                                                  | 2.458.060  | 3.303.488  | 4.552.681  | 4.830.986  | 4.871.771  | 4.963.164  | 5.024.103  | 5.125.415  | 5.198.341  | 5.238.874  | 5.280.888  | 5.319.820  | 5.383.332  | 5.535.091  | 5.628.500  | 5.821.700  |
| 7                                                                                                                                                          | Pembiayaan Sewa / Leasing Financing                                                                                               | 105.799    | 186.974    | 195.244    | 207.666    | 217.928    | 225.791    | 231.148    | 229.577    | 228.572    | 230.974    | 240.366    | 247.315    | 250.487    | 252.398    | 247.838    | 243.141    |
| 8                                                                                                                                                          | Penyisihan Penghapusan Aset Produktif / Allowances for earning assets losses                                                      | 203.382    | 218.045    | 301.116    | 371.753    | 377.254    | 401.720    | 411.884    | 439.944    | 443.848    | 458.893    | 37.597     | -          | -          | -          | -          | -          |
| 9                                                                                                                                                          | Salam                                                                                                                             | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          |
| 10                                                                                                                                                         | Aset Istishna dalam Penyelesaian / Istishna Assets in Progress                                                                    | 13.561     | 14.015     | 31.459     | 41.071     | 39.207     | 39.854     | 41.455     | 42.369     | 281.105    | 281.007    | 278.785    | 290.892    | 287.629    | 292.572    | 310.828    | 323.463    |
| 11                                                                                                                                                         | Termin Istishna -/-                                                                                                               | 11.850     | 11.485     | 29.614     | 38.439     | 36.298     | 36.773     | 38.029     | 38.632     | 276.852    | 277.425    | 274.817    | 286.957    | 283.603    | 288.501    | 289.291    | 292.318    |
| 12                                                                                                                                                         | Persediaan / Inventories                                                                                                          | 154.164    | 135.035    | 139.359    | 143.722    | 146.311    | 152.290    | 150.757    | 148.831    | 155.643    | 164.121    | 179.535    | 184.523    | 198.831    | 216.181    | 223.781    | 295.326    |
| 13                                                                                                                                                         | Aset yang Diambil Alih / Foreclosed Assets                                                                                        | 103.696    | 83.441     | 141.728    | 117.407    | 133.337    | 134.171    | 134.107    | 134.462    | 139.349    | 138.999    | 165.225    | 166.056    | 170.752    | 178.799    | 177.945    | 181.122    |
| 14                                                                                                                                                         | Aset Tetap dan Inventaris / Fixed Assets and Equipment                                                                            | 816.955    | 946.024    | 1.130.667  | 1.161.151  | 1.168.999  | 1.165.618  | 1.194.594  | 1.202.351  | 1.230.311  | 1.238.205  | 1.244.265  | 1.246.631  | 1.269.928  | 1.292.061  | 1.293.867  | 1.296.826  |
| 15                                                                                                                                                         | Akumulasi Penyusutan dan Cadangan Penurunan Nilai -/- / Accumulated Depreciation and Reserve for Losses from Value Impairment -/- | 290.058    | 334.268    | 389.612    | 402.975    | 406.413    | 410.587    | 417.437    | 422.061    | 430.036    | 433.977    | 437.450    | 441.619    | 447.645    | 452.609    | 457.880    | 462.719    |
| 16                                                                                                                                                         | Aset Tidak Berwujud / Intangible Assets                                                                                           | 10.991     | 12.637     | 13.163     | 14.499     | 15.009     | 15.070     | 15.644     | 14.819     | 15.255     | 15.435     | 16.446     | 16.409     | 31.097     | 31.152     | 31.344     | 31.331     |
| 17                                                                                                                                                         | Akumulasi Amortisasi dan Cadangan Penurunan Nilai -/- / Accumulated Amortization and Reserve for Losses from Value Impairment -/- | 6.977      | 9.034      | 10.155     | 11.499     | 11.629     | 11.780     | 12.279     | 12.415     | 12.466     | 12.477     | 15.120     | 12.694     | 12.915     | 13.148     | 13.377     | 13.589     |
| 18                                                                                                                                                         | Aset Lainnya / Other assets                                                                                                       | 293.337    | 370.621    | 411.845    | 520.524    | 519.898    | 543.352    | 513.648    | 540.304    | 554.708    | 554.829    | 522.055    | 570.426    | 574.186    | 586.670    | 587.182    | 542.046    |
| TOTAL ASET*                                                                                                                                                |                                                                                                                                   | 17.059.911 | 20.156.900 | 23.177.364 | 22.957.726 | 23.017.974 | 23.412.549 | 23.788.762 | 23.909.261 | 24.206.087 | 24.314.052 | 25.031.829 | 24.773.591 | 24.645.496 | 24.577.425 | 24.656.684 | 24.808.266 |
| PASIVA/ PASIVA                                                                                                                                             |                                                                                                                                   |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |
| 1                                                                                                                                                          | Liabilitas Segera / Current Liabilities                                                                                           | 126.237    | 143.064    | 137.433    | 142.322    | 152.181    | 141.080    | 146.328    | 142.166    | 145.376    | 143.829    | 159.915    | 154.133    | 168.036    | 195.380    | 167.554    | 173.805    |
| 2                                                                                                                                                          | Tabungan Wadiah / Wadiah Savings Deposits                                                                                         | 2.296.135  | 2.582.953  | 3.032.452  | 2.641.887  | 2.662.205  | 2.743.838  | 2.745.896  | 2.759.519  | 2.826.746  | 2.820.280  | 3.042.866  | 2.854.989  | 2.764.244  | 2.712.724  | 2.778.356  | 2.753.948  |
| 3                                                                                                                                                          | Dana Investasi Non Profit Sharing / Non Profit Sharing Investment Funds                                                           | 9.114.050  | 10.695.724 | 12.089.479 | 12.509.358 | 12.491.357 | 12.772.740 | 13.031.378 | 13.169.833 | 13.307.871 | 13.419.432 | 13.798.451 | 13.875.227 | 13.907.180 | 13.919.412 | 13.992.558 | 14.073.702 |
| 4                                                                                                                                                          | Liabilitas kepada Bank Indonesia / Liabilities to Bank Indonesia                                                                  | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 5.575      |
| 5                                                                                                                                                          | Liabilitas kepada Bank Lain / Liabilities to Other Banks                                                                          | 2.073.880  | 2.843.390  | 3.382.209  | 3.172.092  | 3.218.169  | 3.211.330  | 3.253.968  | 3.246.631  | 3.246.930  | 3.252.452  | 3.354.250  | 3.318.748  | 3.291.718  | 3.282.947  | 3.293.289  | 3.410.738  |
| 6                                                                                                                                                          | Pembiayaan Diterima / Received Borrowing                                                                                          | 651.654    | 819.628    | 1.228.933  | 1.244.032  | 1.211.275  | 1.218.476  | 1.241.631  | 1.229.265  | 1.266.566  | 1.245.480  | 1.276.131  | 1.231.457  | 1.231.866  | 1.221.060  | 1.189.048  | 1.194.978  |
| 7                                                                                                                                                          | Liabilitas Lainnya / Other Current Liabilities                                                                                    | 203.920    | 234.245    | 249.461    | 268.128    | 271.382    | 282.731    | 287.613    | 300.576    | 304.277    | 308.154    | 319.552    | 275.232    | 297.415    | 294.715    | 287.697    | 279.184    |
| 8                                                                                                                                                          | Dana Investasi Profit Sharing                                                                                                     | 233.161    | 185.370    | 161.644    | 141.134    | 140.023    | 153.008    | 156.767    | 128.647    | 135.957    | 135.062    | 5.851      | 4.982      | 4.927      | 4.870      | 4.813      | 16.005     |
| 9                                                                                                                                                          | Modal Disetor / Paid-in capital                                                                                                   | 1.758.426  | 1.984.950  | 2.257.028  | 2.310.283  | 2.332.015  | 2.352.240  | 2.361.990  | 2.362.565  | 2.386.646  | 2.387.769  | 2.411.300  | 2.412.641  | 2.421.399  | 2.485.526  | 2.491.779  | 2.497.692  |
| 10                                                                                                                                                         | Tambahan Modal Disetor / Additional paid-in capital                                                                               | 73.578     | 93.339     | 144.512    | 144.339    | 134.302    | 136.220    | 140.020    | 144.945    | 136.991    | 137.971    | 155.716    | 155.875    | 152.101    | 152.703    | 144.664    | 149.685    |
| 11                                                                                                                                                         | Selisih Penilaian Kembali Aset Tetap / Different Appraisal Fixed Asset                                                            | 16.522     | 24.539     | 27.354     | 27.130     | 27.130     | 27.130     | 27.130     | 29.772     | 29.772     | 29.772     | 29.772     | 29.772     | 29.772     | 29.772     | 29.772     | 29.772     |
| 12                                                                                                                                                         | Cadangan/Reserves                                                                                                                 | 277.463    | 327.662    | 361.664    | 393.623    | 391.478    | 388.217    | 391.806    | 391.327    | 392.868    | 388.929    | 389.931    | 393.490    | 399.156    | 414.037    | 411.534    | 415.665    |
| a.                                                                                                                                                         | Cadangan Umum/General Reserves                                                                                                    | 213.254    | 252.146    | 267.077    | 297.412    | 297.851    | 294.564    | 298.474    | 298.023    | 299.498    | 295.641    | 293.978    | 297.063    | 304.164    | 312.461    | 313.461    | 318.644    |
| b.                                                                                                                                                         | Cadangan Tujuan/Special Purpose Reserves                                                                                          | 64.209     | 75.517     | 94.587     | 96.211     | 93.627     | 93.653     | 93.331     | 93.304     | 93.370     | 93.288     | 95.952     | 96.428     | 94.992     | 101.576    | 98.073     | 97.021     |
| 11                                                                                                                                                         | Laba (Rugi)/Net Income                                                                                                            | 234.886    | 222.037    | 105.194    | (36.600)   | (13.544)   | (14.460)   | 4.236      | 4.015      | 26.087     | 44.922     | 85.225     | 64.174     | (22.391)   | (135.723)  | (134.393)  | (192.485)  |
| a.                                                                                                                                                         | Tahun-tahun lalu/Previous years                                                                                                   | 14.469     | (70.582)   | (254.536)  | (116.753)  | (122.032)  | (132.961)  | (133.035)  | (132.266)  | (133.124)  | (125.077)  | (126.932)  | 55.534     | (54.435)   | (170.601)  | (172.390)  | (222.078)  |
| b.                                                                                                                                                         | Tahun berjalan/Current year                                                                                                       | 219.271    | 292.619    | 359.730    | 80.160     | 108.488    | 118.500    | 137.271    | 136.281    | 159.211    | 169.999    | 212.157    | 8.639      | 32.044     | 34.879     | 37.997     | 29.594     |
| TOTAL LIABILITAS DAN EKUITAS*                                                                                                                              |                                                                                                                                   | 17.059.911 | 20.156.900 | 23.177.364 | 22.957.726 | 23.017.974 | 23.412.549 | 23.788.762 | 23.909.261 | 24.206.087 | 24.314.052 | 25.031.829 | 24.773.591 | 24.645.496 | 24.577.425 | 24.656.684 | 24.808.266 |

