Volume 23
No.06

OTORITAS JASA KEUANGAN

STATISTIK PERBANKAN INDONESIA

INDONESIA BANKING STATISTICS

Juni 2025

June 2025

ISSN No.1858-4233

KATA PENGANTAR
FOREWORD

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

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

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

Due to the transfer of functions, duties, and authorities for the regulation and supervision of financial services activites in banking sector from The Bank of Indonesia to Financial Services Authority since December 31th, 2003, accordinglu since SPI of November 2013 edition is published by Financial Services Authority and can be accessed through website www.ojk.go.id on menu Data and Banking Statistic.

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

Starting December 2015 SPI edition, sharia banking data are no longer provided in this publication. Sharia banking data is available in SPS New Format started from December 2015 edition.

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

Furthermore, started from October 2021 SPI edition, in accordance with currently enforce regulation, the grouping of banks are presented based on Commercial Banks Group of Core Capital (KBMI).

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

With these changes, it is expected the provided data will be more useful for stakeholders.

Jakarta, Agustus 2025
Jakarta, August 2025

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

HALAMAN KETERANGAN
PAGE OF REFERENCE

Jadwal Publikasi Kedepan
Edisi Juli 2025 akan diterbitkan dan dapat diakses di laman website **Portal Data** pada bulan September 2025. OJK - Portal Data.

Tanda, Simbol dan Sumber Data
Suatu jumlah tidak selalu sama besarnya dengan penjumlahan angka-angka yang bersangkutan karena pembulatan.

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

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

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

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

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

Departemen Pengelolaan Data dan Statistik
Otoritas Jasa Keuangan
Menara Radius Prawiro
Jl. MH Thamrin No. 2, Jakarta Pusat
Email: layanan.data@ojk.go.id
Telepon: (021) 157
Fax: (021) 386 6032

Advance Release Calender (ARC)
*The July 2025 edition will be published and accessible on the **Portal Data** website in September 2025.* OJK - Portal Data.

Notes, Symbols and Sources of Data
Total of figures do not necessarily agree with the sum of items shown because of roundings.

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

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

Data Sources : Bank Indonesia and Financial Services Authority unless mentioned otherwise.
1. *The data used in the Indonesian Banking Statistics is derived from Integrated Commercial Bank Reports, and Rural Bank Monthly Reports.*

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

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

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

Department of Data Management and Statistics
Indonesia Financial Services Authority
Radius Prawiro Tower
Jl. MH Thamrin No. 2, North Jakarta
Email: layanan.data@ojk.go.id
Telephone: +62-21—157
Fax: +62-21-386 6032

DAFTAR ISI
TABLE OF CONTENT

KATA PENGANTAR	i	*FOREWORD*	*i*
HALAMAN KETERANGAN	ii	*PAGE OF REFERENCE*	*ii*
DAFTAR ISI	iii	*TABLE OF CONTENT*	*iii*
DAFTAR SINGKATAN	iv	*LIST OF ABBREVIATIONS*	*iv*
DAFTAR TABEL	v	*LIST OF TABLES*	*v*
DAFTAR TABEL TAMBAHAN DAN PERUBAHAN NAMA TABEL	ix	*LIST OF ADDITIONAL TABLE AND CHANGE OF TABLES NAME*	*ix*
DATA BANK UMUM	1	*COMMERCIAL BANK DATA*	*1*
DATA BANK UMUM BERDASARKAN MODAL INTI (KBMI)	3	*COMMERCIAL BANK BASED ON GROUP OF CORE CAPITAL*	*3*
DATA BANK UMUM BERDASARKAN KEPEMILIKAN	42	*COMMERCIAL BANK DATA BASED ON OWNERSHIP*	*42*
DATA BANK PEREKONOMIAN RAKYAT	86	*RURAL BANK DATA*	*86*
DATA PERKREDITAN	103	*CREDIT DATA*	*103*

DAFTAR SINGKATAN
LIST OF ABBREVIATIONS

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

DAFTAR TABEL
LIST OF TABLES

NO.	NO. TABEL	JUDUL	HAL	*TABLES*	*TOPIC*	*PAGES*
		DATA PERBANKAN			**BANKING DATA**	
1.	1.0	Kegiatan Usaha Perbankan	2	1.0	*Bank Industries Operation*	2
		DATA BANK UMUM BERDASARKAN MODAL INTI			***COMMERCIAL BANK DATA BASED ON GROUP OF CORE CAPITAL***	
2.	1.1 – 1.5	Kegiatan Usaha Bank Umum berdasarkan Modal Inti	4	1.1 – 1.5	*Commercial Banks Group of Core Capital*	4
3.	1.6 – 1.10	Laporan Laba/Rugi Bank Umum berdasarkan Modal Inti	9	1.7 – 1.12	*Commercial Banks Group of Core Capital - Income Statements*	9
4.	1.11 - 1.15	Rekening Administratif Bank Umum berdasarkan Modal Inti	14	1.13 - 1.18	*Commercial Banks Group of Core Capital - Off-Balance Sheet*	14
5.	1.16 - 1.20	Kinerja Bank Umum berdasarkan Modal Inti	19	1.16 - 1.20	*Performance of Commercial Banks based on Group of Core Capital*	19
6.	1.21	Perkembangan Aset Bank Umum Berdasarkan Modal Inti	24	1.21	*Growth of Commercial Banks Assets based on Group of Core Capital*	24
7.	1.22	Jumlah Bank Umum Berdasarkan Pengelompokkan Total Aset	25	1.22	*Total of Commercial Banks Based on Total Assets*	25
8.	1.23 – 1.27	Aset Produktif dan Kualitas Kredit/Pembiayaan Bank Umum Kepada Bank Lain – Modal Inti	26	1.27 – 1.32	*Earning Assets and Credit Quality of Commercial Banks to Other Bank*	26
9.	1.28 - 1.32	Komposisi DPK Bank Umum Berdasarkan Lokasi bank Penghimpunan Dana – Modal Inti	31	1.28 - 1.32	*Composition of Third Party Funds of Commercial Banks Group of Core Capital*	31
10.	1.33 – 1.37	Suku Bunga Rata-rata DPK Bank Umum – Modal Inti	36	1.33 – 1.37	*Average of Interest Rate of Third Party Funds of Commercial Conventional Banks Group of Core Capital*	36
11.	1.38	Perkembangan Jumlah Bank Umum dan Kantor Bank Umum berdasarkan Modal Inti	41	1.38	*Growth of Total Commercial Banks and Bank Offices based on Group of Core Capital*	41
		DATA BANK UMUM BERDASARKAN KEPEMILIKAN			***COMMERCIAL BANK DATA BASED ON OWNERSHIP***	
12.	1.1.a. s.d 1.5.a.	Kegiatan Usaha Bank Umum	43	1.1.a. s.d 1.5.a.	*Commercial Banks Operation*	43
13.	1.6.a s.d 1.10.a.	Laporan Laba/Rugi Bank Umum	48	1.6.a s.d 1.10.a.	*Commercial Banks Income Statement*	48
14.	1.11.a s.d 1.15.a.	Rekening Administratif Bank Umum	53	1.11.a s.d 1.15.a.	*Commercial Banks Off-Balance Sheet*	53
15.	1.16.a s.d 1.29.a.	Kinerja Bank Umum Konvensional	58	1.16.a s.d 1.29.a.	*Conventional Commercial Banks Performance*	58
16.	1.21.a.	Perkembangan Aset Bank Umum Berdasarkan Kelompok Bank	63	1.21.a.	*Growth of Commercial Banks Asset Based Group Bank*	63
17.	1.22.a.	Jumlah Bank Umum Berdasarkan Pengelompokkan Total Aset	64	1.22.a.	*Total of Commercial Banks Based on Total Assets*	64

NO.	NO. TABEL	JUDUL	HAL	*TABLES*	*TOPIC*	*PAGES*
18.	1.23.a. s.d 1.27.a.	Aset Produktif Bank Umum Konvensional dan Kualitas Kredit Bank Umum Kepada Bank Lain	65	1.23.a. s.d 1.27.a.	*Earning Assets of Commercial Banks and Credit Quality of Commercial Banks to Other Bank*	65
19.	1.28.a. s.d 1.32.a.	Komposisi Dana Pihak Ketiga Bank Umum	70	1.28.a. s.d 1.32.a.	*Composition of Third Party Funds of Commercial Banks*	70
20.	1.33.a.	Komposisi DPK Bank Umum Berdasarkan Lokasi bank Penghimpunan Dana	75	1.33.a.	*Composition of Third Party Funds of Commercial Banks Based on Bank Location Month (...) Year (...)*	75
21.	1.34.a.	Penghimpunan DPK Bank Umum Berdasarkan Lokasi Bank Penghimpunan Dana	76	1.34.a.	*Third Party Funds of Commercial Banks Based on Bank Location of Deposits*	76
22.	1.35.a. s.d. 1.39.a.	Suku Bunga Rata-rata DPK Bank Umum	77	1.35.a. s.d. 1.39.a.	*Average of Interest Rate of Third Party Fund of Commercial Banks*	77
23.	1.40.a.	Suku Bunga Rata-rata Kredit Bank Umum kepada Pihak Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	82	1.40.a.	*Average of Credit Interest Rates of Commercial Bank to Parties Non Bank Based on Industrial Origin and Non Industrial Origin Credit Recipients*	82
24.	1.41.a.	Suku Bunga Rata-rata Kredit Bank Umum kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan	83	1.41.a.	*Average of Credit Interest Rate of Commercial Based on Types and Orientation of Use*	83
25.	1.42.a.	Perkembangan Jumlah Bank Umum dan Kantor Bank Umum	84	1.42.a.	*Growth of Total Commercial Banks and Bank Offices*	84
26.	1.43.a.	Perkembangan Jumlah Kantor Cabang Bank Berdasarkan Lokasi Bank	85	1.43.a.	*Growth of Total Branch offices Based on Location*	85
		DATA BANK PEREKONOMIAN RAKYAT			***RURAL BANK DATA***	
27.	2.1	Kegiatan Usaha Bank Perekonomian Rakyat	87	2.1	*Rural Bank Operations*	87
28.	2.2	Kinerja Bank Perekonomian Rakyat	88	2.2	*Rural Bank Performance*	88
29.	2.3	Perkembangan Aset BPR Berdasarkan Lokasi BPR	89	2.3	*Growth of Assets Based Rural Bank Data*	89
30.	2.4	Jumlah BPR Berdasarkan Total Aset	90	2.4	*Rural Banks Based on Total Assets*	90
31.	2.5	Non Performing Loan (NPL) Bank Perekonomian Rakyat	91	2.5	*NPL of Rural Bank*	91
32.	2.6	NPL BPR Berdasarkan Lokasi	92	2.6	*NPL of Rural Banks Based On Location*	92
33.	2.7	Komposisi DPK Bank Perekonomian Rakyat	93	2.7	*Composition of Third Party Funds of Rural Bank*	93
34.	2.8	Komposisi DPK Berdasarkan Lokasi Penghimpunan	94	2.8	*Composition of Third Party Funds Based on Location*	94
35.	2.9	DPK BPR Berdasarkan Lokasi Penghimpun	95	2.9	*Third Party Funds of Rural Banks Based on Location*	95
36.	2.10	Suku Bunga Rata-rata DPK BPR	96	2.10	*Average of Third Party Interest Rates of Rural Banks*	96
37.	2.11	Suku Bunga Rata-rata Kredit BPR Berdasarkan Sektor Ekonomi	97	2.11	*Average of Credit Interest Rates of Rural Banks*	97
38.	2.12	Suku Bunga rata-rata Kredit BPR Berdasarkan Jenis Penggunaan	98	2.12	*Average of Credit Interest Rates of Rural Banks Based on Type of Use*	98
39.	2.13	Perkembangan Jumlah BPR	99	2.13	*Growth of Total Rural Bank*	99

NO.	NO. TABEL	JUDUL	HAL	*TABLES*	*TOPIC*	*PAGES*
40.	2.14	Perkembangan Jumlah BPR dan Kantor BPR Berdasarkan Lokasi	100	2.14	*Growth of Total Rural Bank Offices Based on Location*	100
41.	2.15	Kegiatan Usaha BPR Syariah	101	2.15	*Syariah Rural Bank*	101
42.	2.16	Aset dan Pembiayaan BPR Syariah	102	2.16	*Asset and Financing of Sharia Rural Bank)*	102
		DATA PERKREDITAN			***CREDIT DATA***	
43.	3.1 – 3.6	Kredit dan NPL Bank Umum Konvensional – Modal Inti Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	104	3.1 – 3.6	*Credit and NPL Credit of Commercial Banks Group of Core Capital to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Beneficiary*	104
44.	3.7 s.d 3.12	Kredit dan NPL Bank Umum Konvensional – Modal Inti Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan	109	3.7 s.d 3.12	*Credit and NPL of Commercial Conventional Banks Group of Core Capital to Non Bank Third Party Based on Types and Orientation of Use*	109
45.	3.13	Kredit dan NPL Bank Umum berdasarkan Modal Inti Kepada Pihak Ketiga Bukan Bank Yang Penarikannya Menggunakan Kartu	114	3.13	*Credit and Non Performing Loan (NPL) of Commercial Banks based on Group of Core Capital to Non Bank Third Party Withdrawn By Card*	114
46.	3.1.a s.d 3.5.a	Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	115	3.1.a s.d 3.5.a	*Credit Channeling and NPL Credit Channeling of Commercial Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary*	115
47.	3.6a	Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Kredit	120	3.6a	*Credit and NPL of Comemrcial Bank to Non Bank Third Party Based on Business Sector and non Business Sector of Credit by Location*	120
48.	3.7.a s.d 3.11.a	Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan	121	3.7.a s.d 3.11.a	*Credit and NPL of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use*	121
49.	3.12.a	Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan per Lokasi Dati I Bank Penyalur Kredit	126	3.12.a	*Credit and NPL of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use by Bank Location for [month] [year]*	126
50.	3.13.a	Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lokasi Dati I Bank Penyalur Kredit	127	3.13.a	*Credit and NPL 0f Commercial Banks to Non Bank Third Party Based on Bank Location*	127
51.	3.14.a	Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Hubungan Penerima Kredit dengan Bank	128	3.14.a	*Credit and NPL of Commercial Bank to Non Bank Third Party Based on Bank Relation with Beneficiary*	128
52.	3.15.a	Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Yang Penarikannya Menggunakan Kartu Berdasarkan Kelompok Bank	129	3.15.a	*Credit and NPL of Commercial Bank to Non Bank Third Party Withdrawn By Card Based on Group of Bank*	129
53.	3.16.a	Penerusan Kredit (Off-Balance Sheet) dan NPL Penerusan Kredit Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Penerusan Kredit	130	3.16.a	*Credit Channeling (Off-Balance Sheet) and NPLof Commercial Banks Based on Industries Sector and non Industries Sector of Credit Channeling Beneficiary*	130

NO.	NO. TABEL	JUDUL	HAL	*TABLES*	*TOPIC*	*PAGES*
54.	3.17.a	Penerusan Kredit (Off-Balance Sheet) dan Non PerformingLoan (NPL) Penerusan Kredit Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Kredit dan Golongan Penyalur Kredit	131	3.17.a	*Off-Balance Sheet Credit Channeling and NPL of Commercial Banks to Non-Bank Third Party Based on Types of Credit and Classification of Credit Providers*	131
55.	3.18.a	Kredit BPR Berdasarkan Sektor Ekonomi	132	3.18.a	*Credit of Rural Banks Based on Economic Sector*	132
56.	3.19.a	Kredit Bank Perekonomian Rakyat Berdasarkan Jenis Penggunaan	133	3.19.a	*Credit of Rural Banks Based on Type of Use*	133
57.	3.20.a	Kredit Bank Perekonomian Rakyat Berdasarkan Lokasi Bank Penyalur	134	3.20.a	*Credit of Rural Bank Based on Location*	134
58.	3.21.a	Kredit dan NPL MKM dan UMKM Berdasarkan Sektor Ekonomi	135	3.21.a	*Credit & NPL of MSMEs and SMEs Based on Economic Sector*	135
59.	3.22.a	Kredit dan NPL MKM dan UMKM Berdasarkan Jenis Penggunaan	136	3.22.a	*Credit & NPL of MSMEs and SMEs Based on Type Use*	136
60.	3.23.a	Kredit dan NPL Rincian Kredit MKM dan UMKM Menurut Kelompok Bank	137	3.23.a	*Credit & NPL of MSMEs and SMEs Based on Group of Bank*	137
61.	2.24.a	Kredit UMKM dan MKM Menurut Lokasi Proyek per Daerah Tingkat I	138	2.24.a	*Credit & NPL of MSMEs and SMEs Based on Project Location*	138

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

Indikator / *Indicator*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Penyaluran Dana / *Distribution of Funds*																
Bank Umum / *Commercial Banks*	10.114.135	11.065.740	11.621.114	11.904.243	11.865.419	11.932.184	11.985.323	12.039.936	12.184.276	12.268.772	12.230.548	12.321.386	12.470.651	12.429.448	12.461.525	12.641.433
Bank Perekonomian Rakyat / Rural Banks	161.831	175.631	188.212	189.021	190.342	191.548	192.518	193.442	194.710	196.398	195.734	195.909	195.740	196.391	197.025	197.508
SBI dan SBIS [1)]	12.420	2.866	-	-	-	-	-	-	-	-	-	-	-	49	-	1.177
Sumber Dana / *Source of Funds*																
Bank Umum / *Commercial Banks*	8.129.720	8.925.471	9.347.078	9.660.127	9.614.026	9.661.232	9.685.238	9.701.111	9.826.838	9.956.460	9.897.124	9.958.203	10.170.824	10.185.185	10.196.278	10.368.870
Bank Perekonomian Rakyat / Rural Banks	139.648	151.607	163.564	165.231	166.347	167.233	167.942	168.512	169.440	171.060	170.446	170.390	170.446	171.035	171.659	171.919
Jumlah Aset / *Total Assets*																
Bank Umum / *Commercial Banks*	10.112.304	11.113.314	11.765.838	12.048.215	12.012.401	12.090.887	12.147.173	12.172.027	12.334.712	12.460.955	12.410.663	12.492.319	12.726.868	12.608.196	12.661.163	12.822.677
Bank Perekonomian Rakyat / Rural Banks	168.443	182.302	194.984	196.338	197.687	199.106	200.162	201.290	202.485	204.633	203.661	203.688	203.684	204.258	204.892	205.579
Jumlah Bank / *Total Banks*																
Bank Umum / *Commercial Banks*	107	106	105	106	106	106	105	105	105	105	105	105	105	105	105	105
Bank Perekonomian Rakyat / Rural Banks	1.468	1.441	1.402	1.384	1.381	1.378	1.377	1.369	1.367	1.356	1.356	1.356	1.345	1.344	1.344	1.339
Jumlah Kantor / *Total Bank Offices*																
Bank Umum / *Commercial Banks*	32.366	25.377	24.276	24.170	24.268	23.972	23.935	23.919	23.897	23.899	23.853	23.832	23.734	23.707	23.675	23.538
Bank Perekonomian Rakyat / Rural Banks	5.871	6.044	6.047	5.998	6.008	5.993	5.975	5.960	5.955	5.882	5.884	5.939	5.927	5.914	5.907	5.912

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

Keterangan	2023	2024							2025					
		Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Penyaluran Dana / *Distribution of Funds*														
a. Kredit / Pembiayaan Yang Diberikan / *Credit / Financing*	7.186.935	7.567.757	7.602.991	7.596.921	7.673.175	7.750.770	7.816.667	7.947.357	7.891.760	7.937.051	8.020.019	8.068.708	8.103.809	8.167.461
- Kepada Pihak Ketiga / *To Third Party*	7.090.243	7.478.404	7.514.618	7.507.704	7.579.250	7.656.895	7.717.257	7.831.558	7.782.219	7.825.494	7.908.425	7.959.942	7.997.632	8.059.793
Rupiah	6.082.640	6.339.927	6.375.563	6.434.305	6.520.520	6.544.039	6.586.571	6.688.094	6.626.455	6.653.821	6.715.403	6.744.772	6.799.159	6.873.675
Valas / *Foreign Exchange*	1.007.604	1.138.477	1.139.056	1.073.398	1.058.730	1.112.856	1.130.686	1.143.464	1.155.765	1.171.673	1.193.022	1.215.170	1.198.472	1.186.117
- Kepada Bank Lain / *Inter Bank Credit/Financing*	96.692	89.353	88.373	89.218	93.925	93.875	99.410	115.799	109.541	111.557	111.594	108.765	106.177	107.668
Rupiah	65.332	57.069	56.418	56.683	56.153	54.422	59.163	68.608	64.990	66.081	65.662	62.849	63.056	64.288
Valas / *Foreign Exchange*	31.360	32.284	31.955	32.535	37.773	39.454	40.247	47.191	44.551	45.476	45.932	45.916	43.121	43.380
b. Penempatan pada Bank Lain / *Interbank Placement*	258.375	294.565	259.371	270.118	318.734	284.315	296.833	275.052	296.991	295.308	288.127	300.976	354.761	339.138
- Giro / *Demand Deposit*	149.694	164.480	140.056	141.643	181.661	146.284	163.282	149.178	169.383	161.102	181.594	169.218	218.781	193.013
- Inter Bank Call Money / *Inter Bank Call Money*	89.153	104.840	93.694	104.858	111.884	111.062	113.422	104.023	106.017	114.430	89.912	111.062	113.036	119.007
- Deposito Berjangka / *Time Deposits*	14.565	13.126	15.884	12.738	15.630	17.784	10.730	12.463	11.458	9.236	5.331	6.992	10.772	12.901
- Lainnya / *Others*	4.963	12.118	9.737	10.879	9.560	9.186	9.399	9.388	10.132	10.539	11.290	13.704	12.171	14.218
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	1.047.750	798.191	761.901	834.903	784.629	780.866	806.754	858.861	842.403	793.443	878.540	779.105	752.771	921.189
- Giro / *Demand Deposit*	649.718	516.610	506.546	510.339	487.388	507.176	502.914	546.411	476.966	465.705	504.535	436.178	421.460	460.230
- *Fine Tune Operation* (FTO)	231.117	120.554	144.738	212.565	165.678	155.756	136.039	162.809	211.814	200.066	235.051	198.846	193.823	209.205
- Fasbi	154.566	154.159	103.984	111.533	121.921	108.245	158.792	139.067	144.772	121.963	132.669	133.121	130.152	241.379
- Lainnya / *Others*	12.349	6.868	6.632	467	9.642	9.689	9.008	10.573	8.850	5.709	6.286	10.960	7.336	10.374
d. Surat Berharga / *Securities*	1.987.800	2.252.938	2.299.363	2.240.214	2.272.888	2.311.202	2.343.148	2.222.614	2.296.788	2.362.380	2.256.620	2.301.847	2.266.642	2.316.043
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	-	-	-	-	-	-	-	-	-	-	-	49	-	1.177
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	25.976	19.592	18.628	15.994	15.229	15.930	13.592	10.633	13.701	13.065	11.413	12.864	12.092	10.636
- Obligasi / *Bonds*	1.468.745	1.451.567	1.416.526	1.374.670	1.393.858	1.381.743	1.383.611	1.329.766	1.387.071	1.445.955	1.383.519	1.400.142	1.381.544	1.428.738
- Lainnya / *Others*	493.079	781.779	864.209	849.549	863.802	913.530	945.945	882.215	896.015	903.359	861.688	888.793	873.006	875.493
e. Penyertaan / *Equity Investment*	116.678	126.077	126.986	127.320	125.385	125.741	126.993	126.051	126.414	126.829	126.585	126.963	127.279	128.576
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	342.397	337.237	335.809	332.942	330.667	331.743	332.830	320.093	323.203	325.332	321.358	322.578	323.293	319.727
- Kredit & Pembiayaan yang diberikan / *Credit & Financing*	333.040	329.853	328.253	325.631	323.479	324.446	325.480	313.282	316.071	317.980	314.421	316.599	317.273	313.839
- Surat Berharga / *Securities*	3.982	1.579	1.799	1.761	1.865	1.784	1.926	1.857	1.921	2.159	1.826	1.508	1.622	1.575
- Lainnya / *Others*	5.375	5.805	5.758	5.550	5.323	5.514	5.424	4.954	5.211	5.192	5.111	4.471	4.398	4.314
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	19.530	32.456	29.295	44.122	48.058	34.040	33.982	40.148	39.592	51.661	47.728	50.316	40.471	38.915
h. Tagihan Lainnya / *Other claims*	661.649	495.022	449.703	485.643	431.787	421.259	427.069	478.597	413.397	429.382	531.674	478.955	492.499	410.383
Sumber Dana / *Source of Funds*														
a. Dana Pihak Ketiga / *Third Party Funds*	8.457.929	8.722.035	8.686.720	8.649.871	8.720.782	8.751.160	8.835.901	8.837.242	8.879.258	8.925.881	9.010.153	9.046.540	9.072.045	9.328.996
Rupiah	7.144.439	7.318.264	7.290.161	7.276.766	7.357.732	7.382.601	7.467.131	7.454.860	7.445.739	7.487.050	7.550.261	7.567.961	7.601.233	7.846.980
Giro / *Demand Deposit*	1.869.826	1.917.477	1.874.987	1.859.586	1.906.992	1.909.330	2.008.707	1.944.250	1.943.905	1.932.656	1.914.757	1.960.527	1.996.356	2.130.725
Tabungan / *Saving*	2.488.350	2.548.801	2.554.355	2.538.770	2.557.468	2.570.530	2.583.519	2.655.773	2.624.087	2.632.380	2.696.789	2.671.433	2.641.907	2.718.018
Simpanan Berjangka / *Time Deposits*	2.786.262	2.851.985	2.860.818	2.878.411	2.893.272	2.902.741	2.874.905	2.854.836	2.877.747	2.922.014	2.938.714	2.936.001	2.962.970	2.998.237
Valas / *Foreign Exchange*	1.313.490	1.403.771	1.396.559	1.373.105	1.363.050	1.368.558	1.368.770	1.382.382	1.433.518	1.438.831	1.459.892	1.478.579	1.470.813	1.482.016
Giro / *Demand Deposit*	792.724	823.361	808.935	793.021	796.623	793.734	795.329	807.123	851.445	845.133	855.782	886.129	885.386	893.759
Tabungan / *Saving*	180.833	197.303	200.145	201.644	207.361	202.089	197.775	194.469	201.317	202.663	205.051	209.553	210.693	215.884
Simpanan Berjangka / *Time Deposits*	339.933	383.107	387.479	378.439	359.066	372.735	375.666	380.791	380.757	391.035	399.059	382.896	374.733	372.373
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	17.579	17.140	9.575	10.844	14.057	14.124	16.241	23.606	21.668	19.027	25.293	20.995	9.647	15.118
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	198.381	203.714	197.779	192.028	189.082	197.583	202.199	192.612	192.530	210.210	187.030	203.121	207.977	211.058
d. Surat Berharga yang diterbitkan / *Issued Securities*	99.040	95.780	94.125	90.921	90.324	99.640	96.562	99.327	93.646	97.712	114.600	113.887	103.470	109.996
e. Pinjaman yang Diterima / *Loans received*	308.328	323.207	326.484	332.274	326.527	336.907	345.134	395.420	385.821	387.742	393.518	400.406	400.648	407.159
Rupiah	98.029	94.688	93.388	94.194	94.003	93.563	98.721	107.224	103.316	105.664	103.737	102.816	104.185	104.936
Valas / *Foreign Exchange*	210.299	228.519	233.096	238.080	232.523	243.344	246.414	288.195	282.506	282.078	289.781	297.590	296.464	302.223
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	21.519	36.533	30.745	46.233	49.864	39.726	39.721	47.811	47.732	58.090	60.280	64.684	52.806	50.685
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities*	239.371	257.794	264.162	333.889	289.384	256.902	286.304	355.289	271.592	254.716	374.829	330.438	345.142	241.486
h. Setoran Jaminan / *Guarantee Deposits*	4.932	3.924	4.436	5.173	5.219	5.070	4.776	5.153	4.878	4.826	5.121	5.113	4.542	4.373
Beberapa komponen modal / *Several Components of Capital*														
a. Modal Disetor / *Paid In Capital*	312.788	316.763	317.363	317.244	312.186	313.520	313.527	313.778	313.824	313.838	315.262	315.322	315.345	315.799
b. Cadangan / *Reserves*	97.664	104.747	104.801	104.969	104.809	104.802	104.922	104.923	104.910	105.638	107.487	107.674	109.181	111.661
c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1)	738.593	839.114	838.941	838.642	838.888	838.222	831.146	810.417	1.066.399	1.062.641	944.865	920.114	915.317	907.180
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	243.326	126.525	149.620	171.026	194.970	217.590	237.148	255.200	19.361	40.014	65.455	85.601	106.502	131.382
e. Tambahan modal disetor / *Additional Paid In Capital*	288.231	296.181	300.528	305.886	311.136	303.477	302.177	300.368	303.430	306.804	303.746	311.624	309.259	311.638
f. Modal Pinjaman / *Loan Capital*	78.930	71.425	72.299	70.624	69.810	69.857	70.283	67.808	62.667	64.495	61.506	61.604	60.903	60.473

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

Keterangan	2023	2024							2025					
		Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Penyaluran Dana / *Distribution of Funds*														
a. Kredit / Pembiayaan Yang Diberikan / *Credit / Financing*	754.649	773.981	778.552	784.585	782.946	792.232	801.954	815.170	809.425	782.797	794.090	792.919	788.474	756.113
- Kepada Pihak Ketiga / *To Third Party*	751.536	769.833	774.464	780.582	778.944	788.644	797.381	808.956	803.108	779.209	790.627	789.433	785.278	753.554
Rupiah	692.030	702.837	708.120	717.124	716.412	721.762	729.338	738.163	733.447	723.886	733.159	733.035	733.627	708.082
Valas / *Foreign Exchange*	59.506	66.995	66.344	63.458	62.532	66.882	68.044	70.793	69.661	55.323	57.467	56.398	51.651	45.471
- Kepada Bank Lain / *Inter Bank Credit/Financing*	3.113	4.149	4.088	4.003	4.001	3.588	4.573	6.214	6.318	3.588	3.463	3.486	3.196	2.559
Rupiah	3.006	3.545	3.446	3.453	3.468	3.395	4.107	5.781	5.885	3.174	3.043	3.065	2.780	2.145
Valas / *Foreign Exchange*	107	604	642	550	533	193	466	434	433	415	420	422	416	415
b. Penempatan pada Bank Lain / *Interbank Placement*	41.517	40.531	39.608	43.687	42.531	46.630	45.974	35.198	45.489	37.892	33.309	42.180	45.526	46.328
- Giro / *Demand Deposit*	14.110	13.469	12.357	12.315	11.899	11.375	9.708	10.612	13.497	7.458	9.381	7.029	8.515	8.290
- Inter Bank Call Money / *Inter Bank Call Money*	22.056	19.799	18.504	21.711	21.324	25.368	30.849	18.614	24.663	23.979	22.300	29.863	30.707	28.981
- Deposito Berjangka / *Time Deposits*	4.917	5.658	7.514	7.075	7.963	8.202	3.918	5.342	6.484	4.864	889	3.299	5.400	6.642
- Lainnya / *Others*	434	1.604	1.233	2.585	1.345	1.684	1.499	630	844	1.590	738	1.989	904	2.415
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	142.047	119.172	114.338	117.760	121.642	131.610	128.821	145.348	132.263	120.164	131.871	108.691	113.721	116.738
- Giro / *Demand Deposit*	83.653	67.297	67.242	70.308	63.118	68.109	66.429	74.135	56.180	55.979	64.538	46.359	49.214	48.224
- *Fine Tune Operation* (FTO)	16.506	12.435	17.501	15.594	23.179	29.061	25.175	34.023	33.485	29.274	34.875	30.183	37.484	32.337
- Fasbi	41.878	39.204	29.272	31.400	34.728	33.682	36.330	36.403	41.915	34.216	31.760	31.466	26.607	34.160
- Lainnya / *Others*	10	237	323	458	618	758	887	787	683	695	698	683	415	2.018
d. Surat Berharga / *Securities*	241.420	289.100	294.593	297.631	302.320	302.558	308.143	295.690	291.099	281.185	278.082	287.499	277.353	261.655
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	5.499	3.459	3.422	3.359	3.480	3.291	3.460	3.074	3.617	3.337	2.979	3.179	2.906	3.044
- Obligasi / *Bonds*	183.677	189.627	189.279	187.420	180.931	175.424	179.428	174.770	177.580	174.445	172.193	175.767	177.257	159.430
- Lainnya / *Others*	52.244	96.014	101.893	106.853	117.909	123.843	125.255	117.847	109.902	103.403	102.910	108.553	97.189	99.181
e. Penyertaan / *Equity Investment*	809	3.104	3.104	3.105	3.105	3.105	3.105	2.035	2.035	2.036	2.072	2.072	2.072	672
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	24.370	28.102	27.371	27.877	27.685	28.136	28.665	27.964	28.428	27.009	27.080	27.511	27.501	24.327
- Kredit & Pembiayaan yang diberikan / *Credit & Financing*	23.568	27.254	26.542	27.014	26.815	27.262	27.789	27.059	27.593	26.240	26.327	26.759	26.762	23.641
- Surat Berharga / *Securities*	182	120	114	119	127	136	126	147	138	128	115	111	105	104
- Lainnya / *Others*	619	728	714	744	744	737	750	758	697	641	638	641	634	581
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	3.456	2.890	2.511	3.778	3.115	6.343	6.301	7.131	7.243	7.801	11.525	11.704	9.879	9.451
h. Tagihan Lainnya / *Other claims*	99.097	76.842	75.177	64.183	67.759	63.481	55.656	62.207	56.875	59.464	65.454	67.139	60.711	57.793
Sumber Dana / *Source of Funds*														
a. Dana Pihak Ketiga / *Third Party Funds*	918.307	949.132	957.330	955.074	959.418	980.155	973.591	974.815	977.676	926.357	932.282	937.289	944.781	919.399
Rupiah	852.264	877.666	880.729	880.975	883.642	902.008	899.179	889.504	894.968	863.085	865.560	875.139	874.975	857.080
Giro / *Demand Deposit*	162.639	187.663	185.379	188.062	196.339	208.290	194.208	161.673	183.245	177.585	170.783	185.460	187.775	185.655
Tabungan / *Saving*	214.755	209.611	209.945	211.537	209.220	209.189	212.522	229.706	216.380	207.271	218.394	212.839	209.249	211.391
Simpanan Berjangka / *Time Deposits*	474.870	480.392	485.405	481.375	478.084	484.528	492.449	498.125	495.343	478.229	476.383	476.839	477.951	460.034
Valas / *Foreign Exchange*	66.043	71.466	76.601	74.099	75.775	78.147	74.412	85.311	82.708	63.272	66.722	62.150	69.806	62.320
Giro / *Demand Deposit*	27.384	28.119	30.042	27.637	33.878	35.503	31.114	42.594	38.404	24.895	28.601	27.330	35.686	32.005
Tabungan / *Saving*	4.375	4.084	4.272	4.564	3.313	2.862	4.020	3.737	4.135	3.707	4.064	4.343	4.173	3.568
Simpanan Berjangka / *Time Deposits*	34.283	39.262	42.287	41.898	38.584	39.781	39.279	38.980	40.169	34.670	34.058	30.477	29.947	26.747
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	5.183	4.732	2.178	2.720	3.307	3.155	3.395	4.778	2.741	2.282	6.739	2.500	2.718	2.106
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	52.434	46.099	39.011	38.249	43.426	39.893	40.974	40.983	37.241	35.695	37.510	37.330	31.035	33.028
d. Surat Berharga yang diterbitkan / *Issued Securities*	16.034	14.703	14.761	15.678	14.956	19.869	21.807	20.416	16.246	20.218	20.653	18.709	18.634	15.558
e. Pinjaman yang Diterima / *Loans received*	26.636	34.835	36.110	35.324	33.473	34.634	35.067	36.155	37.156	36.333	38.107	38.335	37.850	27.834
Rupiah	17.906	22.088	22.076	22.141	21.240	21.874	22.740	24.040	23.707	25.265	25.395	25.759	25.505	21.531
Valas / *Foreign Exchange*	8.730	12.747	14.034	13.183	12.233	12.760	12.326	12.114	13.449	11.068	12.711	12.576	12.344	6.303
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	4.086	4.506	4.031	4.647	3.873	7.346	7.661	8.749	8.897	9.337	13.148	13.218	11.438	10.729
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities*	15.820	14.414	15.497	23.343	25.792	16.423	19.981	27.148	16.844	16.642	27.874	17.316	15.581	12.194
h. Setoran Jaminan / *Guarantee Deposits*	278	190	195	185	172	162	210	246	250	209	196	209	208	160
Beberapa komponen modal / *Several Components of Capital*														
a. Modal Disetor / *Paid In Capital*	135.200	155.019	155.368	155.489	150.750	152.084	152.091	152.317	152.339	146.647	148.071	148.345	144.493	125.928
b. Cadangan / *Reserves*	26.562	28.695	28.750	28.914	28.754	28.747	28.866	28.867	28.854	28.986	30.130	30.134	30.151	30.554
c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1)	(7.973)	(23.962)	(24.015)	(24.319)	(23.158)	(23.162)	(23.420)	(23.511)	(15.673)	(21.885)	(26.823)	(27.242)	(29.894)	(9.849)
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	13.156	3.904	6.121	6.522	8.460	9.063	10.049	6.678	1.469	2.565	4.425	5.499	6.422	7.969
e. Tambahan modal disetor / *Additional Paid In Capital*	48.900	56.484	57.431	57.927	58.808	57.037	57.370	58.382	58.669	56.167	54.628	55.041	55.382	47.197
f. Modal Pinjaman / *Loan Capital*	8.979	13.078	12.767	13.175	13.142	13.201	13.217	12.841	12.042	11.559	12.052	12.053	12.014	7.698

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

Keterangan	2023	2024							2025					
		Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Penyaluran Dana / *Distribution of Funds*														
a. Kredit / Pembiayaan Yang Diberikan / *Credit / Financing*	864.422	910.309	908.810	897.231	898.933	905.139	911.508	935.037	809.136	849.263	981.721	986.288	995.032	966.451
- Kepada Pihak Ketiga / *To Third Party*	834.792	880.336	880.616	868.498	864.320	868.702	874.277	890.587	774.239	811.109	936.925	940.602	952.398	923.110
Rupiah	683.825	719.230	717.706	720.073	728.085	727.506	725.923	740.757	608.789	628.555	745.829	743.605	756.077	744.444
Valas / *Foreign Exchange*	150.967	161.106	162.910	148.425	136.234	141.196	148.354	149.830	165.449	182.554	191.096	196.997	196.321	178.666
- Kepada Bank Lain / *Inter Bank Credit/Financing*	29.630	29.973	28.194	28.732	34.613	36.436	37.231	44.450	34.898	38.154	44.796	45.686	42.634	43.342
Rupiah	12.833	9.775	9.602	9.451	9.434	8.829	9.597	11.790	5.055	7.794	12.620	12.618	12.618	13.551
Valas / *Foreign Exchange*	16.797	20.198	18.592	19.282	25.180	27.608	27.634	32.661	29.843	30.360	32.177	33.068	30.015	29.790
b. Penempatan pada Bank Lain / *Interbank Placement*	53.296	64.353	47.856	55.994	68.623	69.113	56.557	58.146	58.709	62.622	54.183	71.046	70.005	73.436
- Giro / *Demand Deposit*	14.505	16.288	15.474	13.537	13.603	15.118	11.781	11.975	12.012	14.978	18.726	17.973	19.638	19.985
- Inter Bank Call Money / *Inter Bank Call Money*	37.043	46.180	31.025	41.254	52.543	50.239	43.780	44.552	45.440	46.020	33.820	51.733	47.689	51.624
- Deposito Berjangka / *Time Deposits*	1.526	1.116	1.177	1.005	2.397	3.693	992	1.551	1.257	1.625	1.266	1.239	2.539	1.691
- Lainnya / *Others*	223	768	180	198	80	63	5	68	0	0	372	100	139	137
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	187.861	179.013	171.931	164.141	153.517	147.543	144.216	160.420	153.311	149.114	148.190	130.688	154.733	157.846
- Giro / *Demand Deposit*	95.471	71.338	77.770	72.060	72.468	75.825	75.037	79.920	63.024	63.947	69.053	61.889	63.505	59.761
- *Fine Tune Operation* (FTO)	57.622	53.603	55.319	63.550	48.199	41.254	30.424	41.352	48.627	51.666	45.965	43.630	54.314	58.758
- Fasbi	34.307	52.451	38.842	28.531	31.957	30.126	38.296	38.826	41.660	32.640	32.921	25.168	35.509	38.982
- Lainnya / *Others*	461	1.620	1	1	894	338	460	322	1	860	251	1	1.404	345
d. Surat Berharga / *Securities*	270.620	331.854	348.361	351.531	360.155	380.617	381.158	347.654	323.936	346.003	376.248	388.936	378.468	353.007
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	1.177
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	5.070	3.347	3.248	1.308	1.180	1.389	572	581	588	597	597	629	512	510
- Obligasi / *Bonds*	206.032	208.638	206.687	206.326	208.126	211.347	208.187	194.587	183.914	196.836	210.758	215.973	205.671	201.140
- Lainnya / *Others*	59.518	119.870	138.427	143.897	150.849	167.881	172.399	152.486	139.435	148.570	164.893	172.333	172.285	150.180
e. Penyertaan / *Equity Investment*	4.669	3.177	3.177	3.275	3.304	3.302	3.301	3.509	1.082	1.080	3.650	3.651	3.650	4.825
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	25.737	24.023	24.219	24.236	24.686	25.244	25.268	25.126	22.743	24.774	26.135	26.498	26.596	26.346
- Kredit & Pembiayaan yang diberikan / *Credit & Financing*	25.491	23.774	23.958	23.994	24.454	25.008	25.047	24.888	22.524	24.518	25.964	26.318	26.421	26.101
- Surat Berharga / *Securities*	15	21	16	15	15	14	14	14	15	35	35	35	34	35
- Lainnya / *Others*	231	228	244	227	217	222	208	224	204	221	136	145	141	210
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	5.116	12.159	10.154	14.772	16.738	10.754	10.127	12.058	11.360	16.538	13.142	12.967	10.211	7.272
h. Tagihan Lainnya / *Other claims*	92.830	95.535	84.507	87.396	77.470	75.510	80.358	76.507	63.978	81.498	82.815	76.090	92.757	67.429
Sumber Dana / *Source of Funds*														
a. Dana Pihak Ketiga / *Third Party Funds*	989.283	1.068.599	1.056.268	1.056.860	1.063.799	1.077.645	1.063.156	1.048.891	940.201	997.049	1.105.440	1.119.138	1.127.023	1.075.683
Rupiah	810.144	866.126	859.899	862.745	875.242	887.774	879.514	858.566	748.160	778.036	891.299	900.061	916.009	888.147
Giro / *Demand Deposit*	212.134	233.356	221.223	218.320	228.482	227.343	223.488	214.578	212.656	212.842	221.364	232.690	235.964	218.617
Tabungan / *Saving*	163.352	166.628	167.520	170.661	167.795	166.689	167.831	176.575	136.997	141.726	182.678	180.240	176.541	181.656
Simpanan Berjangka / *Time Deposits*	434.658	466.142	471.156	473.764	478.965	493.742	488.195	467.413	398.507	423.468	487.257	487.131	503.504	487.874
Valas / *Foreign Exchange*	179.139	202.474	196.369	194.115	188.557	189.870	183.642	190.326	192.041	219.013	214.141	219.078	211.014	187.536
Giro / *Demand Deposit*	110.490	122.388	118.574	118.736	115.291	112.045	111.142	114.089	120.978	132.870	124.288	132.448	123.908	119.591
Tabungan / *Saving*	7.719	8.829	8.632	9.448	9.547	9.022	8.854	7.189	7.657	8.026	7.851	7.923	7.838	4.670
Simpanan Berjangka / *Time Deposits*	60.930	71.256	69.162	65.932	63.719	68.804	63.646	69.048	63.406	78.117	82.003	78.707	79.269	63.275
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	0	0	157	67	0	0	0	3	557	0	0	1.567	0	0
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	56.468	58.809	52.453	54.629	53.036	57.417	58.401	51.605	52.873	61.373	59.526	59.828	64.282	63.203
d. Surat Berharga yang diterbitkan / *Issued Securities*	2.382	3.427	2.891	2.592	2.793	2.468	2.096	2.998	1.307	1.316	2.615	2.445	2.445	7.396
e. Pinjaman yang Diterima / *Loans received*	44.290	42.387	43.354	40.414	39.912	39.102	40.789	46.209	28.822	31.770	44.891	46.269	48.060	58.345
Rupiah	31.414	28.520	28.639	28.591	28.553	28.587	29.697	32.125	17.657	17.802	30.440	31.785	33.841	38.182
Valas / *Foreign Exchange*	12.876	13.867	14.715	11.823	11.359	10.516	11.092	14.083	11.166	13.968	14.451	14.484	14.218	20.163
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	6.951	12.509	11.335	20.151	22.042	15.231	15.199	18.090	18.788	22.034	24.302	26.053	22.935	20.609
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities*	25.028	32.135	31.484	30.059	25.846	22.683	31.609	47.970	17.427	22.309	44.748	26.316	39.867	23.285
h. Setoran Jaminan / *Guarantee Deposits*	1.115	643	1.005	866	829	877	899	1.149	970	1.079	1.124	1.051	688	735
Beberapa komponen modal / *Several Components of Capital*														
a. Modal Disetor / *Paid In Capital*	72.940	56.848	57.134	57.134	57.161	57.161	57.161	57.186	54.556	60.263	62.893	62.893	66.768	80.188
b. Cadangan / *Reserves*	15.140	16.097	16.097	16.097	16.097	16.097	16.097	16.097	13.064	13.622	16.775	16.953	17.042	17.522
c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1)	71.634	100.428	100.286	100.268	99.331	98.647	97.968	97.970	115.830	118.373	124.539	121.938	123.722	91.862
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	17.948	12.849	14.949	17.339	19.489	21.367	22.795	24.631	2.180	4.189	6.605	8.639	11.026	12.642
e. Tambahan modal disetor / *Additional Paid In Capital*	47.967	45.011	45.290	46.068	46.860	45.832	45.485	44.837	44.044	47.668	48.926	49.756	50.211	58.979
f. Modal Pinjaman / *Loan Capital*	16.453	10.891	12.298	12.057	11.963	11.130	11.176	11.558	6.189	6.274	8.255	8.259	8.228	10.596

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

Keterangan	2023	2024							2025					
		Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Penyaluran Dana / *Distribution of Funds*														
a. Kredit / Pembiayaan Yang Diberikan / *Credit / Financing*	1.860.582	1.940.268	1.944.899	1.936.110	1.961.252	1.979.632	1.985.230	2.013.682	2.113.647	2.136.295	2.052.495	2.060.063	2.068.193	2.162.847
- Kepada Pihak Ketiga / *To Third Party*	1.834.908	1.916.653	1.921.641	1.912.397	1.937.438	1.957.793	1.960.046	1.985.493	2.081.609	2.103.178	2.025.532	2.035.014	2.041.287	2.134.857
Rupiah	1.572.046	1.613.356	1.620.545	1.627.145	1.660.572	1.663.604	1.662.609	1.683.742	1.779.581	1.794.983	1.709.806	1.717.963	1.731.770	1.804.597
Valas / *Foreign Exchange*	262.861	303.297	301.096	285.252	276.867	294.188	297.437	301.751	302.028	308.195	315.726	317.051	309.517	330.259
- Kepada Bank Lain / *Inter Bank Credit/Financing*	25.675	23.614	23.258	23.714	23.814	21.839	25.184	28.189	32.038	33.118	26.964	25.049	26.906	27.990
Rupiah	18.001	16.447	15.969	15.961	16.368	15.189	18.212	20.872	24.527	25.125	20.225	18.920	20.245	20.388
Valas / *Foreign Exchange*	7.673	7.168	7.288	7.753	7.446	6.651	6.972	7.317	7.511	7.992	6.738	6.129	6.661	7.602
b. Penempatan pada Bank Lain / *Interbank Placement*	35.215	51.557	44.622	42.611	41.097	34.464	43.428	41.148	35.322	34.256	36.022	38.944	46.169	51.609
- Giro / *Demand Deposit*	23.141	34.553	24.946	25.611	24.903	24.141	26.781	27.435	24.524	25.571	26.897	29.608	34.781	37.450
- Inter Bank Call Money / *Inter Bank Call Money*	9.117	12.225	15.279	14.231	13.232	8.162	14.206	11.369	9.146	7.780	8.083	8.078	10.340	12.908
- Deposito Berjangka / *Time Deposits*	2.771	4.094	4.065	2.627	2.574	1.883	2.151	2.181	1.426	617	250	250	250	250
- Lainnya / *Others*	185	685	332	141	387	278	289	162	226	288	792	1.009	797	1.001
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	244.679	187.507	172.907	198.304	188.316	176.288	172.570	228.056	194.433	174.561	186.300	182.789	169.374	199.518
- Giro / *Demand Deposit*	125.155	101.225	108.888	111.929	107.910	117.302	107.655	129.638	113.249	103.506	109.421	87.887	88.521	107.175
- *Fine Tune Operation* (FTO)	54.257	34.210	36.277	47.769	32.366	25.709	24.244	29.116	24.184	24.075	22.889	30.080	33.688	37.748
- Fasbi	53.396	47.061	21.433	38.607	39.911	24.692	33.018	59.839	48.834	42.836	48.691	54.563	41.658	46.588
- Lainnya / *Others*	11.871	5.011	6.309	-	8.130	8.585	7.653	9.464	8.166	4.145	5.299	10.259	5.506	8.007
d. Surat Berharga / *Securities*	430.995	539.447	575.349	556.114	569.836	579.244	571.075	565.246	629.825	640.356	531.670	564.102	547.746	583.243
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	6.288	5.346	5.089	4.924	3.869	3.301	2.716	2.769	4.052	3.561	3.153	3.325	3.784	3.670
- Obligasi / *Bonds*	314.897	315.728	306.742	296.581	277.748	273.358	270.076	270.607	303.797	331.661	281.264	301.005	284.151	311.177
- Lainnya / *Others*	109.810	218.374	263.518	254.610	288.219	302.585	298.282	291.870	321.976	305.135	247.253	259.772	259.811	268.396
e. Penyertaan / *Equity Investment*	19.636	28.034	28.680	28.703	26.373	26.492	26.566	26.306	28.837	28.905	25.893	26.022	26.101	27.835
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	87.807	86.946	86.420	85.278	85.382	85.467	85.207	82.525	84.184	84.292	80.747	81.151	80.864	83.854
- Kredit & Pembiayaan yang diberikan / *Credit & Financing*	86.045	85.425	84.930	83.799	83.959	84.065	83.879	81.718	83.279	83.403	79.882	80.303	80.067	83.138
- Surat Berharga / *Securities*	582	379	381	394	391	387	349	316	296	285	189	189	179	168
- Lainnya / *Others*	1.181	1.142	1.108	1.085	1.032	1.014	979	490	609	604	676	660	619	548
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	6.871	10.847	10.644	13.440	15.426	9.518	9.045	10.265	10.092	13.669	10.926	12.071	8.811	10.569
h. Tagihan Lainnya / *Other claims*	193.407	116.546	104.160	128.045	126.875	111.221	126.674	134.497	105.310	104.349	163.750	132.161	138.544	120.142
Sumber Dana / *Source of Funds*														
a. Dana Pihak Ketiga / *Third Party Funds*	2.070.642	2.141.621	2.155.885	2.137.726	2.154.522	2.146.246	2.151.361	2.223.492	2.311.323	2.313.847	2.198.591	2.214.437	2.214.543	2.348.712
Rupiah	1.712.137	1.753.889	1.767.236	1.748.015	1.769.733	1.765.511	1.776.479	1.847.629	1.926.664	1.925.538	1.806.872	1.813.057	1.814.723	1.905.853
Giro / *Demand Deposit*	436.747	451.886	445.413	430.132	444.379	449.324	463.176	492.061	486.535	489.385	462.521	473.150	475.786	510.350
Tabungan / *Saving*	440.174	448.014	446.699	443.573	449.018	448.014	448.413	460.967	490.033	490.897	462.964	461.948	460.172	476.300
Simpanan Berjangka / *Time Deposits*	835.217	853.989	875.124	874.310	876.336	868.173	864.889	894.602	950.096	945.256	881.387	877.958	878.764	919.203
Valas / *Foreign Exchange*	358.505	387.732	388.649	389.711	384.788	380.735	374.882	375.863	384.659	388.309	391.720	401.380	399.820	442.859
Giro / *Demand Deposit*	143.174	146.773	147.564	141.696	142.733	139.835	139.700	137.361	138.448	140.646	139.216	151.303	153.870	167.491
Tabungan / *Saving*	96.791	106.281	108.144	109.905	113.623	110.442	104.542	104.077	107.747	109.065	107.389	110.701	110.874	119.420
Simpanan Berjangka / *Time Deposits*	118.540	134.678	132.941	138.109	128.432	130.457	130.640	134.425	138.463	138.598	145.115	139.376	135.076	155.948
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	11.900	11.954	6.747	7.586	10.304	10.537	12.406	18.418	17.911	16.250	18.089	16.562	6.559	10.641
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	39.931	41.972	47.735	46.701	45.280	46.514	46.941	39.771	44.939	58.933	48.578	52.236	52.536	67.074
d. Surat Berharga yang diterbitkan / *Issued Securities*	11.132	12.572	11.575	11.554	11.979	17.156	16.442	19.296	19.066	19.292	17.554	18.871	17.773	21.516
e. Pinjaman yang Diterima / *Loans received*	107.652	116.926	118.074	116.449	113.165	115.823	117.428	126.052	132.163	128.783	116.887	123.406	121.335	123.426
Rupiah	46.756	41.910	40.378	41.171	41.897	40.729	43.898	48.681	59.585	60.241	45.363	42.529	41.978	42.333
Valas / *Foreign Exchange*	60.896	75.016	77.696	75.278	71.267	75.093	73.530	77.371	72.578	68.542	71.524	80.876	79.357	81.093
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	6.513	12.651	9.730	12.725	14.979	10.478	8.936	10.293	9.333	12.317	10.395	11.625	8.934	10.064
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities*	98.344	88.751	82.391	113.559	116.797	100.220	113.120	119.907	101.017	94.593	143.028	118.571	124.902	94.619
h. Setoran Jaminan / *Guarantee Deposits*	1.401	1.340	1.380	2.215	2.444	2.156	1.634	1.440	1.632	1.569	1.664	1.835	1.755	1.626
Beberapa komponen modal / *Several Components of Capital*														
a. Modal Disetor / *Paid In Capital*	78.602	78.783	78.783	78.783	78.783	78.783	78.783	78.783	81.415	81.415	78.785	78.786	78.786	84.418
b. Cadangan / *Reserves*	44.593	48.100	48.100	48.103	48.103	48.103	48.104	48.104	51.137	51.176	48.178	48.183	49.585	51.182
c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1)	160.801	182.953	182.976	182.999	183.022	183.045	183.068	182.735	231.087	231.039	218.309	210.513	206.584	210.261
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	38.700	19.817	23.989	27.188	30.979	34.071	36.842	40.811	3.343	6.793	10.634	14.181	17.136	22.164
e. Tambahan modal disetor / *Additional Paid In Capital*	77.507	82.020	83.370	85.126	86.749	84.422	83.775	82.466	84.750	85.693	83.485	88.444	84.761	85.526
f. Modal Pinjaman / *Loan Capital*	29.353	28.237	28.150	27.198	26.859	27.066	27.265	24.506	25.314	27.231	21.790	21.838	21.549	23.129

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

Keterangan	2023	2024							2025					
		Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Penyaluran Dana / *Distribution of Funds*														
a. Kredit / Pembiayaan Yang Diberikan / *Credit / Financing*	3.707.282	3.943.199	3.970.730	3.978.995	4.030.044	4.073.768	4.117.976	4.183.467	4.159.552	4.168.696	4.191.712	4.229.437	4.252.111	4.282.050
- Kepada Pihak Ketiga / *To Third Party*	3.669.008	3.911.582	3.937.897	3.946.227	3.998.548	4.041.756	4.085.553	4.146.522	4.123.264	4.131.999	4.155.341	4.194.893	4.218.669	4.248.273
Rupiah	3.134.739	3.304.504	3.329.192	3.369.963	3.415.451	3.431.166	3.468.702	3.525.432	3.504.638	3.506.398	3.526.609	3.550.169	3.577.686	3.616.552
Valas / *Foreign Exchange*	534.269	607.078	608.705	576.264	583.096	610.590	616.851	621.090	618.626	625.601	628.732	644.724	640.983	631.721
- Kepada Bank Lain / *Inter Bank Credit/Financing*	38.274	31.617	32.833	32.768	31.497	32.012	32.423	36.946	36.287	36.697	36.371	34.544	33.442	33.778
Rupiah	31.491	27.302	27.401	27.818	26.883	27.009	27.248	30.166	29.523	29.988	29.774	28.247	27.414	28.204
Valas / *Foreign Exchange*	6.783	4.315	5.433	4.950	4.614	5.003	5.175	6.780	6.764	6.708	6.597	6.297	6.028	5.573
b. Penempatan pada Bank Lain / *Interbank Placement*	128.346	138.124	127.285	127.827	166.483	134.107	150.874	140.559	157.471	160.537	164.613	148.806	193.062	167.765
- Giro / *Demand Deposit*	97.938	100.170	87.279	90.180	131.255	95.649	115.012	99.155	119.350	113.095	126.590	114.608	155.847	127.288
- Inter Bank Call Money / *Inter Bank Call Money*	20.936	26.636	28.885	27.662	24.785	27.293	24.586	29.488	26.768	36.651	25.709	21.388	24.301	25.494
- Deposito Berjangka / *Time Deposits*	5.351	2.258	3.129	2.031	2.696	4.005	3.669	3.388	2.291	2.130	2.926	2.203	2.584	4.319
- Lainnya / *Others*	4.120	9.060	7.993	7.954	7.748	7.161	7.607	8.529	9.061	8.660	9.389	10.606	10.330	10.665
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	473.163	312.499	302.725	354.697	321.153	325.425	361.147	325.036	362.396	349.603	412.180	356.936	314.943	447.087
- Giro / *Demand Deposit*	345.438	276.751	252.646	256.043	243.893	245.940	253.793	262.718	244.514	242.273	261.523	240.044	220.219	245.070
- *Fine Tune Operation* (FTO)	102.733	20.305	35.642	85.652	61.934	59.732	56.197	58.318	105.518	95.050	131.323	94.952	68.337	80.363
- Fasbi	24.985	15.442	14.437	12.994	15.326	19.746	51.148	3.999	12.364	12.271	19.297	21.923	26.377	121.649
- Lainnya / *Others*	7	0	0	8	0	7	8	0	0	9	37	18	10	4
d. Surat Berharga / *Securities*	1.044.765	1.092.536	1.081.059	1.034.937	1.040.578	1.048.782	1.082.772	1.014.024	1.051.927	1.094.835	1.070.620	1.061.311	1.063.076	1.118.138
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	-	-	-	-	-	-	-	-	-	-	-	49	-	-
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	9.119	7.440	6.870	6.404	6.700	7.948	6.844	4.210	5.444	5.570	4.684	5.730	4.891	3.412
- Obligasi / *Bonds*	764.138	737.575	713.818	684.344	727.053	721.614	725.920	689.802	721.781	743.014	719.304	707.397	714.466	756.991
- Lainnya / *Others*	271.507	347.522	360.372	344.189	306.826	319.221	350.009	320.013	324.703	346.251	346.632	348.135	343.720	357.736
e. Penyertaan / *Equity Investment*	91.563	91.761	92.026	92.237	92.603	92.842	94.021	94.200	94.459	94.809	94.971	95.217	95.456	95.245
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	204.483	198.166	197.800	195.551	192.914	192.897	193.690	184.478	187.848	189.256	187.396	187.417	188.331	185.200
- Kredit & Pembiayaan yang diberikan / *Credit & Financing*	197.936	193.399	192.822	190.824	188.253	188.110	188.766	179.616	182.674	183.819	182.248	183.220	184.024	180.958
- Surat Berharga / *Securities*	3.203	1.059	1.287	1.232	1.332	1.247	1.436	1.380	1.472	1.711	1.487	1.173	1.303	1.268
- Lainnya / *Others*	3.344	3.708	3.691	3.495	3.330	3.539	3.488	3.483	3.702	3.726	3.661	3.025	3.004	2.974
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	4.088	6.560	5.986	12.131	12.779	7.425	8.509	10.695	10.897	13.653	12.134	13.575	11.570	11.623
h. Tagihan Lainnya / *Other claims*	276.315	206.099	185.858	206.020	159.683	171.047	164.381	205.386	187.234	184.072	219.655	203.565	200.487	165.019
Sumber Dana / *Source of Funds*														
a. Dana Pihak Ketiga / *Third Party Funds*	4.479.696	4.562.682	4.517.237	4.500.211	4.543.043	4.547.115	4.647.793	4.590.044	4.650.058	4.688.627	4.773.839	4.775.676	4.785.699	4.985.202
Rupiah	3.769.893	3.820.583	3.782.297	3.785.032	3.829.114	3.827.308	3.911.960	3.859.161	3.875.948	3.920.391	3.986.530	3.979.705	3.995.526	4.195.900
Giro / *Demand Deposit*	1.058.307	1.044.572	1.022.972	1.023.071	1.037.792	1.024.372	1.127.835	1.075.939	1.061.469	1.052.844	1.060.089	1.069.226	1.096.831	1.216.103
Tabungan / *Saving*	1.670.070	1.724.548	1.730.191	1.712.999	1.731.435	1.746.638	1.754.753	1.788.525	1.780.678	1.792.486	1.832.753	1.816.406	1.795.944	1.848.671
Simpanan Berjangka / *Time Deposits*	1.041.517	1.051.462	1.029.133	1.048.962	1.059.887	1.056.298	1.029.372	994.697	1.033.801	1.075.061	1.093.687	1.094.073	1.102.751	1.131.126
Valas / *Foreign Exchange*	709.803	742.099	734.940	715.179	713.929	719.806	735.833	730.883	774.110	768.236	787.309	795.971	790.173	789.301
Giro / *Demand Deposit*	511.675	526.081	512.755	504.952	504.720	506.351	513.374	513.079	553.616	546.722	563.677	575.047	571.923	574.672
Tabungan / *Saving*	71.947	78.109	79.097	77.726	80.877	79.763	80.358	79.465	81.777	81.866	85.748	86.586	87.808	88.225
Simpanan Berjangka / *Time Deposits*	126.180	137.909	143.088	132.501	128.331	133.693	142.101	138.339	138.717	139.649	137.884	134.337	130.442	126.404
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	496	454	493	471	446	431	440	407	459	494	464	367	370	2.371
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	49.547	56.834	58.580	52.449	47.339	53.760	55.883	60.253	57.477	54.208	41.415	53.726	60.123	47.752
d. Surat Berharga yang diterbitkan / *Issued Securities*	69.492	65.078	64.896	61.098	60.596	60.147	56.217	56.617	57.027	56.886	73.777	73.862	64.618	65.526
e. Pinjaman yang Diterima / *Loans received*	129.750	129.060	128.947	140.087	139.976	147.349	151.850	187.005	187.679	190.856	193.634	192.396	193.404	197.554
Rupiah	1.953	2.171	2.296	2.291	2.313	2.374	2.385	2.378	2.367	2.356	2.539	2.743	2.860	2.890
Valas / *Foreign Exchange*	127.797	126.889	126.651	137.796	137.664	144.975	149.466	184.627	185.313	188.500	191.095	189.653	190.544	194.663
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	3.969	6.868	5.649	8.709	8.970	6.670	7.926	10.679	10.715	14.402	12.436	13.788	9.500	9.283
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities*	100.179	122.494	134.790	166.929	120.949	117.577	121.594	160.264	136.304	121.172	159.179	168.236	164.791	111.388
h. Setoran Jaminan / *Guarantee Deposits*	2.137	1.751	1.856	1.907	1.774	1.874	2.034	2.317	2.026	1.968	2.137	2.018	1.892	1.852
Beberapa komponen modal / *Several Components of Capital*														
a. Modal Disetor / *Paid In Capital*	26.046	26.113	26.078	25.838	25.491	25.491	25.491	25.491	25.513	25.513	25.513	25.298	25.298	25.264
b. Cadangan / *Reserves*	11.369	11.855	11.855	11.855	11.855	11.855	11.855	11.855	11.855	11.855	12.403	12.403	12.403	12.403
c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1)	514.130	579.695	579.695	579.694	579.694	579.693	573.529	553.223	735.155	735.115	628.840	614.904	614.905	614.906
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	173.521	89.955	104.560	119.978	136.043	153.088	167.463	183.080	12.370	26.467	43.790	57.282	71.918	88.607
e. Tambahan modal disetor / *Additional Paid In Capital*	113.857	112.667	114.436	116.765	118.718	116.186	115.547	114.683	115.967	117.276	116.706	118.383	118.905	119.936
f. Modal Pinjaman / *Loan Capital*	24.144	19.219	19.084	18.194	17.846	18.460	18.626	18.903	19.121	19.431	19.409	19.454	19.112	19.051

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

Keterangan	2022	2023	2024							2025					
			Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
A. Pendapatan dan Beban Bunga/Bagi Hasil / *Interest/Profit Sharing Income and Expenses*															
1. Pendapatan bunga/Pendapatan Bagi Hasil / *Interest Income/Profit Sharing Income*	811.458	977.001	531.741	623.663	717.152	817.621	934.777	1.057.835	1.084.816	101.917	187.310	282.933	371.887	465.375	561.797
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	13.904	20.916	9.005	10.277	11.623	12.981	14.371	15.603	16.730	1.283	2.335	3.778	5.189	6.352	7.716
b. Dari Penempatan pada bank lain / *From interbank placement*	5.409	12.037	7.164	8.367	9.559	10.665	12.750	13.013	14.154	1.042	2.168	3.300	4.451	5.728	6.721
c. Dari surat berharga / *From securities*	94.584	110.038	62.896	74.503	86.314	98.058	109.334	121.426	135.976	12.016	22.924	35.628	46.787	58.935	70.469
d. Dari Kredit/Pembiayaan yang diberikan / *From credit/financing*	523.468	608.443	332.447	389.092	445.256	501.573	559.005	615.166	673.725	64.728	118.778	178.328	228.226	286.605	350.933
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	520.202	603.518	328.568	384.634	440.211	496.007	552.464	608.054	665.983	63.726	117.169	176.034	225.270	283.016	346.690
- kepada bank lain / *To other Bank*	3.267	4.925	3.879	4.458	5.045	5.566	6.541	7.112	7.742	1.002	1.609	2.293	2.956	3.589	4.243
e. Lainnya / *Others*	174.093	225.568	120.228	141.424	164.401	194.344	239.316	292.627	244.230	22.849	41.105	61.899	87.234	107.754	125.960
2. Beban Bunga/Bagi Hasil / *Interest/Profit Sharing Expenses*	323.610	447.336	263.538	308.871	355.894	410.404	480.717	558.352	535.059	56.028	97.356	143.563	187.170	234.087	281.128
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	484	553	373	468	633	850	985	1.146	1.277	134	254	366	508	654	603
b. Kewajiban pada Bank lain / *Interbank Liabilities*	6.833	12.374	7.561	8.391	9.629	10.730	12.467	13.057	14.205	1.106	2.116	3.296	4.446	5.634	6.518
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	129.628	199.055	120.871	141.863	162.882	183.208	204.364	225.637	247.280	21.867	42.196	64.496	86.532	109.257	131.933
- Giro / *Demand Deposit*	27.740	45.132	29.712	34.740	39.825	44.778	49.963	54.926	60.404	5.506	10.754	16.433	22.202	27.975	33.967
- Tabungan / *Saving*	15.492	17.834	9.575	11.210	12.829	14.405	16.047	17.959	19.790	1.743	3.406	5.205	6.962	8.774	10.574
- Simpanan Berjangka / *Time deposits*	86.396	136.088	81.584	95.913	110.228	124.025	138.354	152.752	167.086	14.617	28.036	42.857	57.368	72.508	87.392
d. Surat Berharga / *Securities*	10.297	9.397	4.770	5.502	6.221	7.256	7.749	8.723	9.511	771	1.382	2.145	2.943	3.754	4.445
e. Pinjaman yang diterima / *Loans received*	13.077	16.115	9.806	11.441	13.174	14.816	16.566	18.420	20.240	3.221	3.872	5.523	7.288	9.022	10.750
f. Lainnya / *Others*	163.291	209.843	120.157	141.204	163.355	193.545	238.586	291.370	242.547	28.929	47.536	67.737	85.454	105.764	126.879
g. Koreksi atas pendapatan Bunga/Bagi Hasil / *Corrections*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga/Bagi Hasil Bersih (A1-A2) / *Net Interest/Profit Sharing Income* (A1-A2)	**487.848**	**529.665**	**268.203**	**314.793**	**361.258**	**407.217**	**454.060**	**499.482**	**549.757**	**45.890**	**89.954**	**139.370**	**184.717**	**231.288**	**280.669**
C. Pendapatan dan Beban Operasional Lain / *Other Operating Income and Expenses*	-														
1. Pendapatan Operasional Selain Bunga/Bagi Hasil / *Other Operating Income*	522.998	664.976	314.444	359.885	441.097	508.041	581.781	684.808	877.623	134.757	229.548	343.844	446.874	587.027	689.443
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	10.408	16.855	7.355	8.908	11.406	13.730	14.571	15.829	17.415	2.967	5.219	7.038	9.866	11.686	16.532
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / *Increase in fair value and gain form sale of credit/financing*	-	57	6.799	1	1	117	118	130	130	16	136	8	18	42	22
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / *Increase in fair value and gain form sale of other financial assets*	276	1.360	983	1.395	1.487	1.489	1.491	1.477	1.489	70	182	214	365	514	646
d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction*	318.768	426.023	181.489	211.615	265.721	315.189	365.601	443.524	612.234	110.996	186.846	278.256	362.946	483.073	558.580
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions*	97.515	103.364	56.573	67.169	76.296	85.105	94.873	103.588	111.769	8.441	16.784	28.267	36.998	46.234	59.321
f. Lainnya / Others	96.030	117.317	61.245	70.797	86.186	92.413	105.127	120.261	134.586	12.266	20.380	30.061	36.681	45.478	54.342
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / *Non Interest/Profit Sharing Expense*	762.897	889.851	426.803	489.911	589.115	671.967	766.390	890.510	1.104.717	156.350	269.354	402.639	525.832	686.859	808.087
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	2.341	6.403	2.000	2.054	2.064	2.065	3.072	3.336	-	1.229	1.334	2.181	2.879	3.026	5.576
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / *Decrease in fair value and losses form sale of credit/financing*	632	715	1	1	2	2	300	365	413	7	11	17	13	42	160
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets*	158	234	773	1.139	1.217	1.262	1.302	1.342	1.410	62	127	850	346	436	537
d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction*	307.170	413.583	176.472	205.234	257.986	306.026	356.432	433.425	601.458	109.521	184.128	274.065	357.280	476.663	551.199
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	171.698	174.447	96.738	108.519	121.378	133.337	149.028	164.417	176.060	20.251	33.675	46.971	60.496	76.675	90.940
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	5.196	6.097	2.885	3.399	3.999	4.472	4.896	5.446	6.254	477	954	1.504	2.342	2.827	3.502
g. Lainnya / Others	275.703	288.372	147.934	169.564	202.468	224.804	251.361	282.179	315.167	24.803	49.124	77.051	102.477	127.191	156.173
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	247.949	304.790	155.844	184.767	213.240	243.290	269.451	293.780	322.664	24.296	50.148	80.574	105.759	131.456	162.025
E. Pendapatan non - operasional / *Non Operational Income*	38.631	52.221	34.442	39.306	39.328	46.049	54.145	60.326	68.127	7.828	16.654	24.513	34.176	40.847	48.054
F. Beban non - operasional / *Non Operational Expenses*	34.081	52.567	32.623	38.094	38.959	45.760	52.109	58.373	67.576	7.911	16.826	24.152	34.031	40.479	47.256
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	4.550	(346)	1.819	1.212	369	289	2.036	1.953	552	(83)	(171)	362	145	368	798
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	252.499	304.445	157.663	185.979	213.609	243.579	271.487	295.733	323.216	24.214	49.977	80.936	105.904	131.824	162.823
I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*	125.725	146.960	(209)	(245)	(285)	(331)	(351)	(390)	158.209	(34)	(68)	(113)	(145)	(177)	(215)
J. Transfer Laba/Rugi ke Kantor Pusat / *Transfer of Profit/Loss to Head Office*	125.715	146.908	(209)	(245)	(285)	(331)	(351)	(390)	158.935	(34)	(68)	(113)	(145)	(177)	(215)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*	201.817	243.326	126.525	149.620	171.026	194.970	217.590	237.148	255.200	19.361	40.014	65.455	85.601	106.502	131.382

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

Keterangan	2022	2023	2024							2025					
			Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
A. Pendapatan dan Beban Bunga/Bagi Hasil / *Interest/Profit Sharing Income and Expenses*															
1. Pendapatan bunga/Pendapatan Bagi Hasil / *Interest Income/Profit Sharing Income*	141.972	161.325	89.538	105.278	122.830	148.285	188.377	237.140	184.481	16.565	30.141	46.312	65.725	80.650	91.930
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	2.543	2.874	1.229	1.424	1.643	1.850	2.090	2.346	2.628	289	497	765	1.054	1.304	1.540
b. Dari Penempatan pada bank lain / *From interbank placement*	964	2.059	1.438	1.669	1.933	2.124	3.216	2.586	2.791	187	368	549	704	891	1.045
c. Dari surat berharga / *From securities*	12.673	15.244	8.931	10.579	12.315	14.168	15.304	17.379	19.017	1.609	2.962	5.181	6.122	7.547	8.485
d. Dari Kredit/Pembiayaan yang diberikan / *From credit/financing*	71.646	77.252	39.691	46.694	53.532	59.705	66.358	73.789	81.255	7.256	13.549	20.894	27.752	34.631	40.213
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	71.570	77.163	39.611	46.600	53.425	59.585	66.225	73.644	81.096	7.243	13.523	20.853	27.692	34.582	40.150
- kepada bank lain / *To other Bank*	76	89	80	94	107	120	133	145	158	13	25	41	61	49	63
e. Lainnya / *Others*	54.146	63.897	38.249	44.912	53.408	70.439	101.409	141.039	78.790	7.224	12.765	18.924	30.093	36.278	40.648
2. Beban Bunga/Bagi Hasil / *Interest/Profit Sharing Expenses*	83.805	98.313	59.322	69.732	82.000	102.401	137.185	180.699	122.379	11.297	20.068	29.999	44.918	54.607	60.716
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	114	117	63	73	93	123	145	153	165	14	23	32	49	53	61
b. Kewajiban pada Bank lain / *Interbank Liabilities*	1.566	2.567	1.780	2.057	2.322	2.579	3.444	3.091	3.362	253	426	648	863	1.002	1.128
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	26.515	32.059	17.996	21.171	24.315	26.953	29.951	33.440	36.720	3.346	6.054	9.219	12.299	15.368	17.364
- Giro / *Demand Deposit*	2.847	3.131	1.783	2.079	2.386	2.681	3.000	3.332	3.664	334	609	940	1.269	1.586	1.832
- Tabungan / *Saving*	3.403	3.044	1.769	2.077	2.376	2.637	2.917	3.259	3.586	309	575	882	1.181	1.483	1.689
- Simpanan Berjangka / *Time deposits*	20.265	25.884	14.444	17.016	19.553	21.636	24.034	26.849	29.470	2.703	4.871	7.397	9.850	12.300	13.844
d. Surat Berharga / *Securities*	1.801	1.447	635	746	859	1.262	1.067	1.358	1.551	154	293	440	610	777	622
e. Pinjaman yang diterima / *Loans received*	1.169	1.325	1.138	1.346	1.554	1.653	1.752	2.139	2.330	189	344	539	735	885	611
f. Lainnya / *Others*	52.640	60.798	37.711	44.338	52.858	69.831	100.826	140.518	78.250	7.340	12.928	19.121	30.362	36.521	40.930
g. Koreksi atas pendapatan Bunga/Bagi Hasil / *Corrections*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga/Bagi Hasil Bersih (A1-A2) / *Net Interest/Profit Sharing Income* (A1-A2)	**58.167**	**63.012**	**30.216**	**35.547**	**40.831**	**45.884**	**51.192**	**56.441**	**62.103**	**5.268**	**10.072**	**16.313**	**20.807**	**26.043**	**31.214**
C. Pendapatan dan Beban Operasional Lain / *Other Operating Income and Expenses*	-		-	-	-	-	-	-	-	-	-	-	-	-	-
1. Pendapatan Operasional Selain Bunga/Bagi Hasil / *Other Operating Income*	55.502	52.565	19.191	22.578	27.824	31.860	35.226	39.237	43.584	4.408	8.225	13.289	17.775	18.694	21.336
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	1.012	1.354	471	434	611	788	816	845	1.173	177	359	441	537	494	581
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / *Increase in fair value and gain form sale of credit/financing*	-	-	-	-	-	0	0	0	0	12	130	-	0	0	2
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / *Increase in fair value and gain form sale of other financial assets*	136	727	752	1.181	1.256	1.262	1.255	1.231	1.218	56	148	165	284	392	472
d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction*	36.694	37.085	8.311	8.550	12.586	16.030	18.002	19.535	21.921	2.478	4.905	8.558	11.759	11.593	13.691
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions*	5.810	6.034	3.290	4.440	5.011	4.978	5.560	6.261	7.008	494	938	1.455	1.992	2.518	2.927
f. Lainnya / Others	11.850	7.365	6.369	7.973	8.360	8.802	9.593	11.366	12264	1191	1.746	2.671	3.202	3.699	3.664
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / *Non Interest/Profit Sharing Expense*	102.965	97.805	44.162	50.865	60.008	67.184	75.096	83.267	91.968	7.876	15.213	24.667	32.314	37.400	42.653
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	510	976	242	283	318	291	378	438	490	113	202	242	290	378	333
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / *Decrease in fair value and losses form sale of credit/financing*	12	40	1	1	2	2	2	2	2	0	-	-	-	-	5
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets*	143	208	686	1.071	1.124	1.125	1.129	1.129	1.130	37	92	813	298	356	435
d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction*	35.598	35.368	7.528	8.422	12.280	15.558	17.736	19.316	21.792	2.416	4.880	8.410	11.510	11.425	13.281
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	24.620	19.199	14.756	16.262	17.978	19.022	20.694	23.754	24.793	2.138	3.693	5.180	6.613	8.557	9.197
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	859	1.149	314	369	428	464	525	578	636	84	119	191	237	241	259
g. Lainnya / Others	41.223	40.865	20.635	24.456	27.878	30.722	34.633	38.050	43.125	3.087	6.229	9.831	13.367	16.443	19.143
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	10.704	17.773	5.246	7.259	8.646	10.561	11.322	12.411	13.718	1.801	3.084	4.936	6.268	7.337	9.897
E. Pendapatan non - operasional / *Non Operational Income*	9.328	11.259	8.984	10.297	4.101	5.781	7.199	8.973	11.635	847	1.673	2.187	2.617	2.715	2.358
F. Beban non - operasional / *Non Operational Expenses*	9.684	11.634	9.355	9.972	4.346	5.806	7.126	8.819	12.600	844	1.584	1.722	2.152	2.125	2.399
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	(356)	(375)	(371)	326	(245)	(24)	73	154	(965)	3	89	465	465	591	(41)
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	10.348	17.398	4.875	7.585	8.401	10.536	11.394	12.565	12.752	1.804	3.173	5.401	6.733	7.928	9.856
I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*	4.804	5.154	-	-	-	-	-	-	3.288	-	-	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / *Transfer of Profit/Loss to Head Office*	4.804	5.154	-	-	-	-	-	-	4.013	-	-	-	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*	6.494	13.156	3.904	6.121	6.522	8.460	9.063	10.049	6.678	1.469	2.565	4.425	5.499	6.422	7.969

