

STATISTIK PERBANKAN INDONESIA

INDONESIA BANKING STATISTICS



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KATA PENGANTAR *FOREWORD*

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

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 activities in banking sector from The Bank of Indonesia to Financial Services Authority since December 31st, 2013, accordingly since SPI of November 2013 edition is published by Financial Services Authority and can be accessed through website www.ojk.go.id on menu Data and Banking Statistic.

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, Juli 2025
Jakarta, July 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 Juni 2025 akan diterbitkan pada minggu ke III bulan Agustus 2025.

Tanda, Simbol dan Sumber Data

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

- r Angka-angka diperbaiki
- () Sebagian dari suatu jumlah
- * Angka-angka sementara
- ** Angka-angka sangat sementara
- *** Angka-angka sangat-sangat sementara
- Tidak ada
- ... Angka belum tersedia
- - Nol atau lebih kecil daripada *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 diimbau untuk memperhatikan waktu *download* data.

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

Sangkalan

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

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Advance Release Calender (ARC)

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

Notes, Symbols and Sources of Data

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

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

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

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

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

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

Disclaimer

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

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DAFTAR SINGKATAN *LIST OF ABBREVIATIONS*

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

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Data Perbankan

Sumber Data:

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

Keterangan symbol/tanda pada tabel:

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

Tabel 1 Kegiatan Usaha Perbankan (Bank Industries Operation) dalam Miliar Rp (Billion Rp)																
Indikator / Indicator	2021	2022	2023	2024								2025				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Penyaluran Dana / Distribution of Funds																
Bank Umum / Commercial Banks	10.114.135	11.065.740	11.621.114	11.801.256	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
Bank Perekonomian Rakyat / Rural Banks	161.831	175.631	188.212	187.730	189.021	190.342	191.548	192.518	193.442	194.710	196.398	195.734	195.909	195.740	196.391	197.025
SBI dan SBIS ¹⁾	12.420	2.866	-	-	-	-	-	-	-	-	-	-	-	-	49	-
Sumber Dana / Source of Funds																
Bank Umum / Commercial Banks	8.129.720	8.925.471	9.347.078	9.586.274	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
Bank Perekonomian Rakyat / Rural Banks	139.648	151.607	163.564	163.891	165.231	166.347	167.233	167.942	168.512	169.440	171.060	170.446	170.390	170.446	171.035	171.659
Jumlah Aset / Total Assets																
Bank Umum / Commercial Banks	10.112.304	11.113.314	11.765.838	11.921.366	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
Bank Perekonomian Rakyat / Rural Banks	168.443	182.302	194.984	195.006	196.338	197.687	199.106	200.162	201.290	202.485	204.633	203.661	203.688	203.684	204.258	204.892
Jumlah Bank / Total Banks																
Bank Umum / Commercial Banks	107	106	105	106	106	106	106	105	105	105	105	105	105	105	105	105
Bank Perekonomian Rakyat / Rural Banks	1.468	1.441	1.402	1.388	1.384	1.381	1.378	1.377	1.369	1.367	1.356	1.356	1.356	1.345	1.344	1.344
Jumlah Kantor / Total Bank Offices																
Bank Umum / Commercial Banks	32.366	25.377	24.276	24.150	24.170	24.268	23.972	23.935	23.919	23.897	23.899	23.853	23.832	23.734	23.707	23.675
Bank Perekonomian Rakyat / Rural Banks	5.871	6.044	6.047	6.007	5.998	6.008	5.993	5.975	5.960	5.955	5.882	5.884	5.939	5.927	5.914	5.907

Data Bank Umum Berdasarkan Modal Inti (KBMI)

Sumber Data:

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

Tambahan Informasi:

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

Keterangan symbol/tanda pada tabel:

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

Tabel 1.1. Kegiatan Usaha Bank Umum (Commercial Bank Operations) Miliar Rp (Billion Rp)														
Keterangan	2023	2024								2025				
		Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Penyaluran Dana / Distribution of Funds														
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	7.186.935	7.460.641	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
- Kepada Pihak Ketiga / To Third Party	7.090.243	7.376.114	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
Rupiah	6.082.640	6.254.871	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
Valas / Foreign Exchange	1.007.604	1.121.243	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
- Kepada Bank Lain / Inter Bank Credit/Financing	96.692	84.527	89.353	88.373	89.218	93.925	93.875	99.541	115.799	109.541	111.557	111.594	108.765	106.177
Rupiah	65.332	58.608	57.069	56.418	56.683	56.153	54.422	59.163	68.608	64.990	66.081	65.662	62.849	63.056
Valas / Foreign Exchange	31.360	25.919	32.284	31.955	32.535	37.773	39.454	40.247	47.191	44.551	45.476	45.932	45.916	43.121
b. Penempatan pada Bank Lain / Interbank Placement	258.375	281.345	294.565	259.371	270.118	318.734	284.315	296.833	275.052	296.991	295.308	288.127	300.976	354.761
- Giro / Demand Deposit	149.694	160.118	164.480	140.056	141.643	181.661	146.284	163.282	149.178	169.383	161.102	181.594	169.218	218.781
- Inter Bank Call Money / Inter Bank Call Money	89.153	92.888	104.840	93.694	104.858	111.884	111.062	113.422	104.023	106.017	114.430	89.912	111.062	113.036
- Deposito Berjangka / Time Deposits	14.565	19.164	13.126	15.884	12.738	15.630	17.784	10.730	12.463	11.458	9.236	5.331	6.992	10.772
- Lainnya / Others	4.963	9.174	12.118	9.737	10.879	9.560	9.186	9.399	9.388	10.132	10.539	11.290	13.704	12.171
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	1.047.750	890.173	798.191	761.901	834.903	784.629	780.866	806.754	858.861	842.403	793.443	878.540	779.105	752.771
- Giro / Demand Deposit	649.718	544.568	516.610	506.546	510.339	487.388	507.176	502.914	546.411	476.966	465.705	504.535	436.178	421.460
- Fine Tune Operation (FTO)	231.117	185.904	120.554	144.738	212.565	165.678	155.756	136.039	162.809	211.814	200.066	235.051	198.846	193.823
- Fasbi	154.566	154.012	154.159	103.984	111.533	121.921	108.245	158.792	139.067	144.772	121.963	132.669	133.121	130.152
- Lainnya / Others	12.349	5.689	6.868	6.632	467	9.642	9.689	9.008	10.573	8.850	5.709	6.286	10.960	7.336
d. Surat Berharga / Securities	1.987.800	2.170.643	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
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	49	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	25.976	19.824	19.592	18.628	15.994	15.229	15.930	13.592	10.633	13.701	13.065	11.413	12.864	12.092
- Obligasi / Bonds	1.468.745	1.447.818	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
- Lainnya / Others	493.079	703.001	781.779	864.209	849.549	863.802	913.530	945.945	882.215	896.015	903.359	861.688	888.793	873.006
e. Penyerahan / Equity Investment	116.678	127.052	126.077	126.986	127.320	125.385	125.741	126.993	126.051	126.414	126.829	126.585	126.963	127.279
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	342.397	346.251	337.237	335.809	332.942	330.667	331.743	332.830	320.093	323.203	325.332	321.358	322.578	323.293
- Kredit & Pembiayaan yang diberikan / Credit & Financing	333.040	338.767	329.853	328.253	325.631	323.479	324.446	325.480	313.282	316.071	317.980	314.421	316.599	317.273
- Surat Berharga / Securities	3.982	2.046	1.579	1.799	1.761	1.865	1.784	1.926	1.857	1.921	2.159	1.826	1.508	1.622
- Lainnya / Others	5.375	5.438	5.805	5.758	5.550	5.323	5.514	5.424	4.954	5.211	5.192	5.111	4.471	4.398
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	19.530	32.215	32.456	29.295	44.122	48.058	34.040	33.982	40.148	39.592	51.661	47.728	50.316	40.471
h. Tagihan Lainnya / Other claims	661.649	492.935	495.022	449.703	485.643	431.787	421.259	427.069	478.597	413.397	429.382	531.674	478.955	492.499
Sumber Dana / Source of Funds														
a. Dana Pihak Ketiga / Third Party Funds	8.457.929	8.698.703	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
Rupiah	7.144.439	7.286.378	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
Giro / Demand Deposit	1.869.826	1.867.598	1.917.477	1.874.987	1.859.586	1.906.992	1.909.330	2.008.707	1.944.250	1.943.656	1.932.656	1.914.757	1.960.527	1.996.356
Tabungan / Saving	2.488.350	2.512.263	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
Simpanan Berjangka / Time Deposits	2.786.262	2.906.517	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
Valas / Foreign Exchange	1.313.490	1.412.325	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
Giro / Demand Deposit	792.724	862.098	823.361	808.935	793.021	796.623	793.734	795.329	807.123	851.445	845.133	855.782	886.129	885.386
Tabungan / Saving	180.833	194.383	197.303	200.145	201.644	207.361	202.089	197.775	194.469	201.317	202.663	205.051	209.553	210.693
Simpanan Berjangka / Time Deposits	339.933	355.844	383.107	387.479	378.439	359.066	372.735	375.666	380.791	380.757	391.035	399.059	382.896	374.733
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	17.579	16.929	17.140	9.575	10.844	14.057	14.124	16.241	23.606	21.668	19.027	25.293	20.995	9.647
c. Kewajiban kepada Bank lain / Interbank Liabilities	198.381	199.668	203.714	197.779	192.028	189.082	197.583	202.199	192.612	192.530	210.210	187.030	203.121	207.977
d. Surat Berharga yang diterbitkan / Issued Securities	99.040	94.406	95.780	94.125	90.921	90.324	99.640	96.562	99.327	93.646	97.712	114.600	113.887	103.470
e. Pinjaman yang Diterima / Loans received	308.328	318.871	323.207	326.484	332.274	326.527	336.907	345.134	395.420	385.821	387.742	393.518	400.406	400.648
Rupiah	98.029	96.820	94.688	93.388	94.194	94.003	93.563	98.721	107.224	103.316	105.664	103.737	102.816	104.185
Valas / Foreign Exchange	210.299	222.051	228.519	233.096	238.080	232.523	243.344	246.414	288.195	282.506	282.078	289.781	297.590	296.464
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	21.519	35.699	36.533	30.745	46.233	49.864	39.726	39.721	47.811	47.732	58.090	60.280	64.684	52.806
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	239.371	217.656	257.794	264.162	333.889	289.384	256.902	286.304	355.289	271.592	254.716	374.829	330.438	345.142
h. Setoran Jaminan / Guarantee Deposits	4.932	4.342	3.924	4.436	5.173	5.219	5.070	4.776	5.153	4.878	4.826	5.121	5.113	4.542
Beberapa komponen modal / Several Components of Capital														
a. Modal Disetor / Paid In Capital	312.788	315.727	316.763	317.363	317.244	312.186	313.520	313.527	313.778	313.824	313.838	315.262	315.322	315.345
b. Cadangan / Reserves	97.664	104.449	104.747	104.801	104.969	104.809	104.802	104.922	104.923	104.910	105.638	107.487	107.674	109.181
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	738.593	843.320	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
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit /Loss) 2)	243.326	101.467	126.525	149.620	171.026	194.970	217.590	237.148	255.200	19.361	40.014	66.455	85.601	106.502
e. Tambahan modal disetor / Additional Paid In Capital	288.231	296.830	296.181	300.528	305.886	311.136	303.477	302.177	300.368	303.430	306.804	303.746	311.624	309.259
f. Modal Pinjaman / Loan Capital	78.930	71.068	71.425	72.299	70.624	69.810	69.857	70.283	67.808	62.667	64.495	61.506	61.604	60.903