| Tabel 28.<br>Laporan Laba Rugi Gabungan Bank Perekonomian Rakyat Syariah<br>(Sharia Rural Bank Condensed Income Statement)<br>Nominal dalam Juta Rupiah (in Million IDR) |           |           |           |           |           |           |           |           |           |           |           |           |         |         |         |           |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------|---------|---------|-----------|
| Indikator / Indicator                                                                                                                                                    | 2021      | 2022      | 2023      | 2025      |           |           |           |           |           |           |           |           |         |         |         |           |
|                                                                                                                                                                          |           |           |           | Mei       | Juni      | Juli      | Ags       | Sep       | Okt       | Nov       | Des       | Jan       | Feb     | Mar     | Apr     | Mei       |
| I. Pendapatan dari Penyaluran Dana / Revenue                                                                                                                             | 2 000 348 | 2 317 479 | 2.707.987 | 1.187.469 | 1.430.660 | 1.661.900 | 1.913.608 | 2.156.427 | 2.405.591 | 2.649.752 | 2.904.998 | 242.417   | 478.040 | 730.983 | 962.159 | 1.204.156 |
| 1 Dari Bank Indonesia / From Bank Indonesia                                                                                                                              | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -       | -       | -       | -         |
| 2 Dari Penempatan pada Bank Syariah Lain / From Placements at Other Sharia Banks                                                                                         | 126 822   | 135 183   | 151 589   | 66 696    | 77 435    | 89 610    | 101 629   | 113 949   | 126 725   | 139 164   | 152 176   | 12 950    | 25 565  | 35 970  | 48 023  | 58 066    |
| 3 Pembiayaan yang Diberikan / Financing Extended                                                                                                                         | 1 881 194 | 2 191 780 | 2 567 008 | 1 124 716 | 1 357 576 | 1 579 535 | 1 819 718 | 2 050 629 | 2 289 661 | 2 521 996 | 2 764 973 | 229 758   | 453 509 | 696 545 | 916 159 | 1 148 573 |
| 4 Koreksi atas Pendapatan Margin/Bagi Hasil/ Sewa / Corrections                                                                                                          | 7 668     | 9 484     | 10 610    | 3 943     | 4 351     | 7 246     | 7 739     | 8 152     | 10 795    | 11 408    | 12 151    | 335       | 1 034   | 1 531   | 2 023   | 2 482     |
| II. Bagi Hasil untuk Pemilik Dana Investasi / Shared Revenue for Investment Fund Owners                                                                                  | 789 849   | 860 341   | 1 006 859 | 450 867   | 540 837   | 634 187   | 729 069   | 820 736   | 917 250   | 1 010 478 | 1 098 277 | 95 174    | 190 030 | 284 936 | 378 006 | 474 318   |
| 1 Nonprofit Sharing                                                                                                                                                      | 769 070   | 848 210   | 997 076   | 449 477   | 539 271   | 632 428   | 727 116   | 818 593   | 914 868   | 1 007 963 | 1 096 328 | 94 732    | 189 072 | 283 422 | 375 795 | 471 616   |
| 2 Profit Sharing Kepada Bank Lain / Profit Sharing to Other Banks                                                                                                        | 20 779    | 12 131    | 9 783     | 1 389     | 1 566     | 1 759     | 1 954     | 2 143     | 2 381     | 2 514     | 1 949     | 442       | 958     | 1 514   | 2 211   | 2 702     |
| III. Pendapatan Setelah Distribusi Bagi Hasil (I-II) / Income after Distribution of Shared Revenue (I-II)                                                                | 1 210 499 | 1 457 139 | 1 701 127 | 736 603   | 889 822   | 1 027 713 | 1 184 538 | 1 335 691 | 1 488 341 | 1 639 274 | 1 806 721 | 147 243   | 288 010 | 446 047 | 584 153 | 729 838   |
| IV. Pendapatan Operasional Lainnya / Other Operating Income                                                                                                              | 244 300   | 262 479   | 399 085   | 150 760   | 180 897   | 209 443   | 236 353   | 268 278   | 302 195   | 332 457   | 379 752   | 29 887    | 59 347  | 95 376  | 132 636 | 171 719   |
| 1 Pendapatan Bank Selalu Mudharib dalam Investasi Terikat / Income of Bank as Mudharib in Tied Investments                                                               | 4 742     | 3 699     | 4 124     | 1 743     | 2 171     | 2 674     | 3 044     | 3 392     | 3 880     | 4 485     | 4 658     | 559       | 1 356   | 1 866   | 2 021   | 2 290     |
| 2 Jasa Layanan / Service Fees                                                                                                                                            | 19 850    | 24 731    | 34 846    | 13 899    | 16 853    | 20 639    | 23 379    | 27 285    | 28 910    | 31 033    | 35 859    | 2 699     | 5 390   | 8 852   | 11 555  | 14 241    |
| 3 Keuntungan Penjualan Valuta Asing / Profits from Foreign Currency Sales                                                                                                | 4         | 17        | 86        | 73        | 75        | 79        | 85        | 91        | 112       | 128       | 134       | 8         | 20      | 29      | 54      | 60        |
| 4 Pemulihan PPAP / Reversal of Allowance for Earning Assets Write-Off                                                                                                    | 65 921    | 66 444    | 118 704   | 40 331    | 47 146    | 55 110    | 59 575    | 67 262    | 76 573    | 83 368    | 105 036   | 6 896     | 13 781  | 29 047  | 34 166  | 39 294    |
| 5 Koreksi Cadangan Penurunan Nilai Aset Lainnya / Correction of Reserve for Loss from Other Asset Value Impairment                                                       | -         | -         | 50        | 83        | 83        | 83        | 83        | 83        | 83        | 83        | 83        | -         | -       | 38      | 38      | 39        |
| 6 Keuntungan Pelepasan Aset Ijarah / Profits from Disposals of Ijara                                                                                                     | 8         | -         | 4         | -         | -         | -         | -         | -         | -         | -         | 2 832     | 69        | 177     | 160     | 261     | 299       |
| 7 Lainnya / Other Income                                                                                                                                                 | 153 776   | 167 588   | 241 272   | 94 631    | 114 570   | 130 858   | 150 188   | 170 166   | 192 638   | 213 360   | 230 735   | 19 640    | 38 624  | 55 384  | 84 541  | 115 496   |
| V. Beban Operasional / Operating Expenses                                                                                                                                | 1177 228  | 1358 906  | 1658 750  | 777 339   | 924 152   | 1072 755  | 1225 295  | 1402 638  | 1558 407  | 1721 762  | 1877 905  | 163 419   | 304 257 | 487 135 | 655 843 | 835 928   |
| 1 Beban Imbalan kepada Bank Indonesia / Fee expense to Bank Indonesia                                                                                                    | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -       | -       | -       | -         |
| 2 Bonus Titipan Wadiah / Bonuses on Wadia Deposits                                                                                                                       | 24 193    | 24 835    | 27 141    | 11 452    | 13 872    | 16 372    | 18 801    | 21 303    | 23 906    | 26 462    | 30 203    | 2 946     | 5 686   | 8 566   | 11 360  | 14 214    |
| 3 Premi Asuransi / Insurance Premiums                                                                                                                                    | 37 329    | 44 295    | 49 302    | 22 899    | 27 269    | 33 475    | 37 666    | 42 088    | 46 318    | 50 644    | 54 920    | 5 960     | 10 233  | 14 714  | 19 189  | 23 537    |
| 4 Beban Penyisihan Penghapusan Aset / Expense from Allowance for Asset Write-Offs                                                                                        | 139 737   | 153 149   | 264 643   | 148 559   | 168 629   | 201 742   | 221 767   | 275 290   | 296 425   | 329 464   | 349 952   | 18 409    | 31 355  | 66 425  | 104 941 | 151 232   |
| 5 Kerugian Penurunan Nilai Aset Lainnya / Loss from Other Asset Value Impairment                                                                                         | 962       | 2 579     | 1 431     | 617       | 727       | 1 035     | 1 199     | 1 337     | 1 507     | 1 635     | 1 372     | 280       | 457     | 532     | 861     | 949       |
| 6 Penyusutan/ Amortization                                                                                                                                               | 54 596    | 60 316    | 72 939    | 46 287    | 54 723    | 46 939    | 53 969    | 60 998    | 68 569    | 78 231    | 86 243    | 7 700     | 15 056  | 22 182  | 29 525  | 37 055    |
| 7 Pemeliharaan dan Perbaikan Aset Ijarah / Maintenance and Repairs of Ijara Assets                                                                                       | 476       | 540       | 636       | 320       | 381       | 451       | 581       | 669       | 710       | 765       | 708       | 69        | 145     | 225     | 384     | 387       |
| 8 Kerugian Pelepasan Aset Ijarah / Loss from Disposals of Ijara                                                                                                          | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -       | -       | -       | -         |
| 9 Kerugian Pelepasan Aset Yang Diambil Alih / Loss from Disposals of Forclosed Assets                                                                                    | 160       | 97        | 49        | 20        | 20        | 20        | 21        | 21        | 29        | 47        | 825       | 0         | -       | 182     | 182     | 182       |
| 10 Tenaga Kerja / Human Resources                                                                                                                                        | 645 682   | 727 408   | 832 896   | 382 338   | 456 348   | 529 542   | 608 564   | 682 468   | 761 721   | 835 026   | 905 459   | 80 128    | 159 310 | 254 688 | 332 110 | 411 174   |
| 11 Pendidikan dan Pelatihan / Education and Training                                                                                                                     | 13 417    | 26 720    | 35 299    | 12 859    | 16 637    | 20 181    | 23 881    | 27 138    | 30 572    | 33 517    | 35 207    | 3 128     | 6 422   | 8 763   | 11 459  | 14 979    |
| 12 Penelitian dan Pengembangan / Research and Development                                                                                                                | 782       | 862       | 1 179     | 491       | 559       | 613       | 812       | 954       | 1 042     | 1 207     | 1 377     | 78        | 199     | 301     | 366     | 424       |
| 13 Sewa / Leasing                                                                                                                                                        | 39 448    | 40 729    | 43 644    | 17 661    | 21 269    | 24 820    | 26 438    | 30 710    | 34 618    | 37 926    | 41 353    | 3 895     | 7 657   | 11 412  | 15 065  | 18 909    |
| 14 Pemasaran / Marketing                                                                                                                                                 | 17 904    | 27 909    | 35 971    | 14 733    | 18 271    | 21 473    | 24 828    | 28 382    | 32 400    | 35 943    | 39 898    | 4 202     | 7 111   | 12 247  | 15 158  | 19 576    |
| 15 Barang dan Jasa / Goods and Services                                                                                                                                  | 123 015   | 148 303   | 159 941   | 67 826    | 83 098    | 99 056    | 116 231   | 129 195   | 146 633   | 164 693   | 185 350   | 15 396    | 31 458  | 47 471  | 61 872  | 77 358    |
| 16 Kerugian dari Penjualan Valuta Asing / Loss from Foreign Currency Sales                                                                                               | 0         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | 11        | 34      | 36      | 91      | 55        |
| 17 Lainnya / Other Income                                                                                                                                                | 79 526    | 101 166   | 133 680   | 51 276    | 62 349    | 77 036    | 90 537    | 102 085   | 113 954   | 126 203   | 141 199   | 20 982    | 28 672  | 38 692  | 52 367  | 64 971    |
| VI Laba (Rugi) Operasional / Operating Profit (Loss)                                                                                                                     | 277 572   | 360 711   | 441 463   | 110 024   | 146 568   | 164 401   | 195 596   | 201 331   | 232 129   | 249 969   | 308 568   | 13 710    | 43 100  | 54 288  | 60 946  | 65 629    |
| VII Pendapatan Nonoperasional / Non-Operating Income                                                                                                                     | 37 481    | 24 056    | 34 773    | 9 059     | 10 480    | 12 567    | 15 585    | 18 211    | 21 677    | 24 094    | 30 217    | 2 058     | 3 776   | 6 546   | 8 271   | 10 145    |
| 1 Keuntungan dari Penjualan Aset Tetap dan Inventaris / Profit from Sales of Fixed Assets and Equipment                                                                  | 2 487     | 3 159     | 2 638     | 948       | 1 100     | 1 124     | 1 372     | 1 737     | 1 795     | 2 049     | 3 247     | 564       | 500     | 937     | 920     | 1 087     |
| 2 Keuntungan Selisih Kurs / Profit from Exchange Rate Differences                                                                                                        | 11        | 21        | 5         | 23        | 24        | 27        | 29        | 34        | 41        | 46        | 48        | 24656 684 | 4       | 5       | 21      | 26        |
| 3 Lainnya / Other Income                                                                                                                                                 | 34 983    | 20 876    | 32 130    | 8 088     | 9 356     | 11 416    | 14 184    | 16 440    | 19 841    | 21 999    | 26 922    | 1 492     | 3 272   | 5 603   | 7 329   | 9 031     |
| VIII Beban Nonoperasional / Non-Operating Expenses                                                                                                                       | 35 693    | 20 432    | 39 074    | 15 329    | 18 645    | 21 662    | 30 137    | 32 708    | 36 529    | 39 011    | 45 602    | 3 281     | 6 773   | 13 056  | 13 229  | 22 898    |
| 1 Kerugian dari Penjualan Aset Tetap dan Inventaris / Loss from Sales of Fixed Assets and Equipment                                                                      | 0         | 44        | 45        | 44        | 44        | 44        | 44        | 44        | 44        | 44        | 256       | 16        | 16      | 16      | 16      | 4 532     |
| 2 Kerugian Selisih Kurs / Loss from Exchange Rate Differences                                                                                                            | 5         | 3         | 54        | 31        | 31        | 31        | 37        | 42        | 46        | 51        | 53        | 2         | 12      | 17      | 37      | 43        |
| 3 Lainnya / Other Expenses                                                                                                                                               | 35 687    | 20 386    | 38 975    | 15 254    | 18 570    | 21 586    | 30 057    | 32 622    | 36 439    | 38 817    | 45 294    | 3 263     | 6 745   | 13 022  | 13 176  | 18 323    |
| IX Laba (Rugi) Nonoperasional/ Non-Operating Profit (Loss)                                                                                                               | 1 788     | (3 624)   | (4 302)   | (6 270)   | (8 164)   | (9 094)   | (14 552)  | (14 497)  | (14 852)  | (14 918)  | (15 385)  | (1 223)   | (2 997) | (6 510) | (4 959) | (12 753)  |
| X Laba (Rugi) Tahun Berjalan / Current Year Profit (Loss)                                                                                                                | 279 360   | 364 335   | 437 161   | 103 754   | 138 404   | 155 306   | 181 045   | 186 833   | 217 278   | 235 051   | 293 183   | 12 488    | 40 104  | 47 778  | 55 987  | 52 876    |
| XI Taksiran Pajak Penghasilan / Estimated Income Tax                                                                                                                     | 53 480    | 64 406    | 70 636    | 21 167    | 26 939    | 33 299    | 39 745    | 45 968    | 52 975    | 59 547    | 74 014    | 3 353     | 7 155   | 11 345  | 15 809  | 20 510    |
| XII Pajak Tangguhan / Deferred Taxes                                                                                                                                     | (1 121)   | (1 266)   | (1 359)   | (86)      | (96)      | (106)     | (119)     | (134)     | (156)     | (201)     | (495)     | (50)      | (3)     | (1 171) | (2 900) | (3 999)   |
| XIII Zakat                                                                                                                                                               | 5 487     | 6 045     | 6 436     | 2 340     | 2 880     | 3 401     | 3 909     | 4 450     | 4 935     | 5 304     | 6 516     | 445       | 901     | 1 382   | 1 891   | 2 373     |
| XIV Laba Rugi Bersih / Net Income                                                                                                                                        | 219 271   | 292 619   | 359 730   | 80 160    | 108 488   | 118 500   | 137 271   | 136 281   | 159 211   | 169 999   | 212 157   | 8 639     | 32 044  | 34 879  | 37 997  | 29 594    |