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

Keterangan	2022	2023	2024							2025					
			Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
A. Pendapatan dan Beban Bunga / *Interest Income and Interest Expenses*															
1. Pendapatan bunga / *Interest Income*	107.720	152.752	83.161	97.927	112.661	127.194	142.387	156.982	172.358	12.603	25.810	45.990	61.314	77.465	93.012
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	3.184	5.405	3.025	3.470	3.878	4.254	4.656	4.959	5.151	281	556	1.034	1.398	1.697	2.000
b. Dari Penempatan pada bank lain / *From interbank placement*	766	2.632	1.274	1.529	1.746	1.999	2.270	2.506	2.733	241	453	662	865	1.108	1.343
c. Dari surat berharga / *From securities*	11.684	17.151	10.221	12.119	14.068	15.962	17.994	20.050	22.284	1.896	3.728	5.964	7.990	10.218	11.614
d. Dari Kredit/Pembiayaan yang diberikan / *From credit/financing*	57.640	75.311	40.767	47.873	54.926	61.921	69.125	75.960	83.398	6.136	12.204	21.669	28.922	36.637	42.294
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	57.303	74.542	40.188	47.189	54.136	61.066	67.770	74.447	81.704	5.976	11.907	21.145	28.225	35.764	41.244
- kepada bank lain / *To other Bank*	337	769	580	685	790	855	1.354	1.513	1.694	160	297	524	697	873	1.050
e. Lainnya / *Others*	34.445	52.252	27.873	32.935	38.042	43.058	48.343	53.506	58.792	4.049	8.869	16.660	22.140	27.805	35.759
2. Beban Bunga / *Interest Expenses*	54.300	87.521	48.371	57.087	65.731	74.223	83.180	91.890	100.830	7.029	14.879	27.631	36.789	46.435	58.146
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	-	10	21	25	34	44	47	48	62	10	16	20	26	41	51
b. Kewajiban pada Bank lain / *Interbank Liabilities*	900	2.767	1.464	1.729	1.954	2.188	2.416	2.662	2.935	210	437	745	1.001	1.313	1.579
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	19.046	31.505	18.036	21.380	24.683	27.910	31.370	34.714	38.087	2.947	5.951	10.318	13.758	17.410	20.460
- Giro / *Demand Deposit*	2.675	3.974	2.445	2.882	3.291	3.691	4.148	4.580	5.019	423	842	1.358	1.822	2.319	2.346
- Tabungan / *Saving*	1.669	2.120	1.211	1.436	1.663	1.885	2.110	2.331	2.579	176	359	711	949	1.199	1.514
- Simpanan Berjangka / *Time deposits*	14.702	25.411	14.380	17.062	19.729	22.334	25.111	27.803	30.489	2.347	4.750	8.248	10.987	13.893	16.600
d. Surat Berharga / *Securities*	1.013	1.357	839	951	1.054	1.145	1.225	1.303	1.390	46	79	253	337	419	788
e. Pinjaman yang diterima / *Loans received*	960	2.520	1.241	1.429	1.656	1.886	2.096	2.294	2.530	128	260	676	874	1.082	1.583
f. Lainnya / *Others*	32.382	49.362	26.770	31.572	36.350	41.050	46.026	50.868	55.825	3.689	8.137	15.619	20.793	26.169	33.685
g. Koreksi atas pendapatan bunga / *Corrections*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / *Net Interest Income* (A1-A2)	**53.420**	**65.231**	**34.790**	**40.840**	**46.930**	**52.972**	**59.207**	**65.092**	**71.529**	**5.574**	**10.931**	**18.359**	**24.525**	**31.030**	**34.865**
C. Pendapatan dan Beban Operasional Lain / *Other Operating Income and Expenses*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1. Pendapatan Operasional Selain Bunga / *Other Operating Income*	214.590	223.674	103.277	127.737	165.266	201.417	243.335	305.243	399.151	44.009	69.646	112.230	143.161	182.332	211.358
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	1.364	5.708	1.416	1.770	2.242	2.681	2.949	3.139	3.580	1.011	1.218	2.074	3.084	3.445	3.149
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / *Increase in fair value and gain form sale of credit/financing*	-	57	1	1	1	2	1	13	14	4	6	8	18	42	20
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / *Increase in fair value and gain form sale of other financial assets*	140	607	231	214	230	225	235	245	269	14	34	49	81	122	29
d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction*	201.538	202.502	95.595	118.798	154.802	189.644	230.026	290.790	382.978	41.978	66.479	106.448	135.339	173.048	201.233
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions*	7.259	7.795	3.464	4.025	4.658	5.235	5.881	6.431	7.044	557	1.069	1.932	2.491	3.123	3.137
f. Lainnya / Others	4.288	7.006	2.570	2.929	3.333	3.630	4.243	4.625	5.267	445	839	1.719	2.150	2.552	3.791
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / *Non Interest/Profit Sharing Expense*	246.170	266.862	121.879	149.901	190.455	229.593	275.681	341.647	439.991	46.855	75.569	122.777	157.617	200.228	231.788
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	709	4.819	933	1.072	1.188	1.261	1.632	1.742	1.854	980	1.006	1.806	2.463	2.512	2.026
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / *Decrease in fair value and losses form sale of credit/financing*	-	444	-	-	-	-	9	12	18	7	11	17	13	-	101
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets*	-	26	87	68	94	138	173	211	280	24	36	37	47	80	0
d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction*	197.839	199.797	93.805	116.855	152.380	186.497	226.752	287.528	379.650	41.776	66.146	105.863	134.914	172.222	200.331
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	11.280	19.532	6.854	7.979	9.252	10.737	12.503	13.675	15.456	1.221	2.243	3.950	5.346	6.690	7.810
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	1.369	1.686	789	987	1.160	1.271	1.399	1.562	1.733	146	287	423	595	753	653
g. Lainnya / Others	34.973	40.558	19.411	22.940	26.382	29.690	33.214	36.918	41.001	2.700	5.842	10.680	14.240	17.971	20.867
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	21.840	22.043	16.189	18.676	21.742	24.796	26.861	28.688	30.688	2.728	5.008	7.812	10.069	13.133	14.436
E. Pendapatan non - operasional / *Non Operational Income*	1.465	3.193	1.586	1.807	1.653	1.980	1.913	2.257	2.617	527	1.259	1.491	2.006	1.755	2.642
F. Beban non - operasional / *Non Operational Expenses*	1.123	1.025	1.088	1.097	864	1.391	1.040	1.235	1.286	458	824	803	930	672	686
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	343	2.167	499	710	789	589	872	1.023	1.332	70	436	688	1.076	1.083	1.956
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	22.182	24.211	16.687	19.386	22.531	25.385	27.734	29.711	32.020	2.797	5.443	8.499	11.145	14.216	16.392
I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*	2.989	1.925	(209)	(245)	(285)	(331)	(351)	(390)	1.897	(34)	(68)	(113)	(145)	(177)	(215)
J. Transfer Laba/Rugi ke Kantor Pusat / *Transfer of Profit/Loss to Head Office*	2.989	1.925	(209)	(245)	(285)	(331)	(351)	(390)	1.897	(34)	(68)	(113)	(145)	(177)	(215)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*	17.562	17.948	12.849	14.949	17.339	19.489	21.367	22.795	24.631	2.180	4.189	6.605	8.639	11.026	12.642

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

Keterangan	2022	2023	2024							2025					
			Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
A. Pendapatan dan Beban Bunga / *Interest Income and Interest Expenses*															
1. Pendapatan bunga / *Interest Income*	208.189	247.683	132.610	155.978	179.248	202.558	225.788	248.184	271.578	25.372	49.068	69.073	92.283	115.849	145.316
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	4.209	7.523	2.721	3.110	3.516	3.920	4.273	4.600	4.911	365	642	903	1.260	1.563	1.991
b. Dari Penempatan pada bank lain / *From interbank placement*	532	1.174	710	835	943	1.059	1.167	1.269	1.372	93	166	241	327	423	551
c. Dari surat berharga / *From securities*	24.785	26.852	16.657	19.881	23.282	26.696	30.151	33.525	36.923	3.583	6.783	10.020	13.363	16.791	21.097
d. Dari Kredit/Pembiayaan yang diberikan / *From credit/financing*	122.977	142.711	76.253	89.176	102.297	115.570	128.757	141.506	155.041	14.007	27.403	39.911	53.288	67.003	85.163
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	122.091	141.365	75.341	88.108	101.073	114.217	127.253	139.858	153.221	13.808	27.031	39.427	52.646	66.201	84.192
- kepada bank lain / *To other Bank*	886	1.346	912	1.068	1.224	1.353	1.504	1.648	1.819	199	372	483	642	802	971
e. Lainnya / *Others*	55.687	69.424	36.269	42.975	49.209	55.313	61.440	67.284	73.332	7.325	14.074	17.999	24.044	30.068	36.514
2. Beban Bunga / *Interest Expenses*	100.834	138.494	78.280	92.508	106.483	120.280	134.121	147.463	161.367	15.868	30.293	40.852	54.648	68.655	84.638
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	369	423	268	318	395	498	560	653	723	60	132	225	326	427	490
b. Kewajiban pada Bank lain / *Interbank Liabilities*	712	1.714	1.065	1.268	1.483	1.667	1.884	2.082	2.254	200	399	580	773	953	1.188
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	38.499	60.651	35.840	42.148	48.525	54.852	61.124	67.255	73.809	7.121	13.565	19.274	25.726	32.411	40.547
- Giro / *Demand Deposit*	7.522	11.757	7.267	8.524	9.767	10.965	12.230	13.441	14.821	1.393	2.654	3.925	5.280	6.649	8.557
- Tabungan / *Saving*	5.166	6.865	3.608	4.188	4.787	5.379	5.989	6.572	7.220	678	1.309	1.833	2.446	3.074	3.720
- Simpanan Berjangka / *Time deposits*	25.810	42.029	24.965	29.436	33.971	38.508	42.905	47.242	51.767	5.049	9.602	13.516	18.001	22.687	28.271
d. Surat Berharga / *Securities*	2.967	2.870	1.440	1.670	1.921	2.207	2.518	2.835	3.072	300	478	602	791	1.003	1.175
e. Pinjaman yang diterima / *Loans received*	4.288	6.831	3.879	4.556	5.214	5.856	6.591	7.213	7.881	719	1.335	1.717	2.287	2.874	3.654
f. Lainnya / *Others*	54.000	66.005	35.788	42.549	48.946	55.200	61.443	67.426	73.630	7.467	14.384	18.455	24.745	30.987	37.584
g. Koreksi atas pendapatan bunga / *Corrections*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / *Net Interest Income* (A1-A2)	**107.355**	**109.189**	**54.330**	**63.469**	**72.765**	**82.278**	**91.667**	**100.721**	**110.211**	**9.504**	**18.775**	**28.221**	**37.635**	**47.195**	**60.678**
C. Pendapatan dan Beban Operasional Lain / *Other Operating Income and Expenses*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1. Pendapatan Operasional Selain Bunga / *Other Operating Income*	54.586	62.282	33.901	38.057	47.308	53.268	55.652	60.818	70.743	9.571	18.113	24.888	31.285	46.784	95.338
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	3.185	4.176	1.859	2.419	3.353	4.240	4.253	4.460	4.709	800	1.653	1.873	2.629	3.290	7.495
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / *Increase in fair value and gain form sale of credit/financing*	-	-	-	-	-	114	116	116	116	-	-	-	-	-	145
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / *Increase in fair value and gain form sale of other financial assets*	-	26	0	0	1	1	1	1	2	-	0	0	0	0	-
d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction*	17.694	19.553	11.645	12.350	18.015	19.757	19.578	21.112	25.087	4.420	8.931	13.150	16.107	28.738	68.784
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions*	18.693	20.706	10.763	13.075	14.598	16.635	17.832	19.555	21.397	1.726	3.470	5.284	7.213	8.825	11.823
f. Lainnya / Others	15.014	17.821	9.633	10.212	11.341	12.521	13.871	15.573	19.432	2.625	4.059	4.581	5.336	5.931	7.091
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / *Non Interest/Profit Sharing Expense*	118.467	122.761	65.470	72.286	86.146	96.512	105.843	116.325	131.013	14.627	27.619	39.068	49.728	71.294	127.223
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	957	250	613	487	352	323	739	825	1.168	95	79	65	54	60	3.133
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / *Decrease in fair value and losses form sale of credit/financing*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets*	15,1	-	-	-	-	-	0	-	-	0	-	-	-	-	102
d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction*	13.012	16.565	12.437	11.725	16.848	18.403	18.712	19.734	23.927	3.837	7.723	11.528	13.397	26.002	65.897
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	37.955	35.555	15.167	16.666	19.030	20.988	23.237	25.879	28.801	4.095	6.482	8.491	10.844	13.621	17.831
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	2.107	2.333	1.470	1.741	1.953	2.199	2.385	2.640	2.696	218	432	648	851	1.069	1.555
g. Lainnya / Others	64.422	68.057	35.784	41.668	47.963	54.599	60.771	67.248	74.420	6.382	12.902	18.336	24.581	30.543	38.706
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	43.474	48.710	22.761	29.241	33.926	39.034	41.476	45.213	49.941	4.449	9.269	14.040	19.193	22.684	28.793
E. Pendapatan non - operasional / *Non Operational Income*	21.721	36.670	23.145	26.392	32.640	37.259	43.750	47.639	52.252	6.315	13.436	20.529	29.029	35.869	42.435
F. Beban non - operasional / *Non Operational Expenses*	21.746	36.677	20.912	25.560	32.316	37.046	42.210	46.309	50.700	6.522	14.044	21.163	30.464	37.060	43.345
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	(25)	(6)	2.234	832	324	213	1.539	1.331	1.552	(207)	(608)	(634)	(1.434)	(1.191)	(910)
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	43.449	48.704	24.995	30.073	34.250	39.247	43.015	46.544	51.493	4.241	8.661	13.407	17.759	21.493	27.883
I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*	15.391	16.369	-	-	-	-	-	-	16.689	-	-	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / *Transfer of Profit/Loss to Head Office*	15.380	16.317	-	-	-	-	-	-	16.689	-	-	-	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*	34.417	38.700	19.817	23.989	27.188	30.979	34.071	36.842	40.811	3.343	6.793	10.634	14.181	17.136	22.164

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

Keterangan	2022	2023	2024							2025					
			Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
A. Pendapatan dan Beban Bunga / *Interest Income and Interest Expenses*															
1. Pendapatan bunga / *Interest Income*	353.577	415.241	226.432	264.481	302.413	339.584	378.225	415.529	456.398	47.377	82.291	121.558	152.566	191.410	231.540
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	3.967	5.114	2.030	2.272	2.585	2.956	3.352	3.698	4.041	349	640	1.076	1.478	1.789	2.185
b. Dari Penempatan pada bank lain / *From interbank placement*	3.147	6.172	3.741	4.333	4.937	5.483	6.098	6.651	7.258	521	1.181	1.848	2.555	3.306	3.781
c. Dari surat berharga / *From securities*	45.441	50.792	27.088	31.924	36.648	41.233	45.885	50.472	57.751	4.927	9.450	14.463	19.312	24.379	29.272
d. Dari Kredit/Pembiayaan yang diberikan / *From credit/financing*	271.205	313.169	175.735	205.349	234.501	264.378	294.766	323.910	354.031	37.328	65.622	95.854	118.264	148.334	183.262
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	269.237	310.448	173.428	202.738	231.577	261.140	291.216	320.105	349.961	36.699	64.708	94.608	116.707	146.468	181.104
- kepada bank lain / *To other Bank*	1.968	2.722	2.307	2.611	2.924	3.238	3.550	3.805	4.070	630	914	1.246	1.557	1.865	2.159
e. Lainnya / *Others*	29.816	39.995	17.838	20.603	23.742	25.534	28.125	30.798	33.316	4.252	5.397	8.317	10.957	13.602	13.039
2. Beban Bunga / *Interest Expenses*	84.671	123.008	77.565	89.544	101.681	113.501	126.231	138.301	150.483	21.833	32.115	45.081	50.816	64.390	77.628
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	1	2	22	52	112	185	234	292	327	49	84	89	107	132	1
b. Kewajiban pada Bank lain / *Interbank Liabilities*	3.655	5.326	3.253	3.337	3.870	4.296	4.723	5.222	5.654	442	854	1.323	1.809	2.366	2.623
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	45.568	74.840	48.999	57.164	65.359	73.494	81.919	90.228	98.664	8.453	16.626	25.685	34.749	44.067	53.562
- Giro / *Demand Deposit*	14.696	26.271	18.218	21.255	24.381	27.442	30.585	33.573	36.900	3.356	6.649	10.210	13.832	17.421	21.234
- Tabungan / *Saving*	5.253	5.805	2.987	3.509	4.003	4.504	5.030	5.796	6.404	580	1.163	1.780	2.386	3.018	3.652
- Simpanan Berjangka / *Time deposits*	25.619	42.764	27.795	32.400	36.976	41.548	46.304	50.859	55.360	4.517	8.813	13.696	18.531	23.629	28.677
d. Surat Berharga / *Securities*	4.517	3.722	1.856	2.135	2.387	2.642	2.938	3.227	3.498	270	533	851	1.205	1.556	1.860
e. Pinjaman yang diterima / *Loans received*	6.660	5.439	3.548	4.110	4.751	5.421	6.127	6.774	7.499	2.185	1.932	2.591	3.392	4.181	4.901
f. Lainnya / *Others*	24.269	33.678	19.888	22.745	25.202	27.463	30.292	32.558	34.842	10.434	12.087	14.542	9.554	12.087	14.680
g. Koreksi atas pendapatan bunga / *Corrections*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / *Net Interest Income* (A1-A2)	**268.906**	**292.233**	**148.866**	**174.937**	**200.732**	**226.084**	**251.994**	**277.229**	**305.915**	**25.543**	**50.176**	**76.477**	**101.750**	**127.020**	**153.912**
C. Pendapatan dan Beban Operasional Lain / *Other Operating Income and Expenses*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1. Pendapatan Operasional Selain Bunga / *Other Operating Income*	198.321	326.454	158.075	171.514	200.698	221.495	247.568	279.510	364.146	76.769	133.564	193.437	254.652	339.217	361.411
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	4.848	5.617	3.609	4.284	5.199	6.021	6.553	7.385	7.953	980	1.990	2.651	3.616	4.457	5.307
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / *Increase in fair value and gain form sale of credit/financing*	-	-	6.798	-	-	-		-	-	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / *Increase in fair value and gain form sale of other financial assets*	-	-	-	-	-	-		-	-	-	-	-	-	-	-
d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction*	62.842	166.883	65.938	71.917	80.318	89.758	97.994	112.087	182.249	62.121	106.531	150.100	199.741	269.694	274.871
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions*	65.753	68.829	39.056	45.629	52.029	58.257	65.600	71.340	76.321	5.664	11.307	19.596	25.302	31.769	41.435
f. Lainnya / Others	64.878	85.125	42.674	49.683	63.152	67.460	77.420	88.697	97.623	8.005	13.736	21.090	25.994	33.297	39.797
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / *Non Interest/Profit Sharing Expense*	295.295	402.423	195.293	216.859	252.505	278.679	309.769	349.271	441.744	86.993	150.953	216.127	286.173	377.936	406.423
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	165	358	212	212	206	191	322	332	442	41	47	68	72	76	84
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / *Decrease in fair value and losses form sale of credit/financing*	620	231	-	-	-	-	288	351	393	-	-	-	-	42	55
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets*	0	-	-	-	-	-	-	3	-	-	-	-	-	-	-
d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction*	60.721	161.854	62.703	68.232	76.478	85.569	93.232	106.847	176.089	61.493	105.379	148.264	197.458	267.013	271.691
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	97.843	100.161	59.962	67.612	75.118	82.589	92.595	101.109	107.010	12.797	21.258	29.350	37.693	47.807	56.102
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	861	928	312	301	458	538	588	666	1.190	28	116	242	659	763	1.036
g. Lainnya / Others	135.085	138.891	72.104	80.501	100.245	109.792	122.743	139.964	156.621	12.634	24.152	38.204	50.289	62.234	77.456
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	171.932	216.264	111.648	129.591	148.926	168.900	189.792	207.468	228.317	15.319	32.788	53.787	70.230	88.301	108.899
E. Pendapatan non - operasional / *Non Operational Income*	6.116	1.099	726	809	934	1.029	1.283	1.456	1.623	139	285	306	524	508	619
F. Beban non - operasional / *Non Operational Expenses*	1.528	3.230	1.268	1.465	1.433	1.518	1.732	2.010	2.990	87	373	463	486	621	827
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	4.588	(2.132)	(543)	(656)	(499)	(489)	(448)	(554)	(1.367)	52	(87)	(157)	38	(114)	(207)
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	176.520	214.132	111.106	128.935	148.427	168.411	189.344	206.913	226.950	15.371	32.700	53.629	70.268	88.188	108.692
I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*	102.541	123.512	-	-	-	-	-	-	136.336	-	-	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / *Transfer of Profit/Loss to Head Office*	102.541	123.512	-	-	-	-	-	-	136.336	-	-	-	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*	143.344	173.521	89.955	104.560	119.978	136.043	153.088	167.463	183.080	12.370	26.467	43.790	57.282	71.918	88.607

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

Indikator / *Indicator*	2022	2023	2024							2025					
			Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Tagihan Komitmen / *Commited Claims*	**1.447.440**	**1.591.926**	**2.045.052**	**2.149.577**	**2.181.414**	**2.164.067**	**2.345.003**	**2.328.255**	**2.454.960**	**2.434.460**	**2.522.244**	**2.536.351**	**2.566.345**	**2.330.333**	**2.359.373**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	32.934	59.296	51.505	49.619	47.264	45.787	46.966	49.548	48.308	52.663	55.214	56.010	55.162	52.843	52.664
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (purchased)*	1.405.654	1.518.870	1.975.979	2.082.040	2.116.199	2.102.886	2.280.416	2.262.209	2.390.867	2.363.451	2.446.012	2.459.919	2.486.704	2.251.789	2.286.869
- Lainnya / *Others*	8.851	13.760	17.567	17.918	17.951	15.394	17.622	16.499	15.784	18.347	21.018	20.421	24.479	25.701	19.840
Kewajiban Komitmen / *Commited Liabilities*	**3.664.205**	**3.648.305**	**4.265.568**	**4.368.409**	**4.428.547**	**4.434.081**	**4.602.585**	**4.674.038**	**4.793.239**	**4.853.502**	**4.910.428**	**5.019.162**	**5.013.374**	**4.747.541**	**4.761.046**
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / *Undisbursed loan/financing facilities to debtors*	2.142.859	2.028.018	2.152.193	2.158.256	2.154.667	2.143.183	2.183.996	2.237.697	2.253.368	2.348.900	2.332.954	2.354.497	2.308.868	2.283.512	2.304.262
- Committed	479.975	521.916	569.351	566.241	557.099	548.299	564.993	576.758	574.923	603.125	599.061	613.859	611.239	610.149	600.832
- Uncommitted	1.662.883	1.506.102	1.582.842	1.592.015	1.597.567	1.594.884	1.619.003	1.660.939	1.678.445	1.745.775	1.733.893	1.740.639	1.697.629	1.673.363	1.703.430
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / *Undisbursed loan/financing facilities to other banks*	17.762	16.978	24.326	25.094	28.931	33.150	32.103	28.744	26.804	31.607	29.780	28.158	32.381	33.237	27.999
- Committed	2.897	1.339	4.561	7.316	4.459	4.342	4.136	4.819	3.277	3.448	3.469	3.311	3.478	3.456	3.166
- Uncommitted	14.865	15.639	19.765	17.778	24.472	28.808	27.967	23.924	23.527	28.159	26.311	24.846	28.904	29.781	24.833
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	101.522	84.005	84.617	80.093	76.573	79.142	79.671	84.741	78.307	78.262	80.996	92.024	84.099	82.513	77.634
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	1.388.554	1.505.814	1.984.885	2.087.001	2.147.045	2.157.955	2.286.513	2.302.678	2.414.415	2.374.252	2.444.067	2.525.537	2.566.223	2.325.064	2.330.216
- Lainnya / Others	13.509	13.490	19.547	17.965	21.331	20.651	20.301	20.179	20.346	20.481	22.631	18.946	21.803	23.215	20.935
Tagihan Kontinjensi / *Contingent Claims*	**273.728**	**301.337**	**277.326**	**283.687**	**271.435**	**269.518**	**281.281**	**285.396**	**296.840**	**305.652**	**315.511**	**330.473**	**329.497**	**431.409**	**337.603**
- Garansi yang diterima / *Received guarantees*	249.893	275.473	250.903	256.256	244.985	240.906	251.596	255.909	267.050	275.740	284.970	300.082	301.012	317.032	308.081
- Pendapatan bunga/bagi hasil dalam penyelesaian / *Accrued interest*	1.811	1.591	1.533	1.499	1.521	1.566	1.597	1.664	1.632	1.536	1.543	1.571	1.554	1.570	1.563
- Lainnya / Others	22.024	24.273	24.890	25.933	24.929	27.046	28.089	27.824	28.158	28.376	28.997	28.820	26.931	112.807	27.959
Kewajiban Kontijensi / *Contingent Liabilities*	**388.567**	**395.260**	**401.139**	**385.357**	**393.211**	**393.652**	**409.513**	**424.452**	**433.795**	**412.523**	**428.352**	**434.265**	**433.778**	**444.103**	**451.287**
- Garansi yang diberikan / *Issued guarantees*	384.200	388.471	393.895	377.839	385.401	385.686	401.460	416.061	425.556	403.912	419.402	425.164	424.524	434.724	441.767
- Lainnya / *Others*	4.367	6.789	7.244	7.518	7.809	7.965	8.053	8.391	8.239	8.611	8.950	9.101	9.255	9.379	9.520
Lainnya / *Others*	**578.345**	**602.308**	**632.673**	**637.069**	**639.238**	**644.460**	**648.985**	**650.942**	**664.349**	**649.457**	**656.064**	**664.948**	**670.736**	**677.101**	**679.880**
- Penerusan Kredit/pembiayaan / *Channelling*	7.342	7.709	7.599	7.591	7.576	7.643	7.720	7.722	8.002	7.975	8.016	8.057	8.034	8.048	8.047
- Aset produktif yang dihapusbukukan / *Written off earning assets*	570.265	593.689	624.061	628.448	630.622	635.764	640.182	642.121	655.206	640.318	646.858	655.740	661.537	667.874	670.637
Kredit/Pembiayaan yang diberikan / *Credit disbursed*	562.649	587.383	617.476	621.868	624.410	629.564	633.955	636.676	649.723	634.834	641.366	650.247	656.040	662.387	665.301
Lainnya / *Others*	7.616	6.306	6.585	6.579	6.213	6.200	6.227	5.445	5.483	5.485	5.492	5.493	5.498	5.487	5.336
- Aset produktif yang dihapustagih / *Charged off earning assets*	739	910	1.013	1.031	1.039	1.053	1.083	1.099	1.141	1.164	1.190	1.151	1.164	1.179	1.196
Kredit/Pembiayaan yang diberikan / *Credit/Financing disbursed*	739	910	1.013	1.031	1.039	1.053	1.083	1.099	1.141	1.164	1.190	1.151	1.164	1.179	1.196
Lainnya / *Others*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / *Indicator*	2022	2023	2024							2025					
			Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Tagihan Komitmen / *Commited Claims*	**228.624**	**210.367**	**104.492**	**109.043**	**110.397**	**110.209**	**133.697**	**134.543**	**149.620**	**135.565**	**113.694**	**131.529**	**128.666**	**89.497**	**80.737**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	1.543	8.353	8.008	7.873	7.555	6.875	6.649	7.268	6.980	7.148	7.270	8.124	9.651	4.098	4.081
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (purchased)*	226.286	197.482	90.103	93.997	94.455	97.276	119.739	120.657	138.219	122.951	100.181	115.566	112.085	79.500	70.645
- Lainnya / *Others*	794	4.532	6.381	7.173	8.387	6.058	7.309	6.619	4.421	5.466	6.243	7.839	6.930	5.899	6.010
Kewajiban Komitmen / *Commited Liabilities*	**375.654**	**349.865**	**223.782**	**224.706**	**227.384**	**218.899**	**245.060**	**259.069**	**282.153**	**253.779**	**224.885**	**237.052**	**254.168**	**193.914**	**173.752**
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / *Undisbursed loan/financing facilities to debtors*	115.563	125.341	119.285	120.197	119.466	118.031	124.583	124.853	118.420	125.784	122.458	121.332	122.972	110.478	102.491
- *Committed*	37.410	37.675	37.542	38.573	38.479	38.610	38.794	39.951	37.838	38.905	36.950	35.422	35.630	36.821	33.860
- *Uncommitted*	78.153	87.665	81.743	81.623	80.987	79.421	85.788	84.902	80.581	86.879	85.508	85.910	87.342	73.658	68.630
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / *Undisbursed loan/financing facilities to other banks*	155	409	380	473	519	508	560	1.169	299	453	492	462	480	391	342
- *Committed*	64	104	115	212	223	204	216	862	119	140	147	141	238	267	245
- *Uncommitted*	91	305	265	261	296	304	344	307	180	314	345	321	242	124	96
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	2.212	2.238	1.943	1.555	1.878	1.731	1.704	2.469	3.035	2.471	2.613	2.807	3.182	2.293	1.467
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	254.418	220.380	98.770	98.882	102.171	94.920	114.592	126.944	156.434	121.617	95.342	108.897	123.678	77.342	65.220
- Lainnya / Others	3.306	1.498	3.404	3.599	3.351	3.708	3.623	3.633	3.966	3.453	3.981	3.554	3.855	3.410	4.233
Tagihan Kontinjensi / *Contingent Claims*	**29.605**	**39.272**	**31.581**	**33.512**	**29.817**	**30.521**	**31.353**	**31.491**	**30.700**	**30.992**	**28.607**	**30.727**	**26.572**	**104.716**	**12.086**
- Garansi yang diterima / *Received guarantees*	18.930	33.337	22.395	23.041	20.678	19.600	19.991	20.453	19.301	19.781	17.360	19.421	17.037	9.097	5.465
- Pendapatan bunga/bagi hasil dalam penyelesaian / *Accrued interest*	1.058	791	674	629	633	648	651	651	650	664	662	669	669	677	664
- Lainnya / Others	9.618	5.143	8.512	9.843	8.506	10.273	10.710	10.387	10.748	10.547	10.585	10.637	8.867	94.941	5.958
Kewajiban Kontijensi / *Contingent Liabilities*	**17.738**	**16.620**	**12.663**	**12.810**	**13.082**	**13.885**	**13.371**	**13.059**	**12.199**	**11.862**	**8.424**	**8.755**	**8.686**	**6.730**	**7.001**
- Garansi yang diberikan / *Issued guarantees*	17.000	15.712	11.828	11.892	12.161	12.889	12.474	12.107	11.371	10.972	7.527	7.965	7.843	5.993	6.289
- Lainnya / *Others*	738	907	835	918	922	996	897	952	828	890	897	791	843	737	712
Lainnya / *Others*	**61.978**	**53.913**	**72.359**	**72.679**	**73.135**	**72.764**	**73.618**	**74.429**	**75.331**	**73.720**	**70.844**	**72.089**	**72.033**	**72.906**	**59.685**
- Penerusan Kredit/pembiayaan / *Channelling*	257	147	625	625	620	620	619	619	619	619	626	646	626	619	619
- Aset produktif yang dihapusbukukan / *Written off earning assets*	61.714	53.717	71.663	71.982	72.444	72.073	72.923	73.734	74.636	73.019	70.135	71.415	71.379	72.258	59.038
Kredit/Pembiayaan yang diberikan / *Credit disbursed*	61.215	53.148	70.759	71.078	71.537	71.167	72.017	72.831	73.733	72.119	69.236	70.516	70.480	71.361	58.141
Lainnya / *Others*	499	569	904	904	907	907	907	903	903	900	900	899	899	897	897
- Aset produktif yang dihapustagih / *Charged off earning assets*	8	49	71	72	71	71	76	76	75	83	82	28	28	28	28
Kredit/Pembiayaan yang diberikan / *Credit/Financing disbursed*	8	49	71	72	71	71	76	76	75	83	82	28	28	28	28
Lainnya / *Others*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / *Indicator*	2022	2023	2024							2025					
			Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Tagihan Komitmen / *Commited Claims*	**431.775**	**449.645**	**713.309**	**761.937**	**742.353**	**738.894**	**836.900**	**849.911**	**858.378**	**855.591**	**913.213**	**918.165**	**941.607**	**865.955**	**725.080**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	5.560	5.497	108	108	108	108	108	108	108	-	-	108	108	4.181	4.167
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (purchased)*	419.051	435.708	703.449	753.201	733.471	730.128	828.191	840.705	847.650	855.433	912.696	906.345	929.509	848.130	708.726
- Lainnya / *Others*	7.164	8.441	9.751	8.628	8.774	8.658	8.601	9.098	10.620	158	517	11.712	11.990	13.645	12.186
Kewajiban Komitmen / *Commited Liabilities*	**717.966**	**740.682**	**1.055.203**	**1.096.003**	**1.106.784**	**1.120.854**	**1.177.985**	**1.218.476**	**1.222.156**	**1.228.542**	**1.280.596**	**1.336.286**	**1.352.198**	**1.302.997**	**1.132.559**
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / *Undisbursed loan/financing facilities to debtors*	381.014	358.643	384.907	381.889	382.800	377.835	391.078	403.450	394.111	407.964	417.741	436.493	421.557	435.857	376.265
- *Committed*	58.917	37.678	33.827	31.734	31.767	31.418	32.596	38.663	40.815	41.849	43.883	45.351	44.279	44.228	34.613
- *Uncommitted*	322.096	320.965	351.079	350.155	351.033	346.417	358.482	364.786	353.296	366.115	373.858	391.142	377.279	391.628	341.652
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / *Undisbursed loan/financing facilities to other banks*	5.266	8.092	8.873	10.047	15.078	16.656	13.425	13.004	12.109	13.832	12.547	13.311	15.544	17.139	12.715
- *Committed*	353	286	612	4.237	2.353	1.348	1.282	1.280	184	169	174	160	212	219	203
- *Uncommitted*	4.913	7.806	8.261	5.810	12.725	15.309	12.143	11.725	11.926	13.663	12.374	13.151	15.332	16.921	12.511
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	8.212	4.916	5.415	4.883	4.375	5.459	4.670	5.599	4.545	5.317	4.978	6.680	4.700	6.039	5.031
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	315.921	360.237	646.947	690.087	695.258	711.702	759.386	786.814	800.571	801.426	845.027	868.650	899.336	832.648	727.461
- Lainnya / Others	7.553	8.794	9.062	9.096	9.271	9.202	9.425	9.609	10.819	4	303	11.153	11.060	11.314	11.086
Tagihan Kontinjensi / *Contingent Claims*	**57.426**	**54.165**	**55.660**	**56.452**	**53.546**	**52.488**	**55.109**	**47.787**	**62.470**	**65.840**	**70.120**	**79.673**	**73.615**	**85.233**	**49.673**
- Garansi yang diterima / *Received guarantees*	56.671	48.743	54.529	55.260	52.451	51.436	54.052	46.787	61.482	64.833	68.961	78.679	72.597	84.204	44.832
- Pendapatan bunga/bagi hasil dalam penyelesaian / *Accrued interest*	81	83	81	87	91	96	99	99	97	96	93	95	91	101	97
- Lainnya / Others	674	5.339	1.050	1.105	1.005	957	958	900	891	911	1.065	899	927	928	4.744
Kewajiban Kontijensi / *Contingent Liabilities*	**29.329**	**31.205**	**32.172**	**32.695**	-	-	-	-	-	-	-	-	-	-	-
- Garansi yang diberikan / *Issued guarantees*	28.955	30.971	32.172	32.695	32.353	33.189	33.545	33.581	33.496	33.105	36.145	37.426	35.612	38.189	38.139
- Lainnya / *Others*	374	234	0	0	0	0	0	0	0	0	0	0	0	0	0
Lainnya / *Others*	**45.261**	**69.132**	**46.666**	**46.996**	**47.244**	**47.690**	**47.178**	**45.969**	**46.719**	**41.112**	**45.143**	**49.653**	**49.914**	**50.387**	**53.858**
- Penerusan Kredit/pembiayaan / *Channelling*	1.774	1.830	1.353	1.353	1.352	1.352	1.351	1.350	1.350	855	855	1.350	1.350	1.348	1.348
- Aset produktif yang dihapusbukukan / *Written off earning assets*	43.476	67.280	45.312	45.642	45.891	46.337	45.825	44.616	45.365	40.252	44.281	48.294	48.553	49.026	52.494
Kredit/Pembiayaan yang diberikan / *Credit disbursed*	42.721	66.518	44.880	45.210	45.460	45.903	45.390	44.178	44.927	39.814	43.843	47.856	48.115	48.588	52.206
Lainnya / *Others*	755	762	432	432	431	434	435	438	438	438	438	438	439	438	287
- Aset produktif yang dihapustagih / *Charged off earning assets*	10	22	0	1	1	1	2	3	4	5	7	9	11	13	16
Kredit/Pembiayaan yang diberikan / *Credit/Financing disbursed*	10	22	0	1	1	1	2	3	4	5	7	9	11	13	16
Lainnya / *Others*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / *Indicator*	2022	2023	2024							2025					
			Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Tagihan Komitmen / *Commited Claims*	**448.901**	**538.889**	**659.075**	**677.647**	**676.070**	**680.392**	**735.750**	**704.146**	**670.678**	**653.610**	**673.039**	**664.313**	**655.516**	**620.632**	**751.067**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	25.831	45.446	43.389	41.638	39.601	38.804	40.208	42.172	41.220	45.515	47.944	47.779	45.403	44.564	44.416
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (purchased)*	422.597	493.217	615.010	635.538	636.251	641.427	695.313	661.862	629.326	596.712	613.341	616.466	609.069	575.883	705.540
- Lainnya / *Others*	473	225	676	472	218	160	228	112	132	11.384	11.754	68	1.044	184	1.111
Kewajiban Komitmen / *Commited Liabilities*	**1.177.302**	**1.316.953**	**1.498.423**	**1.511.913**	**1.510.583**	**1.515.495**	**1.594.769**	**1.596.345**	**1.557.218**	**1.570.704**	**1.571.481**	**1.570.044**	**1.545.470**	**1.499.352**	**1.655.914**
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / *Undisbursed loan/financing facilities to debtors*	733.622	802.050	853.277	855.257	850.331	846.724	862.823	892.056	886.733	922.781	912.812	913.421	896.399	886.525	929.231
- *Committed*	105.556	105.230	122.311	118.938	115.432	119.411	117.963	122.987	119.564	126.389	123.757	125.674	127.584	124.101	128.725
- *Uncommitted*	628.066	696.820	730.966	736.318	734.898	727.313	744.860	769.068	767.169	796.391	789.055	787.747	768.815	762.424	800.506
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / *Undisbursed loan/financing facilities to other banks*	9.700	7.310	12.546	13.400	12.246	13.967	15.939	12.570	11.436	14.216	13.545	11.379	13.320	12.734	12.023
- *Committed*	36	20	1.337	1.733	842	816	784	823	57	72	77	32	19	27	23
- *Uncommitted*	9.664	7.290	11.209	11.667	11.404	13.151	15.154	11.747	11.379	14.144	13.468	11.346	13.302	12.707	12.000
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	18.586	16.619	19.832	17.957	16.903	16.433	17.559	17.870	16.876	16.313	18.771	19.649	17.220	18.957	17.514
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	413.232	488.731	608.520	621.086	625.492	632.691	692.901	669.056	637.792	602.219	610.000	622.147	613.091	576.272	692.538
- Lainnya / Others	2.163	2.244	4.249	4.213	5.612	5.680	5.548	4.793	4.382	15.175	16.354	3.448	5.439	4.863	4.609
Tagihan Kontinjensi / *Contingent Claims*	**119.118**	**118.205**	**124.961**	**127.929**	**123.192**	**123.844**	**130.526**	**129.854**	**125.693**	**131.065**	**137.468**	**136.718**	**144.586**	**145.855**	**178.549**
- Garansi yang diterima / *Received guarantees*	107.129	104.191	109.379	112.694	107.517	107.755	113.817	112.963	108.857	113.944	119.913	119.217	127.250	128.726	161.095
- Pendapatan bunga/bagi hasil dalam penyelesaian / *Accrued interest*	672	717	778	784	797	821	847	913	885	776	788	807	794	792	802
- Lainnya / Others	11.316	13.297	14.803	14.451	14.877	15.268	15.862	15.977	15.950	16.345	16.767	16.695	16.542	16.337	16.652
Kewajiban Kontijensi / *Contingent Liabilities*	**55.987**	**58.901**	**-**	**58.955**	**-**	**-**	**-**	**-**	**64.064**	**64.525**	**66.221**	**66.037**	**67.271**	**68.668**	**72.319**
- Garansi yang diberikan / *Issued guarantees*	55.455	58.518	59.808	58.692	59.996	63.978	64.365	63.934	63.810	64.237	65.835	65.574	66.873	68.244	71.921
- Lainnya / *Others*	532	384	293	263	303	251	277	315	254	287	385	463	398	424	398
Lainnya / *Others*	**132.256**	**133.734**	**136.527**	**136.207**	**136.024**	**136.934**	**138.064**	**138.577**	**139.671**	**139.536**	**140.689**	**138.935**	**139.952**	**140.463**	**145.639**
- Penerusan Kredit/pembiayaan / *Channelling*	386	386	386	386	386	386	386	386	386	881	881	386	386	386	386
- Aset produktif yang dihapusbukukan / *Written off earning assets*	131.150	132.510	135.199	134.863	134.671	135.567	136.673	137.171	138.223	137.580	138.708	137.436	138.442	138.939	144.102
Kredit/Pembiayaan yang diberikan / *Credit disbursed*	129.080	131.620	134.302	133.968	134.119	135.021	136.117	136.612	137.660	137.013	138.136	136.865	137.870	138.372	143.536
Lainnya / *Others*	2.070	890	898	895	552	546	556	559	563	567	572	571	572	567	566
- Aset produktif yang dihapustagih / *Charged off earning assets*	720	839	942	959	967	982	1.005	1.021	1.062	1.075	1.100	1.114	1.125	1.138	1.152
Kredit/Pembiayaan yang diberikan / *Credit/Financing disbursed*	720	839	942	959	967	982	1.005	1.021	1.062	1.075	1.100	1.114	1.125	1.138	1.152
Lainnya / *Others*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / *Indicator*	2022	2023	2024							2025					
			Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Tagihan Komitmen / *Commited Claims*	**338.140**	**393.025**	**568.176**	**600.950**	**652.595**	**634.572**	**638.656**	**639.655**	**776.284**	**789.694**	**822.297**	**822.344**	**840.555**	**754.249**	**802.490**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (purchased)*	337.720	392.463	567.417	599.305	652.023	634.054	637.173	638.985	775.672	788.355	819.794	821.542	836.040	748.276	801.958
- Lainnya / *Others*	420	563	759	1.645	572	518	1.483	670	612	1.339	2.504	802	4.515	5.973	532
Kewajiban Komitmen / *Commited Liabilities*	**1.393.284**	**1.240.805**	**1.488.160**	**1.535.788**	**1.583.797**	**1.578.834**	**1.584.771**	**1.600.148**	**1.731.712**	**1.800.476**	**1.833.466**	**1.875.780**	**1.861.538**	**1.751.278**	**1.798.821**
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / *Undisbursed loan/financing facilities to debtors*	912.660	741.985	794.724	800.914	802.069	800.593	805.513	817.339	854.104	892.372	879.943	883.251	867.939	850.652	896.275
- *Committed*	278.092	341.333	375.671	376.995	371.421	358.860	375.640	375.156	376.706	395.982	394.471	407.411	403.746	404.999	403.634
- *Uncommitted*	634.568	400.652	419.054	423.919	430.648	441.733	429.872	442.183	477.399	496.390	485.472	475.840	464.193	445.653	492.641
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / *Undisbursed loan/financing facilities to other banks*	2.640	1.167	2.528	1.173	1.087	2.019	2.180	2.000	2.960	3.105	3.196	3.006	3.037	2.972	2.920
- *Committed*	2.444	929	2.497	1.133	1.041	1.975	1.854	1.855	2.917	3.067	3.071	2.977	3.009	2.944	2.694
- *Uncommitted*	197	238	31	40	46	44	326	145	43	38	125	28	28	28	226
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	72.512	60.233	57.428	55.698	53.418	55.519	55.739	58.802	53.852	54.161	54.634	62.889	58.996	55.225	53.621
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	404.984	436.466	630.649	676.945	724.124	718.641	719.635	719.863	819.618	848.990	893.700	925.843	930.117	838.801	844.996
- Lainnya / Others	487	955	2.831	1.058	3.098	2.062	1.705	2.145	1.179	1.849	1.993	791	1.449	3.629	1.008
Tagihan Kontinjensi / *Contingent Claims*	**67.580**	**89.695**	**65.125**	**65.795**	**64.880**	**62.665**	**64.294**	**76.265**	**77.978**	**77.754**	**79.316**	**83.354**	**84.724**	**95.605**	**97.294**
- Garansi yang diterima / *Received guarantees*	67.164	89.202	64.599	65.260	64.339	62.116	63.735	75.705	77.410	77.181	78.736	82.766	84.128	95.005	96.689
- Pendapatan bunga/bagi hasil dalam penyelesaian / *Accrued interest*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / Others	416	493	526	535	541	549	558	560	568	573	580	589	595	600	605
Kewajiban Kontijensi / *Contingent Liabilities*	**285.513**	**288.534**	**296.203**	**280.897**	**287.477**	**282.348**	**297.956**	**313.563**	**324.036**	**303.031**	**317.562**	**322.046**	**322.210**	**330.515**	**333.827**
- Garansi yang diberikan / *Issued guarantees*	282.790	283.270	290.087	274.560	280.892	275.630	291.077	306.439	316.879	295.598	309.895	314.199	314.196	322.297	325.418
- Lainnya / *Others*	2.723	5.264	6.116	6.336	6.585	6.718	6.879	7.123	7.157	7.434	7.667	7.847	8.013	8.217	8.409
Lainnya / *Others*	**338.850**	**345.529**	**377.122**	**381.187**	**382.834**	**387.072**	**390.125**	**391.967**	**402.629**	**395.089**	**399.387**	**404.272**	**408.837**	**413.346**	**420.698**
- Penerusan Kredit/pembiayaan / *Channelling*	4.926	5.348	5.235	5.228	5.218	5.286	5.364	5.367	5.647	5.621	5.654	5.676	5.673	5.695	5.694
- Aset produktif yang dihapusbukukan / *Written off earning assets*	333.924	340.182	371.886	375.960	377.616	381.786	384.761	386.600	396.982	389.468	393.734	398.595	403.163	407.650	415.003
Kredit/Pembiayaan yang diberikan / *Credit disbursed*	329.633	336.098	367.535	371.612	373.294	377.474	380.431	383.055	393.404	385.888	390.151	395.011	399.576	404.066	411.417
Lainnya / *Others*	4.291	4.084	4.351	4.348	4.323	4.313	4.330	3.545	3.578	3.580	3.583	3.584	3.588	3.585	3.586
- Aset produktif yang dihapustagih / *Charged off earning assets*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kredit/Pembiayaan yang diberikan / *Credit/Financing disbursed*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lainnya / *Others*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / *Indicator*	2022	2023	2024							2025					
			Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**25,66**	**27,65**	**26,09**	**26,56**	**26,69**	**26,78**	**27,02**	**26,87**	**26,69**	**27,01**	**26,95**	**25,38**	**25,41**	**25,48**	**25,81**
- Modal / *Capital*	1.721.678	1.854.756	1.855.060	1.884.043	1.900.753	1.927.840	1.947.280	1.962.440	1.967.529	1.990.048	2.018.655	1.921.148	1.919.266	1.937.594	1.967.587
- ATMR / *Risk Weighted Assets*	6.708.481	6.708.461	7.109.746	7.092.384	7.122.534	7.198.938	7.207.119	7.303.169	7.371.770	7.366.469	7.490.776	7.569.542	7.552.754	7.603.586	7.624.102
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**24,10**	**26,01**	**24,62**	**25,06**	**25,20**	**25,29**	**25,54**	**25,39**	**25,21**	**25,55**	**25,49**	**23,98**	**24,00**	**24,08**	**24,45**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	1.616.687	1.745.174	1.750.069	1.777.133	1.794.757	1.820.373	1.840.370	1.854.512	1.858.781	1.881.809	1.909.748	1.815.140	1.812.536	1.830.856	1.864.471
- ATMR / *Risk Weighted Assets*	6.708.481	6.708.461	7.109.746	7.092.384	7.122.534	7.198.938	7.207.119	7.303.169	7.371.770	7.366.469	7.490.776	7.569.542	7.552.754	7.603.586	7.624.102
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**2,43**	**2,74**	**2,66**	**2,69**	**2,69**	**2,73**	**2,73**	**2,69**	**2,69**	**2,34**	**2,41**	**2,58**	**2,53**	**2,51**	**2,58**
- Laba sebelum pajak / *Profit*	252.499	304.445	315.325	318.821	320.413	324.772	325.785	322.618	323.216	290.565	299.862	323.744	317.713	316.379	325.646
- Rata-rata total aset / *Average total assets*	10.391.582	11.129.980	11.850.280	11.873.440	11.900.621	11.914.387	11.940.151	11.976.020	12.016.431	12.410.663	12.451.485	12.543.266	12.559.494	12.579.823	12.620.295
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**78,65**	**78,92**	**78,68**	**78,26**	**78,75**	**78,71**	**79,04**	**79,87**	**81,34**	**88,86**	**86,78**	**85,84**	**85,69**	**86,18**	**85,65**
- Biaya Operasional / *Operating Expenses*	933.289	1.141.734	582.365	670.427	794.900	903.193	1.023.913	1.173.965	1.418.453	193.218	329.785	490.036	633.723	821.951	970.307
- Pendapatan Operasional / *Operating Income*	1.186.632	1.446.744	740.132	856.680	1.009.356	1.147.452	1.295.363	1.469.782	1.743.914	217.431	380.019	570.850	739.552	953.758	1.132.883
Net Interest Margin Ratio (%) / *Net Operation Margin Ratio* (%)	**4,71**	**4,81**	**4,57**	**4,59**	**4,60**	**4,60**	**4,61**	**4,59**	**4,62**	**4,50**	**4,39**	**4,51**	**4,45**	**4,45**	**4,48**
- Pendapatan bunga bersih / *Interest income net*	471.396	512.914	521.202	524.260	526.213	527.132	528.870	528.703	533.799	536.687	524.836	542.209	536.860	536.795	543.166
- Rata-rata total aset produktif / *Average total earning assets*	10.018.364	10.669.911	11.405.096	11.424.262	11.447.000	11.458.273	11.483.604	11.517.671	11.554.171	11.914.719	11.959.991	12.026.345	12.050.889	12.071.675	12.115.961
Loan to Deposits Ratio (%) / *Financing to Deposits Ratio* (%)	**78,78**	**83,83**	**85,74**	**86,51**	**86,80**	**86,91**	**87,50**	**87,34**	**88,62**	**87,64**	**87,67**	**87,77**	**87,99**	**88,16**	**86,40**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	6.423.563	7.090.243	7.478.404	7.514.618	7.507.704	7.579.250	7.656.895	7.717.257	7.831.558	7.782.219	7.825.494	7.908.425	7.959.942	7.997.632	8.059.793
- Total Dana Pihak Ketiga / *Total Third Party Funds*	8.153.590	8.457.929	8.722.035	8.686.720	8.649.871	8.720.782	8.751.160	8.835.901	8.837.242	8.879.258	8.925.881	9.010.153	9.046.540	9.072.045	9.328.996
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**15,90**	**13,29**	**12,12**	**11,27**	**11,65**	**11,92**	**11,31**	**11,48**	**11,27**	**12,46**	**12,41**	**12,38**	**12,56**	**12,41**	**13,22**
- Aset Likuid Primer / *Primary Liquid Asset*	1.080.533	981.613	851.904	765.830	837.058	859.002	790.211	836.535	852.588	921.558	885.378	959.603	913.596	928.876	1.037.825
- Aset Likuid Sekunder / *Secondary Liquid assets*	685.951	582.144	608.589	587.462	571.632	588.951	586.106	580.026	551.227	624.300	665.454	616.448	670.161	642.287	657.925
- Total Aset / *Total Assets*	11.113.321	11.765.838	12.048.215	12.012.401	12.090.887	12.147.173	12.172.027	12.334.712	12.460.955	12.410.663	12.492.307	12.726.828	12.608.175	12.661.141	12.822.655

Tabel 1.17.
Kinerja Bank Umum - KBMI 1
(Performance of Commercial Banks - KBMI 1)
Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)

Indikator / *Indicator*	2022	2023	2024							2025					
			Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**30,93**	**33,44**	**32,14**	**32,46**	**32,09**	**32,20**	**31,96**	**31,80**	**31,45**	**31,55**	**31,02**	**30,15**	**30,43**	**29,93**	**30,73**
- Modal / *Capital*	239.810	238.889	233.529	236.639	237.765	236.621	236.841	238.568	240.883	242.899	229.459	228.268	228.954	223.823	217.889
- ATMR / *Risk Weighted Assets*	775.277	714.454	726.570	729.076	740.905	734.787	741.170	750.245	765.838	769.994	739.750	757.016	752.455	747.830	708.965
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**28,93**	**31,97**	**30,21**	**30,53**	**30,14**	**30,23**	**29,95**	**29,88**	**29,48**	**29,70**	**29,21**	**28,31**	**28,53**	**28,06**	**29,27**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	224.274	228.441	219.496	222.601	223.308	222.123	221.944	224.151	225.771	228.656	216.067	214.318	214.674	209.844	207.510
- ATMR / *Risk Weighted Assets*	775.277	714.454	726.570	729.076	740.905	734.787	741.170	750.245	765.838	769.994	739.750	757.016	752.455	747.830	708.965
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**0,77**	**1,33**	**0,71**	**0,94**	**0,91**	**1,02**	**0,99**	**0,99**	**0,92**	**1,52**	**1,40**	**1,58**	**1,47**	**1,41**	**1,54**
- Laba sebelum pajak / *Profit*	10.347	17.398	9.750	13.003	12.602	14.048	13.673	13.707	12.752	21.648	19.036	21.602	20.199	19.027	19.712
- Rata-rata total aset / *Average total assets*	1.341.222	1.312.625	1.373.803	1.377.320	1.381.191	1.371.430	1.377.765	1.382.999	1.388.361	1.424.763	1.358.169	1.371.394	1.372.983	1.353.277	1.281.987
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**92,60**	**88,50**	**93,24**	**91,02**	**91,06**	**90,41**	**90,65**	**90,69**	**90,87**	**87,05**	**87,76**	**87,78**	**88,18**	**88,10**	**86,44**
- Biaya Operasional / *Operating Expenses*	135.166	136.195	67.021	76.897	89.900	100.616	112.406	124.505	141.160	12.063	22.655	35.962	47.440	56.086	63.137
- Pendapatan Operasional / *Operating Income*	145.961	153.901	71.877	84.483	98.725	111.284	123.998	137.283	155.337	13.857	25.816	40.969	53.796	63.662	73.044
Net Interest Margin Ratio (%) / *Net Operation Margin Ratio* (%)	**4,46**	**4,93**	**4,44**	**4,46**	**4,47**	**4,50**	**4,49**	**4,48**	**4,52**	**4,50**	**4,45**	**4,77**	**4,41**	**4,48**	**4,72**
- Pendapatan bunga bersih / *Interest income net*	55.236	59.530	56.796	57.268	57.460	57.436	57.653	57.755	58.426	60.144	56.807	61.469	57.008	57.031	57.094
- Rata-rata total aset produktif / *Average total earning assets*	1.238.396	1.207.106	1.280.218	1.283.145	1.286.019	1.276.793	1.283.004	1.288.374	1.293.819	1.337.941	1.277.498	1.287.370	1.292.460	1.274.059	1.210.801
Loan to Deposits Ratio (%) / *Financing to Deposits Ratio* (%)	**77,69**	**81,84**	**81,11**	**80,90**	**81,73**	**81,19**	**80,46**	**81,90**	**82,99**	**82,14**	**84,12**	**84,81**	**84,23**	**83,12**	**81,96**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	769.034	751.536	769.833	774.464	780.582	778.944	788.644	797.381	808.956	803.108	779.209	790.627	789.433	785.278	753.554
- Total Dana Pihak Ketiga / *Total Third Party Funds*	989.872	918.307	949.132	957.330	955.074	959.418	980.155	973.591	974.815	977.676	926.357	932.282	937.289	944.781	919.399
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**15,37**	**14,24**	**13,08**	**12,52**	**12,55**	**12,97**	**13,15**	**13,29**	**13,26**	**15,05**	**14,11**	**14,03**	**14,44**	**15,06**	**15,65**
- Aset Likuid Primer / *Primary Liquid Asset*	148.428	125.064	111.655	106.376	108.359	117.982	128.393	127.385	130.800	142.609	121.337	124.741	127.436	133.148	133.139
- Aset Likuid Sekunder / *Secondary Liquid assets*	72.361	71.173	70.652	68.773	68.447	65.604	60.320	63.429	61.082	71.805	71.198	71.373	71.526	72.949	71.504
- Total Aset / *Total Assets*	1.436.185	1.377.864	1.394.038	1.398.421	1.408.285	1.416.007	1.434.777	1.435.341	1.447.345	1.424.763	1.364.950	1.397.843	1.377.749	1.368.456	1.307.875

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

Indikator / *Indicator*	2022	2023	2024							2025					
			Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**38,06**	**36,92**	**36,63**	**36,78**	**36,44**	**36,11**	**37,28**	**37,09**	**37,79**	**39,56**	**39,15**	**36,82**	**36,53**	**36,65**	**36,56**
- Modal / *Capital*	305.933	347.986	367.973	370.199	365.399	364.732	371.035	372.993	376.541	361.274	379.414	390.552	390.704	397.993	388.196
- ATMR / *Risk Weighted Assets*	803.798	942.515	1.004.498	1.006.523	1.002.739	1.010.052	995.360	1.005.699	996.316	913.252	969.007	1.060.616	1.069.534	1.086.054	1.061.796
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**35,68**	**34,58**	**34,90**	**34,92**	**34,61**	**34,32**	**35,45**	**35,28**	**35,96**	**38,00**	**37,62**	**35,39**	**35,10**	**35,24**	**35,27**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	286.794	325.890	350.555	351.518	347.096	346.612	352.861	354.822	358.258	347.017	364.523	375.308	375.414	382.745	374.463
- ATMR / *Risk Weighted Assets*	803.798	942.515	1.004.498	1.006.523	1.002.739	1.010.052	995.360	1.005.699	996.316	913.252	969.007	1.060.616	1.069.534	1.086.054	1.061.796
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**1,72**	**1,60**	**2,06**	**2,05**	**2,08**	**2,08**	**2,04**	**1,98**	**1,95**	**2,25**	**2,07**	**1,93**	**1,90**	**1,91**	**1,90**
- Laba sebelum pajak / *Profit*	22.182	24.211	33.375	33.233	33.796	33.847	33.281	32.412	32.020	33.570	32.660	33.998	33.436	34.118	32.785
- Rata-rata total aset / *Average total assets*	1.288.046	1.516.467	1.616.328	1.621.790	1.626.411	1.630.565	1.634.432	1.637.670	1.640.767	1.495.060	1.576.393	1.757.530	1.758.689	1.784.643	1.723.776
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**92,40**	**92,96**	**89,63**	**90,09**	**90,71**	**91,21**	**91,86**	**92,79**	**93,81**	**94,75**	**93,85**	**94,09**	**93,99**	**93,96**	**94,19**
- Biaya Operasional / *Operating Expenses*	269.274	305.728	144.382	176.353	220.466	263.888	313.581	383.679	486.041	50.585	82.922	135.448	174.403	221.064	256.881
- Pendapatan Operasional / *Operating Income*	291.436	328.876	161.094	195.761	243.033	289.328	341.387	413.474	518.123	53.386	88.356	143.951	185.562	235.284	272.726
Net Interest Margin Ratio (%) / *Net Operation Margin Ratio* (%)	**4,18**	**4,31**	**4,27**	**4,28**	**4,30**	**4,30**	**4,32**	**4,31**	**4,34**	**4,47**	**4,16**	**4,21**	**4,22**	**4,21**	**4,08**
- Pendapatan bunga bersih / *Interest income net*	50.667	61.354	66.016	66.429	66.803	67.027	67.449	67.448	68.008	63.763	62.502	70.332	70.490	71.405	66.663
- Rata-rata total aset produktif / *Average total earning assets*	1.211.223	1.421.990	1.545.961	1.550.527	1.553.888	1.557.007	1.560.830	1.563.544	1.566.310	1.425.119	1.500.993	1.668.844	1.669.881	1.695.972	1.633.679
Loan to Deposits Ratio (%) / *Financing to Deposits Ratio* (%)	**79,24**	**84,38**	**82,38**	**83,37**	**82,18**	**81,25**	**80,61**	**82,23**	**84,91**	**82,35**	**81,35**	**84,76**	**84,05**	**84,51**	**85,82**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	703.766	834.792	880.336	880.616	868.498	864.320	868.702	874.277	890.587	774.239	811.109	936.925	940.602	952.398	923.110
- Total Dana Pihak Ketiga / *Total Third Party Funds*	888.106	989.283	1.068.599	1.056.268	1.056.860	1.063.799	1.077.645	1.063.156	1.048.891	940.201	997.049	1.105.440	1.119.138	1.127.023	1.075.683
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**22,27**	**19,45**	**19,89**	**18,12**	**18,24**	**18,43**	**18,05**	**16,57**	**17,00**	**19,10**	**18,56**	**16,93**	**17,22**	**17,52**	**18,10**
- Aset Likuid Primer / *Primary Liquid Asset*	202.979	204.207	226.201	189.740	197.517	198.185	193.311	173.718	190.773	194.610	198.354	185.959	188.062	203.368	206.897
- Aset Likuid Sekunder / *Secondary Liquid assets*	98.200	98.951	106.293	109.986	105.114	108.467	108.063	103.034	93.914	90.912	95.676	111.804	115.310	111.044	105.179
- Total Aset / *Total Assets*	1.352.427	1.558.863	1.672.025	1.654.560	1.658.759	1.663.801	1.669.232	1.670.051	1.674.828	1.495.060	1.584.351	1.758.443	1.762.167	1.794.454	1.723.859

Tabel 1.19.
Kinerja Bank Umum - KBMI 3
(Performance of Commercial Banks - KBMI 3)
Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)

Indikator / *Indicator*	2022	2023	2024							2025					
			Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**24,38**	**25,80**	**24,44**	**24,75**	**25,01**	**25,07**	**24,90**	**24,93**	**24,97**	**24,98**	**24,96**	**24,67**	**24,46**	**24,42**	**24,53**
- Modal / *Capital*	391.103	415.037	416.490	423.588	426.657	436.413	435.303	438.404	442.104	464.372	470.656	451.654	445.974	446.706	470.745
- ATMR / *Risk Weighted Assets*	1.604.015	1.608.457	1.704.314	1.711.407	1.706.086	1.740.999	1.748.048	1.758.655	1.770.693	1.858.833	1.885.997	1.830.783	1.823.138	1.829.325	1.919.261
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**22,70**	**24,30**	**23,05**	**23,31**	**23,61**	**23,63**	**23,55**	**23,55**	**23,60**	**23,48**	**23,47**	**23,37**	**23,13**	**23,09**	**23,19**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	364.092	390.825	392.841	399.000	402.832	411.319	411.670	414.221	417.930	436.470	442.669	427.795	421.616	422.454	445.081
- ATMR / *Risk Weighted Assets*	1.604.015	1.608.457	1.704.314	1.711.407	1.706.086	1.740.999	1.748.048	1.758.655	1.770.693	1.858.833	1.885.997	1.830.783	1.823.138	1.829.325	1.919.261
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**1,68**	**1,78**	**1,72**	**1,77**	**1,76**	**1,78**	**1,75**	**1,72**	**1,74**	**1,57**	**1,60**	**1,74**	**1,72**	**1,66**	**1,72**
- Laba sebelum pajak / *Profit*	43.450	48.704	49.989	51.553	51.375	52.329	51.618	50.775	51.493	50.896	51.966	53.627	53.276	51.583	55.766
- Rata-rata total aset / *Average total assets*	2.580.085	2.739.812	2.901.408	2.912.367	2.922.808	2.934.399	2.941.837	2.949.830	2.963.769	3.233.858	3.240.656	3.082.686	3.093.268	3.098.381	3.240.963
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**79,13**	**79,98**	**81,33**	**80,33**	**80,78**	**80,49**	**80,82**	**81,06**	**81,05**	**84,68**	**83,71**	**82,36**	**82,19**	**83,78**	**86,41**
- Biaya Operasional / *Operating Expenses*	166.148	196.352	108.800	123.282	144.949	163.078	180.240	198.297	220.934	23.530	44.707	62.882	82.210	111.542	177.133
- Pendapatan Operasional / *Operating Income*	209.957	245.501	133.774	153.474	179.444	202.619	223.021	244.638	272.599	27.787	53.405	76.345	100.030	133.138	204.986
Net Interest Margin Ratio (%) / *Net Operation Margin Ratio* (%)	**3,88**	**3,79**	**3,59**	**3,58**	**3,57**	**3,57**	**3,57**	**3,55**	**3,55**	**3,43**	**3,36**	**3,53**	**3,51**	**3,48**	**3,58**
- Pendapatan bunga bersih / *Interest income net*	96.588	99.797	100.657	100.671	100.852	101.224	101.375	101.069	101.450	106.261	104.472	104.500	104.111	103.510	111.585
- Rata-rata total aset produktif / *Average total earning assets*	2.489.948	2.635.698	2.802.559	2.812.202	2.821.896	2.832.366	2.839.171	2.846.723	2.860.026	3.101.787	3.110.157	2.958.376	2.970.012	2.975.192	3.113.683
Loan to Deposits Ratio (%) / *Financing to Deposits Ratio* (%)	**84,67**	**88,62**	**89,50**	**89,13**	**89,46**	**89,92**	**91,22**	**91,11**	**89,30**	**90,06**	**90,90**	**92,13**	**91,90**	**92,18**	**90,89**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	1.687.209	1.834.908	1.916.653	1.921.641	1.912.397	1.937.438	1.957.793	1.960.046	1.985.493	2.081.609	2.103.178	2.025.532	2.035.014	2.041.287	2.134.857
- Total Dana Pihak Ketiga / *Total Third Party Funds*	1.992.606	2.070.642	2.141.621	2.155.885	2.137.726	2.154.522	2.146.246	2.151.361	2.223.492	2.311.323	2.313.847	2.198.591	2.214.437	2.214.543	2.348.712
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**17,12**	**13,31**	**12,34**	**11,11**	**11,53**	**10,63**	**9,79**	**10,07**	**10,91**	**11,45**	**11,80**	**11,26**	**12,34**	**11,63**	**12,13**
- Aset Likuid Primer / *Primary Liquid Asset*	284.281	229.825	202.126	161.511	180.773	167.535	133.479	151.459	189.309	169.083	155.756	166.091	184.365	179.334	190.172
- Aset Likuid Sekunder / *Secondary Liquid assets*	179.198	152.861	164.548	169.239	164.533	154.298	161.029	153.502	150.854	201.078	227.589	185.994	201.247	183.394	206.075
- Total Aset / *Total Assets*	2.707.159	2.874.143	2.971.085	2.978.123	2.995.899	3.027.126	3.008.777	3.029.757	3.117.102	3.233.858	3.247.455	3.128.108	3.125.013	3.118.833	3.267.118

Tabel 1.20.
Kinerja Bank Umum - KBMI 4
(Performance of Commercial Banks - KBMI 4)
Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)

Indikator / *Indicator*	2022	2023	2024							2025					
			Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**22,26**	**24,77**	**22,78**	**23,42**	**23,71**	**23,97**	**24,29**	**24,08**	**23,65**	**24,10**	**24,10**	**21,69**	**21,85**	**22,06**	**22,64**
- Modal / *Capital*	784.832	852.844	837.068	853.617	870.931	890.073	904.101	912.475	908.001	921.503	939.126	850.673	853.634	869.072	890.757
- ATMR / *Risk Weighted Assets*	3.525.391	3.443.036	3.674.364	3.645.378	3.672.804	3.713.099	3.722.540	3.788.571	3.838.923	3.824.391	3.896.022	3.921.127	3.907.627	3.940.377	3.934.079
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**21,03**	**23,24**	**21,42**	**22,06**	**22,37**	**22,63**	**22,94**	**22,73**	**22,32**	**22,74**	**22,75**	**20,34**	**20,49**	**20,70**	**21,29**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	741.527	800.018	787.177	804.014	821.520	840.320	853.895	861.318	856.821	869.665	886.490	797.719	800.832	815.813	837.417
- ATMR / *Risk Weighted Assets*	3.525.391	3.443.036	3.674.364	3.645.378	3.672.804	3.713.099	3.722.540	3.788.571	3.838.923	3.824.391	3.896.022	3.921.127	3.907.627	3.940.377	3.934.079
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**3,41**	**3,85**	**3,73**	**3,71**	**3,73**	**3,76**	**3,80**	**3,76**	**3,77**	**2,95**	**3,13**	**3,39**	**3,33**	**3,34**	**3,41**
- Laba sebelum pajak / *Profit*	176.520	214.132	222.212	221.031	222.640	224.548	227.213	225.724	226.950	184.451	196.201	214.517	210.803	211.651	217.383
- Rata-rata total aset / *Average total assets*	5.182.229	5.561.076	5.958.741	5.961.964	5.970.211	5.977.992	5.986.117	6.005.521	6.023.534	6.256.983	6.276.267	6.331.656	6.334.554	6.343.523	6.373.569
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**67,26**	**70,07**	**70,21**	**69,49**	**69,57**	**69,02**	**68,82**	**69,32**	**71,48**	**87,45**	**84,49**	**82,61**	**82,38**	**83,05**	**81,28**
- Biaya Operasional / *Operating Expenses*	362.700	503.458	262.162	293.895	339.585	375.611	417.686	467.484	570.318	107.040	179.501	255.745	329.670	433.259	473.156
- Pendapatan Operasional / *Operating Income*	539.278	718.466	373.387	422.961	488.153	544.222	606.957	674.387	797.856	122.401	212.443	309.585	400.165	521.674	582.128
Net Interest Margin Ratio (%) / *Net Operation Margin Ratio* (%)	**5,29**	**5,41**	**5,15**	**5,19**	**5,20**	**5,20**	**5,21**	**5,20**	**5,24**	**5,07**	**4,96**	**5,01**	**4,99**	**4,98**	**5,00**
- Pendapatan bunga bersih / *Interest income net*	268.906	292.233	297.733	299.891	301.099	301.445	302.393	302.431	305.915	306.518	301.055	305.907	305.251	304.849	307.824
- Rata-rata total aset produktif / *Average total earning assets*	5.078.797	5.405.117	5.776.357	5.778.389	5.785.197	5.792.107	5.800.600	5.819.030	5.834.016	6.049.873	6.071.343	6.111.755	6.118.536	6.126.452	6.157.797
Loan to Deposits Ratio (%) / *Financing to Deposits Ratio* (%)	**76,20**	**81,90**	**85,73**	**87,17**	**87,69**	**88,01**	**88,89**	**87,90**	**90,34**	**88,67**	**88,13**	**87,04**	**87,84**	**88,15**	**85,22**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	3.263.554	3.669.008	3.911.582	3.937.897	3.946.227	3.998.548	4.041.756	4.085.553	4.146.522	4.123.264	4.131.999	4.155.341	4.194.893	4.218.669	4.248.273
- Total Dana Pihak Ketiga / *Total Third Party Funds*	4.283.006	4.479.696	4.562.682	4.517.237	4.500.211	4.543.043	4.547.115	4.647.793	4.590.044	4.650.058	4.688.627	4.773.839	4.775.676	4.785.699	4.985.202
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**13,90**	**11,45**	**9,63**	**9,16**	**9,69**	**10,53**	**9,77**	**10,39**	**9,44**	**10,80**	**10,82**	**11,33**	**10,97**	**10,78**	**12,00**
- Aset Likuid Primer / *Primary Liquid Asset*	444.845	422.517	311.922	308.203	350.409	375.301	335.028	383.973	341.706	415.255	409.930	482.812	413.733	413.026	507.618
- Aset Likuid Sekunder / *Secondary Liquid assets*	336.192	259.159	267.096	239.464	233.539	260.582	256.695	260.061	245.376	260.504	270.991	247.277	282.078	274.901	275.167
- Total Aset / *Total Assets*	5.617.550	5.954.968	6.011.068	5.981.297	6.027.943	6.040.239	6.059.240	6.199.563	6.221.681	6.256.983	6.295.552	6.442.434	6.343.246	6.379.398	6.523.802

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

Kelompok Bank / *Group of Bank*	2022	2023	2024							2025					
			Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
- KBMI 1	1.436.185	1.377.863	1.394.038	1.398.421	1.408.285	1.416.007	1.434.777	1.435.341	1.447.345	1.424.763	1.364.950	1.397.843	1.377.749	1.368.456	1.307.875
- KBMI 2	1.352.427	1.558.864	1.672.025	1.654.560	1.658.759	1.663.801	1.669.232	1.670.051	1.674.828	1.495.060	1.584.351	1.758.443	1.762.167	1.794.454	1.723.859
- KBMI 3	2.707.159	2.874.143	2.971.085	2.978.123	2.995.899	3.027.126	3.008.777	3.029.757	3.117.102	3.233.858	3.247.455	3.128.108	3.125.013	3.118.833	3.267.118
- KBMI 4	5.617.550	5.954.968	6.011.068	5.981.297	6.027.943	6.040.239	6.059.240	6.199.563	6.221.681	6.256.983	6.295.564	6.442.474	6.343.267	6.379.421	6.523.824
Total	**11.113.321**	**11.765.838**	**12.048.215**	**12.012.401**	**12.090.887**	**12.147.173**	**12.172.027**	**12.334.712**	**12.460.955**	**12.410.663**	**12.492.319**	**12.726.868**	**12.608.196**	**12.661.163**	**12.822.677**

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

Kelompok Bank / *Group of Bank*	Jun 2025			
	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun
KBMI 1	-	11	48	2
KBMI 2	-	-	13	13
KBMI 3	-	-	-	14
KBMI 4	-	-	-	4
Total	**-**	**11**	**61**	**33**

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

Indikator / *Indicator*	2022	2023	2024							2025					
			Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Aset Produktif Neraca / *Earning Assets*	**9.451.430**	**10.231.028**	**10.821.678**	**10.819.467**	**10.814.361**	**10.922.209**	**10.980.586**	**10.519.262**	**11.165.608**	**11.126.900**	**11.260.169**	**11.334.212**	**11.395.782**	**11.199.265**	**11.461.160**
a. Lancar / *Current*	9.045.096	9.764.748	10.292.196	10.296.055	10.297.558	10.398.545	10.460.863	10.023.234	10.669.358	10.031.195	10.716.516	10.787.992	10.834.910	10.649.929	10.901.171
b. Dalam Perhatian Khusus / *Special Mention*	245.638	307.279	355.950	348.005	342.798	352.154	347.112	331.917	328.399	340.849	365.595	370.674	378.617	366.410	376.777
c. Kurang Lancar / *Sub-Standard*	20.182	24.369	26.521	28.634	23.336	23.418	21.688	19.659	21.758	24.950	24.504	21.447	26.576	24.308	20.486
d. Diragukan / *Doubtful*	25.509	24.802	29.030	27.121	29.366	27.004	25.391	23.802	23.894	21.692	26.858	29.243	26.385	28.860	29.445
e. Macet / *Loss*	115.006	109.830	117.981	119.653	121.304	121.088	125.531	120.649	122.200	118.041	126.695	124.857	129.294	129.757	133.282
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**2.824.164**	**2.513.236**	**2.650.129**	**2.636.234**	**2.826.766**	**2.822.964**	**2.879.416**	**2.755.683**	**2.966.542**	**3.043.293**	**3.043.215**	**3.081.620**	**3.032.107**	**2.979.598**	**3.033.744**
a. Lancar / *Current*	2.713.801	2.482.662	2.624.510	2.609.428	2.789.634	2.786.123	2.842.314	2.723.221	2.922.362	2.824.295	3.004.446	3.046.040	2.995.683	2.943.287	2.997.548
b. Dalam Perhatian Khusus / Special Mention	79.291	26.747	22.054	23.258	28.963	28.982	28.771	29.171	35.735	22.943	30.222	26.999	27.890	27.673	27.542
c. Kurang Lancar / *Sub-Standard*	2.104	1.365	955	955	2.231	2.173	2.225	898	2.410	1.687	2.930	2.928	2.915	2.968	2.924
d. Diragukan / *Doubtful*	867	255	332	268	1.009	1.062	949	225	927	198	899	945	996	1.100	1.125
e. Macet / *Loss*	28.101	2.208	2.278	2.324	4.930	4.624	5.157	2.168	5.109	2.111	4.718	4.709	4.623	4.570	4.606
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	**191.767**	**162.828**	**177.097**	**178.954**	**182.175**	**179.369**	**180.941**	**167.402**	**176.296**	**182.685**	**186.605**	**184.127**	**190.788**	**167.964**	**191.867**
Kredit/Pembiayaan kepada Bank Lain / *Interbank Loans/financing*	**74.029**	**96.692**	**89.353**	**88.373**	**89.218**	**93.925**	**93.875**	**99.581**	**115.799**	**109.542**	**111.558**	**111.594**	**108.766**	**63.544**	**107.668**
a. Lancar / *Current*	73.999	96.617	89.145	88.206	89.047	93.755	93.704	99.229	115.646	109.389	111.406	111.436	108.610	106.025	107.537
b. Dalam Perhatian Khusus / Special Mention	23	9	42	20	4	4	4	11	0	0	102	10	10	5	2
c. Kurang Lancar / *Sub-Standard*	-	6	6	0	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / *Doubtful*	-	4	19	3	3	-	-	-		-	-	-	-	-	-
e. Macet / *Loss*	7	57	140	145	164	167	167	170	153	151	50	149	146	147	130
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	**7**	**66**	**165**	**147**	**167**	**167**	**167**	**170**	**153**	**50**	**50**	**149**	**146**	**47**	**130**

Tabel 1.24.
Aset Produktif dan Kualitas Kredit/Pembiayaan Bank Umum kepada Bank Lain - KBMI 1
(*Earning Assets and Credit/Financing Quality of Commercial Banks to Other Bank - KBMI 1*)
Miliar Rp *(Billion Rp)*