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

Keterangan	2023	2024										2025		
		Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Penyaluran Dana / Distribution of Funds														
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	754.649	763.934	773.981	778.552	784.585	782.946	792.232	801.954	815.170	809.425	782.797	794.090	792.919	788.474
- Kepada Pihak Ketiga / To Third Party	751.536	759.937	769.833	774.464	780.582	778.944	788.644	797.381	808.956	803.108	779.209	790.627	789.433	785.278
Rupiah	692.030	692.761	702.837	708.120	717.124	716.412	721.762	729.338	738.163	733.447	723.886	733.159	733.035	733.627
Valas / Foreign Exchange	59.506	67.176	66.995	66.344	63.458	62.532	66.882	68.044	70.793	69.661	55.323	57.467	56.398	51.651
- Kepada Bank Lain / Inter Bank Credit/Financing	3.113	3.997	4.149	4.088	4.003	4.001	3.588	4.573	6.214	6.318	3.588	3.463	3.486	3.196
Rupiah	3.006	3.412	3.545	3.446	3.453	3.468	3.395	4.107	5.781	5.885	3.174	3.043	3.065	2.780
Valas / Foreign Exchange	107	585	604	642	550	533	193	466	434	433	415	420	422	416
b. Penempatan pada Bank Lain / Interbank Placement	41.517	44.259	40.531	39.608	43.687	42.531	46.630	45.974	35.198	45.489	37.892	33.309	42.180	45.526
- Giro / Demand Deposit	14.110	15.425	13.469	12.357	12.315	11.899	11.375	9.708	10.612	13.497	7.458	9.381	7.029	8.515
- Inter Bank Call Money / Inter Bank Call Money	22.056	18.795	19.799	18.504	21.711	21.324	25.368	30.849	18.614	24.663	23.979	22.300	29.863	30.707
- Deposito Berjangka / Time Deposits	4.917	9.435	5.658	7.514	7.075	7.963	8.202	3.918	5.342	6.484	4.864	889	3.299	5.400
- Lainnya / Others	434	603	1.604	1.233	2.585	1.345	1.684	1.499	630	844	1.590	738	1.989	904
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	142.047	122.110	119.172	114.338	117.760	121.642	131.610	128.821	145.348	132.263	120.164	131.871	108.691	113.721
- Giro / Demand Deposit	83.653	74.035	67.297	67.242	70.308	63.118	68.109	66.429	74.135	56.180	55.979	64.538	46.359	49.214
- Fine Tune Operation (FTO)	16.506	16.388	12.435	17.501	15.594	23.179	29.061	25.175	34.023	33.485	29.274	34.875	30.183	37.484
- Fasbi	41.878	31.439	39.204	29.272	31.400	34.728	33.682	36.330	36.403	41.915	34.216	31.760	31.466	26.607
- Lainnya / Others	10	247	237	323	458	618	758	887	787	683	695	698	683	415
d. Surat Berharga / Securities	241.420	276.963	289.100	294.593	297.631	302.320	302.558	308.143	295.690	291.099	281.185	278.082	287.499	277.353
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	5.499	3.764	3.459	3.422	3.359	3.480	3.291	3.460	3.074	3.617	3.337	2.979	3.179	2.906
- Obligasi / Bonds	183.677	188.499	189.627	189.279	187.420	180.931	175.424	179.428	174.770	177.580	174.445	172.193	175.767	177.257
- Lainnya / Others	52.244	84.700	96.014	101.893	106.853	117.909	123.843	125.255	117.847	109.902	103.403	102.910	108.553	97.189
e. Penyertaan / Equity Investment	809	3.079	3.104	3.104	3.105	3.105	3.105	2.035	2.035	2.036	2.036	2.072	2.072	2.072
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	24.370	28.442	28.102	27.371	27.877	27.685	28.136	28.665	27.964	28.428	27.009	27.080	27.511	27.501
- Kredit & Pembiayaan yang diberikan / Credit & Financing	23.568	27.652	27.254	26.542	27.014	26.815	27.262	27.789	27.059	27.593	26.240	26.327	26.759	26.762
- Surat Berharga / Securities	182	122	120	114	119	127	136	126	147	138	128	115	111	105
- Lainnya / Others	619	668	728	714	744	744	737	750	758	697	641	638	641	634
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	3.456	2.920	2.890	2.511	3.778	3.115	6.343	6.301	7.131	7.243	7.801	11.525	11.704	9.879
h. Tagihan Lainnya / Other claims	99.097	76.639	76.842	75.177	64.183	67.759	63.481	55.656	62.207	56.875	59.464	65.544	67.139	60.711
Sumber Dana / Source of Funds														
a. Dana Pihak Ketiga / Third Party Funds	918.307	952.452	949.132	957.330	955.074	959.418	980.155	973.591	974.815	977.676	926.357	932.282	937.289	944.781
Rupiah	852.264	879.007	877.666	880.729	880.975	883.642	902.008	899.179	889.504	894.968	863.085	865.560	875.139	874.975
Giro / Demand Deposit	162.639	187.297	187.663	185.379	188.062	198.339	208.290	194.208	161.673	183.245	177.585	170.783	185.460	187.775
Tabungan / Saving	214.755	205.192	209.611	209.945	211.537	209.220	209.189	212.522	229.706	216.380	207.271	218.394	212.839	209.249
Simpanan Berjangka / Time Deposits	474.870	486.518	480.392	485.405	481.375	478.084	484.528	492.449	498.125	495.343	478.229	476.383	476.839	477.951
Valas / Foreign Exchange	66.043	73.445	71.466	76.601	74.099	75.775	78.147	74.412	85.311	82.708	63.272	66.722	62.150	69.806
Giro / Demand Deposit	27.384	31.596	28.119	30.042	27.637	33.878	35.503	31.114	42.594	38.404	24.895	28.601	27.330	35.686
Tabungan / Saving	4.375	4.383	4.084	4.272	4.564	3.313	2.862	4.020	3.737	4.135	3.707	4.064	4.343	4.173
Simpanan Berjangka / Time Deposits	34.283	37.465	39.262	42.287	41.898	38.584	39.781	39.279	38.980	40.169	34.670	34.058	30.477	29.947
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	5.183	1.809	4.732	2.178	2.720	3.307	3.155	3.395	4.778	2.741	2.282	6.739	2.500	2.718
c. Kewajiban kepada Bank lain / Interbank Liabilities	52.434	41.325	46.099	39.011	38.249	43.426	39.893	40.974	40.983	37.241	35.695	37.510	37.330	31.035
d. Surat Berharga yang diterbitkan / Issued Securities	16.034	12.584	14.703	14.761	15.678	14.956	19.889	21.807	20.416	16.246	20.218	20.653	18.709	18.634
e. Pinjaman yang Diterima / Loans received	26.636	33.474	34.835	36.110	35.324	33.473	34.634	35.067	36.155	37.156	36.333	38.107	38.335	37.850
Rupiah	17.906	21.721	22.088	22.076	22.141	21.240	21.874	22.740	24.040	23.707	25.265	25.395	25.759	25.505
Valas / Foreign Exchange	8.730	11.754	12.747	14.034	13.183	12.233	12.760	12.326	12.114	13.449	11.068	12.711	12.576	12.344
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	4.086	4.522	4.506	4.031	4.647	3.873	7.346	7.661	8.749	8.897	9.337	13.148	13.218	11.438
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	15.820	8.070	14.414	15.497	23.343	25.792	16.423	19.981	27.148	16.844	16.642	27.874	17.316	15.581
h. Setoran Jaminan / Guarantee Deposits	278	189	190	195	185	172	162	210	246	250	209	196	209	208
Beberapa komponen modal / Several Components of Capital														
a. Modal Disetor / Paid In Capital	135.200	154.615	155.019	155.368	155.489	150.750	152.084	152.091	152.317	152.339	146.647	148.071	148.345	144.493
b. Cadangan / Reserves	26.562	28.438	28.695	28.750	28.914	28.754	28.747	28.866	28.867	28.854	28.986	30.130	30.134	30.151
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	(7.973)	(22.723)	(23.962)	(24.015)	(24.319)	(23.158)	(23.162)	(23.420)	(23.511)	(15.673)	(21.885)	(26.823)	(27.242)	(29.894)
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit /Loss) 2)	13.156	2.390	3.904	6.121	6.522	8.460	9.063	10.049	6.678	1.469	2.565	4.425	5.499	6.422
e. Tambahan modal disetor / Additional Paid In Capital	48.900	56.643	56.484	57.431	57.927	58.808	57.037	57.370	58.382	58.669	56.167	54.628	55.041	55.382
f. Modal Pinjaman / Loan Capital	8.979	13.065	13.078	12.767	13.175	13.142	13.201	13.217	12.841	12.042	11.559	12.052	12.053	12.014