| Tabel 29.<br>Biaya Promosi, Pendidikan dan Pelatihan - Bank Perekonomian Rakyat Syariah |        |        |        |        |        |        |        |        |        |        |        |       |        |        |        |        |
|-----------------------------------------------------------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-------|--------|--------|--------|--------|
| Indikator / Indicator                                                                   | 2021   | 2022   | 2023   | 2025   |        |        |        |        |        |        |        |       |        |        |        |        |
|                                                                                         |        |        |        | Mei    | Juni   | Juli   | Ags    | Sep    | Okt    | Nov    | Des    | Jan   | Feb    | Mar    | Apr    | Mei    |
| 1 Biaya promosi / Cost of promotion                                                     | 17 904 | 27 909 | 35 971 | 14 733 | 18 271 | 21 473 | 24 828 | 28 382 | 32 400 | 35 943 | 39 898 | 4 202 | 7 111  | 12 247 | 15 158 | 19 576 |
| 2 Biaya pendidikan dan pelatihan / Cost of education and training                       | 13 417 | 26 720 | 35 299 | 12 859 | 16 637 | 20 181 | 23 881 | 27 138 | 30 572 | 33 517 | 35 207 | 3 128 | 6 422  | 8 763  | 11 459 | 14 979 |
| Total                                                                                   | 31 321 | 54 629 | 71 269 | 27 593 | 34 908 | 41 654 | 48 710 | 55 520 | 62 973 | 69 459 | 75 105 | 7 330 | 13 533 | 21 010 | 26 617 | 34 555 |

| Tabel 30.<br>Rekening Administratif - Bank Perekonomian Rakyat Syariah<br>(Off Balance Sheet Account - Sharia Rural Bank)<br>Nominal dalam Juta Rupiah (in Million IDR) |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Indikator / Indicator                                                                                                                                                   | 2021           | 2022           | 2023           | 2025           |                |                |                |                |                |                |                |                |                |                |                |                |
|                                                                                                                                                                         |                |                |                | Mei            | Juni           | Juli           | Ags            | Sep            | Okt            | Nov            | Des            | Jan            | Feb            | Mar            | Apr            | Mei            |
| <b>I Tagihan Komitmen/ Commitment Receivables</b>                                                                                                                       | <b>41.714</b>  | <b>57.825</b>  | <b>55.864</b>  | <b>30.446</b>  | <b>34.110</b>  | <b>19.760</b>  | <b>19.911</b>  | <b>10.077</b>  | <b>34.758</b>  | <b>29.908</b>  | <b>17.402</b>  | <b>17.552</b>  | <b>17.720</b>  | <b>10.020</b>  | <b>10.327</b>  | <b>35.986</b>  |
| 1 Fasilitas Pembiayaan yang belum ditarik / <i>Unused Fund Borrowings</i>                                                                                               | 37.250         | 52.975         | 52.000         | 26.500         | 30.000         | 15.500         | 15.500         | 5.500          | 30.000         | 25.000         | 12.500         | 12.500         | 12.500         | 7.500          | 7.500          | 33.000         |
| a. Bank                                                                                                                                                                 | 36.250         | 30.627         | 46.500         | 26.500         | 30.000         | 15.500         | 15.500         | 5.500          | 30.000         | 25.000         | 12.500         | 12.500         | 12.500         | 7.500          | 7.500          | 33.000         |
| b. Lainnya / <i>Others</i>                                                                                                                                              | 1.000          | 22.349         | 5.500          | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| 2 Lainnya/Others                                                                                                                                                        | 4.464          | 4.850          | 3.864          | 3.946          | 4.110          | 4.260          | 4.411          | 4.577          | 4.758          | 4.908          | 4.902          | 5.052          | 5.220          | 2.520          | 2.827          | 2.986          |
| <b>II Kewajiban Komitmen/ Commitment Payables</b>                                                                                                                       | <b>42.735</b>  | <b>57.560</b>  | <b>74.183</b>  | <b>91.794</b>  | <b>89.119</b>  | <b>96.538</b>  | <b>96.010</b>  | <b>89.686</b>  | <b>92.955</b>  | <b>96.657</b>  | <b>127.058</b> | <b>154.774</b> | <b>166.285</b> | <b>155.210</b> | <b>137.311</b> | <b>141.106</b> |
| 1 Fasilitas Pembiayaan Bagi Hasil yang belum ditarik / <i>Unused Shared Revenue Financing Facilities</i>                                                                | 36.955         | 52.573         | 65.402         | 69.391         | 67.446         | 74.093         | 73.786         | 66.476         | 71.223         | 75.286         | 105.638        | 132.443        | 140.657        | 132.397        | 112.502        | 116.325        |
| a. Bank                                                                                                                                                                 | 564            | 61             | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| b. Lainnya / <i>Others</i>                                                                                                                                              | 36.391         | 52.511         | 65.402         | 69.391         | 67.446         | 74.093         | 73.786         | 66.476         | 71.223         | 75.286         | 105.638        | 132.443        | 140.657        | 132.397        | 112.502        | 116.325        |
| 2 Lainnya/Others                                                                                                                                                        | 5.780          | 4.987          | 8.781          | 22.403         | 21.673         | 22.444         | 22.223         | 23.210         | 21.732         | 21.371         | 21.420         | 22.331         | 25.629         | 22.813         | 24.810         | 24.781         |
| <b>III Tagihan Kontinjensi / Contingent Receivables</b>                                                                                                                 | <b>144.489</b> | <b>156.416</b> | <b>190.603</b> | <b>242.782</b> | <b>263.009</b> | <b>261.470</b> | <b>271.853</b> | <b>258.932</b> | <b>256.355</b> | <b>267.861</b> | <b>244.889</b> | <b>258.479</b> | <b>237.723</b> | <b>233.877</b> | <b>254.709</b> | <b>256.740</b> |
| 1 Jaminan atau Garansi (Kafalah) yang diterima / <i>Kafalah guarantees received</i>                                                                                     | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              |
| 2 Pendapatan dalam Penyelesaian / <i>Income in progress</i>                                                                                                             | 135.187        | 145.658        | 177.725        | 228.984        | 249.175        | 246.285        | 259.610        | 241.224        | 238.514        | 250.034        | 228.460        | 241.704        | 221.996        | 217.946        | 238.772        | 246.161        |
| a. Murabahah                                                                                                                                                            | 114.072        | 124.882        | 154.472        | 190.793        | 206.010        | 197.522        | 205.772        | 189.643        | 188.518        | 197.264        | 172.926        | 191.980        | 167.447        | 169.291        | 170.318        | 187.133        |
| b. Istishna                                                                                                                                                             | 333            | 15             | 286            | 502            | 369            | 2.691          | 412            | 40             | 16             | 21             | 10.356         | 558            | 1.206          | 1.280          | 789            | 826            |
| c. Multijasa / <i>Multiservice</i>                                                                                                                                      | 10.449         | 13.400         | 10.858         | 13.881         | 14.648         | 14.941         | 14.630         | 14.196         | 14.558         | 15.316         | 13.125         | 14.313         | 15.108         | 14.534         | 31.433         | 16.640         |
| d. Sewa / <i>Leasing</i>                                                                                                                                                | 249            | 586            | 1.257          | 1.715          | 1.793          | 1.915          | 1.973          | 1.781          | 1.680          | 1.788          | 1.826          | 1.971          | 2.042          | 2.342          | 2.758          | 3.024          |
| e. Bagi Hasil / <i>Shared Revenue</i>                                                                                                                                   | 3.195          | 3.617          | 7.633          | 18.925         | 23.215         | 26.064         | 30.015         | 28.541         | 26.612         | 28.396         | 28.684         | 31.352         | 32.240         | 26.553         | 29.454         | 34.871         |
| f. Lainnya/Others                                                                                                                                                       | 6.889          | 3.157          | 3.219          | 3.168          | 3.141          | 3.152          | 6.808          | 7.023          | 7.131          | 7.248          | 1.543          | 1.531          | 3.953          | 3.946          | 4.020          | 3.667          |
| 3 Lainnya/Others                                                                                                                                                        | 9.302          | 10.759         | 12.878         | 13.798         | 13.834         | 15.185         | 12.242         | 17.708         | 17.841         | 17.827         | 16.429         | 16.775         | 15.727         | 15.931         | 15.937         | 10.578         |
| <b>IV Lainnya / Others</b>                                                                                                                                              | <b>396.075</b> | <b>481.588</b> | <b>571.893</b> | <b>587.521</b> | <b>596.670</b> | <b>600.190</b> | <b>568.964</b> | <b>609.095</b> | <b>620.072</b> | <b>627.310</b> | <b>638.449</b> | <b>643.727</b> | <b>653.124</b> | <b>658.262</b> | <b>644.150</b> | <b>649.055</b> |
| 1 Aktiva produktif yang dihapusbuku / <i>Written off earning assets</i>                                                                                                 | 363.898        | 446.868        | 539.952        | 531.905        | 541.327        | 544.978        | 513.940        | 554.193        | 565.266        | 572.552        | 587.924        | 587.263        | 596.959        | 602.130        | 593.791        | 595.115        |
| a. Aktiva Produktif / <i>Earning Assets</i>                                                                                                                             | 413.471        | 508.503        | 608.364        | 608.088        | 618.608        | 622.966        | 592.677        | 634.217        | 646.262        | 653.949        | 671.773        | 674.649        | 683.507        | 694.923        | 682.657        | 684.491        |
| b. Aktiva Produktif Dihapus Buku yang Dipulihkan atau Berhasil Ditagih / <i>Reversed or Recovered Written-Off Earning Assets</i>                                        | 49.573         | 61.635         | 68.412         | 76.183         | 77.280         | 77.988         | 78.737         | 80.024         | 80.996         | 81.397         | 83.849         | 87.386         | 86.549         | 92.792         | 88.866         | 89.376         |
| 2 Aktiva Produktif yang Dihapus Tagih / <i>Earning Asset Right to Claim Write Off</i>                                                                                   | 14.643         | 14.718         | 16.078         | 39.721         | 39.554         | 39.612         | 39.605         | 39.605         | 39.606         | 39.768         | 38.535         | 41.670         | 41.402         | 41.402         | 38.521         | 41.348         |
| 3 Penerusan dana (Channeling)                                                                                                                                           | 17.534         | 20.002         | 15.863         | 15.896         | 15.789         | 15.600         | 15.419         | 15.297         | 15.200         | 14.990         | 11.990         | 14.793         | 14.764         | 14.731         | 11.838         | 12.592         |