Indikator / *Indicator*	2022	2023	2024							2025					
			Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Aset Produktif Neraca / *Earning Assets*	**1.148.163**	**1.129.515**	**1.196.794**	**1.200.880**	**1.204.003**	**1.209.739**	**1.224.131**	**1.230.344**	**1.225.526**	**1.219.386**	**1.178.898**	**1.191.611**	**1.212.152**	**952.956**	**1.141.687**
a. Lancar / *Current*	1.100.948	1.083.492	1.136.263	1.142.029	1.143.654	1.149.620	1.163.165	1.168.430	1.168.392	1.153.268	1.117.630	1.133.108	1.151.306	902.338	1.088.107
b. Dalam Perhatian Khusus / Special Mention	26.284	28.798	36.596	35.371	36.562	36.671	37.514	38.636	34.632	42.214	37.218	34.895	36.098	29.234	33.064
c. Kurang Lancar / *Sub-Standard*	2.445	2.611	2.910	3.053	2.782	2.697	2.817	2.643	2.664	3.685	3.417	2.822	3.413	2.620	2.907
d. Diragukan / *Doubtful*	1.983	1.368	2.307	2.123	2.135	2.144	1.876	1.673	1.814	1.848	2.087	2.522	2.239	1.706	2.078
e. Macet / *Loss*	16.502	13.246	18.718	18.304	18.869	18.608	18.758	18.963	18.024	18.372	18.546	18.263	19.097	17.058	15.531
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**172.530**	**139.767**	**129.573**	**130.107**	**168.258**	**167.000**	**172.981**	**173.605**	**165.656**	**171.126**	**163.842**	**163.445**	**165.331**	**113.525**	**140.880**
a. Lancar / *Current*	167.406	138.448	128.168	128.860	162.618	161.152	167.084	167.811	161.294	166.097	158.655	158.953	160.593	108.572	136.609
b. Dalam Perhatian Khusus / Special Mention	3.710	1.175	1.059	921	4.185	4.397	4.408	4.270	2.851	3.744	3.829	3.139	3.358	3.544	3.069
c. Kurang Lancar / *Sub-Standard*	95	4	6	15	132	126	158	169	107	126	206	203	218	190	148
d. Diragukan / *Doubtful*	105	13	32	18	75	67	68	88	96	84	68	63	65	127	153
e. Macet / *Loss*	1.214	127	308	292	1.248	1.258	1.264	1.268	1.309	1.075	1.084	1.087	1.097	1.092	901
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	**22.344**	**17.369**	**24.282**	**23.806**	**25.241**	**24.901**	**24.941**	**24.802**	**24.014**	**25.189**	**25.408**	**24.961**	**26.129**	**22.793**	**21.718**
Kredit/Pembiayaan kepada Bank Lain / *Interbank Loans/financing*	**3.653**	**3.113**	**4.149**	**4.088**	**4.003**	**4.001**	**3.588**	**4.573**	**6.214**	**6.318**	**3.588**	**3.463**	**3.486**	**3.196**	**2.559**
a. Lancar / *Current*	3.652	3.112	4.147	4.087	4.002	4.000	3.586	4.571	6.213	6.318	3.588	3.463	3.486	3.196	2.559
b. Dalam Perhatian Khusus / Special Mention	2	-	0	-	-	-	-	-	-	-	-	-	-	-	-
c. Kurang Lancar / *Sub-Standard*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / *Doubtful*	-	-	-	-	-	-	-	-		-	-	-	-	-	-
e. Macet / *Loss*	-	2	2	2	2	2	2	2	2	-	-	-	-	-	-
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	**-**	**2**	**2**	**2**	**2**	**2**	**2**	**2**	**2**	**-**	**-**	**-**	**-**	**-**	**-**

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

Indikator / *Indicator*	2022	2023	2024							2025					
			Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Aset Produktif Neraca / *Earning Assets*	**1.085.851**	**1.271.780**	**1.420.769**	**1.406.976**	**1.414.559**	**1.429.600**	**1.449.049**	**1.447.768**	**1.437.990**	**1.273.546**	**1.362.027**	**1.516.682**	**1.543.279**	**1.555.775**	**1.478.760**
a. Lancar / *Current*	1.044.701	1.214.194	1.361.169	1.349.351	1.357.328	1.369.991	1.388.889	1.387.434	1.379.397	1.217.192	1.299.702	1.428.250	1.451.945	1.464.332	1.381.839
b. Dalam Perhatian Khusus / Special Mention	26.703	36.492	40.030	37.326	36.988	39.702	39.939	39.771	38.155	38.032	42.973	67.061	69.464	69.318	72.486
c. Kurang Lancar / *Sub-Standard*	1.313	3.336	2.811	3.195	2.764	2.480	2.404	2.649	1.707	1.672	1.607	1.816	1.924	1.983	1.929
d. Diragukan / *Doubtful*	1.785	1.995	2.747	2.104	2.067	1.384	1.558	1.735	1.499	1.168	1.354	1.660	1.879	1.948	2.053
e. Macet / *Loss*	11.349	15.763	14.012	15.002	15.412	16.044	16.258	16.178	17.232	15.482	16.391	17.896	18.068	18.193	20.453
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**434.891**	**402.623**	**431.275**	**429.413**	**444.491**	**442.968**	**452.349**	**465.245**	**453.733**	**469.539**	**480.759**	**503.460**	**486.919**	**506.760**	**441.545**
a. Lancar / *Current*	426.221	396.685	423.594	421.077	436.011	434.748	443.428	456.239	445.043	460.000	471.107	494.248	478.243	498.051	432.609
b. Dalam Perhatian Khusus / Special Mention	7.665	4.967	7.114	7.684	7.502	7.291	7.902	7.989	7.695	8.041	8.138	7.725	7.242	7.233	7.213
c. Kurang Lancar / *Sub-Standard*	672	563	319	328	600	538	658	637	629	1.061	1.038	1.065	988	1.018	1.036
d. Diragukan / *Doubtful*	40	8	23	9	85	117	86	105	110	99	91	127	136	149	141
e. Macet / *Loss*	293	400	224	315	292	274	275	274	256	339	385	295	310	309	545
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	**15.453**	**22.066**	**20.136**	**20.952**	**21.221**	**20.837**	**21.239**	**21.579**	**21.433**	**19.820**	**20.866**	**22.859**	**23.305**	**-**	**26.157**
Kredit/Pembiayaan kepada Bank Lain / *Interbank Loans/financing*	**16.362**	**29.630**	**29.973**	**28.194**	**28.732**	**34.613**	**36.436**	**37.231**	**44.450**	**34.898**	**38.154**	**44.796**	**45.686**	**-**	**43.342**
a. Lancar / *Current*	16.352	29.592	29.824	28.082	28.616	34.497	36.320	37.115	44.346	34.795	38.053	44.686	45.583	42.529	43.258
b. Dalam Perhatian Khusus / Special Mention	11	9	42	20	4	4	4	-	-	102	102	10	4	5	2
c. Kurang Lancar / *Sub-Standard*	-	5	3	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / *Doubtful*	-	4	16	-	3	-	-	-	-	-	-	-	-	-	-
e. Macet / *Loss*	0	20	87	92	109	112	112	116	104	-	-	101	100	99	82
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	**0**	**29**	**107**	**92**	**112**	**112**	**112**	**116**	**104**	**-**	**-**	**101**	**100**	**99**	**82**

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

Indikator / *Indicator*	2022	2023	2024							2025					
			Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Aset Produktif Neraca / *Earning Assets*	**2.347.833**	**2.554.703**	**2.702.840**	**2.723.761**	**2.717.637**	**2.756.639**	**2.755.798**	**2.779.093**	**2.828.267**	**2.946.490**	**2.976.033**	**2.845.521**	**2.858.408**	**2.847.362**	**2.973.275**
a. Lancar / *Current*	2.224.534	2.422.926	2.546.792	2.569.534	2.565.234	2.600.743	2.599.926	2.626.309	2.682.514	2.786.879	2.810.311	2.693.598	2.703.228	2.694.181	2.815.434
b. Dalam Perhatian Khusus / Special Mention	76.057	88.324	111.018	108.265	107.092	110.836	110.752	107.529	101.372	113.348	118.354	108.133	110.599	107.382	111.281
c. Kurang Lancar / *Sub-Standard*	7.352	5.581	5.843	6.716	6.501	6.161	6.317	6.251	5.906	6.365	6.146	5.343	6.054	7.234	5.770
d. Diragukan / *Doubtful*	5.210	5.372	5.582	5.930	5.327	5.575	4.887	5.115	6.213	5.680	6.078	5.897	5.334	5.440	6.436
e. Macet / *Loss*	34.680	32.500	33.606	33.315	33.484	33.324	33.915	33.889	32.263	34.218	35.145	32.550	33.193	33.125	34.354
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**946.140**	**883.884**	**944.515**	**944.369**	**1.076.551**	**1.079.235**	**1.099.577**	**1.126.104**	**1.119.358**	**1.157.393**	**1.150.946**	**1.151.370**	**1.135.689**	**1.128.166**	**1.173.085**
a. Lancar / *Current*	933.146	874.314	936.093	934.869	1.061.781	1.063.841	1.084.630	1.111.210	1.105.621	1.141.872	1.134.826	1.136.973	1.120.245	1.112.986	1.157.748
b. Dalam Perhatian Khusus / Special Mention	9.275	8.829	7.529	8.597	10.645	11.216	10.699	10.594	9.285	10.990	11.655	9.870	10.950	10.642	10.795
c. Kurang Lancar / *Sub-Standard*	1.215	372	488	492	1.385	1.380	1.291	1.321	1.565	1.658	1.610	1.586	1.618	1.694	1.670
d. Diragukan / *Doubtful*	593	68	67	73	685	727	685	669	639	644	635	648	688	718	729
e. Macet / *Loss*	1.910	302	337	338	2.054	2.071	2.272	2.311	2.248	2.228	2.221	2.293	2.188	2.126	2.144
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	**50.961**	**44.194**	**45.924**	**46.865**	**49.436**	**49.238**	**49.367**	**49.555**	**48.834**	**50.793**	**51.834**	**48.317**	**49.075**	**50.336**	**51.103**
Kredit/Pembiayaan kepada Bank Lain / *Interbank Loans/financing*	**21.480**	**25.675**	**23.614**	**23.258**	**23.714**	**23.814**	**21.839**	**25.184**	**28.189**	**32.038**	**33.118**	**26.964**	**25.049**	**26.906**	**27.990**
a. Lancar / *Current*	21.463	25.640	23.558	23.205	23.661	23.761	21.786	25.120	28.141	31.989	33.069	26.916	24.997	26.858	27.942
b. Dalam Perhatian Khusus / Special Mention	11	-	-	-	0	-	-	11	0	0	0	0	7	-	0
c. Kurang Lancar / *Sub-Standard*	-	-	3	0	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / *Doubtful*	-	-	3	3	-	-	-	-	-	-	-	-	-	-	-
e. Macet / *Loss*	7	35	50	50	53	53	53	53	47	49	49	47	46	47	47
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	**7**	**35**	**56**	**53**	**53**	**53**	**53**	**53**	**47**	**49**	**49**	**47**	**46**	**47**	**47**

Tabel 1.27.
Aset Produktif dan Kualitas Kredit/Pembiayaan Bank Umum kepada Bank Lain - KBMI 4
(Earning Assets and Credit/Financing Quality of Commercial Banks to Other Bank - KBMI 4)
Miliar Rp *(Billion Rp)*

Indikator / *Indicator*	2022	2023	2024							2025					
			Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Aset Produktif Neraca / *Earning Assets*	**4.869.583**	**5.275.030**	**5.501.274**	**5.487.850**	**5.478.162**	**5.526.230**	**5.551.608**	**5.642.186**	**5.673.825**	**5.687.477**	**5.743.211**	**5.780.399**	**5.781.942**	**5.843.172**	**5.867.438**
a. Lancar / *Current*	4.674.912	5.044.136	5.247.972	5.235.142	5.231.341	5.278.192	5.308.883	5.396.785	5.439.055	5.440.170	5.488.873	5.533.036	5.528.431	5.589.078	5.615.792
b. Dalam Perhatian Khusus / Special Mention	116.595	153.666	168.306	167.043	162.157	164.945	158.908	161.140	154.240	161.825	167.051	160.584	162.457	160.476	159.945
c. Kurang Lancar / *Sub-Standard*	9.072	12.841	14.957	15.670	11.289	12.080	10.149	10.593	11.481	15.607	13.334	11.466	15.185	12.471	9.879
d. Diragukan / *Doubtful*	16.530	16.066	18.394	16.964	19.837	17.901	17.069	16.249	14.368	14.091	17.340	19.164	16.933	19.766	18.878
e. Macet / *Loss*	52.474	48.321	51.646	53.032	53.538	53.113	56.599	57.419	54.681	55.784	56.613	56.148	58.936	61.381	62.943
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**1.270.603**	**1.086.962**	**1.144.766**	**1.132.345**	**1.137.466**	**1.133.760**	**1.154.508**	**1.184.579**	**1.227.795**	**1.245.235**	**1.247.668**	**1.263.345**	**1.244.168**	**1.231.146**	**1.278.234**
a. Lancar / *Current*	1.187.029	1.073.215	1.136.655	1.124.623	1.129.224	1.126.382	1.147.172	1.169.981	1.210.405	1.237.145	1.239.857	1.255.867	1.236.603	1.223.677	1.270.581
b. Dalam Perhatian Khusus / Special Mention	58.641	11.776	6.352	6.056	6.630	6.079	5.761	13.112	15.904	6.689	6.601	6.265	6.340	6.253	6.465
c. Kurang Lancar / *Sub-Standard*	122	426	141	120	113	129	118	105	109	176	76	73	91	67	70
d. Diragukan / *Doubtful*	129	166	209	167	163	151	111	124	82	87	105	106	106	106	102
e. Macet / *Loss*	24.683	1.379	1.410	1.379	1.336	1.020	1.347	1.258	1.296	1.140	1.028	1.034	1.028	1.043	1.016
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	**103.009**	**79.199**	**86.755**	**87.332**	**86.277**	**84.393**	**85.393**	**85.747**	**82.016**	**86.884**	**88.496**	**87.991**	**92.279**	**94.834**	**92.889**
Kredit/Pembiayaan kepada Bank Lain / *Interbank Loans/financing*	**32.533**	**38.274**	**31.617**	**32.833**	**32.768**	**31.497**	**32.012**	**32.423**	**36.946**	**36.288**	**36.698**	**36.371**	**34.545**	**33.442**	**33.778**
a. Lancar / *Current*	32.533	38.274	31.616	32.833	32.768	31.497	32.012	32.423	36.945	36.287	36.697	36.371	34.544	33.442	33.778
b. Dalam Perhatian Khusus / Special Mention	-	0	-	-	0	0	0	0	0	-	-	-	0	0	0
c. Kurang Lancar / *Sub-Standard*	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / *Doubtful*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / *Loss*	-	-	0	-	-	-	-	-	-	1	1	-	1	-	-
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	**-**	**0**	**0**	**-**	**-**	**-**	**-**	**-**	**-**	**1**	**1**	**-**	**1**	**-**	**-**

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

Keterangan / *Items*	Jun 2025	
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*
Giro / *Demand Deposits*	**3.024.484**	**32,42**
Rupiah	2.130.725	22,84
Valas / *Foreign Exchange*	893.759	9,58
Tabungan / *Saving*	**2.933.901**	**31,45**
Rupiah	2.718.018	29,14
Valas / *Foreign Exchange*	215.884	2,31
Simpanan Berjangka / *Time Deposits*	**3.370.611**	**36,13**
Rupiah	2.998.237	32,14
Valas / *Foreign Exchange*	372.373	3,99
- Jangka Waktu 1 bulan / *Period 1 Month*		
Rupiah	1.183.801	12,69
Valas / *Foreign Exchange*	188.601	2,02
- Jangka Waktu 3 bulan / *Period 3 Month*		
Rupiah	1.152.353	12,35
Valas / *Foreign Exchange*	117.475	1,26
- Jangka Waktu 6 bulan / *Period 6 Month*		
Rupiah	423.633	4,54
Valas / *Foreign Exchange*	35.108	0,38
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	238.450	2,56
Valas / *Foreign Exchange*	31.189	0,33
Total DPK / *Total Third Party Funds*	**9.328.996**	**100**
Rupiah	7.846.980	84
Valas / *Foreign Exchange*	1.482.016	16

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

Keterangan / *Items*	Jun 2025	
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*
Giro / *Demand Deposits*	**217.659**	**23,67**
Rupiah	185.655	20,19
Valas / *Foreign Exchange*	32.005	3,48
Tabungan / *Saving*	**214.959**	**23,38**
Rupiah	211.391	22,99
Valas / *Foreign Exchange*	3.568	0,39
Simpanan Berjangka / *Time Deposits*	**486.781**	**52,95**
Rupiah	460.034	50,04
Valas / *Foreign Exchange*	26.747	2,91
- Jangka Waktu 1 bulan / *Period 1 Month*		
Rupiah	188.550	20,51
Valas / *Foreign Exchange*	12.831	1,40
- Jangka Waktu 3 bulan / *Period 3 Month*		
Rupiah	123.382	13,42
Valas / *Foreign Exchange*	7.391	0,80
- Jangka Waktu 6 bulan / *Period 6 Month*		
Rupiah	78.934	8,59
Valas / *Foreign Exchange*	3.328	0,36
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	69.168	7,52
Valas / *Foreign Exchange*	3.196	0,35
Total DPK / *Total Third Party Funds*	**919.399**	**100**
Rupiah	857.080	93
Valas / *Foreign Exchange*	62.320	7

Tabel 1.30.
Komposisi Dana Pihak Ketiga Bank Umum - KBMI 2
(*Composition of Third Party Funds of Commercial Banks - KBMI 2*)
Nilai Nominal dalam Miliar Rp (Billion Rp)

Keterangan / *Items*	Jun 2025	
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*
Giro / *Demand Deposits*	**338.208**	**31,44**
Rupiah	218.617	20,32
Valas / *Foreign Exchange*	119.591	11,12
Tabungan / *Saving*	**186.326**	**17,32**
Rupiah	181.656	16,89
Valas / *Foreign Exchange*	4.670	0,43
Simpanan Berjangka / *Time Deposits*	**551.149**	**51,24**
Rupiah	487.874	45,35
Valas / *Foreign Exchange*	63.275	5,88
- Jangka Waktu 1 bulan / *Period 1 Month*		
Rupiah	205.135	19,07
Valas / *Foreign Exchange*	26.912	2,50
- Jangka Waktu 3 bulan / *Period 3 Month*		
Rupiah	139.601	12,98
Valas / *Foreign Exchange*	17.914	1,67
- Jangka Waktu 6 bulan / *Period 6 Month*		
Rupiah	99.137	9,22
Valas / *Foreign Exchange*	9.471	0,88
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	44.001	4,09
Valas / *Foreign Exchange*	8.978	0,83
Total DPK / *Total Third Party Funds*	**1.075.683**	**100**
Rupiah	888.147	83
Valas / *Foreign Exchange*	187.536	17

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

Keterangan / *Items*	Jun 2025	
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*
Giro / *Demand Deposits*	**677.842**	**28,86**
Rupiah	510.350	21,73
Valas / *Foreign Exchange*	167.491	7,13
Tabungan / *Saving*	**595.720**	**25,36**
Rupiah	476.300	20,28
Valas / *Foreign Exchange*	119.420	5,08
Simpanan Berjangka / *Time Deposits*	**1.075.151**	**45,78**
Rupiah	919.203	39,14
Valas / *Foreign Exchange*	155.948	6,64
- Jangka Waktu 1 bulan / *Period 1 Month*		
Rupiah	388.108	16,52
Valas / *Foreign Exchange*	85.891	3,66
- Jangka Waktu 3 bulan / *Period 3 Month*		
Rupiah	320.368	13,64
Valas / *Foreign Exchange*	45.546	1,94
- Jangka Waktu 6 bulan / *Period 6 Month*		
Rupiah	134.909	5,74
Valas / *Foreign Exchange*	15.934	0,68
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	75.818	3,23
Valas / *Foreign Exchange*	8.577	0,37
Total DPK / *Total Third Party Funds*	**2.348.712**	**100**
Rupiah	1.905.853	81
Valas / *Foreign Exchange*	442.859	19

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

Keterangan / *Items*	Jun 2025	
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*
Giro / *Demand Deposits*	**1.790.775**	**35,92**
Rupiah	1.216.103	24,39
Valas / *Foreign Exchange*	574.672	11,53
Tabungan / *Saving*	**1.936.897**	**38,85**
Rupiah	1.848.671	37,08
Valas / *Foreign Exchange*	88.225	1,77
Simpanan Berjangka / *Time Deposits*	**1.257.530**	**25,23**
Rupiah	1.131.126	22,69
Valas / *Foreign Exchange*	126.404	2,54
- Jangka Waktu 1 bulan / *Period 1 Month*		
Rupiah	402.009	8,06
Valas / *Foreign Exchange*	62.967	1,26
- Jangka Waktu 3 bulan / *Period 3 Month*		
Rupiah	569.003	11,41
Valas / *Foreign Exchange*	46.624	0,94
- Jangka Waktu 6 bulan / *Period 6 Month*		
Rupiah	110.652	2,22
Valas / *Foreign Exchange*	6.375	0,13
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	49.463	0,99
Valas / *Foreign Exchange*	10.438	0,21
Total DPK / *Total Third Party Funds*	**4.985.202**	**100,00**
Rupiah	4.195.900	84,17
Valas / *Foreign Exchange*	789.301	15,83

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

Keterangan / *Items*	2022	2023	2024							2025					
			Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Giro / *Demand Deposits*															
Rupiah	1,91	2,20	2,24	2,26	2,25	2,30	2,29	2,35	2,41	2,35	2,34	2,41	2,39	2,38	2,39
Valas / *Foreign Exchange*	1,01	1,66	1,72	2,22	2,32	2,28	2,22	1,93	2,03	1,95	2,35	2,30	2,23	2,31	2,34
Tabungan / *Saving*															
Rupiah	0,67	0,69	0,67	0,65	0,65	0,67	0,66	0,67	0,68	0,68	0,68	0,68	0,69	0,70	0,71
Valas / *Foreign Exchange*	0,43	0,78	0,81	0,82	0,83	0,84	0,83	0,79	0,76	0,77	0,81	0,79	0,79	0,78	0,77
Simpanan Berjangka / *Time Deposits*															
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*															
Rupiah	3,95	4,76	4,70	4,78	4,79	4,81	4,78	4,78	4,92	4,87	5,02	5,01	5,02	4,86	4,89
Valas / *Foreign Exchange*	2,74	3,85	3,69	3,92	3,94	3,83	3,74	3,71	3,76	3,68	3,81	3,67	3,82	3,78	3,71
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*															
Rupiah	4,18	5,24	5,34	5,41	5,47	5,52	5,53	5,53	5,54	5,57	5,56	5,62	5,72	5,72	5,75
Valas / *Foreign Exchange*	2,60	4,57	4,64	4,69	4,60	4,61	4,53	4,38	4,41	4,42	4,27	4,22	4,17	4,15	4,32
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*															
Rupiah	4,16	5,52	5,45	5,43	5,46	5,54	5,57	5,67	5,97	6,01	6,06	6,08	6,11	6,08	6,04
Valas / *Foreign Exchange*	2,45	4,19	3,95	4,37	4,49	4,52	4,44	4,40	4,32	4,13	3,94	3,84	3,77	3,80	3,77
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*															
Rupiah	4,68	5,66	5,80	5,80	5,85	5,82	5,85	5,67	5,14	5,13	5,08	5,06	5,06	5,06	5,06
Valas / *Foreign Exchange*	2,05	3,16	3,12	3,16	3,40	3,43	3,44	3,37	3,36	3,37	3,39	3,50	3,49	3,49	3,39

Tabel 1.34.
Suku Bunga/Bagi Hasil Rata-rata DPK Bank Umum - KBMI 1
(*Average of Interest/Profit Sharing Rate of Third Party Funds of Commercial Banks - KBMI 1*)
Persen *(Percent)*

Keterangan / *Items*	2022	2023	2024							2025					
			Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Giro / *Demand Deposits*															
Rupiah	1,75	1,86	1,86	1,92	1,86	1,97	2,00	1,99	2,13	2,03	2,01	2,07	2,03	1,95	2,08
Valas / *Foreign Exchange*	0,55	1,14	1,09	1,51	1,40	0,89	1,04	1,09	1,54	1,33	1,97	1,77	1,83	1,83	1,66
Tabungan / *Saving*															
Rupiah	1,54	1,54	1,56	1,52	1,52	1,55	1,54	1,53	1,50	1,69	1,53	1,51	1,49	1,49	1,48
Valas / *Foreign Exchange*	0,63	0,94	1,03	1,21	1,57	2,41	2,00	2,71	2,55	2,82	3,07	3,28	3,11	2,99	3,06
Simpanan Berjangka / *Time Deposits*															
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*															
Rupiah	4,76	5,33	5,24	5,33	5,31	5,31	5,37	5,09	5,59	5,48	5,53	5,45	5,52	5,42	5,35
Valas / *Foreign Exchange*	2,89	4,03	4,16	4,42	4,20	4,15	4,09	3,78	4,29	4,18	4,42	4,06	4,26	4,24	4,19
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*															
Rupiah	4,90	5,77	5,90	5,99	6,01	6,01	5,99	5,64	6,12	6,12	6,14	5,99	6,05	6,06	6,04
Valas / *Foreign Exchange*	2,48	4,07	4,34	4,48	4,58	4,67	4,55	4,29	4,41	4,42	4,60	4,41	4,35	4,35	4,30
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*															
Rupiah	4,55	5,66	5,73	5,84	5,87	5,88	5,96	5,64	6,16	6,32	6,33	6,34	6,39	6,42	6,13
Valas / *Foreign Exchange*	1,53	4,23	4,28	4,40	4,44	4,50	4,50	4,56	4,46	4,39	4,52	4,50	4,47	4,49	4,36
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*															
Rupiah	4,57	5,60	6,05	6,11	6,28	6,11	6,09	5,35	5,80	5,79	5,71	5,67	5,72	5,73	5,72
Valas / *Foreign Exchange*	2,66	4,12	4,75	4,77	4,63	4,71	4,71	3,20	4,63	4,54	4,59	4,58	4,55	4,72	4,17

Tabel 1.35.
Suku Bunga/Bagi Hasil Rata-rata DPK Bank Umum - KBMI 2
(*Average of Interest/Profit Sharing Rate of Third Party Funds of Commercial Banks - KBMI 2*)
Persen *(Percent)*

Keterangan / *Items*	2022	2023	2024							2025					
			Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Giro / *Demand Deposits*															
Rupiah	1,83	1,96	2,00	1,99	1,94	2,06	2,01	2,01	1,96	1,98	1,93	2,02	2,09	2,08	1,90
Valas / *Foreign Exchange*	0,47	1,42	1,32	1,44	1,48	1,89	1,91	1,89	1,81	1,86	1,80	1,76	1,72	1,80	1,48
Tabungan / *Saving*															
Rupiah	1,29	1,37	1,34	1,34	1,32	1,06	1,31	1,32	1,30	1,08	1,19	1,35	1,37	1,41	1,46
Valas / *Foreign Exchange*	0,61	0,37	1,81	1,79	1,56	1,54	1,86	1,90	0,54	0,54	0,49	0,57	0,49	0,45	0,63
Simpanan Berjangka / *Time Deposits*															
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*															
Rupiah	4,76	5,72	5,46	5,48	5,46	5,53	5,46	5,42	5,73	5,69	5,68	5,70	5,65	5,52	5,59
Valas / *Foreign Exchange*	2,83	4,25	3,77	4,39	4,26	4,18	4,24	4,01	4,17	3,88	3,86	3,98	3,99	3,88	4,01
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*															
Rupiah	5,20	5,90	6,05	6,11	6,10	6,17	6,17	6,21	6,22	6,12	6,04	5,95	6,00	6,11	6,16
Valas / *Foreign Exchange*	2,97	4,92	4,96	5,00	5,06	4,97	4,83	4,68	4,61	4,45	3,68	3,65	3,52	3,74	4,49
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*															
Rupiah	4,68	5,94	5,92	5,98	5,95	6,09	6,11	6,14	6,46	6,40	6,41	6,59	6,61	6,62	6,63
Valas / *Foreign Exchange*	2,63	4,22	4,35	4,40	4,48	4,48	4,44	4,39	4,35	4,17	4,07	4,19	4,15	4,18	4,28
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*															
Rupiah	5,59	6,61	6,66	6,65	6,67	6,69	6,70	6,57	6,03	6,09	6,11	6,13	6,14	6,13	6,18
Valas / *Foreign Exchange*	2,29	4,31	4,06	4,03	3,97	3,98	4,00	3,82	3,73	3,73	4,15	4,16	4,16	3,99	4,18

Tabel 1.36.
Suku Bunga/Bagi Hasil Rata-rata DPK Bank Umum - KBMI 3
(*Average of Interest/Profit Sharing Rate of Third Party Funds of Commercial Banks - KBMI 3*)
Persen *(Percent)*

Keterangan / *Items*	2022	2023	2024							2025					
			Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Giro / *Demand Deposits*															
Rupiah	2,25	2,49	2,57	2,51	2,45	2,48	2,49	2,52	2,73	2,53	2,48	2,69	2,69	2,67	2,69
Valas / *Foreign Exchange*	1,17	2,72	2,78	2,86	3,04	2,89	2,87	2,89	2,77	2,67	2,73	2,85	2,96	2,90	2,75
Tabungan / *Saving*															
Rupiah	1,06	1,03	0,96	0,93	0,91	1,03	0,90	0,89	0,91	0,99	0,99	0,93	0,91	0,95	0,94
Valas / *Foreign Exchange*	0,61	1,31	1,29	1,31	1,28	1,26	1,26	1,12	1,19	1,20	1,25	1,20	1,20	1,18	1,15
Simpanan Berjangka / *Time Deposits*															
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*															
Rupiah	4,13	4,92	4,98	5,01	5,05	5,09	5,02	5,16	5,14	5,07	5,15	5,14	5,11	5,00	5,04
Valas / *Foreign Exchange*	2,91	4,11	4,12	4,19	4,24	4,07	3,86	4,00	3,95	3,91	3,90	3,65	3,90	3,93	3,89
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*															
Rupiah	4,36	5,38	5,44	5,54	5,60	5,61	5,61	6,01	5,74	5,80	5,68	5,80	5,79	5,77	5,82
Valas / *Foreign Exchange*	2,61	4,42	4,70	4,74	4,69	4,51	4,40	4,40	4,30	4,32	4,30	4,29	4,30	4,25	4,19
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*															
Rupiah	4,10	5,39	5,41	5,48	5,58	5,63	5,62	6,14	5,92	5,98	6,03	5,88	5,92	5,96	5,89
Valas / *Foreign Exchange*	1,96	4,34	4,31	4,37	4,65	4,67	4,59	4,42	4,42	4,42	4,09	3,86	3,79	3,83	3,74
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*															
Rupiah	4,33	5,26	5,35	5,40	5,45	5,47	5,48	6,16	5,07	5,17	5,18	5,09	5,09	5,07	5,05
Valas / *Foreign Exchange*	2,31	3,73	3,24	3,32	3,33	3,41	3,40	4,68	3,22	3,27	3,29	3,30	3,30	3,25	3,24

Tabel 1.37.
Suku Bunga/Bagi Hasil Rata-rata DPK Bank Umum - KBMI 4
(*Average of Interest/Profit Sharing Rate of Third Party Funds of Commercial Banks - KBMI 4*)
Persen *(Percent)*

Keterangan / *Items*	2022	2023	2024							2025					
			Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Giro / *Demand Deposits*															
Rupiah	1,82	2,19	2,25	2,28	2,32	2,35	2,34	2,43	2,42	2,40	2,41	2,45	2,40	2,41	2,42
Valas / *Foreign Exchange*	1,11	1,47	1,57	2,27	2,38	2,31	2,22	1,72	1,94	1,85	2,42	2,32	2,19	2,31	2,45
Tabungan / *Saving*															
Rupiah	0,39	0,41	0,41	0,41	0,41	0,42	0,43	0,43	0,44	0,44	0,45	0,44	0,46	0,46	0,48
Valas / *Foreign Exchange*	0,24	0,25	0,24	0,24	0,25	0,25	0,25	0,24	0,24	0,24	0,24	0,24	0,25	0,25	0,25
Simpanan Berjangka / *Time Deposits*															
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*															
Rupiah	3,03	3,79	3,62	3,74	3,81	3,79	3,78	3,85	3,89	3,92	4,39	4,41	4,43	4,10	4,16
Valas / *Foreign Exchange*	2,52	3,34	3,06	3,29	3,40	3,31	3,23	3,44	3,23	3,19	3,57	3,45	3,56	3,47	3,23
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*															
Rupiah	3,38	4,82	4,94	4,99	5,09	5,18	5,20	5,12	5,05	5,16	5,24	5,36	5,54	5,51	5,54
Valas / *Foreign Exchange*	2,37	4,62	4,51	4,53	4,29	4,53	4,50	4,33	4,40	4,48	4,48	4,42	4,42	4,27	4,38
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*															
Rupiah	3,78	5,38	5,05	4,65	4,62	4,63	4,65	4,94	5,45	5,59	5,71	5,68	5,66	5,49	5,64
Valas / *Foreign Exchange*	2,81	4,05	3,28	4,35	4,33	4,39	4,24	4,22	4,15	3,46	3,31	3,12	2,82	2,80	2,78
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*															
Rupiah	4,49	5,40	5,45	5,40	5,36	5,33	5,37	4,91	3,71	3,46	3,30	3,26	3,17	3,18	3,17
Valas / *Foreign Exchange*	1,55	1,46	1,36	1,44	1,86	1,88	1,89	1,96	2,02	2,14	2,11	2,59	2,59	2,58	2,60

Tabel 1.38.
Perkembangan Jumlah Bank Umum dan Kantor Bank Umum berdasarkan Modal Inti (KBMI)
(Growth of Total Commercial Banks and Bank Offices based on Core Capital(KBMI))

Kelompok Bank / *Group of Bank*	2022	2023	2024							2025					
			Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb r)	Mar	Apr	Mei	Jun
KBMI 1															
Jumlah Bank / *Total Banks*	70	66	66	66	66	65	65	65	65	65	63	63	63	62	61
Jumlah Kantor / *Total Bank Offices*	4.681	3.835	3.762	3.766	3.740	3.735	3.735	3.738	3.747	3.742	3.659	3.655	3.649	3.644	3.474
KBMI 2															
Jumlah Bank / *Total Banks*	19	22	23	23	23	23	23	23	23	22	24	25	25	26	26
Jumlah Kantor / *Total Bank Offices*	2.312	2.871	2.942	2.960	2.891	2.889	2.887	2.887	2.882	2.022	2.966	2.963	2.963	2.962	2.972
KBMI 3															
Jumlah Bank / *Total Banks*	13	13	13	13	13	13	13	13	13	14	14	13	13	13	14
Jumlah Kantor / *Total Bank Offices*	4.841	4.654	4.578	4.645	4.572	4.564	4.560	4.547	4.544	5.391	4.527	4.468	4.463	4.455	4.484
KBMI 4															
Jumlah Bank / *Total Banks*	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
Jumlah Kantor / *Total Bank Offices*	13.543	12.916	12.888	12.897	12.769	12.747	12.737	12.725	12.726	12.698	12.680	12.648	12.632	12.614	12.608
Total															
Jumlah Bank / *Total Banks*	**106**	**105**	**106**	**106**	**106**	**105**	**105**	**105**	**105**	**105**	**105**	**105**	**105**	**105**	**105**
Jumlah Kantor / *Total Bank Offices*	**25.377**	**24.276**	**24.170**	**24.268**	**23.972**	**23.935**	**23.919**	**23.897**	**23.899**	**23.853**	**23.832**	**23.734**	**23.707**	**23.675**	**23.538**

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

Keterangan / *Items*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Penyaluran Dana / *Distribution of Funds*																
a. Kredit Yang Diberikan / *Credit*	5.820.636	6.497.620	7.186.935	7.567.757	7.602.991	7.596.921	7.673.175	7.750.770	7.816.667	7.947.357	7.891.760	7.937.051	8.020.019	8.068.708	8.103.809	8.167.461
- Kepada Pihak Ketiga / *To Third Party*	5.768.585	6.423.564	7.090.243	7.478.404	7.514.618	7.507.704	7.579.250	7.656.895	7.717.257	7.831.558	7.782.219	7.825.494	7.908.425	7.959.942	7.997.632	8.059.793
Rupiah	4.955.703	5.475.409	6.082.640	6.339.927	6.375.563	6.434.305	6.520.520	6.544.039	6.586.571	6.688.094	6.626.455	6.653.821	6.715.403	6.744.772	6.799.159	6.873.675
Valas / *Foreign Exchange*	812.883	948.155	1.007.604	1.138.477	1.139.056	1.073.398	1.058.730	1.112.856	1.130.686	1.143.464	1.155.765	1.171.673	1.193.022	1.215.170	1.198.472	1.186.117
- Kepada Bank Lain / *Inter Bank Credit*	52.051	74.057	96.692	89.353	88.373	89.218	93.925	93.875	99.410	115.799	109.541	111.557	111.594	108.765	106.177	107.668
Rupiah	41.608	57.685	65.332	57.069	56.418	56.683	56.153	54.422	59.163	68.608	64.990	66.081	65.662	62.849	63.056	64.288
Valas / *Foreign Exchange*	10.443	16.371	31.360	32.284	31.955	32.535	37.773	39.454	40.247	47.191	44.551	45.476	45.932	45.916	43.121	43.380
b. Penempatan pada Bank Lain / *Interbank Placement*	223.134	245.442	258.375	294.565	259.371	270.118	318.734	284.315	296.833	275.052	296.991	295.308	288.127	300.976	354.761	339.138
- Giro / *Demand Deposit*	122.504	144.978	149.694	164.480	140.056	141.643	181.661	146.284	163.282	149.178	169.383	161.102	181.594	169.218	218.781	193.013
- Inter Bank Call Money / *Inter Bank Call Money*	75.942	85.345	89.153	104.840	93.694	104.858	111.884	111.062	113.422	104.023	106.017	114.430	89.912	111.062	113.036	119.007
- Deposito Berjangka / *Time Deposits*	19.992	8.596	14.565	13.126	15.884	12.738	15.630	17.784	10.730	12.463	11.458	9.236	5.331	6.992	10.772	12.901
- Lainnya / *Others*	4.696	6.523	4.963	12.118	9.737	10.879	9.560	9.186	9.399	9.388	10.132	10.539	11.290	13.704	12.171	14.218
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	1.146.356	1.293.578	1.047.750	798.191	761.901	834.903	784.629	780.866	806.754	858.861	842.403	793.443	878.540	779.105	752.771	921.189
- Giro / Demand Deposit	491.581	753.482	649.718	516.610	506.546	510.339	487.388	507.176	502.914	546.411	476.966	465.705	504.535	436.178	421.460	460.230
- Fine Tune Operation (FTO)	398.246	398.999	231.117	120.554	144.738	212.565	165.678	155.756	136.039	162.809	211.814	200.066	235.051	198.846	193.823	209.205
- Fasbi	242.494	140.952	154.566	154.159	103.984	111.533	121.921	108.245	158.792	139.067	144.772	121.963	132.669	133.121	130.152	241.379
- Lainnya / *Others*	14.035	145	12.349	6.868	6.632	467	9.642	9.689	9.008	10.573	8.850	5.709	6.286	10.960	7.336	10.374
d. Surat Berharga / Securities	1.830.962	1.863.495	1.987.800	2.252.938	2.299.363	2.240.214	2.272.888	2.311.202	2.343.148	2.222.614	2.296.788	2.362.380	2.256.620	2.301.847	2.266.642	2.316.043
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	12.420	2.866	-	-	-	-	-	-	-	-	-	-	-	49	-	1.177
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	45.171	39.081	25.976	19.592	18.628	15.994	15.229	15.930	13.592	10.633	13.701	13.065	11.413	12.864	12.092	10.636
- Obligasi / *Bonds*	1.539.989	1.557.913	1.468.745	1.451.567	1.416.526	1.374.670	1.393.858	1.381.743	1.383.611	1.329.766	1.387.071	1.445.955	1.383.519	1.400.142	1.381.544	1.428.738
- Lainnya / *Others*	233.381	263.635	493.079	781.779	864.209	849.549	863.802	913.530	945.945	882.215	896.015	903.359	861.688	888.793	873.006	875.493
e. Penyertaan / *Equity Investment*	96.503	111.145	116.678	126.077	126.986	127.320	125.385	125.741	126.993	126.051	126.414	126.829	126.585	126.963	127.279	128.576
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	354.825	358.264	342.397	337.237	335.809	332.942	330.667	331.743	332.830	320.093	323.203	325.332	321.358	322.578	323.293	319.727
- Kredit yang diberikan / *Credit*	345.888	349.526	333.040	329.853	328.253	325.631	323.479	324.446	325.480	313.282	316.071	317.980	314.421	316.599	317.273	313.839
- Surat Berharga / *Securities*	2.578	2.024	3.982	1.579	1.799	1.761	1.865	1.784	1.926	1.857	1.921	2.159	1.826	1.508	1.622	1.575
- Lainnya / *Others*	6.360	6.715	5.375	5.805	5.758	5.550	5.323	5.514	5.424	4.954	5.211	5.192	5.111	4.471	4.398	4.314
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	18.072	28.582	19.530	32.456	29.295	44.122	48.058	34.040	33.982	40.148	39.592	51.661	47.728	50.316	40.471	38.915
h. Tagihan Lainnya / *Other claims*	623.647	667.613	661.649	495.022	449.703	485.643	431.787	421.259	427.069	478.597	413.397	429.382	531.674	478.955	492.499	410.383
Sumber Dana / *Source of Funds*																
a. Dana Pihak Ketiga / *Third Party Funds*	7.479.463	8.153.590	8.457.929	8.722.035	8.686.720	8.649.871	8.720.782	8.751.160	8.835.901	8.837.242	8.879.258	8.925.881	9.010.153	9.046.540	9.072.045	9.328.996
Rupiah	6.442.601	6.907.838	7.144.439	7.318.264	7.290.161	7.276.766	7.357.732	7.382.601	7.467.131	7.454.860	7.445.739	7.487.050	7.550.261	7.567.961	7.601.233	7.846.980
Giro / *Demand Deposit*	1.591.523	1.839.473	1.869.826	1.917.477	1.874.987	1.859.586	1.906.992	1.909.330	2.008.707	1.944.250	1.943.905	1.932.656	1.914.757	1.960.527	1.996.356	2.130.725
Tabungan / *Saving*	2.263.564	2.422.410	2.488.350	2.548.801	2.554.355	2.538.770	2.557.468	2.570.530	2.583.519	2.655.773	2.624.087	2.632.380	2.696.789	2.671.433	2.641.907	2.718.018
Simpanan Berjangka / *Time Deposits*	2.587.514	2.645.955	2.786.262	2.851.985	2.860.818	2.878.411	2.893.272	2.902.741	2.874.905	2.854.836	2.877.747	2.922.014	2.938.714	2.936.001	2.962.970	2.998.237
Valas / *Foreign Exchange*	1.036.861	1.245.752	1.313.490	1.403.771	1.396.559	1.373.105	1.363.050	1.368.558	1.368.770	1.382.382	1.433.518	1.438.831	1.459.892	1.478.579	1.470.813	1.482.016
Giro / *Demand Deposit*	551.982	706.687	792.724	823.361	808.935	793.021	796.623	793.734	795.329	807.123	851.445	845.133	855.782	886.129	885.386	893.759
Tabungan / *Saving*	168.696	192.775	180.833	197.303	200.145	201.644	207.361	202.089	197.775	194.469	201.317	202.663	205.051	209.553	210.693	215.884
Simpanan Berjangka / *Time Deposits*	316.184	346.290	339.933	383.107	387.479	378.439	359.066	372.735	375.666	380.791	380.757	391.035	399.059	382.896	374.733	372.373
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	1.672	2.127	17.579	17.140	9.575	10.844	14.057	14.124	16.241	23.606	21.668	19.027	25.293	20.995	9.647	15.118
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	160.594	173.399	198.381	203.714	197.779	192.028	189.082	197.583	202.199	192.612	192.530	210.210	187.030	203.121	207.977	211.058
d. Surat Berharga yang diterbitkan / *Issued Securities*	117.684	115.117	99.040	95.780	94.125	90.921	90.324	99.640	96.562	99.327	93.646	97.712	114.600	113.887	103.470	109.996
e. Pinjaman yang Diterima / *Loans received*	227.554	293.291	308.328	323.207	326.484	332.274	326.527	336.907	345.134	395.420	385.821	387.742	393.518	400.406	400.648	407.159
Rupiah	62.206	88.881	98.029	94.688	93.388	94.194	94.003	93.563	98.721	107.224	103.316	105.664	103.737	102.816	104.185	104.936
Valas / *Foreign Exchange*	165.349	204.410	210.299	228.519	233.096	238.080	232.523	243.344	246.414	288.195	282.506	282.078	289.781	297.590	296.464	302.223
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	12.370	27.589	21.519	36.533	30.745	46.233	49.864	39.726	39.721	47.811	47.732	58.090	60.280	64.684	52.806	50.685
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities*	125.817	156.076	239.371	257.794	264.162	333.889	289.384	256.902	286.304	355.289	271.592	254.716	374.829	330.438	345.142	241.486
h. Setoran Jaminan / *Guarantee Deposits*	4.565	4.283	4.932	3.924	4.436	5.173	5.219	5.070	4.776	5.153	4.878	4.826	5.121	5.113	4.542	4.373
Beberapa komponen modal / *Several Components of Capital*																
a. Modal Disetor / *Paid In Capital*	261.671	282.879	312.788	316.763	317.363	317.244	312.186	313.520	313.527	313.778	313.824	313.838	315.262	315.322	315.345	315.799
b. Cadangan / *Reserves*	81.168	88.915	97.664	104.747	104.801	104.969	104.809	104.802	104.922	104.923	104.910	105.638	107.487	107.674	109.181	111.661
c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1)	648.343	675.740	738.593	839.114	838.941	838.642	838.888	838.222	831.146	810.417	1.066.399	1.062.641	944.865	920.114	915.317	907.180
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	140.207	201.817	243.326	126.525	149.620	171.026	194.970	217.590	237.148	255.200	19.361	40.014	65.455	85.601	106.502	131.382
e. Tambahan modal disetor / *Additional Paid In Capital*	273.985	282.024	288.231	296.181	300.528	305.886	311.136	303.477	302.177	300.368	303.430	306.804	303.746	311.624	309.259	311.638
f. Modal Pinjaman / *Loan Capital*	65.852	78.111	78.930	71.425	72.299	70.624	69.810	69.857	70.283	67.808	62.667	64.495	61.506	61.604	60.903	60.473

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

Keterangan / *Items*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Penyaluran Dana / *Distribution of Funds*																
a. Kredit Yang Diberikan / *Credit*	2.630.961	2.903.228	3.253.481	3.470.674	3.494.068	3.491.556	3.535.064	3.572.672	3.597.615	3.646.528	3.623.517	3.627.388	3.643.085	3.669.461	3.694.365	3.727.669
- Kepada Pihak Ketiga / *To Third Party*	2.623.165	2.894.142	3.241.987	3.460.160	3.483.681	3.481.515	3.525.543	3.562.815	3.587.353	3.634.199	3.611.203	3.614.682	3.630.283	3.657.450	3.680.746	3.714.349
Rupiah	2.250.578	2.445.933	2.750.459	2.893.869	2.915.299	2.944.338	2.979.570	2.990.202	3.013.692	3.052.286	3.031.992	3.033.208	3.044.767	3.058.670	3.084.744	3.127.818
Valas / *Foreign Exchange*	372.587	448.209	491.528	566.290	568.381	537.177	545.973	572.613	573.661	581.913	579.211	581.475	585.516	598.780	596.003	586.531
- Kepada Bank Lain / *Inter Bank Credit*	7.796	9.086	11.494	10.515	10.387	10.041	9.521	9.857	10.262	12.329	12.315	12.706	12.802	12.010	13.619	13.320
Rupiah	5.658	5.051	6.481	6.773	6.824	6.869	6.875	6.894	7.147	7.642	7.669	8.153	8.358	7.871	9.708	9.858
Valas / *Foreign Exchange*	2.138	4.034	5.012	3.741	3.563	3.172	2.646	2.962	3.115	4.687	4.645	4.553	4.444	4.139	3.910	3.462
b. Penempatan pada Bank Lain / *Interbank Placement*	72.637	117.187	122.295	129.893	116.701	119.270	157.347	120.926	138.764	136.347	146.024	151.622	148.314	133.382	174.950	146.250
- Giro / *Demand Deposit*	54.993	89.749	94.538	100.733	86.076	87.768	128.431	93.867	112.476	101.087	115.679	110.500	122.521	110.275	147.295	120.708
- Inter Bank Call Money / *Inter Bank Call Money*	12.635	21.321	18.484	18.047	19.710	21.725	18.681	15.894	15.012	23.343	18.993	30.330	13.479	10.297	15.180	10.999
- Deposito Berjangka / *Time Deposits*	4.105	2.548	5.351	2.258	3.129	2.031	2.696	4.005	3.669	3.388	2.291	2.130	2.926	2.203	2.584	4.319
- Lainnya / *Others*	904	3.569	3.922	8.855	7.786	7.746	7.538	7.161	7.607	8.529	9.061	8.661	9.389	10.607	9.891	10.224
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	396.875	520.124	430.537	262.597	270.574	303.563	273.439	280.657	314.161	309.167	311.566	318.703	368.964	314.937	269.876	415.322
- Giro / Demand Deposit	201.794	343.867	272.251	222.179	207.816	205.076	190.310	195.671	202.154	250.293	193.739	199.626	216.255	186.211	177.052	209.121
- Fine Tune Operation (FTO)	94.247	154.876	121.145	21127	43123	79390	56632	60360	57941	56065	98428	98367	124.751	95.617	60.437	75.452
- Fasbi	100.827	21.371	37.134	19.291	19.635	19.088	26.497	24.619	54.058	2.810	19.399	20.700	27.920	33.092	32.377	130.744
- Lainnya / Others	6	10	7	0	0	8	0	7	8	0	0	9	37	18	10	4
d. Surat Berharga / Securities	786.707	805.839	763.985	783.941	739.155	695.550	697.500	721.023	750.561	689.833	736.615	769.038	737.454	755.004	756.884	810.265
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	9.815	876	-	-	-	-	-	-	-	-	-	-	-	49	-	-
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	29.869	28.115	11.810	10.103	9.056	8.181	8.020	8.984	7.834	5.005	5.879	5.781	5.020	6.338	5.893	4.203
- Obligasi / *Bonds*	676.547	621.203	540.658	504.311	478.748	452.179	480.236	486.355	489.171	455.814	492.381	507.727	478.010	486.250	481.691	516.119
- Lainnya / *Others*	70.477	155.644	211.517	269.527	251.352	235.190	209.244	225.685	253.556	229.014	238.355	255.529	254.425	262.367	269.301	289.942
e. Penyertaan / *Equity Investment*	65.030	78.186	81.302	81.430	81.695	81.906	82.253	82.491	83.670	83.850	84.108	84.400	84.562	84.808	85.047	86.464
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	210.919	209.222	186.601	179.044	178.581	176.431	173.144	173.830	173.928	164.626	167.562	169.282	166.814	166.475	167.552	165.442
- Kredit yang diberikan / *Credit*	205.201	203.279	180.338	174.799	174.161	172.183	168.908	169.529	169.548	160.241	162.869	164.225	161.995	162.496	163.509	161.508
- Surat Berharga / *Securities*	2.124	1.761	3.164	1.027	1.255	1.201	1.301	1.216	1.407	1.352	1.445	1.681	1.455	1.142	1.274	1.239
- Lainnya / *Others*	3.594	4.182	3.099	3.218	3.165	3.047	2.935	3.085	2.973	3.033	3.249	3.377	3.364	2.837	2.769	2.696
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	2.929	3.951	3.935	6.490	5.978	11.803	12.459	7.309	8.449	10.579	10.713	13.357	11.939	13.274	11.274	11.460
h. Tagihan Lainnya / *Other claims*	182.009	148.643	170.773	149.608	158.035	181.937	149.658	147.360	143.815	197.856	163.089	166.386	190.930	175.273	177.623	143.678
Sumber Dana / *Source of Funds*		0														
a. Dana Pihak Ketiga / *Third Party Funds*	3.179.487	3.581.139	3.747.610	3.824.397	3.791.045	3.771.666	3.810.518	3.818.939	3.904.397	3.862.797	3.903.894	3.952.826	3.991.328	4.016.903	4.028.088	4.228.319
Rupiah	2.731.178	2.990.814	3.080.887	3.130.044	3.101.509	3.109.516	3.155.751	3.157.341	3.227.231	3.185.097	3.184.627	3.235.042	3.260.394	3.289.191	3.306.983	3.509.869
Giro / *Demand Deposit*	690.666	860.753	873.115	867.380	848.887	848.915	865.905	857.201	942.376	902.929	876.933	869.830	857.821	898.199	906.644	1.029.101
Tabungan / *Saving*	1.105.687	1.176.897	1.201.674	1.228.669	1.229.167	1.214.124	1.235.223	1.250.693	1.263.439	1.298.913	1.279.093	1.284.824	1.310.324	1.294.702	1.281.917	1.327.896
Simpanan Berjangka / *Time Deposits*	934.825	953.163	1.006.098	1.033.995	1.023.455	1.046.476	1.054.623	1.049.447	1.021.416	983.255	1.028.600	1.080.388	1.092.249	1.096.289	1.118.422	1.152.872
Valas / *Foreign Exchange*	448.310	590.326	666.723	694.353	689.536	662.150	654.768	661.599	677.166	677.700	719.267	717.783	730.935	727.712	721.105	718.450
Giro / *Demand Deposit*	267.918	416.370	493.774	499.279	487.878	473.746	474.871	477.699	484.018	487.486	528.913	524.427	537.280	537.305	533.489	534.101
Tabungan / *Saving*	46.357	56.563	54.025	60.115	60.589	58.663	61.399	60.231	61.117	60.507	62.065	62.358	65.675	65.273	64.850	65.912
Simpanan Berjangka / *Time Deposits*	134.035	117.393	118.923	134.959	141.069	129.742	118.498	123.668	132.030	129.707	128.290	130.998	127.979	125.135	122.766	118.436
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	1.671	757	495	454	492	470	445	431	439	406	458	494	463	366	369	2.371
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	38.720	41.672	40.701	52.101	56.162	48.111	44.159	49.098	50.082	56.659	49.962	51.663	37.449	46.115	55.419	44.326
d. Surat Berharga yang diterbitkan / *Issued Securities*	80.309	85.868	76.327	70.846	69.807	66.005	65.876	65.423	61.489	62.061	62.467	62.323	79.183	79.263	69.415	70.291
e. Pinjaman yang Diterima / *Loans received*	124.731	136.000	163.464	158.382	156.853	168.381	168.942	175.996	181.412	220.447	221.001	224.204	225.980	224.218	225.180	229.564
Rupiah	23.436	25.661	34.976	30.828	29.458	29.898	30.545	30.546	31.467	35.150	35.046	34.942	35.031	33.800	33.866	34.251
Valas / *Foreign Exchange*	101.295	110.339	128.487	127.554	127.395	138.483	138.396	145.450	149.945	185.297	185.954	189.262	190.950	190.417	191.314	195.314
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	1.351	3.709	3.848	6.722	5.558	8.411	8.596	6.436	7.758	10.421	10.563	14.127	12.278	13.500	9.311	9.186
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities*	62.316	60.981	93.700	122.492	129.817	151.512	117.247	111.905	116.385	158.632	128.822	117.934	157.131	146.323	147.679	106.010
h. Setoran Jaminan / *Guarantee Deposits*	934	1.293	1.857	1.562	1.678	1.714	1.564	1.641	1.797	2.064	1.782	1.714	1.876	1.764	1.563	1.534
Beberapa komponen modal / *Several Components of Capital*		-														
a. Modal Disetor / *Paid In Capital*	33.461	32.541	31.522	31.589	31.555	31.314	30.968	30.968	30.968	30.968	30.990	30.990	30.990	30.775	30.775	30.741
b. Cadangan / *Reserves*	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596
c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1)	312.691	328.621	355.529	404.439	404.439	404.438	404.438	404.438	404.438	384.095	514.348	514.288	439.381	424.693	423.190	423.190
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	69.282	106.452	128.723	65.035	74.842	85.793	97.759	109.063	119.393	131.401	7.745	17.742	28.996	38.081	47.954	60.418
e. Tambahan modal disetor / *Additional Paid In Capital*	119.757	103.220	113.714	112.782	114.448	116.783	118.361	115.990	115.512	114.919	115.998	117.169	116.617	121.728	118.064	118.680
f. Modal Pinjaman / *Loan Capital*	25.162	27.505	32.757	28.128	27.959	26.828	26.386	27.167	27.379	24.731	20.121	20.431	20.409	20.454	20.112	20.051

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

Keterangan / *Items*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Penyaluran Dana / *Distribution of Funds*																
a. Kredit Yang Diberikan / *Credit*	520.497	571.247	618.449	635.377	640.569	645.190	651.854	653.637	654.734	658.599	652.569	656.000	658.279	655.084	657.943	661.174
- Kepada Pihak Ketiga / *To Third Party*	516.091	562.847	606.680	625.616	630.119	634.921	641.603	643.980	644.351	645.772	640.168	643.725	646.558	643.484	646.458	649.363
Rupiah	514.928	561.280	605.611	624.418	628.915	633.746	640.457	642.773	643.359	644.976	639.367	642.904	645.760	642.684	645.686	648.604
Valas / *Foreign Exchange*	1.162	1.567	1.069	1.198	1.204	1.175	1.146	1.207	992	797	801	822	799	800	772	759
- Kepada Bank Lain / *Inter Bank Credit*	4.407	8.400	11.770	9.761	10.450	10.268	10.251	9.657	10.383	12.826	12.401	12.274	11.721	11.600	11.485	11.812
Rupiah	4.407	8.400	11.462	9.433	9.312	9.186	9.191	8.558	9.274	11.217	10.771	10.616	10.065	9.940	9.856	10.188
Valas / *Foreign Exchange*	-	-	308	328	1.138	1.082	1.060	1.099	1.109	1.610	1.630	1.658	1.656	1.660	1.629	1.624
b. Penempatan pada Bank Lain / *Interbank Placement*	23.315	22.947	35.883	43.001	35.574	38.513	46.628	51.863	40.121	32.743	37.470	39.930	25.259	40.680	44.931	42.830
- Giro / *Demand Deposit*	4.317	3.678	3.931	8.161	8.269	3.901	4.938	6.666	3.799	3.194	3.888	3.582	5.302	3.853	3.858	2.492
- Inter Bank Call Money / *Inter Bank Call Money*	9.736	16.129	26.959	29.130	20.367	28.193	32.938	35.117	33.148	24.739	27.600	31.671	19.404	33.536	34.714	34.337
- Deposito Berjangka / *Time Deposits*	8.385	2.390	4.559	4.937	6.685	6.246	8.568	10.026	3.121	4.656	5.696	4.521	468	3.087	6.272	5.885
- Lainnya / *Others*	878	750	434	772	254	173	185	54	54	155	287	156	84	204	87	116
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	110.147	117.807	103.022	77.630	67.508	66.183	69.877	70.009	83.461	80.845	62.620	56.835	62.179	45.538	55.380	61.996
- Giro / Demand Deposit	51.741	82.891	79.779	49.999	50.799	52.087	50.772	54.746	55.532	61.003	44.889	38.893	41.995	32.831	37.399	37.558
- Fine Tune Operation (FTO)	18.249	13.669	3.839	5.082	1.907	2.210	605	1.187	2.501	3.330	1.146	1.453	1.688	818	326	2.865
- Fasbi	39.582	21.247	19.404	22.549	14.803	11.886	18.500	14.076	25.428	16.513	16.585	16.490	18.496	11.890	17.655	21.574
- Lainnya / Others	575	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Surat Berharga / Securities	117.817	127.769	134.959	163.600	168.995	175.091	180.112	194.730	196.020	178.023	179.489	183.289	175.797	187.187	184.726	186.714
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	1.369	195	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	4.944	2.642	1.638	1.051	1.202	1.032	967	817	917	518	968	955	959	959	922	872
- Obligasi / *Bonds*	83.303	100.444	92.305	102.718	101.344	101.548	101.009	104.403	102.989	95.366	101.108	104.229	97.969	104.095	103.700	101.896
- Lainnya / *Others*	28.201	24.488	41.017	59.831	66.449	72.511	78.136	89.510	92.113	82.139	77.414	78.105	76.870	82.134	80.104	83.947
e. Penyertaan / *Equity Investment*	1.955	2.067	2.092	2.305	2.306	2.406	2.404	2.404	2.405	2.624	2.624	2.622	2.620	2.618	2.618	2.618
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	16.089	15.771	16.668	17.933	18.056	18.274	18.651	18.920	19.154	18.532	19.148	19.520	19.420	19.839	20.344	20.279
- Kredit yang diberikan / *Credit*	15.590	15.406	16.307	17.546	17.677	17.889	18.255	18.523	18.771	18.132	18.762	19.128	19.044	19.452	19.961	19.892
- Surat Berharga / *Securities*	199	41	42	31	29	30	30	28	28	33	26	24	15	15	19	21
- Lainnya / *Others*	299	324	319	355	350	355	367	370	354	366	360	367	361	373	364	367
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	6	19	5	16	11	63	100	44	22	7	1	6	4	37	27	15
h. Tagihan Lainnya / *Other claims*	46.175	52.866	46.726	34.983	29.014	24.745	27.958	23.453	22.188	23.947	23.041	19.516	30.900	29.033	32.963	25.182
Sumber Dana / *Source of Funds*																
a. Dana Pihak Ketiga / *Third Party Funds*	681.607	723.880	730.333	761.328	759.653	771.646	790.239	810.904	802.849	752.685	760.613	752.898	746.676	765.348	780.005	779.316
Rupiah	676.637	721.844	723.757	746.311	749.420	765.136	786.410	805.161	799.552	745.351	756.947	748.237	741.057	760.575	774.985	774.046
Giro / *Demand Deposit*	169.986	180.745	167.905	197.922	187.227	197.749	211.708	218.847	204.333	150.136	187.237	180.553	165.175	187.472	196.720	186.559
Tabungan / *Saving*	208.612	221.084	239.041	230.827	231.964	235.696	232.539	231.603	235.069	257.932	241.568	232.495	247.033	237.739	232.952	241.892
Simpanan Berjangka / *Time Deposits*	298.039	320.016	316.811	317.562	330.229	331.691	342.162	354.710	360.150	337.283	328.142	335.189	328.849	335.364	345.313	345.596
Valas / *Foreign Exchange*	4.970	2.036	6.576	15.017	10.232	6.510	3.830	5.744	3.297	7.334	3.666	4.660	5.619	4.772	5.021	5.270
Giro / *Demand Deposit*	808	760	136	215	197	147	140	147	132	133	136	94	77	83	368	236
Tabungan / *Saving*	106	123	100	117	124	116	121	123	112	121	130	119	133	141	154	167
Simpanan Berjangka / *Time Deposits*	4.056	1.152	6.339	14.685	9.912	6.248	3.568	5.474	3.053	7.079	3.401	4.448	5.408	4.548	4.499	4.866
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	1	1	581	649	1	724	1	1	1	1.504	771	504	1.656	1	783	315
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	20.660	29.195	32.972	24.318	18.414	17.718	20.716	21.829	21.779	27.991	18.985	24.599	21.178	20.386	18.076	22.796
d. Surat Berharga yang diterbitkan / *Issued Securities*	8.089	6.910	6.204	5.158	4.424	4.025	4.728	3.908	3.937	6.267	3.651	3.561	4.446	3.566	3.566	4.075
e. Pinjaman yang Diterima / *Loans received*	18.400	25.854	29.894	30.075	29.875	29.860	29.604	29.174	29.916	34.192	33.641	36.221	34.719	36.220	39.542	40.779
Rupiah	18.400	25.854	29.663	29.830	29.631	29.629	29.604	29.174	29.916	33.950	33.396	35.972	34.471	35.971	39.298	40.535
Valas / *Foreign Exchange*	-	-	231	246	244	232	-	-	-	241	245	249	248	249	244	244
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	0	3	1	14	38	10	12	39	25	14	29	39	16	34	19	2
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities*	2.765	8.877	21.013	19.216	14.879	8.407	11.537	7.553	13.746	29.470	15.866	14.055	29.078	11.130	10.694	7.766
h. Setoran Jaminan / *Guarantee Deposits*	406	436	497	199	212	225	280	256	249	455	352	268	253	178	179	156
Beberapa komponen modal / *Several Components of Capital*																
a. Modal Disetor / *Paid In Capital*	48.206	53.424	59.919	60.873	61.247	61.368	61.423	61.615	61.622	61.858	61.884	61.899	63.355	63.630	63.654	63.833
b. Cadangan / *Reserves*	26.605	30.337	34.510	37.498	37.497	37.636	37.379	37.371	37.491	37.490	37.477	38.166	39.303	39.464	39.549	40.213
c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1)	3.978	2.702	3.965	6.388	6.388	6.141	6.130	6.127	5.869	5.853	20.729	17.329	12.656	10.511	9.992	7.578
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	13.776	15.300	14.519	6.818	7.819	8.954	10.160	11.162	12.343	13.002	1.260	2.360	3.778	4.683	5.825	7.132
e. Tambahan modal disetor / *Additional Paid In Capital*	2.698	2.625	2.765	2.489	2.516	3.235	3.763	3.005	3.290	3.089	3.413	4.194	2.610	2.965	3.493	3.719
f. Modal Pinjaman / *Loan Capital*	3.930	4.122	4.122	4.124	5.566	5.566	5.566	5.566	5.567	5.874	5.875	5.875	5.743	5.743	5.743	5.743

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

Keterangan / *Items*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Penyaluran Dana / *Distribution of Funds*																
a. Kredit Yang Diberikan / *Credit*	2.498.048	2.833.037	3.123.842	3.261.587	3.275.970	3.277.938	3.302.438	3.336.207	3.369.453	3.432.276	3.409.039	3.445.107	3.499.555	3.517.935	3.531.816	3.555.207
- Kepada Pihak Ketiga / *To Third Party*	2.461.474	2.783.624	3.067.242	3.211.374	3.224.889	3.225.797	3.251.006	3.286.953	3.315.802	3.371.635	3.351.981	3.386.780	3.441.088	3.462.267	3.477.224	3.499.491
Rupiah	2.098.946	2.367.959	2.633.578	2.732.127	2.745.932	2.771.591	2.814.191	2.825.328	2.842.454	2.896.192	2.874.381	2.897.503	2.944.713	2.964.062	2.987.127	3.013.402
Valas / *Foreign Exchange*	362.528	415.665	433.664	479.246	478.957	454.206	436.815	461.625	473.348	475.443	477.600	489.277	496.375	498.205	490.096	486.089
- Kepada Bank Lain / *Inter Bank Credit*	36.574	49.413	56.601	50.213	51.081	52.141	51.432	49.254	53.651	60.642	57.058	58.327	58.467	55.668	54.593	55.716
Rupiah	31.543	39.393	46.589	40.863	40.282	40.628	40.081	38.969	42.739	48.749	46.550	47.291	47.212	45.011	43.486	44.195
Valas / *Foreign Exchange*	5.031	10.020	10.012	9.351	10.799	11.513	11.351	10.285	10.912	11.893	10.508	11.036	11.254	10.657	11.106	11.521
b. Penempatan pada Bank Lain / *Interbank Placement*	102.668	80.573	71.755	87.535	83.999	79.408	76.308	79.534	83.970	75.427	80.746	71.164	86.551	88.622	99.737	110.717
- Giro / *Demand Deposit*	59.506	48.853	44.808	51.008	42.012	45.997	44.059	42.637	42.957	40.438	45.674	41.695	49.292	51.345	63.316	65.699
- Inter Bank Call Money / *Inter Bank Call Money*	33.418	26.083	21.702	29.412	35.144	28.353	27.157	32.741	36.728	30.282	31.305	26.528	34.087	34.497	33.020	40.682
- Deposito Berjangka / *Time Deposits*	7.002	3.657	4.655	5.931	6.071	4.461	4.366	3.753	3.940	4.419	3.471	2.584	1.938	1.702	1.916	2.697
- Lainnya / *Others*	2.742	1.980	590	1.183	772	598	726	403	346	288	296	357	1.234	1.079	1.484	1.639
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	521.894	541.815	418.695	352.867	320.372	371.383	354.222	336.302	330.420	372.470	353.341	312.159	351.877	328.365	316.104	343.191
- Giro / Demand Deposit	188.136	301.395	273.556	222.312	224.418	232.641	227.091	235.713	226.079	212.645	218.655	206.791	224.737	198.385	187.887	193.918
- Fine Tune Operation (FTO)	239.511	165.873	53.955	45.624	45.919	73.754	58.655	46.239	38.615	51.971	50.347	43.606	52.117	49.669	61.172	65.410
- Fasbi	80.803	74.419	79.302	79.683	43.403	64.530	59.728	45.008	57.185	97.603	75.490	56.922	69.026	69.370	61.124	73.838
- Lainnya / Others	13.443	128	11.881	5.247	6.632	458	8.748	9.343	8.541	10.251	8.849	4.840	5.997	10.941	5.921	10.025
d. Surat Berharga / Securities	845.884	838.227	974.802	1.161.012	1.242.553	1.219.702	1.246.451	1.247.419	1.242.797	1.209.777	1.228.208	1.252.313	1.186.862	1.205.249	1.176.363	1.171.401
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	1.236	1.795	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	8.357	3.597	7.355	2.832	2.929	3.173	2.674	2.479	1.801	2.048	3.886	3.444	2.912	2.813	2.882	2.979
- Obligasi / *Bonds*	705.088	752.660	744.326	754.893	746.334	727.672	717.384	704.782	703.981	694.815	705.896	742.540	717.773	721.329	710.234	725.590
- Lainnya / *Others*	131.203	80.175	223.120	403.287	493.289	488.857	526.393	540.158	537.016	512.915	518.425	506.329	466.178	481.106	463.248	442.831
e. Penyertaan / *Equity Investment*	29.445	30.819	33.267	42.325	42.969	42.992	40.712	40.829	40.902	39.561	39.666	39.790	39.387	39.520	39.597	39.478
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	121.292	128.426	135.052	136.189	135.112	134.239	134.754	134.642	135.350	132.374	131.927	131.852	131.503	132.613	131.795	130.663
- Kredit yang diberikan / *Credit*	118.718	126.148	132.405	133.528	132.445	131.645	132.282	132.128	132.848	130.436	129.954	130.028	129.770	131.009	130.210	129.104
- Surat Berharga / *Securities*	245	213	772	513	510	526	529	536	486	466	445	448	350	346	325	311
- Lainnya / *Others*	2.330	2.065	1.875	2.148	2.158	2.068	1.943	1.978	2.016	1.472	1.528	1.376	1.382	1.258	1.261	1.247
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	8.381	13.622	9.739	16.096	15.243	19.603	21.989	13.891	13.169	15.534	15.563	20.840	17.110	18.499	13.844	13.012
h. Tagihan Lainnya / *Other claims*	371.833	405.807	379.482	248.642	205.009	221.263	200.660	197.543	207.195	207.126	181.979	188.012	253.724	219.633	227.606	188.778
Sumber Dana / *Source of Funds*																
a. Dana Pihak Ketiga / *Third Party Funds*	3.411.842	3.595.556	3.745.302	3.867.211	3.884.026	3.859.912	3.877.080	3.882.448	3.889.803	3.973.849	3.952.947	3.955.115	4.019.735	4.008.645	3.998.847	4.051.658
Rupiah	2.916.904	3.052.474	3.206.723	3.288.934	3.296.092	3.263.106	3.281.755	3.285.096	3.306.586	3.389.707	3.358.988	3.355.928	3.407.589	3.374.794	3.371.705	3.416.350
Giro / *Demand Deposit*	648.844	702.334	734.301	750.508	743.193	720.580	738.022	742.871	772.562	796.847	779.241	779.175	794.205	774.586	794.294	814.841
Tabungan / *Saving*	940.522	1.014.955	1.041.836	1.082.383	1.086.676	1.082.297	1.083.286	1.081.818	1.078.720	1.093.016	1.097.539	1.109.554	1.133.733	1.133.433	1.121.220	1.142.190
Simpanan Berjangka / *Time Deposits*	1.327.538	1.335.185	1.430.585	1.456.043	1.466.223	1.460.229	1.460.448	1.460.407	1.455.304	1.499.844	1.482.208	1.467.200	1.479.651	1.466.775	1.456.191	1.459.319
Valas / *Foreign Exchange*	494.938	543.081	538.579	578.278	587.934	596.806	595.324	597.351	583.217	584.142	593.959	599.186	612.147	633.850	627.141	635.307
Giro / *Demand Deposit*	209.304	208.181	215.818	231.692	232.548	232.266	234.385	235.800	228.381	227.614	229.439	226.886	227.908	255.424	253.077	256.481
Tabungan / *Saving*	113.357	128.274	124.618	133.647	136.165	139.310	142.197	138.197	132.971	131.801	136.989	138.119	137.259	142.161	143.738	147.717
Simpanan Berjangka / *Time Deposits*	172.278	206.626	198.144	212.939	219.221	225.231	218.742	223.355	221.865	224.727	227.531	234.182	246.980	236.266	230.326	231.110
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	1	1.369	16.502	16.038	8.925	9.583	13.611	13.692	15.801	21.693	19.881	18.029	23.174	19.061	8.495	12.433
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	80.086	79.126	95.416	98.157	98.422	98.872	98.800	102.392	104.338	86.156	96.526	103.213	99.750	105.471	105.949	116.219
d. Surat Berharga yang diterbitkan / *Issued Securities*	29.287	22.339	16.510	19.776	19.893	20.891	19.720	30.309	31.137	30.998	27.528	31.829	30.972	31.058	30.489	35.629
e. Pinjaman yang Diterima / *Loans received*	84.359	131.435	114.970	134.720	139.755	134.031	127.976	131.736	133.806	140.781	131.180	127.317	132.816	139.967	135.926	136.816
Rupiah	20.369	37.366	33.389	34.030	34.298	34.666	33.853	33.842	37.338	38.124	34.873	34.750	34.235	33.044	31.021	30.150
Valas / *Foreign Exchange*	63.990	94.069	81.581	100.689	105.457	99.365	94.123	97.894	96.469	102.657	96.307	92.567	98.581	106.923	104.906	106.666
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	6.041	11.770	9.539	17.886	14.254	18.912	21.586	14.795	13.088	15.787	14.578	19.165	16.297	17.874	13.679	12.405
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities*	58.334	81.791	121.198	114.345	116.096	170.382	154.153	135.833	154.744	162.950	124.243	120.592	184.753	170.340	182.787	125.778
h. Setoran Jaminan / *Guarantee Deposits*	2.530	2.061	2.069	1.896	1.931	2.755	2.982	2.729	2.260	2.045	2.173	2.155	2.313	2.496	2.496	2.327
Beberapa komponen modal / *Several Components of Capital*																
a. Modal Disetor / *Paid In Capital*	172.692	193.293	217.725	220.679	220.940	220.940	216.174	217.315	217.315	217.330	217.329	217.328	217.296	217.296	217.295	217.603
b. Cadangan / *Reserves*	40.967	44.982	49.558	53.653	53.709	53.736	53.834	53.834	53.835	53.837	53.837	53.876	54.588	54.613	56.036	57.852
c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1)	293.812	304.689	334.202	374.650	374.478	374.429	375.625	375.648	369.509	369.137	466.316	466.017	428.581	420.973	418.200	413.290
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	53.222	74.206	87.723	47.603	58.565	66.474	75.956	85.243	92.664	97.142	9.342	17.781	29.422	38.342	47.012	56.938
e. Tambahan modal disetor / *Additional Paid In Capital*	151.133	176.439	171.989	181.238	183.779	185.972	188.942	184.559	183.540	182.618	184.076	185.406	184.535	186.860	187.584	188.990
f. Modal Pinjaman / *Loan Capital*	36.760	46.484	42.051	39.173	38.774	38.229	37.858	37.124	37.338	37.203	36.672	38.189	35.354	35.408	35.049	34.679

Tabel 1.5.a.
Kegiatan Usaha Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri
(Branch Offices of Foreign Banks Operations)
Miliar Rp *(Billion Rp)*