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

Keterangan	2023	2024										2025		
		Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Penyaluran Dana / Distribution of Funds														
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	864.422	888.160	910.309	908.810	897.231	898.933	905.139	911.508	935.037	809.136	849.263	981.721	986.288	995.032
- Kepada Pihak Ketiga / To Third Party	834.792	863.789	880.336	880.616	868.498	864.320	868.702	874.277	890.587	774.239	811.109	936.925	940.602	952.398
Rupiah	683.825	706.327	719.230	717.706	720.073	728.085	727.506	725.923	740.757	608.789	628.555	745.829	743.605	756.077
Valas / Foreign Exchange	150.967	157.462	161.106	162.910	148.425	136.234	141.196	148.354	149.830	165.449	182.554	191.096	196.997	196.321
- Kepada Bank Lain / Inter Bank Credit/Financing	29.630	24.371	29.973	28.194	28.732	34.613	36.436	37.231	44.450	34.898	38.154	44.796	45.686	42.634
Rupiah	12.833	10.323	9.775	9.602	9.451	9.434	8.829	9.597	11.790	5.055	7.794	12.620	12.618	12.618
Valas / Foreign Exchange	16.797	14.047	20.198	18.592	19.282	25.180	27.608	27.634	32.661	29.843	30.360	32.177	33.068	30.015
b. Penempatan pada Bank Lain / Interbank Placement	53.296	58.458	64.353	47.856	55.994	68.623	69.113	56.557	58.146	58.709	62.622	54.183	71.046	70.005
- Giro / Demand Deposit	14.505	17.386	16.288	15.474	13.537	13.603	15.118	11.781	11.975	12.012	14.978	18.726	17.973	19.638
- Inter Bank Call Money / Inter Bank Call Money	37.043	37.512	46.180	31.025	41.254	52.543	50.239	43.780	44.552	45.440	46.020	33.820	51.733	47.689
- Deposito Berjangka / Time Deposits	1.526	3.112	1.116	1.177	1.005	2.397	3.693	992	1.551	1.257	1.625	1.266	1.239	2.539
- Lainnya / Others	223	448	768	180	198	80	63	5	68	0	0	372	100	139
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	187.861	182.587	179.013	171.931	164.141	153.517	147.543	144.216	160.420	153.311	149.114	148.190	130.688	154.733
- Giro / Demand Deposit	95.471	81.291	71.338	77.770	72.060	72.468	75.825	75.037	79.920	63.024	63.947	69.053	61.889	63.505
- Fine Tune Operation (FTO)	57.622	71.185	53.603	55.319	63.550	48.199	41.254	30.424	48.627	51.666	45.965	43.630	54.314	53.314
- Fasbi	34.307	29.203	52.541	38.842	28.531	31.957	30.126	38.296	38.826	41.660	32.640	32.921	25.168	35.509
- Lainnya / Others	461	908	1.620	1	1	894	338	460	322	1	860	251	1	1.404
d. Surat Berharga / Securities	270.620	305.245	331.854	348.361	351.531	360.155	380.617	381.158	347.654	323.936	346.003	376.248	388.936	378.468
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)		-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	5.070	4.306	3.347	3.248	1.308	1.180	1.389	572	581	588	597	597	629	512
- Obligasi / Bonds	206.032	205.948	208.638	206.687	206.326	208.126	211.347	208.187	194.587	183.914	196.836	210.758	215.973	205.671
- Lainnya / Others	59.518	94.992	119.870	138.427	143.897	150.849	167.881	172.399	152.486	139.435	148.570	164.893	172.333	172.285
e. Penyertaan / Equity Investment	4.669	3.180	3.177	3.177	3.275	3.304	3.302	3.301	3.509	1.082	1.080	3.650	3.651	3.650
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	25.737	24.556	24.023	24.219	24.236	24.686	25.244	25.268	25.126	22.743	24.774	26.135	26.498	26.596
- Kredit & Pembiayaan yang diberikan / Credit & Financing	25.491	24.320	23.774	23.958	23.994	24.454	25.008	25.047	24.888	22.524	24.518	25.964	26.318	26.421
- Surat Berharga / Securities	15	20	21	16	15	15	14	14	14	15	35	35	35	34
- Lainnya / Others	231	216	228	244	227	217	222	208	224	204	221	136	145	141
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	5.116	11.510	12.159	10.154	14.772	16.738	10.754	10.127	12.058	11.360	16.538	13.142	12.967	10.211
h. Tagihan Lainnya / Other claims	92.830	103.783	95.535	84.507	87.396	77.470	75.510	80.358	76.507	63.978	81.498	82.815	76.090	92.757
Sumber Dana / Source of Funds														
a. Dana Pihak Ketiga / Third Party Funds	989.283	1.050.913	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
Rupiah	810.144	855.686	866.126	859.899	862.745	875.242	887.774	879.514	858.566	748.160	778.036	891.299	900.061	916.009
Giro / Demand Deposit	212.134	223.549	233.356	221.223	218.320	228.482	227.343	223.488	214.578	212.656	212.842	221.364	232.690	235.964
Tabungan / Saving	163.352	160.160	166.628	167.520	170.661	167.795	168.689	167.831	176.575	136.997	141.726	182.678	180.240	176.541
Simpanan Berjangka / Time Deposits	434.658	471.977	466.142	471.156	473.764	478.965	493.742	488.195	467.413	398.507	423.468	487.257	487.131	503.504
Valas / Foreign Exchange	179.139	195.227	202.474	196.369	194.115	188.557	189.870	183.642	190.326	192.041	219.013	214.141	219.078	211.014
Giro / Demand Deposit	110.490	121.682	122.388	118.574	118.736	115.291	112.045	111.142	114.089	120.978	132.870	124.288	132.448	123.908
Tabungan / Saving	7.719	8.725	8.829	8.632	9.448	9.547	9.022	8.854	7.189	7.657	8.026	7.851	7.923	7.838
Simpanan Berjangka / Time Deposits	60.930	64.820	71.256	69.162	65.932	63.719	68.804	63.646	69.048	63.406	78.117	82.003	78.707	79.269
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	0	0	0	157	67	0	0	0	3	557	0	0	1.567	0
c. Kewajiban kepada Bank lain / Interbank Liabilities	56.468	57.987	58.809	52.453	54.629	53.036	57.417	58.401	51.605	52.873	61.373	59.526	59.828	64.282
d. Surat Berharga yang diterbitkan / Issued Securities	2.382	2.982	3.427	2.891	2.592	2.793	2.468	2.096	2.998	1.307	1.316	2.615	2.445	2.445
e. Pinjaman yang Diterima / Loans received	44.290	40.293	42.387	43.354	40.414	39.912	39.102	40.789	46.209	28.822	31.770	44.891	46.269	48.060
Rupiah	31.414	28.268	28.520	28.639	28.591	28.553	28.587	29.697	32.125	17.657	17.802	30.440	31.785	33.841
Valas / Foreign Exchange	12.876	12.025	13.867	14.715	11.823	11.359	10.516	11.092	14.083	11.166	13.968	14.451	14.484	14.218
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	6.951	11.980	12.509	11.335	20.151	22.042	15.231	15.199	18.090	18.788	22.034	24.302	26.053	22.935
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	25.028	18.371	32.135	31.484	30.059	25.846	22.683	31.609	47.970	17.427	22.309	44.748	26.316	39.867
h. Setoran Jaminan / Guarantee Deposits	1.115	847	643	1.005	866	829	877	899	1.149	970	1.079	1.124	1.051	688
Beberapa komponen modal / Several Components of Capital														
a. Modal Disetor / Paid In Capital	72.940	56.216	56.848	57.134	57.134	57.161	57.161	57.161	57.186	54.556	60.263	62.893	62.893	66.768
b. Cadangan / Reserves	15.140	16.095	16.097	16.097	16.097	16.097	16.097	16.097	16.097	13.064	13.622	16.775	16.953	17.042
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	71.634	101.736	100.428	100.286	100.268	99.331	98.647	97.968	97.970	115.830	118.373	124.539	121.938	123.722
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit /Loss) 2)	17.948	10.704	12.349	14.949	17.339	19.489	21.367	22.795	24.631	2.180	4.189	6.605	8.639	11.026
e. Tambahan modal disetor / Additional Paid In Capital	47.967	45.827	45.011	45.290	46.068	46.860	45.832	45.485	44.837	44.044	47.668	48.926	49.756	50.211
f. Modal Pinjaman / Loan Capital	16.453	10.852	10.891	12.298	12.057	11.963	11.130	11.176	11.558	6.189	6.274	8.255	8.259	8.228