| Tabel 31.<br>Komposisi DPK - Bank Perekonomian Rakyat Syariah<br>(Depositor Funds Composition of Sharia Rural Bank)<br>Nominal dalam Juta Rupiah (in Million IDR) |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Indikator / Indicator                                                                                                                                             | 2021       | 2022       | 2023       | 2025       |            |            |            |            |            |            |            |            |            |            |            |            |
|                                                                                                                                                                   |            |            |            | Mei        | Juni       | Juli       | Ags        | Sep        | Okt        | Nov        | Des        | Jan        | Feb        | Mar        | Apr        | Mei        |
| 1 Giro iB - Akad Wadiah / iB Demand Deposits - Wadia                                                                                                              | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| 2 Tabungan iB / iB Saving Deposits                                                                                                                                | 3 897 543  | 4 344 560  | 4 991 209  | 4 585 007  | 4 576 667  | 4 725 228  | 4 780 269  | 4 849 836  | 4 934 477  | 4 984 251  | 5 296 592  | 5 112 991  | 4 971 944  | 4 827 249  | 4 935 630  | 4 915 391  |
| a Akad Wadiah / Wadia                                                                                                                                             | 2 296 135  | 2 582 953  | 3 032 452  | 2 641 887  | 2 662 205  | 2 743 838  | 2 745 896  | 2 759 519  | 2 826 746  | 2 820 280  | 3 042 866  | 2 854 989  | 2 764 244  | 2 712 724  | 2 778 374  | 2 754 645  |
| b Akad Mudharabah / Mudharaba                                                                                                                                     | 1 601 408  | 1 761 607  | 1 958 757  | 1 943 120  | 1 914 462  | 1 981 390  | 2 034 372  | 2 090 317  | 2 107 731  | 2 163 971  | 2 253 726  | 2 258 002  | 2 207 700  | 2 114 525  | 2 157 256  | 2 160 746  |
| 3 Deposito iB - Akad Mudharabah / iB Time Deposits - Mudharaba                                                                                                    | 7 694 149  | 9 101 793  | 10 278 813 | 10 703 656 | 10 713 070 | 10 929 204 | 11 136 834 | 11 203 636 | 11 325 618 | 11 380 017 | 11 547 583 | 11 621 786 | 11 699 480 | 11 805 182 | 11 835 336 | 11 927 940 |
| a 1 Bulan / 1 month                                                                                                                                               | 725 353    | 759 243    | 865 324    | 993 458    | 984 223    | 987 017    | 1 027 298  | 976 760    | 1 028 191  | 1 021 493  | 1 035 799  | 1 059 666  | 1 066 194  | 1 034 967  | 1 050 922  | 1 076 610  |
| b 3 Bulan / 3 months                                                                                                                                              | 831 480    | 997 984    | 1044 996   | 1162 905   | 1176 785   | 1151 310   | 1144 981   | 1211 872   | 1160 938   | 1147 997   | 1139 304   | 1151 938   | 1123 233   | 1139 982   | 1134 187   | 1134 640   |
| c 6 Bulan / 6 months                                                                                                                                              | 933 792    | 1085 991   | 1177 481   | 1344 768   | 1333 662   | 1416 157   | 1430 061   | 1459 213   | 1473 127   | 1489 954   | 1552 923   | 1558 753   | 1538 798   | 1546 462   | 1534 562   | 1554 961   |
| d 12 Bulan / 12 months                                                                                                                                            | 4 231 466  | 5 118 275  | 5 263 828  | 6 375 607  | 6 407 614  | 6 564 180  | 6 694 992  | 6 717 391  | 6 957 610  | 6 996 188  | 6 984 476  | 7 221 474  | 7 280 772  | 7 327 475  | 7 314 559  | 7 368 369  |
| e > 12 Bulan / > 12 months                                                                                                                                        | 972 059    | 1 140 300  | 1 927 184  | 826 919    | 810 787    | 810 540    | 839 502    | 838 401    | 705 752    | 724 385    | 835 080    | 629 955    | 690 484    | 756 297    | 801 105    | 793 359    |
| Total                                                                                                                                                             | 11 591 692 | 13 446 353 | 15 270 022 | 15 288 662 | 15 289 738 | 15 654 433 | 15 917 103 | 16 053 472 | 16 260 095 | 16 364 268 | 16 844 175 | 16 734 777 | 16 671 424 | 16 632 431 | 16 770 967 | 16 843 331 |

| Tabel 32.<br>Komposisi Pembiayaan Yang Diberikan Bank Perekonomian Rakyat Syariah<br>(Financing Composition of Sharia Rural Bank)<br>Nominal dalam Juta Rupiah (in Million IDR) |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Akad / Contract                                                                                                                                                                 | 2021       | 2022       | 2023       | 2025       |            |            |            |            |            |            |            |            |            |            |            |            |
|                                                                                                                                                                                 |            |            |            | Mei        | Juni       | Juli       | Ags        | Sep        | Okt        | Nov        | Des        | Jan        | Feb        | Mar        | Apr        | Mei        |
| Akad Mudharabah / Mudharaba                                                                                                                                                     | 230 283    | 196 154    | 200 783    | 235 731    | 238 213    | 249 800    | 259 451    | 251 543    | 255 537    | 252 450    | 254 672    | 245 880    | 234 840    | 237 217    | 215 115    | 209 646    |
| Akad Musyarakah / Musharaka                                                                                                                                                     | 2 227 777  | 3 107 078  | 4 351 862  | 4 595 219  | 4 633 522  | 4 713 364  | 4 764 652  | 4 873 872  | 4 942 804  | 4 986 424  | 5 026 216  | 5 073 941  | 5 148 492  | 5 297 874  | 5 413 385  | 5 612 175  |
| Akad Murabahah / Murabaha                                                                                                                                                       | 8 141 604  | 9 183 291  | 10 239 542 | 10 554 579 | 10 577 748 | 10 614 776 | 10 706 897 | 10 711 635 | 10 588 756 | 10 586 136 | 10 622 685 | 10 552 254 | 10 623 651 | 10 679 253 | 10 527 238 | 10 378 965 |
| Akad Salam                                                                                                                                                                      | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| Akad Lainnya / Others                                                                                                                                                           | -          | 255        | 36         | 36         | 36         | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| Akad Istishna                                                                                                                                                                   | 102.388    | 127.182    | 155.270    | 208.530    | 210.776    | 217.596    | 228.794    | 230.131    | 474.312    | 480.461    | 485.548    | 486.179    | 473.045    | 470.276    | 454.766    | 447.236    |
| Akad Ijarah / Ijara                                                                                                                                                             | 107.106    | 195.316    | 206.363    | 219.867    | 230.376    | 238.358    | 244.191    | 243.097    | 242.410    | 244.388    | 252.240    | 260.288    | 264.009    | 266.138    | 262.463    | 258.679    |
| Akad Qardh                                                                                                                                                                      | 254.553    | 434.346    | 480.750    | 541.331    | 547.567    | 556.548    | 575.531    | 575.239    | 581.773    | 606.150    | 659.883    | 694.294    | 717.982    | 732.175    | 759.536    | 797.985    |
| Multijasa / Multi Purpose Financin                                                                                                                                              | 920.090    | 1.204.654  | 1.390.851  | 1.521.422  | 1.538.988  | 1.550.242  | 1.599.815  | 1.634.484  | 1.670.397  | 1.668.999  | 1.684.291  | 1.706.563  | 1.736.424  | 1.751.015  | 1.751.710  | 1.775.503  |
| Total                                                                                                                                                                           | 11 983 801 | 14 448 275 | 17 025 456 | 17 876 715 | 17 977 226 | 18 140 684 | 18 379 332 | 18 520 001 | 18 755 990 | 18 825 008 | 18 985 536 | 19 019 399 | 19 198 444 | 19 433 948 | 19 384 213 | 19 480 190 |

**Tabel 33.**  
**Pembiayaan - Bank Perekonomian Rakyat Syariah berdasarkan Sektor Ekonomi**  
*(Financing of Sharia Rural Bank based on Economic Sector)*  
 Nominal dalam Juta Rupiah (in Million IDR)

| SEKTOR EKONOMI / ECONOMIC SECTOR                                                                     | 2021              | 2022              | 2023              | 2025              |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |
|------------------------------------------------------------------------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
|                                                                                                      |                   |                   |                   | Mei               | Juni              | Juli              | Ag                | Sep               | Okt               | Nov               | Des               | Jan               | Feb               | Mar               | Apr               | Mei               |
| Pertanian, kehutanan dan sarana pertanian / <i>Agriculture, forestry and agricultural facilities</i> | 396 620           | 523 547           | 579 234           | 630 894           | 627 410           | 599 660           | 615 890           | 625 261           | 638 897           | 626 096           | 615 830           | 573 349           | 610 572           | 610 987           | 621 152           | 632 899           |
| Pertambangan / <i>Mining</i>                                                                         | 55 287            | 68 331            | 172 347           | 136 111           | 133 606           | 145 862           | 146 492           | 135 693           | 128 262           | 120 341           | 116 298           | 107 870           | 111 296           | 114 916           | 112 176           | 110 578           |
| Perindustrian / <i>Manufacturing</i>                                                                 | 227 924           | 283 094           | 408 404           | 378 044           | 379 859           | 402 996           | 413 340           | 421 801           | 419 000           | 412 106           | 426 366           | 416 828           | 418 429           | 424 245           | 400 422           | 411 588           |
| Listrik, gas dan air / <i>Water, gas and electricity</i>                                             | 10.514            | 30.585            | 28.372            | 26.160            | 24.900            | 25.241            | 29.047            | 27.623            | 27.866            | 27.743            | 27.353            | 27.739            | 28.739            | 27.039            | 26.818            | 27.412            |
| Konstruksi / <i>Construction</i>                                                                     | 1 239 161         | 1 697 444         | 2 658 286         | 3 011 295         | 2 931 078         | 3 034 209         | 3 076 047         | 3 197 529         | 3 287 253         | 3 366 706         | 3 453 222         | 3 436 309         | 3 441 663         | 3 513 327         | 3 523 488         | 3 754 452         |
| Perdagangan, restoran dan hotel / <i>Trade, restaurants and hotels</i>                               | 1 881 441         | 2 497 829         | 2 441 912         | 2 559 255         | 2 508 834         | 2 496 748         | 2 450 722         | 2 371 578         | 2 373 573         | 2 362 104         | 2 399 167         | 2 429 056         | 2 481 199         | 2 467 153         | 2 426 882         | 2 071 074         |
| Pengangkutan, pergudangan dan komunikasi / <i>Transport, cargo storage and communication</i>         | 321 329           | 174 817           | 246 674           | 247 809           | 250 696           | 248 465           | 262 197           | 236 544           | 247 554           | 252 006           | 258 896           | 260 998           | 272 124           | 270 717           | 266 651           | 262 554           |
| Jasa dunia usaha / <i>Business Services</i>                                                          | 1 016 605         | 1 458 213         | 1 842 347         | 2 092 146         | 2 099 639         | 2 206 507         | 2 289 558         | 2 378 301         | 2 416 797         | 2 411 110         | 2 523 196         | 2 565 955         | 2 576 167         | 2 638 030         | 2 573 128         | 2 452 846         |
| Jasa sosial/masyarakat / <i>Social Services</i>                                                      | 1 489 145         | 1 466 141         | 1 559 150         | 1 429 881         | 1 578 967         | 1 650 441         | 1 698 975         | 1 669 346         | 1 700 301         | 1 688 803         | 1 536 210         | 1 576 248         | 1 574 199         | 1 604 102         | 1 678 251         | 1 855 266         |
| Lain-lain / <i>Others</i>                                                                            | 5 345 774         | 6 248 275         | 7 088 729         | 7 365 120         | 7 442 236         | 7 330 556         | 7 397 062         | 7 456 327         | 7 516 486         | 7 557 993         | 7 628 999         | 7 625 048         | 7 684 054         | 7 763 431         | 7 755 246         | 7 901 520         |
| <b>Total</b>                                                                                         | <b>11 983 801</b> | <b>14 448 275</b> | <b>17 025 456</b> | <b>17 876 715</b> | <b>17 977 226</b> | <b>18 140 684</b> | <b>18 379 332</b> | <b>18 520 001</b> | <b>18 755 990</b> | <b>18 825 008</b> | <b>18 985 536</b> | <b>19 019 399</b> | <b>19 198 444</b> | <b>19 433 948</b> | <b>19 384 213</b> | <b>19 480 190</b> |