Keterangan / *Items*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Penyaluran Dana / *Distribution of Funds*																
a. Kredit Yang Diberikan / *Credit*	171.130	190.108	191.163	200.119	192.385	182.238	183.820	188.255	194.866	209.954	206.635	208.557	219.100	226.228	219.684	223.411
- Kepada Pihak Ketiga / *To Third Party*	167.855	182.951	174.335	181.255	175.930	165.470	161.098	163.147	169.751	179.952	178.868	180.307	190.495	196.741	193.203	196.590
Rupiah	91.250	100.237	92.993	89.512	85.417	84.630	86.302	85.737	87.067	94.640	80.715	80.207	80.164	79.356	81.603	83.852
Valas / *Foreign Exchange*	76.606	82.714	81.342	91.742	90.513	80.840	74.795	77.411	82.685	85.311	98.153	100.100	110.332	117.385	111.601	112.738
- Kepada Bank Lain / *Inter Bank Credit*	3.274	7.157	16.828	18.864	16.455	16.767	22.722	25.108	25.114	30.002	27.767	28.250	28.605	29.487	26.480	26.821
Rupiah	-	4.840	800	-	-	-	6	-	4	1.000	-	21	27	27	5	48
Valas / *Foreign Exchange*	3.274	2.317	16.028	18.864	16.455	16.767	22.716	25.108	25.110	29.002	27.767	28.229	28.578	29.460	26.475	26.773
b. Penempatan pada Bank Lain / *Interbank Placement*	24.514	24.734	28.442	34.136	23.097	32.927	38.452	31.991	33.977	30.535	32.750	32.592	28.004	38.292	35.143	39.341
- Giro / *Demand Deposit*	3.688	2.697	6.418	4.578	3.699	3.977	4.233	3.113	4.050	4.459	4.143	5.325	4.479	3.746	4.313	4.113
- Inter Bank Call Money / *Inter Bank Call Money*	20.153	21.812	22.008	28.250	18.473	26.588	33.108	27.310	28.534	25.659	28.120	25.901	22.942	32.731	30.122	32.989
- Deposito Berjangka / *Time Deposits*	500	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / *Others*	173	225	17	1.308	925	2.362	1.111	1.568	1.393	417	487	1.366	583	1.814	708	2.239
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	117.441	113.832	95.496	105.097	103.447	93.773	87.091	93.897	78.713	96.378	114.876	105.746	95.520	90.264	111.411	100.680
- Giro / Demand Deposit	49.910	25.329	24.132	22.121	23.513	20.534	19.215	21.047	19.149	22.471	19.683	20.395	21.547	18.751	19.122	19.632
- Fine Tune Operation (FTO)	46.238	64.581	52.178	48.721	53.790	57.210	49.786	47.970	36.984	51.443	61.894	56.640	56.495	52.742	71.889	65.479
- Fasbi	21.282	23.915	18.725	32.635	26.144	16.028	17.196	24.543	22.121	22.141	33.298	27.851	17.227	18.770	18.996	15.223
- Lainnya / Others	11	8	461	1.620	1	1	894	338	460	322	1	860	251	1	1.404	345
d. Surat Berharga / Securities	80.554	91.660	114.054	144.385	148.661	149.871	148.825	148.030	153.770	144.981	152.475	157.741	156.506	154.407	148.669	147.664
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.177
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	2.002	4.726	5.172	5.606	5.440	3.608	3.569	3.650	3.040	3.062	2.968	2.885	2.523	2.753	2.396	2.582
- Obligasi / *Bonds*	75.051	83.606	91.456	89.644	90.101	93.271	95.229	86.203	87.470	83.772	87.686	91.460	89.768	88.468	85.920	85.132
- Lainnya / *Others*	3.502	3.328	17.425	49.135	53.119	52.992	50.028	58.177	63.260	58.147	61.821	63.395	64.216	63.186	60.354	58.773
e. Penyertaan / *Equity Investment*	73	73	17	17	17	17	17	17	17	17	17	17	17	17	17	17
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	6.526	4.845	4.077	4.072	4.060	3.998	4.118	4.351	4.398	4.562	4.567	4.678	3.621	3.651	3.602	3.343
- Kredit yang diberikan / *Credit*	6.379	4.693	3.990	3.981	3.970	3.914	4.035	4.265	4.314	4.473	4.486	4.600	3.612	3.642	3.594	3.335
- Surat Berharga / *Securities*	9	9	5	8	6	4	5	4	4	5	6	6	6	5	4	4
- Lainnya / *Others*	138	143	82	83	84	79	78	81	81	83	75	72	4	4	4	4
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	6.757	10.990	5.851	9.854	8.063	12.653	13.510	12.797	12.341	14.028	13.315	17.458	18.676	18.506	15.326	14.428
h. Tagihan Lainnya / *Other claims*	23.630	60.296	64.668	61.789	57.644	57.699	53.510	52.903	53.871	49.668	45.288	55.468	56.120	55.016	54.308	52.744
Sumber Dana / *Source of Funds*										0						
a. Dana Pihak Ketiga / *Third Party Funds*	206.526	253.015	234.684	269.099	251.996	246.647	242.945	238.868	238.852	247.911	261.804	265.043	252.413	255.644	265.106	269.703
Rupiah	117.882	142.705	133.072	152.975	143.139	139.009	133.816	135.004	133.762	134.705	145.178	147.842	141.221	143.401	147.559	146.714
Giro / *Demand Deposit*	82.027	95.641	94.505	101.668	95.681	92.341	91.357	90.411	89.436	94.339	100.494	103.097	97.557	100.270	98.698	100.224
Tabungan / *Saving*	8.743	9.473	5.799	6.922	6.548	6.653	6.420	6.416	6.291	5.911	5.886	5.507	5.699	5.559	5.817	6.040
Simpanan Berjangka / *Time Deposits*	27.112	37.591	32.768	44.386	40.911	40.014	36.039	38.177	38.036	34.455	38.798	39.238	37.965	37.572	43.044	40.450
Valas / *Foreign Exchange*	88.644	110.310	101.612	116.124	108.857	107.638	109.128	103.865	105.090	113.206	116.626	117.201	111.192	112.244	117.546	122.989
Giro / *Demand Deposit*	73.952	81.376	82.995	92.175	88.313	86.864	87.226	80.088	82.798	91.889	92.958	93.726	90.516	93.318	98.453	102.941
Tabungan / *Saving*	8.876	7.815	2.090	3.424	3.268	3.555	3.645	3.538	3.574	2.039	2.133	2.068	1.984	1.978	1.951	2.087
Simpanan Berjangka / *Time Deposits*	5.816	21.119	16.527	20.524	17.276	17.219	18.258	20.239	18.718	19.279	21.535	21.407	18.691	16.948	17.142	17.961
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	-	-	-	-	157	66	-	-	-	3	557	-	-	1.567	-	-
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	21.128	23.406	29.292	29.138	24.782	27.327	25.407	24.264	26.000	21.805	27.056	30.735	28.653	31.149	28.533	27.716
d. Surat Berharga yang diterbitkan / *Issued Securities*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Pinjaman yang Diterima / *Loans received*	64	2	1	30	1	1	4	1	0	-	-	0	2	1	0	-
Rupiah	-	-	1	0	1	1	0	1	0	-	-	0	0	1	0	-
Valas / *Foreign Exchange*	64	2	-	30	-	-	4	-	-	-	-	0	2	-	-	-
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	4.978	12.107	8.131	11.911	10.894	18.899	19.671	18.456	18.850	21.590	22.563	24.759	31.689	33.277	29.796	29.091
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities*	2.402	4.427	3.460	1.740	3.369	3.588	6.447	1.611	1.428	4.237	2.661	2.135	3.867	2.645	3.982	1.931
h. Setoran Jaminan / *Guarantee Deposits*	696	493	509	268	616	478	393	444	470	590	571	689	679	675	304	356
Beberapa komponen modal / *Several Components of Capital*										-						
a. Modal Disetor / *Paid In Capital*	7.312	3.622	3.622	3.622	3.622	3.622	3.622	3.622	3.622	3.622	3.622	3.622	3.622	3.622	3.622	3.622
b. Cadangan / *Reserves*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1)	37.862	39.728	44.899	53.637	53.635	53.633	52.695	52.009	51.330	51.331	65.006	65.007	64.247	63.936	63.936	63.122
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	3.926	5.858	12.361	7.069	8.394	9.806	11.095	12.123	12.748	13.655	1.014	2.131	3.258	4.495	5.712	6.894
e. Tambahan modal disetor / *Additional Paid In Capital*	397	(259)	(237)	(327)	(215)	(104)	69	(77)	(165)	(258)	(58)	36	(17)	70	118	248
f. Modal Pinjaman / *Loan Capital*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Keterangan / *Items*	2021	2022	2023	2024								2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
A. Pendapatan dan Beban Bunga / *Interest Income and Interest Expenses*																	
1. Pendapatan bunga / *Interest Income*	773.902	811.458	977.001	531.741	623.663	717.152	817.621	934.777	1.057.835	1.084.816	101.917	187.310	282.933	371.887	465.375	561.797
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	9.740	13.904	20.916	9.005	10.277	11.623	12.981	14.371	15.603	16.730	1.283	2.335	3.778	5.189	6.352	7.716
b. Dari Penempatan pada bank lain / *From interbank placement*	2.691	5.409	12.037	7.164	8.367	9.559	10.665	12.750	13.013	14.154	1.042	2.168	3.300	4.451	5.728	6.721
c. Dari surat berharga / *From securities*	87.345	94.584	110.038	62.896	74.503	86.314	98.058	109.334	121.426	135.976	12.016	22.924	35.628	46.787	58.935	70.469
d. Dari Kredit yang diberikan / *From credit*	487.587	523.468	608.443	332.447	389.092	445.256	501.573	559.005	615.166	673.725	64.728	118.778	178.328	228.226	286.605	350.933
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	484.944	520.202	603.518	328.568	384.634	440.211	496.007	552.464	608.054	665.983	63.726	117.169	176.034	225.270	283.016	346.690
- kepada bank lain / *To other Bank*	2.643	3.267	4.925	3.879	4.458	5.045	5.566	6.541	7.112	7.742	1.002	1.609	2.293	2.956	3.589	4.243
e. Lainnya / *Others*	186.539	174.093	225.568	120.228	141.424	164.401	194.344	239.316	292.627	244.230	22.849	41.105	61.899	87.234	107.754	125.960
2. Beban Bunga / *Interest Expenses*	342.699	323.610	447.336	263.538	308.871	355.894	410.404	480.717	558.352	535.059	56.028	97.356	143.563	187.170	234.087	281.128
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	145	484	553	373	468	633	850	985	1.146	1.277	134	254	366	508	654	603
b. Kewajiban pada Bank lain / *Interbank Liabilities*	5.618	6.833	12.374	7.561	8.391	9.629	10.730	12.467	13.057	14.205	1.106	2.116	3.296	4.446	5.634	6.518
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	140.844	129.628	199.055	120.871	141.863	162.882	183.208	204.364	225.637	247.280	21.867	42.196	64.496	86.532	109.257	131.933
- Giro / *Demand Deposit*	24.161	27.740	45.132	29.712	34.740	39.825	44.778	49.963	54.926	60.404	5.506	10.754	16.433	22.202	27.975	33.967
- Tabungan / *Saving*	17.181	15.492	17.834	9.575	11.210	12.829	14.405	16.047	17.959	19.790	1.743	3.406	5.205	6.962	8.774	10.574
- Simpanan Berjangka / *Time deposits*	99.502	86.396	136.088	81.584	95.913	110.228	124.025	138.354	152.752	167.086	14.617	28.036	42.857	57.368	72.508	87.392
d. Surat Berharga / *Securities*	9.797	10.297	9.397	4.770	5.502	6.221	7.256	7.749	8.723	9.511	771	1.382	2.145	2.943	3.754	4.445
e. Pinjaman yang diterima / *Loans received*	6.908	13.077	16.115	9.806	11.441	13.174	14.816	16.566	18.420	20.240	3.221	3.872	5.523	7.288	9.022	10.750
f. Lainnya / *Others*	174.872	163.291	209.843	120.157	141.204	163.355	193.545	238.586	291.370	242.547	28.929	47.536	67.737	85.454	105.764	126.879
g. Koreksi atas pendapatan bunga / *Corrections*	4.515	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / *Net Interest Income* (A1-A2)	431.203	487.848	529.665	268.203	314.793	361.258	407.217	454.060	499.482	549.757	45.890	89.954	139.370	184.717	231.288	280.669
C. Pendapatan dan Beban Operasional Lain / *Other Operating Income and Expenses*																	
1. Pendapatan Operasional Selain Bunga / *Other Operating Income*	460.019	522.998	664.976	314.444	359.885	441.097	508.041	581.781	684.808	877.623	134.757	229.548	343.844	446.874	587.027	689.443
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	20.448	10.408	16.855	7.355	8.908	11.406	13.730	14.571	15.829	17.415	2.967	5.219	7.038	9.866	11.686	16.532
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / *Increase in fair value and gain form sale of credit*	-	-	57	6.799	1	1	117	118	130	130	16	136	8	18	42	22
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / *Increase in fair value and gain form sale of other financial assets*	60	276	1.360	983	1.395	1.487	1.489	1.491	1.477	1.489	70	182	214	365	514	646
d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction*	208.665	318.768	426.023	181.489	211.615	265.721	315.189	365.601	443.524	612.234	110.996	186.846	278.256	362.946	483.073	558.580
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions*	87.234	97.515	103.364	56.573	67.169	76.296	85.105	94.873	103.588	111.769	8.441	16.784	28.267	36.998	46.234	59.321
f. Lainnya / Others	143.612	96.030	117.317	61.245	70.797	86.186	92.413	105.127	120.261	134.586	12.266	20.380	30.061	36.681	45.478	54.342
2. Beban Operasional Selain Beban Bunga / *Non Interest Expense*	716.871	762.897	889.851	426.803	489.911	589.115	671.967	766.390	890.510	1.104.717	156.350	269.354	402.639	525.832	686.859	808.087
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	2.082	2.341	6.403	2.000	2.054	2.064	2.065	3.072	3.336	-	1.229	1.334	2.181	2.879	3.026	5.576
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / *Decrease in fair value and losses form sale of credit*	454	632	715	1	1	2	2	300	365	413	7	11	17	13	42	160
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets*	177	158	234	773	1.139	1.217	1.262	1.302	1.342	1.410	62	127	850	346	436	537
d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction*	191.785	307.170	413.583	176.472	205.234	257.986	306.026	356.432	433.425	601.458	109.521	184.128	274.065	357.280	476.663	551.199
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	249.910	171.698	174.447	96.738	108.519	121.378	133.337	149.028	164.417	176.060	20.251	33.675	46.971	60.496	76.675	90.940
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	4.404	5.196	6.097	2.885	3.399	3.999	4.472	4.896	5.446	6.254	477	954	1.504	2.342	2.827	3.502
g. Lainnya / Others	268.059	275.703	288.372	147.934	169.564	202.468	224.804	251.361	282.179	315.167	24.803	49.124	77.051	102.477	127.191	156.173
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	**174.352**	**247.949**	**304.790**	**155.844**	**184.767**	**213.240**	**243.290**	**269.451**	**293.780**	**322.664**	**24.296**	**50.148**	**80.574**	**105.759**	**131.456**	**162.025**
E. Pendapatan non - operasional / *Non Operational Income*	**20.216**	**38.631**	**52.221**	**34.442**	**39.306**	**39.328**	**46.049**	**54.145**	**60.326**	**68.127**	**7.828**	**16.654**	**24.513**	**34.176**	**40.847**	**48.054**
F. Beban non - operasional / *Non Operational Expenses*	**20.411**	**34.081**	**52.567**	**32.623**	**38.094**	**38.959**	**45.760**	**52.109**	**58.373**	**67.576**	**7.911**	**16.826**	**24.152**	**34.031**	**40.479**	**47.256**
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	**(195)**	**4.550**	**(346)**	**1.819**	**1.212**	**369**	**289**	**2.036**	**1.953**	**552**	**(83)**	**(171)**	**362**	**145**	**368**	**798**
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	**174.271**	**252.499**	**304.445**	**157.663**	**185.979**	**213.609**	**243.579**	**271.487**	**295.733**	**323.216**	**24.214**	**49.977**	**80.936**	**105.904**	**131.824**	**162.823**
I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*	**89.861**	**125.725**	**146.960**	**(209)**	**(245)**	**(285)**	**(331)**	**(351)**	**(390)**	**158.209**	**(34)**	**(68)**	**(113)**	**(145)**	**(177)**	**(215)**
J. Transfer Laba/Rugi ke Kantor Pusat / *Transfer of Profit/Loss to Head Office*	**89.586**	**125.715**	**146.908**	**(209)**	**(245)**	**(285)**	**(331)**	**(351)**	**(390)**	**158.935**	**(34)**	**(68)**	**(113)**	**(145)**	**(177)**	**(215)**
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*	**140.206**	**201.817**	**243.326**	**126.525**	**149.620**	**171.026**	**194.970**	**217.590**	**237.148**	**255.200**	**19.361**	**40.014**	**65.455**	**85.601**	**106.502**	**131.382**

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

Keterangan / *Items*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
A. Pendapatan dan Beban Bunga / *Interest Income and Interest Expenses*																
1. Pendapatan bunga / *Interest Income*	284.381	310.102	361.847	199.994	233.741	267.143	299.814	333.617	366.168	401.989	42.503	73.055	108.322	134.900	169.252	206.052
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	1.809	2.686	4.301	1.924	2.175	2.454	2.770	3.122	3.434	3.736	313	572	980	1.361	1.639	2.004
b. Dari Penempatan pada bank lain / *From interbank placement*	1.125	2.902	5.659	3.517	4.053	4.614	5.124	5.683	6.199	6.769	485	1.114	1.738	2.389	3.099	3.522
c. Dari surat berharga / *From securities*	30.916	34.319	35.302	18.282	21.355	24.188	26.834	29.640	32.441	37.911	3.131	6.012	9.221	12.323	15.539	18.747
d. Dari Kredit yang diberikan / *From credit*	232.177	248.384	284.740	158.976	185.314	211.464	238.457	265.642	291.543	318.222	33.857	59.176	86.921	106.286	133.154	166.024
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	232.039	247.487	283.480	157.469	183.620	209.576	236.371	263.357	289.111	315.645	33.352	58.499	86.042	105.212	131.887	164.555
- kepada bank lain / *To other Bank*	138	897	1.260	1.507	1.694	1.888	2.085	2.285	2.432	2.577	504	677	879	1.074	1.267	1.469
e. Lainnya / *Others*	18.354	21.811	31.845	17.295	20.845	24.423	26.629	29.530	32.552	35.351	4.718	6.180	9.463	12.542	15.820	15.755
2. Beban Bunga / *Interest Expenses*	84.725	88.362	128.806	83.617	97.313	110.648	123.595	137.375	150.487	163.679	23.050	34.309	48.446	55.376	70.270	84.817
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	5	1	2	9	39	71	112	159	215	234	40	71	89	107	132	1
b. Kewajiban pada Bank lain / *Interbank Liabilities*	3.378	3.699	5.495	3.330	3.435	3.976	4.417	4.863	5.383	5.828	453	868	1.337	1.815	2.361	2.610
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	51.596	47.778	77.439	51.821	60.494	69.235	77.861	86.746	95.480	104.421	8.956	17.553	27.157	36.739	46.649	56.764
- Giro / *Demand Deposit*	11.697	14.028	26.639	18.413	21.480	24.652	27.715	30.879	33.880	37.223	3.375	6.679	10.247	13.834	17.414	21.196
- Tabungan / *Saving*	7.674	5.735	6.032	3.191	3.746	4.274	4.807	5.374	6.169	6.841	632	1.237	1.883	2.531	3.202	3.879
- Simpanan Berjangka / *Time deposits*	32.224	28.015	44.768	30.217	35.267	40.309	45.339	50.493	55.432	60.357	4.949	9.636	15.027	20.374	26.032	31.690
d. Surat Berharga / *Securities*	4.055	5.358	4.230	2.077	2.380	2.653	2.930	3.248	3.559	3.852	293	577	918	1.294	1.667	1.990
e. Pinjaman yang diterima / *Loans received*	4.162	8.461	7.392	4.722	5.455	6.252	7.099	7.965	8.781	9.689	2.343	2.239	3.052	4.003	4.937	5.810
f. Lainnya / *Others*	17.204	23.065	34.249	21.659	25.510	28.461	31.177	34.394	37.069	39.655	10.965	13.002	15.893	11.418	14.525	17.641
g. Koreksi atas pendapatan bunga / *Corrections*	4.326	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / *Net Interest Income* (A1-A2)	199.656	221.739	233.040	116.376	136.428	156.494	176.219	196.242	215.681	238.310	19.454	38.746	59.876	79.524	98.982	121.235
C. Pendapatan dan Beban Operasional Lain / *Other Operating Income and Expenses*		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1. Pendapatan Operasional Selain Bunga / *Other Operating Income*	193.775	178.085	308.286	147.049	158.332	185.699	205.002	226.727	257.148	341.695	74.547	129.571	185.681	244.286	326.991	347.399
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	9.800	4.394	5.137	3.079	3.649	4.433	5.155	5.662	6.360	6.886	808	1.751	2.366	3.197	3.931	4.752
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / *Increase in fair value and gain form sale of credit*	-	-	-	6.798	-	-	-	-	-	-	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / *Increase in fair value and gain form sale of other financial assets*	-	-	-	-	-	-	-	-	0	0	-	-	-	-	-	-
d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction*	35.067	62.350	165.685	65.557	71.442	79.535	88.882	97.183	111.321	181.365	61.975	106.299	149.852	199.235	269.107	274.235
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions*	42.773	48.744	51.390	30.140	34.958	39.881	44.618	49.385	53.635	57.058	4.197	8.416	13.015	17.213	22.135	30.299
f. Lainnya / Others	106.135	62.597	86.073	41.476	48.282	61.850	66.347	74.498	85.833	96.386	7.568	13.105	20.448	24.641	31.817	38.113
2. Beban Operasional Selain Beban Bunga / *Non Interest Expense*	308.199	271.058	380.265	182.046	201.368	235.009	259.246	286.977	324.413	415.448	84.446	146.329	209.638	276.890	366.896	394.249
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	282	708	157	109	145	88	76	155	146	254	10	29	45	31	34	38
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / *Decrease in fair value and losses form sale of credit*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction*	29.112	58.992	161.551	62.474	68.069	76.069	85.180	93.060	106.810	176.077	61.466	105.316	148.340	197.397	267.022	271.822
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	155.562	93.842	100.234	57.304	64.750	72.230	79.354	88.041	96.347	103.415	11.970	20.225	28.236	35.610	45.782	54.559
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	743	866	935	316	306	463	543	595	672	1.197	29	117	242	660	764	1.037
g. Lainnya / Others	122.501	116.650	117.388	61.843	68.098	86.160	94.094	105.125	120.437	134.505	10.971	20.641	32.774	43.193	53.294	66.794
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	**85.232**	**128.767**	**161.061**	**81.379**	**93.392**	**107.185**	**121.975**	**135.993**	**148.416**	**164.556**	**9.555**	**21.988**	**35.920**	**46.920**	**59.076**	**74.385**
E. Pendapatan non - operasional / *Non Operational Income*	**761**	**3.603**	**766**	**345**	**398**	**494**	**606**	**1.046**	**1.025**	**1.181**	**157**	**258**	**317**	**531**	**476**	**563**
F. Beban non - operasional / *Non Operational Expenses*	**1.117**	**934**	**2.503**	**1.197**	**1.298**	**1.237**	**1.211**	**1.574**	**1.556**	**2.411**	**29**	**282**	**324**	**342**	**384**	**483**
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	**(357)**	**2.669**	**(1.737)**	**(851)**	**(900)**	**(743)**	**(605)**	**(528)**	**(531)**	**(1.230)**	**128**	**(25)**	**(7)**	**189**	**93**	**80**
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	**84.875**	**131.436**	**159.324**	**80.528**	**92.492**	**106.441**	**121.369**	**135.465**	**147.885**	**163.326**	**9.683**	**21.963**	**35.913**	**47.109**	**59.169**	**74.464**
I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*	**36.056**	**59.186**	**73.360**	**-**	**-**	**-**	**-**	**-**	**-**	**78.749**	**-**	**-**	**-**	**-**	**-**	**-**
J. Transfer Laba/Rugi ke Kantor Pusat / *Transfer of Profit/Loss to Head Office*	**36.056**	**59.186**	**73.360**	**-**	**-**	**-**	**-**	**-**	**-**	**78.749**	**-**	**-**	**-**	**-**	**-**	**-**
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*	**69.282**	**106.452**	**128.723**	**65.035**	**74.842**	**85.793**	**97.759**	**109.063**	**119.393**	**131.401**	**7.745**	**17.742**	**28.996**	**38.081**	**47.954**	**60.418**

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

Keterangan / *Items*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
A. Pendapatan dan Beban Bunga / *Interest Income and Interest Expenses*																
1. Pendapatan bunga / *Interest Income*	100.679	101.231	116.967	60.746	71.438	82.131	92.915	104.299	115.286	126.821	11.287	21.606	32.714	43.435	54.479	65.550
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	1.258	1.401	992	450	529	605	675	741	815	899	74	143	215	289	341	402
b. Dari Penempatan pada bank lain / *From interbank placement*	741	592	1.366	808	938	1.096	1.247	1.442	1.620	1.776	137	278	401	527	691	868
c. Dari surat berharga / *From securities*	6.865	7.943	9.073	4.867	5.771	6.724	7.621	8.623	9.664	10.690	982	1.841	2.818	3.790	4.792	5.760
d. Dari Kredit yang diberikan / *From credit*	55.898	56.577	61.138	31.559	37.015	42.412	48.065	53.713	59.101	65.163	5.528	10.772	16.584	21.942	27.519	33.207
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	55.764	56.370	60.667	31.251	36.659	42.005	47.609	53.208	58.552	64.557	5.469	10.663	16.420	21.724	27.248	32.870
- kepada bank lain / *To other Bank*	134	207	471	309	357	407	456	505	550	606	59	109	164	217	272	336
e. Lainnya / *Others*	35.916	34.718	44.396	23.062	27.185	31.293	35.308	39.780	44.085	48.293	4.567	8.572	12.696	16.888	21.136	25.313
2. Beban Bunga / *Interest Expenses*	55.587	52.458	67.432	36.645	43.201	49.674	56.010	62.979	69.757	76.524	7.212	13.472	20.102	26.785	33.547	40.180
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	0	-	13	24	30	36	44	45	46	55	14	24	31	46	55	63
b. Kewajiban pada Bank lain / *Interbank Liabilities*	413	532	1.179	627	738	829	918	1.008	1.121	1.253	117	220	352	475	569	648
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	18.684	16.360	21.649	12.162	14.294	16.372	18.446	20.681	22.846	25.088	2.194	4.119	6.235	8.314	10.501	12.632
- Giro / *Demand Deposit*	2.583	2.620	2.537	1.271	1.472	1.675	1.883	2.117	2.333	2.543	192	375	570	764	982	1.185
- Tabungan / *Saving*	1.982	1.828	1.881	1.087	1.284	1.485	1.680	1.875	2.067	2.300	210	404	618	824	1.038	1.251
- Simpanan Berjangka / *Time deposits*	14.119	11.912	17.231	9.804	11.539	13.212	14.883	16.689	18.447	20.245	1.793	3.340	5.048	6.727	8.481	10.196
d. Surat Berharga / *Securities*	1.074	976	864	374	444	514	582	653	705	774	71	137	207	275	341	410
e. Pinjaman yang diterima / *Loans received*	870	913	1.333	927	1.081	1.240	1.393	1.542	1.692	1.856	178	336	518	694	883	1.087
f. Lainnya / *Others*	34.463	33.676	42.394	22.532	26.614	30.684	34.626	39.050	43.346	47.497	4.638	8.636	12.759	16.980	21.199	25.340
g. Koreksi atas pendapatan bunga / *Corrections*	84	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / *Net Interest Income* (A1-A2)	45.091	48.774	49.535	24.100	28.237	32.456	36.906	41.320	45.529	50.297	4.076	8.133	12.612	16.650	20.932	25.370
C. Pendapatan dan Beban Operasional Lain / *Other Operating Income and Expenses*		-		-	-	-	-	-	-	-	-	-	-	-	-	-
1. Pendapatan Operasional Selain Bunga / *Other Operating Income*	13.851	11.388	11.296	5.914	6.933	7.985	9.163	10.556	11.569	12.985	1.283	2.229	3.228	4.156	5.104	6.039
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	699	437	346	187	275	357	431	453	484	658	109	181	259	373	437	582
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / *Increase in fair value and gain form sale of credit*	-	-	-	-	-	-	0	0	0	0	-	-	-	0	0	0
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / *Increase in fair value and gain form sale of other financial assets*	-	3	0	0	0	0	1	1	1	1	0	0	0	0	0	0
d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction*	1.658	2.017	1.654	573	714	948	1.112	1.280	1.379	1.449	66	165	216	299	474	540
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions*	3.540	4.416	4.958	2.605	3.045	3.507	3.976	4.484	4.940	5.454	389	827	1.263	1.664	2.103	2.514
f. Lainnya / Others	7.954	4.517	4.338	2.549	2.899	3.173	3.643	4.339	4.764	5.423	720	1.056	1.490	1.821	2.091	2.403
2. Beban Operasional Selain Beban Bunga / *Non Interest Expense*	42.382	41.341	42.199	21.519	25.333	29.070	33.105	37.597	41.293	45.673	3.838	7.525	11.280	15.130	18.887	22.582
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	29	211	37	79	86	103	119	146	180	203	40	83	148	196	234	267
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / *Decrease in fair value and losses form sale of credit*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets*	-	-	-	-	-	-	3	7	7	13	-	0	1	5	5	5
d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction*	1.539	1.940	1.606	582	720	911	1.062	1.237	1.338	1.421	70	169	214	293	458	520
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	11.084	6.834	7.484	4.547	5.103	5.798	6.886	8.047	8.788	9.496	1.272	1.975	2.531	3.450	4.269	5.031
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	104	93	90	42	49	56	63	70	77	86	6	12	19	25	33	39
g. Lainnya / Others	29.626	32.264	32.982	**16.269**	**19.376**	**22.203**	**24.972**	**28.090**	**30.902**	**34.454**	**2.450**	**5.285**	**8.367**	**11.161**	**13.888**	**16.719**
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	**16.560**	**18.821**	**18.632**	**8.496**	**9.837**	**11.372**	**12.963**	**14.280**	**15.805**	**17.609**	**1.521**	**2.838**	**4.560**	**5.677**	**7.150**	**8.827**
E. Pendapatan non - operasional / *Non Operational Income*	**5.772**	**7.224**	**10.921**	**7.427**	**8.726**	**3.295**	**4.714**	**6.127**	**7.595**	**10.079**	**493**	**824**	**1.111**	**1.445**	**1.733**	**2.102**
F. Beban non - operasional / *Non Operational Expenses*	**5.835**	**7.428**	**11.085**	**7.474**	**8.792**	**3.441**	**4.903**	**6.326**	**7.804**	**10.341**	**467**	**760**	**1.045**	**1.360**	**1.687**	**2.081**
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	**(63)**	**(204)**	**(164)**	**(47)**	**(66)**	**(146)**	**(189)**	**(199)**	**(209)**	**(262)**	**26**	**63**	**65**	**85**	**46**	**21**
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	**16.497**	**18.617**	**18.468**	**8.449**	**9.771**	**11.226**	**12.774**	**14.081**	**15.596**	**17.347**	**1.547**	**2.902**	**4.626**	**5.762**	**7.195**	**8.848**
I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*	**4.207**	**4.055**	**4.449**	**-**	**-**	**-**	**-**	**-**	**-**	**2.916**	**-**	**-**	**-**	**-**	**-**	**-**
J. Transfer Laba/Rugi ke Kantor Pusat / *Transfer of Profit/Loss to Head Office*	**4.031**	**4.055**	**4.449**	**-**	**-**	**-**	**-**	**-**	**-**	**3.641**	**-**	**-**	**-**	**-**	**-**	**-**
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*	**13.776**	**15.300**	**14.519**	**6.818**	**7.819**	**8.954**	**10.160**	**11.162**	**12.343**	**13.002**	**1.260**	**2.360**	**37.785**	**4.683**	**5.825**	**7.132**

Tabel 1.9.a.
Laporan Laba / Rugi Bank Swasta Nasional
(Domestic Private Banks Income Statements)
Miliar Rp *(Billion Rp)*

Keterangan / *Items*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
A. Pendapatan dan Beban Bunga / *Interest Income and Interest Expenses*																
1. Pendapatan bunga / *Interest Income*	377.151	7.891	471.221	255.664	300.533	347.458	402.044	471.506	548.697	525.765	45.636	87.944	134.030	183.821	229.408	275.463
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	5.568	1.203	11.088	4.239	4.821	5.502	6.189	6.805	7.384	7.967	631	1.122	1.660	2.266	2.792	3.407
b. Dari Penempatan pada bank lain / *From interbank placement*	663	48.547	2.889	1.631	1.957	2.248	2.485	3.623	3.032	3.293	256	482	739	998	1.263	1.527
c. Dari surat berharga / *From securities*	46.339	210.081	59.023	35.141	41.943	49.145	56.532	63.192	70.624	77.682	7.051	13.438	20.543	27.444	34.564	41.112
d. Dari Kredit yang diberikan / *From credit*	192.555	208.048	249.936	135.213	158.889	182.385	204.977	228.438	252.258	276.862	24.171	46.616	71.441	95.433	120.148	144.707
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	190.212	2.033	247.023	133.405	156.793	179.997	202.329	225.509	249.061	273.358	23.853	46.018	70.529	94.226	118.676	142.962
- kepada bank lain / *To other Bank*	2.343	116.763	2.913	1.808	2.097	2.387	2.648	2.928	3.197	3.504	319	599	912	1.207	1.472	1.745
e. Lainnya / *Others*	132.025	179.344	148.284	79.439	92.923	108.178	131.860	169.447	215.399	159.961	13.527	26.285	39.647	57.680	70.641	84.709
2. Beban Bunga / *Interest Expenses*	199.964	401	244.614	139.070	163.378	189.943	224.534	273.458	330.604	286.708	25.132	48.366	73.187	102.555	127.168	152.411
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	140	2.236	452	304	357	475	635	718	822	923	80	159	246	356	467	539
b. Kewajiban pada Bank lain / *Interbank Liabilities*	1.658	63.020	4.703	2.867	3.347	3.849	4.307	5.408	5.287	5.768	452	872	1.367	1.830	2.288	2.770
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	68.493	10.082	95.288	54.282	63.976	73.731	82.935	92.512	102.437	112.437	10.261	19.647	29.769	39.705	49.883	59.860
- Giro / *Demand Deposit*	9.004	7.688	14.102	8.908	10.458	11.977	13.479	15.060	16.602	18.301	1.710	3.265	4.952	6.710	8.455	10.239
- Tabungan / *Saving*	7.408	45.250	9.736	5.147	6.001	6.861	7.680	8.527	9.422	10.321	880	1.727	2.648	3.533	4.440	5.332
- Simpanan Berjangka / *Time deposits*	52.082	3.802	71.450	40.228	47.518	54.893	61.776	68.926	76.414	83.815	7.672	14.655	22.170	29.462	36.988	44.289
d. Surat Berharga / *Securities*	4.665	3.699	4.082	1.893	2.212	2.559	3.231	3.319	3.912	4.316	382	626	960	1.295	1.653	1.932
e. Pinjaman yang diterima / *Loans received*	1.824	106.187	7.390	4.123	4.904	5.682	6.323	7.059	7.947	8.695	700	1.297	1.953	2.590	3.203	3.852
f. Lainnya / *Others*	123.078	-	132.699	75.600	88.582	103.647	127.103	164.443	210.198	154.569	13.257	25.765	38.891	56.779	69.675	83.457
g. Koreksi atas pendapatan bunga / *Corrections*	105	205.140	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / *Net Interest Income* (A1-A2)	177.187	-	226.607	116.594	137.155	157.515	177.510	198.047	218.093	239.057	20.504	39.578	60.843	81.266	102.240	123.053
C. Pendapatan dan Beban Operasional Lain / *Other Operating Income and Expenses*				-	-	-	-	-	-	-	-	-	-	-	-	-
1. Pendapatan Operasional Selain Bunga / *Other Operating Income*	108.316	109.630	108.997	63.971	74.864	92.763	109.954	133.632	174.998	252.259	16.004	29.720	44.063	56.512	75.594	126.295
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	8.731	4.575	5.809	3.341	4.022	5.344	6.675	6.734	7.051	7.819	1.102	2.610	3.668	5.386	6.201	9.710
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / *Increase in fair value and gain form sale of credit*	-	-	-	-	-	-	114	116	116	116	12	130	-	-	-	2
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / *Increase in fair value and gain form sale of other financial assets*	36	152	632	228	205	203	221	231	245	259	13	33	48	79	167	200
d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction*	33.979	35.421	33.100	20.671	23.368	34.941	46.000	61.492	95.300	164.582	7.258	13.594	18.847	23.521	36.654	77.234
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions*	37.660	41.178	44.043	22.908	28.075	31.624	35.088	39.357	43.260	47.338	3.713	7.239	13.544	17.506	21.229	25.591
f. Lainnya / Others	27.910	28.304	25.413	16.824	19.195	20.652	21.856	25.701	29.026	32.145	3.906	6.114	7.956	10.020	11.344	13.559
2. Beban Operasional Selain Beban Bunga / *Non Interest Expense*	217.163	221.574	225.316	122.827	140.236	167.702	193.215	227.334	278.955	367.163	24.219	45.902	68.006	89.025	119.024	178.572
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	1.239	900	691	1.204	1.112	1.082	1.021	1.495	1.584	2.116	188	589	1.191	1.929	1.934	4.388
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / *Decrease in fair value and losses form sale of credit*	109	632	271	1	1	2	2	290	353	395	0	-	-	-	42	60
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets*	11	15	6	78	59	86	128	162	201	266	12	18	33	45	80	102
d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction*	26.706	30.547	28.698	19.812	21.746	33.145	43.872	59.646	92.790	162.151	6.109	11.675	16.387	19.815	33.172	73.444
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	79.475	68.952	64.525	34.056	37.726	42.163	45.679	51.212	57.344	60.928	6.786	11.062	15.701	20.763	25.825	30.406
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	2.886	3.558	4.037	2.094	2.476	2.807	3.140	**3.436**	**3.805**	**3.981**	**376**	**657**	**1.007**	**1.299**	**1.608**	**1.918**
g. Lainnya / Others	106.737	116.970	127.087	**65.581**	**77.116**	**88.417**	**99.373**	**111.093**	**122.878**	**137.325**	**10.749**	**21.900**	**33.687**	**45.174**	**56.364**	**68.254**
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	**68.340**	**93.196**	**110.288**	**57.739**	**71.783**	**82.576**	**94.248**	**104.345**	**114.136**	**124.153**	**12.289**	**23.396**	**36.899**	**48.752**	**58.810**	**70.776**
E. Pendapatan non - operasional / *Non Operational Income*	**12.749**	**26.911**	**38.849**	**25.627**	**28.972**	**34.677**	**39.674**	**45.928**	**50.329**	**55.265**	**6.763**	**14.625**	**21.988**	**30.691**	**37.550**	**44.288**
F. Beban non - operasional / *Non Operational Expenses*	**13.449**	**25.712**	**38.927**	**23.949**	**27.997**	**34.209**	**39.173**	**44.204**	**49.008**	**54.819**	**7.405**	**15.758**	**22.762**	**32.295**	**38.379**	**44.663**
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	**(700)**	**1.199**	**(79)**	**1.679**	**975**	**468**	**501**	**1.724**	**1.321**	**447**	**(642)**	**(1.133)**	**(774)**	**(1.604)**	**(829)**	**(375)**
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	**67.754**	**94.395**	**110.209**	**59.417**	**72.758**	**83.044**	**94.749**	**106.069**	**115.457**	**124.600**	**11.648**	**22.262**	**36.125**	**47.148**	**57.981**	**70.401**
I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*	**49.855**	**62.773**	**69.560**	**-**	**-**	**-**	**-**	**-**	**-**	**76.986**	**-**	**-**	**-**	**-**	**-**	**-**
J. Transfer Laba/Rugi ke Kantor Pusat / *Transfer of Profit/Loss to Head Office*	**49.855**	**62.762**	**69.508**	**-**	**-**	**-**	**-**	**-**	**-**	**76.986**	**-**	**-**	**-**	**-**	**-**	**-**
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*	**53.222**	**74.206**	**87.723**	**47.603**	**58.565**	**66.474**	**75.956**	**85.243**	**92.664**	**97.142**	**9.342**	**17.781**	**29.422**	**38.342**	**47.012**	**56.938**

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

Keterangan / *Items*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
A. Pendapatan dan Beban Bunga / *Interest Income and Interest Expenses*																
1. Pendapatan bunga / *Interest Income*	11.691	15.641	26.967	15.338	17.951	20.421	22.848	25.355	27.684	30.241	2.490	4.705	7.868	9.732	12.236	14.732
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	1.106	1.925	4.534	2.392	2.752	3.061	3.347	3.703	3.970	4.129	265	498	923	1.274	1.580	1.903
b. Dari Penempatan pada bank lain / *From interbank placement*	161	713	2.123	1.209	1.418	1.600	1.809	2.001	2.163	2.317	164	294	422	536	675	803
c. Dari surat berharga / *From securities*	3.224	3.774	6.639	4.606	5.435	6.257	7.071	7.880	8.697	9.693	852	1.633	3.047	3.231	4.040	4.848
d. Dari Kredit yang diberikan / *From credit*	6.957	8.426	12.628	6.699	7.873	8.996	10.074	11.212	12.264	13.478	1.172	2.214	3.382	4.566	5.784	6.994
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	6.929	8.297	12.348	6.444	7.563	8.633	9.698	10.390	11.331	12.423	1.052	1.989	3.044	4.108	5.206	6.302
- kepada bank lain / *To other Bank*	28	130	281	255	310	363	376	822	933	1.055	121	225	338	458	578	692
e. Lainnya / *Others*	243	802	1.042	432	472	507	547	559	591	625	38	67	94	125	157	183
2. Beban Bunga / *Interest Expenses*	2.422	3.446	6.484	4.205	4.979	5.629	6.266	6.904	7.504	8.148	634	1.208	1.829	2.455	3.101	3.720
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	0	82	86	36	42	51	60	64	64	64	-	-	-	-	-	-
b. Kewajiban pada Bank lain / *Interbank Liabilities*	168	366	997	737	872	976	1.087	1.188	1.265	1.356	83	156	240	325	417	489
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	2.071	2.470	4.679	2.605	3.099	3.544	3.967	4.424	4.873	5.333	455	877	1.334	1.774	2.224	2.678
- Giro / *Demand Deposit*	877	1.011	1.854	1.120	1.330	1.520	1.700	1.908	2.111	2.337	230	434	665	894	1.123	1.348
- Tabungan / *Saving*	117	240	186	150	180	209	239	271	301	327	22	38	56	74	93	114
- Simpanan Berjangka / *Time deposits*	1.077	1.219	2.640	1.335	1.589	1.814	2.027	2.246	2.460	2.669	204	405	613	806	1.007	1.216
d. Surat Berharga / *Securities*	3	161	220	427	466	495	514	530	546	569	26	42	60	79	94	112
e. Pinjaman yang diterima / *Loans received*	52	4	-	33	2	-	-	-	-	-	-	0	-	0	0	0
f. Lainnya / *Others*	128	363	501	366	498	563	638	699	757	826	69	133	195	276	366	441
g. Koreksi atas pendapatan bunga / *Corrections*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / *Net Interest Income* (A1-A2)	9.269	12.194	20.483	11.133	12.972	14.792	16.583	18.451	20.180	22.093	1.856	3.497	6.039	7.277	9.134	11.011
C. Pendapatan dan Beban Operasional Lain / *Other Operating Income and Expenses*		-		-	-	-	-	-	-	-	-	-	-	-	-	-
1. Pendapatan Operasional Selain Bunga / *Other Operating Income*	144.078	223.895	236.397	97.510	119.757	154.649	183.923	210.866	241.093	270.685	42.923	68.028	110.872	141.920	179.337	209.710
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	1.218	1.002	5.563	748	962	1.272	1.469	1.722	1.933	2.052	949	677	745	911	1.117	1.488
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / *Increase in fair value and gain form sale of credit*	-	-	57	1	1	1	2	1	13	14	4	6	8	18	42	20
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / *Increase in fair value and gain form sale of other financial assets*	24	121	727	755	1.190	1.284	1.267	1.259	1.231	1.229	57	149	166	286	347	447
d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction*	137.961	218.981	225.585	94.688	116.091	150.297	179.195	205.647	235.524	264.838	41.698	66.789	109.340	139.891	176.838	206.570
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions*	3.262	3.178	2.973	920	1.091	1.284	1.423	1.647	1.753	1.919	142	302	445	615	767	918
f. Lainnya / Others	1.613	613	1.493	396	421	511	566	589	638	632	73	106	167	199	227	267
2. Beban Operasional Selain Beban Bunga / *Non Interest Expense*	149.127	228.923	242.070	100.412	122.973	157.334	186.401	214.483	245.849	276.433	43.847	69.599	113.716	144.786	182.052	212.684
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / *Decrease in fair value and losses form sale of securities*	532	521	5.517	608	710	792	850	1.276	1.426	1.381	991	632	797	723	824	883
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / *Decrease in fair value and losses form sale of credit*	345	-	444	-	-	-	-	9	12	18	7	11	17	13	-	101
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets*	166	143	228	695	1.081	1.131	1.131	1.133	1.134	1.131	50	109	817	296	351	430
d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction*	134.428	215.691	221.727	93.605	114.700	147.862	175.912	202.489	232.487	261.808	41.876	66.968	109.124	139.775	176.011	205.413
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	3.789	2.070	2.205	831	940	1.187	1.417	1.727	1.937	2.221	224	413	502	674	800	944
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	670	679	1.035	433	568	673	726	796	891	991	66	168	235	358	422	507
g. Lainnya / Others	9.196	9.819	10.914	4.240	4.974	5.689	6.365	7.053	7.963	8.883	634	1.298	2.224	2.949	3.645	4.405
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	**4.220**	**7.166**	**14.810**	**8.231**	**9.756**	**12.107**	**14.104**	**14.834**	**15.423**	**16.345**	**931**	**1.926**	**3.195**	**4.410**	**6.420**	**8.037**
E. Pendapatan non - operasional / *Non Operational Income*	**934**	**893**	**1.685**	**1.042**	**1.210**	**862**	**1.055**	**1.043**	**1.376**	**1.603**	**415**	**948**	**1.098**	**1.509**	**1.088**	**1.100**
F. Beban non - operasional / *Non Operational Expenses*	**10**	**7**	**52**	**4**	**7**	**72**	**473**	**5**	**6**	**5**	**11**	**25**	**21**	**34**	**29**	**28**
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	**925**	**886**	**1.634**	**1.039**	**1.203**	**791**	**582**	**1.039**	**1.371**	**1.598**	**405**	**924**	**1.077**	**1.475**	**1.059**	**1.072**
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	**5.145**	**8.051**	**16.444**	**9.269**	**10.959**	**12.898**	**14.686**	**15.872**	**16.794**	**17.943**	**1.336**	**2.850**	**4.272**	**5.885**	**7.479**	**9.109**
I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*	**(257)**	**(289)**	**(410)**	**(209)**	**(245)**	**(285)**	**(331)**	**(351)**	**(390)**	**(442)**	**(34)**	**(68)**	**(113)**	**(145)**	**(177)**	**(215)**
J. Transfer Laba/Rugi ke Kantor Pusat / *Transfer of Profit/Loss to Head Office*	**(356)**	**(289)**	**(410)**	**(209)**	**(245)**	**(285)**	**(331)**	**(351)**	**(390)**	**(442)**	**(34)**	**(68)**	**(113)**	**(145)**	**(177)**	**(215)**
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*	**3.926**	**5.858**	**12.361**	**7.069**	**8.394**	**9.806**	**11.095**	**12.123**	**12.748**	**13.655**	**1.014**	**2.131**	**32.579**	**4.495**	**5.712**	**6.894**

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

Indikator / *Indicator*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Tagihan Komitmen / *Commited Claims*	**1.213.629**	**1.447.440**	**1.591.926**	**2.045.052**	**2.149.577**	**2.181.414**	**2.164.067**	**2.345.003**	**2.328.255**	**2.454.960**	**2.434.460**	**2.522.244**	**2.536.351**	**2.566.345**	**2.330.333**	**2.359.373**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	41.525	32.934	59.296	51.505	49.619	47.264	45.787	46.966	49.548	48.308	52.663	55.214	56.010	55.162	52.843	52.664
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (purchased)*	1.163.491	1.405.654	1.518.870	1.975.979	2.082.040	2.116.199	2.102.886	2.280.416	2.262.209	2.390.867	2.363.451	2.446.012	2.459.919	2.486.704	2.251.789	2.286.869
- Lainnya / *Others*	8.613	8.851	13.760	17.567	17.918	17.951	15.394	17.622	16.499	15.784	18.347	21.018	20.421	24.479	25.701	19.840
Kewajiban Komitmen / *Commited Liabilities*	**3.113.244**	**3.664.205**	**3.648.305**	**4.265.568**	**4.368.409**	**4.428.547**	**4.434.081**	**4.602.585**	**4.674.038**	**4.793.239**	**4.853.502**	**4.910.428**	**5.019.162**	**5.013.374**	**4.747.541**	**4.761.046**
- Fasilitas kredit kepada nasabah yang belum ditarik / *Undisbursed loan facilities to debtors*	1.705.175	2.142.859	2.028.018	2.152.193	2.158.256	2.154.667	2.143.183	2.183.996	2.237.697	2.253.368	2.348.900	2.332.954	2.354.497	2.308.868	2.283.512	2.304.262
- Committed	429.072	479.975	521.916	569.351	566.241	557.099	548.299	564.993	576.758	574.923	603.125	599.061	613.859	611.239	610.149	600.832
- Uncommitted	1.276.104	1.662.883	1.506.102	1.582.842	1.592.015	1.597.567	1.594.884	1.619.003	1.660.939	1.678.445	1.745.775	1.733.893	1.740.639	1.697.629	1.673.363	1.703.430
- Fasilitas kredit kepada bank lain yang belum ditarik / *Undisbursed loan facilities to other banks*	24.251	17.762	16.978	24.326	25.094	28.931	33.150	32.103	28.744	26.804	31.607	29.780	28.158	32.381	33.237	27.999
- Committed	3.874	2.897	1.339	4.561	7.316	4.459	4.342	4.136	4.819	3.277	3.448	3.469	3.311	3.478	3.456	3.166
- Uncommitted	20.377	14.865	15.639	19.765	17.778	24.472	28.808	27.967	23.924	23.527	28.159	26.311	24.846	28.904	29.781	24.833
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	85.063	101.522	84.005	84.617	80.093	76.573	79.142	79.671	84.741	78.307	78.262	80.996	92.024	84.099	82.513	77.634
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	1.285.893	1.388.554	1.505.814	1.984.885	2.087.001	2.147.045	2.157.955	2.286.513	2.302.678	2.414.415	2.374.252	2.444.067	2.525.537	2.566.223	2.325.064	2.330.216
- Lainnya / *Others*	12.862	13.509	13.490	19.547	17.965	21.331	20.651	20.301	20.179	20.346	20.481	22.631	18.946	21.803	23.215	20.935
Tagihan Kontinjensi / *Contingent Claims*	**269.045**	**273.728**	**301.337**	**277.326**	**283.687**	**271.435**	**269.518**	**281.281**	**285.396**	**296.840**	**305.652**	**315.511**	**330.473**	**329.497**	**431.409**	**337.603**
- Garansi yang diterima / *Received guarantees*	204.276	249.893	275.473	250.903	256.256	244.985	240.906	251.596	255.909	267.050	275.740	284.970	300.082	301.012	317.032	308.081
- Pendapatan bunga dalam penyelesaian / *Accrued interest*	53.711	1.811	1.591	1.533	1.499	1.521	1.566	1.597	1.664	1.632	1.536	1.543	1.571	1.554	1.570	1.563
- Lainnya / *Others*	11.058	22.024	24.273	24.890	25.933	24.929	27.046	28.089	27.824	28.158	28.376	28.997	28.820	26.931	112.807	27.959
Kewajiban Kontijensi / *Contingent Liabilities*	**348.030**	**388.567**	**395.260**	**401139,1517**	**385.357**	**393.211**	**393.652**	**409.513**	**424.452**	**433.795**	**412.523**	**428.352**	**434.265**	**433.778**	**444.103**	**451.287**
- Garansi yang diberikan / *Issued guarantees*	345.453	384.200	388.471	393.895	377.839	385.401	385.686	401.460	416.061	425.556	403.912	419.402	425.164	424.524	434.724	441.767
- Lainnya / *Others*	2.576	4.367	6.789	7244,244536	7.518	7.809	7.965	8.053	8.391	8.239	8.611	8.950	9.101	9.255	9.379	9.520
Lainnya / *Others*	**696.230**	**578.345**	**602.308**	**632.673**	**637.069**	**639.238**	**644.460**	**648.985**	**650.942**	**664.349**	**649.457**	**656.064**	**664.948**	**670.736**	**677.101**	**679.880**
- Penerusan Kredit / *Channelling*	11.477	7.342	7.709	7.599	7.591	7.576	7.643	7.720	7.722	8.002	7.975	8.016	8.057	8.034	8.048	8.047
- Aset produktif yang dihapusbukukan / *Written off earning assets*	627.791	570.265	593.689	624.061	628.448	630.622	635.764	640.182	642.121	655.206	640.318	646.858	655.740	661.537	667.874	670.637
Kredit yang diberikan / *Credit disbursed*	548.614	562.649	587.383	617.476	621.868	624.410	629.564	633.955	636.676	649.723	634.834	641.366	650.247	656.040	662.387	665.301
Lainnya / *Others*	79.177	7.616	6.306	6.585	6.579	6.213	6.200	6.227	5.445	5.483	5.485	5.492	5.493	5.498	5.487	5.336
- Aset produktif yang dihapustagih / *Charged off earning assets*	56.962	739	910	1.013	1.031	1.039	1.053	1.083	1.099	1.141	1.164	1.190	1.151	1.164	1.179	1.196
Kredit yang diberikan / *Credit disbursed*	49.558	739	910	1.013	1.031	1.039	1.053	1.083	1.099	1.141	1.164	1.190	1.151	1.164	1.179	1.196
Lainnya / *Others*	7.404	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / *Indicator*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Tagihan Komitmen / *Commited Claims*	**272.165**	**330.578**	**374.959**	**552.920**	**587.801**	**636.000**	**618.074**	**621.091**	**623.578**	**748.519**	**773.019**	**800.957**	**801.801**	**810.681**	**732.189**	**787.340**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding*	271.748	330.493	374.876	552.831	587.713	635.916	617.991	621.005	623.492	748.431	772.931	800.867	801.711	810.591	732.100	787.252
- Lainnya / *Others*	418	85	84	89	88	84	82	85	86	87	89	90	90	90	88	88
Kewajiban Komitmen / *Commited Liabilities*	**753.808**	**1.057.299**	**846.544**	**1.064.456**	**1.117.857**	**1.164.694**	**1.172.455**	**1.168.783**	**1.191.917**	**1.298.361**	**1.359.778**	**1.389.607**	**1.431.260**	**1.425.790**	**1.307.956**	**1.353.821**
- Fasilitas kredit kepada nasabah yang belum ditarik / *Undisbursed loan*	377.531	610.521	383.832	401.580	408.144	412.608	426.081	420.152	437.232	460.997	484.329	470.833	479.509	469.869	447.839	485.520
- *Committed*	60.069	48.810	53.907	65.291	64.667	65.000	65.416	70.288	66.554	61.777	69.363	57.235	72.156	73.406	70.797	65.379
- *Uncommitted*	317.462	561.712	329.925	336.290	343.477	347.609	360.664	349.864	370.678	399.219	414.966	413.598	407.353	396.463	377.042	420.140
- Fasilitas kredit kepada bank lain yang belum ditarik / *Undisbursed loan*	3.379	702	738	531	546	546	550	832	651	549	538	625	528	530	528	726
- *Committed*	785	508	500	500	506	500	506	506	506	506	500	500	500	502	500	500
- *Uncommitted*	2.594	193	238	31	40	46	44	326	145	43	38	125	28	28	28	226
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	38.007	58.082	48.993	45.438	44.403	42.244	44.609	45.016	48.423	44.046	44.044	45.146	51.433	48.158	44.173	44.360
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	334.878	387.896	412.883	616.805	664.660	709.197	701.118	702.684	705.510	792.668	830.763	872.899	899.685	907.128	815.313	823.113
- Lainnya / Others	13	98	97	103	102	98	96	100	100	102	103	105	104	105	103	103
Tagihan Kontinjensi / *Contingent Claims*	**89.772**	**76.846**	**103.196**	**79.976**	**80.868**	**79.794**	**77.806**	**79.881**	**91.611**	**93.488**	**93.432**	**95.149**	**99.288**	**100.905**	**112.048**	**113.906**
- Garansi yang diterima / *Received guarantees*	48.934	67.206	91.629	67.385	68.186	66.924	64.745	66.590	78.161	79.972	79.727	81.270	85.204	86.607	97.554	99.210
- Pendapatan bunga dalam penyelesaian / *Accrued interest*	33.095	175	159	158	161	164	167	173	181	181	181	179	176	174	173	177
- Lainnya / *Others*	7.742	9.465	11.407	12.434	12.522	12.707	12.894	13.118	13.269	13.335	13.525	13.701	13.908	14.123	14.320	14.519
Kewajiban Kontijensi / *Contingent Liabilities*	**233.977**	**266.790**	**268.839**	**273.848**	**258.423**	**265.032**	**259.940**	**275.005**	**290.012**	**300.842**	**280.623**	**294.777**	**299.329**	**299.243**	**307.701**	**311.266**
- Garansi yang diberikan / *Issued guarantees*	232.373	264.067	263.575	267.733	252.086	258.447	253.222	268.126	282.889	293.685	273.189	287.109	291.482	291.229	299.484	302.857
- Lainnya / *Others*	1.604	2.723	5.264	6.116	6.336	6.585	6.718	6.879	7.123	7.157	7.434	7.667	7.847	8.013	8.217	8.409
Lainnya / *Others*	**381.308**	**337.573**	**345.215**	**378.058**	**382.214**	**383.992**	**388.687**	**391.582**	**394.370**	**404.081**	**397.130**	**401.575**	**407.053**	**411.911**	**416.623**	**416.432**
- Penerusan Kredit / *Channelling*	4.349	4.926	5.348	5.236	5.228	5.218	5.286	5.364	5.368	5.648	5.622	5.654	5.677	5.674	5.696	5.695
- Aset produktif yang dihapusbukukan / *Written off earning assets*	376.821	332.646	339.867	372.822	376.986	378.773	383.401	386.217	389.002	398.433	391.508	395.921	401.376	406.238	410.925	410.736
Kredit yang diberikan / *Credit disbursed*	306.652	329.137	336.559	369.270	373.434	375.228	379.857	382.670	385.455	394.853	387.926	392.337	397.790	402.648	407.338	407.148
Lainnya / *Others*	70.170	3.510	3.308	3.552	3.552	3.546	3.544	3.547	3.547	3.580	3.582	3.585	3.586	3.590	3.587	3.588
- Aset produktif yang dihapustagih / *Charged off earning assets*	138	-	-	-	-	-	-	-	-	-	-	-	-	-	2	2
Kredit yang diberikan / *Credit disbursed*	138	-	-	-	-	-	-	-	-	-	-	-	-	-	2	2
Lainnya / *Others*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / *Indicator*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Tagihan Komitmen / *Commited Claims*	**13.570**	**11.454**	**12.739**	**15.567**	**17.301**	**17.362**	**17.038**	**17.654**	**18.418**	**13.017**	**17.728**	**16.920**	**16.218**	**18.857**	**18.087**	**15.259**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding*	5.970	3.720	1.670	3.968	5.306	4.519	6.167	7.136	7.368	2.135	5.418	2.958	1.919	5.667	4.135	2.311
- Lainnya / *Others*	7.492	7.626	10.962	11.491	11.887	12.735	10.764	10.410	10.942	10.774	12.202	13.854	14.191	13.082	13.844	12.840
Kewajiban Komitmen / *Commited Liabilities*	**40.282**	**42.244**	**43.359**	**47.351**	**48.648**	**47.370**	**47.146**	**48.610**	**47.896**	**42.143**	**44.867**	**41.903**	**39.206**	**43.437**	**42.188**	**39.347**
- Fasilitas kredit kepada nasabah yang belum ditarik / *Undisbursed loan*	20.263	27.067	30.674	31.529	31.390	30.926	28.491	28.617	28.308	26.123	25.180	24.554	24.301	23.965	24.383	23.131
- Committed	6.009	8.794	8.676	7.975	8.124	7.949	7.674	7.855	7.766	6.938	7.066	6.980	7.004	6.853	6.670	6.572
- Uncommitted	14.253	18.274	21.998	23.554	23.267	22.977	20.817	20.762	20.542	19.185	18.114	17.574	17.297	17.112	17.713	16.558
- Fasilitas kredit kepada bank lain yang belum ditarik / *Undisbursed loan*	976	977	789	529	596	630	617	584	520	949	963	963	438	421	420	442
- Committed	69	366	319	240	249	249	282	263	237	207	223	228	219	220	231	219
- Uncommitted	907	612	469	290	347	381	335	321	283	742	739	735	219	201	189	223
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	238	646	508	560	361	266	465	289	226	550	186	176	184	145	131	108
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	9.392	3.698	2.272	4.345	5.328	4.537	6.149	7.236	7.475	2.255	5.558	2.877	1.964	5.658	4.117	2.297
- Lainnya / *Others*	9.414	9.856	9.117	10.387	10.973	11.010	11.423	11.883	11.366	12.265	12.979	13.333	12.319	13.249	13.137	13.369
Tagihan Kontinjensi / *Contingent Claims*	**9.050**	**5.938**	**5.842**	**5.961**	**5.930**	**5.937**	**6.130**	**6.204**	**6.266**	**6.246**	**6.272**	**6.322**	**6.327**	**6.324**	**10.179**	**6.440**
- Garansi yang diterima / *Received guarantees*	1.726	1.255	1.199	1.265	1.274	1.248	1.234	1.271	1.277	1.248	1.250	1.274	1.257	1.257	5.010	1.229
- Pendapatan bunga dalam penyelesaian / *Accrued interest*	6.164	817	554	491	490	491	505	505	504	503	515	511	516	510	523	522
- Lainnya / *Others*	1.160	3.866	4.089	4.206	4.166	4.198	4.391	4.428	4.485	4.495	4.507	4.537	4.555	4.556	4.647	4.689
Kewajiban Kontijensi / *Contingent Liabilities*	**6.626**	**7.540**	**8.324**	**7.013**	**7.824**	**8.534**	**9.618**	**9.478**	**9.352**	**9.089**	**6.892**	**6.384**	**5.845**	**5.860**	**6.073**	**6.300**
- Garansi yang diberikan / *Issued guarantees*	6.518	7.002	7.622	6.370	7.126	7.838	8.835	8.809	8.646	8.479	6.264	5.676	5.246	5.205	5.406	5.609
- Lainnya / *Others*	108	538	702	643	698	697	783	669	706	610	628	708	599	655	667	691
Lainnya / *Others*	**26.445**	**26.357**	**37.769**	**28.365**	**28.431**	**28.520**	**28.708**	**28.921**	**29.049**	**29.564**	**28.737**	**28.888**	**29.241**	**29.355**	**29.417**	**29.929**
- Penerusan Kredit / *Channelling*	1.786	1.480	1.451	1.446	1.445	1.444	1.443	1.443	1.441	1.441	1.441	1.441	1.460	1.440	1.438	1.438
- Aset produktif yang dihapusbukukan / *Written off earning assets*	24.494	24.876	36.318	26.919	26.985	27.076	27.265	27.478	27.608	28.123	27.296	27.448	27.781	27.915	27.979	28.490
Kredit yang diberikan / *Credit disbursed*	23.752	24.619	36.060	26.660	26.727	26.817	27.005	27.218	27.348	27.864	27.038	27.189	27.522	27.655	27.720	28.231
Lainnya / *Others*	742	257	257	259	259	260	259	260	260	260	259	259	259	259	259	259
- Aset produktif yang dihapustagih / *Charged off earning assets*	165	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kredit yang diberikan / *Credit disbursed*	165	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lainnya / *Others*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Tabel 1.14.a.
Rekening Administratif Bank Swasta Nasional
(Domestic Private Banks Off-Balance Sheet)
Miliar Rp *(Billion Rp)*

Indikator / *Indicator*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Tagihan Komitmen / *Commited Claims*	**457.141**	**580.484**	**697.849**	**868.263**	**906.304**	**907.685**	**897.632**	**992.321**	**941.761**	**937.953**	**884.947**	**920.040**	**933.575**	**936.317**	**879.235**	**882.057**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	41.417	32.826	59.188	51.397	49.511	47.156	45.679	46.858	49.440	48.200	52.555	55.106	55.902	55.054	52.735	52.556
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding*	415.020	546.517	636.042	811.808	850.851	855.513	847.424	938.337	887.009	884.898	826.462	857.861	871.532	869.956	814.731	822.590
- Lainnya / *Others*	704	1.141	2.619	5.058	5.942	5.016	4.529	7.126	5.312	4.855	5.930	7.074	6.141	11.307	11.768	6.912
Kewajiban Komitmen / *Commited Liabilities*	**1.594.010**	**1.784.971**	**2.018.115**	**2.310.163**	**2.337.659**	**2.335.476**	**2.299.110**	**2.428.396**	**2.431.336**	**2.433.864**	**2.420.965**	**2.434.283**	**2.462.646**	**2.447.238**	**2.405.140**	**2.384.137**
- Fasilitas kredit kepada nasabah yang belum ditarik / *Undisbursed loan*	1.045.459	1.193.191	1.340.147	1.442.054	1.442.365	1.433.997	1.414.724	1.450.596	1.483.129	1.483.912	1.541.057	1.534.087	1.536.178	1.516.449	1.511.733	1.494.992
- *Committed*	314.681	372.816	440.157	480.166	479.031	469.705	460.674	473.417	487.548	488.843	509.696	516.552	512.175	509.023	513.247	509.073
- *Uncommitted*	730.778	820.374	899.990	961.888	963.334	964.292	954.050	977.179	995.580	995.069	1.031.361	1.017.535	1.024.003	1.007.425	998.486	985.919
- Fasilitas kredit kepada bank lain yang belum ditarik / *Undisbursed loan*	14.083	11.919	8.175	14.902	15.548	13.838	16.510	18.503	15.599	14.224	16.775	16.139	14.435	16.385	15.659	14.655
- *Committed*	3.020	2.023	519	3.412	3.552	2.049	2.911	2.730	3.433	2.564	2.724	2.740	2.592	2.756	2.725	2.447
- *Uncommitted*	11.063	9.896	7.656	11.490	11.996	11.789	13.599	15.774	12.166	11.660	14.050	13.399	11.843	13.630	12.934	12.208
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	40.860	37.394	31.389	35.291	32.759	31.484	30.837	31.878	32.171	30.456	30.369	32.118	34.935	31.491	33.628	30.362
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	490.173	538.922	634.128	808.959	840.108	845.936	827.907	919.103	891.725	897.295	825.366	843.045	870.575	874.537	834.146	836.665
- Lainnya / *Others*	3.436	3.544	4.276	8.957	6.880	10.222	9.132	8.315	8.713	7.978	7.398	8.893	6.523	8.375	9.974	7.463
Tagihan Kontinjensi / *Contingent Claims*	**149.462**	**169.598**	**165.646**	**165.233**	**171.182**	**160.846**	**160.817**	**170.075**	**174.232**	**170.809**	**179.153**	**186.802**	**197.159**	**194.516**	**281.359**	**189.060**
- Garansi yang diterima / *Received guarantees*	133.501	160.276	156.200	156.337	161.333	152.135	150.345	158.803	163.376	159.708	168.149	175.373	185.923	185.395	186.646	179.446
- Pendapatan bunga dalam penyelesaian / *Accrued interest*	13.814	819	878	885	849	867	893	918	979	948	840	854	880	870	874	864
- Lainnya / *Others*	2.148	8.503	8.568	8.012	9.001	7.844	9.579	10.353	9.877	10.153	10.163	10.575	10.357	8.251	93.840	8.750
Kewajiban Kontijensi / *Contingent Liabilities*	**84.762**	**93.956**	**95.534**	**97.851**	**96.502**	**97.273**	**101.587**	**102.231**	**102.281**	**100.803**	**99.469**	**101.985**	**103.626**	**103.968**	**105.575**	**107.667**
- Garansi yang diberikan / *Issued guarantees*	83.898	92.990	94.711	97.365	96.019	96.745	101.124	101.727	101.719	100.331	98.920	101.411	102.971	103.381	105.080	107.247
- Lainnya / *Others*	864	966	823	486	483	528	464	505	562	472	549	575	655	586	495	419
Lainnya / *Others*	**268.883**	**199.645**	**212.737**	**219.378**	**219.575**	**219.849**	**220.111**	**222.550**	**223.293**	**226.421**	**220.873**	**222.811**	**225.784**	**226.731**	**228.202**	**230.821**
- Penerusan Kredit / *Channelling*	5.342	935	910	918	918	914	914	913	913	913	913	921	921	921	914	914
- Aset produktif yang dihapusbukukan / *Written off earning assets*	211.684	197.971	210.917	217.447	217.627	217.896	218.144	220.554	221.281	224.367	218.796	220.700	223.712	224.646	226.111	228.713
Kredit yang diberikan / *Credit disbursed*	203.570	194.273	208.328	214.825	215.009	215.640	215.898	218.285	219.793	222.875	217.304	219.202	222.215	223.149	224.621	227.224
Lainnya / *Others*	8.115	3.698	2.589	2.623	2.618	2.256	2.246	2.269	1.487	1.492	1.493	1.498	1.497	1.497	1.490	1.488
- Aset produktif yang dihapustagih / *Charged off earning assets*	51.856	739	910	1.013	1.031	1.039	1.053	1.083	1.099	1.141	1.164	1.190	1.151	1.164	1.177	1.194
Kredit yang diberikan / *Credit disbursed*	44.502	739	910	1.013	1.031	1.039	1.053	1.083	1.099	1.141	1.164	1.190	1.151	1.164	1.177	1.194
Lainnya / *Others*	7.354	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / *Indicator*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Tagihan Komitmen / *Commited Claims*	**470.754**	**524.924**	**506.378**	**608.302**	**638.170**	**620.367**	**631.322**	**713.937**	**744.498**	**755.471**	**758.767**	**784.326**	**784.756**	**800.490**	**700.823**	**674.716**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding*	470.754	524.924	506.282	607.372	638.170	620.251	631.304	713.937	744.340	755.402	758.640	784.326	784.756	800.490	700.823	674.716
- Lainnya / *Others*	-	-	96	930	-	116	19	-	158	68	126	-	-	-	-	-
Kewajiban Komitmen / *Commited Liabilities*	**725.145**	**779.692**	**740.287**	**843.597**	**864.245**	**881.007**	**915.370**	**956.796**	**1.002.889**	**1.018.871**	**1.027.893**	**1.044.635**	**1.086.051**	**1.096.910**	**992.257**	**983.740**
- Fasilitas kredit kepada nasabah yang belum ditarik / *Undisbursed loan*	261.923	312.079	273.365	277.029	276.357	277.135	273.887	284.631	289.028	282.337	298.334	303.479	314.510	298.585	299.557	300.619
- *Committed*	48.312	49.556	19.176	15.919	14.420	14.445	14.535	13.433	14.889	17.365	17.000	18.293	22.523	21.956	19.436	19.807
- *Uncommitted*	213.611	262.523	254.189	261.110	261.938	262.690	259.352	271.198	274.139	264.972	281.334	285.186	291.987	276.628	280.121	280.812
- Fasilitas kredit kepada bank lain yang belum ditarik / *Undisbursed loan*	5.813	4.164	7.277	8.365	8.404	13.916	15.473	12.184	11.973	11.082	13.331	12.053	12.757	15.046	16.630	12.176
- *Committed*	-	-	-	409	3.008	1.661	643	637	643	-	-	-	-	-	-	-
- *Uncommitted*	5.813	4.164	7.277	7.955	5.395	12.255	14.829	11.546	11.330	11.082	13.331	12.053	12.757	15.046	16.630	12.176
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	5.958	5.400	3.115	3.327	2.569	2.579	3.231	2.488	3.920	3.255	3.663	3.557	5.471	4.305	4.582	2.804
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	451.451	458.038	456.530	554.776	576.905	587.376	622.780	657.490	697.968	722.196	712.565	725.246	753.313	778.900	671.488	668.141
- Lainnya / *Others*	-	11	-	100	10	1	-	3	-	1	-	300	-	75	-	-
Tagihan Kontinjensi / *Contingent Claims*	**20.761**	**21.347**	**26.653**	**26.155**	**25.706**	**24.858**	**24.765**	**25.120**	**13.288**	**26.298**	**26.795**	**27.238**	**27.698**	**27.753**	**27.823**	**28.197**
- Garansi yang diterima / *Received guarantees*	20.116	21.156	26.445	25.916	25.463	24.679	24.582	24.931	13.094	26.122	26.614	27.053	27.698	27.752	27.822	28.196
- Pendapatan bunga dalam penyelesaian / *Accrued interest*	637	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / *Others*	9	190	208	239	243	180	183	189	193	176	181	185	0	1	0	0
Kewajiban Kontijensi / *Contingent Liabilities*	**22.665**	**20.281**	**22.563**	**22.427**	**22.608**	**22.372**	**22.506**	**22.799**	**22.807**	**23.061**	**25.539**	**25.206**	**25.465**	**24.708**	**24.754**	**26.053**
- Garansi yang diberikan / *Issued guarantees*	22.665	20.141	22.563	22.427	22.608	22.372	22.506	22.799	22.807	23.061	25.539	25.206	25.465	24.708	24.754	26.053
- Lainnya / *Others*	-	140	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lainnya / *Others*	**19.594**	**14.771**	**6.587**	**6.873**	**6.850**	**6.877**	**6.954**	**5.933**	**4.230**	**4.283**	**2.718**	**2.789**	**2.871**	**2.739**	**2.858**	**2.698**
- Penerusan Kredit / *Channelling*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Aset produktif yang dihapusbukukan / *Written off earning assets*	14.791	14.771	6.587	6.873	6.850	6.877	6.954	5.933	4.230	4.283	2.718	2.789	2.871	2.739	2.858	2.698
Kredit yang diberikan / *Credit disbursed*	14.640	14.620	6.436	6.721	6.699	6.726	6.803	5.782	4.079	4.132	2.567	2.638	2.720	2.588	2.707	2.698
Lainnya / *Others*	151	151	151	151	151	151	151	151	151	151	151	151	151	151	151	-
- Aset produktif yang dihapustagih / *Charged off earning assets*	4.803	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kredit yang diberikan / *Credit disbursed*	4.752	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lainnya / *Others*	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Keterangan / *Items*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**25,66**	**25,62**	**27,75**	**26,13**	**26,61**	**26,74**	**26,85**	**27,09**	**26,93**	**26,76**	**27,10**	**27,04**	**25,39**	**25,42**	**25,52**	**25,85**
- Modal / *Capital*	1.519.278	1.649.203	1.777.439	1.774.181	1.802.668	1.818.419	1.844.470	1.863.441	1.877.619	1.882.470	1.904.272	1.932.458	1.833.808	1.831.434	1.850.575	1.879.631
- ATMR / *Risk Weighted Assets*	5.919.917	6.437.288	6.404.190	6.789.908	6.773.603	6.801.359	6.870.204	6.879.552	6.972.533	7.035.566	7.026.716	7.147.735	7.221.301	7.206.011	7.252.506	7.272.073
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**24,06**	**24,09**	**26,13**	**24,66**	**25,11**	**25,26**	**25,36**	**25,62**	**25,46**	**25,29**	**25,64**	**25,59**	**24,00**	**24,02**	**24,12**	**24,51**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	1.424.392	1.550.607	1.673.139	1.674.588	1.701.165	1.717.853	1.742.517	1.762.496	1.775.222	1.779.318	1.801.594	1.829.148	1.733.451	1.730.855	1.749.519	1.782.195
- ATMR / *Risk Weighted Assets*	5.919.917	6.437.288	6.404.190	6.789.908	6.773.603	6.801.359	6.870.204	6.879.552	6.972.533	7.035.566	7.026.716	7.147.735	7.221.301	7.206.011	7.252.506	7.272.073
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**1,85**	**2,45**	**2,78**	**2,69**	**2,72**	**2,73**	**2,76**	**2,77**	**2,73**	**2,72**	**2,36**	**2,44**	**2,61**	**2,56**	**2,54**	**2,61**
- Laba sebelum pajak / *Profit*	168.047	242.903	294.198	303.069	306.758	308.399	312.645	313.718	310.495	310.593	277.803	287.476	310.276	304.822	303.677	312.456
- Rata-rata total aset / *Average total assets*	9.075.206	9.912.750	10.586.231	11.254.560	11.276.639	11.302.545	11.313.896	11.337.728	11.371.076	11.406.515	11.764.466	11.805.125	11.894.193	11.909.778	11.932.756	11.972.091
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**83,55**	**78,70**	**78,94**	**78,77**	**78,32**	**78,82**	**78,79**	**79,12**	**79,97**	**81,50**	**89,11**	**87,01**	**86,09**	**85,92**	**86,41**	**85,89**
- Biaya Operasional / *Operating Expenses*	856.794	900.323	1.104.135	562.392	646.956	767.931	872.708	989.851	1.136.210	1.376.811	189.431	322.545	479.042	619.135	803.736	948.559
- Pendapatan Operasional / *Operating Income*	1.025.464	1.143.976	1.398.730	713.945	826.056	974.228	1.107.698	1.251.053	1.420.713	1.689.429	212.575	370.697	556.452	720.617	930.170	1.104.431
Net Interest Margin Ratio (%) / *Net Interest Margin Ratio* (%)	**4,63**	**4,80**	**4,92**	**4,66**	**4,69**	**4,70**	**4,70**	**4,71**	**4,69**	**4,72**	**4,60**	**4,48**	**4,60**	**4,57**	**4,56**	**4,60**
- Pendapatan bunga bersih / *Interest income net*	407.834	460.243	500.346	506.460	509.684	511.774	512.592	514.391	514.297	518.765	520.409	509.793	526.116	523.009	523.900	529.757
- Rata-rata total aset produktif / *Average total earning assets*	8.803.063	9.587.154	10.177.978	10.861.525	10.878.606	10.899.812	10.908.803	10.932.287	10.963.734	10.995.832	11.324.547	11.368.932	11.433.993	11.456.202	11.478.601	11.521.307
Loan to Deposits Ratio (%) / *Loan to Deposits Ratio* (%)	**77,49**	**78,98**	**84,11**	**85,95**	**86,80**	**87,05**	**87,15**	**87,70**	**87,54**	**89,10**	**87,97**	**87,93**	**87,95**	**88,26**	**88,30**	**86,50**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	5.512.366	6.100.964	6.721.867	7.088.644	7.123.588	7.112.441	7.178.573	7.252.056	7.308.940	7.418.302	7.369.738	7.409.461	7.486.388	7.538.372	7.571.180	7.630.403
- Total Dana Pihak Ketiga / *Total Third Party Funds*	7.114.041	7.724.561	7.991.997	8.247.384	8.206.878	8.170.752	8.237.476	8.268.849	8.348.943	8.325.868	8.377.746	8.426.467	8.512.501	8.541.115	8.574.484	8.821.569
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**20,01**	**16,23**	**13,45**	**12,20**	**11,36**	**11,75**	**12,04**	**11,37**	**11,59**	**11,22**	**12,25**	**12,24**	**12,14**	**12,33**	**12,27**	**13,08**
- Aset Likuid Primer / *Primary Liquid Asset*	1.174.590	1.047.654	938.600	807.059	728.421	798.851	819.975	747.796	792.443	787.278	869.962	837.651	902.110	857.477	886.854	988.713
- Aset Likuid Sekunder / *Secondary Liquid assets*	760.137	669.416	564.056	588.214	567.350	550.440	568.052	565.560	563.883	536.664	571.434	612.177	563.274	616.719	589.084	603.180
- Total Aset / *Total Assets*	9.670.515	10.581.455	11.171.129	11.441.328	11.409.112	11.483.887	11.527.363	11.552.216	11.704.560	11.796.344	11.764.466	11.845.783	12.072.331	11.956.532	12.024.669	12.168.765