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

Keterangan	2023	2024										2025		
		Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Penyaluran Dana / Distribution of Funds														
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	1.860.582	1.917.887	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
- Kepada Pihak Ketiga / To Third Party	1.834.908	1.894.870	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
Rupiah	1.572.046	1.593.356	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
Valas / Foreign Exchange	262.861	301.514	303.297	301.096	285.252	276.867	294.188	297.437	301.751	302.028	308.195	315.726	317.051	309.517
- Kepada Bank Lain / Inter Bank Credit/Financing	25.675	23.017	23.614	23.258	23.714	23.814	21.839	25.184	28.189	32.038	33.118	26.964	25.049	26.906
Rupiah	18.001	15.991	16.447	15.969	15.961	16.368	15.189	18.212	20.872	24.527	25.125	20.225	18.920	20.245
Valas / Foreign Exchange	7.673	7.027	7.168	7.288	7.753	7.446	6.651	6.972	7.317	7.511	7.992	6.738	6.129	6.661
b. Penempatan pada Bank Lain / Interbank Placement	35.215	43.389	51.557	44.622	42.611	41.097	34.464	43.428	41.148	35.322	34.256	36.022	38.944	46.169
- Giro / Demand Deposit	23.141	27.858	34.553	24.946	25.611	24.903	24.141	26.781	27.435	24.524	25.571	26.897	29.608	34.781
- Inter Bank Call Money / Inter Bank Call Money	9.117	11.219	12.225	15.279	14.231	13.232	8.162	14.206	11.369	9.146	7.780	8.083	8.078	10.340
- Deposito Berjangka / Time Deposits	2.771	4.063	4.094	4.065	2.627	2.574	1.883	2.151	2.181	1.426	617	250	250	250
- Lainnya / Others	185	249	685	332	141	387	278	289	162	226	288	792	1.009	797
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	244.679	184.126	187.507	172.907	198.304	188.316	176.288	172.570	228.056	194.433	174.561	186.300	182.789	169.374
- Giro / Demand Deposit	125.155	116.405	101.225	108.888	111.929	107.910	117.302	107.655	129.638	113.249	103.506	109.421	87.887	88.521
- Fine Tune Operation (FTO)	54.257	24.562	34.210	36.277	47.769	32.366	25.709	24.244	29.116	24.184	24.075	22.889	30.080	33.688
- Fasbi	53.396	38.625	47.061	21.433	38.607	39.911	24.692	33.018	58.839	48.834	42.836	48.891	54.563	41.658
- Lainnya / Others	11.871	4.534	5.011	6.309	-	8.130	8.585	7.653	9.464	8.166	4.145	5.299	10.259	5.506
d. Surat Berharga / Securities	430.995	540.108	539.447	575.349	556.114	569.836	579.244	571.075	565.246	629.825	640.356	531.670	564.102	547.746
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	6.288	4.303	5.346	5.089	4.924	3.869	3.301	2.716	2.769	4.052	3.561	3.153	3.325	3.784
- Obligasi / Bonds	314.897	329.847	315.728	306.742	296.581	277.748	273.358	270.076	270.607	303.797	331.661	281.264	301.005	284.151
- Lainnya / Others	109.810	205.958	218.374	263.518	254.610	288.219	302.585	298.282	291.870	321.976	305.135	247.253	259.772	259.811
e. Penyertaan / Equity Investment	19.636	27.957	28.034	28.680	28.703	26.373	26.492	26.566	26.306	28.837	28.893	26.022	26.101	26.101
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	87.807	87.088	86.946	86.420	85.278	85.382	85.467	85.207	82.525	84.184	84.292	80.747	81.151	80.864
- Kredit & Pembiayaan yang diberikan / Credit & Financing	86.045	85.640	85.425	84.930	83.799	83.959	84.065	83.879	81.718	83.279	83.403	79.882	80.303	80.067
- Surat Berharga / Securities	582	388	379	381	394	391	387	349	316	296	285	189	189	179
- Lainnya / Others	1.181	1.060	1.142	1.108	1.085	1.032	1.014	979	490	609	604	676	660	619
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	6.871	10.980	10.847	10.644	13.440	15.426	9.518	9.045	10.265	10.092	13.669	10.926	12.071	8.811
h. Tagihan Lainnya / Other claims	193.407	100.895	116.546	104.160	128.045	126.875	111.221	126.674	134.497	105.310	104.349	163.750	132.161	138.544
Sumber Dana / Source of Funds														
a. Dana Pihak Ketiga / Third Party Funds	2.070.642	2.115.651	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
Rupiah	1.712.137	1.752.902	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
Giro / Demand Deposit	436.747	444.111	451.886	445.413	430.132	444.379	449.324	463.176	492.061	486.535	489.385	462.521	473.150	475.786
Tabungan / Saving	440.174	444.266	448.014	446.699	443.573	449.018	448.014	448.413	460.967	490.033	490.897	462.964	461.948	460.172
Simpanan Berjangka / Time Deposits	835.217	864.524	853.989	875.124	874.310	876.336	868.173	864.889	894.602	950.096	945.256	881.387	877.958	878.764
Valas / Foreign Exchange	358.505	362.749	387.732	388.649	389.711	384.788	380.735	374.882	375.863	384.659	388.309	391.720	401.380	399.820
Giro / Demand Deposit	143.174	135.713	146.773	147.564	141.696	142.733	139.835	139.700	137.361	138.448	140.646	139.216	151.303	153.870
Tabungan / Saving	96.791	105.152	106.281	108.144	109.905	113.623	110.442	104.542	104.077	107.747	109.065	107.389	110.701	110.874
Simpanan Berjangka / Time Deposits	118.540	121.884	134.678	132.941	138.109	128.432	130.457	130.640	134.425	138.463	138.598	145.115	139.376	135.076
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	11.900	14.692	11.954	6.747	7.586	10.304	10.537	12.406	18.418	17.911	16.250	18.089	16.562	6.559
c. Kewajiban kepada Bank lain / Interbank Liabilities	39.931	48.096	41.972	47.735	46.701	45.280	46.514	46.941	39.771	44.939	58.933	48.578	52.236	52.536
d. Surat Berharga yang diterbitkan / Issued Securities	11.132	10.962	12.572	11.575	11.554	11.979	17.156	16.442	19.296	19.066	19.292	17.554	18.871	17.773
e. Pinjaman yang Diterima / Loans received	107.952	116.749	116.926	118.074	116.449	113.165	115.823	117.428	126.052	132.163	128.783	116.867	123.406	121.335
Rupiah	46.756	44.651	41.910	40.378	41.171	41.897	40.729	43.898	48.681	59.585	60.241	45.363	42.529	41.978
Valas / Foreign Exchange	60.896	72.098	75.016	77.696	75.278	71.267	75.093	73.530	77.371	72.578	68.542	71.524	80.876	79.357
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	6.513	11.827	12.651	9.730	12.725	14.979	10.478	8.936	10.293	9.333	12.317	10.395	11.625	8.934
g. Kewajiban Lainnya (mencakup Tagihan Aseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	98.344	67.075	88.751	82.391	113.559	116.797	100.220	113.120	119.907	101.017	94.593	143.028	118.571	124.902
h. Setoran Jaminan / Guarantee Deposits	1.401	1.414	1.340	1.380	2.215	2.444	2.156	1.634	1.440	1.632	1.569	1.664	1.835	1.755
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	78.783	81.415	81.415	78.785	78.786	78.786
b. Cadangan / Reserves	44.593	48.061	48.100	48.100	48.103	48.103	48.104	48.104	48.104	51.137	51.176	48.178	48.183	49.585
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	160.801	184.614	182.953	182.976	182.999	183.022	183.045	183.068	182.735	231.087	231.039	218.309	210.513	206.584
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	38.700	16.637	19.817	23.989	27.188	30.979	34.071	36.842	40.811	3.343	6.793	10.634	14.181	17.136
e. Tambahan modal disetor / Additional Paid In Capital	77.507	82.326	82.020	83.370	85.126	86.749	84.422	83.775	82.466	84.750	85.693	83.485	88.444	84.761
f. Modal Pinjaman / Loan Capital	29.353	28.070	28.237	28.150	27.198	28.859	27.066	27.265	24.506	25.314	27.231	21.790	21.838	21.549