| Tabel 34.<br>Pembiayaan - Bank Perekonomian Rakyat Syariah berdasarkan Jenis Penggunaan<br>(Financing of Sharia Rural Bank based on Type of Usage)<br>Nominal dalam Juta Rupiah (in Million IDR) |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| JENIS PENGGUNAAN /<br>TYPE OF USAGE                                                                                                                                                              | 2021       | 2022       | 2023       | 2024       |            |            |            |            |            |            |            |            |            |            |            | 2025       |            |
|                                                                                                                                                                                                  |            |            |            | Apr        | Mei        | Juni       | Juli       | Ags        | Sep        | Okt        | Nov        | Des        | Jan        | Feb        | Mar        | Apr        | Mei        |
| Modal Kerja / Working Capital                                                                                                                                                                    | 5 000 389  | 6 412 857  | 8 033 645  | 8 439 733  | 8 559 723  | 8 566 649  | 8 938 407  | 9 100 112  | 9 169 397  | 9 315 414  | 9 363 180  | 9 540 591  | 9 537 916  | 9 614 581  | 9 742 599  | 9 652 965  | 9 598 867  |
| Investasi / Investment                                                                                                                                                                           | 1 637 637  | 1 787 144  | 1 903 083  | 1 952 078  | 1 951 872  | 1 968 341  | 1 871 720  | 1 882 157  | 1 894 276  | 1 924 090  | 1 903 836  | 1 815 946  | 1 856 435  | 1 899 808  | 1 927 917  | 1 976 002  | 1 979 803  |
| Konsumsi / Consumption                                                                                                                                                                           | 5 345 774  | 6 248 275  | 7 088 729  | 7 272 528  | 7 365 120  | 7 442 236  | 7 330 556  | 7 397 062  | 7 456 327  | 7 516 486  | 7 557 993  | 7 628 999  | 7 625 048  | 7 684 054  | 7 763 431  | 7 755 246  | 7 901 520  |
| Total                                                                                                                                                                                            | 11 983 801 | 14 448 275 | 17 025 456 | 17 664 339 | 17 876 715 | 17 977 226 | 18 140 684 | 18 379 332 | 18 520 001 | 18 755 990 | 18 825 008 | 18 985 536 | 19 019 399 | 19 198 444 | 19 433 948 | 19 384 213 | 19 480 190 |

| Tabel 35.<br>Pembiayaan - Bank Perekonomian Rakyat Syariah berdasarkan Golongan Pembiayaan<br>(Financing of Sharia Rural Bank based on Type of Financing)<br>Nominal dalam Juta Rupiah (in Million IDR) |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| GOLONGAN PEMBIAYAAN /<br>TYPE OF FINANCING                                                                                                                                                              | 2021       | 2022       | 2023       | 2025       |            |            |            |            |            |            |            |            |            |            |            |            |
|                                                                                                                                                                                                         |            |            |            | Mei        | Juni       | Juli       | Ags        | Sep        | Okt        | Nov        | Des        | Jan        | Feb        | Mar        | Apr        | Mei        |
| Usaha Kecil dan Menengah /<br>Small and Medium Enterprises                                                                                                                                              | 6 273 086  | 8 249 811  | 9 769 759  | 10 285 736 | 10 333 480 | 10 630 629 | 10 753 490 | 10 828 506 | 11 018 307 | 11 052 806 | 11 098 378 | 11 122 808 | 11 077 316 | 11 217 511 | 11 124 800 | 11 142 421 |
| Selain Usaha Kecil dan<br>Menengah / Non Small and<br>Medium Enterprises                                                                                                                                | 5 710 715  | 6 198 464  | 7 255 697  | 7 590 979  | 7 643 746  | 7 510 055  | 7 625 841  | 7 691 495  | 7 737 683  | 7 772 201  | 7 887 158  | 7 896 592  | 8 121 128  | 8 216 437  | 8 259 413  | 8 337 769  |
| Total                                                                                                                                                                                                   | 11 983 801 | 14 448 275 | 17 025 456 | 17 876 715 | 17 977 226 | 18 140 684 | 18 379 332 | 18 520 001 | 18 755 990 | 18 825 008 | 18 985 536 | 19 019 399 | 19 198 444 | 19 433 948 | 19 384 213 | 19 480 190 |

Tabel 36.  
Pembiayaan - Bank Perekonomian Rakyat Syariah berdasarkan Kualitas Pembiayaan  
(Financing of Sharia Rural Bank based on Collectibility)  
Nominal dalam Juta Rupiah (in Million IDR) dan Persentase (%)

| KOLEKTIBILITAS PEMBIAYAAN /<br>COLLECTIBILITY OF FINANCING | 2025       |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |
|------------------------------------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
|                                                            | 2021       | 2022       | 2023       | Mei        | Juni       | Juli       | Ags        | Sep        | Okt        | Nov        | Des        | Jan        | Feb        | Mar        | Apr        | Mei        |
| Lancar / Performing Financing                              | 10 138 834 | 12 358 430 | 14 262 782 | 14 031 376 | 14 196 449 | 14 227 893 | 14 395 353 | 14 564 223 | 14 703 600 | 14 776 001 | 15 105 878 | 14 895 692 | 14 789 067 | 14 937 631 | 14 719 830 | 14 594 241 |
| DPK                                                        | 1 012 012  | 1 235 336  | 1 658 383  | 2 346 752  | 2 301 998  | 2 316 535  | 2 329 011  | 2 282 591  | 2 343 790  | 2 327 432  | 2 408 792  | 2 517 344  | 2 705 779  | 2 780 222  | 2 851 651  | 2 950 689  |
| Non Lancar / Non Performing Financing                      | 832 955    | 854 509    | 1 104 291  | 1 498 588  | 1 478 779  | 1 596 255  | 1 654 968  | 1 673 186  | 1 708 600  | 1 721 575  | 1 470 866  | 1 606 363  | 1 703 598  | 1 716 096  | 1 812 731  | 1 935 261  |
| - Kurang Lancar / Sub-Standard                             | 128.118    | 129 464    | 225 528    | 406 674    | 371 617    | 426 209    | 441 993    | 444 432    | 440 853    | 444 030    | 283 424    | 376 403    | 438 516    | 429 841    | 444 533    | 462 759    |
| - Diragukan / Doubtful                                     | 102.094    | 120 769    | 208 439    | 254 504    | 251 354    | 303 613    | 318 701    | 304 500    | 276 936    | 273 074    | 265 145    | 267 963    | 261 889    | 263 603    | 301 237    | 334 682    |
| - Macet / Lost                                             | 602 742    | 604 276    | 670 325    | 837 409    | 855 808    | 866 433    | 894 274    | 924 255    | 990 811    | 1 004 472  | 922 296    | 961 998    | 1 003 192  | 1 022 653  | 1 066 961  | 1 137 820  |
| Total Pembiayaan / Total Financing                         | 11 983 801 | 14 448 275 | 17 025 456 | 17 876 715 | 17 977 226 | 18 140 684 | 18 379 332 | 18 520 001 | 18 755 990 | 18 825 008 | 18 985 536 | 19 019 399 | 19 198 444 | 19 433 948 | 19 384 213 | 19 480 190 |
| Persentase NPF / Percentage of NPFs                        | 6,95%      | 5,91%      | 6,49       | 8,38       | 8,23       | 8,80       | 9,00       | 9,03       | 9,11       | 9,15       | 7,75       | 8,45       | 8,87       | 8,83       | 9,35       | 9,93       |

**Tabel 37.**  
**Pembiayaan Non Lancar - Bank Perekonomian Rakyat Syariah berdasarkan Sektor Ekonomi**  
**(Non Performing Financing of Sharia Rural Bank based on Economic Sector)**  
**Nominal dalam Juta Rupiah (in Million IDR)**

| SEKTOR EKONOMI / ECONOMIC SECTOR                                                              | 2021           | 2022           | 2023             | 2025             |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
|-----------------------------------------------------------------------------------------------|----------------|----------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
|                                                                                               |                |                |                  | Mei              | Juni             | Juli             | Ags              | Sep              | Okt              | Nov              | Des              | Jan              | Feb              | Mar              | Apr              | Mei              |
| Pertanian, kehutanan dan sarana pertanian / Agriculture, forestry and agricultural facilities | 48 644         | 35 704         | 54 059           | 72 834           | 73 543           | 73 783           | 82 046           | 90 184           | 92 094           | 92 059           | 71 950           | 83 941           | 86 427           | 89 839           | 91 838           | 92 493           |
| Pertambangan / Mining                                                                         | 6 325          | 5 458          | 7 122            | 13 149           | 12 974           | 16 711           | 17 041           | 15 343           | 14 943           | 14 479           | 13 563           | 15 339           | 16 105           | 15 860           | 17 903           | 16 790           |
| Perindustrian / Manufacturing                                                                 | 21 117         | 12 994         | 26 003           | 35 566           | 36 221           | 41 761           | 41 005           | 41 951           | 39 875           | 45 224           | 40 833           | 43 844           | 47 375           | 47 705           | 50 957           | 55 846           |
| Listrik, gas dan air / Water, gas and electricity                                             | 2 277          | 1 248          | 2 546            | 2 560            | 2 349            | 2 410            | 2 222            | 2 187            | 2 480            | 2 235            | 1 994            | 1 994            | 2 076            | 1 923            | 1 892            | 1 884            |
| Konstruksi / Construction                                                                     | 112 219        | 111 858        | 156 757          | 194 035          | 208 527          | 221 263          | 218 090          | 234 888          | 285 394          | 273 545          | 202 786          | 226 131          | 253 793          | 260 420          | 280 650          | 305 951          |
| Perdagangan, restoran dan hotel / Trade, restaurants and hotels                               | 183 612        | 169 686        | 232 729          | 353 190          | 331 116          | 377 720          | 399 538          | 391 113          | 385 492          | 388 462          | 382 290          | 406 906          | 424 442          | 410 793          | 437 101          | 457 907          |
| Pengangkutan, pergudangan dan komunikasi / Transport, cargo storage and communication         | 26 486         | 8 461          | 10 676           | 15 129           | 16 315           | 20 577           | 41 257           | 16 234           | 20 333           | 20 267           | 21 041           | 19 741           | 23 134           | 23 026           | 25 421           | 26 450           |
| Jasa dunia usaha / Business Services                                                          | 32 715         | 53 515         | 85 230           | 158 768          | 155 046          | 169 362          | 178 213          | 211 119          | 202 825          | 200 671          | 135 697          | 161 390          | 188 506          | 194 292          | 201 824          | 191 474          |
| Jasa sosial/masyarakat / Social Services                                                      | 124 831        | 164 917        | 194 269          | 222 119          | 225 378          | 231 622          | 231 095          | 219 950          | 213 942          | 218 177          | 175 020          | 192 954          | 181 177          | 182 911          | 197 308          | 239 845          |
| Lain-lain / Others                                                                            | 274 730        | 290 669        | 334 899          | 431 237          | 417 309          | 441 045          | 444 462          | 450 218          | 451 221          | 466 456          | 425 690          | 454 123          | 480 562          | 489 327          | 507 837          | 546 621          |
| <b>Total</b>                                                                                  | <b>832 955</b> | <b>854 509</b> | <b>1 104 291</b> | <b>1 498 588</b> | <b>1 478 779</b> | <b>1 596 255</b> | <b>1 654 968</b> | <b>1 673 186</b> | <b>1 708 600</b> | <b>1 721 575</b> | <b>1 470 866</b> | <b>1 606 363</b> | <b>1 703 598</b> | <b>1 716 096</b> | <b>1 812 731</b> | <b>1 935 261</b> |

| Tabel 38.<br>Pembiayaan Non Lancar - Bank Perekonomian Rakyat Syariah berdasarkan Jenis Penggunaan<br>(Non Performing Financing of Sharia Rural Bank based on Type of Usage)<br>Nominal dalam Juta Rupiah (in Million IDR) |         |         |           |           |           |           |           |           |           |           |           |           |           |           |           |           |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| JENIS PENGGUNAAN /<br>TYPE OF USAGE                                                                                                                                                                                        | 2021    | 2022    | 2023      | 2025      |           |           |           |           |           |           |           |           |           |           |           |           |
|                                                                                                                                                                                                                            |         |         |           | Mei       | Juni      | Juli      | Ags       | Sep       | Okt       | Nov       | Des       | Jan       | Feb       | Mar       | Apr       | Mei       |
| Modal Kerja /<br>Working Capital                                                                                                                                                                                           | 458 752 | 460 925 | 622 273   | 868 825   | 867 159   | 960 462   | 1 000 657 | 1 034 445 | 1 069 843 | 1 075 379 | 902 108   | 993 771   | 1 061 791 | 1 059 175 | 1 122 417 | 1 201 431 |
| Investasi / Investment                                                                                                                                                                                                     | 99 473  | 102 915 | 147 119   | 198 526   | 194 311   | 194 748   | 209 848   | 188 523   | 187 536   | 179 740   | 143 067   | 158 469   | 161 245   | 167 594   | 182 477   | 187 208   |
| Konsumsi / Consumption                                                                                                                                                                                                     | 274 730 | 290 669 | 334 899   | 431 237   | 417 309   | 441 045   | 444 462   | 450 218   | 451 221   | 466 456   | 425 690   | 454 123   | 480 562   | 489 327   | 507 837   | 546 621   |
| Total                                                                                                                                                                                                                      | 832 955 | 854 509 | 1 104 291 | 1 498 588 | 1 478 779 | 1 596 255 | 1 654 968 | 1 673 186 | 1 708 600 | 1 721 575 | 1 470 866 | 1 606 363 | 1 703 598 | 1 716 096 | 1 812 731 | 1 935 261 |