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

Keterangan / *Items*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**21,39**	**21,20**	**23,21**	**21,19**	**21,77**	**22,04**	**22,21**	**22,53**	**22,35**	**21,82**	**22,21**	**22,16**	**20,11**	**19,94**	**20,06**	**20,71**
- Modal / *Capital*	561.942	608.371	656.618	641.868	654.427	666.517	680.784	689.921	697.442	690.806	697.860	710.411	646.822	640.391	649.477	672.170
- ATMR / *Risk Weighted Assets*	2.627.678	2.869.649	2.828.475	3.028.657	3.005.702	3.024.605	3.065.593	3.062.204	3.120.100	3.166.429	3.142.588	3.206.322	3.216.593	3.211.181	3.238.460	3.246.309
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**19,85**	**19,80**	**21,54**	**19,77**	**20,35**	**20,63**	**20,82**	**21,13**	**20,96**	**20,42**	**20,81**	**20,77**	**18,72**	**18,56**	**18,67**	**19,32**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	521.477	568.213	609.217	598.671	611.592	624.117	638.279	647.103	653.988	646.729	654.055	665.907	602.228	595.868	604.581	627.073
- ATMR / *Risk Weighted Assets*	2.627.678	2.869.649	2.828.475	3.028.657	3.005.702	3.024.605	3.065.593	3.062.204	3.120.100	3.166.429	3.142.588	3.206.322	3.216.593	3.211.181	3.238.460	3.246.309
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**2,16**	**3,05**	**3,43**	**3,20**	**3,15**	**3,17**	**3,21**	**3,22**	**3,19**	**3,21**	**2,20**	**2,48**	**2,69**	**2,64**	**2,65**	**2,77**
- Laba sebelum pajak / *Profit*	84.875	131.436	159.324	161.055	158.557	159.662	161.826	162.558	161.329	163.326	116.196	131.780	143.652	141.326	142.005	148.929
- Rata-rata total aset / *Average total assets*	3.932.076	4.306.153	4.644.803	5.025.937	5.029.948	5.035.799	5.042.380	5.048.946	5.064.904	5.082.569	5.280.387	5.306.034	5.343.766	5.346.260	5.353.768	5.385.333
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**81,66**	**72,35**	**75,29**	**75,86**	**75,38**	**75,48**	**74,92**	**74,83**	**75,32**	**77,16**	**91,59**	**88,82**	**87,44**	**87,23**	**87,76**	**86,16**
- Biaya Operasional / *Operating Expenses*	378.705	343.300	486.573	253.213	283.439	327.824	362.586	401.966	450.339	552.439	105.165	176.165	251.247	323.069	425.496	464.952
- Pendapatan Operasional / *Operating Income*	463.761	474.496	646.273	333.806	376.000	434.307	483.962	537.176	597.915	715.975	114.825	198.332	287.334	370.370	484.858	539.647
Net Interest Margin Ratio (%) / *Net Interest Margin Ratio* (%)	**5,16**	**5,24**	**5,15**	**4,78**	**4,80**	**4,81**	**4,81**	**4,81**	**4,79**	**4,84**	**4,58**	**4,53**	**4,64**	**4,62**	**4,60**	**4,66**
- Pendapatan bunga bersih / *Interest income net*	199.656	221.739	233.040	232.753	233.877	234.741	234.958	235.491	235.288	238.310	233.446	232.474	239.505	238.573	237.556	242.470
- Rata-rata total aset produktif / *Average total earning assets*	3.870.328	4.228.754	4.523.220	4.871.499	4.874.276	4.878.942	4.884.792	4.891.909	4.907.252	4.923.273	5.101.437	5.129.410	5.156.914	5.161.708	5.168.849	5.202.139
Loan to Deposits Ratio (%) / *Loan to Deposits Ratio* (%)	**82,50**	**80,82**	**86,51**	**90,48**	**91,89**	**92,31**	**92,52**	**93,29**	**91,88**	**94,08**	**92,50**	**91,45**	**90,95**	**91,05**	**91,38**	**87,84**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	2.623.165	2.894.142	3.241.987	3.460.160	3.483.681	3.481.515	3.525.543	3.562.815	3.587.353	3.634.199	3.611.203	3.614.682	3.630.283	3.657.450	3.680.746	3.714.349
- Total Dana Pihak Ketiga / *Total Third Party Funds*	3.179.487	3.581.139	3.747.610	3.824.397	3.791.045	3.771.666	3.810.518	3.818.939	3.904.397	3.862.797	3.903.894	3.952.826	3.991.328	4.016.903	4.028.088	4.228.319
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**16,41**	**14,23**	**11,91**	**9,33**	**9,09**	**9,44**	**10,49**	**9,75**	**10,58**	**9,17**	**10,99**	**11,26**	**11,47**	**11,22**	**10,79**	**12,48**
- Aset Likuid Primer / *Primary Liquid Asset*	395.658	401.380	410.025	274.573	275.505	308.432	336.622	295.589	344.473	289.568	369.424	380.270	427.105	376.795	359.376	462.423
- Aset Likuid Sekunder / *Secondary Liquid assets*	301.992	271.583	187.136	199.157	184.015	170.619	197.870	202.500	208.025	194.225	210.720	220.049	194.295	223.947	221.531	229.115
- Total Aset / *Total Assets*	4.251.749	4.728.435	5.014.378	5.076.692	5.054.014	5.076.755	5.095.028	5.108.042	5.224.479	5.276.888	5.280.387	5.331.681	5.419.230	5.353.743	5.383.798	5.543.156

Tabel 1.18.a.
Kinerja BPD Konvensional
(Conventional Regional Development Banks Performance)
Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)

Keterangan / *Items*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**22,77**	**23,59**	**25,91**	**24,28**	**24,88**	**25,16**	**25,13**	**25,11**	**25,46**	**25,77**	**26,58**	**26,50**	**25,81**	**25,76**	**25,77**	**25,83**
- Modal / *Capital*	97.305	104.310	115.338	111.832	114.822	116.165	117.384	117.824	118.927	120.194	123.778	123.156	120.079	119.613	121.089	121.186
- ATMR / *Risk Weighted Assets*	427.260	442.232	445.114	460.678	461.490	461.697	467.141	469.181	467.198	466.356	465.745	464.787	465.191	464.312	469.862	469.214
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**21,00**	**21,65**	**23,88**	**22,64**	**22,95**	**23,25**	**23,23**	**23,23**	**23,59**	**23,92**	**24,75**	**24,68**	**24,01**	**23,97**	**24,00**	**24,07**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	89.726	95.764	106.285	104.310	105.909	107.356	108.506	109.005	110.209	111.565	115.261	114.717	111.699	111.282	112.765	112.922
- ATMR / *Risk Weighted Assets*	427.260	442.232	445.114	460.678	461.490	461.697	467.141	469.181	467.198	466.356	465.745	464.787	465.191	464.312	469.862	469.214
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**2,03**	**2,12**	**1,98**	**1,76**	**1,75**	**1,75**	**1,76**	**1,73**	**1,73**	**1,76**	**1,89**	**1,77**	**1,86**	**1,75**	**1,75**	**1,77**
- Laba sebelum pajak / *Profit*	15.802	17.474	17.185	15.677	15.624	15.696	15.860	15.692	15.796	16.066	17.449	16.363	17.225	16.143	16.188	16.506
- Rata-rata total aset / *Average total assets*	779.783	825.593	868.361	892.925	895.110	897.604	902.355	907.761	912.246	914.792	923.627	922.378	924.212	923.898	927.575	929.975
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**79,38**	**76,38**	**78,38**	**80,94**	**81,08**	**81,01**	**80,97**	**81,35**	**81,25**	**81,13**	**80,81**	**81,20**	**80,41**	**81,46**	**81,36**	**81,00**
- Biaya Operasional / *Operating Expenses*	61.033	57.197	62.931	33.511	39.334	45.093	51.161	57.775	63.599	70.164	6.074	11.645	17.544	23.478	29.363	35.186
- Pendapatan Operasional / *Operating Income*	76.892	74.886	80.287	41.402	48.515	55.660	63.186	71.021	78.272	86.489	7.517	14.342	21.819	28.820	36.091	43.441
Net Interest Margin Ratio (%) / *Net Interest Margin Ratio* (%)	**5,72**	**5,76**	**5,52**	**5,14**	**5,16**	**5,17**	**5,20**	**5,21**	**5,19**	**5,24**	**5,11**	**5,07**	**5,24**	**5,18**	**5,18**	**5,22**
- Pendapatan bunga bersih / *Interest income net*	42.834	45.542	45.679	44.310	44.507	44.738	45.245	45.598	45.652	46.208	45.279	44.923	46.382	45.916	46.198	46.662
- Rata-rata total aset produktif / *Average total earning assets*	749.355	790.313	826.936	861.628	863.366	865.599	870.215	875.457	879.763	881.682	886.451	886.760	885.839	886.714	891.073	893.973
Loan to Deposits Ratio (%) / *Loan to Deposits Ratio* (%)	**75,87**	**77,87**	**83,03**	**82,16**	**83,08**	**82,25**	**81,13**	**79,27**	**80,44**	**85,91**	**84,12**	**85,53**	**86,61**	**84,12**	**82,63**	**83,28**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	492.338	517.187	557.741	575.259	579.321	583.517	589.570	591.155	591.372	592.464	587.265	590.651	593.379	590.702	593.642	595.961
- Total Dana Pihak Ketiga / *Total Third Party Funds*	648.918	664.150	671.699	700.179	697.307	709.458	726.720	745.724	735.140	689.632	698.098	690.553	685.151	702.246	718.409	715.606
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**17,02**	**14,41**	**13,57**	**14,90**	**13,03**	**12,94**	**13,97**	**14,17**	**14,23**	**13,17**	**13,43**	**13,77**	**12,92**	**13,71**	**14,40**	**14,55**
- Aset Likuid Primer / *Primary Liquid Asset*	103.468	78.172	80.638	85.696	67.058	66.680	79.537	80.879	81.620	73.800	71.471	72.265	68.087	70.344	80.807	84.028
- Aset Likuid Sekunder / *Secondary Liquid assets*	36.398	46.423	42.940	51.423	51.241	51.763	51.830	54.621	54.556	50.361	52.550	54.614	51.753	56.171	54.862	52.991
- Total Aset / *Total Assets*	821.803	864.727	910.955	920.394	908.214	915.064	940.363	956.413	957.103	942.793	923.627	921.130	927.879	922.957	942.280	941.979

Tabel 1.19.a.
Kinerja Bank Swasta Nasional Konvensional
(Conventional Domestic Private Banks Performance)
Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)

Keterangan / *Items*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**26,77**	**27,03**	**29,03**	**27,69**	**28,06**	**28,30**	**28,54**	**28,41**	**28,32**	**28,30**	**28,53**	**28,46**	**27,00**	**27,26**	**27,33**	**27,59**
- Modal / *Capital*	693.681	762.944	814.023	817.060	829.955	838.192	850.833	853.661	857.524	865.058	875.601	886.455	857.233	861.042	869.846	877.609
- ATMR / *Risk Weighted Assets*	2.591.659	2.822.508	2.803.775	2.950.985	2.958.171	2.962.139	2.980.861	3.005.035	3.028.305	3.056.433	3.069.536	3.115.042	3.175.176	3.158.554	3.183.156	3.181.015
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**25,05**	**25,36**	**27,43**	**26,14**	**26,48**	**26,73**	**26,95**	**26,87**	**26,76**	**26,76**	**26,99**	**26,95**	**25,61**	**25,86**	**25,93**	**26,31**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	649.159	715.819	769.084	771.401	783.266	791.915	803.349	807.424	810.435	817.843	828.440	839.404	813.253	816.804	825.296	836.978
- ATMR / *Risk Weighted Assets*	2.591.659	2.822.508	2.803.775	2.950.985	2.958.171	2.962.139	2.980.861	3.005.035	3.028.305	3.056.433	3.069.536	3.115.042	3.175.176	3.158.554	3.183.156	3.181.015
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**1,59**	**2,00**	**2,23**	**2,27**	**2,39**	**2,38**	**2,41**	**2,43**	**2,39**	**2,35**	**2,58**	**2,46**	**2,64**	**2,58**	**2,53**	**2,55**
- Laba sebelum pajak / *Profit*	62.225	85.942	101.245	107.798	113.790	113.695	115.378	116.421	115.049	113.258	128.126	122.235	132.310	129.696	127.534	128.803
- Rata-rata total aset / *Average total assets*	3.917.964	4.290.349	4.539.327	4.753.881	4.769.841	4.786.979	4.786.983	4.799.732	4.813.450	4.828.303	4.956.880	4.967.412	5.018.042	5.030.057	5.041.931	5.047.405
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**80,92**	**75,52**	**75,00**	**76,03**	**74,68**	**75,21**	**75,34**	**76,10**	**77,75**	**80,34**	**75,89**	**75,77**	**74,29**	**74,48**	**75,59**	**78,43**
- Biaya Operasional / *Operating Expenses*	265.507	267.455	306.035	171.051	196.225	231.989	265.831	308.723	368.919	469.628	33.705	63.923	94.701	125.341	163.718	232.011
- Pendapatan Operasional / *Operating Income*	328.131	354.173	408.059	224.964	262.738	308.448	352.844	405.706	474.489	584.553	44.412	84.362	127.478	168.292	216.580	295.821
Net Interest Margin Ratio (%) / *Net Interest Margin Ratio* (%)	**4,15**	**4,39**	**4,62**	**4,51**	**4,54**	**4,54**	**4,55**	**4,56**	**4,55**	**4,55**	**4,60**	**4,42**	**4,48**	**4,48**	**4,51**	**4,51**
- Pendapatan bunga bersih / *Interest income net*	156.075	180.767	201.143	207.132	209.062	210.106	210.278	211.161	211.343	212.153	219.410	211.413	216.072	216.690	218.224	218.603
- Rata-rata total aset produktif / *Average total earning assets*	3.757.028	4.117.729	4.355.533	4.596.641	4.608.945	4.623.594	4.622.811	4.634.219	4.646.296	4.659.178	4.771.174	4.781.178	4.818.793	4.832.739	4.841.698	4.847.963
Loan to Deposits Ratio (%) / *Loan to Deposits Ratio* (%)	**72,39**	**77,70**	**82,32**	**83,16**	**83,21**	**83,70**	**83,95**	**84,69**	**85,30**	**85,43**	**85,16**	**85,95**	**85,73**	**86,74**	**87,11**	**86,57**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	2.229.008	2.506.684	2.747.804	2.871.971	2.884.656	2.881.939	2.902.362	2.934.938	2.960.464	3.011.687	2.992.403	3.023.820	3.072.230	3.093.479	3.103.589	3.123.503
- Total Dana Pihak Ketiga / *Total Third Party Funds*	3.079.110	3.226.257	3.338.005	3.453.710	3.466.529	3.442.981	3.457.293	3.465.318	3.470.555	3.525.528	3.513.951	3.518.046	3.583.609	3.566.321	3.562.881	3.607.941
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**22,66**	**16,39**	**12,67**	**12,05**	**10,93**	**11,48**	**10,83**	**10,17**	**10,08**	**10,79**	**10,74**	**10,55**	**10,60**	**11,07**	**10,97**	**11,24**
- Aset Likuid Primer / *Primary Liquid Asset*	569.756	423.388	310.301	293.100	250.465	284.900	264.954	233.052	242.534	287.410	268.998	233.510	275.219	274.472	298.218	305.877
- Aset Likuid Sekunder / *Secondary Liquid assets*	372.862	308.317	284.186	290.582	281.356	278.463	266.775	266.623	256.713	251.018	263.340	291.486	267.466	286.215	259.860	264.573
- Total Aset / *Total Assets*	4.160.554	4.465.116	4.691.531	4.844.611	4.865.598	4.906.945	4.909.676	4.914.475	4.950.628	4.991.690	4.956.880	4.977.944	5.119.302	5.066.102	5.089.426	5.074.775

Tabel 1.20.a.
Kinerja Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri Konvensional
(Conventional Branch Offices of Foreign Banks Performance)
Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)

Keterangan / *Items*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**60,86**	**57,31**	**58,58**	**58,19**	**58,43**	**55,97**	**54,81**	**58,88**	**57,08**	**59,60**	**59,35**	**58,75**	**57,55**	**56,56**	**58,21**	**55,56**
- Modal / *Capital*	166.351	173.578	191.459	203.421	203.464	197.545	195.469	202.035	203.726	206.412	207.033	212.435	209.675	210.388	210.164	208.665
- ATMR / *Risk Weighted Assets*	273.320	302.899	326.827	349.588	348.241	352.919	356.609	343.133	356.930	346.348	348.847	361.584	364.341	371.964	361.028	375.534
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**60,01**	**56,39**	**57,69**	**57,27**	**57,55**	**55,10**	**53,95**	**57,98**	**56,20**	**58,66**	**58,43**	**57,83**	**56,61**	**55,62**	**57,30**	**54,65**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	164.030	170.811	188.552	200.207	200.398	194.466	192.383	198.963	200.590	203.180	203.838	209.120	206.271	206.901	206.877	205.222
- ATMR / *Risk Weighted Assets*	273.320	302.899	326.827	349.588	348.241	352.919	356.609	343.133	356.930	346.348	348.847	361.584	364.341	371.964	361.028	375.534
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**1,16**	**1,64**	**3,08**	**3,19**	**3,23**	**3,32**	**3,36**	**3,28**	**3,16**	**3,09**	**2,66**	**2,81**	**2,81**	**2,90**	**2,95**	**2,99**
- Laba sebelum pajak / *Profit*	5.145	8.051	16.444	18.538	18.786	19.347	19.581	19.047	18.321	17.943	16.032	17.098	17.089	17.656	17.950	18.219
- Rata-rata total aset / *Average total assets*	445.383	490.655	533.740	581.816	581.740	582.163	582.178	581.288	580.476	580.851	603.572	609.300	608.173	609.563	609.483	609.378
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**96,73**	**96,65**	**94,13**	**91,95**	**92,19**	**92,73**	**92,98**	**93,35**	**93,82**	**94,10**	**97,09**	**96,13**	**96,43**	**96,16**	**96,12**	**95,96**
- Biaya Operasional / *Operating Expenses*	151.548	232.371	248.596	104.617	127.958	163.025	193.130	221.387	253.354	284.580	44.487	70.813	115.550	147.246	185.159	216.411
- Pendapatan Operasional / *Operating Income*	156.679	240.421	264.112	113.773	138.803	175.813	207.706	237.149	270.037	302.412	45.822	73.661	119.822	153.134	192.640	225.522
Net Interest Margin Ratio (%) / *Net Interest Margin Ratio* (%)	**2,17**	**2,71**	**4,34**	**4,19**	**4,18**	**4,17**	**4,16**	**4,17**	**4,15**	**4,16**	**3,94**	**3,67**	**4,22**	**3,80**	**3,80**	**3,82**
- Pendapatan bunga bersih / *Interest income net*	9.269	12.194	20.483	22.266	22.238	22.188	22.110	22.141	22.014	22.093	22.275	20.984	24.157	21.830	21.923	22.023
- Rata-rata total aset produktif / *Average total earning assets*	426.351	450.357	472.289	531.757	532.018	531.677	530.985	530.701	530.423	531.699	565.485	571.583	572.448	575.041	576.982	577.232
Loan to Deposits Ratio (%) / *Loan to Deposits Ratio* (%)	**81,28**	**72,31**	**74,28**	**67,36**	**69,81**	**67,09**	**66,31**	**68,30**	**71,07**	**72,59**	**68,32**	**68,03**	**75,47**	**76,96**	**72,88**	**72,89**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	167.855	182.951	174.335	181.255	175.930	165.470	161.098	163.147	169.751	179.952	178.868	180.307	190.495	196.741	193.203	196.590
- Total Dana Pihak Ketiga / *Total Third Party Funds*	206.526	253.015	234.684	269.099	251.996	246.647	242.945	238.868	238.852	247.911	261.804	265.043	252.413	255.644	265.106	269.703
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**35,42**	**35,90**	**33,82**	**33,48**	**32,02**	**32,20**	**32,70**	**31,41**	**29,42**	**30,35**	**33,95**	**32,13**	**29,95**	**30,35**	**33,04**	**31,68**
- Aset Likuid Primer / *Primary Liquid Asset*	105.708	144.713	137.636	153.690	135.393	138.839	138.861	138.277	123.817	136.499	160.069	151.606	131.699	135.865	148.454	136.385
- Aset Likuid Sekunder / *Secondary Liquid assets*	48.885	43.093	49.794	47.051	50.738	49.595	51.578	41.817	44.589	41.060	44.825	46.028	49.760	50.386	52.831	56.501
- Total Aset / *Total Assets*	436.409	523.177	554.266	599.630	581.286	585.122	582.296	573.286	572.350	584.973	603.572	615.029	605.919	613.730	609.164	608.855

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

Kelompok Bank / *Group of Banks*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
- Bank Persero / *State Owned Banks*	4.251.749	4.728.435	5.014.378	5.076.692	5.054.014	5.076.755	5.095.028	5.108.042	5.224.479	5.276.888	5.280.387	5.331.693	5.419.270	5.353.764	5.383.821	5.543.178
- BPD / *Regional Development Banks*	861.329	938.286	985.415	994.429	982.648	990.230	1.016.463	1.034.117	1.037.487	1.021.878	999.455	996.590	1.004.355	998.528	1.017.078	1.018.813
- Bank Swasta Nasional / *Domestic Private Banks*	4.562.817	4.923.416	5.211.779	5.377.464	5.394.453	5.438.780	5.453.386	5.456.582	5.500.397	5.577.216	5.527.249	5.549.008	5.697.324	5.642.174	5.651.101	5.651.831
- Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / *Branch Offices of Foreign Banks*	436.409	523.177	554.266	599.630	581.286	585.122	582.296	573.286	572.350	584.973	603.572	615.029	605.919	613.730	609.164	608.855
Total	**10.112.304**	**11.113.314**	**11.765.838**	**12.048.215**	**12.012.401**	**12.090.887**	**12.147.173**	**12.172.027**	**12.334.712**	**12.460.955**	**12.410.663**	**12.492.319**	**12.726.868**	**12.608.196**	**12.661.163**	**12.822.677**

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

Kelompok Bank / *Group of Banks*	Desember 2022				Desember 2023				Jun 2024				Desember 2024				Jun 2025			
	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun
Bank Persero / *State Owned Banks*	-	-	-	4	-	-	-	4	-	-	-	4	-	-	-	4	-	-	-	4
BPD / *Regional Development Banks*	-	2	21	4	-	3	19	5	-	3	20	4	-	2	20	5	-	2	21	4
Bank Swasta Nasional / *Domestic Private Banks*	-	11	37	20	-	10	37	20	-	11	38	19	-	9	37	21	-	9	38	20
Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / *Branch Offices of Foreign Banks*	-	-	3	4	-	-	2	5	-	-	2	5	-	-	2	5	-	-	2	5
Total	**-**	**13**	**61**	**32**	**-**	**13**	**58**	**34**	**-**	**14**	**60**	**32**	**-**	**11**	**59**	**35**	**-**	**11**	**61**	**33**

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

Indikator / *Indicator*	2021	2022	2023	2024								2025				
				Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Aset Produktif Neraca / *Earning Assets*	**8.262.969**	**8.981.890**	**9.692.662**	**10.259.259**	**10.261.304**	**10.256.442**	**10.354.483**	**10.412.642**	**10.519.262**	**10.558.850**	**10.536.728**	**10.668.224**	**10.739.273**	**10.794.090**	**10.839.880**	**10.858.610**
a. Lancar / *Current*	7.858.621	8.592.333	9.246.886	9.752.874	9.760.305	9.762.822	9.853.763	9.916.343	10.023.234	10.084.343	10.031.195	10.149.981	10.216.585	10.257.359	10.302.009	10.322.084
b. Dalam Perhatian Khusus / Special Mention	232.695	236.947	295.149	341.338	334.393	328.495	338.296	332.863	331.917	315.789	340.849	349.613	356.694	364.094	360.905	363.129
c. Kurang Lancar / *Sub-Standard*	20.873	17.650	22.013	24.034	26.025	20.968	20.925	19.247	19.659	19.538	24.950	22.047	19.043	24.048	22.882	18.072
d. Diragukan / *Doubtful*	19.234	24.636	23.801	28.109	26.123	28.164	25.776	24.392	23.802	22.807	21.692	25.742	28.042	25.165	28.269	28.225
e. Macet / *Loss*	131.545	110.324	104.813	112.905	114.458	115.992	115.723	119.797	120.649	116.373	118.041	120.841	118.910	123.424	125.814	127.098
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**2.150.274**	**2.640.878**	**2.506.180**	**2.643.694**	**2.630.030**	**2.634.607**	**2.630.181**	**2.686.125**	**2.755.683**	**2.772.690**	**2.851.234**	**2.850.272**	**2.887.304**	**2.837.914**	**2.818.915**	**2.839.680**
a. Lancar / *Current*	2.116.745	2.539.847	2.475.662	2.618.156	2.603.308	2.608.284	2.604.662	2.660.263	2.723.221	2.738.372	2.824.295	2.823.355	2.862.313	2.812.346	2.793.019	2.814.081
b. Dalam Perhatian Khusus / Special Mention	29.462	74.231	26.730	22.023	23.230	22.919	22.539	22.498	29.171	30.782	22.943	23.129	21.218	21.862	22.113	21.807
c. Kurang Lancar / *Sub-Standard*	879	1.004	1.364	952	949	934	826	906	898	1.158	1.687	1.540	1.603	1.516	1.560	1.554
d. Diragukan / *Doubtful*	213	218	253	328	266	262	243	207	225	192	198	198	200	200	197	202
e. Macet / *Loss*	2.975	25.579	2.170	2.235	2.278	2.208	1.911	2.251	2.168	2.187	2.111	2.051	1.970	1.990	2.025	2.035
***Non Performing Earning Aset (Nominal)* / Non Performing Earning Asset (Nominal)**	**175.719**	**179.410**	**154.414**	**168.564**	**170.099**	**168.529**	**165.405**	**166.800**	**167.402**	**162.255**	**168.678**	**172.418**	**169.768**	**176.341**	**180.748**	**177.188**
Kredit kepada Bank Lain / *Interbank Loans*	**52.051**	**74.057**	**96.692**	**89.512**	**88.540**	**89.384**	**94.092**	**94.042**	**99.581**	**115.953**	**109.692**	**111.708**	**111.743**	**108.912**	**106.324**	**107.798**
a. Lancar / *Current*	52.028	73.999	96.617	89.145	88.206	89.047	93.755	93.704	99.229	115.646	109.389	111.406	111.436	108.610	106.025	107.537
b. Dalam Perhatian Khusus / Special Mention	13	31	9	45	0	4	4	4	11	0	0	0	10	8	5	2
c. Kurang Lancar / *Sub-Standard*	-	17	6	3	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / *Doubtful*	0	-	4	19	22	3	-	-	-	-	-	-	-	-	-	-
e. Macet / *Loss*	10	9	57	140	145	164	167	167	170	153	151	150	149	147	147	130
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	**10**	**26**	**66**	**162**	**167**	**167**	**167**	**167**	**170**	**153**	**151**	**150**	**149**	**147**	**147**	**130**

Tabel 1.24.a.
Aset Produktif Bank Persero dan Kualitas Kredit Bank Persero kepada Bank Lain
(Earning Asset of State Owned Banks and Credit Quality of State Owned Banks to Other Bank)
Miliar Rp *(Billion Rp)*

Indikator / *Indicator*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Aset Produktif Neraca / *Earning Assets*	**3.782.349**	**4.098.278**	**4.420.226**	**4.644.775**	**4.620.362**	**4.608.042**	**4.658.148**	**4.675.313**	**4.746.520**	**4.790.335**	**4.789.872**	**4.838.681**	**4.842.957**	**4.861.154**	**4.927.536**	**4.953.266**
a. Lancar / *Current*	3.577.917	3.897.989	4.185.100	4.386.438	4.360.327	4.352.924	4.401.898	4.420.859	4.489.072	4.544.529	4.528.908	4.569.426	4.583.061	4.593.099	4.660.516	4.689.303
b. Dalam Perhatian Khusus / Special Mention	118.199	124.276	162.380	180.325	180.460	176.226	179.525	176.096	178.027	169.236	181.042	187.342	179.556	184.365	181.153	179.633
c. Kurang Lancar / *Sub-Standard*	9.601	7.980	11.013	14.517	16.242	11.247	11.592	10.275	10.859	11.203	14.951	13.284	11.121	14.247	11.905	9.466
d. Diragukan / *Doubtful*	11.727	12.758	15.526	18.196	16.368	20.021	18.552	16.440	16.268	15.746	13.884	16.222	18.020	16.220	18.266	17.688
e. Macet / *Loss*	64.905	55.274	46.207	45.300	46.966	47.623	46.580	51.643	52.295	49.622	51.087	52.407	51.199	53.223	55.697	57.176
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**651.290**	**933.372**	**697.446**	**715.281**	**705.180**	**713.846**	**724.462**	**734.126**	**769.195**	**799.277**	**802.101**	**803.713**	**822.953**	**809.786**	**792.024**	**833.463**
a. Lancar / *Current*	636.055	849.906	684.269	707.982	698.230	706.419	717.751	727.375	755.533	782.738	794.922	796.951	816.268	802.965	785.297	826.594
b. Dalam Perhatian Khusus / Special Mention	12.943	58.294	11.073	5.491	5.234	5.756	5.349	5.121	12.049	14.942	5.702	5.435	5.333	5.449	5.395	5.549
c. Kurang Lancar / *Sub-Standard*	148	149	427	89	77	64	66	62	59	64	75	70	71	85	77	70
d. Diragukan / *Doubtful*	138	145	166	209	165	170	158	118	132	92	97	115	116	108	98	107
e. Macet / *Loss*	2.007	24.877	1.512	1.511	1.474	1.437	1.138	1.450	1.421	1.441	1.305	1.142	1.165	1.179	1.157	1.143
***Non Performing Earning Aset (Nominal)* / Non Performing Earning Asset (Nominal)**	**88.525**	**101.184**	**74.851**	**79.822**	**81.291**	**80.562**	**78.087**	**79.987**	**81.035**	**78.167**	**81.399**	**83.239**	**81.691**	**85.062**	**87.199**	**85.650**
Kredit kepada Bank Lain / *Interbank Loans*	**7.796**	**9.086**	**11.494**	**10.515**	**10.387**	**10.041**	**9.521**	**9.857**	**10.262**	**12.802**	**12.315**	**12.706**	**12.802**	**12.010**	**13.619**	**13.320**
a. Lancar / *Current*	7.791	9.086	11.493	10.515	10.387	10.041	9.521	9.857	10.262	12.802	12.315	12.706	12.802	12.010	13.619	13.320
b. Dalam Perhatian Khusus / Special Mention	-	-	0	-	-	0	0	0	0	0	-	-	-	0	0	-
c. Kurang Lancar / *Sub-Standard*	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / *Doubtful*	0	-	-		-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / *Loss*	4	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	**4**	**-**	**0**	**0**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-	-

Tabel 1.25.a.
Aset Produktif BPD dan Kualitas Kredit BPD kepada Bank Lain
(Earning Asset of Regional Development Banks and Credit Quality of Regional Development Banks to Other Bank)
Miliar Rp *(Billion Rp)*

Indikator / *Indicator*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Aset Produktif Neraca / *Earning Assets*	**679.494**	**717.049**	**771.695**	**814.783**	**810.670**	**820.624**	**841.853**	**859.185**	**845.775**	**827.965**	**828.898**	**835.449**	**826.538**	**847.998**	**857.142**	**850.986**
a. Lancar / *Current*	657.302	697.212	745.692	782.625	778.505	788.144	808.419	825.812	811.599	795.179	788.930	796.503	788.918	808.895	817.068	811.764
b. Dalam Perhatian Khusus / Special Mention	9.137	8.302	13.314	17.022	16.691	17.015	17.648	17.525	18.022	17.338	23.399	22.104	20.144	20.906	21.304	20.710
c. Kurang Lancar / *Sub-Standard*	632	491	666	1.183	1.297	1.117	1.219	1.305	1.328	936	1.429	1.207	1.165	1.381	1.487	1.265
d. Diragukan / *Doubtful*	756	656	1.414	2.338	1.779	1.335	1.276	1.093	1.189	1.270	1.366	1.455	1.508	1.529	1.680	1.751
e. Macet / *Loss*	11.667	10.388	10.608	11.615	12.398	13.013	13.291	13.450	13.637	13.242	13.774	14.180	14.802	15.287	15.603	15.495
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**26.230**	**33.136**	**37.847**	**37.168**	**37.602**	**37.742**	**36.443**	**36.279**	**35.665**	**34.112**	**30.594**	**29.323**	**28.045**	**27.535**	**28.027**	**26.933**
a. Lancar / *Current*	25.571	32.790	37.369	36.669	37.087	37.241	35.921	35.833	35.169	33.635	30.108	28.793	27.469	26.865	27.158	26.147
b. Dalam Perhatian Khusus / Special Mention	152	79	207	144	198	211	208	126	175	177	210	238	256	341	508	434
c. Kurang Lancar / *Sub-Standard*	4	5	2	5	7	4	2	10	3	4	6	6	28	19	51	55
d. Diragukan / *Doubtful*	2	2	6	40	18	11	3	2	10	9	4	4	4	12	15	15
e. Macet / *Loss*	501	259	263	309	293	276	308	308	308	287	266	283	288	298	296	282
***Non Performing Earning Aset (Nominal)* / Non Performing Earning Asset (Nominal)**	**13.563**	**11.801**	**12.959**	**15.491**	**15.791**	**15.755**	**16.099**	**16.167**	**16.475**	**15.748**	**16.845**	**17.135**	**17.795**	**18.525**	**19.132**	**18.864**
Kredit kepada Bank Lain / *Interbank Loans*	**4.407**	**8.400**	**11.770**	**9.761**	**10.450**	**10.268**	**10.251**	**9.657**	**10.383**	**12.274**	**12.401**	**12.274**	**11.721**	**11.600**	**11.485**	**11.812**
a. Lancar / *Current*	4.406	8.389	11.731	9.611	10.338	10.152	10.135	9.541	10.267	12.171	12.297	12.171	11.610	11.497	11.381	11.728
b. Dalam Perhatian Khusus / Special Mention	-	11	9	42	-	4	4	4	-	-	-	-	10	4	5	2
c. Kurang Lancar / *Sub-Standard*	-	-	5	3	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / *Doubtful*	-	-	4	16	20	3	-	-	-	-	-	-	-	-	-	-
e. Macet / *Loss*	0	0	20	87	92	109	112	112	116	103	104	103	101	100	99	82
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	**0**	**0**	**29**	**107**	**112**	**112**	**112**	**112**	**116**	**103**	**104**	**103**	**101**	**100**	**99**	**82**

Tabel 1.26.a.
Aset Produktif Bank Swasta Nasional dan Kualitas Kredit Bank Swasta Nasional kepada Bank Lain
(Earning Assets of Domestic Private Banks and Credit Quality of Domestic Private Banks to Other Bank)
Miliar Rp *(Billion Rp)*

Indikator / *Indicator*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Aset Produktif Neraca / *Earning Assets*	**3.500.624**	**3.807.307**	**4.129.349**	**4.349.245**	**4.400.131**	**4.392.262**	**4.416.124**	**4.443.897**	**4.478.039**	**4.491.191**	**4.467.349**	**4.522.157**	**4.591.122**	**4.592.382**	**4.581.868**	**4.576.554**
a. Lancar / *Current*	3.333.913	3.648.405	3.954.671	4.142.568	4.200.245	4.195.297	4.214.468	4.245.897	4.283.651	4.305.634	4.273.016	4.322.752	4.375.823	4.373.207	4.361.294	4.353.056
b. Dalam Perhatian Khusus / Special Mention	99.169	96.575	111.483	137.222	130.819	128.545	133.533	130.497	128.279	121.259	128.561	132.006	148.685	149.970	149.772	154.156
c. Kurang Lancar / *Sub-Standard*	9.055	9.021	10.075	7.488	7.589	7.748	7.814	7.449	6.525	7.174	8.372	7.342	6.554	8.246	9.331	7.181
d. Diragukan / *Doubtful*	6.501	11.142	6.849	7.557	7.961	6.808	5.934	6.843	6.329	5.772	6.390	7.985	8.484	7.384	8.290	8.747
e. Macet / *Loss*	51.986	42.164	46.271	54.409	53.517	53.864	54.376	53.211	53.255	51.353	51.011	52.072	51.577	53.574	53.181	53.415
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**1.176.394**	**1.332.586**	**1.464.566**	**1.580.097**	**1.577.311**	**1.567.018**	**1.554.180**	**1.593.619**	**1.623.095**	**1.619.567**	**1.677.671**	**1.672.941**	**1.678.103**	**1.657.950**	**1.653.341**	**1.637.632**
a. Lancar / *Current*	1.165.871	1.323.689	1.453.632	1.569.686	1.566.023	1.555.972	1.543.005	1.582.924	1.612.586	1.609.804	1.666.571	1.661.644	1.668.116	1.647.047	1.641.913	1.625.924
b. Dalam Perhatian Khusus / Special Mention	9.846	8.020	10.082	9.373	10.236	9.893	10.153	9.643	9.512	8.482	9.745	10.011	8.709	9.660	10.143	10.383
c. Kurang Lancar / *Sub-Standard*	191	470	377	545	541	575	476	470	476	732	804	677	681	651	629	633
d. Diragukan / *Doubtful*	55	56	81	79	83	81	81	88	83	90	97	80	81	79	84	81
e. Macet / *Loss*	432	351	394	414	428	496	465	493	439	459	455	530	517	513	573	611
***Non Performing Earning Aset (Nominal)* / Non Performing Earning Asset (Nominal)**	**68.219**	**63.204**	**64.047**	**70.492**	**70.119**	**69.573**	**69.146**	**68.555**	**67.107**	**65.579**	**67.128**	**68.686**	**67.893**	**70.447**	**72.088**	**70.667**
Kredit kepada Bank Lain / *Interbank Loans*	**36.574**	**49.413**	**56.601**	**50.213**	**51.081**	**52.141**	**51.432**	**49.254**	**53.651**	**60.642**	**57.058**	**58.327**	**58.467**	**55.668**	**54.593**	**55.716**
a. Lancar / *Current*	36.556	49.366	56.564	50.156	51.026	52.086	51.377	49.199	53.585	60.592	57.010	58.279	58.419	55.615	54.545	55.668
b. Dalam Perhatian Khusus / Special Mention	13	21	-	-	0	0	-	-	11	0	0	0	0	5	-	0
c. Kurang Lancar / *Sub-Standard*	-	17	-	3	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / *Doubtful*	-	-	-	3	3	-	-	-	-	-	-	-	-	-	-	-
e. Macet / *Loss*	6	9	36	52	52	55	55	55	55	49	47	47	47	47	47	47
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	**6**	**26**	**36**	**58**	**55**	**55**	**55**	**55**	**55**	**49**	**47**	**47**	**47**	**47**	**47**	**47**

Tabel 1.27.a.
Aset Produktif Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri dan Kualitas Kredit Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri kepada Bank Lain
(Earning Assets of Branch Offices of Foreign Banks and Credit Quality of Foreign Owned Banks to Other Bank)
Miliar Rp *(Billion Rp)*

Indikator / *Indicator*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Aset Produktif Neraca / *Earning Assets*	**300.502**	**359.256**	**371.392**	**450.456**	**430.141**	**435.514**	**438.357**	**434.246**	**448.927**	**449.359**	**450.609**	**471.936**	**478.657**	**492.556**	**473.333**	**477.803**
a. Lancar / *Current*	289.489	348.727	361.423	441.242	421.228	426.457	428.977	423.776	438.912	439.000	440.342	461.300	468.782	482.158	463.131	467.962
b. Dalam Perhatian Khusus / Special Mention	6.190	7.795	7.971	6.768	6.423	6.709	7.589	8.744	7.590	7.956	7.847	8.161	8.308	8.852	8.677	8.630
c. Kurang Lancar / *Sub-Standard*	1.585	157	258	847	897	856	300	219	947	226	198	214	203	173	160	159
d. Diragukan / *Doubtful*	251	80	13	18	15	0	14	15	16	20	53	79	30	32	33	40
e. Macet / *Loss*	2.986	2.498	1.727	1.580	1.577	1.492	1.477	1.493	1.462	2.157	2.168	2.183	1.333	1.340	1.332	1.013
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**296.359**	**341.784**	**306.320**	**311.148**	**309.938**	**316.002**	**315.096**	**322.102**	**327.728**	**319.734**	**340.867**	**344.295**	**358.203**	**342.643**	**345.522**	**341.652**
a. Lancar / *Current*	289.249	333.461	300.392	303.819	301.967	308.652	307.984	314.131	319.932	312.195	332.694	335.967	350.460	335.469	338.651	335.415
b. Dalam Perhatian Khusus / Special Mention	6.521	7.837	5.369	7.014	7.563	7.059	6.830	7.607	7.435	7.181	7.287	7.445	6.919	6.413	6.067	5.441
c. Kurang Lancar / *Sub-Standard*	536	380	559	314	324	291	282	364	361	358	801	787	824	761	804	796
d. Diragukan / *Doubtful*	18	14	0	0	0	0	0	0	0	-	-	-	-	-	-	-
e. Macet / *Loss*	36	92	0	0	84	0	0	0	0	0	85	95	0	0	0	-
***Non Performing Earning Aset (Nominal)* / Non Performing Earning Asset (Nominal)**	**5.412**	**3.220**	**2.557**	**2.759**	**2.898**	**2.640**	**2.073**	**2.090**	**2.785**	**2.761**	**3.306**	**3.358**	**2.390**	**2.306**	**2.329**	**2.008**
Kredit kepada Bank Lain / *Interbank Loans*	**3.274**	**7.157**	**16.828**	**18.864**	**16.455**	**16.767**	**22.722**	**25.108**	**25.114**	**30.002**	**27.767**	**28.250**	**28.605**	**29.487**	**26.480**	**26.821**
a. Lancar / *Current*	3.274	7.157	16.828	18.864	16.455	16.767	22.722	25.108	25.114	30.002	27.767	28.250	28.605	29.487	26.480	26.821
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Kurang Lancar / *Sub-Standard*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / *Doubtful*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / *Loss*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-

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

Keterangan	Desember 2022		Desember 2023		Jun 2024		Desember 2024		Jun 2025	
	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*
Giro / *Demand Deposits*	**2.546.160**	**31,23**	**2.662.551**	**31,48**	**2.740.839**	**31,42**	**2.751.373**	**31,13**	**3.024.484**	**32,42**
Rupiah	1.839.473	22,56	1.869.826	22,11	1.917.477	21,98	1.944.250	22,00	2.130.725	22,84
Valas / *Foreign Exchange*	706.687	8,67	792.724	9,37	823.361	9,44	807.123	9,13	893.759	9,58
Tabungan / *Saving*	**2.615.185**	**32,07**	**2.669.183**	**31,56**	**2.746.104**	**31,48**	**2.850.242**	**32,25**	**2.933.901**	**31,45**
Rupiah	2.422.410	29,71	2.488.350	29,42	2.548.801	29,22	2.655.773	30,05	2.718.018	29,14
Valas / *Foreign Exchange*	192.775	2,36	180.833	2,14	197.303	2,26	194.469	2,20	215.884	2,31
Simpanan Berjangka / *Time Deposits*	**2.992.245**	**36,70**	**3.126.195**	**36,96**	**3.235.092**	**37,09**	**3.235.627**	**36,61**	**3.370.611**	**36,13**
Rupiah	2.645.955	32,45	2.786.262	32,94	2.851.985	32,70	2.854.836	32,30	2.998.237	32,14
Valas / *Foreign Exchange*	346.290	4,25	339.933	4,02	383.107	4,39	380.791	4,31	372.373	3,99
- Jangka Waktu 1 bulan / *Period 1 Month*										
Rupiah	1.289.691	15,82	1.180.070	13,95	1.157.142	13,27	1.144.811	12,95	1.183.801	12,69
Valas / *Foreign Exchange*	213.808	2,62	161.717	1,91	176.513	2,02	175.299	1,98	188.601	2,02
- Jangka Waktu 3 bulan / *Period 3 Month*										
Rupiah	708.827	8,69	861.312	4,43	1.016.365	3,76	1.038.153	4,81	1.152.353	4,54
Valas / *Foreign Exchange*	54.723	0,67	100.085	4,38	131.129	4,02	130.247	2,79	117.475	2,56
- Jangka Waktu 6 bulan / *Period 6 Month*										
Rupiah	275.858	3,38	374.272	4,38	327.942	4,02	425.481	2,79	423.633	2,56
Valas / *Foreign Exchange*	34.987	0,43	40.958	0,44	38.561	0,42	45.488	0,34	35.108	0,33
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	371.577	4,56	370.608	4,38	350.536	4,02	246.391	2,79	238.450	2,56
Valas / *Foreign Exchange*	42.772	0,52	37.174	0,44	36.903	0,42	29.757	0,34	31.189	0,33
Total DPK / *Total Third Party Funds*	**8.153.590**	**100,00**	**8.457.929**	**100,00**	**8.722.035**	**100,00**	**8.837.242**	**100,00**	**9.328.996**	**100,00**
Rupiah	6.907.838	84,72	7.144.439	84,47	7.318.264	83,91	7.454.860	84,36	7.846.980	84,11
Valas / *Foreign Exchange*	1.245.752	15,28	**1.313.490**	15,53	**1.403.771**	16,09	1.382.382	15,64	1.482.016	15,89

Tabel 1.29.a.
Komposisi Dana Pihak Ketiga Bank Persero
(Composition of Third Party Funds of State Owned Banks)
Miliar Rp *(Billion Rp)*

Keterangan	Desember 2022		Desember 2023		Jun 2024		Desember 2024		Jun 2025	
	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*
Giro / *Demand Deposits*	**1.277.123**	**35,66**	**1.366.889**	**36,47**	**1.366.658**	**35,74**	**1.390.415**	**36,00**	**1.563.202**	**36,97**
Rupiah	860.753	28,78	873.115	28,34	867.380	27,71	902.929	23,38	1.029.101	24,34
Valas / *Foreign Exchange*	416.370	70,53	493.774	74,06	499.279	71,91	487.486	12,62	534.101	12,63
Tabungan / *Saving*	**1.233.461**	**34,44**	**1.255.700**	**33,51**	**1.288.784**	**33,70**	**1.359.421**	**35,19**	**1.393.808**	**32,96**
Rupiah	1.176.897	39,35	1.201.674	39,00	1.228.669	39,25	1.298.913	33,63	1.327.896	31,40
Valas / *Foreign Exchange*	56.563	9,58	54.025	8,10	60.115	8,66	60.507	1,57	65.912	1,56
Simpanan Berjangka / *Time Deposits*	**1.070.556**	**29,89**	**1.125.021**	**30,02**	**1.168.954**	**30,57**	**1.112.962**	**28,81**	**1.271.309**	**30,07**
Rupiah	953.163	26,62	1.006.098	26,85	1.033.995	27,04	983.255	25,45	1.152.872	27,27
Valas / *Foreign Exchange*	117.393	3,28	118.923	3,17	134.959	3,53	129.707	3,36	118.436	2,80
- Jangka Waktu 1 bulan / *Period 1 Month*										
Rupiah	374.688	10,46	312.086	8,33	307.674	8,05	300.121	7,77	335.573	7,94
Valas / *Foreign Exchange*	67.517	1,89	46.969	1,25	49.477	1,29	52.136	1,35	54.175	1,28
- Jangka Waktu 3 bulan / *Period 3 Month*										
Rupiah	315.935	0,43	384.126	4,49	481.081	2,95	488.230	3,54	608.787	3,73
Valas / *Foreign Exchange*	15.466	3,42	42.641	3,78	60.866	3,46	55.343	1,51	48.437	1,21
- Jangka Waktu 6 bulan / *Period 6 Month*										
Rupiah	122.610	3,91	168.384	3,78	112.887	3,46	136.709	1,51	157.516	1,21
Valas / *Foreign Exchange*	17.103	0,48	17.685	0,31	12.688	0,31	13.857	0,22	5.672	0,24
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	139.929	3,91	141.503	3,78	132.353	3,46	58.196	1,51	50.996	1,21
Valas / *Foreign Exchange*	17.307	0,58	11.628	0,38	11.928	0,38	8.370	0,22	10.152	0,24
Total DPK / *Total Third Party Funds*	**3.581.139**	**100,00**	**3.747.610**	**100,00**	**3.824.397**	**100,00**	**3.862.797**	**100,00**	**4.228.319**	**100,00**
Rupiah	2.990.814	83,52	3.080.887	82,21	3.130.044	81,84	3.185.097	82,46	3.509.869	83,01
Valas / *Foreign Exchange*	590.326	16,48	666.723	17,79	694.353	18,16	677.700	17,54	718.450	16,99

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

Keterangan	Desember 2022		Desember 2023		Jun 2024		Desember 2024		Jun 2025	
	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*
Giro / *Demand Deposits*	**181.505**	**25,07**	**209.160**	**27,84**	**198.136**	**26,03**	**150.269**	**19,96**	**186.795**	**23,97**
Rupiah	180.745	24,97	209.021	27,82	197.922	26,52	150.136	19,95	186.559	23,94
Valas / *Foreign Exchange*	760	0,11	139	0,02	215	1,43	133	0,02	236	0,03
Tabungan / *Saving*	**221.207**	**30,56**	**213.205**	**28,38**	**230.945**	**30,33**	**258.054**	**34,28**	**242.059**	**31,06**
Rupiah	221.084	30,54	213.108	28,36	230.827	30,93	257.932	34,27	241.892	31,04
Valas / *Foreign Exchange*	123	0,02	97	0,01	117	0,78	121	0,02	167	0,02
Simpanan Berjangka / *Time Deposits*	**321.168**	**44,37**	**328.975**	**43,79**	**332.247**	**43,64**	**344.363**	**45,75**	**350.462**	**44,97**
Rupiah	320.016	44,21	324.792	43,23	317.562	41,71	337.283	44,81	345.596	44,35
Valas / *Foreign Exchange*	1.152	0,16	4.183	0,56	14.685	1,93	7.079	0,94	4.866	0,62
- Jangka Waktu 1 bulan / *Period 1 Month*										
Rupiah	96.270	13,30	110.026	14,64	90.085	11,83	73.888	9,82	92.206	11,83
Valas / *Foreign Exchange*	459	0,06	1.838	0,24	8.662	1,14	4.000	0,53	963	0,12
- Jangka Waktu 3 bulan / *Period 3 Month*										
Rupiah	94.448	3,46	77.629	0,02	95.343	0,02	105.401	12,24	92.268	12,65
Valas / *Foreign Exchange*	17	14,40	2.198	12,54	5.851	13,33	2.015	8,75	3.037	8,03
- Jangka Waktu 6 bulan / *Period 6 Month*										
Rupiah	25.053	14,40	42.929	12,54	30.665	13,33	92.151	8,75	98.571	8,03
Valas / *Foreign Exchange*	128	0,08	126	0,00	121	0,01	1.049	0,00	850	0,00
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	104.245	14,40	94.207	12,54	101.468	13,33	65.843	8,75	62.552	8,03
Valas / *Foreign Exchange*	549	0,08	22	0,00	51	0,01	16	0,00	17	0,00
Total DPK / *Total Third Party Funds*	**723.880**	**100,00**	**751.340**	**100,00**	**761.328**	**100,00**	**752.685**	**100,00**	**779.316**	**100,00**
Rupiah	721.844	99,72	746.921	99,41	746.311	98,03	745.351	99,03	774.046	99,32
Valas / *Foreign Exchange*	2.036	0,28	4.419	0,59	15.017	1,97	7.334	0,97	5.270	0,68

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

Keterangan	Desember 2022		Desember 2023		Jun 2024		Desember 2024		Jun 2025	
	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*
Giro / *Demand Deposits*	**910.515**	**25,32**	**950.120**	**25,37**	**982.201**	**25,40**	**1.024.461**	**25,78**	**1.071.322**	**26,44**
Rupiah	702.334	19,53	734.301	19,61	750.508	19,41	796.847	20,05	814.841	20,11
Valas / *Foreign Exchange*	208.181	5,79	215.818	5,76	231.692	5,99	227.614	5,73	256.481	6,33
Tabungan / *Saving*	**1.143.229**	**31,80**	**1.166.454**	**31,14**	**1.216.030**	**31,44**	**1.224.818**	**30,82**	**1.289.907**	**31,84**
Rupiah	1.014.955	28,23	1.041.836	27,82	1.082.383	27,99	1.093.016	27,51	1.142.190	28,19
Valas / *Foreign Exchange*	128.274	3,57	124.618	3,33	133.647	3,46	131.801	3,32	147.717	3,65
Simpanan Berjangka / *Time Deposits*	**1.541.811**	**42,88**	**1.628.728**	**43,49**	**1.668.981**	**43,16**	**1.724.570**	**43,40**	**1.690.429**	**41,72**
Rupiah	1.335.185	37,13	1.430.585	38,20	1.456.043	37,65	1.499.844	37,74	1.459.319	36,02
Valas / *Foreign Exchange*	206.626	5,75	198.144	5,29	212.939	5,51	224.727	5,66	231.110	5,70
- Jangka Waktu 1 bulan / *Period 1 Month*										
Rupiah	795.937	22,14	742.855	19,83	725.683	18,77	745.584	18,76	724.610	17,88
Valas / *Foreign Exchange*	132.422	3,68	103.097	2,75	105.141	2,72	109.290	2,75	122.987	3,04
- Jangka Waktu 3 bulan / *Period 3 Month*										
Rupiah	291.145	3,39	402.413	4,43	434.368	4,67	440.128	4,85	446.357	4,06
Valas / *Foreign Exchange*	34.975	3,51	50.225	3,19	59.254	2,99	65.504	3,05	61.082	3,06
- Jangka Waktu 6 bulan / *Period 6 Month*										
Rupiah	122.023	3,51	165.999	3,19	180.535	2,99	192.891	3,05	164.501	3,06
Valas / *Foreign Exchange*	16.416	0,63	21.749	0,62	24.579	0,62	29.293	0,52	27.566	0,48
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	126.079	3,51	119.318	3,19	115.457	2,99	121.241	3,05	123.852	3,06
Valas / *Foreign Exchange*	22.813	0,63	23.073	0,62	23.965	0,62	20.639	0,52	19.475	0,48
Total DPK / *Total Third Party Funds*	**3.595.556**	**100,00**	**3.745.302**	**100,00**	**3.867.211**	**100,00**	**3.973.849**	**100,00**	**4.051.658**	**100,00**
Rupiah	3.052.474	84,90	3.206.723	85,62	3.288.934	85,05	3.389.707	85,30	3.416.350	84,32
Valas / *Foreign Exchange*	543.081	15,10	538.579	14,38	578.278	14,95	584.142	14,70	635.307	15,68

Tabel 1.32.a.
Komposisi Dana Pihak Ketiga Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri
(Composition of Third Party Funds of Branch Offices of Foreign Banks)
Miliar Rp *(Billion Rp)*

Keterangan	Desember 2022		Desember 2023		Jun 2024		Desember 2024		Jun 2025	
	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*
Giro / *Demand Deposits*	**177.017**	**69,96**	**177.501**	**75,63**	**193.843**	**72,03**	**186.228**	**75,12**	**203.165**	**75,33**
Rupiah	95.641	37,80	94.505	40,27	101.668	37,78	94.339	38,05	100.224	37,16
Valas / *Foreign Exchange*	81.376	32,16	82.995	35,36	92.175	34,25	91.889	37,07	102.941	38,17
Tabungan / *Saving*	**17.288**	**6,83**	**7.889**	**3,36**	**10.346**	**3,84**	**7.950**	**3,21**	**8.128**	**3,01**
Rupiah	9.473	3,74	5.799	2,47	6.922	2,57	5.911	2,38	6.040	2,24
Valas / *Foreign Exchange*	7.815	3,09	2.090	0,89	3.424	1,27	2.039	0,82	2.087	0,77
Simpanan Berjangka / *Time Deposits*	**58.710**	**23,20**	**49.295**	**21,00**	**64.910**	**24,12**	**53.733**	**21,67**	**58.411**	**21,66**
Rupiah	37.591	14,86	32.768	13,96	44.386	16,49	34.455	13,90	40.450	15,00
Valas / *Foreign Exchange*	21.119	8,35	16.527	7,04	20.524	7,63	19.279	7,78	17.961	6,66
- Jangka Waktu 1 bulan / *Period 1 Month*										
Rupiah	22.796	9,01	23.455	9,99	33.699	12,52	25.219	10,17	31.413	11,65
Valas / *Foreign Exchange*	13.410	5,30	8.108	3,45	13.234	4,92	9.872	3,98	10.476	3,88
- Jangka Waktu 3 bulan / *Period 3 Month*										
Rupiah	7.299	2,44	5.127	0,87	5.573	1,43	4.394	1,50	4.942	1,13
Valas / *Foreign Exchange*	4.264	0,52	4.589	0,91	5.158	0,47	7.385	0,45	4.919	0,39
- Jangka Waktu 6 bulan / *Period 6 Month*										
Rupiah	6.172	0,52	2.040	0,91	3.855	0,47	3.731	0,45	3.045	0,39
Valas / *Foreign Exchange*	1.341	0,83	1.400	1,04	1.173	0,36	1.288	0,30	1.020	0,57
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	1.324	0,52	2.146	0,91	1.258	0,47	1.111	0,45	1.050	0,39
Valas / *Foreign Exchange*	2.103	0,83	2.430	1,04	960	0,36	733	0,30	1.545	0,57
Total DPK / *Total Third Party Funds*	**253.015**	**100,00**	**234.684**	**100,00**	**269.099**	**100,00**	**247.911**	**100,00**	**269.703**	**100,00**
Rupiah	142.705	56,40	133.072	56,70	152.975	56,85	134.705	54,34	146.714	54,40
Valas / *Foreign Exchange*	110.310	43,60	101.612	43,30	116.124	43,15	113.206	45,66	122.989	45,60

Tabel 1.33.a.
Komposisi DPK Bank Umum Berdasarkan Lokasi Penghimpunan Dana Juni 2025
(Composition of Third Party Funds of Commercial Banks Based on Location - June 2025)
Miliar Rp *(Billion Rp)*

Lokasi	Giro *(Demand Deposits)*		Tabungan *(Saving Deposits)*		Deposito *(Time Deposits)*		Total DPK *(Total Third Party Funds)*			Pangsa Thd Total DPK (%) *(Portion to Total Third Party (%)*
	Rupiah	Valas *(Foreign Exchange)*	Rupiah	Valas *(Foreign Exchange)*	Rupiah	Valas *(Foreign Exchange)*	Rupiah	Valas *(Foreign Exchange)*	Total	
1. Jawa Barat	127.926	20.563	319.084	16.550	193.707	15.184	640.717	52.297	693.013	7,43
2. Banten	73.382	7.929	106.963	6.717	87.934	10.644	268.279	25.290	293.569	3,15
3. DKI Jakarta	1.381.872	756.115	691.850	118.675	1.820.069	271.574	3.893.791	1.146.365	5.040.155	54,03
4. D.I Yogyakarta	10.684	576	51.277	1.494	21.785	460	83.745	2.530	86.275	0,92
5. Jawa Tengah	55.532	8.441	233.414	8.194	118.218	5.116	407.164	21.751	428.915	4,60
6. Jawa Timur	136.472	27.374	326.882	18.870	263.154	20.090	726.508	66.334	792.842	8,50
7. Bengkulu	2.669	172	12.524	144	3.588	35	18.781	352	19.132	0,21
8. Jambi	7.218	523	28.005	428	12.397	140	47.620	1.090	48.710	0,52
9. Aceh	6.982	428	25.443	72	11.836	11	44.260	510	44.771	0,48
10. Sumatera Utara	48.487	7.537	138.493	8.560	114.129	12.215	301.109	28.312	329.421	3,53
11. Sumatera Barat	8.056	467	32.153	621	14.052	585	54.261	1.673	55.934	0,60
12. Riau	19.127	4.940	69.276	2.539	32.410	1.376	120.812	8.856	129.668	1,39
14. Sumatera Selatan	19.458	788	59.590	1.751	28.488	3.604	107.536	6.143	113.679	1,22
15. Bangka Belitung	3.751	1.968	13.580	435	7.280	142	24.610	2.545	27.156	0,29
13. Kepulauan Riau	25.267	9.827	33.096	7.693	18.611	3.968	76.974	21.488	98.462	1,06
16. Lampung	10.006	993	38.224	714	12.090	481	60.320	2.189	62.509	0,67
17. Kalimantan Selatan	20.282	2.263	42.877	944	27.780	338	90.939	3.544	94.483	1,01
18. Kalimantan Barat	12.777	652	47.073	1.773	21.832	688	81.683	3.113	84.796	0,91
19. Kalimantan Timur	41.110	5.372	80.060	2.700	44.036	3.853	165.206	11.924	177.130	1,90
20. Kalimantan Tengah	14.085	2.142	24.098	273	9.230	149	47.413	2.564	49.977	0,54
21. Sulawesi Tengah	6.475	3.086	21.649	154	4.777	75	32.902	3.315	36.217	0,39
22. Sulawesi Selatan	19.647	1.533	81.653	1.854	30.655	3.794	131.955	7.181	139.136	1,49
23. Sulawesi Utara	5.657	370	17.833	923	7.593	178	31.084	1.470	32.554	0,35
24. Gorontalo	1.244	127	4.105	39	1.232	8	6.581	174	6.755	0,07
25. Sulawesi Barat	992	1	5.097	3	445	0	6.535	4	6.539	0,07
26. Sulawesi Tenggara	5.309	100	20.430	140	5.153	32	30.893	272	31.165	0,33
27. Nusa Tenggara Barat	5.911	5.420	24.362	408	12.181	44	42.455	5.872	48.327	0,52
28. Bali	26.905	4.960	95.765	8.356	45.542	1.350	168.213	14.666	182.879	1,96
29. Nusa Tenggara Timur	5.669	179	19.882	225	10.887	42	36.437	446	36.883	0,40
30. Maluku	2.161	24	9.135	96	3.679	47	14.975	168	15.143	0,16
31. Papua	16.676	364	27.455	361	8.261	92	52.392	816	53.208	0,57
32. Maluku Utara	5.680	24	7.520	39	1.773	56	14.972	119	15.091	0,16
33. Papua Barat	3.246	197	9.131	48	3.424	15	15.800	261	16.061	0,17
34. Lainnya	10	18.306	37	4.089	11	15.988	58	38.383	38.441	0,41
Total	**2.130.725**	**893.759**	**2.718.018**	**215.884**	**2.998.237**	**372.373**	**7.846.980**	**1.482.016**	**9.328.996**	**100**

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

Lokasi / *Location*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
1. Jawa Barat	609.899	632.629	658.144	668.951	669.299	672.033	674.580	676.249	680.714	686.309	683.384	686.041	690.673	691.083	696.080	693.013
2. Banten	242.084	252.591	264.009	280.190	280.801	283.050	290.500	286.973	287.701	295.538	292.517	291.407	296.243	288.512	288.907	293.569
3. DKI Jakarta	3.908.384	4.373.922	4.499.584	4.599.624	4.552.099	4.500.957	4.545.484	4.535.543	4.634.045	4.639.764	4.673.665	4.721.199	4.789.441	4.822.134	4.841.519	5.040.155
4. D.I Yogyakarta	74.354	78.757	81.390	83.705	84.040	84.512	84.274	83.875	84.045	85.050	84.637	84.183	84.562	84.093	84.157	86.275
5. Jawa Tengah	371.697	384.849	404.249	422.536	421.890	424.521	428.495	430.205	418.747	425.113	422.923	421.703	420.786	431.402	428.945	428.915
6. Jawa Timur	683.634	708.011	736.718	766.653	768.869	767.078	768.466	774.878	773.277	771.767	778.115	779.150	774.432	776.102	774.939	792.842
7. Bengkulu	16.400	16.746	16.819	17.761	18.428	18.687	18.782	19.245	18.958	18.205	18.500	18.433	18.737	18.814	18.816	19.132
8. Jambi	42.790	44.400	44.492	44.497	44.873	45.021	45.318	46.844	46.445	47.457	47.078	47.760	47.596	47.000	47.097	48.710
9. Aceh	39.321	39.637	41.927	43.351	45.038	44.633	44.696	45.225	45.599	45.666	43.179	42.652	43.327	42.822	42.586	44.771
10. Sumatera Utara	293.498	306.773	318.612	324.225	325.064	322.730	324.880	328.372	327.267	323.066	324.323	326.549	329.525	324.572	325.590	329.421
11. Sumatera Barat	50.421	52.523	51.895	54.845	54.687	54.646	54.621	55.189	54.712	54.029	54.328	54.725	55.636	54.447	53.937	55.934
12. Riau	109.453	114.728	118.019	122.367	122.533	125.479	125.836	127.329	128.334	126.993	128.460	127.147	127.037	128.829	128.020	129.668
13. Sumatera Selatan	100.005	109.586	102.753	105.953	107.147	108.093	109.101	110.888	111.426	108.183	108.982	110.345	112.225	110.288	111.381	113.679
14. Bangka Belitung	24.284	25.940	24.909	23.238	23.525	23.873	24.424	25.280	25.547	24.799	25.396	25.805	25.960	26.089	26.591	27.156
15. Kepulauan Riau	66.415	75.641	85.158	88.917	88.938	89.696	91.129	92.955	92.745	93.303	94.995	97.450	93.576	95.166	94.604	98.462
16. Lampung	51.451	53.955	55.051	58.287	58.616	59.379	60.126	60.664	60.191	58.861	59.805	59.921	61.078	60.694	60.989	62.509
17. Kalimantan Selatan	64.398	76.363	80.176	86.081	86.189	86.917	87.945	92.382	93.861	92.383	92.712	94.033	94.624	93.556	94.108	94.483
18. Kalimantan Barat	71.359	73.661	77.531	81.291	81.895	81.752	82.372	82.764	82.966	80.915	81.650	81.641	81.928	82.887	83.196	84.796
19. Kalimantan Timur	131.337	162.497	173.747	184.800	184.318	184.734	186.481	190.848	191.261	187.612	186.807	183.817	181.056	177.228	178.495	177.130
20. Kalimantan Tengah	34.260	36.579	42.015	44.491	45.725	45.096	46.303	47.292	46.334	45.234	47.218	48.434	48.234	49.220	49.327	49.977
21. Sulawesi Tengah	32.247	32.442	31.411	36.087	35.417	34.948	35.736	36.541	36.024	35.632	36.931	35.789	35.677	35.827	34.894	36.217
22. Sulawesi Selatan	112.226	114.843	125.346	128.966	129.604	131.133	131.247	133.285	133.249	131.110	132.196	132.527	134.785	136.840	137.300	139.136
23. Sulawesi Utara	28.291	28.572	29.977	30.963	30.230	30.248	30.423	30.703	30.248	29.686	29.919	30.104	30.746	31.157	31.371	32.554
24. Gorontalo	5.967	6.136	6.253	6.720	6.721	6.678	6.943	6.937	6.680	6.312	6.443	6.510	6.534	6.641	6.584	6.755
25. Sulawesi Barat	5.860	5.704	5.899	6.308	6.245	6.329	6.284	6.496	6.420	6.196	6.261	6.197	6.289	6.338	6.437	6.539
26. Sulawesi Tenggara	29.829	30.489	32.431	33.147	32.444	31.706	31.848	32.102	32.084	32.090	31.504	30.961	31.835	32.075	31.069	31.165
27. Nusa Tenggara Barat	35.410	41.474	42.147	46.849	45.291	48.444	47.684	46.724	43.549	44.430	46.768	43.776	45.259	44.695	48.319	48.327
28. Bali	104.080	126.589	150.411	165.643	168.619	170.917	172.195	173.658	173.030	172.827	174.649	175.824	175.533	177.491	178.106	182.879
29. Nusa Tenggara Timur	33.167	33.059	34.947	35.605	36.383	36.158	36.252	36.770	36.342	34.832	35.677	35.634	35.679	36.252	36.528	36.883
30. Maluku	14.439	14.202	14.549	14.964	14.921	14.991	15.046	15.228	15.155	14.632	14.988	14.632	14.831	14.735	14.686	15.143
31. Papua	48.022	49.918	51.241	51.788	51.343	51.387	51.300	52.649	52.295	49.681	48.972	47.189	47.115	50.393	50.341	53.208
32. Maluku Utara	9.113	10.312	11.592	13.424	14.085	14.479	12.624	13.465	13.310	12.637	13.258	13.150	13.282	13.158	13.675	15.091
33. Papua Barat	17.034	17.962	17.880	17.407	17.402	17.353	17.591	17.537	16.945	17.052	16.393	15.590	15.614	15.497	15.079	16.061
34. Lainnya / *Others*	18.335	22.097	26.644	32.404	34.041	32.213	31.796	36.066	36.396	39.880	36.625	35.603	40.300	40.500	38.375	38.441
Total	**7.479.463**	**8.153.590**	**8.457.929**	**8.722.035**	**8.686.720**	**8.649.871**	**8.720.782**	**8.751.160**	**8.835.901**	**8.837.242**	**8.879.258**	**8.925.881**	**9.010.153**	**9.046.540**	**9.072.045**	**9.328.996**

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

Keterangan / *Items*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Giro / *Demand Deposits*																
Rupiah	1,71	1,91	2,20	2,24	2,26	2,25	2,30	2,29	2,35	2,41	2,35	2,34	2,41	2,39	2,38	2,39
Valas / *Foreign Exchange*	0,17	1,01	1,66	1,72	2,22	2,32	2,28	2,22	1,93	2,03	1,95	2,35	2,30	2,23	2,31	2,34
Tabungan / *Saving*																
Rupiah	0,69	0,67	0,69	0,67	0,65	0,65	0,67	0,66	0,67	0,68	0,68	0,68	0,68	0,69	0,70	0,71
Valas / *Foreign Exchange*	0,17	0,43	0,78	0,81	0,82	0,83	0,84	0,83	0,79	0,76	0,77	0,81	0,79	0,79	0,78	0,77
Simpanan Berjangka / *Time Deposits*																
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*																
Rupiah	2,92	3,95	4,76	4,70	4,78	4,79	4,81	4,78	4,78	4,92	4,87	5,02	5,01	5,02	4,86	4,89
Valas / *Foreign Exchange*	0,37	2,74	3,85	3,69	3,92	3,94	3,83	3,74	3,71	3,76	3,68	3,81	3,67	3,82	3,78	3,71
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*																
Rupiah	3,21	4,18	5,24	5,34	5,41	5,47	5,52	5,53	5,53	5,54	5,57	5,56	5,62	5,72	5,72	5,75
Valas / *Foreign Exchange*	0,50	2,60	4,57	4,64	4,69	4,60	4,61	4,53	4,38	4,41	4,42	4,27	4,22	4,17	4,15	4,32
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*																
Rupiah	3,52	4,16	5,52	5,45	5,43	5,46	5,54	5,57	5,67	5,97	6,01	6,06	6,08	6,11	6,08	6,04
Valas / *Foreign Exchange*	0,60	2,45	4,19	3,95	4,37	4,49	4,52	4,44	4,40	4,32	4,13	3,94	3,84	3,77	3,80	3,77
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*																
Rupiah	3,99	4,68	5,66	5,80	5,80	5,85	5,82	5,85	5,67	5,14	5,13	5,08	5,06	5,06	5,06	5,06
Valas / *Foreign Exchange*	0,66	2,05	3,16	3,12	3,16	3,40	3,43	3,44	3,37	3,36	3,37	3,39	3,50	3,49	3,49	3,39

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

Keterangan / *Items*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Giro / *Demand Deposits*																
Rupiah	1,95	2,20	2,57	2,63	2,68	2,71	2,75	2,75	2,84	2,82	2,79	2,79	2,83	2,79	2,78	2,72
Valas / *Foreign Exchange*	0,17	1,19	1,56	1,61	2,39	2,52	2,43	2,32	1,78	2,00	1,92	2,53	2,40	2,27	2,41	2,57
Tabungan / *Saving*																
Rupiah	0,62	0,61	0,61	0,63	0,62	0,63	0,64	0,65	0,66	0,68	0,68	0,69	0,70	0,70	0,73	0,74
Valas / *Foreign Exchange*	0,20	0,21	0,20	0,20	0,20	0,20	0,20	0,20	0,20	0,20	0,20	0,20	0,20	0,20	0,20	0,20
Simpanan Berjangka / *Time Deposits*																
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*																
Rupiah	2,53	3,59	4,28	4,29	4,41	4,47	4,43	4,38	4,49	4,46	4,57	5,07	5,06	5,05	4,77	4,85
Valas / *Foreign Exchange*	0,31	2,80	3,62	3,30	3,60	3,70	3,60	3,52	3,72	3,55	3,46	3,92	3,80	3,93	3,86	3,62
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*																
Rupiah	2,77	3,77	5,22	5,35	5,40	5,49	5,56	5,57	5,50	5,47	5,55	5,56	5,75	5,91	5,87	5,87
Valas / *Foreign Exchange*	0,40	2,55	4,89	4,79	4,83	4,64	4,74	4,69	4,51	4,59	4,66	4,68	4,62	4,65	4,50	4,57
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*																
Rupiah	3,12	4,11	5,62	5,31	4,96	5,04	5,09	5,10	5,37	5,85	5,93	6,01	6,01	6,01	5,95	6,06
Valas / *Foreign Exchange*	0,57	2,96	4,46	3,38	4,47	4,47	4,53	4,38	4,36	4,28	3,60	3,46	3,26	2,95	2,93	2,91
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*																
Rupiah	3,70	4,80	5,70	5,74	5,70	5,69	5,67	5,71	5,26	3,91	3,68	3,54	3,50	3,43	3,43	3,42
Valas / *Foreign Exchange*	0,54	1,58	1,46	1,35	1,43	1,87	1,88	1,89	1,96	2,03	2,15	2,12	2,61	2,61	2,60	2,62

Tabel 1.37.a.
Suku Bunga Rata-rata DPK Bank Pembangunan Daerah
(Average of Interest Rate of Third Party Funds of Regional Development Banks)
Persen *(Percent)*

Keterangan / *Items*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Giro / *Demand Deposits*																
Rupiah	1,69	1,68	1,51	1,64	1,60	1,60	1,67	1,65	1,66	1,56	1,66	1,64	1,61	1,67	1,67	1,68
Valas / *Foreign Exchange*	0,29	0,26	0,24	0,23	0,24	0,22	0,22	0,23	0,20	0,20	0,21	0,18	0,21	0,21	0,24	0,24
Tabungan / *Saving*																
Rupiah	1,03	0,97	0,96	0,94	0,85	0,83	0,92	0,91	0,91	0,92	0,92	0,95	0,92	0,92	0,95	0,97
Valas / *Foreign Exchange*	0,20	0,29	0,31	0,35	0,32	0,34	0,21	0,21	0,21	0,21	0,22	0,21	0,22	0,22	0,24	0,24
Simpanan Berjangka / *Time Deposits*																
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*																
Rupiah	3,41	4,61	5,64	4,65	4,81	4,65	4,77	4,68	4,63	5,24	5,07	4,43	5,14	5,11	4,44	4,79
Valas / *Foreign Exchange*	0,52	1,36	6,57	2,49	5,51	3,34	5,15	5,36	3,57	5,62	4,00	3,24	5,40	5,22	3,29	3,69
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*																
Rupiah	3,66	5,24	5,68	5,88	5,93	5,90	5,95	5,94	6,09	6,08	5,98	4,50	5,52	5,66	4,46	5,91
Valas / *Foreign Exchange*	0,53	0,56	6,42	5,69	5,34	5,66	5,61	5,34	5,60	5,63	5,69	4,03	5,70	5,74	3,29	5,80
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*																
Rupiah	3,92	4,22	5,63	5,20	5,37	5,39	5,63	5,73	5,81	6,41	6,53	5,72	6,64	6,67	5,52	6,45
Valas / *Foreign Exchange*	0,53	0,88	1,15	4,36	4,41	5,74	5,69	5,67	5,67	5,69	5,66	4,18	5,84	5,89	4,16	5,87
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*																
Rupiah	4,28	5,40	6,45	6,74	6,74	6,92	6,75	6,78	6,68	6,13	6,11	4,98	6,02	6,05	4,89	6,01
Valas / *Foreign Exchange*	0,30	0,25	3,46	3,38	3,37	2,47	3,18	3,14	2,61	1,47	1,24	2,96	1,33	1,37	2,48	1,26

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

Keterangan / *Items*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Giro / *Demand Deposits*																
Rupiah	1,51	1,66	1,95	2,02	2,01	1,97	2,03	2,03	2,04	2,19	2,11	2,09	2,23	2,20	2,21	2,23
Valas / *Foreign Exchange*	0,20	0,86	2,07	2,14	2,24	2,32	2,20	2,17	2,19	2,11	2,03	2,15	2,27	2,30	2,33	2,16
Tabungan / *Saving*																
Rupiah	0,67	0,65	0,69	0,63	0,62	0,61	0,61	0,60	0,60	0,60	0,60	0,60	0,59	0,60	0,60	0,60
Valas / *Foreign Exchange*	0,16	0,54	1,08	1,07	1,09	1,08	1,09	1,08	1,01	1,06	1,07	1,12	1,10	1,09	1,06	1,05
Simpanan Berjangka / *Time Deposits*																
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*																
Rupiah	3,08	4,04	4,86	4,88	4,93	4,95	4,98	4,97	4,93	5,09	5,00	4,99	4,99	5,01	4,93	4,93
Valas / *Foreign Exchange*	0,41	2,69	3,89	3,93	4,03	4,06	3,93	3,79	3,72	3,83	3,82	3,79	3,62	3,78	3,77	3,78
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*																
Rupiah	3,52	4,30	5,21	5,23	5,32	5,37	5,38	5,39	5,42	5,51	5,52	5,54	5,48	5,50	5,50	5,56
Valas / *Foreign Exchange*	0,56	2,55	4,24	4,42	4,52	4,52	4,53	4,42	4,32	4,28	4,22	3,93	3,92	3,84	3,90	4,11
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*																
Rupiah	3,81	4,19	5,40	5,57	5,67	5,69	5,73	5,76	5,80	5,85	5,83	5,84	5,83	5,86	5,84	5,79
Valas / *Foreign Exchange*	0,67	1,85	4,01	4,24	4,30	4,47	4,49	4,44	4,39	4,29	4,23	3,99	3,91	3,88	3,91	3,88
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*																
Rupiah	4,04	3,92	4,72	5,04	5,11	5,15	5,19	5,18	5,20	5,19	5,27	5,26	5,25	5,27	5,27	5,26
Valas / *Foreign Exchange*	0,80	2,41	3,98	4,03	4,05	3,99	4,04	4,06	3,98	3,93	3,92	3,94	3,96	3,95	4,01	3,88

Tabel 1.39.a.
Suku Bunga Rata-rata DPK Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri
(Average of Interest Rate of Third Party Funds of Branch Offices of Foreign Banks)
Persen *(Percent)*

Keterangan / *Items*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Giro / *Demand Deposits*																
Rupiah	1,27	1,76	2,12	2,01	1,90	1,91	1,97	1,80	1,83	1,83	1,75	1,68	1,81	1,80	1,79	1,75
Valas / *Foreign Exchange*	0,05	0,42	1,16	1,17	1,27	1,26	1,73	1,76	1,90	1,99	1,91	1,91	1,85	1,87	1,81	1,70
Tabungan / *Saving*																
Rupiah	2,13	2,49	3,24	3,93	3,98	4,11	4,08	4,18	4,18	4,04	4,00	3,57	3,78	3,78	3,89	3,98
Valas / *Foreign Exchange*	0,18	0,84	0,30	3,03	3,07	2,77	2,97	3,13	3,30	0,62	0,64	0,45	0,42	0,45	0,38	0,53
Simpanan Berjangka / *Time Deposits*																
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*																
Rupiah	2,03	3,86	4,42	4,79	4,71	4,69	4,55	4,59	4,49	4,45	4,40	4,43	4,46	4,34	4,44	4,36
Valas / *Foreign Exchange*	0,24	2,97	3,59	4,08	3,83	3,94	3,69	3,67	3,51	3,35	3,30	3,24	3,21	3,22	3,29	3,29
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*																
Rupiah	2,74	3,79	4,31	4,74	4,75	4,69	4,69	4,64	4,60	4,45	4,53	4,50	4,48	4,46	4,46	4,39
Valas / *Foreign Exchange*	0,17	3,21	4,00	4,08	4,23	4,26	4,22	4,05	3,63	3,83	3,83	4,03	3,44	3,37	3,29	3,42
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*																
Rupiah	3,40	4,13	4,74	5,50	5,61	5,71	5,82	5,80	5,80	5,80	5,76	5,72	5,70	5,56	5,52	5,45
Valas / *Foreign Exchange*	0,38	2,65	3,99	4,10	4,18	4,28	4,22	4,10	4,19	4,28	4,24	4,18	4,19	4,21	4,16	3,96
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*																
Rupiah	3,51	4,06	5,43	5,07	5,09	5,09	5,11	5,13	5,14	5,04	5,00	4,98	4,94	4,90	4,89	4,86
Valas / *Foreign Exchange*	0,46	2,69	4,39	3,20	3,17	3,11	3,04	2,93	2,67	2,68	2,83	2,96	2,90	2,90	2,48	2,42