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

Keterangan	2023	2024										2025		
		Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Penyaluran Dana / Distribution of Funds														
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	3.707.282	3.890.660	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
- Kepada Pihak Ketiga / To Third Party	3.669.008	3.857.518	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
Rupiah	3.134.739	3.262.426	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
Valas / Foreign Exchange	534.269	595.092	607.078	608.705	576.264	583.096	610.590	616.851	621.090	618.626	625.601	628.732	644.724	640.983
- Kepada Bank Lain / Inter Bank Credit/Financing	38.274	33.142	31.617	32.833	32.768	31.497	32.012	32.423	36.946	36.287	36.697	36.371	34.544	33.442
Rupiah	31.491	28.881	27.302	27.401	27.818	26.883	27.009	27.248	30.166	29.523	29.988	29.774	28.247	27.414
Valas / Foreign Exchange	6.783	4.261	4.315	5.433	4.950	4.614	5.003	5.175	6.780	6.764	6.708	6.597	6.297	6.028
b. Penempatan pada Bank Lain / Interbank Placement	128.346	135.239	138.124	127.285	127.827	166.483	134.107	150.874	140.559	157.471	160.537	164.613	148.806	193.062
- Giro / Demand Deposit	97.938	99.449	100.170	87.279	90.180	131.255	95.649	115.012	99.155	119.350	113.095	126.590	114.608	155.847
- Inter Bank Call Money / Inter Bank Call Money	20.936	25.362	26.636	28.885	27.662	24.785	27.293	24.586	29.488	26.768	36.651	25.709	21.388	24.301
- Deposito Berjangka / Time Deposits	5.351	2.555	2.258	3.129	2.031	2.696	4.005	3.669	3.388	2.291	2.130	2.926	2.203	2.584
- Lainnya / Others	4.120	7.874	9.060	7.993	7.954	7.748	7.161	7.607	8.529	9.061	8.660	9.389	10.606	10.330
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	473.163	401.351	312.499	302.725	354.697	321.153	325.425	361.147	325.036	362.396	349.603	412.180	356.936	314.943
- Giro / Demand Deposit	345.438	272.836	276.751	252.646	256.043	243.893	245.940	253.793	262.718	244.514	242.273	261.523	240.044	220.219
- Fine Tune Operation (FTO)	102.733	73.769	20.305	35.642	85.652	61.934	59.732	56.197	58.318	105.518	95.050	131.323	94.952	68.337
- Fasbi	24.985	54.745	15.442	14.437	12.994	15.326	19.746	51.148	3.999	12.364	12.271	19.297	21.923	26.377
- Lainnya / Others	7	0	0	0	8	0	7	8	0	0	9	37	18	10
d. Surat Berharga / Securities	1.044.765	1.048.327	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
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	49	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	9.119	7.451	7.440	6.870	6.404	6.700	7.948	6.844	4.210	5.444	5.570	4.684	5.730	4.891
- Obligasi / Bonds	764.138	723.524	737.575	713.818	684.344	727.053	721.614	725.920	689.802	721.781	743.014	719.304	707.397	714.466
- Lainnya / Others	271.507	317.351	347.522	360.372	344.189	306.826	319.221	350.009	320.013	324.703	346.251	346.632	348.135	343.720
e. Penyeritaan / Equity Investment	91.563	92.836	91.761	92.026	92.237	92.603	92.842	94.021	94.200	94.459	94.809	94.971	95.217	95.456
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	204.483	206.166	198.166	197.800	195.551	192.914	192.897	193.690	184.478	187.848	189.256	187.396	187.417	188.331
- Kredit & Pembiayaan yang diberikan / Credit & Financing	197.936	201.155	193.399	192.822	190.824	188.253	188.110	188.766	179.616	182.674	183.819	182.248	183.220	184.024
- Surat Berharga / Securities	3.203	1.517	1.059	1.287	1.232	1.332	1.247	1.436	1.380	1.472	1.711	1.487	1.173	1.303
- Lainnya / Others	3.344	3.495	3.708	3.691	3.495	3.330	3.539	3.488	3.483	3.702	3.726	3.661	3.025	3.004
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	4.088	6.805	6.560	5.986	12.131	12.779	7.425	8.509	10.695	10.897	13.653	12.134	13.575	11.570
h. Tagihan Lainnya / Other claims	276.315	211.617	206.099	185.858	206.020	159.683	171.047	164.381	205.386	187.234	184.072	219.655	203.565	200.487
Sumber Dana / Source of Funds														
a. Dana Pihak Ketiga / Third Party Funds	4.479.696	4.579.687	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
Rupiah	3.769.893	3.798.783	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
Giro / Demand Deposit	1.058.307	1.012.641	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
Tabungan / Saving	1.670.070	1.702.645	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
Simpanan Berjangka / Time Deposits	1.041.517	1.083.497	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
Valas / Foreign Exchange	709.803	780.905	742.099	734.940	715.179	713.929	719.806	735.833	730.883	774.110	768.236	787.309	795.971	790.173
Giro / Demand Deposit	511.675	573.107	526.081	512.755	504.952	504.720	506.351	513.374	513.079	553.616	546.722	563.677	575.047	571.923
Tabungan / Saving	71.947	76.122	78.109	79.097	77.726	80.877	79.763	80.358	79.465	81.777	81.866	85.748	86.586	87.808
Simpanan Berjangka / Time Deposits	126.180	131.675	137.909	143.088	132.501	128.331	133.693	142.101	138.339	138.717	139.649	137.884	134.337	130.442
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	496	427	454	493	471	446	431	440	407	459	494	464	367	370
c. Kewajiban kepada Bank lain / Interbank Liabilities	49.547	52.261	56.834	58.580	52.449	47.339	53.760	55.883	60.253	57.477	54.208	41.415	53.726	60.123
d. Surat Berharga yang diterbitkan / Issued Securities	69.492	67.878	65.078	64.896	61.098	60.596	60.147	56.217	56.617	57.027	56.886	73.777	73.862	64.618
e. Pinjaman yang Diterima / Loans received	129.750	128.355	129.060	128.947	140.087	139.976	147.349	151.850	187.005	187.679	190.856	193.634	192.396	193.404
Rupiah	1.953	2.180	2.171	2.296	2.291	2.313	2.374	2.385	2.378	2.367	2.356	2.539	2.743	2.860
Valas / Foreign Exchange	127.797	126.175	126.889	126.651	137.796	137.664	144.975	149.466	184.627	185.313	188.500	191.095	189.653	190.544
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	3.969	7.369	6.868	5.649	8.709	8.970	6.670	7.926	10.679	10.715	14.402	12.436	13.788	9.500
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji) dibeli kembali(repo) / Other Liabilities	100.179	124.139	122.494	134.790	166.929	120.949	117.577	121.594	160.264	136.304	121.172	159.179	168.236	164.791
h. Setoran Jaminan / Guarantee Deposits	2.137	1.892	1.751	1.856	1.907	1.774	1.874	2.034	2.317	2.026	1.968	2.137	2.018	1.892
Beberapa komponen modal / Several Components of Capital														
a. Modal Disetor / Paid In Capital	26.046	26.113	26.113	26.078	25.838	25.491	25.491	25.491	25.491	25.513	25.513	25.513	25.298	25.298
b. Cadangan / Reserves	11.369	11.855	11.855	11.855	11.855	11.855	11.855	11.855	11.855	11.855	11.855	12.403	12.403	12.403
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	514.130	579.694	579.695	579.695	579.694	579.694	579.693	573.529	553.223	735.155	735.115	628.840	614.904	614.905
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit /Loss) 2)	173.521	71.736	89.955	104.560	119.978	136.043	153.088	167.463	183.080	12.370	26.467	43.790	57.282	71.918
e. Tambahan modal disetor / Additional Paid In Capital	113.857	112.033	112.667	114.436	116.765	118.718	116.186	115.547	114.683	115.967	117.276	116.706	118.383	118.905
f. Modal Pinjaman / Loan Capital	24.144	19.081	19.219	19.084	18.194	17.846	18.460	18.626	18.903	19.121	19.431	19.409	19.454	19.112