| Tabel 39.<br>Pembiayaan Non Lancar - Bank Perekonomian Rakyat Syariah berdasarkan Golongan Pembiayaan<br>(Non Performing Financing of Sharia Rural Bank based on Type of Financing)<br>Nominal dalam Juta Rupiah (in Million IDR) |         |         |           |           |           |           |           |           |           |           |           |           |           |           |           |           |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| GOLONGAN PEMBIAYAAN /<br>TYPE OF FINANCING                                                                                                                                                                                        | 2021    | 2022    | 2023      | 2025      |           |           |           |           |           |           |           |           |           |           |           |           |
|                                                                                                                                                                                                                                   |         |         |           | Mei       | Juni      | Juli      | Ags       | Sep       | Okt       | Nov       | Des       | Jan       | Feb       | Mar       | Apr       | Mei       |
| Usaha Kecil dan Menengah /<br>Small and Medium Enterprises                                                                                                                                                                        | 550 441 | 609 147 | 773 343   | 1 045 281 | 1 037 520 | 1 135 188 | 1 157 884 | 1 194 950 | 1 235 784 | 1 245 839 | 1 029 134 | 1 132 929 | 1 195 818 | 1 183 476 | 1 251 454 | 1 339 132 |
| Selain Usaha Kecil dan<br>Menengah / Non Small and<br>Medium Enterprises                                                                                                                                                          | 282 514 | 245 362 | 330 948   | 453 307   | 441 259   | 461 067   | 497 084   | 478 236   | 472 815   | 475 736   | 441 731   | 473 434   | 507 780   | 532 620   | 561 278   | 596 129   |
| Total                                                                                                                                                                                                                             | 832 955 | 854 509 | 1 104 291 | 1 498 588 | 1 478 779 | 1 596 255 | 1 654 968 | 1 673 186 | 1 708 600 | 1 721 575 | 1 470 866 | 1 606 363 | 1 703 598 | 1 716 096 | 1 812 731 | 1 935 261 |

| Tabel 40.<br>Jumlah Rekening Bank Perekonomian Rakyat Syariah<br>(Number of Account of Sharia Rural Bank) |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |
|-----------------------------------------------------------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Jenis / Type                                                                                              | 2021      | 2022      | 2023      | 2025      |           |           |           |           |           |           |           |           |           |           |           |           |
|                                                                                                           |           |           |           | Mei       | Juni      | Juli      | Ags       | Sep       | Okt       | Nov       | Des       | Jan       | Feb       | Mar       | Apr       | Mei       |
| Dana Pihak Ketiga / Depositor Funds                                                                       | 1 940 132 | 2 192 368 | 2 466 608 | 2 463 000 | 2 472 762 | 2 486 224 | 2 525 510 | 2 527 091 | 2 560 441 | 2 558 080 | 2 539 099 | 2 543 265 | 2 549 139 | 2 556 715 | 2 557 497 | 2 567 833 |
| Giro iB / Demand Deposits                                                                                 | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         |
| Tabungan iB / Saving Deposits                                                                             | 1 874 611 | 2 121 450 | 2 387 801 | 2 382 081 | 2 392 085 | 2 404 468 | 2 442 361 | 2 443 127 | 2 475 404 | 2 472 574 | 2 452 796 | 2 456 561 | 2 462 812 | 2 470 266 | 2 470 714 | 2 481 012 |
| Deposito iB / Time Deposits                                                                               | 65 521    | 70 918    | 78 807    | 80 919    | 80 677    | 81 756    | 83 149    | 83 964    | 85 037    | 85 506    | 86 303    | 86 704    | 86 327    | 86 449    | 86 783    | 86 821    |
| Pembiayaan / Financing                                                                                    | 359 213   | 423 005   | 403 234   | 394 314   | 392 724   | 392 954   | 394 136   | 379 537   | 377 092   | 376 532   | 371 984   | 373 661   | 378 670   | 377 089   | 377 581   | 379 437   |
| Akad Mudharabah / Mudharaba                                                                               | 3 347     | 3 356     | 2 220     | 2 425     | 2 411     | 2 379     | 2 371     | 2 323     | 2 312     | 2 270     | 2 226     | 2 196     | 2 188     | 2 204     | 2 113     | 2 112     |
| Akad Musyarakah / Musharaka                                                                               | 11 300    | 13 378    | 17 810    | 18 723    | 18 852    | 19 025    | 19 603    | 19 819    | 19 856    | 19 908    | 19 967    | 19 815    | 20 146    | 20 456    | 20 588    | 21 364    |
| Akad Murabahah / Murabaha                                                                                 | 279 827   | 314 697   | 290 461   | 272 187   | 270 102   | 267 853   | 266 172   | 251 649   | 248 861   | 247 108   | 240 842   | 238 577   | 238 522   | 238 435   | 236 349   | 235 279   |
| Akad Salam                                                                                                | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         |
| Akad Lainnya / Others                                                                                     | -         | 2         | 1         | 1         | 1         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         |
| Akad Istishna / Istishna                                                                                  | 315       | 357       | 417       | 569       | 581       | 591       | 616       | 621       | 1.355     | 1.366     | 1.382     | 1.375     | 1.339     | 1.341     | 1.315     | 1.285     |
| Akad Qardh / Qardh                                                                                        | 34 904    | 58 118    | 56 140    | 61 150    | 61 777    | 63.950    | 65.004    | 64.183    | 63.445    | 64.886    | 66.942    | 70.458    | 74.258    | 71.951    | 74.482    | 76.314    |
| Akad Ijarah / Ijara                                                                                       | 1 134     | 1 986     | 2.656     | 2.991     | 3.063     | 3 155     | 3 235     | 3 285     | 3 326     | 3 377     | 3 447     | 3 488     | 3 533     | 3.548     | 3.535     | 3.532     |
| Multijasa / Multi Purpose Financing                                                                       | 28 386    | 31 111    | 33.529    | 36.268    | 35.937    | 36.001    | 37.135    | 37.657    | 37.937    | 37.617    | 37.178    | 37.752    | 38.684    | 39.154    | 39.199    | 39.551    |
| Total                                                                                                     | 2 299 345 | 2 615 373 | 2 869 842 | 2 857 314 | 2 865 486 | 2 879 178 | 2 919 646 | 2 906 628 | 2 937 533 | 2 934 612 | 2 911 083 | 2 916 926 | 2 927 809 | 2 933 804 | 2 935 078 | 2 947 270 |

| Tabel 41.<br>Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Bank Perekonomian Rakyat Syariah<br>(Equivalent rate of return/profit sharing/fee/bonus of Sharia Rural Bank)<br>Dalam Persen (Percentage) |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Jenis / Type                                                                                                                                                                                             | 2021  | 2022  | 2023  | 2025  |       |       |       |       |       |       |       |       |       |       |       |       |
|                                                                                                                                                                                                          |       |       |       | Mei   | Juni  | Juli  | Ags   | Sep   | Okt   | Nov   | Des   | Jan   | Feb   | Mar   | Apr   | Mei   |
| Dana Pihak Ketiga / Depositor Funds                                                                                                                                                                      |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| 1 Giro iB / Demand Deposits                                                                                                                                                                              | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| 2 Tabungan iB / Saving Deposits                                                                                                                                                                          | 2,41  | 1,93  | 1,65  | 1,67  | 1,62  | 1,64  | 1,63  | 1,61  | 1,58  | 1,58  | 1,54  | 1,43  | 1,45  | 1,51  | 1,59  | 1,69  |
| 3 Deposito iB / Time Deposits                                                                                                                                                                            |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| a 1 Bulan / 1 month                                                                                                                                                                                      | 6,60  | 8,17  | 6,42  | 6,55  | 6,93  | 7,39  | 6,95  | 7,00  | 6,96  | 6,97  | 7,00  | 6,61  | 6,84  | 6,90  | 6,77  | 6,66  |
| b 3 Bulan / 3 months                                                                                                                                                                                     | 7,58  | 7,24  | 7,42  | 6,82  | 6,79  | 7,12  | 7,07  | 7,02  | 6,99  | 6,73  | 6,99  | 6,47  | 6,40  | 6,71  | 6,69  | 6,62  |
| c 6 Bulan / 6 months                                                                                                                                                                                     | 9,16  | 7,93  | 7,83  | 7,57  | 7,57  | 8,90  | 8,65  | 8,46  | 8,67  | 8,57  | 9,76  | 9,18  | 9,27  | 9,59  | 9,45  | 9,35  |
| d 12 Bulan / 12 months                                                                                                                                                                                   | 12,36 | 11,86 | 11,38 | 10,18 | 10,21 | 10,24 | 10,03 | 10,04 | 10,05 | 9,79  | 10,09 | 9,43  | 9,48  | 9,70  | 9,53  | 9,49  |
| e > 12 Bulan / > 12 months                                                                                                                                                                               | 19,69 | 20,39 | 18,17 | 28,34 | 26,81 | 26,99 | 26,00 | 26,23 | 28,93 | 28,34 | 26,07 | 33,07 | 30,77 | 28,47 | 26,99 | 27,31 |
| Pembiayaan / Financing                                                                                                                                                                                   |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| 1 Akad Mudharabah / Mudharaba                                                                                                                                                                            | 19,15 | 16,36 | 18,50 | 16,81 | 16,20 | 15,26 | 15,89 | 15,49 | 15,30 | 15,47 | 15,16 | 14,57 | 15,34 | 15,63 | 15,22 | 14,38 |
| 2 Akad Musyarakah / Musharaka                                                                                                                                                                            | 28,36 | 24,77 | 22,08 | 22,00 | 21,75 | 21,78 | 21,70 | 21,53 | 21,43 | 21,71 | 21,84 | 22,07 | 21,89 | 22,19 | 22,37 | 22,28 |
| 3 Akad Murabahah / Murabaha                                                                                                                                                                              | 19,91 | 19,93 | 20,03 | 20,04 | 19,98 | 19,64 | 19,65 | 19,83 | 19,11 | 19,27 | 19,66 | 19,43 | 19,02 | 19,29 | 19,30 | 19,17 |
| 4 Akad Salam                                                                                                                                                                                             | -     |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| 5 Akad Lainnya / Others                                                                                                                                                                                  | -     | 0,01  | 0,01  | 0,01  | 0,01  | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| 6 Akad Istishna / Istishna                                                                                                                                                                               | 14,29 | 12,05 | 12,42 | 13,24 | 13,45 | 13,44 | 13,65 | 13,72 | 29,67 | 29,70 | 29,61 | 30,00 | 30,32 | 30,41 | 36,33 | 38,42 |
| 7 Akad Ijarah <sup>1)</sup>                                                                                                                                                                              | 16,41 | 13,35 | 14,51 | 17,62 | 14,32 | 14,22 | 14,37 | 14,57 | 14,80 | 14,86 | 14,66 | 14,30 | 14,38 | 14,15 | 14,18 | 14,27 |
| 8 Akad Qardh                                                                                                                                                                                             | 6,13  | 4,32  | 2,89  | 2,79  | 2,85  | 2,94  | 2,96  | 3,13  | 3,10  | 3,17  | 3,09  | 3,07  | 3,14  | 3,07  | 3,07  | 3,10  |
| 9 Multijasa <sup>1)</sup> / Multi Purpose Financing <sup>1)</sup>                                                                                                                                        | 17,71 | 17,09 | 17,35 | 16,95 | 16,78 | 16,49 | 16,28 | 16,25 | 15,82 | 15,82 | 16,29 | 16,01 | 15,82 | 16,15 | 16,13 | 16,12 |
| <sup>1)</sup> Mulai Oktober 2012 terdapat perubahan dalam perhitungan tingkat imbalan ijarah dan multijasa                                                                                               |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |

| Tabel 42.<br>Rasio Keuangan Bank Perekonomian Rakyat Syariah<br>(Financial Ratios of Sharia Rural Bank) |         |         |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
|---------------------------------------------------------------------------------------------------------|---------|---------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Rasio / Ratio                                                                                           | 2021    | 2022    | 2023   | 2025   |        |        |        |        |        |        |        |        |        |        |        |        |
|                                                                                                         |         |         |        | Mei    | Juni   | Juli   | Ags    | Sep    | Okt    | Nov    | Des    | Jan    | Feb    | Mar    | Apr    | Mei    |
| 1 CAR                                                                                                   | 23,79%  | 24,42%  | 23,21  | 23,08  | 23,09  | 22,41  | 22,72  | 22,52  | 23,55  | 22,35  | 23,78  | 24,16  | 21,99  | 24,47  | 20,89  | 22,61  |
| 2 ROA                                                                                                   | 1,73%   | 1,92%   | 2,05   | 1,57   | 1,54   | 1,46   | 1,60   | 1,39   | 1,31   | 1,20   | 1,51   | 2,23   | 1,96   | 1,86   | 1,88   | 1,86   |
| 3 ROE                                                                                                   | 16,27%  | 18,38%  | 19,92  | 15,33  | 15,07  | 14,24  | 15,64  | 13,59  | 12,81  | 11,80  | 15,08  | 22,15  | 19,34  | 18,37  | 19,12  | 18,79  |
| 4 NPF                                                                                                   | 6,95%   | 5,91%   | 6,49   | 8,38   | 8,23   | 8,80   | 9,00   | 9,03   | 9,11   | 9,15   | 7,75   | 8,45   | 8,87   | 8,83   | 9,35   | 9,93   |
| 5 FDR                                                                                                   | 103,38% | 107,45% | 111,50 | 116,93 | 117,58 | 115,88 | 115,47 | 115,36 | 115,35 | 115,04 | 112,73 | 113,68 | 115,16 | 116,85 | 115,58 | 115,76 |
| 6 BOPO                                                                                                  | 87,63%  | 86,02%  | 85,79  | 91,78  | 90,91  | 91,21  | 90,90  | 91,70  | 91,43  | 91,62  | 90,61  | 94,97  | 91,98  | 93,43  | 94,43  | 95,23  |

| Tabel 43.<br>Jumlah Bank Perekonomian Rakyat Syariah Berdasarkan Total Aset<br>(Number of Sharia Rural Bank based on Total Assets) |      |      |      |      |      |      |     |     |     |     |     |     |     |     |     |
|------------------------------------------------------------------------------------------------------------------------------------|------|------|------|------|------|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Total Aset (Rp) /<br>Total Assets (in IDR)                                                                                         | 2021 | 2022 | 2023 | 2025 |      |      |     |     |     |     |     |     |     |     |     |
|                                                                                                                                    |      |      |      | Mei  | Juni | Juli | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| < 1 Miliar / < 1 Billion                                                                                                           | 1    | 1    | 1    | 1    | 1    | 1    | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   |
| 1 s.d. 5 Miliar / 1 up to 5 Billion                                                                                                | 3    | -    | -    | 2    | 2    | 2    | 2   | 2   | 3   | 2   | 2   | 2   | 2   | 2   | 2   |
| > 5 s.d. 10 Miliar / >5 up to 10 Billion                                                                                           | 7    | 9    | 8    | 5    | 5    | 5    | 5   | 6   | 5   | 5   | 5   | 5   | 4   | 4   | 4   |
| > 10 Miliar / > 10 Billion                                                                                                         | 153  | 157  | 164  | 165  | 165  | 165  | 166 | 165 | 166 | 166 | 166 | 166 | 167 | 167 | 166 |
| Total                                                                                                                              | 164  | 167  | 173  | 173  | 173  | 173  | 174 | 174 | 175 | 174 | 174 | 174 | 174 | 174 | 173 |

**Tabel 44.**  
**Total Aset, Pembiayaan, Dana Pihak Ketiga, FDR dan NPF Bank Perekonomian Rakyat Syariah berdasarkan Provinsi - Mei 2025**  
**(Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR, Percentage of NPF Sharia Rural Banks based on Province - May 2025)**  
**Nominal dalam Juta Rupiah (in Million IDR)**

| <b>Propinsi / Province</b> | <b>Aset<br/>(Assets)</b> | <b>Pembiayaan<br/>(Financing)</b> | <b>Dana Pihak Ketiga<br/>(Depositor Funds)</b> | <b>FDR</b>    | <b>NPF<br/>Dalam Persen (Percentage)</b> |
|----------------------------|--------------------------|-----------------------------------|------------------------------------------------|---------------|------------------------------------------|
| Nanggroe Aceh Darussalam   | 880.268                  | 692.615                           | 535.647                                        | 129,30        | 21,08                                    |
| Sumatera Utara             | 222.914                  | 159.818                           | 128.621                                        | 124,26        | 7,00                                     |
| Sumatera Barat             | 772.147                  | 630.974                           | 515.679                                        | 122,36        | 5,17                                     |
| Sumatera Selatan           | 26.342                   | 18.947                            | 16.545                                         | 114,52        | 17,17                                    |
| Bangka Belitung            | 333.847                  | 208.720                           | 314.288                                        | 66,41         | 16,30                                    |
| Jambi                      | -                        | -                                 | -                                              | -             | -                                        |
| Bengkulu                   | 163.799                  | 126.946                           | 110.998                                        | 114,37        | 7,14                                     |
| Riau                       | 180.989                  | 132.833                           | 124.610                                        | 106,60        | 10,18                                    |
| Kepulauan Riau             | 357.524                  | 336.489                           | 214.296                                        | 157,02        | 7,74                                     |
| Lampung                    | 1.078.671                | 886.285                           | 569.931                                        | 155,51        | 6,00                                     |
| DKI Jakarta                | 259.418                  | 391.813                           | 389.696                                        | 100,54        | 10,30                                    |
| Jawa Barat                 | 7.315.131                | 6.049.159                         | 4.812.364                                      | 125,70        | 10,73                                    |
| Banten                     | 1.585.212                | 808.670                           | 1.132.593                                      | 71,40         | 13,75                                    |
| Jawa Tengah                | 4.125.318                | 3.300.661                         | 2.868.640                                      | 115,06        | 10,03                                    |
| DI Yogyakarta              | 1.755.280                | 1.350.464                         | 1.185.883                                      | 113,88        | 9,21                                     |
| Jawa Timur                 | 3.115.499                | 2.204.700                         | 2.213.124                                      | 99,62         | 13,54                                    |
| Bali                       | 28.689                   | 12.373                            | 18.341                                         | 67,46         | 4,42                                     |
| Kalimantan Barat           | -                        | -                                 | -                                              | -             | -                                        |
| Kalimantan Tengah          | 7.262                    | 2.746                             | 4.828                                          | 56,87         | 24,36                                    |
| Kalimantan Timur           | 13.309                   | 5.114                             | 6.538                                          | 78,22         | 22,52                                    |
| Kalimantan Utara           | -                        | -                                 | -                                              | -             | -                                        |
| Kalimantan Selatan         | 139.200                  | 117.323                           | 92.551                                         | 126,77        | 4,24                                     |
| Sulawesi Utara             | -                        | -                                 | -                                              | -             | -                                        |
| Gorontalo                  | -                        | -                                 | -                                              | -             | -                                        |
| Sulawesi Barat             | 47                       | -                                 | 60                                             | -             | -                                        |
| Sulawesi Tengah            | 152.430                  | 115.256                           | 114.139                                        | 100,98        | 1,23                                     |
| Sulawesi Tenggara          | -                        | -                                 | -                                              | -             | -                                        |
| Sulawesi Selatan           | 167.971                  | 123.783                           | 80.110                                         | 154,52        | 13,47                                    |
| Maluku                     | -                        | -                                 | -                                              | -             | -                                        |
| Maluku Utara               | 249.560                  | 182.453                           | 173.100                                        | 105,40        | 3,48                                     |
| NTB                        | 1.877.438                | 1.622.047                         | 1.220.748                                      | 132,87        | 1,24                                     |
| NTT                        | -                        | -                                 | -                                              | -             | -                                        |
| Papua Barat                | -                        | -                                 | -                                              | -             | -                                        |
| Papua                      | -                        | -                                 | -                                              | -             | -                                        |
| Papua Barat Daya           | -                        | -                                 | -                                              | -             | -                                        |
| Papua Pegunungan           | -                        | -                                 | -                                              | -             | -                                        |
| Papua Selatan              | -                        | -                                 | -                                              | -             | -                                        |
| Papua Tengah               | -                        | -                                 | -                                              | -             | -                                        |
| <b>Total</b>               | <b>24.808.266</b>        | <b>19.480.190</b>                 | <b>16.843.331</b>                              | <b>115,66</b> | <b>9,93</b>                              |

Keterangan / Note:

Total Aset di set-off per lokasi Kantor Pusat BPRS, sedangkan Pembiayaan dan DPK merupakan data per lokasi Kantor Pusat dan Kantor Cabang BPRS

Tabel 45.  
Total Pembiayaan Bank Perekonomian Rakyat Syariah berdasarkan Sektor Ekonomi dan Provinsi - Mei 2025  
(Financing of Sharia Rural Bank based on Economic Sector and Province - May 2025)  
Nominal dalam Juta Rupiah (in Million IDR)