Tabel 1.40.a.
Suku Bunga Rata-rata Kredit Bank Umum Kepada Pihak Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit
(Average of Credit Interest Rate of Commercial Banks to Parties Non Bank Based on Business Sector and non Business Sector Credit Recipients)
Persen *(Percent)*

Keterangan / *Items*	2021	2022	2023	2024											2025	
				Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb r)	Mar	Apr	Mei	Jun
Penerima Kredit Lapangan Usaha / *Credit Recipients Industrial Origin*																
1. Pertanian, perburuan dan Kehutanan / *Agricultures, hunting and forestry*																
Rupiah	8,52	8,74	9,81	9,75	9,69	9,67	9,65	9,63	9,63	9,66	9,65	9,63	9,64	9,58	9,58	9,55
Valas / *Foreign Exchange*	2,97	5,53	6,05	6,00	6,01	5,99	5,84	5,74	5,69	5,57	5,55	5,69	5,67	5,34	5,33	5,34
2. Perikanan / *Fisheryies*																
Rupiah	9,41	9,38	10,63	10,70	10,66	10,65	10,65	10,52	10,63	10,61	10,61	10,59	10,63	10,66	10,66	10,65
Valas / *Foreign Exchange*	3,47	5,63	6,53	6,03	6,08	6,12	6,19	5,97	5,82	5,88	5,86	5,70	5,93	6,02	6,18	6,23
3. Pertambangan dan Penggalian / *Mining and Quarrying*																
Rupiah	9,01	8,46	7,87	7,83	7,83	7,90	7,89	7,93	7,83	7,71	7,71	7,76	7,82	7,91	8,03	7,95
Valas / *Foreign Exchange*	3,88	6,71	7,53	7,40	7,40	7,38	7,11	7,01	6,96	6,74	6,66	6,64	6,53	6,50	6,57	6,57
4. Industri Pengolahan / *Procesing industry*																
Rupiah	7,66	7,93	8,19	8,33	8,31	8,28	8,29	8,17	8,15	8,11	8,10	8,10	8,12	8,11	8,09	8,13
Valas / *Foreign Exchange*	3,00	5,35	6,23	6,34	6,32	6,30	6,15	6,06	5,93	5,84	5,81	5,78	5,77	5,75	5,75	5,75
5. Listrik, gas dan air / *Electricity, gas and water*																
Rupiah	6,53	7,01	8,15	8,10	7,75	7,64	8,00	7,85	7,57	7,88	7,90	7,93	7,88	7,70	7,62	7,71
Valas / *Foreign Exchange*	3,96	6,04	6,84	7,02	6,92	6,96	6,91	6,77	6,71	6,69	6,61	6,61	6,55	6,54	6,51	6,47
6. Konstruksi / *Construction*																
Rupiah	8,09	7,94	7,86	7,74	7,75	7,77	8,08	7,57	7,50	7,48	7,42	7,40	7,42	7,41	7,40	7,42
Valas / *Foreign Exchange*	3,93	6,45	5,93	6,24	6,24	6,09	6,04	5,59	5,56	5,62	5,58	5,44	5,33	5,26	5,19	5,14
7. Perdagangan Besar dan Eceran / *Big and retail trade*																
Rupiah	10,07	9,99	10,23	10,12	10,10	10,08	9,99	10,00	9,98	9,95	9,99	10,05	9,99	9,98	9,97	9,92
Valas / *Foreign Exchange*	3,44	5,28	6,25	6,19	6,21	6,17	6,11	5,89	5,85	5,84	5,76	5,69	5,58	5,64	5,62	5,51
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and food supply drinking*																
Rupiah	8,31	8,56	9,15	9,13	9,05	9,03	9,01	9,04	9,02	9,00	9,00	8,98	8,96	8,98	8,97	8,91
Valas / *Foreign Exchange*	4,17	6,20	6,97	7,17	7,22	7,20	6,96	6,91	6,86	6,76	6,72	6,66	6,60	6,64	6,64	6,56
9. Transportasi, pergudangan dan komunikasi / *Transportation, warehousing and communications*																
Rupiah	7,34	7,97	8,03	8,09	8,06	8,08	7,99	7,98	7,97	7,90	7,83	7,85	7,85	7,83	7,77	7,68
Valas / *Foreign Exchange*	4,05	5,29	6,00	6,07	6,10	5,99	5,79	5,64	5,61	5,45	5,40	5,33	5,34	5,31	5,30	5,32
10. Perantara Keuangan / *Transitional Finance*																
Rupiah	6,83	6,91	7,12	7,30	7,35	7,36	7,77	7,29	7,27	7,23	7,22	7,20	7,26	7,27	7,27	7,22
Valas / *Foreign Exchange*	1,38	5,39	6,22	6,21	6,25	6,23	6,09	5,98	5,84	5,60	5,57	7,20	5,40	5,22	5,18	5,18
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real estate, Rental Business, and services company*																
Rupiah	8,37	8,19	8,16	8,18	8,21	8,20	8,14	8,15	8,11	8,08	8,04	8,02	7,91	7,90	7,88	7,81
Valas / *Foreign Exchange*	4,67	7,77	8,00	7,71	7,60	7,51	7,32	7,12	6,95	6,84	6,74	5,50	6,57	6,57	6,52	6,51
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, the defense and compulsory social security*																
Rupiah	4,77	4,49	6,28	6,97	6,96	6,96	6,95	6,93	6,88	6,87	6,89	6,63	6,89	6,89	6,85	6,88
Valas / *Foreign Exchange*	1,70	5,62	6,78	6,75	6,75	6,66	6,59	6,47	6,29	6,24	6,14	6,86	6,04	5,97	5,93	5,88
13. Jasa Pendidikan / *Education services*																
Rupiah	12,48	11,53	10,74	10,40	10,37	10,32	10,31	10,21	10,16	11,88	10,05	10,07	10,01	10,00	9,88	9,42
Valas / *Foreign Exchange*	4,03	5,32	6,00	6,41	6,55	6,41	6,48	6,48	6,48	6,33	6,31	6,07	6,29	6,29	6,34	6,33
14. Jasa Kesehatan dan Kegiatan Sosial / *Health and social services*																
Rupiah	9,40	8,84	8,48	8,33	8,33	8,31	8,29	8,26	8,25	8,35	8,25	8,21	8,23	8,21	8,19	8,22
Valas / *Foreign Exchange*	3,13	7,09	8,10	7,96	7,90	7,97	7,96	7,36	6,67	6,68	6,53	6,25	6,52	6,44	6,27	6,25
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*																
Rupiah	8,99	8,36	8,87	9,46	9,47	9,31	9,28	9,16	9,25	9,11	9,09	9,10	8,93	8,93	8,95	8,92
Valas / *Foreign Exchange*	3,38	3,87	5,20	5,47	5,46	5,47	5,25	5,26	5,31	5,01	4,95	6,53	4,92	5,10	5,05	4,87
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual services which serve households*																
Rupiah	17,92	18,61	18,45	18,45	18,46	18,45	18,28	18,33	18,48	18,40	18,46	18,51	18,61	18,48	18,66	18,63
Valas / *Foreign Exchange*	4	5	5	5	5	5	5	4,72	4,72	4,73	4,73	4,98	5,18	5,19	5,20	5,21
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *Extra agency international agency and other international*																
Rupiah	10,39	8,98	9,42	9,34	9,62	9,64	9,66	9,72	9,87	10,00	10,06	10,09	10,27	10,25	10,30	10,43
Valas / *Foreign Exchange*	3,97	3,17	3,17	9,34	-	-	8,56	8,56	0,00	0,00	0,00	4,74	0,00	0,00	0,00	0,00
18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined*																
Rupiah	8,23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Valas / *Foreign Exchange*	3,05	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Penerima Kredit Bukan Lapangan Usaha / *Credit Recipients Non Industrial Origin*																
Rumah Tangga / House Hold																
- Untuk Pemilikan Rumah Tinggal / *For House Ownership*																
Rupiah	8,02	7,60	7,20	6,97	6,94	6,94	6,93	6,91	6,89	6,91	6,87	6,86	6,86	6,85	6,84	6,84
Valas / *Foreign Exchange*	2,40	-	-	-	-	-	-	-	-	-	-	1,30	0,50	0,50	0,50	0,50
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*																
Rupiah	7,89	7,74	7,49	7,37	7,36	7,37	7,37	7,35	7,33	7,34	7,31	7,31	7,32	7,33	7,31	7,31
Valas / *Foreign Exchange*	1,25	1,25	-	-	-	-	-	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*																
Rupiah	9,05	8,42	7,62	7,75	7,68	7,62	7,56	7,50	7,46	7,42	7,38	7,35	7,31	7,29	7,25	7,23
Valas / *Foreign Exchange*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*																
Rupiah	9,72	8,81	8,69	8,83	8,79	8,79	8,76	8,75	8,73	8,77	8,77	8,79	8,80	8,77	8,80	8,82
Valas / *Foreign Exchange*	3,90	2,50	6,42	6,72	6,79	6,87	6,95	7,04	6,93	7,04	7,17	7,32	7,50	7,50	7,50	7,50
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multiguna) / *Others*																
Rupiah	11,83	11,66	11,70	11,69	11,67	11,67	11,68	11,64	11,84	11,80	11,83	11,84	11,86	11,87	11,88	11,88
Valas / *Foreign Exchange*	3,91	6,31	5,17	6,03	6,02	6,14	6,18	6,18	6,12	6,10	6,05	6,08	6,09	6,10	6,08	6,08
- Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*																
Rupiah	13,38	14,06	13,73	14,34	14,43	14,35	14,48	14,48	15,63	15,66	16,02	16,02	15,91	16,12	16,19	16,26
Valas / *Foreign Exchange*	3,09	5,93	8,50	7,07	7,22	6,83	6,95	6,91	6,86	5,67	5,72	6,45	6,50	6,23	6,19	6,07

Tabel 1.41.a.
Suku Bunga Rata-rata Kredit Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan
(Average of Credit Interest Rate of Commercial Banks Based on Types and Orientation of Use)
Persen *(Percent)*

Jenis Penggunaan / *Type of Use*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
1. Jenis Penggunaan / *Type of Use*																
- Modal Kerja / *Working Capital*																
Rupiah	8,63	8,60	8,86	8,82	8,81	8,78	8,87	8,72	8,68	8,62	8,62	8,67	8,66	8,66	8,64	8,62
Valas / *Foreign Exchange*	3,03	5,51	6,28	6,33	6,33	6,31	6,18	6,04	5,94	5,82	5,76	5,73	5,68	5,60	5,60	5,59
- Investasi / *Investments*																
Rupiah	8,35	8,51	8,81	8,86	8,82	8,81	8,75	8,71	8,69	8,70	8,66	8,62	8,58	8,56	8,54	8,49
Valas / *Foreign Exchange*	3,69	6,16	6,92	6,89	6,88	6,86	6,69	6,60	6,50	6,37	6,31	6,26	6,22	6,20	6,20	6,19
- Konsumsi / *Consumption*																
Rupiah	10,53	10,36	10,13	10,12	10,11	10,10	10,13	10,11	10,36	10,36	10,38	10,38	10,37	10,40	10,41	10,42
Valas / *Foreign Exchange*	3,71	6,21	5,80	6,24	6,25	6,27	6,34	6,32	6,27	6,00	5,97	5,99	5,98	5,93	5,92	5,89
2. Orientasi Penggunaan / *User Orientation*																
- Ekspor / *Export*																
Rupiah	9,07	9,08	8,60	8,43	8,38	8,39	8,31	8,14	7,90	7,84	7,79	7,76	8,01	8,04	8,10	8,22
Valas / *Foreign Exchange*	2,85	5,77	6,69	6,70	6,65	6,64	6,46	6,26	6,19	5,99	6,00	6,13	6,09	5,89	5,94	5,87
- Impor / *Import*																
Rupiah	8,62	8,43	8,27	8,27	8,27	8,27	8,21	8,17	8,15	8,09	8,11	8,14	8,07	8,08	7,98	7,95
Valas / *Foreign Exchange*	3,32	5,55	6,41	6,38	6,43	6,35	6,29	6,11	5,98	5,98	5,86	5,77	5,63	5,62	5,58	5,52
- Lainnya / *Other*																
Rupiah	9,19	9,15	9,27	9,27	9,25	9,23	9,27	9,19	9,25	9,23	9,23	9,24	9,22	9,22	9,21	9,18
Valas / *Foreign Exchange*	3,37	5,81	6,58	6,60	6,59	6,57	6,42	6,31	6,22	6,09	6,03	5,98	5,94	5,91	5,90	5,90

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

Kelompok Bank / *Group of Bank*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb r)	Mar	Apr	Mei	Jun
Bank Persero / *State Owned Banks*																
Jumlah Bank / *Total Banks*	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
Jumlah Kantor / *Total Bank Offices*	18.182	13.023	12.392	12.364	12.373	12.245	12.221	12.209	12.194	12.194	12.167	12.148	12.116	12.103	12.082	12.078
BPD / *Regional Development Banks*																
Jumlah Bank / *Total Banks*	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27
Jumlah Kantor / *Total Bank Offices*	5.127	4.038	4.035	4.046	4.053	3.993	3.996	3.993	3.996	3.997	3.996	3.996	3.997	3.999	3.997	3.999
Bank Swasta Nasional / *Domestic Private Banks*																
Jumlah Bank / *Total Banks*	68	68	67	68	68	68	67	67	67	67	67	67	67	67	67	67
Jumlah Kantor / *Total Bank Offices*	9.030	8.293	7.830	7.741	7.823	7.715	7.699	7.698	7.688	7.689	7.671	7.669	7.602	7.586	7.577	7.442
Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / *Branch Offices of Foreign Banks*																
Jumlah Bank / *Total Banks*	8	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
Jumlah Kantor / *Total Bank Offices*	27	23	19	19	19	19	19	19	19	19	19	19	19	19	19	19
Total																
Jumlah Bank / *Total Banks*	**107**	**106**	**105**	**106**	**106**	**106**	**105**	**105**	**105**	**105**	**105**	**105**	**105**	**105**	**105**	**105**
Jumlah Kantor / *Total Bank Offices*	**32.366**	**25.377**	**24.276**	**24.170**	**24.268**	**23.972**	**23.935**	**23.919**	**23.897**	**23.899**	**23.853**	**23.832**	**23.734**	**23.707**	**23.675**	**23.538**

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

Lokasi / *Location*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
1. Jawa Barat	398	375	371	373	374	374	372	373	372	372	373	373	372	372	372	371
2. Banten	104	96	94	96	96	96	96	96	96	96	96	97	97	97	97	97
3. DKI Jakarta	456	451	446	446	446	446	446	447	448	447	448	447	448	449	449	450
4. D.I. Yogyakarta	61	59	59	59	59	59	58	58	58	58	58	59	59	60	60	61
5. Jawa Tengah	332	326	318	318	317	317	315	315	315	315	315	314	314	313	312	311
6. Jawa Timur	408	397	383	380	379	379	377	377	378	379	380	379	379	377	377	378
7. Bengkulu	35	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32
8. Jambi	65	61	58	58	58	58	57	57	57	57	57	57	57	57	57	57
9. Aceh	62	52	52	52	52	52	52	52	52	53	53	53	53	53	53	53
10. Sumatera Utara	204	196	193	193	192	192	191	191	191	191	192	192	192	192	192	192
11. Sumatera Barat	88	84	84	84	83	83	83	83	83	83	83	83	83	83	83	82
12. Riau	91	84	86	87	87	87	85	85	85	85	85	84	84	84	84	84
13. Sumatera Selatan	108	98	98	98	98	98	97	97	97	97	97	98	98	98	98	98
14. Bangka Belitung	31	31	30	30	30	30	30	30	30	30	30	30	30	30	30	30
15. Kepulauan Riau	61	58	61	59	59	59	58	58	58	58	58	59	59	59	59	59
16. Lampung	66	65	65	65	65	65	64	64	64	65	65	65	65	64	64	64
17. Kalimantan Selatan	73	71	71	71	71	71	70	70	70	70	70	70	70	70	71	71
18. Kalimantan Barat	81	76	77	77	77	77	76	75	75	75	75	75	75	75	75	75
19. Kalimantan Timur	118	113	112	112	111	111	109	109	109	110	110	110	110	110	110	110
20. Kalimantan Tengah	47	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44
21. Sulawesi Tengah	46	45	48	48	48	48	48	48	48	48	48	48	48	48	48	48
22. Sulawesi Selatan	137	135	133	133	133	133	132	132	132	132	132	132	132	132	132	132
23. Sulawesi Utara	62	61	61	61	61	61	61	61	61	60	60	60	60	60	59	59
24. Gorontalo	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19
25. Sulawesi Barat	16	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17
26. Sulawesi Tenggara	45	41	44	44	44	44	44	44	44	44	44	44	44	44	44	44
27. Nusa Tenggara Barat	55	49	48	48	48	48	47	47	47	47	47	47	47	47	47	47
28. Bali	90	88	85	88	88	88	87	87	87	87	87	88	88	89	89	90
29. Nusa Tenggara Timur	59	58	60	60	60	60	60	60	60	60	60	60	60	60	60	60
30. Maluku	35	35	36	36	36	36	36	36	36	36	36	36	36	36	36	36
31. Papua	64	64	65	65	65	65	65	65	65	65	65	65	65	65	65	65
32. Maluku Utara	23	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22
33. Irian Jaya Barat	28	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29
34. Lainnya / *Others*	18	18	19	19	19	19	19	19	19	19	19	19	19	19	19	19
Total	**3.586**	**3.450**	**3.420**	**3.423**	**3.419**	**3.419**	**3.398**	**3.399**	**3.400**	**3.402**	**3.406**	**3.407**	**3.407**	**3.406**	**3.405**	**3.406**

Tabel 2.1
Kegiatan Usaha Bank Perekonomian Rakyat
(Rural Banks Operations)
Miliar Rp *(Billion Rp)*

Indikator / *Indicator*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Penyaluran Dana / Fund Disbursements																
a. Kredit / *Credits*	116.580	129.295	140.791	144.597	145.512	146.220	146.822	147.126	148.083	148.895	149.170	150.992	152.649	152.325	152.345	152.904
b. Antar Bank Aktiva / *Inter-Bank Assets*	45.251	46.336	47.421	44.424	44.829	45.328	45.696	46.316	46.627	47.503	46.563	44.917	43.090	44.066	44.680	44.604
Sumber Dana / *Source of Funds*																
a. DPK / *Third Party Funds*	117.006	126.944	137.909	139.341	140.738	141.590	142.108	142.790	143.259	143.789	143.849	143.867	143.785	144.407	144.950	144.885
Deposito / *Time Deposits*	81.139	86.775	95.293	97.792	98.372	98.625	98.723	98.882	98.749	98.743	99.765	100.277	100.823	100.579	100.941	100.887
Tabungan / *Savings Deposits*	35.867	40.169	42.617	41.549	42.366	42.965	43.386	43.908	44.510	45.045	44.084	43.590	42.962	43.828	44.009	43.998
b. Antar Bank Pasiva / *Inter-Bank Liabilities*	8.903	10.583	10.055	9.382	9.538	9.577	9.554	9.688	9.670	9.730	9.679	9.657	9.608	9.627	9.729	9.730
c. Pinjaman yang Diterima / *Loans received*	12.782	13.005	14.628	15.391	15.064	15.066	15.332	15.121	15.553	16.579	15.983	15.726	15.829	15.905	15.838	16.209
d. Kewajiban Segera / *Immediate Liabilities*	956	1.075	972	1.117	1.006	1.000	947	914	958	961	935	1.139	1.223	1.095	1.142	1.095
Beberapa Komponen Modal / *Several Components of Capital*																
a. Modal Disetor / *Paid In Capital*	16.144	17.440	18.914	19.241	19.322	19.484	19.573	19.624	19.743	19.816	19.845	19.899	19.965	20.023	20.057	20.267
b. Cadangan / *Reserves*	3.916	4.191	4.457	4.682	4.686	4.676	4.666	4.662	4.661	4.508	4.472	4.509	4.549	4.583	4.629	4.667
c. L/R Tahun Berjalan / *Current Earnings*	3.005	3.169	1.944	1.065	1.303	1.597	1.859	2.098	2.283	2.956	348	437	713	1.020	1.319	1.748
d. L/R Tahun Lalu / *Retained Earnings (Profit/Loss)*	3.516	3.562	3.261	3.409	3.181	3.147	3.103	3.083	3.038	3.177	5.323	5.015	4.588	4.314	3.859	3.459

Tabel 2.2
Kinerja Bank Perekonomian Rakyat
(Rural Banks Performance)
Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja dalam persentase (%)

Indikator / *Indicator*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
LDR (%)	**73,67**	**75,83**	**76,56**	**77,02**	**77,14**	**77,15**	**77,24**	**77,24**	**77,45**	**77,28**	**77,12**	**78,22**	**79,29**	**78,86**	**78,87**	**79,10**
- Total Kredit / Total Credit	116.580	129.294	140.788	144.603	145.519	146.232	146.839	147.149	148.105	148.895	149.173	150.992	152.676	152.325	152.345	152.904
- Penghimpunan Dana / Funds collected	135.256	146.110	158.749	187.742	188.633	189.531	190.104	190.502	191.224	192.671	193.427	193.026	192.544	193.169	193.170	193.313
- Modal Inti / Core Capital	22.983	24.388	25.142	27.236	26.995	27.062	27.003	27.005	26.933	27.441	28.725	28.470	28.189	28.005	27.465	27.441
NPL (%)	**6,72**	**7,89**	**9,87**	**11,39**	**11,58**	**11,67**	**11,73**	**11,82**	**11,97**	**10,99**	**11,69**	**11,84**	**11,91**	**12,31**	**12,70**	**12,73**
- Kredit Non Lancar / *Non Current Credits*	7.836	10.202	13.890	16.464	16.850	17.065	17.216	17.397	17.729	16.369	17.433	17.883	18.174	18.758	19.354	19.465
- Total Kredit / *Total Credit*	116.580	129.295	140.791	144.597	145.512	146.220	146.822	147.126	148.083	148.895	149.170	150.992	152.649	152.325	152.345	152.904
ROA (%)	**1,78**	**1,74**	**1,00**	**1,09**	**1,13**	**1,20**	**1,24**	**1,25**	**1,23**	**1,44**	**2,05**	**1,29**	**1,40**	**1,50**	**1,54**	**1,70**
- L/R Tahun Berjalan / *Current Earnings (Profit/Loss)*	3.005	3.169	1.944	2.131	2.234	2.395	2.479	2.517	2.491	2.956	4.181	2.620	2.852	3.061	3.165	3.497
- Total Aktiva / *Total Aktiva*	168.443	182.302	194.984	196.338	197.687	199.106	200.162	201.290	202.485	204.633	203.661	203.688	203.684	204.258	204.892	205.579
ROE (%)	**15,77**	**15,39**	**8,74**	**9,36**	**9,78**	**10,41**	**10,74**	**10,88**	**10,71**	**12,70**	**17,93**	**11,19**	**12,13**	**12,97**	**13,37**	**14,63**
- L/R Tahun Berjalan / *Current Earnings (Profit/Loss)*	3.005	3.169	1.944	2.131	2.234	2.395	2.479	2.517	2.491	2.956	4.181	2.620	2.852	3.061	3.165	3.497
- Modal Disetor / *Paid In Capital*	16.144	17.440	18.914	19.241	19.322	19.484	19.573	19.624	19.743	19.816	19.845	19.899	19.965	20.023	20.057	20.267
- Cadangan Umum / *General Reserve*	2.914	3.151	3.335	3.520	3.520	3.520	3.515	3.511	3.514	3.464	3.477	3.514	3.547	3.575	3.620	3.641

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

Lokasi / *Location*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Juni
1. Jawa Barat	21.788	23.098	23.447	23.760	23.905	24.175	24.306	24.483	23.965	24.333	24.269	24.332	24.239	24.250	24.379	24.419
2. Banten	6.121	6.940	7.711	7.825	7.944	7.961	7.977	7.949	8.687	9.101	9.042	9.065	9.112	9.061	9.296	9.226
3. DKI Jakarta	3.993	5.011	5.557	5.738	5.702	5.778	5.753	5.866	5.916	5.913	5.829	5.821	5.891	5.862	5.910	5.880
4. D.I Yogyakarta	8.244	8.675	8.787	8.787	8.870	8.874	8.846	8.797	8.821	8.942	8.808	8.758	8.730	8.666	8.633	8.664
5. Jawa Tengah	41.006	45.856	47.224	46.304	46.753	47.212	47.515	47.774	47.826	48.021	47.458	47.241	46.769	47.356	47.486	47.486
6. Jawa Timur	17.629	19.021	22.629	22.729	22.838	23.061	23.221	23.259	23.407	23.679	23.514	23.529	23.542	23.567	23.905	23.961
7. Bengkulu	118	135	177	188	188	195	194	196	199	206	210	212	217	229	220	223
8. Jambi	1.197	1.261	1.386	1.396	1.387	1.404	1.405	1.403	1.399	1.303	1.317	1.325	1.308	1.298	1.302	1.251
9. Aceh	91	93	49	43	46	45	44	45	45	44	46	45	42	43	43	43
10. Sumatera Utara	2.076	2.225	2.430	2.504	2.553	2.564	2.592	2.611	2.626	2.633	2.641	2.645	2.649	2.667	2.680	2.716
11. Sumatera Barat	1.985	2.041	2.030	1.982	1.998	2.004	2.029	1.965	1.987	2.042	2.037	2.022	1.984	2.028	2.056	2.078
12. Riau	1.828	1.963	2.136	2.128	2.182	2.166	2.150	2.183	2.205	2.222	2.185	2.203	2.265	2.259	2.258	2.245
13. Kepulauan Riau	7.667	8.519	9.912	10.827	10.988	11.145	11.220	11.313	11.466	11.517	11.733	11.969	12.164	12.142	12.184	12.333
14. Sumatera Selatan	1.899	1.964	2.126	2.231	2.239	2.250	2.263	2.286	2.293	2.299	2.308	2.289	2.235	2.251	2.260	2.258
15. Bangka Belitung	208	195	214	207	209	211	213	214	213	218	214	220	476	477	475	470
16. Lampung	13.901	14.322	14.933	14.978	14.878	14.995	15.296	15.272	15.505	16.053	16.006	15.872	15.832	15.920	15.849	16.144
17. Kalimantan Selatan	809	908	1.487	1.475	1.468	1.516	1.520	1.527	1.563	1.602	1.686	1.687	1.686	1.695	1.677	1.681
18. Kalimantan Barat	1.716	1.894	2.026	1.920	1.910	1.921	1.928	1.915	1.932	1.711	1.693	1.687	1.643	1.640	1.644	1.636
19. Kalimantan Timur	473	542	705	677	670	674	677	680	688	726	716	727	720	714	708	723
20. Kalimantan Tengah	1.187	1.930	2.305	2.303	2.305	2.300	2.297	2.333	2.374	2.439	2.478	2.460	2.449	2.468	1.953	1.944
21. Kalimantan Utara	89	115	144	171	181	216	209	198	193	160	161	160	185	180	192	212
22. Sulawesi Tengah	2.732	2.602	327	324	333	339	347	349	349	361	350	355	311	304	305	309
23. Sulawesi Selatan	2.898	3.007	3.151	3.361	3.370	3.323	3.334	3.312	3.323	3.288	3.362	3.374	3.530	3.498	3.512	3.521
24. Sulawesi Utara	2.091	2.166	2.184	2.179	2.226	2.216	2.207	2.188	2.192	2.229	2.225	2.244	2.156	2.185	2.167	2.183
25. Sulawesi Tenggara	376	438	498	482	515	498	494	516	558	603	583	553	559	563	566	570
26. Sulawesi Barat	121	143	149	155	168	163	161	167	161	165	172	173	175	194	182	174
27. Gorontalo	32	41	59	59	60	61	59	63	62	68	70	67	72	74	78	79
28. Nusa Tenggara Barat	1.707	1.843	2.056	2.022	2.066	2.087	2.113	2.164	2.192	2.217	2.208	2.200	2.195	2.217	2.264	2.239
29. Bali	18.528	19.245	20.650	20.949	21.073	21.102	21.072	21.363	21.371	21.467	21.334	21.466	21.562	21.472	21.681	21.832
30. Nusa Tenggara Timur	906	898	832	825	834	840	848	856	862	867	865	868	867	864	865	880
31. Maluku	2.348	2.416	6.986	7.138	7.177	7.146	7.205	7.373	7.432	7.555	7.507	7.502	7.504	7.508	7.565	7.599
32. Papua	1.678	1.773	339	327	305	311	308	309	310	341	323	311	276	270	263	266
33. Maluku Utara	282	307	155	162	165	172	175	182	182	183	186	184	185	185	187	193
34. Papua Barat	718	712	184	181	180	181	182	181	179	124	120	122	49	48	50	49
35. Papua Barat Daya	-	-	-	-	-	-	-	-	-	-	-	-	73	70	69	70
36. Papua Tengah	-	-	-	-	-	-	-	-	-	-	-	-	35	31	25	22
37. Lainnya / *Others*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	**168.443**	**182.302**	**194.984**	**196.338**	**197.687**	**199.106**	**200.162**	**201.290**	**202.485**	**204.633**	**203.661**	**203.688**	**203.684**	**204.258**	**204.892**	**205.579**

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

Total Aset / *Total Asset*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Juni
Total Aset BPR / *Total Asset Rural bank*																
< 1 Miliar / *< 1 Billion*	5	2	2	1	1	1	1	-	-	-	-	-	-	-	-	-
Total Aset BPR / *Total Asset Rural bank*																
1 s.d 5 Miliar / *1 up to 5 Billion*	37	30	22	19	18	18	18	18	19	18	15	13	13	13	13	13
Total Aset BPR / *Total Asset Rural bank*																
5 s.d 10 Miliar / *5 up to 10 Billion*	102	85	69	69	69	69	69	60	57	55	54	54	55	52	51	54
Total Aset BPR / *Total Asset Rural bank*																
> 10 Miliar / *> 10 Billion*	1.324	1.324	1.309	1.295	1.293	1.290	1.289	1.291	1.291	1.283	1.287	1.289	1.277	1.279	1.280	1.272
Total	**1.468**	**1.441**	**1.402**	**1.384**	**1.381**	**1.378**	**1.377**	**1.369**	**1.367**	**1.356**	**1.356**	**1.356**	**1.345**	**1.344**	**1.344**	**1.339**

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

Kolektibilitas / *Collectibility*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Juni
Kredit / *Credit*	**116.580**	**129.295**	**140.791**	**144.597**	**145.512**	**146.220**	**146.822**	**147.126**	**148.083**	**148.895**	**149.170**	**150.992**	**152.649**	**152.325**	**152.345**	**152.904**
a. Lancar / *Current*	99.464	108.489	113.709	112.574	113.452	114.181	114.909	114.945	115.889	118.096	117.299	118.128	118.985	117.959	117.115	117.729
b. Dalam Perhatian Khusus / *Spesial Mention*	9.280	10.604	13.192	15.559	15.210	14.974	14.697	14.785	14.465	14.431	14.438	14.981	15.490	15.608	15.875	15.711
c. Kurang Lancar / *Sub-Standard*	982	1.348	2.031	3.037	3.064	3.050	3.069	2.990	3.029	2.395	3.031	3.096	3.146	3.126	3.534	3.655
d. Diragukan / *Doubtful*	1.058	1.454	2.350	2.514	2.680	2.740	2.767	2.889	2.785	2.780	2.797	2.765	2.732	2.969	3.029	2.868
e. Macet / *Lost*	5.795	7.399	9.510	10.913	11.107	11.275	11.380	11.518	11.916	11.194	11.606	12.022	12.297	12.663	12.791	12.941
Non Performing Loan* (Nominal) / *Non Performing Loan (Nominal)	**7.836**	**10.202**	**13.890**	**16.464**	**16.850**	**17.065**	**17.216**	**17.397**	**17.729**	**16.369**	**17.433**	**17.883**	**18.174**	**18.758**	**19.354**	**19.465**
***Rasio Non Performing Loan (%) / Non Performing Loan Ratio* (%)**	**6,72**	**7,89**	**9,87**	**11,39**	**11,58**	**11,67**	**11,73**	**11,82**	**11,97**	**10,99**	**11,69**	**11,84**	**11,91**	**12,31**	**12,70**	**12,73**

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

Lokasi / *Location*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Juni
1. Jawa Barat	1.363	1.702	1.953	2.232	2.282	2.286	2.285	2.271	2.318	2.162	2.255	2.338	2.376	2.409	2.438	2.466
2. Banten	222	255	459	649	630	659	635	649	724	660	731	773	822	873	904	915
3. DKI Jakarta	153	177	341	574	580	592	640	633	686	742	856	813	811	831	810	778
4. D.I Yogyakarta	307	441	723	843	851	848	850	836	845	776	813	861	865	911	947	961
5. Jawa Tengah	2.213	3.276	4.816	5.357	5.468	5.490	5.534	5.693	5.819	5.532	5.831	5.985	6.078	6.213	6.543	6.689
6. Jawa Timur	930	1.137	1.539	1.821	1.843	1.858	1.866	1.888	1.974	1.918	2.007	2.025	2.064	2.135	2.179	2.166
7. Bengkulu	9	7	6	8	8	8	8	8	8	7	8	8	8	9	9	10
8. Jambi	95	106	153	181	181	180	184	183	177	150	168	174	170	183	194	188
9. Aceh	11	10	3	4	4	4	4	4	4	4	4	4	4	4	4	4
10. Sumatera Utara	98	99	126	160	165	167	169	164	170	165	175	185	191	200	212	215
11. Sumatera Barat	87	93	117	196	201	204	200	200	198	172	191	214	215	223	231	226
12. Riau	110	122	124	159	163	173	177	173	178	163	175	193	207	225	234	237
13. Kepulauan Riau	285	291	356	534	559	554	555	554	548	516	558	566	567	607	604	611
14. Sumatera Selatan	81	89	98	120	123	130	132	128	126	113	117	111	114	121	136	149
15. Bangka Belitung	8	10	11	8	9	8	8	9	8	8	8	9	38	40	43	40
16. Lampung	211	200	231	310	343	350	354	359	346	308	342	336	345	358	365	378
17. Kalimantan Selatan	43	38	50	59	57	57	57	55	58	54	58	63	64	63	66	65
18. Kalimantan Barat	66	84	162	166	172	171	167	172	178	86	93	96	91	91	102	104
19. Kalimantan Timur	23	28	23	30	34	36	38	41	41	35	39	51	48	50	55	54
20. Kalimantan Tengah	34	36	50	75	110	110	108	111	107	88	92	101	88	90	91	90
21. Kalimantan Utara	2	3	6	12	12	12	11	10	11	12	15	13	16	16	17	16
22. Sulawesi Tengah	26	28	9	10	10	10	10	10	10	13	14	14	12	12	12	12
23. Sulawesi Selatan	50	81	83	87	85	85	83	82	82	81	85	86	92	92	93	61
24. Sulawesi Utara	100	110	107	114	113	114	114	115	113	101	108	122	119	117	123	134
25. Sulawesi Tenggara	25	21	23	33	32	31	31	31	31	26	27	30	31	33	37	35
26. Sulawesi Barat	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
27. Gorontalo	1	1	2	1	2	2	1	2	1	1	2	2	2	2	2	2
28. Nusa Tenggara Barat	159	168	194	227	229	235	241	243	242	233	249	252	252	259	266	278
29. Bali	782	1.388	1.632	1.946	2.029	2.123	2.188	2.201	2.148	2.006	2.136	2.168	2.190	2.216	2.192	2.155
30. Nusa Tenggara Timur	30	35	45	63	67	69	67	66	69	58	81	74	66	75	77	67
31. Maluku	14	27	99	128	128	139	136	136	142	131	145	159	172	240	301	298
32. Papua	30	27	17	27	29	29	28	33	36	34	36	36	36	35	41	37
33. Maluku Utara	4	3	3	4	4	4	5	5	5	4	4	5	5	5	5	5
34. Papua Barat	266	105	324	326	326	326	326	328	327	10	10	13	2	2	3	3
35. Papua Barat Daya	0	0	0	0	0	0	0	0	0	0	0	0	11	14	14	12
36. Papua Tengah	0	0	0	0	0	0	0	0	0	0	0	0	1	1	0	0
37. Lainnya	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-
Total	**7.836**	**10.202**	**13.890**	**16.464**	**16.850**	**17.065**	**17.216**	**17.397**	**17.729**	**16.369**	**17.433**	**17.883**	**18.174**	**18.758**	**19.354**	**19.465**

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

Indikator / *Indicator*	Desember 2022		Desember 2023		Juni 2024		Desember 2024		Juni 2025	
	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds)* (%)	Nominal	Persentase thd Total DPK (%) (Persentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Persentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Persentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Persentage of Total Third Party Funds) (%)
Deposito / *Time Deposits*	86.775	0,68	95.293	0,69	97.792	0,70	98.743	0,69	100.887	0,70
Tabungan / *Saving*	40.169	0,08	42.617	0,31	41.549	0,30	45.045	0,31	43.998	0,30
Total DPK / *Total Third Party Funds*	**126.944**	**1,00**	**137.909**	**1,00**	**139.341**	**1,00**	**143.789**	**1,00**	**144.885**	**1,00**

Tabel 2.8
Komposisi DPK BPR Berdasarkan Lokasi Penghimpunan - Juni 2025
(Composition of Third Party Funds of Rural Banks Based on Location - June 2025)
Nilai DPK dalam Miliar Rupiah (Billion Rp) dan Pangsa Terhadap DPK dalam Persentase (%)

Lokasi / *Location*	Tabungan *(Saving Deposits)*	Deposito *(Time Deposits)*	Total DPK *(Total of Third Party Funds)*	Pangsa Thd Total DPK (%) *(Portion to Total Third Party Funds (%)*
1. Jawa Barat	4.842	11.983	16.825	11,61
2. Banten	777	4.207	4.984	3,44
3. DKI Jakarta	349	4.276	4.625	3,19
4. D.I Yogyakarta	2.248	4.685	6.933	4,79
5. Jawa Tengah	17.079	19.962	37.041	25,57
6. Jawa Timur	4.583	11.991	16.575	11,44
7. Bengkulu	42	84	126	0,09
8. Jambi	161	888	1.049	0,72
9. Aceh	17	12	29	0,02
10. Sumatera Utara	920	1.136	2.056	1,42
11. Sumatera Barat	854	692	1.547	1,07
12. Riau	634	869	1.503	1,04
13. Kepulauan Riau	1.376	8.630	10.005	6,91
14. Sumatera Selatan	322	1.203	1.525	1,05
15. Bangka Belitung	35	120	154	0,11
16. Lampung	1.250	6.480	7.730	5,34
17. Kalimantan Selatan	256	935	1.191	0,82
18. Kalimantan Barat	392	1.067	1.458	1,01
19. Kalimantan Timur	147	204	351	0,24
20. Kalimantan Tengah	432	345	777	0,54
21. Kalimantan Utara	114	41	155	0,11
22. Sulawesi Tengah	125	895	1.020	0,70
23. Sulawesi Selatan	374	2.097	2.471	1,71
24. Sulawesi Utara	339	1.408	1.747	1,21
25. Sulawesi Tenggara	110	118	228	0,16
26. Sulawesi Barat	95	26	121	0,08
27. Gorontalo	9	26	35	0,02
28. Nusa Tenggara Barat	864	710	1.575	1,09
29. Bali	4.554	12.889	17.444	12,04
30. Nusa Tenggara Timur	253	393	646	0,45
31. Maluku	189	1.699	1.888	1,30
32. Papua	118	537	655	0,45
33. Maluku Utara	35	92	127	0,09
34. Papua Barat	16	36	52	0,04
35. Papua Barat Daya	20	45	65	0,04
36. Papua Pegunungan	6	9	15	0,01
37. Papua Selatan	23	42	65	0,04
38. Papua Tengah	37	58	95	0,07
39. Lainnya	-	-	-	0,00
Total	**43.998**	**100.887**	**144.885**	**100,00**

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

Lokasi / *Location*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Juni
1. Jawa Barat	15.114	15.770	16.106	16.130	16.345	16.528	16.651	16.768	16.668	16.952	16.895	16.970	16.761	16.897	16.983	16.825
2. Banten	3.517	3.990	4.504	4.665	4.731	4.735	4.825	4.770	5.030	5.060	5.009	5.007	5.038	4.967	5.073	4.984
3. DKI Jakarta	3.143	3.880	4.405	4.431	4.426	4.495	4.460	4.605	4.652	4.622	4.565	4.558	4.631	4.605	4.651	4.625
4. D.I Yogyakarta	6.307	6.747	6.933	6.974	7.057	7.038	7.000	7.015	7.036	7.127	7.041	7.002	7.008	6.963	6.916	6.933
5. Jawa Tengah	31.334	34.979	36.498	35.942	36.360	36.676	36.899	37.135	37.240	37.246	37.064	36.780	36.294	36.884	36.983	37.041
6. Jawa Timur	11.852	12.530	15.430	15.713	15.844	15.965	16.050	16.003	16.024	16.188	16.131	16.107	16.098	16.242	16.557	16.575
7. Bengkulu	71	86	110	114	118	119	117	117	118	125	122	122	123	137	126	126
8. Jambi	875	894	990	1.038	1.027	1.039	1.036	1.026	1.020	1.017	1.035	1.047	1.054	1.051	1.060	1.049
9. Aceh	64	62	30	28	29	29	29	30	30	29	29	28	29	30	30	29
10. Sumatera Utara	1.623	1.707	1.868	1.932	1.974	1.968	1.979	1.986	1.996	1.996	2.010	2.017	2.019	2.036	2.044	2.056
11. Sumatera Barat	1.545	1.594	1.559	1.531	1.543	1.544	1.563	1.501	1.520	1.572	1.530	1.501	1.471	1.517	1.535	1.547
12. Riau	1.303	1.323	1.357	1.357	1.408	1.379	1.364	1.371	1.372	1.428	1.413	1.348	1.472	1.478	1.471	1.503
13. Kepulauan Riau	6.192	6.817	7.938	8.709	8.886	9.004	9.050	9.144	9.215	9.247	9.486	9.722	9.948	9.848	9.934	10.005
14. Sumatera Selatan	1.204	1.259	1.357	1.471	1.471	1.462	1.462	1.482	1.479	1.482	1.498	1.492	1.496	1.520	1.523	1.525
15. Bangka Belitung	159	143	149	150	152	154	151	148	147	151	146	146	152	154	153	154
16. Lampung	7.072	7.293	7.570	7.485	7.475	7.501	7.507	7.555	7.507	7.544	7.763	7.775	7.841	7.750	7.728	7.730
17. Kalimantan Selatan	488	556	1.051	1.034	1.012	1.049	1.049	1.052	1.083	1.110	1.192	1.187	1.178	1.190	1.187	1.191
18. Kalimantan Barat	1.330	1.420	1.587	1.528	1.510	1.518	1.522	1.513	1.532	1.484	1.483	1.476	1.458	1.467	1.470	1.458
19. Kalimantan Timur	253	279	345	324	318	323	329	332	331	347	337	346	339	336	336	351
20. Kalimantan Tengah	702	1.156	1.337	1.342	1.343	1.345	1.343	1.383	1.389	1.426	1.414	1.400	1.448	1.429	873	777
21. Kalimantan Utara	38	54	86	116	128	163	157	145	139	100	100	99	124	122	134	155
22. Sulawesi Tengah	1.058	1.177	1.108	1.052	1.065	1.049	1.054	1.055	1.068	1.074	1.058	1.058	1.029	1.017	1.001	1.020
23. Sulawesi Selatan	2.008	2.083	2.250	2.485	2.479	2.430	2.440	2.427	2.430	2.400	2.452	2.462	2.480	2.461	2.466	2.471
24. Sulawesi Utara	1.635	1.669	1.699	1.730	1.744	1.722	1.711	1.690	1.688	1.714	1.717	1.745	1.741	1.762	1.739	1.747
25. Sulawesi Tenggara	166	208	246	219	241	223	220	225	230	275	258	228	237	238	227	228
26. Sulawesi Barat	79	98	101	104	121	117	115	120	113	117	121	121	122	140	126	121
27. Gorontalo	18	26	30	29	32	32	30	30	32	37	36	33	37	37	36	35
28. Nusa Tenggara Barat	1.190	1.300	1.461	1.414	1.443	1.459	1.481	1.526	1.549	1.575	1.558	1.547	1.538	1.576	1.609	1.575
29. Bali	13.460	14.478	16.235	16.547	16.748	16.782	16.792	16.914	16.924	16.909	16.887	17.065	17.166	17.109	17.298	17.444
30. Nusa Tenggara Timur	666	650	651	643	647	652	659	661	659	664	656	656	643	640	641	646
31. Maluku	1.084	1.179	1.498	1.676	1.666	1.690	1.672	1.673	1.667	1.655	1.706	1.682	1.678	1.690	1.944	1.888
32. Papua	814	893	882	885	859	861	848	841	831	859	881	882	680	667	673	655
33. Maluku Utara	108	117	113	118	111	114	115	118	115	115	117	119	119	124	127	127
34. Papua Barat	534	526	426	426	425	426	428	429	427	139	139	141	79	78	53	52
35. Papua Barat Daya	-	-	-	-	-	-	-	-	-	-	-	-	64	61	63	65
36. Papua Pegunungan	-	-	-	-	-	-	-	-	-	-	-	-	17	17	16	15
37. Papua Selatan	-	-	-	-	-	-	-	-	-	-	-	-	64	65	64	65
38. Papua Tengah	-	-	-	-	-	-	-	-	-	-	-	-	109	104	98	95
39. Lainnya / *Others*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	**117.006**	**126.944**	**137.909**	**139.341**	**140.738**	**141.590**	**142.108**	**142.790**	**143.259**	**143.789**	**143.849**	**143.867**	**143.785**	**144.407**	**144.950**	**144.885**

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

Indikator / *Indicator*	2021	2022	2023	2024							2025						
				Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Tabungan / *Saving*	2,57	2,31	2,26	2,20	2,19	2,18	2,18	2,18	2,17	2,18	2,17	2,16	2,14	2,19	2,15	2,14
Deposito / *Time Deposits*	5,88	5,57	5,93	5,98	5,99	6,00	6,01	6,00	6,01	6,08	6,05	6,04	6,07	6,07	6,05	6,10

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

Sektor Ekonomi / *Economic Sector*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
1 Pertanian, Perburuhan, dan Kehutanan / *Agriculture, hunting, and forestry*	26,94	25,98	25,17	24,83	25,01	25,07	25,11	25,04	24,99	24,57	23,04	24,48	24,46	24,36	26,22	25,97
2 Perikanan / *Fisheryies*	23,57	23,15	21,85	22,47	22,55	22,98	22,88	22,74	22,86	22,49	21,98	22,56	22,77	22,64	23,20	23,32
3 Pertambangan dan Penggalian / *Mining and quarrying*	20,71	20,13	18,87	20,04	19,36	19,62	19,80	20,05	19,83	19,24	18,51	19,05	19,14	19,09	19,11	18,83
4 Industri Pengolahan / *Processing industry*	21,10	20,23	19,30	19,12	18,97	19,11	19,06	19,02	18,90	19,10	17,97	19,04	18,94	18,87	19,02	19,08
5 Listrik, Gas dan Air / *Electricity, gas and water*	21,35	21,47	19,84	22,14	21,94	22,20	22,25	22,25	22,27	22,97	21,78	22,00	21,95	21,84	21,66	21,47
6 Konstruksi / *Construction*	22,62	21,84	20,43	20,34	20,12	20,26	20,22	20,20	20,06	19,84	19,11	19,75	19,81	19,83	19,70	19,78
7 Perdagangan Besar dan Eceran / *Big and retail trade*	23,83	23,35	22,17	21,97	21,64	21,74	21,83	21,80	21,79	21,60	20,65	21,54	21,59	21,71	22,10	22,24
8 Penyediaan Akomodasi dan Penyedian Makan Minum / *Provision of accommodation and food supply drinking*	20,06	18,69	17,76	18,87	17,86	18,75	18,80	18,86	18,72	18,85	18,07	18,82	19,14	19,25	19,21	19,43
9 Transportasi, Pergudangan dan Komunikasi / *Transportation, warehousing and communications*	21,75	21,09	19,91	19,76	19,58	19,61	19,75	19,72	19,47	19,25	18,47	19,33	19,40	19,31	19,66	19,89
10 Perantara Keuangan / *Transitional finance*	15,09	13,04	13,34	13,78	13,46	13,74	13,73	13,65	13,44	13,27	12,60	14,03	13,87	13,25	13,42	13,39
11 Real Estate / *Real estate, rental business, and services company*	17,08	16,53	15,67	17,22	15,71	17,32	17,26	17,11	17,10	17,32	16,89	17,24	17,42	17,52	17,43	17,33
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / *Government administration, the defense and compulsory social security*	22,09	20,32	19,36	19,80	20,16	20,44	20,24	20,57	20,56	19,90	19,44	20,17	20,53	20,37	20,78	21,17
13 Jasa Pendidikan / *Education services*	21,06	21,38	19,98	19,56	19,31	19,38	19,41	19,30	19,28	19,03	18,65	19,25	19,27	19,38	19,94	20,40
14 Jasa Kesehatan dan Kegiatan Sosial / *Health and social services*	21,24	20,75	19,16	19,83	19,07	19,84	20,01	19,84	19,70	19,43	18,88	19,42	19,62	19,57	19,75	19,77
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	22,31	22,21	21,29	21,91	21,34	21,95	21,86	21,85	21,71	22,10	20,93	22,03	22,24	22,29	22,71	22,97
16 Jasa Perorangan yang Melayani Rumah Tangga / *Individual services serving the household*	25,49	25,03	22,78	22,45	22,60	22,93	22,45	22,44	22,39	22,36	20,80	22,21	22,05	21,92	21,92	22,09
17 Kegiatan Usaha yang Belum Jelas Batasannya / *International Agency and Other Extra Agency International*	24,59	31,11	25,27	26,97	22,91	22,85	22,85	23,63	23,21	25,43	25,04	25,58	26,05	26,72	20,39	19,60
18 Bukan Lapangan Usaha - Rumah Tangga / *Business Activities which are not clearly defined*	17,96	18,06	17,32	17,51	17,29	17,52	17,50	17,38	17,32	17,31	16,77	17,41	17,39	17,39	17,57	17,59
19 Bukan Lapangan Usaha - Lainnya / *Not the business field - other*	22,15	21,55	20,18	19,81	19,72	19,69	19,66	19,69	19,65	19,52	18,33	19,54	19,55	19,52	19,83	20,06

Tabel 2.12
Suku Bunga Rata-rata Kredit BPR Berdasarkan Jenis Penggunaan
(Average of Credit Interest Rates of Rural Banks Based on Type of Use)
Persen *(Percent)*

Jenis Penggunaan / *Type of Use*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Juni
Modal Kerja / *Working Capital*	23,22	22,37	21,21	21,31	20,92	21,23	21,24	21,20	21,13	21,03	19,98	20,97	21,06	21,09	21,47	21,51
Investasi / *Investment*	21,29	20,52	19,45	19,54	19,09	19,38	19,50	19,38	19,24	19,23	18,78	19,30	19,32	19,29	19,63	19,88
Konsumsi / *Consumption*	20,98	20,49	19,30	19,10	18,97	19,02	18,99	18,95	18,90	18,82	17,83	18,86	18,87	18,84	19,10	19,26

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

Keterangan / *Information*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Jumlah BPR / *Total Rural Banks*	1.468	1.441	1.402	1.384	1.381	1.378	1.377	1.369	1.367	1.356	1.356	1.356	1.345	1.344	1.344	1.339
Jumlah Kantor / *Total Bank Offices*	5.871	6.044	6.047	5.998	6.008	5.993	5.975	5.960	5.955	5.882	5.884	5.939	5.927	5.914	5.907	5.912

Tabel 2.14
Perkembangan Jumlah BPR dan Kantor BPR Berdasarkan Lokasi -- Juni 2025
(Growth of Total Rural Bank and Rural Banks Offices Based on Location - June 2025)

Lokasi / *Location*	BPR *(Rural Bank)*			Total
	KP	KC	KPK	
1. Jawa Barat	216	374	286	876
2. Banten	53	69	67	189
3. DKI Jakarta	29	17	4	50
4. D.I Yogyakarta	45	52	104	201
5. Jawa Tengah	234	629	863	1.726
6. Jawa Timur	241	279	829	1.349
7. Bengkulu	5	7	1	13
8. Jambi	16	11	2	29
9. Aceh	1	-	10	11
10. Sumatera Utara	45	58	41	144
11. Sumatera Barat	63	48	71	182
12. Riau	26	15	22	63
13. Kepulauan Riau	43	34	6	83
14. Sumatera Selatan	20	21	8	49
15. Bangka Belitung	3	4	5	12
16. Lampung	23	37	17	77
17. Kalimantan Selatan	14	24	11	49
18. Kalimantan Barat	16	10	7	33
19. Kalimantan Timur	14	13	29	56
20. Kalimantan Tengah	5	10	9	24
21. Kalimantan Utara	2	1	8	11
22. Sulawesi Tengah	5	20	20	45
23. Sulawesi Selatan	18	16	8	42
24. Sulawesi Utara	14	30	18	62
25. Sulawesi Tenggara	15	7	2	24
26. Sulawesi Barat	2	1	-	3
27. Gorontalo	2	2	5	9
28. Nusa Tenggara Barat	18	59	32	109
29. Bali	127	65	96	288
30. Nusa Tenggara Timur	11	11	10	32
31. Maluku	1	10	11	22
32. Papua	6	12	3	21
33. Maluku Utara	2	7	3	12
34. Papua Barat	1	1	-	2
35. Papua Barat Daya	2	3	-	5
36. Papua Pegunungan	-	1	-	1
37. Papua Selatan	-	3	1	4
38. Papua Tengah	1	3	-	4
39. Lainnya / *Others*	-	-	-	-
Total	**1.339**	**1.964**	**2.609**	**5.912**

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

Indikator / *Indicator*	2021	2022	2023	2024								2025					
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Penyaluran Dana iB / *Disbursement of Fund iB*	**16.033**	**18.955**	**21.873**	**21.616**	**21.645**	**22.043**	**22.443**	**22.562**	**22.812**	**22.915**	**23.522**	**23.290**	**23.113**	**23.030**	**23.070**	**23.254**	**23.252**
Pembiayaan iB / *Financing iB*	11.984	14.448	17.025	17.877	17.977	18.141	18.379	18.520	18.756	18.825	18.986	19.019	19.198	19.434	19.384	19.480	19.541
Antar Bank Aktiva iB / *Interbank Assets iB*	4.050	4.507	4.848	3.739	3.668	3.902	4.064	4.042	4.056	4.090	4.537	4.271	3.915	3.596	3.686	3.774	3.710
Sumber Dana iB / *Source of Funds iB*	**14.521**	**17.344**	**20.131**	**19.973**	**19.991**	**20.367**	**20.700**	**20.830**	**21.078**	**21.170**	**21.794**	**21.560**	**21.492**	**21.431**	**21.541**	**21.729**	**21.782**
Dana Pihak Ketiga / *Third Party Funds*	11.592	13.446	15.270	15.289	15.290	15.654	15.917	16.053	16.260	16.364	16.844	16.735	16.671	16.632	16.771	16.828	16.878
Tabungan iB Wadiah / *Wadiah Savings iB*	2.296	2.583	3.032	2.642	2.662	2.744	2.746	2.760	2.827	2.820	3.043	2.855	2.764	2.713	2.778	2.754	2.765
Tabungan iB Mudharabah / *Mudharabah Savings*	1.601	1.762	1.959	1.943	1.914	1.981	2.034	2.090	2.108	2.164	2.254	2.258	2.208	2.115	2.157	2.162	2.115
Deposito iB Mudharabah / *Deposit Mudharabah*	7.694	9.102	10.279	10.704	10.713	10.929	11.137	11.204	11.326	11.380	11.548	11.622	11.699	11.805	11.835	11.912	11.999
Antar Bank Passiva / *Interbank Liabilities*	2.074	2.843	3.382	3.172	3.218	3.211	3.254	3.247	3.247	3.252	3.354	3.319	3.292	3.283	3.293	3.411	3.419
Pinjaman yang Diterima / *Loan received*	652	820	1.229	1.244	1.211	1.218	1.242	1.229	1.267	1.245	1.276	1.231	1.232	1.221	1.189	1.211	1.184
Kewajiban Lainnya / *Other Liabilities*	204	234	249	268	271	283	288	301	304	308	320	275	297	295	288	279	301
Beberapa Komponen Modal / *Some Components of Capital*	**2.270**	**2.535**	**2.724**	**2.667**	**2.710**	**2.726**	**2.758**	**2.758**	**2.806**	**2.822**	**2.886**	**2.870**	**2.798**	**2.764**	**2.769**	**2.913**	**2.992**
Modal Disetor / *Paid-In Capital*	1.758	1.985	2.257	2.310	2.332	2.352	2.362	2.363	2.387	2.388	2.411	2.413	2.421	2.486	2.492	2.498	2.580
Cadangan / *Reserves*	277	328	362	394	391	388	392	391	393	389	390	393	399	414	412	416	412
L/R Tahun berjalan / *Current Earnings (Profit/Loss)*	219	293	360	80	108	119	137	136	159	170	212	9	32	35	38	30	43
L/R Tahun Lalu / *Last Year Earnings (Profit/Loss)*	14	(71)	(255)	(117)	(122)	(133)	(133)	(132)	(133)	(125)	(127)	56	(54)	(171)	(172)	(222)	(276)

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

Indikator / *Indicator*	2021	2022	2023	2024								2025					
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Juni
Aset / *Assets*	**17.060**	**20.157**	**23.177**	**22.958**	**23.018**	**23.413**	**23.789**	**23.909**	**24.206**	**24.314**	**25.032**	**24.774**	**24.645**	**24.577**	**24.657**	**24.808**	**24.801**
Pembiayaan iB / *Financing iB*	**11.984**	**14.448**	**17.025**	**17.877**	**17.977**	**18.141**	**18.379**	**18.520**	**18.756**	**18.825**	**18.986**	**19.019**	**19.198**	**19.434**	**19.384**	**19.480**	**19.541**
Lancar / Current	10.139	12.358	14.263	14.031	14.196	14.228	14.395	14.564	14.704	14.776	15.106	14.896	14.789	14.938	14.720	14.594	14.574
DPK	1.012	1.235	1.658	2.347	2.302	2.317	2.329	2.283	2.344	2.327	2.409	2.517	2.706	2.780	2.852	2.951	2.943
Kurang Lancar / *Sub Standard*	128	129	226	407	372	426	442	444	441	444	283	376	439	430	445	463	450
Diragukan / Doubtful	102	121	208	255	251	304	319	304	277	273	265	268	262	264	301	335	360
Macet / Lost	603	604	670	837	856	866	894	924	991	1.004	922	962	1.003	1.023	1.067	1.138	1.214
Non Performing Financing* (Nominal) / *Non Performing Financing (Nominal)	**833**	**855**	**1.104**	**1.499**	**1.479**	**1.596**	**1.655**	**1.673**	**1.709**	**1.722**	**1.471**	**1.606**	**1.704**	**1.716**	**1.813**	**1.935**	**2.025**
Non Performing Financing* (%) / *Non Performing Financing (%)	**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**	**10,36**

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

Keterangan / *Items*	2022	2023	2024							2025					
			Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*															
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	458.325	497.658	514.165	519.810	517.253	517.924	522.186	523.523	523.784	521.863	527.993	530.682	541.458	542.832	542.897
NPL/NPF	6.342	9.271	10.120	10.746	10.755	9.845	10.299	10.419	10.180	10.476	10.640	10.758	10.578	10.910	10.775
2. Perikanan / *Fishery*	19.726	20.797	20.763	20.676	20.492	20.399	20.407	19.857	19.784	19.588	19.588	19.473	19.359	19.481	19.338
NPL/NPF	1.286	1.102	1.249	1.226	1.115	1.138	1.173	957	893	963	999	999	1.027	1.074	1.002
3. Pertambangan dan Penggalian / *Mining and Quarrying*	237.390	290.468	326.437	332.172	329.133	341.990	352.400	360.695	373.508	376.931	372.518	386.247	382.808	384.681	393.966
NPL/NPF	5.755	3.564	5.048	4.253	4.358	4.366	4.205	4.218	4.094	4.105	4.339	4.325	4.328	4.365	3.992
4. Industri Pengolahan / *Procesing Industry*	1.067.006	1.117.340	1.165.659	1.174.030	1.151.935	1.158.410	1.186.028	1.201.695	1.224.136	1.215.575	1.227.656	1.227.750	1.240.895	1.235.100	1.237.086
NPL/NPF	40.184	36.383	38.584	39.141	38.004	37.373	37.546	38.139	35.970	35.363	35.992	34.664	36.768	36.409	34.747
5. Listrik, gas dan air / *Electricity, Gas and Water*	162.327	183.959	201.753	211.134	217.783	200.753	208.007	219.620	220.290	220.066	221.835	224.524	229.036	233.353	224.413
NPL/NPF	761	664	416	550	543	535	541	548	520	446	455	336	346	359	309
6. Konstruksi / *Construction*	396.583	395.097	393.436	394.213	394.062	402.766	394.507	398.861	395.178	384.636	388.436	389.936	392.112	396.406	397.549
NPL/NPF	14.080	14.284	14.729	15.259	15.209	14.593	14.160	13.229	11.744	10.947	10.791	10.161	10.371	10.479	10.517
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	1.043.912	1.139.157	1.190.285	1.177.848	1.177.326	1.201.216	1.203.426	1.194.305	1.186.854	1.163.888	1.172.186	1.197.550	1.195.310	1.190.806	1.217.513
NPL/NPF	37.666	37.217	40.669	40.932	40.591	40.152	40.226	40.457	39.166	41.966	43.598	43.364	45.048	46.668	45.672
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	123.620	130.793	135.773	135.086	135.656	136.210	137.816	138.311	137.352	136.479	136.482	137.545	137.673	137.472	136.820
NPL/NPF	6.636	3.880	4.527	4.172	4.463	4.521	4.519	4.413	3.783	3.776	3.608	3.424	3.571	3.696	4.394
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	313.052	373.419	412.014	412.535	408.343	416.446	417.817	417.906	444.980	450.965	447.320	442.435	465.957	475.037	485.918
NPL/NPF	5.116	3.773	3.994	3.691	3.630	3.566	3.614	3.534	4.236	4.126	4.265	4.230	4.407	4.744	4.158
10. Perantara Keuangan / *Financial intermediaries*	305.787	369.668	429.804	423.201	425.789	428.862	427.574	426.979	448.980	437.177	439.691	449.142	446.984	445.048	448.698
NPL/NPF	2.248	1.623	1.922	1.957	1.939	1.886	1.836	1.719	1.593	1.364	1.376	1.324	1.324	1.375	1.352
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	314.584	356.071	367.651	371.687	368.892	368.139	367.324	368.106	376.158	372.533	374.146	380.514	382.137	382.907	390.808
NPL/NPF	6.284	6.599	6.775	6.767	6.966	6.829	6.828	6.599	6.512	7.280	7.288	6.758	6.783	6.859	6.344
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	43.829	65.292	77.369	80.114	78.863	78.258	84.975	89.474	96.690	97.193	96.887	98.315	99.606	106.520	107.817
NPL/NPF	0	1	74	74	71	71	71	1	0	0	1	0	0	15	1
13. Jasa Pendidikan / *Education Services*	14.893	16.877	17.331	17.411	17.533	17.451	17.445	17.655	17.914	17.964	18.180	18.277	18.336	18.739	18.782
NPL/NPF	258	228	227	217	208	213	218	251	247	260	256	276	307	315	349
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	31.522	37.410	39.547	39.847	39.758	40.811	41.182	42.708	46.675	46.580	46.996	47.274	48.242	48.406	48.710
NPL/NPF	234	456	366	391	384	380	389	394	388	439	459	475	479	483	569
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	114.669	158.563	156.934	156.089	159.587	163.871	167.963	172.187	176.906	174.656	178.717	189.622	188.680	195.383	188.252
NPL/NPF	2.399	3.137	3.065	3.137	3.096	3.106	3.158	3.388	2.940	4.786	4.960	5.061	5.375	5.566	5.429
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	3.985	4.002	3.779	3.734	3.722	3.765	3.696	3.636	3.633	3.585	3.584	3.582	3.603	3.560	3.560
NPL/NPF	95	109	129	132	130	137,15	119,32	114,01	101,60	107,01	107,05	104,90	112,53	112,62	112,28
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*	22	18	13	12	12	261	270	11	11	11	11	11	11	11	11
NPL/NPF	-	0,15	0,40	0,49	0,39	0	0	1	1	1	1	1	0	0	0
18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / *Loans/Financing to Non Industrial Origin*															
Rumah Tangga / *House Hold*															
- Untuk Pemilikan Rumah Tinggal / *For Home Ownership*	586.568	659.766	697.266	704.365	707.448	709.140	715.842	718.945	723.582	732.805	736.755	741.952	742.473	745.806	751.731
NPL/NPF	11.831	15.382	16.709	17.215	17.210	17.300	17.951	18.848	18.530	20.397	21.251	21.348	22.344	23.221	23.074
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	27.945	29.552	30.316	30.611	30.666	30.821	31.018	31.171	31.468	31.895	31.912	32.022	32.005	31.970	32.174
NPL/NPF	542	710	795	814	790	795	810	865	844	980	998	1.011	1.063	1.109	1.123
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	20.995	22.476	28.205	28.292	28.410	28.532	28.636	28.805	28.898	28.965	29.190	29.286	29.378	29.549	29.744
NPL/NPF	1.005	935	1.286	1.261	1.239	1.244	1.188	1.169	1.087	1.153	1.182	1.183	1.241	1.286	1.288
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	115.955	131.419	133.191	135.550	135.747	137.812	139.800	142.442	142.092	141.535	141.709	142.922	141.760	142.724	143.026
NPL/NPF	1.756	2.594	3.041	3.133	3.141	3.189	3.194	3.211	3.191	3.167	3.100	3.203	3.336	3.524	3.641
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	773.017	820.985	852.574	862.416	873.122	883.511	893.586	902.327	910.853	911.195	916.971	922.354	924.851	932.925	940.415
NPL/NPF	9.726	10.271	12.381	12.844	12.807	12.878	13.050	13.149	13.402	14.357	14.675	14.946	15.673	16.558	16.617
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	247.852	269.458	284.140	283.785	286.170	291.900	294.989	298.040	301.832	296.135	296.733	297.009	297.269	298.914	300.566
NPL/NPF	2.371	2.794	3.128	2.982	2.945	3.073	3.233	3.341	3.483	3.293	3.405	3.407	3.674	3.918	3.738

Tabel 3.2.
Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 1
Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit/Pembiayaan
(Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit/Financing Beneficiary - KBMI 1)
Miliar Rp *(Billion Rp)*

Keterangan / *Items*	2022	2023	2024							2025					
			Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*															
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	35.760	33.058	27.976	28.034	28.043	28.176	27.300	27.261	27.696	27.698	27.029	27.307	27.062	26.957	26.234
NPL/NPF	669	815	860	833	870	802	954	967	947	1.038	984	975	1.046	1.058	885
2. Perikanan / *Fishery*	2.622	2.146	1.641	1.638	1.634	1.591	1.617	1.621	1.609	1.579	1.559	1.554	1.541	1.578	1.523
NPL/NPF	183	202	174	176	180	178	183	137	136	154	154	154	142	141	123
3. Pertambangan dan Penggalian / *Mining and Quarrying*	15.306	16.138	19.947	18.601	18.398	18.515	19.802	20.248	21.158	21.521	19.744	19.682	19.174	19.834	17.784
NPL/NPF	241	236	989	204	182	179	178	173	214	173	392	393	395	389	158
4. Industri Pengolahan / *Procesing Industry*	98.216	97.424	103.791	104.829	105.063	104.956	106.940	109.208	116.277	114.339	109.783	111.460	109.810	103.625	98.388
NPL/NPF	2.333	2.040	2.460	2.467	2.464	2.396	2.448	2.447	2.624	2.958	2.485	2.432	2.549	2.725	2.293
5. Listrik, gas dan air / *Electricity, Gas and Water*	11.080	9.195	11.963	11.726	11.453	11.142	11.344	11.532	11.505	11.442	8.141	8.221	9.161	9.270	7.564
NPL/NPF	67	13	127	239	238	238	238	239	238	164	164	53	54	54	48
6. Konstruksi / *Construction*	44.281	38.974	39.423	40.157	40.563	39.122	38.979	38.544	37.811	36.272	34.204	34.657	34.305	34.476	32.939
NPL/NPF	2.012	1.762	2.340	2.342	2.367	2.486	2.450	2.430	2.316	2.359	2.348	2.455	2.492	2.574	2.260
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	97.104	94.828	90.075	89.493	90.023	89.377	90.258	91.755	91.126	87.116	88.056	88.836	87.085	86.503	85.895
NPL/NPF	4.085	4.316	5.082	5.346	5.273	5.108	5.130	4.991	4.935	5.200	5.187	5.135	5.490	5.570	4.920
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	27.828	21.655	17.404	17.087	17.552	17.748	18.442	17.784	17.840	17.675	17.329	17.151	17.415	17.346	15.578
NPL/NPF	1.862	585	754	744	1.047	1.074	1.025	1.027	761	777	777	638	711	748	608
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	21.860	22.578	27.016	26.906	27.005	27.033	25.912	25.682	27.024	27.002	26.315	26.599	27.157	25.329	24.150
NPL/NPF	658	550	931	886	878	837	814	686	619	413	541	544	550	551	286
10. Perantara Keuangan / *Financial intermediaries*	49.509	53.749	55.556	55.642	55.556	55.130	55.812	56.311	57.167	56.535	51.275	55.823	55.443	54.899	52.397
NPL/NPF	496	256	725	750	777	768	726	726	609	620	625	608	610	643	266
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	40.856	43.365	43.608	45.502	45.388	44.621	45.471	46.143	45.165	45.407	38.258	38.853	39.438	39.220	37.753
NPL/NPF	1.044	1.210	1.552	1.487	1.498	1.482	1.426	1.424	1.419	2.122	2.139	1.926	1.948	1.988	1.780
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	2.004	1.546	786	730	590	466	426	397	552	577	508	612	582	539	525
NPL/NPF	0	0	70	70	70	70	70	0	0	0	0	0	0	14	0
13. Jasa Pendidikan / *Education Services*	5.192	5.313	5.674	5.735	5.679	5.640	5.794	5.593	5.684	5.789	5.880	6.196	6.155	6.168	5.853
NPL/NPF	28	37	47	43	32	39	39	54	49	48	47	61	84	88	73
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	4.609	4.522	4.489	4.497	4.646	4.689	4.814	5.682	5.801	5.661	5.087	5.234	5.334	5.323	4.976
NPL/NPF	87	67	134	171	170	171	166	164	165	164	170	191	192	198	176
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	10.687	9.760	7.943	7.664	7.965	8.296	8.298	8.453	8.807	9.049	9.357	9.021	8.658	8.572	8.539
NPL/NPF	353	230	317	300	298	302	325	331	310	322	334	342	356	358	281
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	1.895	1.939	178	176	176	173	154	153	156	154	150	151	148	147	143
NPL/NPF	20	13	23	23	23	25	8	8	8	8	8	8	9	9	8
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*	1	-	0	0	0	0	0	0	0	0	0	0	0	0	0
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / *Loans/Financing to Non Industrial Origin*															
Rumah Tangga / *House Hold*															
- Untuk Pemilikan Rumah Tinggal / *For Home Ownership*	31.556	32.046	35.469	35.940	36.242	35.967	36.396	36.726	36.721	36.792	37.130	37.574	37.702	38.321	36.342
NPL/NPF	1.047	1.218	1.684	1.699	1.686	1.665	1.659	1.687	1.548	1.593	1.614	1.642	1.713	1.798	1.527
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	2.925	2.632	2.662	2.658	2.674	2.689	2.701	2.691	2.680	2.659	2.691	2.730	2.720	2.713	2.696
NPL/NPF	30	23	36	37	30	35	39	44	31	28	30	30	34	42	40
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	1.515	1.446	1.678	1.701	1.691	1.669	1.732	1.786	1.807	1.797	1.839	1.868	2.029	2.153	2.115
NPL/NPF	90	74	83	83	82	84	82	83	79	85	87	87	91	95	92
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	7.511	6.496	6.787	6.614	6.931	3.598	3.684	3.843	4.117	4.063	4.107	4.183	4.330	4.479	4.509
NPL/NPF	168	134	272	272	266	253	251	245	206	195	195	197	206	205	110
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	176.002	166.575	174.704	177.092	179.891	181.912	184.547	186.692	188.167	188.896	188.940	190.554	191.527	193.919	183.329
NPL/NPF	3.620	1.826	3.374	3.429	3.472	3.352	3.410	3.496	3.392	3.597	3.693	3.715	3.899	4.043	2.535
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	80.868	86.152	91.060	92.042	93.419	96.435	98.221	99.276	100.088	101.086	101.827	102.362	102.657	103.907	104.321
NPL/NPF	783	825	939	918	927	951	942	977	1.022	1.090	1.138	1.082	1.239	1.360	1.226

Tabel 3.3.
Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 2
Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit/Pembiayaan
(Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit/Financing Beneficiary - KBMI 2)
Miliar Rp *(Billion Rp)*

Keterangan / *Items*	2022	2023	2024							2025					
			Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*															
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	13.594	17.330	25.313	25.747	25.280	24.848	24.941	25.177	25.558	24.277	24.442	26.473	26.553	27.152	25.878
NPL/NPF	561	680	764	773	780	785	800	805	775	755	771	849	900	902	1.066
2. Perikanan / *Fishery*	1.203	1.605	1.948	1.984	1.971	1.987	1.974	1.958	1.981	1.765	1.765	1.986	1.984	1.996	1.805
NPL/NPF	11	31	47	48	45	47	50	53	45	44	44	53	55	58	79
3. Pertambangan dan Penggalian / *Mining and Quarrying*	26.446	29.016	30.789	32.732	31.412	31.432	30.302	30.573	32.687	32.633	33.951	36.900	37.301	37.923	27.175
NPL/NPF	450	1.155	322	321	485	311	315	316	313	308	313	306	312	262	230
4. Industri Pengolahan / *Procesing Industry*	131.594	144.317	149.990	148.941	142.091	133.843	135.177	139.786	144.913	139.915	146.963	155.116	158.823	161.387	152.063
NPL/NPF	4.027	4.037	5.342	5.486	5.342	5.043	5.097	5.732	5.738	5.258	5.668	5.177	5.146	5.116	4.859
5. Listrik, gas dan air / *Electricity, Gas and Water*	10.154	15.055	13.196	13.203	12.649	12.635	13.021	13.207	13.769	13.699	17.530	17.688	17.729	17.403	14.744
NPL/NPF	6	17	13	13	13	13	13	13	14	14	14	14	16	16	20
6. Konstruksi / *Construction*	52.727	60.018	59.144	59.367	59.335	59.243	57.569	56.674	56.015	47.608	50.383	55.871	56.807	57.300	59.069
NPL/NPF	1.297	2.555	2.463	2.778	2.764	2.603	2.849	2.398	2.195	1.759	1.755	2.224	2.215	2.254	2.550
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	89.670	115.495	124.753	122.306	121.425	121.489	126.809	127.129	122.479	111.451	113.214	127.219	124.234	122.615	120.586
NPL/NPF	3.118	4.293	4.442	4.509	4.525	4.821	4.857	5.021	5.229	4.556	5.025	5.948	6.055	6.049	5.812
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	3.877	9.842	14.512	14.588	14.739	15.108	15.211	15.353	15.692	15.442	16.047	16.529	16.677	16.705	18.778
NPL/NPF	266	191	232	235	240	243	246	250	242	226	226	245	273	265	580
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	28.511	36.211	35.785	37.835	38.075	36.707	34.071	34.411	37.554	38.515	41.671	39.409	41.786	45.294	38.158
NPL/NPF	403	704	419	420	426	434	423	426	440	449	453	482	490	496	708
10. Perantara Keuangan / *Financial intermediaries*	66.749	80.485	89.708	85.867	82.768	85.672	85.348	84.259	93.145	87.526	93.954	98.699	97.670	100.918	98.673
NPL/NPF	268	400	216	221	218	178	185	181	166	126	126	165	167	174	528
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	65.845	72.368	71.902	72.297	70.138	68.369	69.834	69.914	69.785	70.589	76.555	79.011	79.275	79.866	78.503
NPL/NPF	1.423	1.439	1.407	1.423	1.422	1.428	1.407	1.400	1.371	1.337	1.341	1.398	1.442	1.486	1.563
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	788	1.722	2.129	2.171	2.278	2.662	2.626	2.567	2.529	2.537	2.548	2.979	2.948	2.836	2.862
NPL/NPF	-	1	0	0	0	0	0	0	0	0	1	0	0	0	0
13. Jasa Pendidikan / *Education Services*	1.210	2.686	2.176	2.182	2.192	2.178	2.186	2.469	2.509	1.557	1.544	2.515	2.519	2.598	2.665
NPL/NPF	103	121	107	107	107	107	110	110	110	110	109	109	110	112	140
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	2.769	2.964	2.622	2.612	2.610	2.642	2.668	2.686	2.845	2.650	3.316	3.053	3.071	3.070	3.449
NPL/NPF	18	193	18	19	17	18	21	21	18	13	19	20	21	22	136
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	7.174	7.933	9.612	9.737	9.939	9.787	9.741	9.739	9.717	8.718	8.786	9.460	9.485	9.554	9.474
NPL/NPF	110	522	184	194	197	192	194	220	223	244	289	317	347	353	366
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	786	777	2.403	2.395	2.389	2.392	2.373	2.369	2.376	2.347	2.358	2.363	2.361	2.362	2.382
NPL/NPF	18	21	29	33	33	36	37	36	35	36	36	37	41	39	40
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
NPL/NPF	-	-	-	0	-	-	-	-	-	-	0	-	-	-	-
18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / *Loans/Financing to Non Industrial Origin*															
Rumah Tangga / *House Hold*															
- Untuk Pemilikan Rumah Tinggal / *For Home Ownership*	15.379	18.944	18.270	18.448	18.517	18.505	18.562	18.575	18.572	8.364	8.428	18.732	18.708	18.705	20.431
NPL/NPF	1.007	1.498	1.160	1.179	1.179	1.166	1.128	1.136	1.086	791	790	1.167	1.209	1.262	1.488
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	693	1.104	972	1.033	1.027	1.018	1.011	1.005	982	813	813	967	976	970	963
NPL/NPF	28	55	35	44	46	42	41	41	34	29	32	39	39	41	44
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	295	495	506	519	574	582	590	587	586	545	544	589	596	591	609
NPL/NPF	60	57	69	64	64	63	51	50	49	45	44	70	85	90	89
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	3.323	4.684	3.177	5.478	5.443	5.451	5.448	5.416	5.403	5.398	5.703	5.977	5.887	5.941	5.977
NPL/NPF	69	268	68	105	107	124	116	118	116	134	123	130	136	145	235
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	105.901	141.458	147.738	149.612	152.455	155.196	156.401	157.459	158.338	99.331	101.783	162.731	162.864	164.981	171.734
NPL/NPF	675	2.149	1.136	1.158	1.113	1.135	1.156	1.124	1.147	1.141	1.158	1.407	1.526	1.635	2.584
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	75.078	70.279	73.689	71.559	71.190	72.572	72.838	72.962	73.150	58.556	58.807	72.655	72.345	72.229	67.130
NPL/NPF	467	470	507	451	427	458	465	446	445	377	444	564	641	702	568