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

Keterangan	2022	2023	2024								2025				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
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	442.901	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
a. Dari Bank Indonesia / From Bank Indonesia Placement	13.904	20.916	7.831	9.005	10.277	11.623	12.981	14.371	15.603	16.730	1.283	2.335	3.778	5.189	6.352
b. Dari Penempatan pada bank lain / From interbank placement	5.409	12.037	5.942	7.164	8.367	9.559	10.665	12.750	13.013	14.154	1.042	2.168	3.300	4.451	5.728
c. Dari surat berharga / From securities	94.584	110.038	52.008	62.896	74.503	86.314	98.058	109.334	121.426	135.976	12.016	22.924	35.628	46.787	58.935
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	523.468	608.443	277.131	332.447	389.092	445.256	501.573	559.005	615.166	673.725	64.728	118.778	178.328	228.226	286.605
- kepada pihak ketiga bukan bank / To Third Party non Bank	520.202	603.518	273.822	328.568	384.634	440.211	496.007	552.464	608.054	665.983	63.726	117.169	176.034	225.270	283.016
- kepada bank lain / To other Bank	3.267	4.925	3.309	3.879	4.458	5.045	5.566	6.541	7.112	7.742	1.002	1.609	2.293	2.956	3.589
e. Lainnya / Others	174.093	225.568	99.989	120.228	141.424	164.401	194.344	239.316	292.627	344.230	22.849	41.105	61.899	87.234	107.754
2. Beban Bunga/Bagi Hasil / Interest/Profit Sharing Expenses	323.610	447.336	220.623	263.538	308.871	355.894	410.404	480.717	558.352	635.059	56.028	97.356	143.563	187.170	234.087
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	484	553	293	373	468	633	850	985	1.146	1.277	134	254	366	508	654
b. Kewajiban pada Bank lain / Interbank Liabilities	6.833	12.374	4.737	7.561	8.391	9.629	10.730	12.467	13.057	14.205	1.106	2.116	3.296	4.446	5.634
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	129.628	199.055	100.937	120.871	141.863	162.882	183.208	204.364	225.637	247.280	21.867	42.196	64.496	86.532	109.257
- Giro / Demand Deposit	27.740	45.132	25.034	29.712	34.740	39.825	44.778	49.963	54.926	60.404	5.506	10.754	16.433	22.202	27.975
- Tabungan / Saving	15.492	17.834	7.838	9.575	11.210	12.829	14.405	16.047	17.959	19.790	1.743	3.406	5.205	6.962	8.774
- Simpanan Berjangka / Time deposits	86.396	136.088	68.064	81.584	95.913	110.228	124.025	138.354	152.752	167.086	14.617	28.036	42.857	57.368	72.508
d. Surat Berharga / Securities	10.297	9.397	4.663	4.770	5.502	6.221	7.256	7.749	8.723	9.511	771	1.382	2.145	2.943	3.754
e. Pinjaman yang diterima / Loans received	13.077	16.115	8.712	9.806	11.441	13.174	14.816	16.566	18.420	20.240	3.221	3.872	5.523	7.288	9.022
f. Lainnya / Others	163.291	209.843	101.281	120.157	141.204	163.355	193.545	238.586	291.370	342.547	28.929	47.536	67.737	85.454	105.764
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	222.278	268.203	314.793	361.258	407.217	454.060	499.482	549.757	45.890	89.954	139.370	184.717	231.288
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	271.224	314.444	359.885	441.097	508.041	581.781	684.808	877.623	134.757	229.548	343.844	446.874	587.027
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	10.408	16.855	6.144	7.355	8.908	11.406	13.730	14.571	15.829	17.415	2.967	5.219	7.038	9.866	11.686
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	57	1	6.799	1	1	117	118	130	130	16	136	8	18	42
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	917	983	1.395	1.487	1.489	1.491	1.477	1.489	70	182	214	365	514
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	318.768	426.023	167.153	181.489	211.615	265.721	315.189	365.601	443.524	612.234	110.996	186.846	278.256	362.946	483.073
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	97.515	103.364	46.588	56.573	67.169	76.296	85.105	94.873	103.588	111.769	8.441	16.784	28.267	36.998	46.234
f. Lainnya / Others	96.030	117.317	50.421	61.245	70.797	86.186	92.413	105.127	120.261	134.586	12.266	20.380	30.061	36.681	45.478
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	762.897	889.851	369.019	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
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	2.341	6.403	1.564	2.000	2.054	2.064	2.065	3.072	3.336	-	1.229	1.334	2.181	2.879	3.026