| Propinsi / Province      | Pertanian, kehutanan dan sarana pertanian<br>Agriculture, forestry and agricultural facilities | Pertambangan<br>Mining | Perindustrian<br>Manufacturing | Listrik, gas dan air<br>Water, gas and electricity | Konstruksi<br>Construction | Perdagangan,<br>restoran dan hotel<br>Trade, restaurants and hotels | Pengangkutan,<br>perdagangan dan komunikasi<br>Transport, cargo storage and communication | Jasa dunia usaha<br>Business Services | Jasa sosial / masyarakat<br>Social Services | Lain-lain<br>Others |
|--------------------------|------------------------------------------------------------------------------------------------|------------------------|--------------------------------|----------------------------------------------------|----------------------------|---------------------------------------------------------------------|-------------------------------------------------------------------------------------------|---------------------------------------|---------------------------------------------|---------------------|
| Nanggroe Aceh Darussalam | 57.357                                                                                         | 3.392                  | 13.931                         | 333                                                | 34.670                     | 243.543                                                             | 23.532                                                                                    | 54.676                                | 100.198                                     | 160.983             |
| Sumatera Utara           | 15.271                                                                                         | 509                    | 1.733                          | 559                                                | 1.825                      | 4.042                                                               | 270                                                                                       | 3.243                                 | 6.617                                       | 125.747             |
| Sumatera Barat           | 41.264                                                                                         | 1.277                  | 9.234                          | 2.063                                              | 146.820                    | 127.182                                                             | 23.916                                                                                    | 36.510                                | 40.133                                      | 202.575             |
| Sumatera Selatan         | 1.042                                                                                          | -                      | 943                            | -                                                  | 982                        | 2.178                                                               | 35                                                                                        | 160                                   | 1.314                                       | 12.292              |
| Bangka Belitung          | 21.413                                                                                         | 113                    | 1.359                          | -                                                  | 3.606                      | 9.468                                                               | 913                                                                                       | 6.739                                 | 42.271                                      | 122.837             |
| Jambi                    | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                   | -                                                                                         | -                                     | -                                           | -                   |
| Bengkulu                 | 21.248                                                                                         | 397                    | 134                            | -                                                  | 26.605                     | 1.813                                                               | 895                                                                                       | 2.940                                 | 13.636                                      | 59.279              |
| Riau                     | 10.838                                                                                         | 237                    | 2.887                          | -                                                  | 18.462                     | 16.154                                                              | 4.294                                                                                     | 4.096                                 | 13.109                                      | 62.754              |
| Kepulauan Riau           | 4.585                                                                                          | 2.766                  | 7.034                          | 2.828                                              | 47.258                     | 22.333                                                              | 3.052                                                                                     | 18.716                                | 18.165                                      | 209.753             |
| Lampung                  | 44.654                                                                                         | 697                    | 5.700                          | 101                                                | 31.057                     | 72.176                                                              | 1.964                                                                                     | 141.722                               | 66.048                                      | 522.166             |
| DKI Jakarta              | 105                                                                                            | 1.293                  | 12.393                         | 5.100                                              | 46.094                     | 63.003                                                              | 12.766                                                                                    | 154.893                               | 54.689                                      | 41.477              |
| Jawa Barat               | 77.756                                                                                         | 29.673                 | 117.779                        | 6.209                                              | 994.542                    | 503.428                                                             | 39.864                                                                                    | 885.397                               | 740.885                                     | 2.653.626           |
| Banten                   | 14.018                                                                                         | 5.311                  | 25.575                         | 4.503                                              | 122.954                    | 180.152                                                             | 7.596                                                                                     | 164.700                               | 43.984                                      | 239.877             |
| Jawa Tengah              | 125.619                                                                                        | 7.480                  | 70.628                         | 3.692                                              | 1.244.343                  | 303.601                                                             | 54.121                                                                                    | 555.913                               | 246.781                                     | 688.483             |
| DI Yogyakarta            | 23.390                                                                                         | 6.303                  | 36.091                         | 123                                                | 633.230                    | 119.015                                                             | 20.252                                                                                    | 103.147                               | 103.922                                     | 304.992             |
| Jawa Timur               | 136.275                                                                                        | 23.207                 | 78.022                         | 1.703                                              | 212.539                    | 278.115                                                             | 39.041                                                                                    | 138.133                               | 261.328                                     | 1.036.339           |
| Bali                     | 218                                                                                            | -                      | 689                            | -                                                  | 177                        | 1.356                                                               | 408                                                                                       | 4.491                                 | 761                                         | 4.273               |
| Kalimantan Barat         | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                   | -                                                                                         | -                                     | -                                           | -                   |
| Kalimantan Tengah        | -                                                                                              | -                      | -                              | -                                                  | -                          | 261                                                                 | -                                                                                         | 774                                   | 26                                          | 1.684               |
| Kalimantan Timur         | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                   | -                                                                                         | -                                     | 1.296                                       | 3.818               |
| Kalimantan Utara         | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                   | -                                                                                         | -                                     | -                                           | -                   |
| Kalimantan Selatan       | 8.003                                                                                          | 16.861                 | 2.990                          | -                                                  | 36.527                     | 26.674                                                              | 14.352                                                                                    | 2.674                                 | 3.121                                       | 6.122               |
| Sulawesi Utara           | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                   | -                                                                                         | -                                     | -                                           | -                   |
| Gorontalo                | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                   | -                                                                                         | -                                     | -                                           | -                   |
| Sulawesi Barat           | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                   | -                                                                                         | -                                     | -                                           | -                   |
| Sulawesi Tengah          | 20.915                                                                                         | 2.148                  | 7.743                          | 26                                                 | 29.028                     | 25.577                                                              | 2.548                                                                                     | 206                                   | 2.247                                       | 24.820              |
| Sulawesi Tenggara        | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                   | -                                                                                         | -                                     | -                                           | -                   |
| Sulawesi Selatan         | 3.538                                                                                          | 3.177                  | 5.028                          | 23                                                 | 10.425                     | 18.280                                                              | 8.935                                                                                     | 14.551                                | 4.544                                       | 55.283              |
| Maluku                   | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                   | -                                                                                         | -                                     | -                                           | -                   |
| Maluku Utara             | -                                                                                              | -                      | 211                            | -                                                  | 114                        | 3.669                                                               | -                                                                                         | 1.125                                 | 9.431                                       | 167.903             |
| NTB                      | 5.392                                                                                          | 5.738                  | 11.485                         | 150                                                | 113.193                    | 49.055                                                              | 3.799                                                                                     | 158.039                               | 80.761                                      | 1.194.436           |
| NTT                      | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                   | -                                                                                         | -                                     | -                                           | -                   |
| Papua Barat              | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                   | -                                                                                         | -                                     | -                                           | -                   |
| Papua                    | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                   | -                                                                                         | -                                     | -                                           | -                   |
| Papua Barat Daya         | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                   | -                                                                                         | -                                     | -                                           | -                   |
| Papua Pegunungan         | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                   | -                                                                                         | -                                     | -                                           | -                   |
| Papua Selatan            | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                   | -                                                                                         | -                                     | -                                           | -                   |
| Papua Tengah             | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                   | -                                                                                         | -                                     | -                                           | -                   |
| <b>TOTAL</b>             | <b>632.899</b>                                                                                 | <b>110.578</b>         | <b>411.588</b>                 | <b>27.412</b>                                      | <b>3.754.452</b>           | <b>2.071.074</b>                                                    | <b>262.554</b>                                                                            | <b>2.452.846</b>                      | <b>1.855.266</b>                            | <b>7.901.520</b>    |

Tabel 46.  
Total Pembiayaan Bank Perekonomian Rakyat Syariah berdasarkan Jenis Penggunaan dan Provinsi - Mei 2025  
(Financing of Sharia Rural Bank based on Type of Usage and Province - May 2025)  
Nominal dalam Juta Rupiah (in Million IDR)

| Propinsi / Province      | Modal Kerja<br>Working Capital | Investasi<br>Investment | Konsumsi<br>Consumption |
|--------------------------|--------------------------------|-------------------------|-------------------------|
| Nanggroe Aceh Darussalam | 404.009                        | 127.623                 | 160.983                 |
| Sumatera Utara           | 28.329                         | 5.743                   | 125.747                 |
| Sumatera Barat           | 337.325                        | 91.074                  | 202.575                 |
| Sumatera Selatan         | 6.423                          | 231                     | 12.292                  |
| Bangka Belitung          | 49.606                         | 36.276                  | 122.837                 |
| Jambi                    | -                              | -                       | -                       |
| Bengkulu                 | 42.735                         | 24.933                  | 59.279                  |
| Riau                     | 52.588                         | 17.491                  | 62.754                  |
| Kepulauan Riau           | 114.251                        | 12.485                  | 209.753                 |
| Lampung                  | 116.583                        | 247.536                 | 522.166                 |
| DKI Jakarta              | 321.202                        | 29.134                  | 41.477                  |
| Jawa Barat               | 2.843.310                      | 552.222                 | 2.653.626               |
| Banten                   | 508.806                        | 59.987                  | 239.877                 |
| Jawa Tengah              | 2.278.571                      | 333.607                 | 688.483                 |
| DI Yogyakarta            | 929.902                        | 115.570                 | 304.992                 |
| Jawa Timur               | 1.005.953                      | 162.409                 | 1.036.339               |
| Bali                     | 6.908                          | 1.192                   | 4.273                   |
| Kalimantan Barat         | -                              | -                       | -                       |
| Kalimantan Tengah        | 772                            | 289                     | 1.684                   |
| Kalimantan Timur         | 929                            | 367                     | 3.818                   |
| Kalimantan Utara         | -                              | -                       | -                       |
| Kalimantan Selatan       | 94.474                         | 16.727                  | 6.122                   |
| Sulawesi Utara           | -                              | -                       | -                       |
| Gorontalo                | -                              | -                       | -                       |
| Sulawesi Barat           | -                              | -                       | -                       |
| Sulawesi Tengah          | 57.961                         | 32.476                  | 24.820                  |
| Sulawesi Tenggara        | -                              | -                       | -                       |
| Sulawesi Selatan         | 49.762                         | 18.739                  | 55.283                  |
| Maluku                   | -                              | -                       | -                       |
| Maluku Utara             | 8.589                          | 5.961                   | 167.903                 |
| NTB                      | 339.881                        | 87.731                  | 1.194.436               |
| NTT                      | -                              | -                       | -                       |
| Papua Barat              | -                              | -                       | -                       |
| Papua                    | -                              | -                       | -                       |
| Papua Barat Daya         | -                              | -                       | -                       |
| Papua Pegunungan         | -                              | -                       | -                       |
| Papua Selatan            | -                              | -                       | -                       |
| Papua Tengah             | -                              | -                       | -                       |
| <b>TOTAL</b>             | <b>9.598.867</b>               | <b>1.979.803</b>        | <b>7.901.520</b>        |

| <b>Tabel 47.</b><br><b>Total Pembiayaan Bank Perekonomian Rakyat Syariah berdasarkan Golongan Piutang/Pembiayaan dan Provinsi - Mei 2025</b><br><i>(Financing of Sharia Rural Bank based on Type of Financing and Province - May 2025)</i><br>Nominal dalam Juta Rupiah (in Million IDR) |                                 |                                                                             |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|-----------------------------------------------------------------------------|
| <b>Propinsi / Province</b>                                                                                                                                                                                                                                                               | <b>Usaha Kecil dan Menengah</b> | <b>Selain Usaha Kecil dan Menengah<br/>Non Small and Medium Enterprises</b> |
| Nanggroe Aceh Darussalam                                                                                                                                                                                                                                                                 | 587.981                         | 104.633                                                                     |
| Sumatera Utara                                                                                                                                                                                                                                                                           | 42.833                          | 116.986                                                                     |
| Sumatera Barat                                                                                                                                                                                                                                                                           | 415.279                         | 215.695                                                                     |
| Sumatera Selatan                                                                                                                                                                                                                                                                         | 6.140                           | 12.806                                                                      |
| Bangka Belitung                                                                                                                                                                                                                                                                          | 191.428                         | 17.292                                                                      |
| Jambi                                                                                                                                                                                                                                                                                    | -                               | -                                                                           |
| Bengkulu                                                                                                                                                                                                                                                                                 | 38.126                          | 88.820                                                                      |
| Riau                                                                                                                                                                                                                                                                                     | 95.215                          | 37.618                                                                      |
| Kepulauan Riau                                                                                                                                                                                                                                                                           | 129.436                         | 207.052                                                                     |
| Lampung                                                                                                                                                                                                                                                                                  | 197.638                         | 688.646                                                                     |
| DKI Jakarta                                                                                                                                                                                                                                                                              | 321.441                         | 70.372                                                                      |
| Jawa Barat                                                                                                                                                                                                                                                                               | 3.259.399                       | 2.789.760                                                                   |
| Banten                                                                                                                                                                                                                                                                                   | 455.461                         | 353.210                                                                     |
| Jawa Tengah                                                                                                                                                                                                                                                                              | 2.566.362                       | 734.299                                                                     |
| DI Yogyakarta                                                                                                                                                                                                                                                                            | 1.071.884                       | 278.580                                                                     |
| Jawa Timur                                                                                                                                                                                                                                                                               | 1.298.993                       | 905.708                                                                     |
| Bali                                                                                                                                                                                                                                                                                     | 3.690                           | 8.683                                                                       |
| Kalimantan Barat                                                                                                                                                                                                                                                                         | -                               | -                                                                           |
| Kalimantan Tengah                                                                                                                                                                                                                                                                        | 2.706                           | 40                                                                          |
| Kalimantan Timur                                                                                                                                                                                                                                                                         | 2.562                           | 2.552                                                                       |
| Kalimantan Utara                                                                                                                                                                                                                                                                         | -                               | -                                                                           |
| Kalimantan Selatan                                                                                                                                                                                                                                                                       | 111.431                         | 5.892                                                                       |
| Sulawesi Utara                                                                                                                                                                                                                                                                           | -                               | -                                                                           |
| Gorontalo                                                                                                                                                                                                                                                                                | -                               | -                                                                           |
| Sulawesi Barat                                                                                                                                                                                                                                                                           | -                               | -                                                                           |
| Sulawesi Tengah                                                                                                                                                                                                                                                                          | 86.068                          | 29.188                                                                      |
| Sulawesi Tenggara                                                                                                                                                                                                                                                                        | -                               | -                                                                           |
| Sulawesi Selatan                                                                                                                                                                                                                                                                         | 39.510                          | 84.274                                                                      |
| Maluku                                                                                                                                                                                                                                                                                   | -                               | -                                                                           |
| Maluku Utara                                                                                                                                                                                                                                                                             | 26.178                          | 156.275                                                                     |
| NTB                                                                                                                                                                                                                                                                                      | 192.661                         | 1.429.386                                                                   |
| NTT                                                                                                                                                                                                                                                                                      | -                               | -                                                                           |
| Papua Barat                                                                                                                                                                                                                                                                              | -                               | -                                                                           |
| Papua                                                                                                                                                                                                                                                                                    | -                               | -                                                                           |
| Papua Barat Daya                                                                                                                                                                                                                                                                         | -                               | -                                                                           |
| Papua Pegunungan                                                                                                                                                                                                                                                                         | -                               | -                                                                           |
| Papua Selatan                                                                                                                                                                                                                                                                            | -                               | -                                                                           |
| Papua Tengah                                                                                                                                                                                                                                                                             | -                               | -                                                                           |
| <b>TOTAL</b>                                                                                                                                                                                                                                                                             | <b>11.142.421</b>               | <b>8.337.769</b>                                                            |



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