Tabel 3.4.
Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 3
Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit/Pembiayaan
(Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit/Financing Beneficiary - KBMI 3)
Miliar Rp *(Billion Rp)*

Keterangan / *Items*	2022	2023	2024							2025					
			Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*															
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	59.434	62.077	64.307	65.143	63.567	63.254	66.587	66.635	70.402	70.300	72.632	74.050	71.471	67.523	68.829
NPL/NPF	797	792	814	796	805	804	804	804	797	836	831	773	782	797	790
2. Perikanan / *Fishery*	1.916	1.990	2.058	1.932	1.749	1.698	1.710	1.756	1.709	1.915	1.902	1.707	1.697	1.740	1.984
NPL/NPF	204	187	192	192	84	85	97	92	92	100	104	98	94	93	93
3. Pertambangan dan Penggalian / *Mining and Quarrying*	54.986	56.060	60.092	56.858	56.082	55.068	56.111	60.950	62.672	64.661	64.542	70.002	70.838	67.653	81.202
NPL/NPF	291	266	359	367	354	559	348	379	256	257	258	251	249	374	258
4. Industri Pengolahan / *Procesing Industry*	291.381	288.837	301.089	308.335	300.664	303.604	312.190	306.298	312.620	319.901	327.001	322.583	331.747	337.937	354.370
NPL/NPF	11.986	8.709	7.955	8.330	7.672	7.505	7.098	7.029	7.003	7.204	7.609	7.131	7.117	6.579	7.164
5. Listrik, gas dan air / *Electricity, Gas and Water*	30.865	39.464	38.071	38.442	37.489	37.293	40.161	40.700	43.475	44.032	45.096	46.058	45.546	45.178	47.813
NPL/NPF	427	362	197	196	189	183	188	189	189	190	198	196	197	198	182
6. Konstruksi / *Construction*	114.604	101.607	98.912	98.720	98.283	100.280	95.586	97.719	94.460	96.237	93.987	83.524	83.991	82.594	81.112
NPL/NPF	7.432	7.167	7.588	7.857	7.806	7.215	7.021	6.593	5.596	5.052	4.900	3.662	3.707	3.652	3.683
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	193.308	210.642	228.153	223.151	223.273	232.377	230.213	227.985	223.542	226.207	233.207	231.615	234.962	234.945	247.979
NPL/NPF	9.158	7.629	7.773	7.677	7.621	7.612	7.583	7.479	7.633	8.458	8.655	7.734	7.859	8.822	9.469
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	24.241	23.293	23.995	23.854	23.722	23.711	24.068	24.516	24.115	24.340	24.136	24.083	24.102	24.245	23.078
NPL/NPF	1.801	1.216	1.529	1.221	1.211	1.194	1.229	1.228	925	966	974	929	884	910	502
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	79.997	97.341	105.468	107.524	103.795	106.284	108.155	108.355	112.577	115.548	116.593	117.123	122.946	125.463	136.730
NPL/NPF	904	923	907	913	903	898	915	941	914	917	927	948	1.019	1.077	1.062
10. Perantara Keuangan / *Financial intermediaries*	104.207	125.670	141.991	136.482	139.423	140.643	141.372	137.209	144.653	138.709	139.303	144.836	139.988	141.125	150.584
NPL/NPF	1.230	777	803	810	808	806	789	789	795	588	589	518	511	509	507
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	101.493	115.019	110.115	111.842	111.154	111.243	112.698	113.303	115.633	111.895	111.073	112.985	110.319	111.023	119.980
NPL/NPF	2.211	2.249	2.196	2.239	2.410	2.623	2.614	2.419	2.392	2.459	2.444	2.371	2.372	2.369	2.043
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	7	4.345	3.590	3.767	3.808	3.852	3.921	3.883	4.019	4.162	4.165	4.015	4.016	3.968	3.968
NPL/NPF	-	-	0	0	0	0	0	0	0	0	0	-	-	-	-
13. Jasa Pendidikan / *Education Services*	5.197	5.609	5.954	5.946	6.046	6.041	5.874	5.915	5.982	6.894	6.987	5.813	5.886	5.908	5.960
NPL/NPF	95	42	44	46	48	48	51	57	58	59	56	58	59	53	74
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	9.446	11.809	12.505	12.622	12.751	13.246	13.406	13.812	16.673	16.824	17.054	17.161	17.272	17.414	17.459
NPL/NPF	65	77	83	78	75	75	86	86	86	91	94	83	84	83	77
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	10.055	11.659	11.336	11.685	11.920	12.393	12.662	12.860	13.253	13.665	15.177	19.574	19.532	19.335	18.176
NPL/NPF	298	218	244	235	232	236	234	233	230	271	275	250	271	292	312
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	283	269	258	268	272	277	266	270	274	267	262	256	256	255	247
NPL/NPF	13	16	21	21	20	21	22	22	21	20	19	18	18	19	19
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / *Loans/Financing to Non Industrial Origin*															
Rumah Tangga / *House Hold*															
- Untuk Pemilikan Rumah Tinggal / *For Home Ownership*	381.090	419.915	437.374	441.487	442.372	442.725	446.077	446.631	447.529	459.449	461.877	454.552	454.260	455.666	460.149
NPL/NPF	6.552	8.139	9.015	9.565	9.601	9.638	10.350	11.143	11.051	12.504	13.164	12.894	13.359	13.698	13.587
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	15.269	16.334	16.809	16.941	16.958	17.043	17.080	17.140	17.315	17.391	17.403	17.294	17.286	17.281	17.439
NPL/NPF	313	391	457	474	465	463	456	490	483	546	558	562	603	625	638
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	12.795	14.286	14.856	14.930	15.015	15.108	15.148	15.198	15.221	15.163	15.189	15.220	15.243	15.272	15.278
NPL/NPF	462	496	483	489	503	507	481	479	455	502	494	486	501	535	517
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	37.045	43.391	44.042	44.469	44.566	48.817	50.250	52.515	51.022	51.516	51.812	52.315	51.671	53.327	54.958
NPL/NPF	466	623	815	844	877	918	935	952	849	898	876	922	946	1.023	1.012
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	140.330	157.408	167.785	169.412	171.501	174.260	176.113	177.851	179.427	238.996	240.809	182.626	183.996	185.530	194.319
NPL/NPF	1.938	2.235	2.670	2.746	2.774	2.813	2.871	2.898	2.941	3.189	3.216	3.039	3.108	3.219	3.564
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	19.260	27.883	27.894	27.832	27.987	28.224	28.144	28.546	28.921	43.537	42.969	28.141	27.991	27.903	33.242
NPL/NPF	372	533	565	536	522	525	626	630	636	686	660	563	541	570	714

Tabel 3.5.
Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 4
Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit/Pembiayaan
(Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit/Financing Beneficiary - KBMI 4)
Miliar Rp *(Billion Rp)*

Keterangan / *Items*	2022	2023	2024							2025					
			Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*															
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	349.536	385.193	396.568	400.886	400.363	401.646	403.358	404.451	400.128	399.588	403.890	402.852	416.371	421.201	421.957
NPL/NPF	4.315	6.985	7.682	8.343	8.299	7.455	7.742	7.842	7.661	7.847	8.053	8.161	7.850	8.153	8.035
2. Perikanan / *Fishery*	13.985	15.056	15.115	15.122	15.138	15.124	15.106	14.522	14.486	14.329	14.362	14.226	14.137	14.167	14.026
NPL/NPF	887	682	836	809	807	827	844	675	619	664	697	695	736	782	708
3. Pertambangan dan Penggalian / *Mining and Quarrying*	140.653	189.254	215.609	223.980	223.241	236.975	246.185	248.924	256.990	258.116	254.281	259.663	255.496	259.272	267.805
NPL/NPF	4.773	1.908	3.379	3.362	3.337	3.316	3.364	3.350	3.311	3.367	3.377	3.375	3.373	3.340	3.345
4. Industri Pengolahan / *Procesing Industry*	545.814	586.763	610.788	611.925	604.117	616.008	631.721	646.403	650.326	641.420	643.909	638.591	640.515	632.151	632.265
NPL/NPF	21.838	21.598	22.828	22.859	22.527	22.430	22.903	22.931	20.604	19.944	20.230	19.924	21.956	21.989	20.431
5. Listrik, gas dan air / *Electricity, Gas and Water*	110.228	120.245	138.523	147.763	156.193	139.683	143.481	154.181	151.541	150.892	151.067	152.556	156.599	161.502	154.292
NPL/NPF	262	273	79	102	103	101	102	107	79	78	79	72	80	91	59
6. Konstruksi / *Construction*	184.971	194.498	195.956	195.969	195.880	204.122	202.373	205.924	206.892	204.519	209.862	215.884	217.009	222.037	224.429
NPL/NPF	3.338	2.800	2.338	2.282	2.273	2.288	1.841	1.809	1.638	1.776	1.788	1.821	1.958	1.998	2.023
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	663.830	718.192	747.303	742.899	742.605	757.973	756.146	747.437	749.707	739.114	737.710	749.881	749.029	746.744	763.053
NPL/NPF	21.305	20.980	23.373	23.400	23.172	22.611	22.655	22.966	21.369	23.752	24.730	24.546	25.644	26.227	25.471
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	67.675	76.002	79.862	79.557	79.643	79.643	80.095	80.658	79.705	79.023	78.970	79.783	79.480	79.176	79.386
NPL/NPF	2.707	1.888	2.011	1.972	1.966	2.010	2.019	1.907	1.855	1.806	1.632	1.613	1.703	1.774	2.704
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	182.684	217.289	243.746	240.270	239.469	246.423	249.679	249.458	267.825	269.900	262.740	259.304	274.068	278.951	286.881
NPL/NPF	3.150	1.596	1.737	1.472	1.424	1.397	1.462	1.481	2.264	2.347	2.345	2.257	2.349	2.620	2.102
10. Perantara Keuangan / *Financial intermediaries*	85.322	109.764	142.549	145.210	148.042	147.418	145.041	149.200	154.015	154.407	155.159	149.784	153.883	148.106	147.043
NPL/NPF	254	190	177	176	137	134	136	23	24	29	36	33	36	49	51
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	106.390	125.319	142.026	142.045	142.213	143.907	139.322	138.746	145.575	144.642	148.259	149.665	153.105	152.798	154.573
NPL/NPF	1.605	1.701	1.620	1.619	1.636	1.297	1.382	1.356	1.329	1.362	1.365	1.063	1.021	1.016	958
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	41.030	57.679	70.864	73.446	72.187	71.279	78.003	82.627	89.590	89.918	89.666	90.709	92.060	99.177	100.462
NPL/NPF	-	0	3	3	0	0	0	0	0	-	-	-	-	-	-
13. Jasa Pendidikan / *Education Services*	3.295	3.269	3.527	3.549	3.617	3.592	3.592	3.678	3.739	3.724	3.769	3.754	3.776	4.065	4.304
NPL/NPF	32	28	29	22	21	18	18	30	31	42	43	48	55	62	63
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	14.697	18.115	19.930	20.115	19.750	20.235	20.295	20.528	21.356	21.445	21.539	21.826	22.565	22.599	22.826
NPL/NPF	64	119	131	123	123	116	116	122	119	171	175	181	181	180	179
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	86.752	129.210	128.044	127.002	129.763	133.394	137.262	141.134	145.128	143.224	145.396	151.566	151.004	157.922	152.062
NPL/NPF	1.639	2.167	2.319	2.408	2.369	2.376	2.406	2.604	2.178	3.950	4.062	4.151	4.401	4.563	4.471
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	1.020	1.016	940	896	884	922	903	843	828	817	813	813	839	796	788
NPL/NPF	44	59	57	55	53	56	53	48	37	43	44	42	45	46	46
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*	18	15	11	10	10	259	268	9	9	9	9	9	8	8	8
NPL/NPF	-	0	0	0	0	0	0	1	1	1	1	1	0	0	0
18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / *Loans/Financing to Non Industrial Origin*															
Rumah Tangga / *House Hold*															
- Untuk Pemilikan Rumah Tinggal / *For Home Ownership*	158.544	188.861	206.154	208.490	210.316	211.943	214.806	217.012	220.760	228.199	229.320	231.094	231.803	233.114	234.810
NPL/NPF	3.226	4.526	4.850	4.771	4.744	4.832	4.813	4.882	4.845	5.509	5.682	5.644	6.062	6.464	6.473
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	9.059	9.482	9.873	9.979	10.007	10.072	10.226	10.335	10.491	11.032	11.005	11.032	11.023	11.006	11.076
NPL/NPF	171	242	266	259	248	255	274	289	296	376	377	379	387	401	401
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	6.390	6.249	11.164	11.142	11.131	11.173	11.165	11.234	11.283	11.460	11.618	11.610	11.510	11.532	11.742
NPL/NPF	393	309	650	624	590	591	574	557	504	521	557	540	564	566	589
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	68.076	76.848	79.184	78.989	78.807	79.947	80.418	80.668	81.550	80.559	80.086	80.447	79.871	78.977	77.581
NPL/NPF	1.053	1.569	1.886	1.912	1.891	1.895	1.892	1.896	2.020	1.939	1.906	1.954	2.047	2.152	2.284
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	350.784	355.545	362.347	366.301	369.275	372.142	376.526	380.325	384.922	383.972	385.439	386.443	386.464	388.496	391.032
NPL/NPF	3.493	4.061	5.201	5.512	5.449	5.578	5.613	5.631	5.922	6.430	6.608	6.786	7.140	7.661	7.935
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	72.799	85.144	91.497	92.352	93.574	94.668	95.786	97.257	99.673	92.955	93.129	93.851	94.277	94.874	95.874
NPL/NPF	812	966	1.117	1.077	1.068	1.139	1.200	1.288	1.380	1.140	1.163	1.197	1.253	1.286	1.230

Tabel 3.6.
Kredit/Pembiayaan dan NPL/NPF Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan
(*Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use*)
Miliar Rp *(Billion Rp)*

Keterangan / *Items*	2022	2023	2024							2025					
			Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Jenis Penggunaan / *Type of Use*															
Kredit/Pembiayaankepada Pihak Ketiga / *Credit/financing to Third Party*															
1. Modal Kerja / *Working Capital*	2.940.289	3.235.836	3.389.530	3.392.455	3.390.115	3.433.614	3.431.489	3.451.740	3.506.110	3.441.085	3.436.607	3.486.485	3.472.361	3.497.006	3.540.368
NPL/NPF	95.607	90.069	95.807	96.416	95.444	93.801	93.270	93.043	89.965	93.212	95.197	93.720	97.359	99.085	97.389
2. Investasi / *Investment*	1.710.944	1.920.752	2.063.182	2.077.144	2.056.025	2.063.920	2.121.535	2.143.787	2.186.723	2.198.604	2.235.617	2.256.395	2.319.846	2.318.737	2.321.770
NPL/NPF	33.737	32.222	36.087	36.230	36.020	34.911	35.634	35.338	32.404	33.193	33.938	32.541	33.466	34.344	32.334
3. Konsumsi / *Consumption*	1.772.331	1.933.656	2.025.692	2.045.019	2.061.563	2.081.716	2.103.871	2.121.730	2.138.725	2.142.531	2.153.270	2.165.545	2.167.736	2.181.888	2.197.655
NPL/NPF	27.232	32.686	37.339	38.249	38.132	38.481	39.425	40.582	40.537	43.347	44.611	45.098	47.330	49.616	49.481
Total Kredit/Pembiayaan / *Total Credit/Financing*	**6.423.564**	**7.090.243**	**7.478.404**	**7.514.618**	**7.507.704**	**7.579.250**	**7.656.895**	**7.717.257**	**7.831.558**	**7.782.219**	**7.825.494**	**7.908.425**	**7.959.942**	**7.997.632**	**8.059.793**
NPL/NPF	**156.576**	**154.977**	**169.234**	**170.895**	**169.596**	**167.192**	**168.329**	**168.963**	**162.906**	**169.752**	**173.745**	**171.359**	**178.155**	**183.045**	**179.204**
Orientasi Penggunaan / *User Orientation*															
Kredit kepada Pihak Ketiga / *Credit to Third Party*															
1. Ekspor / *Export*	189.896	184.109	195.075	200.469	187.268	174.613	178.258	180.072	186.123	188.514	189.420	186.236	196.224	195.340	190.399
NPL/NPF	5.533	5.237	5.006	4.869	4.655	3.882	3.781	4.712	4.705	5.517	5.526	5.287	5.104	5.056	4.800
2. Impor / *Import*	86.567	105.929	114.619	109.912	111.218	111.308	115.651	121.739	120.765	117.222	117.290	123.575	122.559	117.234	122.343
NPL/NPF	1.948	1.446	1.428	1.576	1.431	1.527	1.556	1.514	1.574	1.392	1.503	1.315	1.423	1.132	1.048
3. Lainnya / *Other*	6.147.100	6.800.205	7.168.710	7.204.238	7.209.218	7.293.329	7.362.987	7.415.446	7.524.670	7.476.483	7.518.784	7.598.614	7.641.160	7.685.058	7.747.051
NPL/NPF	149.094	148.294	162.800	164.450	163.510	161.783	162.992	162.737	156.627	162.844	166.716	164.757	171.627	176.858	173.356
Total Kredit/Pembiayaan / *Total Credit/Financing*	**6.423.564**	**7.090.243**	**7.478.404**	**7.514.618**	**7.507.704**	**7.579.250**	**7.656.895**	**7.717.257**	**7.831.558**	**7.782.219**	**7.825.494**	**7.908.425**	**7.959.942**	**7.997.632**	**8.059.793**
NPL/NPF	**156.576**	**154.977**	**169.234**	**170.895**	**169.596**	**167.192**	**168.329**	**168.963**	**162.906**	**169.752**	**173.745**	**171.359**	**178.155**	**183.045**	**179.204**

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

Keterangan / *Items*	2022	2023	2024							2025					
			Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Jenis Penggunaan / *Type of Use*															
Kredit/Pembiayaankepada Pihak Ketiga / *Credit/financing to Third Party*															
1. Modal Kerja / *Working Capital*	313.815	309.136	293.033	293.041	294.495	292.034	294.516	299.773	305.168	297.146	287.126	295.435	291.485	283.511	274.877
NPL/NPF	10.574	9.374	12.451	11.993	12.061	11.893	11.953	11.640	11.534	11.828	12.168	11.969	12.510	12.911	10.736
2. Investasi / *Investment*	154.996	147.053	164.439	165.377	165.239	164.641	166.847	166.595	170.208	170.668	155.550	155.922	156.982	156.275	145.366
NPL/NPF	3.564	2.956	4.136	4.088	4.306	4.263	4.228	4.166	3.817	4.693	4.188	3.946	4.118	4.198	3.429
3. Konsumsi / *Consumption*	300.222	295.346	312.361	316.046	320.848	322.269	327.281	331.014	333.580	335.293	336.533	339.270	340.965	345.492	333.311
NPL/NPF	5.676	4.100	6.388	6.438	6.465	6.340	6.383	6.532	6.278	6.588	6.756	6.753	7.182	7.544	5.531
Total Kredit/Pembiayaan / *Total Credit/Financing*	**769.034**	**751.536**	**769.833**	**774.464**	**780.582**	**778.944**	**788.644**	**797.381**	**808.956**	**803.108**	**779.209**	**790.627**	**789.433**	**785.278**	**753.554**
NPL/NPF	**19.814**	**16.430**	**22.974**	**22.519**	**22.831**	**22.496**	**22.564**	**22.338**	**21.629**	**23.109**	**23.112**	**22.668**	**23.810**	**24.652**	**19.695**
Orientasi Penggunaan / *User Orientation*															
Kredit kepada Pihak Ketiga / *Credit to Third Party*															
1. Ekspor / *Export*	12.504	12.006	12.538	12.270	11.933	10.715	10.567	10.299	10.939	10.554	10.592	10.560	10.417	7.862	7.793
NPL/NPF	341	188	258	257	249	238	243	244	245	171	92	92	92	186	187
2. Impor / *Import*	3.348	4.032	4.156	4.359	4.162	3.981	3.979	4.032	4.546	4.287	4.459	4.672	4.538	3.834	3.817
NPL/NPF	19	75	97	97	66	68	85	79	76	81	117	117	153	151	151
3. Lainnya / *Other*	753.182	735.499	753.139	757.835	764.487	764.248	774.098	783.050	793.471	788.267	764.159	775.394	774.479	773.581	741.944
NPL/NPF	19.454	16.166	22.619	22.166	22.516	22.190	22.236	22.015	21.307	22.857	22.903	22.460	23.565	24.315	19.356
Total Kredit/Pembiayaan / *Total Credit/Financing*	**769.034**	**751.536**	**769.833**	**774.464**	**780.582**	**778.944**	**788.644**	**797.381**	**808.956**	**803.108**	**779.209**	**790.627**	**789.433**	**785.278**	**753.554**
NPL/NPF	**19.814**	**16.430**	**22.974**	**22.519**	**22.831**	**22.496**	**22.564**	**22.338**	**21.629**	**23.109**	**23.112**	**22.668**	**23.810**	**24.652**	**19.695**

Tabel 3.8.
Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 2 Kepada Pihak Ketiga Bukan Bank
Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan
(Credit/Financing and NPL/NPF of Commercial Banks - KBMI 2 to Non Bank Third Party
Based on Types and Orientation of Use)
Miliar Rp (Billion Rp)

Keterangan / *Items*	2022	2023	2024							2025					
			Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Jenis Penggunaan / *Type of Use*															
Kredit/Pembiayaankepada Pihak Ketiga / *Credit/financing to Third Party*															
1. Modal Kerja / *Working Capital*	362.072	430.076	478.639	475.906	465.286	462.653	465.737	467.094	475.243	449.816	465.417	495.938	498.460	505.688	494.664
NPL/NPF	9.661	13.482	14.028	14.580	14.524	14.040	14.389	14.745	14.689	13.241	13.542	15.016	15.178	15.185	15.563
2. Investasi / *Investment*	141.026	167.752	157.345	158.061	154.006	148.341	148.116	151.178	158.313	151.415	169.612	179.336	180.767	183.292	161.602
NPL/NPF	2.418	2.876	1.978	2.001	2.091	2.220	2.214	2.238	2.225	1.994	2.647	2.327	2.411	2.417	3.116
3. Konsumsi / *Consumption*	200.668	236.964	244.352	246.649	249.206	253.325	254.849	256.005	257.031	173.007	176.080	261.650	261.376	263.418	266.844
NPL/NPF	2.305	4.496	2.975	3.001	2.936	2.988	2.956	2.915	2.876	2.518	2.592	3.378	3.635	3.874	5.008
Total Kredit/Pembiayaan / *Total Credit/Financing*	**703.766**	**834.792**	**880.336**	**880.616**	**868.498**	**864.320**	**868.702**	**874.277**	**890.587**	**774.239**	**811.109**	**936.925**	**940.602**	**952.398**	**923.110**
NPL/NPF	**14.385**	**20.853**	**18.981**	**19.582**	**19.551**	**19.248**	**19.560**	**19.898**	**19.790**	**17.752**	**18.781**	**20.721**	**21.225**	**21.476**	**23.687**
Orientasi Penggunaan / *User Orientation*															
Kredit kepada Pihak Ketiga / *Credit to Third Party*															
1. Ekspor / *Export*	30.726	31.336	38.174	39.008	37.245	31.038	32.601	34.649	37.467	37.970	37.492	37.795	42.817	45.130	36.779
NPL/NPF	2.028	775	1.368	1.363	1.298	653	628	1.399	1.409	1.404	1.408	1.400	1.370	1.347	1.050
2. Impor / *Import*	6.655	4.709	6.608	5.707	6.249	5.829	6.221	6.384	5.989	6.343	6.245	6.816	6.952	7.358	5.544
NPL/NPF	434	319	323	440	319	410	414	415	416	111	112	116	116	116	18
3. Lainnya / *Other*	666.386	798.747	835.555	835.900	825.004	827.452	829.880	833.244	847.131	729.926	767.372	892.314	890.833	899.909	880.787
NPL/NPF	11.922	19.759	17.290	17.779	17.934	18.186	18.518	18.084	17.965	16.237	17.261	19.205	19.738	20.014	22.619
Total Kredit/Pembiayaan / *Total Credit/Financing*	**703.766**	**834.792**	**880.336**	**880.616**	**868.498**	**864.320**	**868.702**	**874.277**	**890.587**	**774.239**	**811.109**	**936.925**	**940.602**	**952.398**	**923.110**
NPL/NPF	**14.385**	**20.853**	**18.981**	**19.582**	**19.551**	**19.248**	**19.560**	**19.898**	**19.790**	**17.752**	**18.781**	**20.721**	**21.225**	**21.476**	**23.687**

Tabel 3.9.
Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 3 Kepada Pihak Ketiga Bukan Bank
Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan
(Credit/Financing and NPL/NPF of Commercial Banks - KBMI 3 to Non Bank Third Party
Based on Types and Orientation of Use)
Miliar Rp *(Billion Rp)*

Keterangan / *Items*	2022	2023	2024							2025					
			Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Jenis Penggunaan / *Type of Use*															
Kredit/Pembiayaankepada Pihak Ketiga / *Credit/financing to Third Party*															
1. Modal Kerja / *Working Capital*	666.861	714.983	755.764	751.278	744.506	760.011	767.197	759.787	768.321	770.347	783.245	784.165	789.633	798.602	841.922
NPL/NPF	27.020	22.878	21.639	21.836	21.453	20.938	20.161	19.753	18.744	20.016	20.155	17.349	17.530	17.966	19.130
2. Investasi / *Investment*	414.560	440.707	452.129	455.292	449.492	451.251	457.782	462.379	477.738	485.209	489.873	491.220	494.934	487.705	517.549
NPL/NPF	9.893	7.751	9.065	9.142	8.784	8.926	8.916	8.587	8.244	7.455	7.777	7.673	7.691	7.862	7.104
3. Konsumsi / *Consumption*	605.788	679.217	708.761	715.071	718.399	726.176	732.814	737.880	739.434	826.053	830.059	750.147	750.447	754.980	775.385
NPL/NPF	10.103	12.417	14.005	14.654	14.742	14.864	15.720	16.590	16.416	18.326	18.968	18.467	19.058	19.669	20.031
Total Kredit/Pembiayaan / *Total Credit/Financing*	**1.687.209**	**1.834.908**	**1.916.653**	**1.921.641**	**1.912.397**	**1.937.438**	**1.957.793**	**1.960.046**	**1.985.493**	**2.081.609**	**2.103.178**	**2.025.532**	**2.035.014**	**2.041.287**	**2.134.857**
NPL/NPF	**47.016**	**43.046**	**44.708**	**45.631**	**44.979**	**44.727**	**44.796**	**44.930**	**43.403**	**45.797**	**46.900**	**43.488**	**44.279**	**45.497**	**46.265**
Orientasi Penggunaan / *User Orientation*															
Kredit kepada Pihak Ketiga / *Credit to Third Party*															
1. Ekspor / *Export*	50.019	49.319	56.432	64.295	56.913	52.202	53.448	52.234	54.549	56.995	59.726	61.367	68.301	68.395	72.473
NPL/NPF	870	1.246	826	829	824	819	836	839	845	853	954	883	852	829	1.168
2. Impor / *Import*	50.197	59.664	66.338	62.874	63.337	65.315	66.761	71.783	68.546	65.106	64.835	70.027	69.088	62.538	70.288
NPL/NPF	700	648	637	734	732	729	749	751	837	832	858	617	618	351	364
3. Lainnya / *Other*	1.586.993	1.725.925	1.793.883	1.794.473	1.792.146	1.819.922	1.837.584	1.836.029	1.862.398	1.959.507	1.978.617	1.894.138	1.897.625	1.910.354	1.992.095
NPL/NPF	45.446	41.152	43.245	44.068	43.423	43.179	43.211	43.341	41.722	44.112	45.088	41.988	42.810	44.317	44.733
Total Kredit/Pembiayaan / *Total Credit/Financing*	**1.687.209**	**1.834.908**	**1.916.653**	**1.921.641**	**1.912.397**	**1.937.438**	**1.957.793**	**1.960.046**	**1.985.493**	**2.081.609**	**2.103.178**	**2.025.532**	**2.035.014**	**2.041.287**	**2.134.857**
NPL/NPF	**47.016**	**43.046**	**44.708**	**45.631**	**44.979**	**44.727**	**44.796**	**44.930**	**43.403**	**45.797**	**46.900**	**43.488**	**44.279**	**45.497**	**46.265**

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

Keterangan / *Items*	2022	2023	2024							2025					
			Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Jenis Penggunaan / *Type of Use*															
Kredit/Pembiayaankepada Pihak Ketiga / *Credit/financing to Third Party*															
1. Modal Kerja / *Working Capital*	1.597.540	1.781.640	1.862.094	1.872.230	1.885.828	1.918.916	1.904.039	1.925.087	1.957.378	1.923.775	1.900.819	1.910.947	1.892.783	1.909.205	1.928.905
NPL/NPF	48.351	44.335	47.690	48.008	47.407	46.930	46.768	46.905	44.997	48.128	49.332	49.386	52.142	53.024	51.961
2. Investasi / *Investment*	1.000.362	1.165.240	1.289.269	1.298.414	1.287.289	1.299.687	1.348.790	1.363.636	1.380.464	1.391.312	1.420.582	1.429.917	1.487.163	1.491.466	1.497.253
NPL/NPF	17.862	18.639	20.908	20.999	20.839	19.502	20.276	20.346	18.119	19.051	19.327	18.595	19.246	19.867	18.685
3. Konsumsi / *Consumption*	665.652	722.128	760.219	767.252	773.110	779.945	788.927	796.831	808.680	808.177	810.598	814.477	814.948	817.998	822.114
NPL/NPF	9.148	11.673	13.972	14.156	13.989	14.289	14.366	14.544	14.967	15.915	16.294	16.500	17.453	18.529	18.912
Total Kredit/Pembiayaan / *Total Credit/Financing*	**3.263.554**	**3.669.008**	**3.911.582**	**3.937.897**	**3.946.227**	**3.998.548**	**4.041.756**	**4.085.553**	**4.146.522**	**4.123.264**	**4.131.999**	**4.155.341**	**4.194.893**	**4.218.669**	**4.248.273**
NPL/NPF	**75.361**	**74.648**	**82.570**	**83.163**	**82.235**	**80.721**	**81.410**	**81.796**	**78.084**	**83.094**	**84.953**	**84.481**	**88.841**	**91.420**	**89.558**
Orientasi Penggunaan / *User Orientation*															
Kredit kepada Pihak Ketiga / *Credit to Third Party*															
1. Ekspor / *Export*	96.647	91.449	87.931	84.895	81.176	80.659	81.642	82.889	83.168	82.996	81.611	76.514	74.689	73.952	73.354
NPL/NPF	2.294	3.028	2.553	2.420	2.283	2.172	2.075	2.230	2.206	3.089	3.072	2.912	2.790	2.694	2.395
2. Impor / *Import*	26.367	37.524	37.517	36.972	37.471	36.182	38.690	39.541	41.685	41.486	41.752	42.060	41.981	43.503	42.693
NPL/NPF	795	404	371	305	315	321	308	270	245	368	417	465	536	514	515
3. Lainnya / *Other*	3.140.540	3.540.035	3.786.134	3.816.030	3.827.580	3.881.707	3.921.424	3.963.123	4.021.669	3.998.783	4.008.636	4.036.767	4.078.224	4.101.213	4.132.225
NPL/NPF	72.272	71.216	79.646	80.437	79.637	78.228	79.027	79.297	75.633	79.638	81.464	81.104	85.514	88.212	86.647
Total Kredit/Pembiayaan / *Total Credit/Financing*	**3.263.554**	**3.669.008**	**3.911.582**	**3.937.897**	**3.946.227**	**3.998.548**	**4.041.756**	**4.085.553**	**4.146.522**	**4.123.264**	**4.131.999**	**4.155.341**	**4.194.893**	**4.218.669**	**4.248.273**
NPL/NPF	**75.361**	**74.648**	**82.570**	**83.163**	**82.235**	**80.721**	**81.410**	**81.796**	**78.084**	**83.094**	**84.953**	**84.481**	**88.841**	**91.420**	**89.558**

Tabel 3.11.
Kredit/Pembiayaan dan NPL/NPF Bank Umum KBMI
kepada Pihak Ketiga Bukan Bank Yang Penarikannya Menggunakan Kartu
(Credit/Financing and Non Performing Loan (NPL)/ Non Performing Financing (NPF) of Commercial Conventional and Sharia Banks based on KBMI to Non Bank Third Party Withdrawn By Card)
Miliar Rp *(Billion Rp)*

Pengelompokan Bank / *Group of Banks*	2022	2023	2024							2025					
			Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
1. KBMI 1	1.010	480	937	953	963	944	948	965	950	967	962	811	958	972	621
NPL/NPF	168	18	179	181	183	159	161	164	155	158	161	153	155	160	32
2. KBMI 2	10.286	5.383	5.202	5.254	5.291	5.353	5.404	5.471	5.446	5.568	5.613	6.425	5.650	5.663	870
NPL/NPF	186	272	137	138	137	145	149	158	155	158	164	194	175	179	164
3. KBMI 3	28.386	36.876	38.222	38.175	38.389	38.782	38.593	39.058	39.462	39.935	39.575	38.914	39.234	39.387	44.963
NPL/NPF	521	648	725	705	690	695	816	823	838	815	786	764	751	776	912
4. KBMI 4	45.844	51.769	53.909	54.214	54.805	55.194	54.658	55.351	56.533	56.956	56.978	56.978	57.400	57.750	58.381
NPL/NPF	509	634	715	696	684	697	723	756	907	946	956	956	1.027	1.040	1.026
5 Bank Umum / *Commercial Bank*	85.527	94.509	98.270	98.595	99.449	100.273	99.603	100.845	102.391	103.426	103.127	103.127	103.241	103.772	104.834
NPL/NPF	1.384	1.571	1.755	1.719	1.694	1.696	1.850	1.901	2.055	2.076	2.067	2.067	2.108	2.155	2.135

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

Keterangan / *Items*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*																
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	415.515	458.325	497.658	514.165	519.810	517.253	517.924	522.186	523.523	523.784	521.863	527.993	530.682	541.458	542.832	542.897
NPL/NPF	6.518	6.342	9.271	10.120	10.746	10.755	9.845	10.299	10.419	10.180	10.476	10.640	10.758	10.578	10.910	10.775
2. Perikanan / *Fishery*	18.688	19.726	20.797	20.763	20.676	20.492	20.399	20.407	19.857	19.784	19.588	19.588	19.473	19.359	19.481	19.338
NPL/NPF	1.053	1.286	1.102	1.249	1.226	1.115	1.138	1.173	957	893	963	999	999	1.027	1.074	1.002
3. Pertambangan dan Penggalian / *Mining and Quarrying*	153.803	237.390	290.468	326.437	332.172	329.133	341.990	352.400	360.695	373.508	376.931	372.518	386.247	382.808	384.681	393.966
NPL/NPF	6.799	5.755	3.564	5.048	4.253	4.358	4.366	4.205	4.218	4.094	4.105	4.339	4.325	4.328	4.365	3.992
4. Industri Pengolahan / *Procesing Industry*	951.109	1.067.006	1.117.340	1.165.659	1.174.030	1.151.935	1.158.410	1.186.028	1.201.695	1.224.136	1.215.575	1.227.656	1.227.750	1.240.895	1.235.100	1.237.086
NPL/NPF	49.248	40.184	36.383	38.584	39.141	38.004	37.373	37.546	38.139	35.970	35.363	35.992	34.664	36.768	36.409	34.747
5. Listrik, gas dan air / *Electricity, Gas and Water*	159.701	162.327	183.959	201.753	211.134	217.783	200.753	208.007	219.620	220.290	220.066	221.835	224.524	229.036	233.353	224.413
NPL/NPF	1.668	761	664	416	550	543	535	541	548	520	446	455	336	346	359	309
6. Konstruksi / *Construction*	380.381	396.583	395.097	393.436	394.213	394.062	402.766	394.507	398.861	395.178	384.636	388.436	389.936	392.112	396.406	397.549
NPL/NPF	13.755	14.080	14.284	14.729	15.259	15.209	14.593	14.160	13.229	11.744	10.947	10.791	10.161	10.371	10.479	10.517
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	974.420	1.043.912	1.139.157	1.190.285	1.177.848	1.177.326	1.201.216	1.203.426	1.194.305	1.186.854	1.163.888	1.172.186	1.197.550	1.195.310	1.190.806	1.217.513
NPL/NPF	39.728	37.666	37.217	40.669	40.932	40.591	40.152	40.226	40.457	39.166	41.966	43.598	43.364	45.048	46.668	45.672
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	120.741	123.620	130.793	135.773	135.086	135.656	136.210	137.816	138.311	137.352	136.479	136.482	137.545	137.673	137.472	136.820
NPL/NPF	7.653	6.636	3.880	4.527	4.172	4.463	4.521	4.519	4.413	3.783	3.776	3.608	3.424	3.571	3.696	4.394
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	306.242	313.052	373.419	412.014	412.535	408.343	416.446	417.817	417.906	444.980	450.965	447.320	442.435	465.957	475.037	485.918
NPL/NPF	6.347	5.116	3.773	3.994	3.691	3.630	3.566	3.614	3.534	4.236	4.126	4.265	4.230	4.407	4.744	4.158
10. Perantara Keuangan / *Financial intermediaries*	224.714	305.787	369.668	429.804	423.201	425.789	428.862	427.574	426.979	448.980	437.177	439.691	449.142	446.984	445.048	448.698
NPL/NPF	2.925	2.248	1.623	1.922	1.957	1.939	1.886	1.836	1.719	1.593	1.364	1.376	1.324	1.324	1.375	1.352
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	265.315	314.584	356.071	367.651	371.687	368.892	368.139	367.324	368.106	376.158	372.533	374.146	380.514	382.137	382.907	390.808
NPL/NPF	7.414	6.284	6.599	6.775	6.767	6.966	6.829	6.828	6.599	6.512	7.280	7.288	6.758	6.783	6.859	6.344
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	34.272	43.829	65.292	77.369	80.114	78.863	78.258	84.975	89.474	96.690	97.193	96.887	98.315	99.606	106.520	107.817
NPL/NPF	3	0	1	74	74	71	71	71	1	0	0	1	0	0	15	1
13. Jasa Pendidikan / *Education Services*	13.990	14.893	16.877	17.331	17.411	17.533	17.451	17.445	17.655	17.914	17.964	18.180	18.277	18.336	18.739	18.782
NPL/NPF	211	258	228	227	217	208	213	218	251	247	260	256	276	307	315	349
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	28.513	31.522	37.410	39.547	39.847	39.758	40.811	41.182	42.708	46.675	46.580	46.996	47.274	48.242	48.406	48.710
NPL/NPF	171	234	456	366	391	384	380	389	394	388	439	459	475	479	483	569
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	95.691	114.669	158.563	156.934	156.089	159.587	163.871	167.963	172.187	176.906	174.656	178.717	189.622	188.680	195.383	188.252
NPL/NPF	2.253	2.399	3.137	3.065	3.137	3.096	3.106	3.158	3.388	2.940	4.786	4.960	5.061	5.375	5.566	5.429
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	3.872	3.985	4.002	3.779	3.734	3.722	3.765	3.696	3.636	3.633	3.585	3.584	3.582	3.603	3.560	3.560
NPL/NPF	80	95	109	129	132	130	137	119	114	102	107	107	105	113	113	112
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*	365	22	18	13	12	12	261	270	11	11	11	11	11	11	11	11
NPL/NPF	-	-	0	0	0	0	0	0	1	1	1	1	1	0	0	0
18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined*	716	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	96	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / *Loans/FInancing to Non Industrial Origin*																
Rumah Tangga / *House Hold*																
- Untuk Pemilikan Rumah Tinggal / *For Home Ownership*	581.135	586.568	659.766	697.266	704.365	707.448	709.140	715.842	718.945	723.582	732.805	736.755	741.952	742.473	745.806	751.731
NPL/NPF	12.521	11.831	15.382	16.709	17.215	17.210	17.300	17.951	18.848	18.530	20.397	21.251	21.348	22.344	23.221	23.074
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	27.869	27.945	29.552	30.316	30.611	30.666	30.821	31.018	31.171	31.468	31.895	31.912	32.022	32.005	31.970	32.174
NPL/NPF	546	542	710	795	814	790	795	810	865	844	980	998	1.011	1.063	1.109	1.123
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	21.010	20.995	22.476	28.205	28.292	28.410	28.532	28.636	28.805	28.898	28.965	29.190	29.286	29.378	29.549	29.744
NPL/NPF	1.018	1.005	935	1.286	1.261	1.239	1.244	1.188	1.169	1.087	1.153	1.182	1.183	1.241	1.286	1.288
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	114.492	115.955	131.419	133.191	135.550	135.747	137.812	139.800	142.442	142.092	141.535	141.709	142.922	141.760	142.724	143.026
NPL/NPF	1.864	1.756	2.594	3.041	3.133	3.141	3.189	3.194	3.211	3.191	3.167	3.100	3.203	3.336	3.524	3.641
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	760.741	773.017	820.985	852.574	862.416	873.122	883.511	893.586	902.327	910.853	911.195	916.971	922.354	924.851	932.925	940.415
NPL/NPF	10.116	9.726	10.271	12.381	12.844	12.807	12.878	13.050	13.149	13.402	14.357	14.675	14.946	15.673	16.558	16.617
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	245.167	247.852	269.458	284.140	283.785	286.170	291.900	294.989	298.040	301.832	296.135	296.733	297.009	297.269	298.914	300.566
NPL/NPF	2.539	2.371	2.794	3.128	2.982	2.945	3.073	3.233	3.341	3.483	3.293	3.405	3.407	3.674	3.918	3.738

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

Keterangan / *Items*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*																
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	277.985	310.841	351.708	362.126	364.694	364.251	365.337	367.456	368.324	363.728	363.340	367.607	365.407	379.244	383.349	383.804
NPL/NPF	3.967	4.286	6.869	7.498	8.136	8.090	7.252	7.536	7.649	7.465	7.648	7.849	7.939	7.626	7.928	7.828
2. Perikanan / *Fishery*	11.313	12.883	13.629	13.692	13.699	13.694	13.676	13.651	13.051	12.894	12.802	12.823	12.705	12.653	12.623	12.519
NPL/NPF	752	794	587	744	711	710	727	762	592	538	584	598	597	638	679	675
3. Pertambangan dan Penggalian / *Mining and Quarrying*	88.074	137.863	175.643	193.025	202.129	200.481	215.442	221.681	223.946	232.028	232.354	228.633	234.226	228.742	231.303	237.873
NPL/NPF	5.666	4.770	1.905	3.367	3.344	3.312	3.293	3.341	3.327	3.291	3.348	3.373	3.369	3.367	3.334	3.335
4. Industri Pengolahan / *Procesing Industry*	347.203	385.352	405.889	433.802	433.727	420.058	431.292	442.083	450.886	456.261	446.194	444.167	435.844	436.484	429.825	433.060
NPL/NPF	22.244	15.208	13.680	14.136	13.972	13.862	13.840	14.369	14.491	12.721	11.321	11.571	11.157	12.307	12.351	11.804
5. Listrik, gas dan air / *Electricity, Gas and Water*	94.090	102.264	109.795	122.009	131.328	140.071	123.540	126.537	137.025	124.909	125.749	126.231	127.886	132.830	136.837	129.575
NPL/NPF	921	265	270	77	101	101	100	101	105	78	77	78	72	78	89	57
6. Konstruksi / *Construction*	177.544	184.004	187.542	190.746	190.359	188.921	194.041	189.283	192.374	192.413	188.170	192.885	197.350	198.152	202.412	204.593
NPL/NPF	8.212	9.312	7.359	7.146	7.355	7.339	6.989	6.405	5.963	4.829	4.883	4.744	4.018	4.094	4.124	4.156
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	489.375	526.379	567.941	594.153	591.565	589.605	599.732	596.298	585.576	587.892	580.326	578.589	590.320	587.880	586.624	600.318
NPL/NPF	19.066	19.105	18.167	19.251	19.301	19.119	18.394	18.735	19.091	18.023	19.528	20.265	20.011	20.980	21.495	20.843
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	51.110	54.726	60.981	64.848	64.368	64.343	64.399	64.634	65.018	63.870	63.098	62.847	62.891	62.478	62.012	61.291
NPL/NPF	2.455	2.038	1.832	1.776	1.719	1.726	1.769	1.774	1.676	1.640	1.645	1.466	1.411	1.504	1.571	1.563
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	134.995	139.778	165.636	183.228	180.461	181.592	188.884	191.964	189.783	206.297	206.922	201.358	198.321	212.363	214.407	222.201
NPL/NPF	3.790	3.114	1.318	1.429	1.408	1.358	1.332	1.393	1.400	2.200	2.264	2.243	2.159	2.246	2.318	1.984
10. Perantara Keuangan / *Financial intermediaries*	37.882	52.707	71.936	97.437	98.879	99.728	101.040	103.734	101.939	110.740	109.058	105.980	99.739	96.179	93.732	91.931
NPL/NPF	318	265	201	189	189	149	146	148	35	36	40	47	45	47	59	61
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	81.413	77.132	92.034	105.741	102.333	102.372	103.803	100.109	99.100	100.920	100.111	103.565	104.579	107.437	106.817	112.083
NPL/NPF	3.307	1.807	1.854	1.618	1.616	1.629	1.260	1.267	1.257	1.235	1.257	1.269	968	952	964	885
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	31.573	41.030	62.017	74.445	77.204	75.987	75.123	81.909	86.486	93.586	93.913	93.662	94.704	96.055	103.124	104.409
NPL/NPF	3	-	0	3	3	0	0	0	0	0	-	-	0	-	-	-
13. Jasa Pendidikan / *Education Services*	2.548	2.532	2.265	2.405	2.422	2.440	2.434	2.414	2.480	2.517	2.521	2.560	2.547	2.557	2.617	2.840
NPL/NPF	45	46	35	33	27	27	24	24	30	31	42	43	47	53	59	60
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	9.641	10.100	13.800	15.299	15.413	14.961	15.418	15.470	15.676	16.707	16.872	16.956	17.105	17.829	17.950	18.160
NPL/NPF	66	66	113	121	115	112	106	100	108	105	118	125	135	135	136	173
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	61.478	81.953	124.138	125.421	124.313	127.063	130.610	134.448	138.250	142.185	140.214	142.380	148.376	147.788	154.610	148.679
NPL/NPF	1.537	1.608	2.129	2.262	2.371	2.329	2.327	2.366	2.556	2.146	3.912	4.029	4.121	4.371	4.521	4.417
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	1.211	1.053	1.050	979	937	929	968	949	890	875	864	860	859	883	840	832
NPL/NPF	39	49	64	62	60	58	61	58	53	42	48	49	47	50	51	51
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*	361	17	15	11	10	10	259	268	9	9	9	9	8	8	8	8
NPL/NPF	-	-	0	0	0	0	0	0	1	1	1	1	1	0	0	0
18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined*	45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / *Loans/Financing to Non Industrial Origin*																
Rumah Tangga / *House Hold*																
- Untuk Pemilikan Rumah Tinggal / *For Home Ownership*	322.700	335.181	383.610	411.038	416.160	418.009	418.615	423.483	425.324	427.771	437.906	441.273	444.713	445.372	447.365	452.724
NPL/NPF	6.415	5.719	8.035	8.653	9.217	9.267	9.307	10.016	10.798	10.734	12.182	12.927	12.944	13.523	13.969	13.946
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	7.492	7.624	8.245	8.997	9.212	9.342	9.494	9.679	9.843	10.034	10.684	10.724	10.851	10.875	10.941	11.136
NPL/NPF	266	254	342	359	393	385	384	420	449	447	542	558	570	605	627	640
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	5.119	4.534	4.369	9.179	9.086	9.091	9.136	9.124	9.175	9.218	9.413	9.570	9.518	9.428	9.453	9.626
NPL/NPF	312	398	291	629	616	580	576	567	554	515	534	573	561	586	592	610
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	33.135	36.915	38.379	36.677	35.893	35.365	35.271	35.267	35.198	35.967	35.239	34.647	33.924	33.284	32.676	32.154
NPL/NPF	387	435	627	788	752	693	663	626	648	767	665	640	603	610	636	746
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	305.113	329.856	332.005	339.948	343.765	346.621	349.283	353.578	356.967	361.414	360.346	362.049	362.814	362.733	364.486	366.778
NPL/NPF	3.291	3.422	3.981	4.821	5.174	5.128	5.239	5.312	5.506	5.839	6.313	6.452	6.525	6.837	7.280	7.548
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	51.765	59.416	69.361	74.953	75.724	76.581	77.746	78.793	80.034	81.965	75.097	75.311	75.596	76.194	76.733	77.753
NPL/NPF	845	676	819	945	900	891	956	1.010	1.090	1.175	920	933	964	1.005	1.033	982

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

Keterangan / *Items*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*																
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	14.973	18.364	21.903	23.088	23.249	23.424	23.504	23.289	23.571	23.778	23.740	23.837	24.055	24.016	24.164	24.146
NPL/NPF	675	635	746	920	940	974	922	934	951	915	1.008	968	998	1.078	1.114	1.110
2. Perikanan / *Fishery*	1.379	1.587	1.824	1.866	1.878	1.882	1.867	1.912	1.903	1.913	1.895	1.874	1.866	1.849	1.869	1.828
NPL/NPF	107	103	133	167	170	169	171	180	137	126	151	152	151	142	145	147
3. Pertambangan dan Penggalian / *Mining and Quarrying*	1.065	4.089	3.128	3.586	3.634	3.610	4.077	4.416	4.292	4.262	4.173	4.255	4.384	4.334	4.382	4.362
NPL/NPF	269	277	96	136	137	113	111	110	110	104	102	104	107	114	114	113
4. Industri Pengolahan / *Procesing Industry*	20.312	25.550	26.987	24.828	24.178	24.209	25.631	26.045	25.708	27.417	27.060	27.346	27.173	27.125	26.966	26.719
NPL/NPF	550	485	773	1.242	1.260	1.271	1.259	1.283	1.287	1.261	1.456	1.475	2.037	2.058	2.074	2.051
5. Listrik, gas dan air / *Electricity, Gas and Water*	2.204	1.765	1.553	1.834	1.842	1.839	1.732	1.740	1.661	1.562	1.507	1.513	1.419	1.392	1.378	1.227
NPL/NPF	56	10	11	11	11	11	11	11	12	12	12	12	12	13	13	12
6. Konstruksi / *Construction*	36.285	39.217	42.001	41.300	42.819	43.434	42.238	40.517	39.778	38.009	34.821	35.177	34.707	34.736	35.248	35.740
NPL/NPF	2.558	2.394	2.511	2.668	2.715	2.721	2.811	2.830	2.846	2.629	2.699	2.719	2.792	2.796	2.910	2.885
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	42.815	51.287	59.773	64.432	64.767	64.897	65.324	65.577	65.282	65.172	64.234	64.957	65.890	64.005	64.358	65.190
NPL/NPF	2.909	2.518	3.204	3.942	4.060	4.091	4.338	4.360	4.565	4.564	4.892	5.004	5.075	5.253	5.351	5.259
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	7.431	7.942	9.071	9.597	9.613	9.729	9.847	9.907	10.010	10.103	9.970	10.062	10.111	10.097	10.123	10.177
NPL/NPF	824	538	328	413	419	383	427	431	457	431	426	426	323	404	411	405
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	7.011	7.182	8.379	9.149	9.080	9.106	8.116	8.060	7.821	7.838	7.685	7.797	7.773	7.804	7.859	7.906
NPL/NPF	166	118	104	120	97	98	107	97	110	121	148	202	216	225	237	242
10. Perantara Keuangan / *Financial intermediaries*	8.943	11.757	12.185	14.670	14.201	14.130	14.113	13.828	13.464	13.173	12.717	12.849	13.352	12.916	12.925	12.997
NPL/NPF	325	408	324	425	432	427	417	423	419	308	307	309	306	308	314	286
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	4.858	5.467	5.951	6.256	6.243	5.691	5.622	5.614	5.640	5.554	5.471	5.487	5.420	5.363	5.391	5.367
NPL/NPF	629	638	700	752	755	744	764	767	767	750	771	782	720	744	763	760
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	2.681	2.726	2.994	2.854	2.838	2.799	3.054	2.983	2.891	3.032	3.200	3.136	3.519	3.451	3.293	3.277
NPL/NPF	0	0	0	70	70	70	70	70	0	0	0	0	0	0	14	0
13. Jasa Pendidikan / *Education Services*	1.282	1.261	2.249	2.320	2.331	2.351	2.353	2.352	2.638	2.762	2.782	2.801	3.060	3.029	3.091	3.023
NPL/NPF	19	16	32	26	25	17	25	28	27	24	24	23	25	26	28	29
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	2.249	2.336	2.563	2.640	2.632	2.638	2.661	2.682	2.692	2.818	2.801	2.779	2.857	2.905	2.924	2.895
NPL/NPF	20	27	40	79	83	79	80	83	86	81	84	95	86	89	86	85
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	5.917	6.138	6.928	7.200	7.261	7.332	7.748	7.859	7.920	7.813	7.702	7.748	7.790	7.828	7.868	7.793
NPL/NPF	216	197	245	279	287	284	291	295	330	329	381	427	458	486	484	441
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	219	256	262	189	188	187	187	177	173	190	172	177	174	172	170	187
NPL/NPF	6	8	10	12	13	13	13	13	13	14	15	15	16	15	16	15
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*	1	-	0	0	0	0	0	0	0	0	0	0	0	0	0	1
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-
18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined*	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / *Loans/Financing to Non Industrial Origin*																
Rumah Tangga / *House Hold*																
- Untuk Pemilikan Rumah Tinggal / *For Home Ownership*	24.829	26.917	29.207	30.380	30.646	30.676	30.551	30.675	30.709	30.585	30.638	30.776	30.974	30.994	31.090	31.213
NPL/NPF	1.669	1.497	1.606	1.872	1.912	1.924	1.899	1.878	1.910	1.778	1.912	1.929	1.943	2.031	2.116	2.115
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	501	503	564	599	605	607	609	610	610	610	615	619	617	613	615	613
NPL/NPF	36	23	27	33	34	35	34	34	35	32	39	39	35	40	41	42
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	408	412	408	438	439	441	452	465	472	474	485	483	483	486	487	486
NPL/NPF	94	83	82	98	94	92	90	81	84	81	85	85	101	116	120	120
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	592	701	1.100	1.412	1.463	1.493	1.531	1.547	1.548	1.565	1.547	1.538	1.541	1.525	1.512	1.499
NPL/NPF	3	4	8	20	23	27	32	34	36	37	53	56	60	64	67	72
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	210.004	224.468	243.433	253.472	256.367	260.032	264.276	267.235	269.155	270.672	270.919	272.438	273.671	273.591	275.599	277.668
NPL/NPF	1.320	1.404	1.491	1.644	1.699	1.679	1.686	1.695	1.731	1.670	1.834	1.896	1.948	2.096	2.214	2.180
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	120.110	122.924	124.215	123.505	123.846	124.413	126.110	126.489	126.411	126.469	126.033	126.076	125.723	125.252	125.145	125.047
NPL/NPF	635	630	759	751	751	757	749	747	749	748	800	828	839	915	985	981

Tabel 3.4.a.
Kredit/Pembiayaan dan NPL/NPF Bank Swasta Nasional Kepada Pihak Ketiga Bukan Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit
(Credit/Financing and NPL/NPF Credit of Domestic Private Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Beneficiary)
Miliar Rp *(Billion Rp)*

Keterangan / *Items*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*																
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	120.532	128.690	123.626	128.245	130.940	128.665	128.578	130.900	131.136	135.822	134.324	136.091	140.253	136.937	134.062	133.248
NPL/NPF	1.876	1.421	1.655	1.702	1.670	1.691	1.672	1.830	1.819	1.800	1.820	1.823	1.821	1.873	1.868	1.837
2. Perikanan / *Fishery*	5.996	5.256	5.344	5.205	5.098	4.916	4.855	4.844	4.903	4.977	4.890	4.891	4.903	4.856	4.989	4.990
NPL/NPF	194	389	382	338	345	236	240	231	228	228	227	250	251	247	250	180
3. Pertambangan dan Penggalian / *Mining and Quarrying*	57.716	87.142	105.270	122.305	118.727	117.939	115.206	119.310	125.377	130.574	133.646	132.699	140.221	142.332	142.073	143.686
NPL/NPF	864	708	1.563	1.545	772	933	961	754	782	698	655	862	849	847	917	543
4. Industri Pengolahan / *Procesing Industry*	517.323	584.901	614.180	634.814	644.320	639.544	639.215	657.010	660.754	671.108	674.067	690.667	695.945	703.106	709.131	703.511
NPL/NPF	22.699	22.330	20.159	20.992	21.647	20.725	20.700	20.388	20.123	19.735	20.283	20.633	20.083	21.046	20.649	19.868
5. Listrik, gas dan air / *Electricity, Gas and Water*	54.148	51.602	68.622	73.882	73.923	72.108	71.663	75.966	77.017	89.947	88.873	89.993	90.984	90.573	90.977	89.568
NPL/NPF	692	486	382	327	438	431	424	429	430	430	358	365	252	255	256	239
6. Konstruksi / *Construction*	163.800	169.139	162.285	158.085	158.881	159.565	164.232	162.456	164.442	162.497	159.261	157.961	155.382	155.897	155.426	153.863
NPL/NPF	2.985	2.373	4.415	4.915	5.189	5.149	4.793	4.925	4.420	4.287	3.365	3.327	3.351	3.482	3.445	3.476
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	425.857	453.004	493.074	511.571	504.310	508.201	523.000	523.376	524.318	516.925	503.306	511.257	519.113	522.293	518.649	531.886
NPL/NPF	17.192	15.842	15.689	17.316	17.412	17.223	17.264	16.973	16.642	16.465	17.431	18.213	18.163	18.700	19.707	19.457
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	60.859	60.861	60.740	61.328	61.105	61.584	61.964	63.275	63.283	63.379	63.412	63.573	64.544	65.098	65.336	65.352
NPL/NPF	4.281	3.969	1.720	2.338	2.035	2.354	2.325	2.315	2.280	1.713	1.706	1.716	1.690	1.663	1.715	2.426
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	150.554	151.930	186.647	204.842	206.525	200.740	202.585	203.791	204.856	214.547	219.275	219.943	219.822	227.975	234.539	236.441
NPL/NPF	2.391	1.883	2.351	2.445	2.186	2.173	2.127	2.123	2.023	1.915	1.715	1.819	1.855	1.936	2.189	1.932
10. Perantara Keuangan / *Financial intermediaries*	144.436	192.610	234.941	268.985	264.933	269.367	268.926	264.491	265.867	272.064	263.550	267.728	280.879	282.931	282.266	290.102
NPL/NPF	2.282	1.575	1.098	1.307	1.337	1.363	1.324	1.266	1.265	1.250	1.018	1.021	973	969	1.002	1.004
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	174.670	226.992	251.664	248.295	255.426	253.559	251.814	254.107	255.691	262.359	258.890	257.107	262.144	261.194	262.193	265.388
NPL/NPF	3.478	3.839	4.044	4.405	4.396	4.593	4.805	4.794	4.575	4.527	5.252	5.237	5.071	5.086	5.131	4.698
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	18	73	66	70	72	77	81	83	97	72	80	89	92	101	102	131
NPL/NPF	0	0	1	1	1	1	1	0	0	0	0	1	0	0	0	0
13. Jasa Pendidikan / *Education Services*	10.160	11.100	12.363	12.605	12.656	12.740	12.662	12.677	12.534	12.634	12.657	12.818	12.667	12.749	13.028	12.917
NPL/NPF	147	195	161	168	165	164	164	166	194	192	193	189	204	228	228	260
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	16.565	19.082	21.045	21.605	21.799	22.159	22.732	23.027	24.337	27.148	26.904	27.258	27.309	27.505	27.529	27.650
NPL/NPF	85	142	302	167	193	192	193	205	200	203	237	239	254	255	261	311
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	27.998	26.532	27.448	24.312	24.515	25.192	25.512	25.656	26.017	26.907	26.740	28.589	33.455	33.064	32.904	31.780
NPL/NPF	501	595	763	523	478	484	488	497	502	465	493	504	482	518	561	571
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	2.441	2.676	2.690	2.611	2.609	2.606	2.610	2.569	2.572	2.568	2.549	2.547	2.550	2.548	2.550	2.541
NPL/NPF	35	39	36	55	59	59	63	49	48	46	44	43	43	47	46	47
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*	3	5	3	2	2	2	2	2	2	2	2	2	2	2	2	2
NPL/NPF	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined*	462	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	89	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / *Loans/Financing to Non Industrial Origin*																
Rumah Tangga / *House Hold*																
- Untuk Pemilikan Rumah Tinggal / *For Home Ownership*	196.152	224.200	246.821	255.717	257.429	258.629	259.841	261.552	262.778	265.092	264.128	264.572	266.134	265.977	267.223	267.666
NPL/NPF	4.078	4.613	5.740	6.184	6.085	6.019	6.093	6.057	6.140	6.018	6.302	6.394	6.460	6.790	7.136	7.013
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	18.071	19.784	20.729	20.708	20.782	20.706	20.707	20.717	20.705	20.813	20.584	20.558	20.542	20.506	20.403	20.413
NPL/NPF	227	265	341	403	387	370	377	355	380	366	399	401	405	418	442	441
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	15.241	16.046	17.696	18.585	18.763	18.874	18.941	19.043	19.155	19.203	19.062	19.134	19.282	19.461	19.606	19.629
NPL/NPF	537	524	562	559	551	567	578	540	530	492	534	524	521	539	574	557
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	65.335	78.297	91.925	95.087	98.177	98.873	100.992	102.968	105.679	104.544	104.733	105.508	107.440	106.932	108.518	109.354
NPL/NPF	1.584	1.317	1.959	2.233	2.358	2.421	2.495	2.534	2.527	2.387	2.449	2.405	2.540	2.661	2.821	2.823
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	179.068	218.249	245.493	259.107	262.238	266.422	269.913	272.734	276.201	278.764	279.927	282.482	285.865	288.523	292.837	295.965
NPL/NPF	4.290	4.848	4.751	5.873	5.929	5.958	5.918	6.007	5.912	5.893	6.209	6.327	6.473	6.740	7.063	6.889
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	54.069	55.453	74.570	83.409	81.657	83.326	84.973	86.397	88.079	89.689	91.120	91.313	91.562	91.710	92.880	93.407
NPL/NPF	1.067	900	1.194	1.405	1.306	1.295	1.344	1.450	1.474	1.525	1.572	1.599	1.541	1.681	1.826	1.701

Tabel 3.5.a.
Kredit/Pembiayaan dan NPL/NPF Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit
(Credit/Financing and NPL/NPF Credit of Branch Offices of Foreign Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Beneficiary)
Miliar Rp *(Billion Rp)*

Keterangan / *Items*	2021	2022	2023	2024										2025		
				Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*																
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	2.026	430	422	705	927	913	505	540	492	456	459	459	967	1.261	1.256	1.699
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Perikanan / *Fishery*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Pertambangan dan Penggalian / *Mining and Quarrying*	6.948	8.296	6.427	7.522	7.682	7.103	7.265	6.992	7.080	6.644	6.758	6.931	7.417	7.400	6.923	8.044
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Industri Pengolahan / *Procesing Industry*	66.270	71.203	70.283	72.215	71.806	68.124	62.272	60.890	64.347	69.349	68.255	65.476	68.789	74.180	69.178	73.796
NPL/NPF	3.754	2.161	1.771	2.215	2.262	2.147	1.574	1.507	2.239	2.253	2.303	2.313	1.387	1.357	1.334	1.024
5. Listrik, gas dan air / *Electricity, Gas and Water*	9.259	6.696	3.990	4.029	4.042	3.765	3.818	3.765	3.917	3.873	3.937	4.099	4.235	4.240	4.161	4.043
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6. Konstruksi / *Construction*	2.753	4.224	3.269	3.305	2.155	2.141	2.255	2.251	2.267	2.260	2.384	2.413	2.497	3.328	3.321	3.353
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	16.373	13.242	18.368	20.128	17.206	14.623	13.160	18.175	19.128	16.864	16.022	17.383	22.228	21.132	21.175	20.119
NPL/NPF	562	201	157	160	160	158	157	158	159	115	115	115	115	115	115	113
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	1.341	91	-	-	-	-	-	-	-	-	-	-	-	-	0	0
NPL/NPF	94	91	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	13.683	14.162	12.756	14.795	16.470	16.904	16.862	14.002	15.446	16.298	17.083	18.221	16.519	17.816	18.233	19.370
NPL/NPF	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10. Perantara Keuangan / *Financial intermediaries*	33.453	48.713	50.605	48.711	45.188	42.564	44.783	45.521	45.709	53.002	51.852	53.134	55.172	54.959	56.125	53.667
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	4.374	4.992	6.422	7.359	7.685	7.270	6.901	7.494	7.675	7.326	8.061	7.987	8.371	8.143	8.506	7.971
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	1
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	-	-	215	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13. Jasa Pendidikan / *Education Services*	1	1	1	1	2	2	1	2	4	2	3	2	3	1	1	2
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	58	3	3	3	3	1	1	3	3	2	3	3	3	3	3	4
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	298	45	48	0	0	0	0	0	0	0	0	0	0	0	0	0
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined*	185	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / *Loans/Financing to Non Industrial Origin*																
Rumah Tangga / *House Hold*																
- Untuk Pemilikan Rumah Tinggal / *For Home Ownership*	324	271	129	131	131	134	133	132	133	133	132	134	131	130	128	128
NPL/NPF	2	3	-	1	1	1	1	-	0	0	0	0	0	0	0	0
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	36	34	13	12	11	11	11	12	12	11	11	11	13	11	11	11
NPL/NPF	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	4	4	4	3	3	3	3	3	3	3	3	3	3	3	3	3
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	39	42	15	16	16	17	18	17	17	17	16	17	17	18	18	18
NPL/NPF	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	543	443	54	47	46	46	39	38	3	3	3	3	4	4	4	4
NPL/NPF	60	53	48	42	41	42	35	35	-	-	-	-	-	-	-	-
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	9.887	10.059	1.312	2.273	2.557	1.849	3.071	3.310	3.516	3.708	3.885	4.032	4.127	4.113	4.156	4.359
NPL/NPF	229	165	21	27	25	2	25	26	27	35	2	45	62	72	75	74

Tabel 3.6.a.

Kredit/Pembiayaan dan NPL/NPF Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Kredit/Pembiayaan - Juni 2025

Credit/Financing and NPL/NPF of Commercial Bank to Non Banks Third Party Based on Business Sector and non Business Sector of Credit/Financing by Region - June 2025)

Miliar Rp *(Billion Rp)*

Keterangan	Lapangan Usaha																		Bukan Lapangan Usaha					
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Penggalian	Industri Pengolahan	Listrik, gas dan air	Konstruksi	Perdagangan Besar dan Eceran	Penyediaan akomodasi dan penyediaan makan minum	Transportasi, pergudangan dan komunikasi	Perantara Keuangan	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	Jasa Pendidikan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	Jasa Peroranganyang 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	19	20	21	22	23	24
Jawa Barat	16.095	1.348	4.101	68.435	3.249	20.390	106.701	12.090	22.757	7.692	17.763	331	3.455	6.926	11.228	294	0	-	171.126	3.440	3.336	3.474	124.126	19.477
NPL/NPF	977	89	29	5.692	18	1.326	5.915	434	148	157	307	-	25	49	553	19	-	-	6.527	143	220	66	2.103	139
Banten	946	178	492	24.138	387	11.200	25.827	2.423	10.649	3.098	15.620	2	531	3.214	2.831	91	-	-	68.335	2.257	2.226	1.179	32.339	6.619
NPL/NPF	39	17	38	591	4	464	972	45	859	23	65	-	3	52	95	2	-	-	1.891	109	66	7	628	67
DKI Jakarta	189.486	2.315	293.443	782.361	186.866	273.873	441.540	52.194	379.330	422.500	294.763	19.126	5.211	17.768	108.718	350	5	-	185.855	19.704	10.826	122.382	189.544	138.488
NPL/NPF	2.696	45	3.507	14.525	220	3.884	11.033	1.973	1.888	760	4.294	0	200	185	2.505	15	-	-	5.499	713	416	3.266	5.185	2.414
D.I Yogyakarta	2.736	265	94	4.695	268	6.878	12.147	3.379	1.048	1.162	1.368	1	1.035	1.158	2.628	51	-	-	6.355	242	390	187	10.976	1.168
NPL/NPF	100	20	10	112	2	151	614	121	16	11	47	-	11	52	105	6	-	-	231	19	27	1	256	10
Jawa Tengah	25.796	2.611	417	57.222	345	20.207	115.868	12.590	4.965	2.698	7.735	21	2.011	4.947	12.141	302	-	-	34.317	424	1.158	1.930	38.476	36.990
NPL/NPF	819	148	40	8.311	12	587	5.035	333	130	127	168	-	15	65	418	14	-	-	892	5	65	38	591	217
Jawa Timur	42.174	2.764	2.844	120.433	4.423	22.322	153.765	11.725	14.239	1.899	12.287	89	2.417	3.598	13.005	626	1	-	76.707	2.902	2.876	4.655	95.642	3.549
NPL/NPF	1.630	116	95	2.419	21	581	8.384	357	297	72	578	0	30	34	453	18	-	-	2.628	86	162	114	1.400	45
Bengkulu	6.600	90	200	511	12	156	4.998	566	222	10	280	0	38	127	592	24	-	-	3.014	12	67	65	7.001	5.538
NPL/NPF	83	2	1	12	0	27	140	11	13	0	2	-	0	0	19	1	-	-	68	-	2	0	62	41
Jambi	15.872	115	465	2.313	22	963	8.595	1.242	484	33	709	0	92	152	1.068	32	-	-	7.307	111	145	115	15.883	93
NPL/NPF	154	4	1	22	0	64	220	28	4	15	8	-	1	4	21	3	-	-	175	1	3	2	259	2
Aceh	3.480	279	194	1.326	96	590	6.077	633	330	23	263	-	85	423	789	43	-	-	3.005	64	40	912	26.373	15
NPL/NPF	86	16	8	36	0	150	301	28	31	-	30	-	1	2	22	1	-	-	36	0	2	14	165	0
Sumatera Utara	54.206	612	387	67.332	687	6.994	48.501	2.965	4.644	1.312	5.854	9	637	2.685	4.311	206	2	-	24.424	783	1.871	2.849	49.553	1.953
NPL/NPF	583	30	23	683	2	383	1.688	188	118	31	94	-	10	18	143	5	-	-	786	9	59	53	753	35
Sumatera Barat	11.567	299	145	2.501	30	755	16.780	1.135	1.520	39	824	-	256	344	1.484	41	0	-	6.083	83	152	94	11.416	15.557
NPL/NPF	299	23	7	77	1	92	684	35	31	4	32	-	0	1	67	2	-	-	107	6	3	0	165	49
Riau	26.132	146	246	9.743	63	2.837	13.151	1.921	3.222	408	2.016	33	172	1.324	2.289	37	-	-	13.562	148	514	229	23.959	788
NPL/NPF	441	10	4	109	0	167	481	25	40	72	36	-	2	8	53	1	-	-	470	5	12	1	405	11
Sumatera Selatan	21.630	261	1.019	12.897	288	3.318	18.707	1.962	2.465	47	3.857	3	355	534	1.528	136	-	-	17.703	157	452	530	30.322	1.703
NPL/NPF	506	28	1	41	3	233	885	40	46	3	76	-	21	5	66	1	-	-	487	5	34	9	449	10
Bangka Belitung	2.601	376	1.719	440	11	181	2.945	193	154	5	97	-	42	133	401	4	-	-	2.961	19	51	59	5.861	65
NPL/NPF	58	33	8	8	1	16	92	3	5	-	4	-	0	0	19	-	-	-	44	0	4	1	69	0
Kepulauan Riau	321	388	558	7.190	3.514	1.410	7.843	1.743	6.586	90	2.929	37	274	236	1.068	14	-	-	10.950	114	429	176	10.854	851
NPL/NPF	11	16	0	928	0	186	141	62	3	4	56	-	2	4	24	1	-	-	267	2	9	1	179	10
Lampung	11.479	570	266	4.833	122	726	17.574	1.255	1.982	349	1.163	-	382	847	1.346	59	-	-	7.167	102	162	173	9.328	6.172
NPL/NPF	206	39	11	161	5	90	767	39	16	3	16	-	5	19	67	2	-	-	163	1	4	3	118	95
Kalimantan Selatan	10.545	320	10.802	2.750	453	972	12.105	893	6.920	427	2.415	0	92	162	1.898	43	-	-	13.632	74	455	171	16.696	273
NPL/NPF	104	19	77	91	2	131	604	22	39	7	53	-	5	1	73	4	-	-	425	1	38	1	409	2
Kalimantan Barat	19.823	438	238	1.480	140	522	12.562	1.494	3.467	215	1.138	40	82	127	1.082	20	-	-	9.896	259	485	349	22.150	297
NPL/NPF	185	59	1	88	1	71	761	43	36	3	20	-	1	3	49	0	-	-	262	0	9	4	257	3
Kalimantan Timur	17.122	580	12.384	3.722	3.183	4.619	17.431	2.744	7.545	129	3.419	1	212	261	2.850	36	-	-	10.123	210	959	1.083	26.174	843
NPL/NPF	43	26	37	43	3	413	722	27	99	12	96	-	0	2	84	0	-	-	278	2	31	15	505	15
Kalimantan Tengah	14.825	149	227	1.040	114	733	9.548	783	730	1.036	480	2	85	107	1.119	18	-	-	5.569	36	63	78	14.222	240
NPL/NPF	123	5	2	7	0	147	272	10	18	1	10	-	0	0	35	0	-	-	140	1	1	0	220	2
Sulawesi Tengah	5.165	561	8.680	3.783	157	922	9.123	714	757	31	1.055	-	26	44	764	23	-	-	3.884	49	112	47	20.080	384
NPL/NPF	88	22	26	20	1	78	368	25	12	0	15	-	-	0	28	1	-	-	58	-	4	0	308	3
Sulawesi Selatan	14.777	2.070	2.779	7.462	3.451	5.406	38.336	3.154	2.597	551	3.654	3	479	723	4.018	203	-	-	27.877	559	1.504	1.458	30.319	12.798
NPL/NPF	280	77	23	372	2	302	1.850	229	114	24	149	-	5	31	185	3	-	-	613	10	70	35	468	92
Sulawesi Utara	1.707	344	4.855	908	59	1.527	8.333	989	398	11	1.204	-	16	113	790	117	-	-	6.263	71	279	72	13.486	10.912
NPL/NPF	50	19	0	30	0	217	235	27	14	0	11	-	0	3	47	2	-	-	195	1	9	1	235	150
Gorontalo	630	113	32	276	2.180	139	2.606	160	54	1	84	0	54	42	301	1	2	-	1.478	11	29	7	5.613	3.802
NPL/NPF	100	13	0	27	0	49	227	23	4	0	20	-	-	1	26	0	0	-	20	0	-	0	115	32
Sulawesi Barat	2.298	104	22	261	25	128	2.341	110	44	6	43	0	11	36	322	4	-	-	994	4	19	8	3.832	1.993
NPL/NPF	56	4	2	35	1	20	136	4	3	3	5	-	-	0	14	0	-	-	23	0	4	0	29	17
Sulawesi Tenggara	3.618	563	1.772	722	16	517	7.366	589	588	4	1.009	-	31	48	1.037	23	-	-	6.043	115	179	90	15.540	761
NPL/NPF	64	18	12	23	1	46	295	17	15	0	19	-	0	1	29	0	-	-	73	1	4	1	143	17
Nusa Tenggara Barat	5.752	274	17.019	1.303	105	1.202	12.599	1.199	461	93	434	0	103	253	1.031	36	-	-	6.419	25	118	90	16.285	8.411
NPL/NPF	628	15	2	42	0	217	418	17	6	5	12	-	11	7	31	0	-	-	106	1	3	2	159	47
Bali	5.960	316	32	5.438	126	1.837	29.835	12.633	1.296	924	3.271	8	512	1.676	4.418	117	1	-	11.998	111	356	477	19.758	1.571
NPL/NPF	53	6	1	55	0	51	581	92	26	4	25	0	1	9	37	2	-	-	282	2	9	5	160	9
Nusa Tenggara Timur	2.177	315	48	999	53	699	10.928	893	492	158	326	-	55	97	1.055	90	0	-	1.727	6	46	40	12.887	12.205
NPL/NPF	135	50	5	74	7	114	874	51	37	0	26	-	0	8	84	6	-	-	32	-	2	0	151	71
Maluku	442	234	16	216	14	264	4.017	444	427	6	164	0	5	23	434	460	-	-	364	14	47	10	6.513	3.245
NPL/NPF	17	15	0	8	0	63	174	18	14	0	12	0	0	1	16	3	-	-	9	-	3	-	72	63
Papua	2.981	120	16	462	45	2.773	7.892	1.050	1.175	90	645	301	11	87	673	29	-	-	4.664	50	234	27	17.603	878
NPL/NPF	45	8	0	13	1	151	344	39	63	0	50	-	-	1	32	1	-	-	96	-	12	0	187	8
Maluku Utara	139	103	2.258	106	5	110	2.314	344	218	2	48	0	2	6	388	12	-	-	269	7	12	1	7.303	2.333
NPL/NPF	4	3	19	4	0	8	73	5	2	0	2	0	-	0	6	0	-	-	3	-	-	-	262	59
Papua Barat	1.403	101	14	246	7	411	3.163	489	383	51	295	105	16	20	464	19	-	-	1.660	11	152	7	9.324	265
NPL/NPF	10	6	0	8	0	37	107	23	11	12	6	0	0	0	24	1	-	-	187	0	1	1	140	3
Lainnya	2.412	17	26.182	39.541	13.896	1.969	25.995	122	3.766	3.600	3.600	87.703	-	471	180	-	-	-	-	-	-	-	978	329
NPL/NPF	102	-	-	79	-	-	280	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	-
Total	**542.897**	**19.338**	**393.966**	**1.237.086**	**224.413**	**397.549**	**1.217.513**	**136.820**	**485.918**	**448.698**	**390.808**	**107.817**	**18.782**	**48.710**	**188.252**	**3.560**	**11**	**0**	**751.731**	**32.174**	**29.744**	**143.026**	**940.415**	**300.566**
NPL	**10.775**	**1.002**	**3.992**	**34.747**	**309**	**10.517**	**45.672**	**4.394**	**4.158**	**1.352**	**6.344**	**1**	**349**	**569**	**5.429**	**112**	**0**	**0**	**23.074**	**1.123**	**1.288**	**3.641**	**16.617**	**3.738**

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

Keterangan / *Items*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Jenis Penggunaan / *Type of Use*																
Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*																
1. Modal Kerja / *Working Capital*	2.621.250	2.940.289	3.235.836	3.389.530	3.392.455	3.390.115	3.433.614	3.431.489	3.451.740	3.506.110	3.441.085	3.436.607	3.486.485	3.472.361	3.497.006	3.540.368
NPL/NPF	104.692	95.607	90.069	95.807	96.416	95.444	93.801	93.270	93.043	89.965	93.212	95.197	93.720	97.359	99.085	97.389
2. Investasi / *Investment*	1.527.639	1.710.944	1.920.752	2.063.182	2.077.144	2.056.025	2.063.920	2.121.535	2.143.787	2.186.723	2.198.604	2.235.617	2.256.395	2.319.846	2.318.737	2.321.770
NPL/NPF	41.276	33.737	32.222	36.087	36.230	36.020	34.911	35.634	35.338	32.404	33.193	33.938	32.541	33.466	34.344	32.334
3. Konsumsi / *Consumption*	1.619.696	1.772.331	1.933.656	2.025.692	2.045.019	2.061.563	2.081.716	2.103.871	2.121.730	2.138.725	2.142.531	2.153.270	2.165.545	2.167.736	2.181.888	2.197.655
NPL/NPF	27.303	27.232	32.686	37.339	38.249	38.132	38.481	39.425	40.582	40.537	43.347	44.611	45.098	47.330	49.616	49.481
Total Kredit/Pembiayaan / *Total Credit/Financing*	**5.768.585**	**6.423.564**	**7.090.243**	**7.478.404**	**7.514.618**	**7.507.704**	**7.579.250**	**7.656.895**	**7.717.257**	**7.831.558**	**7.782.219**	**7.825.494**	**7.908.425**	**7.959.942**	**7.997.632**	**8.059.793**
NPL/NPF	**173.270**	**156.576**	**154.977**	**169.234**	**170.895**	**169.596**	**167.192**	**168.329**	**168.963**	**162.906**	**169.752**	**173.745**	**171.359**	**178.155**	**183.045**	**179.204**
Orientasi Penggunaan / *User Orientation*																
Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*																
1. Ekspor / *Export*	199.100	189.896	184.109	195.075	200.469	187.268	174.613	178.258	180.072	186.123	188.514	189.420	186.236	196.224	195.340	190.399
NPL/NPF	6.092	5.533	5.237	5.006	4.869	4.655	3.882	3.781	4.712	4.705	5.517	5.526	5.287	5.104	5.056	4.800
2. Impor / *Import*	79.660	86.567	105.929	114.619	109.912	111.218	111.308	115.651	121.739	120.765	117.222	117.290	123.575	122.559	117.234	122.343
NPL/NPF	3.472	1.948	1.446	1.428	1.576	1.431	1.527	1.556	1.514	1.574	1.392	1.503	1.315	1.423	1.132	1.048
3. Lainnya / *Other*	5.489.825	6.147.100	6.800.205	7.168.710	7.204.238	7.209.218	7.293.329	7.362.987	7.415.446	7.524.670	7.476.483	7.518.784	7.598.614	7.641.160	7.685.058	7.747.051
NPL/NPF	163.706	149.094	148.294	162.800	164.450	163.510	161.783	162.992	162.737	156.627	162.844	166.716	164.757	171.627	176.858	173.356
Total Kredit/Pembiayaan / *Total Credit/Financing*	**5.768.585**	**6.423.564**	**7.090.243**	**7.478.404**	**7.514.618**	**7.507.704**	**7.579.250**	**7.656.895**	**7.717.257**	**7.831.558**	**7.782.219**	**7.825.494**	**7.908.425**	**7.959.942**	**7.997.632**	**8.059.793**
NPL/NPF	**173.270**	**156.576**	**154.977**	**169.234**	**170.895**	**169.596**	**167.192**	**168.329**	**168.963**	**162.906**	**169.752**	**173.745**	**171.359**	**178.155**	**183.045**	**179.204**

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

Keterangan / *Items*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Jenis Penggunaan / *Type of Use*																
Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*																
1. Modal Kerja / *Working Capital*	1.185.502	1.324.889	1.472.456	1.547.302	1.557.157	1.560.088	1.591.214	1.572.384	1.576.645	1.617.548	1.583.545	1.553.887	1.559.095	1.531.234	1.550.119	1.571.085
NPL/NPF	51.166	46.655	39.541	41.035	41.598	41.222	40.192	40.212	40.131	38.250	39.739	40.526	39.633	41.419	42.217	41.494
2. Investasi / *Investment*	712.338	795.726	933.562	1.032.066	1.036.683	1.026.418	1.034.783	1.080.506	1.094.166	1.090.282	1.098.972	1.127.222	1.133.773	1.188.329	1.188.973	1.193.094
NPL/NPF	21.226	16.079	16.845	18.678	18.831	18.702	17.428	18.167	18.203	16.130	16.975	17.225	16.461	17.027	17.462	16.398
3. Konsumsi / *Consumption*	725.325	773.527	835.969	880.792	889.840	895.009	899.546	909.925	916.541	926.369	928.686	933.573	937.415	937.887	941.654	950.171
NPL/NPF	11.515	10.903	14.095	16.195	17.052	16.943	17.126	17.951	19.045	19.476	21.156	22.083	22.168	23.165	24.137	24.472
Total Kredit/Pembiayaan / *Total Credit/Financing*	**2.623.165**	**2.894.142**	**3.241.987**	**3.460.160**	**3.483.681**	**3.481.515**	**3.525.543**	**3.562.815**	**3.587.353**	**3.634.199**	**3.611.203**	**3.614.682**	**3.630.283**	**3.657.450**	**3.680.746**	**3.714.349**
NPL/NPF	**83.906**	**73.637**	**70.481**	**75.909**	**77.481**	**76.867**	**74.746**	**76.330**	**77.379**	**73.855**	**77.871**	**79.834**	**78.262**	**81.612**	**83.816**	**82.364**
Orientasi Penggunaan / *User Orientation*																
Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*																
1. Ekspor / *Export*	102.437	93.345	85.130	88.594	84.776	81.688	77.703	78.438	79.629	79.908	79.907	78.413	73.451	71.478	70.726	70.230
NPL/NPF	1.495	2.287	2.923	3.157	2.551	2.417	2.167	2.072	2.227	2.203	2.297	2.252	2.094	1.969	1.888	1.590
2. Impor / *Import*	12.747	20.066	29.581	28.923	30.985	31.254	30.068	32.851	33.041	34.894	34.909	34.896	35.593	35.569	37.491	36.611
NPL/NPF	106	212	290	284	246	259	263	249	210	185	191	177	165	162	143	145
3. Lainnya / *Other*	2.507.981	2.780.731	3.076.636	3.284.607	3.344.398	3.370.739	3.417.772	3.451.526	3.474.682	3.519.397	3.496.387	3.501.373	3.521.239	3.550.403	3.572.529	3.607.508
NPL/NPF	82.305	71.138	71.989	73.936	73.112	74.805	72.316	74.009	74.942	71.467	75.383	77.405	76.003	79.481	81.785	80.629
Total Kredit/Pembiayaan / *Total Credit/Financing*	**2.623.165**	**2.894.142**	**3.191.347**	**3.402.123**	**3.460.160**	**3.483.681**	**3.525.543**	**3.562.815**	**3.587.353**	**3.634.199**	**3.611.203**	**3.614.682**	**3.630.283**	**3.657.450**	**3.680.746**	**3.714.349**
NPL/NPF	**83.906**	**73.637**	**75.201**	**77.377**	**75.909**	**77.481**	**74.746**	**76.330**	**77.379**	**73.855**	**77.871**	**79.834**	**78.262**	**81.612**	**83.816**	**82.364**

Tabel 3.9.a.
Kredit/Pembiayaan dan NPL/NPF BPD Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan
(Credit/Financing and NPL/NPF of Regional Development Banks to Non Bank Third Party Based on Types and Orientation of Use)
Miliar Rp (Billion Rp)

Keterangan / *Items*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Jenis Penggunaan / *Type of Use*																
Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*																
1. Modal Kerja / *Working Capital*	97.587	114.251	122.360	126.401	126.651	126.559	126.266	124.266	122.825	119.885	114.876	115.827	117.647	115.449	116.371	117.379
NPL/NPF	7.337	6.722	7.453	9.017	9.214	9.232	9.469	9.565	9.709	9.323	9.978	10.121	10.794	11.091	11.380	11.212
2. Investasi / *Investment*	62.060	72.672	85.393	89.409	90.102	90.700	91.810	92.692	92.619	95.512	95.053	95.969	95.902	95.573	95.639	95.456
NPL/NPF	1.992	1.651	1.803	2.246	2.259	2.233	2.347	2.350	2.409	2.344	2.498	2.592	2.528	2.662	2.694	2.630
3. Konsumsi / *Consumption*	356.444	375.924	398.927	409.807	413.366	417.662	423.528	427.022	428.907	430.375	430.239	431.930	433.009	432.462	434.448	436.527
NPL/NPF	3.757	3.641	3.974	4.418	4.513	4.514	4.489	4.469	4.547	4.345	4.723	4.833	4.928	5.261	5.543	5.510
Total Kredit/Pembiayaan / *Total Credit/Financing*	**516.091**	**562.847**	**606.680**	**625.616**	**630.119**	**634.921**	**641.603**	**643.980**	**644.351**	**645.772**	**640.168**	**643.725**	**646.558**	**643.484**	**646.458**	**649.363**
NPL/NPF	**13.086**	**12.013**	**13.229**	**15.681**	**15.985**	**15.980**	**16.305**	**16.384**	**16.665**	**16.012**	**17.200**	**17.546**	**18.250**	**19.014**	**19.616**	**19.352**
Orientasi Penggunaan / *User Orientation*																
Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*																
1. Ekspor / *Export*	529	953	758	306	306	303	302	295	207	203	202	191	196	194	176	181
NPL/NPF	3	1	1	1	1	1	0	0	3	3	3	3	2	2	2	2
2. Impor / *Import*	142	266	63	34	39	32	40	40	43	43	44	45	60	60	63	65
NPL/NPF	5	8	5	5	5	5	5	5	5	5	5	5	5	5	5	8
3. Lainnya / *Other*	515.419	561.628	605.859	625.277	629.774	634.586	641.261	643.645	644.101	645.526	639.922	643.490	646.302	643.230	646.219	649.117
NPL/NPF	13.078	12.005	13.224	15.676	15.980	15.974	16.300	16.379	16.658	16.005	17.192	17.539	18.243	19.007	19.610	19.343
Total Kredit/Pembiayaan / *Total Credit/Financing*	**516.091**	**562.847**	**606.680**	**625.616**	**630.119**	**634.921**	**641.603**	**643.980**	**644.351**	**645.772**	**640.168**	**643.725**	**646.558**	**643.484**	**646.458**	**649.363**
NPL/NPF	**13.086**	**12.013**	**13.229**	**15.681**	**15.985**	**15.980**	**16.305**	**16.384**	**16.665**	**16.012**	**17.200**	**17.546**	**18.250**	**19.014**	**19.616**	**19.352**

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

Keterangan / *Items*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Jenis Penggunaan / *Type of Use*																
Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*																
1. Modal Kerja / *Working Capital*	1.216.047	1.362.136	1.495.699	1.564.745	1.562.989	1.566.230	1.581.865	1.599.126	1.611.924	1.619.344	1.594.369	1.617.520	1.650.596	1.661.754	1.671.191	1.689.044
NPL/NPF	42.536	40.373	41.531	43.789	43.588	43.071	42.787	42.221	41.201	40.426	41.484	42.535	41.791	43.376	44.038	43.546
2. Investasi / *Investment*	718.332	809.460	874.310	914.016	922.853	912.737	913.774	924.415	931.281	974.186	978.057	985.693	999.667	1.007.405	1.004.567	1.004.012
NPL/NPF	17.300	15.411	13.189	14.754	14.734	14.699	14.757	14.725	14.330	13.529	13.312	13.707	13.551	13.777	14.188	13.305
3. Konsumsi / *Consumption*	527.095	612.029	697.233	732.612	739.047	746.830	755.367	763.412	772.597	778.105	779.555	783.567	790.825	793.108	801.466	806.434
NPL/NPF	11.739	12.467	14.548	16.656	16.617	16.630	16.805	16.943	16.963	16.680	17.466	17.649	17.940	18.831	19.861	19.425
Total Kredit/Pembiayaan / *Total Credit/Financing*	**2.461.474**	**2.783.624**	**3.067.242**	**3.211.374**	**3.224.889**	**3.225.797**	**3.251.006**	**3.286.953**	**3.315.802**	**3.371.635**	**3.351.981**	**3.386.780**	**3.441.088**	**3.462.267**	**3.477.224**	**3.499.491**
NPL/NPF	**71.575**	**68.251**	**69.269**	**75.199**	**74.939**	**74.401**	**74.349**	**73.890**	**72.494**	**70.635**	**72.262**	**73.891**	**73.283**	**75.984**	**78.088**	**76.276**
Orientasi Penggunaan / *User Orientation*																
Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*																
1. Ekspor / *Export*	72.521	68.394	71.942	84.083	92.199	83.866	75.878	78.169	77.367	82.651	86.126	88.594	89.524	95.626	100.327	92.823
NPL/NPF	1.879	1.205	1.614	1.271	1.272	1.228	1.189	1.212	1.256	1.265	1.988	2.039	1.969	1.941	1.995	2.332
2. Impor / *Import*	64.995	65.159	73.319	79.909	75.492	77.305	79.425	80.532	86.329	83.975	80.011	80.075	84.567	83.550	76.731	82.543
NPL/NPF	3.345	1.712	1.149	1.161	1.297	1.137	1.243	1.287	1.284	1.369	1.180	1.306	1.130	1.241	968	896
3. Lainnya / *Other*	2.323.958	2.650.071	2.921.980	3.047.382	3.057.198	3.064.626	3.095.703	3.128.251	3.152.107	3.205.009	3.185.843	3.218.111	3.266.996	3.283.090	3.300.166	3.324.125
NPL/NPF	66.351	65.335	66.506	72.766	72.370	72.035	71.917	71.391	69.954	68.001	69.095	70.546	70.184	72.802	75.124	73.049
Total Kredit/Pembiayaan / *Total Credit/Financing*	**2.461.474**	**2.783.624**	**3.067.242**	**3.211.374**	**3.224.889**	**3.225.797**	**3.251.006**	**3.286.953**	**3.315.802**	**3.371.635**	**3.351.981**	**3.386.780**	**3.441.088**	**3.462.267**	**3.477.224**	**3.499.491**
NPL/NPF	**71.575**	**68.251**	**69.269**	**75.199**	**74.939**	**74.401**	**74.349**	**73.890**	**72.494**	**70.635**	**72.262**	**73.891**	**73.283**	**75.984**	**78.088**	**76.276**

Tabel 3.11.a.
Kredit/Pembiayaan dan NPL/NPF Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan
(Credit/Financing and NPL/NPF of Branch Offices of Foreign Banks to Non Bank Third Party Based on Types and Orientation of Use)
Miliar Rp (Billion Rp)

Keterangan / *Items*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Jenis Penggunaan / *Type of Use*																
Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*																
1. Modal Kerja / *Working Capital*	122.114	139.013	145.321	151.082	145.658	137.238	134.269	135.713	140.346	149.333	148.295	149.374	159.148	163.924	159.324	162.860
NPL/NPF	3.653	1.856	1.544	1.966	2.016	1.919	1.352	1.273	2.002	1.966	2.011	2.015	1.502	1.473	1.450	1.137
2. Investasi / *Investment*	34.909	33.086	27.487	27.691	27.506	26.171	23.553	23.922	25.721	26.743	26.521	26.732	27.052	28.539	29.559	29.207
NPL/NPF	758	596	385	409	406	386	378	392	396	402	407	414	0	0	0	0
3. Konsumsi / *Consumption*	10.832	10.852	1.526	2.482	2.766	2.061	3.276	3.513	3.684	3.876	4.051	4.201	4.295	4.278	4.320	4.523
NPL/NPF	292	222	69	70	68	44	60	61	27	35	2	46	62	72	75	74
Total Kredit/Pembiayaan / *Total Credit/Financing*	**167.855**	**182.951**	**174.335**	**181.255**	**175.930**	**165.470**	**161.098**	**163.147**	**169.751**	**179.952**	**178.868**	**180.307**	**190.495**	**196.741**	**193.203**	**196.590**
NPL/NPF	**4.703**	**2.674**	**1.998**	**2.445**	**2.490**	**2.349**	**1.791**	**1.726**	**2.425**	**2.403**	**2.420**	**2.474**	**1.565**	**1.545**	**1.525**	**1.211**
Orientasi Penggunaan / *User Orientation*																
Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*																
1. Ekspor / *Export*	23.612	27.204	22.847	25.910	26.275	24.907	20.731	21.356	22.869	23.360	22.279	22.222	23.065	28.924	24.110	27.166
NPL/NPF	2.716	2.041	598	1.183	1.179	1.145	526	497	1.227	1.234	1.230	1.232	1.222	1.192	1.171	875
2. Impor / *Import*	1.776	1.076	1.535	3.692	3.127	2.584	1.774	2.227	2.327	1.854	2.258	2.274	3.355	3.380	2.948	3.124
NPL/NPF	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	0
3. Lainnya / *Other*	142.468	154.671	149.953	151.653	146.528	137.980	138.593	139.564	144.555	154.738	154.331	155.811	164.076	164.437	166.145	166.300
NPL/NPF	1.971	617	1.384	1.246	1.295	1.188	1.249	1.213	1.183	1.153	1.174	1.226	327	337	338	336
Total Kredit/Pembiayaan / *Total Credit/Financing*	**167.855**	**182.951**	**174.335**	**181.255**	**175.930**	**165.470**	**161.098**	**163.147**	**169.751**	**179.952**	**178.868**	**180.307**	**190.495**	**196.741**	**193.203**	**196.590**
NPL/NPF	**4.703**	**2.674**	**1.998**	**2.445**	**2.490**	**2.349**	**1.791**	**1.726**	**2.425**	**2.403**	**2.420**	**2.474**	**1.565**	**1.545**	**1.525**	**1.211**

Tabel 3.12.a.
Kredit/Pembiayaan dan NPL/NPF Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan per Lokasi Dati I Bank Penyalur Kredit/Pembiayaan - Juni 2025
(Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use based on Bank Location for June 2025)
Miliar Rp *(Billion Rp)*

	Lokasi / *Location*	Modal Kerja *(Working Capital)*	Investasi *(Investment)*	Konsumsi *(Consumption)*	Orientasi Penggunaan *(User Orientation)*		
					Ekspor	Impor	Lainnya
1.	Jawa Barat	201.224	101.631	324.980	4.878	2.268	620.689
	NPL/NPF	12.781	2.956	9.197	196	20	24.719
2.	Banten	65.251	36.376	112.955	900	401	213.282
	NPL/NPF	2.862	405	2.768	81	8	5.946
3.	DKI Jakarta	2.031.076	1.438.772	666.800	130.862	87.677	3.918.108
	NPL/NPF	33.176	14.554	17.492	2.537	432	62.253
4.	D.I Yogyakarta	22.673	16.240	19.317	340	93	57.797
	NPL/NPF	847	530	543	24	8	1.888
5.	Jawa Tengah	197.454	72.423	113.295	5.309	930	376.934
	NPL/NPF	13.806	2.416	1.808	319	324	17.387
6.	Jawa Timur	308.542	100.069	186.331	13.387	4.918	576.636
	NPL/NPF	12.013	3.072	4.435	1.076	91	18.352
7.	Bengkulu	8.637	5.790	15.697	293	31	29.800
	NPL/NPF	195	117	174	4	1	480
8.	Jambi	15.401	16.755	23.653	273	78	55.458
	NPL/NPF	340	210	441	9	2	980
9.	Aceh	6.889	7.742	30.410	27	1	45.013
	NPL/NPF	467	243	217	0	0	927
10.	Sumatera Utara	129.148	72.195	81.433	11.550	1.559	269.667
	NPL/NPF	2.694	1.305	1.695	42	8	5.645
11.	Sumatera Barat	25.613	12.109	33.384	1.120	42	69.944
	NPL/NPF	941	414	332	18	3	1.666
12.	Riau	28.618	35.119	39.199	415	255	102.265
	NPL/NPF	888	562	904	13	7	2.334
13.	Sumatera Selatan	43.007	26.001	50.868	760	115	119.000
	NPL/NPF	1.427	528	994	26	63	2.860
14.	Bangka Belitung	5.925	3.376	9.015	97	5	18.213
	NPL/NPF	160	88	118	8	0	358
15.	Kepulauan Riau	15.977	18.225	23.374	47	171	57.358
	NPL/NPF	487	951	469	1	0	1.906
16.	Lampung	33.209	9.741	23.104	687	184	65.183
	NPL/NPF	1.277	171	383	25	1	1.805
17.	Kalimantan Selatan	27.821	22.976	31.301	560	76	81.462
	NPL/NPF	987	245	875	29	2	2.077
18.	Kalimantan Barat	20.446	22.423	33.436	453	37	75.815
	NPL/NPF	976	345	535	16	1	1.838
19.	Kalimantan Timur	30.580	45.657	39.392	600	286	114.743
	NPL/NPF	1.278	329	846	42	7	2.403
20.	Kalimantan Tengah	17.727	13.268	20.207	252	41	50.909
	NPL/NPF	508	123	363	17	2	975
21.	Sulawesi Tengah	16.915	14.888	24.558	304	22	56.034
	NPL/NPF	598	88	373	19	2	1.038
22.	Sulawesi Selatan	60.610	29.054	74.514	3.927	221	160.031
	NPL/NPF	2.604	1.041	1.288	99	34	4.800
23.	Sulawesi Utara	14.029	7.343	31.084	2.282	65	50.108
	NPL/NPF	576	81	592	23	0	1.226
26.	Gorontalo	3.726	2.949	10.939	184	3	17.427
	NPL/NPF	379	112	167	12	0	646
25.	Sulawesi Barat	3.688	2.069	6.850	85	7	12.515
	NPL/NPF	206	75	73	9	0	346
24.	Sulawesi Tenggara	11.636	6.268	22.729	267	12	40.353
	NPL/NPF	418	122	239	23	1	755
27.	Nusa Tenggara Barat	22.239	19.624	31.348	419	24	72.768
	NPL/NPF	1.299	112	318	24	1	1.704
28.	Bali	33.817	34.583	34.271	605	45	102.021
	NPL/NPF	604	339	467	11	0	1.399
29.	Nusa Tenggara Timur	15.340	3.046	26.911	598	33	44.667
	NPL/NPF	1.188	282	257	28	2	1.698
30.	Maluku	5.865	1.301	10.194	181	17	17.162
	NPL/NPF	296	45	147	13	1	476
31.	Papua	11.384	6.968	23.456	486	65	41.256
	NPL/NPF	551	197	303	28	4	1.020
32.	Maluku Utara	3.074	2.982	9.924	152	10	15.818
	NPL/NPF	95	33	324	15	0	437
33.	Papua Barat	4.727	2.458	11.419	171	24	18.409
	NPL/NPF	184	60	331	10	2	564
34.	Lainnya	98.103	111.351	1.307	7.926	22.628	180.207
	NPL/NPF	280	182	10	0	21	450
Total		**3.540.368**	**2.321.770**	**2.197.655**	**190.399**	**122.343**	**7.747.051**
NPL/NPF		**97.389**	**32.334**	**49.481**	**4.800**	**1.048**	**173.356**

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

Keterangan / *Items*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	April	Mei	Jun
1. Jawa Barat	501.483	543.165	577.246	606.258	610.532	613.767	615.843	617.646	621.867	620.098	617.514	623.460	625.208	622.550	624.268	627.835
NPL/NPF	17.698	16.496	17.232	17.288	18.177	18.411	18.613	19.068	19.606	19.291	20.577	21.346	21.799	22.605	23.729	24.935
2. Banten	170.500	182.240	195.873	203.540	203.963	205.455	205.351	206.439	208.516	212.996	210.326	211.007	211.274	211.473	212.030	214.582
NPL/NPF	3.861	3.677	3.384	4.112	4.270	4.308	4.250	4.292	4.310	4.941	5.584	5.711	5.511	5.703	5.940	6.035
3. DKI Jakarta	2.733.222	3.129.491	3.540.977	3.787.868	3.794.763	3.767.260	3.803.706	3.842.569	3.873.437	3.962.219	3.933.480	3.953.006	4.027.858	4.082.137	4.106.484	4.136.648
NPL/NPF	80.648	67.798	65.491	71.634	71.542	71.052	69.125	69.112	69.162	68.141	68.879	69.924	67.718	68.852	69.346	65.223
4. D.I Yogyakarta	42.704	47.355	51.386	53.316	53.164	54.219	54.683	54.770	54.911	55.714	55.175	55.391	55.679	56.145	56.530	58.230
NPL/NPF	1.122	1.260	1.330	1.648	1.697	1.681	1.700	1.714	1.713	1.573	1.654	1.723	1.716	1.785	1.874	1.921
5. Jawa Tengah	318.564	351.350	373.724	376.680	376.728	378.549	384.065	385.503	388.010	386.544	383.080	387.410	387.080	382.711	382.797	383.172
NPL/NPF	16.158	14.531	15.270	18.556	19.183	18.375	18.088	17.888	17.878	15.838	16.122	16.562	16.289	18.014	18.575	18.030
6. Jawa Timur	491.193	520.569	551.129	564.495	566.113	571.369	583.249	588.491	590.637	595.354	589.459	588.995	589.907	589.001	587.234	594.941
NPL/NPF	17.532	17.487	16.566	16.813	16.510	16.453	16.194	16.434	16.432	15.521	17.177	17.652	17.756	18.551	19.791	19.520
7. Bengkulu	24.254	26.191	27.804	28.564	28.799	28.934	29.291	29.419	29.511	29.563	29.603	29.870	29.997	29.995	30.052	30.124
NPL/NPF	333	385	537	547	516	501	481	488	484	432	461	469	459	495	515	485
8. Jambi	44.479	47.270	50.203	52.446	52.529	52.748	53.623	54.257	54.366	54.594	54.410	54.964	54.898	54.587	55.410	55.809
NPL/NPF	897	893	910	1.016	1.019	1.012	991	992	981	927	979	988	980	1.027	1.039	991
9. Aceh	31.166	34.232	38.567	40.798	41.270	41.895	42.513	43.062	43.428	43.984	43.718	44.232	44.486	44.497	44.723	45.040
NPL/NPF	605	524	605	658	671	697	697	751	777	787	834	860	867	884	934	927
10. Sumatera Utara	211.424	222.900	250.210	261.265	263.521	264.238	266.316	268.700	273.384	280.943	282.194	282.261	280.974	280.158	281.046	282.776
NPL/NPF	5.511	5.163	4.624	5.299	5.363	5.129	5.049	5.069	5.051	4.579	4.776	4.970	4.994	5.514	5.660	5.694
11. Sumatera Barat	58.633	63.336	67.730	69.366	69.536	70.154	70.859	71.243	71.398	71.245	71.069	71.660	71.068	71.008	70.801	71.106
NPL/NPF	1.036	1.066	1.183	1.589	1.575	1.548	1.488	1.486	1.467	1.350	1.519	1.590	1.596	1.650	1.703	1.687
12. Riau	77.625	84.935	91.971	95.398	96.767	97.937	98.354	99.147	99.867	101.165	100.368	100.808	101.960	101.947	102.394	102.936
NPL/NPF	1.770	1.658	2.004	2.288	2.322	2.337	2.324	2.384	2.387	2.108	2.228	2.286	2.265	2.305	2.300	2.354
13. Sumatera Selatan	89.398	94.767	103.050	109.600	114.590	115.106	116.364	118.471	118.140	116.736	117.063	117.499	117.947	118.256	119.198	119.875
NPL/NPF	2.747	2.792	3.523	2.501	2.513	2.503	2.470	2.538	2.581	2.619	2.685	2.727	2.717	2.814	2.871	2.949
14. Bangka Belitung	13.028	14.474	16.162	16.517	16.782	17.413	17.552	17.874	17.753	17.810	17.463	17.472	17.792	18.095	18.219	18.316
NPL/NPF	288	478	264	291	328	313	296	303	309	294	327	328	323	345	363	366
15. Kepulauan Riau	40.243	45.724	49.441	51.288	50.702	51.550	52.207	52.257	52.626	53.313	53.945	54.411	55.641	56.005	56.245	57.575
NPL/NPF	1.202	873	1.886	1.972	1.988	1.990	2.000	2.041	1.943	1.924	1.975	2.017	1.867	1.899	1.908	1.907
16. Lampung	56.740	60.667	60.479	63.732	64.305	64.845	65.106	64.925	64.778	64.919	64.271	65.103	64.978	65.163	66.038	66.054
NPL/NPF	3.044	2.955	1.573	1.631	1.608	1.746	1.695	1.706	1.682	1.806	1.898	1.924	1.862	1.886	2.011	1.831
17. Kalimantan Selatan	53.332	56.904	64.693	69.166	71.818	72.780	74.581	76.824	76.910	77.780	77.109	77.455	78.517	80.367	81.373	82.098
NPL/NPF	1.275	1.461	1.421	1.515	1.552	1.533	1.574	1.647	1.661	1.678	1.786	1.901	1.949	2.074	2.130	2.108
18. Kalimantan Barat	58.138	64.787	71.395	74.752	74.691	74.954	75.438	75.613	75.957	76.133	75.594	75.979	75.702	75.695	75.780	76.305
NPL/NPF	1.262	1.260	1.257	1.675	1.716	1.676	1.680	1.710	1.692	1.621	1.732	1.775	1.760	1.811	1.857	1.856
19. Kalimantan Timur	80.963	88.372	100.731	99.316	101.431	101.450	102.666	106.741	109.386	110.093	108.805	109.604	109.528	110.309	113.842	115.629
NPL/NPF	3.151	2.890	1.908	1.894	1.899	1.935	2.157	2.194	2.260	2.177	2.343	2.334	2.307	2.362	2.479	2.452
20. Kalimantan Tengah	36.544	42.588	47.034	48.273	48.977	49.196	49.509	49.458	49.852	50.201	49.627	50.136	50.674	50.865	51.106	51.202
NPL/NPF	450	488	633	804	813	803	786	802	815	806	874	911	924	998	1.015	994
21. Sulawesi Tengah	38.354	45.256	48.260	53.916	55.339	56.230	56.879	57.485	58.067	58.721	58.437	58.398	56.776	56.244	56.073	56.360
NPL/NPF	733	757	840	842	844	838	835	841	860	841	891	925	966	1.016	1.053	1.058
22. Sulawesi Selatan	126.948	136.667	154.690	158.109	158.393	159.175	160.132	161.432	161.148	161.071	160.691	161.782	162.523	162.290	162.646	164.179
NPL/NPF	4.174	3.415	4.346	4.806	4.771	4.741	4.648	4.676	4.671	4.339	4.541	4.662	4.654	4.866	4.927	4.933
23. Sulawesi Utara	41.433	44.068	48.841	50.226	50.350	50.292	50.780	51.426	51.598	51.764	51.632	51.996	52.163	52.223	52.331	52.455
NPL/NPF	1.316	1.211	1.207	1.148	1.120	1.086	1.055	1.080	1.076	1.079	1.129	1.171	1.163	1.213	1.274	1.249
24. Gorontalo	15.901	17.036	17.545	17.435	17.455	17.363	17.373	17.512	17.446	17.472	17.414	17.555	17.553	17.541	17.519	17.614
NPL/NPF	596	607	943	661	672	658	612	610	593	599	602	628	624	645	656	659
25. Sulawesi Barat	10.049	10.894	11.897	12.167	12.218	12.232	12.299	12.376	12.410	12.402	12.383	12.450	12.496	12.507	12.567	12.607
NPL/NPF	132	206	260	282	292	292	297	301	294	267	290	307	308	333	350	355
26. Sulawesi Tenggara	32.255	36.140	35.787	37.412	37.703	38.870	39.336	39.839	40.100	40.158	40.063	40.313	40.494	40.393	40.553	40.632
NPL/NPF	560	534	581	603	626	632	631	677	688	653	686	672	689	742	761	779
27. Nusa Tenggara Barat	53.696	54.265	62.733	64.347	64.659	66.711	66.673	66.094	66.435	68.606	69.214	69.376	71.129	71.088	72.885	73.212
NPL/NPF	734	888	719	1.114	1.188	1.142	1.242	1.325	1.453	1.386	1.545	1.614	1.610	1.695	1.734	1.729
28. Bali	83.299	86.821	92.265	95.667	96.376	97.358	97.990	98.546	98.907	99.354	98.652	99.462	100.662	100.590	100.940	102.671
NPL/NPF	2.111	2.083	1.466	1.640	1.612	1.649	1.590	1.536	1.454	1.302	1.357	1.344	1.326	1.423	1.434	1.410
29. Nusa Tenggara Timur	36.860	39.766	44.236	45.077	45.252	45.397	45.560	45.750	45.770	45.399	45.103	45.185	45.230	45.143	45.203	45.297
NPL/NPF	465	534	728	1.312	1.388	1.423	1.522	1.592	1.654	1.477	1.600	1.676	1.626	1.765	1.838	1.728
30. Maluku	13.650	14.808	16.110	16.558	16.752	16.940	17.030	17.154	17.146	17.060	17.143	17.249	17.274	17.250	17.270	17.360
NPL/NPF	246	258	359	452	485	476	425	434	435	419	463	464	457	464	473	489
31. Papua	32.443	34.763	38.776	39.717	39.804	40.023	40.276	40.607	40.988	41.061	40.620	40.882	41.161	41.242	41.445	41.807
NPL/NPF	843	863	957	1.104	1.091	1.134	1.096	1.119	1.016	916	898	914	900	976	1.010	1.052
32. Maluku Utara	10.677	14.042	14.863	15.129	15.174	15.638	16.105	15.972	15.947	16.039	15.980	15.962	15.965	15.950	15.914	15.980
NPL/NPF	144	150	226	429	452	465	513	426	382	362	370	389	409	424	439	452
33. Irian Jaya Barat	15.069	15.785	16.666	16.969	17.078	17.184	17.350	17.491	17.620	17.719	17.558	17.652	17.734	17.761	18.449	18.604
NPL/NPF	391	558	415	506	491	490	504	514	517	463	496	499	490	540	583	576
34. Lainnya / *Others*	124.321	151.934	157.769	183.039	187.084	180.472	180.191	191.799	198.941	203.330	203.056	206.509	206.101	208.756	208.267	210.761
NPL/NPF	237	380	326	605	601	572	561	582	678	388	473	481	480	482	473	471
Total	**5.768.585**	**6.423.564**	**7.090.243**	**7.478.404**	**7.514.618**	**7.507.704**	**7.579.250**	**7.656.895**	**7.717.257**	**7.831.558**	**7.782.219**	**7.825.494**	**7.908.425**	**7.959.942**	**7.997.632**	**8.059.793**
NPL/NPF	**173.270**	**156.576**	**154.977**	**169.234**	**170.895**	**169.596**	**167.192**	**168.329**	**168.963**	**162.906**	**169.752**	**173.745**	**171.359**	**178.155**	**183.045**	**179.204**

Tabel 3.14.a

Kredit/Pembiayaan dan NPL/NPF Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Hubungan Penerima Kredit/Pembiayaan dengan Bank

(Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Based on Bank Relation with Beneficiary)

Miliar Rp *(Billion Rp)*

Keterangan / *Items*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Kredit Kepada Pihak Tidak Terkait / *Loan for Unconnected Parties*	**5.710.968**	**6.371.758**	**7.031.243**	**7.414.497**	**7.451.941**	**7.448.463**	**7.520.106**	**7.595.537**	**7.656.041**	**7.748.865**	**7.698.925**	**7.742.772**	**7.824.000**	**7.875.272**	**7.912.708**	**7.974.937**
a. Lancar / *Current*	5.301.445	5.972.133	6.571.409	6.892.716	6.938.259	6.939.051	7.003.922	7.083.188	7.143.748	7.275.159	7.188.760	7.219.366	7.297.628	7.334.145	7.369.619	7.433.901
b. DPK / *Special Mention*	236.567	243.367	305.188	353.000	343.234	340.234	349.437	344.465	343.708	311.165	340.785	350.032	355.415	363.387	360.465	362.246
c. Kurang Lancar / *Sub-Standard*	21.521	18.779	23.177	25.262	27.346	22.098	22.229	20.445	20.989	20.602	26.075	23.338	20.268	25.397	24.105	19.262
d. Diragukan / *Doubtful*	20.605	25.407	24.675	28.895	26.964	29.258	26.905	25.360	24.709	23.148	22.702	26.721	29.208	26.337	29.489	29.387
e. Macet / *Lost*	130.829	112.072	106.793	114.624	116.138	117.823	117.612	122.079	122.887	118.792	120.605	123.315	121.482	126.005	129.030	130.141
Non Performing Loan Pihak Tidak Terkait / *Non Performing Loan of Non Connected Parties*	172.955	156.258	154.645	168.780	170.448	169.179	166.746	167.884	168.585	162.542	169.381	173.374	170.958	177.740	182.624	178.789
Kredit Kepada PihakTerkait / *Loan for Connected Parties*	**57.618**	**51.805**	**59.001**	**63.908**	**62.678**	**59.241**	**59.144**	**61.358**	**61.216**	**82.692**	**83.294**	**82.723**	**84.424**	**84.671**	**84.924**	**84.856**
a. Lancar / *Current*	57.190	50.488	57.714	61.446	60.199	56.762	56.506	58.734	58.390	67.842	68.302	67.270	69.544	69.567	70.004	70.428
b. DPK / *Special Mention*	113	1.000	955	2.008	2.031	2.062	2.192	2.178	2.449	14.487	14.621	15.081	14.479	14.689	14.499	14.013
c. Kurang Lancar / *Sub-Standard*	245	2	3	44	4	3	35	103	6	8	5	4	32	37	13	11
d. Diragukan / *Doubtful*	10	6	13	90	108	78	73	5	36	37	45	13	8	13	42	33
e. Macet / *Lost*	60	310	315	319	335	336	338	338	336	319	322	354	362	366	365	370
Non Performing Loan Pihak Terkait / *Non Performing Loan of Connected Parties*	315	318	332	454	447	417	446	446	378	364	372	371	401	415	421	415

Tabel 3.15.a.
Kredit/Pembiayaan dan NPL/NPF Bank Umum kepada Pihak Ketiga Bukan Bank Yang Penarikannya Menggunakan Kartu Berdasarkan Kelompok Bank
(Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Withdrawn By Card Based on Group of Bank)
Miliar Rp *(Billion Rp)*

Pengelompokan Bank / *Group of Banks*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
1. Bank Persero / *State Owned Banks*	**27.472**	**32.096**	**35.707**	**37.193**	**37.451**	**37.665**	**38.125**	**37.524**	**37.972**	**38.639**	**38.978**	**39.006**	**38.778**	**39.185**	**39.453**	**40.089**
NPL	575	366	481	539	517	506	517	538	564	710	735	737	757	789	798	789
2. BPD / *Regional Development Banks*	-	-	0	0	1	3	5	5	5	1	0	1	3	3	3	5
NPL	-	-	-	-			-	-	-	-	-	-	-	-	-	-
3. Bank Swasta Nasional / *Domestic Private Banks*	42.179	47.344	58.639	60.925	60.987	61.630	61.994	61.900	62.682	63.598	64.276	63.953	63.872	63.893	64.154	64.504
NPL	1.129	919	1.082	1.215	1.201	1.186	1.178	1.311	1.337	1.344	1.340	1.327	1.317	1.315	1.354	1.341
4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / *Foreign Owned Banks*	5.705	6.087	163	152	157	151	148	175	186	153	172	167	163	161	162	236
NPL	**128**	**99**	**9**	**2**	**1**	**1**	**1**	**1**	**0**	**0**	**1**	**3**	**3**	**3**	**2**	**4**
5. Bank Umum / *Commercial Bank*	75.355	85.527	94.509	98.270	98.595	99.449	100.273	99.603	100.845	102.391	103.426	103.127	102.815	103.241	103.772	104.834
NPL	1.833	1.384	1.571	1.755	1.719	1.694	1.696	1.850	1.901	2.055	2.076	2.067	2.077	2.108	2.155	2.135

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

	Sektor Ekonomi / *Economic Sector*	2021	2022	2023	2024							2025					
					Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
1	Pertanian, Perburuhan, dan Kehutanan / *Agriculture, Hunting, and Forestry*	7.041	8.616	9.317	9.530	9.524	9.485	9.461	9.471	9.674	9.473	9.634	9.899	10.073	10.138	9.309	9.265
2	Perikanan / *Fishery*	504	609	645	626	621	617	613	606	598	592	595	599	587	585	588	583
3	Pertambangan dan Penggalian / *Mining and Quarrying*	635	941	1.237	1.116	1.103	1.086	1.090	1.141	1.092	1.010	1.051	1.066	1.114	1.087	1.082	1.117
4	Industri Pengolahan / *Processing industry*	2.784	3.986	4.778	5.017	5.089	5.091	5.130	5.145	5.223	5.112	5.429	5.468	5.603	5.564	5.632	5.645
5	Listrik, Gas dan Air / *Electricity, Gas and Water*	163	159	211	201	205	211	214	223	225	199	236	245	262	258	265	271
6	Konstruksi / *Construction*	4.858	6.421	8.029	8.364	8.565	8.632	8.761	8.857	8.820	8.481	8.613	8.712	8.844	8.880	8.988	9.069
7	Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	24.746	26.560	28.738	28.737	28.792	28.879	28.851	28.649	28.738	28.162	28.555	29.120	29.499	29.164	29.193	29.136
8	Penyediaan Akomodasi dan Penyedian Makan Minum / *Provision of accommodation and the provision of eating and drinking*	2.228	2.994	3.629	3.582	3.617	3.606	3.610	3.594	3.680	3.630	3.720	3.791	3.880	3.891	3.939	3.971
9	Transportasi, Pergudangan dan Komunikasi / *Transportation, Warehousing and communications*	3.104	3.789	5.089	5.544	5.571	5.684	5.680	5.698	5.830	5.776	6.104	6.268	6.406	6.506	6.524	6.591
10	Perantara Keuangan / *Financial intermediaries*	835	1.640	1.969	2.186	2.223	2.242	2.246	2.232	2.295	2.359	2.283	2.293	2.293	2.225	2.241	2.227
11	Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business*	4.374	4.906	5.709	6.001	6.081	6.141	6.252	6.403	6.502	6.449	6.565	6.613	6.635	6.707	6.797	6.723
12	Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / *Government administration, Defese and Compulsory Social Security*	102	236	249	241	240	230	235	229	228	202	217	248	267	273	269	251
13	Jasa Pendidikan / *Education services*	372	426	508	508	505	507	517	525	532	543	525	551	572	577	577	568
14	Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	636	698	758	754	738	699	710	716	728	714	724	744	737	728	737	745
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / *Community, Sociocultural, Entertainment and Other Individual Services*	6.902	9.060	9.354	8.954	8.924	8.844	8.873	8.805	8.881	9.755	9.459	9.210	9.333	9.215	9.206	9.270
16	Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	816	259	200	189	179	181	175	170	167	164	164	166	168	167	169	167
17	Kegiatan Usaha yang Belum Jelas Batasannya / *Business Activities are not clearly defined*	2.628	3	13	16	11	12	11	11	10	8	8	8	12	16	20	23
18	Bukan Lapangan Usaha - Rumah Tangga / *Loans to Non Industrial Origin - Households*	15.053	17.661	18.570	19.565	19.730	19.898	19.999	20.638	20.865	20.929	20.942	21.066	21.077	21.322	21.585	21.813
19	Bukan Lapangan Usaha - Lainnya / *Non Industrial Origin-Others*	38.801	40.333	41.788	43.466	43.796	44.177	44.391	44.014	43.995	45.336	44.346	44.924	45.287	45.023	45.225	45.471
	Total	**116.580**	**129.295**	**140.791**	**144.597**	**145.512**	**146.220**	**146.822**	**147.126**	**148.083**	**148.895**	**149.170**	**150.992**	**152.649**	**152.325**	**152.345**	**152.904**

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

Sektor Ekonomi / *Economic Sector*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Modal Kerja / *Working Capital*																
- Pertanian, Perburuhan, dan Kehutanan / *Agriculture, Hunting, and Forestry*	6.094	7.586	8.167	8.316	8.312	8.264	8.207	8.220	8.405	8.220	8.355	8.593	8.742	8.776	7.946	7.882
- Perikanan / *Fishery*	458	551	574	555	551	546	544	538	529	526	529	535	523	521	525	521
- Pertambangan dan Penggalian / *Mining and Quarrying*	504	707	950	868	855	851	869	921	854	763	797	808	850	828	832	862
- Industri Pengolahan / *Processing industry*	2.381	3.381	4.112	4.413	4.476	4.435	4.479	4.499	4.557	4.426	4.724	4.761	4.823	4.800	4.854	4.852
- Listrik, Gas dan Air / *Electricity, Gas and Water*	140	134	169	152	157	161	165	195	196	166	204	215	216	212	217	221
- Konstruksi / *Construction*	4.517	5.872	7.313	7.606	7.770	7.841	7.944	8.017	7.962	7.623	7.732	7.835	7.947	7.982	8.067	8.138
- Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	22.295	23.955	25.922	25.921	25.962	26.041	26.011	25.841	25.873	25.312	25.678	26.172	26.424	26.089	26.092	26.048
- Penyediaan Akomodasi dan Penyedian Makan Minum / *Provision of accommodation and the provision of eating and drinking*	1.654	2.110	2.497	2.419	2.430	2.420	2.459	2.466	2.519	2.459	2.526	2.589	2.667	2.683	2.703	2.739
- Transportasi, Pergudangan dan Komunikasi / *Transportation, Warehousing and communications*	2.050	2.430	3.278	3.571	3.576	3.680	3.656	3.641	3.734	3.640	3.895	4.125	4.214	4.236	4.227	4.236
- Perantara Keuangan / *Financial intermediaries*	772	1.583	1.888	2.089	2.117	2.135	2.141	2.127	2.190	2.263	2.190	2.198	2.202	2.134	2.150	2.136
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	3.946	4.367	5.064	5.317	5.381	5.436	5.564	5.705	5.780	5.718	5.834	5.880	5.887	5.943	6.035	5.962
- Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / *Government administration, Defese and Compulsory Social Security*	66	168	188	184	186	177	183	179	179	156	170	199	218	224	220	203
- Jasa Pendidikan / *Education services*	224	268	289	276	270	261	268	267	276	286	273	290	304	301	298	288
- Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	429	486	501	475	460	463	473	475	491	483	490	503	491	487	498	501
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / *Community, Sociocultural, Entertainment and Other Individual Services*	5.432	7.250	7.384	6.894	6.837	6.752	6.762	6.676	6.764	7.624	7.338	7.042	7.126	7.030	7.004	7.052
- Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	638	194	147	142	138	139	135	131	129	128	128	131	129	129	131	129
- Kegiatan Usaha yang Belum Jelas Batasannya / *Business Activities are not clearly defined*	2.021	3	13	16	10	11	11	10	9	7	7	7	12	15	20	22
- Bukan Lapangan Usaha - Rumah Tangga / *Loans to Non Industrial Origin - Households*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Bukan Lapangan Usaha - Lainnya / *Non Industrial Origin-Others*	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Modal Kerja / *Total Working Capital*	**53.626**	**61.047**	**68.456**	**69.213**	**69.487**	**69.614**	**69.871**	**69.911**	**70.447**	**69.799**	**70.870**	**71.880**	**72.775**	**72.392**	**71.818**	**71.793**
Investasi																
- Pertanian, Perburuhan, dan Kehutanan / *Agriculture, Hunting, and Forestry*	947	1.030	1.150	1.213	1.212	1.221	1.254	1.251	1.269	1.254	1.279	1.307	1.331	1.362	1.362	1.383
- Perikanan / *Fishery*	46	57	70	72	70	71	70	68	69	66	66	65	64	63	63	62
- Pertambangan dan Penggalian / *Mining and Quarrying*	131	234	287	249	248	234	220	219	238	247	254	258	264	258	250	256
- Industri Pengolahan / *Processing industry*	402	605	666	604	613	655	651	645	666	686	706	707	780	765	778	793
- Listrik, Gas dan Air / *Electricity, Gas and Water*	23	24	42	49	48	50	50	28	28	32	32	30	46	46	49	50
- Konstruksi / *Construction*	341	549	715	758	795	792	817	840	858	858	881	877	896	898	921	931
- Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	2.451	2.605	2.817	2.817	2.829	2.838	2.841	2.807	2.864	2.850	2.876	2.949	3.075	3.075	3.102	3.088
- Penyediaan Akomodasi dan Penyedian Makan Minum / *Provision of accommodation and the provision of eating and drinking*	573	884	1.132	1.164	1.187	1.186	1.151	1.128	1.160	1.171	1.194	1.202	1.213	1.208	1.235	1.232
- Transportasi, Pergudangan dan Komunikasi / *Transportation, Warehousing and communications*	1.054	1.358	1.812	1.973	1.995	2.003	2.023	2.057	2.096	2.136	2.209	2.144	2.192	2.270	2.297	2.355
- Perantara Keuangan / *Financial intermediaries*	63	57	81	96	106	107	106	105	106	96	94	95	92	90	91	92
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and*	428	539	645	684	700	705	688	697	722	732	730	733	747	763	762	761
- Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / *Government administration, Defese and Compulsory Social Security*	36	69	61	57	55	53	52	50	50	47	47	49	48	49	48	47
- Jasa Pendidikan / *Education services*	148	158	219	231	235	246	249	258	257	256	252	261	268	277	279	279
- Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	207	211	257	278	278	236	237	240	238	231	234	242	247	241	239	244
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / *Community, Sociocultural, Entertainment and Other Individual Services*	1.469	1.809	1.970	2.060	2.087	2.091	2.111	2.129	2.117	2.131	2.121	2.168	2.208	2.185	2.201	2.218
- Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	178	65	53	47	41	42	40	38	38	36	36	35	39	39	38	38
- Kegiatan Usaha yang Belum Jelas Batasannya / *Business Activities are not clearly defined*	607	0	0	0	1	1	1	1	1	1	1	1	0	0	0	0
- Bukan Lapangan Usaha - Rumah Tangga / *Loans to Non Industrial Origin - Households*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Bukan Lapangan Usaha - Lainnya / *Non Industrial Origin-Others*	**0**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Investasi / *Total Investment*	**9.105**	**10.254**	**11.976**	**12.352**	**12.500**	**12.531**	**12.562**	**12.563**	**12.777**	**12.831**	**13.012**	**13.122**	**13.511**	**13.588**	**13.717**	**13.827**
Konsumsi / *Consumption*																
- Kredit pemilikan rumah (KPR) yang dijamin dengan hak tanggungan pertama dengan tujuan untuk dihuni / *Housing Loan (mortgage) secured by first mortgage in order to live*	1.972	2.158	2.171	2.095	2.112	2.098	2.091	2.094	2.085	2.065	2.046	2.052	2.046	2.037	63.348	63.795
- Kredit pemilikan kendaraan bermotor / *Vehicle Loans*	1.080	1.172	1.264	1.323	1.340	1.366	1.380	1.407	1.432	1.469	1.441	1.326	1.380	1.392	2.056	2.065
- Kredit konsumsi lainnya / *Other consumer credit*	50.797	54.663	56.923	59.614	60.073	60.611	60.919	61.151	61.343	62.731	61.801	62.612	62.938	62.915	1.405	1.424
Total Konsumsi / *Total consumption*	**53.850**	**57.993**	**60.358**	**63.031**	**63.525**	**64.075**	**64.390**	**64.652**	**64.860**	**66.265**	**65.288**	**65.990**	**66.364**	**66.345**	**66.810**	**67.284**
Total	**116.580**	**129.295**	**140.791**	**144.597**	**145.512**	**146.220**	**146.822**	**147.126**	**148.083**	**148.895**	**149.170**	**150.992**	**152.649**	**152.325**	**152.345**	**152.904**

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

Lokasi / *Location*	2021	2022	2023	2024							2025				
				Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
1. Jawa Barat	13.961	15.834	16.393	17.293	17.448	17.515	17.534	17.565	17.642	17.713	17.619	17.981	18.171	18.055	18.142	18.287
2. Banten	4.096	4.918	5.614	5.865	5.934	5.974	6.010	6.054	6.162	6.260	6.313	6.378	6.493	6.534	6.627	6.601
3. DKI Jakarta	2.427	2.995	3.503	3.546	3.561	3.562	3.667	3.700	3.725	3.795	3.795	3.843	3.925	3.919	3.906	3.892
4. D.I Yogyakarta	5.805	6.146	6.583	6.707	6.745	6.793	6.781	6.774	6.788	6.812	6.808	6.837	6.893	6.833	6.855	6.825
5. Jawa Tengah	29.847	33.363	34.702	34.628	34.675	34.697	34.719	34.612	34.583	34.649	34.607	35.013	35.341	35.132	35.217	35.316
6. Jawa Timur	11.554	12.774	15.277	15.989	16.113	16.138	16.194	16.282	16.380	16.546	16.632	16.941	17.121	17.033	17.124	17.111
7. Bengkulu	79	102	141	147	146	149	147	150	153	152	160	165	167	165	172	173
8. Jambi	863	969	1.081	1.101	1.109	1.112	1.119	1.119	1.135	1.137	1.132	1.143	1.158	1.149	1.150	1.154
9. Aceh	57	48	33	31	31	32	31	30	30	29	28	29	29	28	28	27
10. Sumatera Utara	1.406	1.566	1.760	1.844	1.876	1.886	1.910	1.925	1.934	1.941	1.941	1.982	2.006	1.993	2.017	2.034
11. Sumatera Barat	1.369	1.449	1.508	1.530	1.531	1.539	1.548	1.481	1.484	1.481	1.534	1.573	1.577	1.563	1.566	1.578
12. Riau	1.028	1.177	1.441	1.548	1.594	1.625	1.631	1.627	1.647	1.654	1.668	1.720	1.761	1.761	1.756	1.768
13. Kepulauan Riau	5.220	6.219	7.458	8.230	8.373	8.466	8.551	8.709	8.884	9.049	9.053	9.107	9.286	9.324	9.425	9.559
14. Sumatera Selatan	1.474	1.621	1.904	1.981	1.988	2.008	2.020	2.039	2.044	2.082	2.088	2.082	2.084	2.083	2.117	2.155
15. Bangka Belitung	109	112	137	151	153	153	155	156	156	159	160	172	174	173	175	178
16. Lampung	10.322	10.869	11.769	12.216	12.257	12.322	12.475	12.480	12.538	12.736	12.863	12.997	13.183	13.182	13.221	13.338
17. Kalimantan Selatan	520	599	1.107	1.155	1.151	1.204	1.202	1.196	1.263	1.259	1.366	1.332	1.353	1.370	1.384	1.387
18. Kalimantan Barat	977	1.123	1.203	1.175	1.160	1.167	1.158	1.152	1.127	1.082	1.045	1.052	1.065	1.071	1.051	1.039
19. Kalimantan Timur	270	327	409	444	448	454	454	462	466	449	403	425	441	446	456	455
20. Kalimantan Tengah	826	1.534	1.830	1.814	1.798	1.806	1.798	1.811	1.862	1.975	2.038	2.043	2.033	2.073	1.330	1.330
21. Kalimantan Utara	56	66	94	115	119	127	129	130	129	131	129	133	136	134	132	136
22. Sulawesi Tengah	2.224	2.212	2.131	2.186	2.203	2.216	2.228	2.233	2.226	2.221	2.223	2.220	2.220	2.218	2.225	2.217
23. Sulawesi Selatan	2.384	2.537	2.822	2.982	3.018	3.032	3.052	3.083	3.093	3.097	3.104	3.125	3.139	3.149	3.177	3.172
24. Sulawesi Utara	1.351	1.536	1.518	1.485	1.511	1.536	1.564	1.580	1.598	1.617	1.624	1.654	1.677	1.691	1.711	1.737
25. Sulawesi Tenggara	257	300	359	388	391	412	423	445	453	457	459	472	480	490	506	505
26. Sulawesi Barat	79	79	90	95	94	97	99	97	99	101	101	106	111	112	108	109
27. Gorontalo	48	53	69	75	75	76	76	77	76	78	82	85	86	88	92	90
28. Nusa Tenggara Barat	1.255	1.405	1.551	1.593	1.577	1.580	1.608	1.642	1.673	1.718	1.725	1.765	1.745	1.767	1.764	1.749
29. Bali	11.894	12.274	12.874	12.742	12.770	12.798	12.754	12.683	12.849	12.950	12.898	12.993	13.140	13.112	13.201	13.260
30. Nusa Tenggara Timur	672	697	747	770	842	852	856	863	874	873	870	880	890	895	901	900
31. Maluku	1.974	2.094	2.224	2.205	2.218	2.234	2.242	2.250	2.254	2.250	2.254	2.262	2.265	2.271	2.280	2.282
32. Papua	1.354	1.467	1.646	1.722	1.742	1.778	1.793	1.810	1.827	1.829	1.829	1.853	1.194	1.197	1.203	1.209
33. Maluku Utara	220	244	272	291	296	313	322	328	336	338	344	352	355	357	359	363
34. Papua Barat	602	586	539	555	565	567	572	581	592	274	273	276	169	170	169	169
35 Papua Barat Daya													113	117	122	124
36 Papua Pegunungan													82	80	82	81
37 Papua Selatan													278	278	280	282
38 Papua Tengah													312	314	313	312
39 Lainnya / *Others*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	**116.580**	**129.295**	**140.791**	**144.597**	**145.512**	**146.220**	**146.822**	**147.126**	**148.083**	**148.895**	**149.170**	**150.992**	**152.649**	**152.325**	**152.345**	**152.904**

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

Sektor Ekonomi / *Economic Sector*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Usaha Mikro Kecil dan Menengah (UMKM) / *Micro, Small and Medium Enterprises*																
1. Pertanian, Perburuan dan Kehutanan / *Agriculture, hunting, and forestry*																
Baki Debet	161.456	214.198	244.970	252.535	254.530	255.964	259.901	262.216	263.259	261.883	262.532	264.369	266.678	267.288	269.057	270.235
NPL/NPF	2.900	3.067	4.951	6.225	6.344	6.370	6.437	6.741	6.860	6.549	6.866	7.028	7.156	7.485	7.847	7.706
2. Perikanan / *Fishery*																
Baki Debet	14.751	16.021	17.332	17.376	17.436	17.442	17.522	17.537	17.408	17.259	17.029	17.011	16.876	16.813	16.791	16.691
NPL/NPF	376	489	686	834	815	813	836	869	871	807	878	914	914	945	987	978
3. Pertambangan dan Penggalian / *Mining and quarrying*																
Baki Debet	8.969	7.080	8.146	9.206	9.313	9.195	9.909	9.758	9.682	9.690	9.611	9.591	9.503	9.721	9.633	10.268
NPL/NPF	397	332	377	326	317	327	330	334	346	324	392	396	394	399	394	401
4. Industri Pengolahan / *Processing industry*																
Baki Debet	128.136	135.619	145.212	146.486	146.312	146.874	147.687	148.251	148.715	149.504	147.009	145.936	145.199	144.960	144.222	144.099
NPL/NPF	5.419	4.678	5.894	6.026	5.989	6.082	6.148	6.216	6.226	5.713	6.239	6.580	6.716	7.290	7.489	7.198
5. Listrik, Gas dan Air / *Electricity, gas and water*																
Baki Debet	3.808	3.565	4.400	5.076	4.841	4.761	4.893	4.184	4.314	4.323	4.373	4.366	4.331	4.325	4.227	4.250
NPL/NPF	133	103	98	166	204	208	210	147	153	146	146	147	137	147	163	125
6. Konstruksi / *Construction*																
Baki Debet	57.583	52.264	54.476	53.942	53.060	54.189	55.769	55.687	55.647	54.404	49.875	49.482	49.403	49.518	50.421	51.613
NPL/NPF	7.342	5.649	5.241	5.365	5.298	5.388	5.344	5.339	5.279	4.920	5.017	5.020	4.957	5.143	5.194	5.200
7. Perdagangan Besar dan Eceran / *Wholesale and retail trade*																
Baki Debet	601.384	656.418	686.499	684.160	682.578	683.650	689.865	691.881	692.028	692.440	686.607	687.447	685.067	682.641	681.665	681.908
NPL/NPF	21.565	23.799	27.352	29.609	29.799	29.666	29.366	29.657	29.602	27.890	29.843	30.854	30.665	32.229	33.177	32.747
8. Penyediaan Akomodasi dan Penyediaan Makan Minum / *Provision of accommodation and the provision of eating and drinking*																
Baki Debet	58.603	61.393	67.097	68.558	68.671	69.463	71.283	71.465	71.718	71.642	71.159	71.557	72.149	71.966	72.049	72.056
NPL/NPF	1.694	1.850	1.957	2.288	1.999	2.240	2.474	2.316	2.213	2.041	2.001	2.076	2.096	2.314	2.420	2.443
9. Transportasi, Pergudangan dan Komunikasi / *Transportation, warehousing and communications*																
Baki Debet	41.876	45.268	52.194	54.140	54.007	53.681	56.549	55.889	56.281	58.328	57.756	58.196	59.332	61.224	60.903	59.991
NPL/NPF	1.886	1.437	1.753	1.950	1.886	1.887	1.852	1.881	1.871	1.767	1.862	1.914	1.906	2.037	2.095	2.093
10. Perantara Keuangan / *Financial intermediaries*																
Baki Debet	10.001	10.835	13.669	11.104	10.956	10.701	10.640	10.951	11.312	11.636	11.341	11.394	12.381	15.422	15.820	15.803
NPL/NPF	286	350	581	760	791	809	809	801	736	715	731	743	701	707	743	720
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real estate, Business Ownership, and Business Services*																
Baki Debet	48.499	51.024	54.500	57.113	56.536	56.230	57.138	56.728	57.839	58.401	57.542	57.214	58.422	58.465	58.804	59.761
NPL/NPF	2.876	2.098	2.222	2.636	2.726	2.707	2.666	2.664	2.661	2.547	2.656	2.691	2.623	2.646	2.672	2.576
12. Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib / *Government administration, defense and compulsory social security*																
Baki Debet	214	387	238	226	256	272	273	206	187	133	142	161	240	205	209	244
NPL/NPF	3	0	1	4	4	1	1	1	1	0	0	1	0	0	0	1
13. Jasa Pendidikan / *Education services*																
Baki Debet	8.294	8.554	9.391	9.603	9.633	9.729	9.629	9.672	9.553	9.792	9.721	9.778	9.811	9.810	9.839	9.694
NPL/NPF	85	154	105	126	113	104	110	111	127	124	137	132	151	182	183	187
14. Jasa Kesehatan dan Kegiatan Sosial / *Health services and social activities*				13.875												
Baki Debet	11.824	12.537	13.922	13.875	14.027	14.247	14.821	14.767	14.936	15.572	15.409	15.583	15.963	15.995	16.297	16.554
NPL/NPF	132	134	258	283	271	264	272	279	285	282	337	353	373	373	379	381
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / *Community, Sociocultural, Entertainment and Other Individual Services*																
Baki Debet	60.959	69.711	81.231	84.572	84.469	84.802	86.452	87.665	87.339	87.755	87.310	87.921	87.965	87.731	87.242	87.001
NPL/NPF	1.557	1.805	2.520	2.799	2.855	2.818	2.825	2.873	2.861	2.659	2.915	3.052	3.090	3.365	3.545	3.449
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual services which serve households*																
Baki Debet	3.825	3.926	3.844	3.606	3.566	3.552	3.601	3.543	3.525	3.518	3.470	3.470	3.464	3.442	3.439	3.447
NPL/NPF	74	90	104	124	127	124	132	114	109	97	102	102	100	107	107	107
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*																
Baki Debet	5	15	11	9	8	8	12	12	11	11	11	11	11	11	11	11
NPL/NPF	-	-	0	0	0	0	0	0	1	1	1	1	1	0	0	0
18. Kegiatan yang Belum Jelas Batasannya / *Business activities are not clearly defined*		-		-	-	-	-	-	-	-	-	-	-	-	-	-
Baki Debet	829	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19. Penerima Kredit Bukan Lapangan Usaha / *Debtor is not the business field - other*		-		-	-	-	-	-	-	-	-	-	-	-	-	-
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20. Tidak Teridentifikasi / *Un-identified*		-		-	-	-	-	-	-	-	-	-	-	-	-	-
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / *Total*		-		-					-	-						
Baki Debet	**1.221.015**	**1.348.813**	**1.457.132**	**1.471.586**	**1.470.199**	**1.474.759**	**1.495.943**	**1.500.411**	**1.503.752**	**1.506.293**	**1.490.896**	**1.493.488**	**1.496.794**	**1.499.536**	**1.500.630**	**1.503.625**
NPL/NPF	**46.757**	**46.033**	**54.099**	**59.521**	**59.539**	**59.809**	**59.812**	**60.343**	**60.204**	**56.582**	**60.122**	**62.003**	**61.980**	**65.372**	**67.398**	**66.314**

Tabel 3.20.a.
Kredit/Pembiayaan dan Non Performing Loan/Non Performing Financing UMKM dan MKM Menurut Jenis Penggunaan
(SMEs Credit/Financing and NPL/NPF Credit Based on Type of Use)
Miliar Rp *(Billion Rp)*

Jenis Penggunaan / *Type of Use*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Usaha Mikro Kecil dan Menengah (UMKM) / *Micro, Small and Medium Enterprises*																
1. Modal Kerja / *Working Capital*																
Baki Debet	925.184	1.013.459	1.053.972	1.044.737	1.041.109	1.043.216	1.055.861	1.057.603	1.054.243	1.056.018	1.042.242	1.044.282	1.046.401	1.048.680	1.050.035	1.053.684
NPL/NPF	36.453	36.961	42.726	46.030	46.013	46.022	45.929	46.499	46.131	43.705	45.932	47.268	47.069	49.493	50.878	49.854
2. Investasi / *Investment*																
Baki Debet	295.831	335.355	403.160	426.849	429.091	431.544	440.083	442.808	449.509	450.274	448.653	449.205	450.394	450.857	450.595	449.941
NPL/NPF	10.304	9.072	11.373	13.491	13.526	13.787	13.883	13.843	14.073	12.877	14.190	14.735	14.911	15.879	16.521	16.459
3. Konsumsi / *Consumption*		-														
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Tidak Teridentifikasi / *Un-identified*																
Baki Debet	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / *Total*																
Baki Debet	**1.221.015**	**1.348.813**	**1.457.132**	**1.471.586**	**1.470.199**	**1.474.759**	**1.495.943**	**1.500.411**	**1.503.752**	**1.506.293**	**1.490.896**	**1.493.488**	**1.496.794**	**1.499.536**	**1.500.630**	**1.503.625**
NPL/NPF	**46.757**	**46.033**	**54.099**	**59.521**	**59.539**	**59.809**	**59.812**	**60.343**	**60.204**	**56.582**	**60.122**	**62.003**	**61.980**	**65.372**	**67.398**	**66.314**

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

Kelompok Bank	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Usaha Mikro Kecil dan Menengah (UMKM) / *Micro, Small and Medium Enterprises*																
1. Bank Persero / *State Owned Banks*																
Baki Debet	**748.855**	**849.159**	**917.478**	**922.471**	**920.390**	**920.718**	**935.980**	**937.762**	**936.281**	**932.511**	**926.249**	**926.992**	**928.821**	**926.392**	**925.311**	**927.990**
Mikro / *Micro*	326.560	455.972	515.525	519.690	517.491	515.787	515.504	514.989	513.372	508.445	503.814	500.853	498.089	492.675	489.844	485.275
Kecil / *Small*	333.146	311.440	316.111	317.374	318.729	320.354	332.883	334.912	334.694	332.364	333.620	338.155	342.667	344.641	346.500	351.203
Menengah / *Medium*	89.149	81.747	85.842	85.407	84.170	84.577	87.594	87.861	88.215	91.702	88.815	87.984	88.066	89.075	88.967	91.512
NPL/NPF	**23.175**	**24.608**	**30.792**	**32.931**	**33.230**	**33.132**	**33.297**	**34.005**	**33.904**	**31.703**	**33.944**	**35.318**	**35.116**	**37.098**	**38.487**	**37.532**
Mikro / *Micro*	5.532	8.430	12.802	15.689	16.036	16.075	16.079	16.764	16.603	14.738	15.985	16.900	17.153	18.319	19.673	19.332
Kecil / *Small*	10.391	11.566	13.919	14.752	14.797	14.351	14.144	14.102	14.158	13.535	14.375	14.713	14.239	15.086	15.085	14.835
Menengah / *Medium*	7.251	4.612	4.070	2.491	2.397	2.706	3.075	3.138	3.143	3.430	3.584	3.706	3.724	3.693	3.729	3.364
2. BPD / *Regional Development Banks*																
Baki Debet	**81.582**	**91.839**	**108.053**	**114.034**	**115.364**	**116.864**	**118.216**	**119.276**	**119.741**	**118.963**	**114.572**	**115.972**	**117.500**	**117.422**	**118.350**	**118.999**
Mikro / *Micro*	19.377	22.809	33.767	35.872	36.269	36.684	36.861	37.106	37.205	37.087	36.337	36.670	37.108	36.822	36.950	37.057
Kecil / *Small*	37.033	44.161	49.618	52.729	53.514	54.236	55.053	55.626	55.939	55.929	54.431	55.076	55.757	55.768	56.253	56.663
Menengah / *Medium*	25.172	24.868	24.668	25.432	25.581	25.944	26.302	26.544	26.597	25.948	23.804	24.225	24.635	24.831	25.146	25.278
NPL/NPF	**6.570**	**6.415**	**7.171**	**8.398**	**8.549**	**8.571**	**8.594**	**8.647**	**8.888**	**8.584**	**9.190**	**9.335**	**9.460**	**9.791**	**10.070**	**9.903**
Mikro / *Micro*	694	749	1.471	2.210	2.265	2.288	2.240	2.256	2.442	2.500	2.683	2.696	2.735	2.834	2.900	2.890
Kecil / *Small*	2.397	2.165	2.331	2.638	2.719	2.697	2.689	2.676	2.707	2.561	2.813	2.899	2.968	3.158	3.238	3.153
Menengah / *Medium*	3.479	3.501	3.369	3.551	3.565	3.586	3.666	3.715	3.739	3.523	3.694	3.740	3.757	3.800	3.932	3.860
3. Bank Swasta Nasional / *Domestic Private Banks*																
Baki Debet	**390.463**	**407.718**	**431.542**	**435.015**	**434.393**	**437.140**	**441.711**	**443.336**	**447.692**	**454.780**	**450.036**	**450.484**	**450.432**	**455.683**	**456.929**	**456.597**
Mikro / *Micro*	43.934	53.916	113.001	113.472	114.513	114.903	116.610	117.396	119.636	123.473	122.336	121.978	122.956	124.089	133.701	131.956
Kecil / *Small*	89.334	110.901	95.044	98.773	99.639	100.920	101.885	103.344	107.067	106.285	105.131	106.558	106.739	107.134	108.521	109.215
Menengah / *Medium*	257.195	242.901	223.498	222.769	220.241	221.317	223.217	222.596	220.990	225.022	222.569	221.948	220.738	224.460	214.708	215.426
NPL/NPF	**17.013**	**15.009**	**16.137**	**18.192**	**17.760**	**18.106**	**17.921**	**17.691**	**17.412**	**16.295**	**16.988**	**17.351**	**17.404**	**18.483**	**18.842**	**18.879**
Mikro / *Micro*	2.262	1.912	3.306	3.355	3.352	3.332	3.390	3.301	3.343	3.102	3.151	3.299	3.294	3.480	4.013	4.003
Kecil / *Small*	2.436	2.442	3.286	3.773	3.833	3.848	3.835	3.867	4.133	3.779	3.959	4.077	4.248	4.433	4.301	4.262
Menengah / *Medium*	12.315	10.656	9.544	11.064	10.575	10.925	10.696	10.524	9.936	9.413	9.878	9.975	9.862	10.571	10.528	10.614
4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / *Branch Offices of Foreign Banks*																
Baki Debet	**115**	**97**	**59**	**66**	**52**	**37**	**36**	**37**	**38**	**38**	**39**	**39**	**41**	**40**	**40**	**40**
Mikro / Micro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kecil / *Small*	27	40	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Menengah / *Medium*	88	57	59	66	52	37	36	37	38	38	39	39	41	40	40	40
NPL/NPF	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mikro / Micro	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kecil / Small	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Menengah / Medium	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / *Total*																
Baki Debet	**1.221.015**	**1.348.813**	**1.457.132**	**1.471.586**	**1.470.199**	**1.474.759**	**1.495.943**	**1.500.411**	**1.503.752**	**1.506.293**	**1.490.896**	**1.493.488**	**1.496.794**	**1.499.536**	**1.500.630**	**1.503.625**
NPL/NPF	**46.757**	**46.033**	**54.099**	**59.521**	**59.539**	**59.809**	**59.812**	**60.343**	**60.204**	**56.582**	**60.122**	**62.003**	**61.980**	**65.372**	**67.398**	**66.314**

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

Lokasi / *Location*	2021	2022	2023	2024							2025					
				Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei	Jun
Usaha Mikro Kecil dan Menengah (UMKM) / *Micro, Small and Medium Enterprises*																
1. Jawa Barat	169.569	185.184	192.429	191.727	191.285	191.115	193.199	193.289	193.111	192.841	190.320	190.536	190.484	190.022	190.046	189.836
2. Banten	50.737	54.291	58.659	59.150	58.918	58.572	58.692	59.046	59.261	60.182	59.706	58.672	59.209	59.227	59.527	59.144
3. DKI Jakarta	138.889	144.233	149.967	147.742	146.587	146.304	149.548	149.886	151.226	155.107	151.923	149.952	149.752	154.560	154.740	153.780
4. D.I Yogyakarta	20.067	22.236	23.059	22.965	22.901	22.931	23.047	23.007	22.970	23.018	22.660	22.745	22.906	22.691	22.804	22.726
5. Jawa Tengah	148.313	171.888	185.808	186.191	186.390	187.119	189.585	189.777	190.287	190.212	188.524	188.994	188.630	187.702	187.718	187.606
6. Jawa Timur	179.883	199.243	215.372	220.804	219.363	220.893	223.630	224.574	225.497	225.662	224.205	225.452	225.589	225.514	225.893	227.009
7. Bengkulu	11.369	13.195	13.939	14.087	14.109	14.185	14.247	14.005	14.050	14.061	14.024	14.130	14.139	14.182	14.251	14.329
8. Jambi	18.880	21.819	24.249	25.141	25.313	25.456	25.893	26.038	26.190	26.329	26.468	26.697	27.097	27.180	27.375	27.561
9. Aceh	10.538	10.773	12.107	12.509	12.681	12.847	13.121	13.210	13.321	13.379	13.097	13.257	13.279	13.092	13.066	13.108
10 Sumatera Utara	63.143	70.370	78.730	79.792	79.911	80.196	81.048	80.501	80.883	80.980	80.502	80.955	81.092	80.937	81.153	81.601
11 Sumatera Barat	23.693	27.485	30.003	30.424	30.404	30.412	30.659	30.821	30.842	30.619	30.539	30.780	30.607	30.542	30.561	30.636
12 Riau	32.446	36.091	41.112	42.212	42.459	42.809	43.086	43.294	43.397	43.186	42.800	42.831	43.160	43.294	42.987	43.475
13 Kepulauan Riau	31.073	36.162	38.591	39.390	39.600	40.021	40.704	40.937	40.950	40.489	40.360	40.414	40.693	40.699	40.899	41.322
14 Sumatera Selatan	5.758	6.572	7.377	7.480	7.495	7.534	7.519	7.567	7.460	7.419	7.222	7.235	7.202	7.238	7.207	7.233
15 Bangka Belitung	10.321	11.596	12.627	13.671	13.827	13.911	14.310	14.315	14.405	14.810	14.726	14.986	15.505	15.761	15.788	16.081
16 Lampung	23.981	27.550	29.864	30.540	30.639	30.643	30.793	30.957	31.093	31.162	31.022	31.275	31.322	31.316	31.381	31.347
17 Kalimantan Selatan	16.692	19.427	23.370	22.992	23.094	23.127	23.325	23.571	23.779	23.881	23.453	23.514	23.662	23.548	23.511	23.852
19 Kalimantan Timur	30.158	32.400	36.694	36.912	36.815	36.990	38.254	38.400	38.311	38.560	37.546	37.764	38.123	38.062	37.970	38.409
20 Kalimantan Tengah	14.227	16.882	18.718	19.418	19.570	19.621	20.156	20.243	20.150	19.681	19.494	19.851	19.847	19.795	19.836	19.754
21 Sulawesi Tengah	11.835	13.927	15.744	16.180	16.204	16.328	16.891	17.027	17.123	17.168	17.026	17.228	17.287	17.280	17.327	17.302
22 Sulawesi Selatan	49.304	54.853	59.680	59.805	59.890	59.991	60.560	60.851	60.791	60.289	59.901	60.069	60.239	60.170	60.152	60.291
23 Sulawesi Utara	11.754	12.715	13.382	13.305	13.265	13.258	13.440	13.509	13.531	13.529	13.382	13.443	13.658	13.687	13.680	13.623
24 Sulawesi Tenggara	5.001	5.453	5.557	5.305	5.241	5.206	5.220	5.264	5.086	5.080	5.032	5.069	5.053	5.189	5.197	5.233
25 Sulawesi Barat	6.102	6.644	7.429	7.544	7.533	7.544	7.627	7.665	7.645	7.599	7.563	7.597	7.608	7.601	7.615	7.630
26 Gorontalo	11.187	12.898	14.659	15.419	15.520	15.573	15.801	15.855	15.884	15.790	15.772	16.052	16.171	16.147	16.119	16.236
27 Nusa Tenggara Barat	17.993	19.474	21.230	21.928	21.937	22.099	22.560	22.903	22.803	22.581	22.385	22.466	22.516	22.502	22.347	22.380
28 Bali	43.288	45.818	50.097	52.240	52.675	53.168	53.907	54.287	54.087	53.841	53.420	53.652	54.187	54.003	54.091	54.244
29 Nusa Tenggara Timur	14.201	16.406	18.410	18.577	18.516	18.462	18.595	18.679	18.647	18.237	17.958	17.996	17.928	17.854	17.820	17.747
30 Maluku	4.799	5.494	6.304	6.336	6.392	6.450	6.500	6.591	6.588	6.433	6.499	6.529	6.558	6.491	6.508	6.569
31 Papua	11.402	12.207	12.912	12.737	12.757	12.842	13.765	13.716	13.696	13.578	13.186	13.147	13.118	13.046	13.027	13.167
32 Maluku Utara	3.104	3.878	4.393	4.398	4.359	4.370	4.376	4.441	4.538	4.596	4.580	4.588	4.626	4.625	4.537	4.543
33 Papua Barat	4.441	5.046	5.460	5.546	5.544	5.589	6.219	6.228	6.236	6.146	6.054	5.998	5.918	5.905	5.890	5.962
34 Lainnya / *Others*	31	82	10	20	19	17	18	17	17	19	17	17	19	18	18	18
35 Tidak Teridentifikasi / *Un-identified*	2.813	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / *Total*	**1.221.015**	**1.348.813**	**1.457.132**	**1.471.586**	**1.470.199**	**1.474.759**	**1.495.943**	**1.500.411**	**1.503.752**	**1.506.293**	**1.490.896**	**1.493.488**	**1.496.794**	**1.499.536**	**1.500.630**	**1.503.625**

Departemen Pengelolaan Data dan Statistik

OTORITAS JASA KEUANGAN

Menara Radius Prawiro
Jl. MH Thamrin No. 2, Jakarta Pusat
Email: layanan.data@ojk.go.id
Telepon: (021) 157
Fax: (021) 386 6032

www.ojk.go.id
official.ojk
@OJKINDONESIA
@OJKINDONESIA
Jasakeuangan