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	1	2	2	300	365	413	7	11	17	13	42
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	158	234	747	773	1.139	1.217	1.262	1.302	1.342	1.410	62	127	850	346	436
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	307.170	413.583	163.027	176.472	205.234	257.986	306.026	356.432	433.425	601.458	109.521	184.128	274.065	357.280	476.663
e. Penyusutan/Amortisasi / Depreciation/Amortizations	171.698	174.447	83.810	96.738	108.519	121.378	133.337	149.028	164.417	176.080	20.251	33.675	46.971	60.496	76.675
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	5.196	6.097	2.470	2.885	3.399	3.999	4.472	4.896	5.446	6.254	477	954	1.504	2.342	2.827
g. Lainnya / Others	275.703	288.372	117.400	147.934	169.564	202.468	224.804	251.361	282.179	315.167	24.803	49.124	77.051	102.477	127.191
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	247.949	304.790	124.483	155.844	184.767	213.240	243.290	269.451	293.780	322.664	24.296	50.148	80.574	105.759	131.456
E. Pendapatan non - operasional / Non Operational Income	38.631	52.221	28.305	34.442	39.306	39.328	46.049	54.145	60.326	68.127	7.828	16.654	24.513	34.176	40.847
F. Beban non - operasional / Non Operational Expenses	34.081	52.567	26.900	32.623	38.094	38.959	45.760	52.109	58.373	67.576	7.911	16.826	24.152	34.031	40.479
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	4.550	(346)	1.404	1.819	1.212	369	289	2.036	1.953	552	(83)	(171)	362	145	368
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	252.499	304.445	125.887	157.663	185.979	213.609	243.579	271.487	295.733	323.216	24.214	49.977	80.936	105.904	131.824
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	125.725	146.960	(166)	(209)	(245)	(285)	(331)	(351)	(390)	158.209	(34)	(68)	(113)	(145)	(177)
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	125.715	146.960	(166)	(209)	(245)	(285)	(331)	(351)	(390)	158.935	(34)	(68)	(113)	(145)	(177)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	201.817	243.326	101.467	126.525	149.620	171.026	194.970	217.590	237.148	255.200	19.361	40.014	65.455	85.601	106.502

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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
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	74.366	89.538	105.278	122.830	148.285	188.377	237.140	184.481	16.565	30.141	46.312	65.725	80.650
a. Dari Bank Indonesia / From Bank Indonesia Placement	2.543	2.874	1.018	1.229	1.424	1.643	1.850	2.090	2.346	2.628	289	497	765	1.054	1.304
b. Dari Penempatan pada bank lain / From interbank placement	964	2.059	1.206	1.438	1.669	1.933	2.124	3.216	2.586	2.791	187	368	549	704	891
c. Dari surat berharga / From securities	12.673	15.244	7.363	8.931	10.579	12.315	14.168	15.304	17.379	19.017	1.609	2.962	5.181	6.122	7.547
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	71.646	77.252	32.935	39.691	46.694	53.532	59.705	66.358	73.789	81.255	7.256	13.549	20.894	27.752	34.631
- kepada pihak ketiga bukan bank / To Third Party non Bank	71.570	77.163	32.869	39.611	46.600	53.425	59.585	66.225	73.644	81.096	7.243	13.523	20.853	27.692	34.582
- kepada bank lain / To other Bank	76	89	66	80	94	107	120	133	145	158	13	25	41	61	49
e. Lainnya / Others	54.146	63.897	31.844	38.249	44.912	53.408	70.439	101.409	141.039	78.790	7.224	12.765	18.924	30.093	36.278
2. Beban Bunga/Bagi Hasil / Interest/Profit Sharing Expenses	83.805	98.313	49.461	59.322	69.732	82.000	102.401	137.185	180.699	122.379	11.297	20.068	29.999	44.918	54.607
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	114	117	60	63	73	93	123	145	153	165	14	23	32	49	53
b. Kewajiban pada Bank lain / Interbank Liabilities	1.566	2.567	1.504	1.780	2.057	2.322	2.579	3.444	3.091	3.362	253	426	648	863	1.002
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	26.515	32.059	14.993	17.996	21.171	24.315	26.953	29.951	33.440	36.720	3.346	6.054	9.219	12.299	15.368
- Giro / Demand Deposit	2.847	3.131	1.491	1.783	2.079	2.386	2.681	3.000	3.332	3.664	334	609	940	1.269	1.586
- Tabungan / Saving	3.403	3.044	1.481	1.769	2.077	2.376	2.637	2.917	3.259	3.586	309	575	882	1.181	1.483
- Simpanan Berjangka / Time deposits	20.265	25.884	12.021	14.444	17.016	19.553	21.636	24.034	26.849	29.470	2.703	4.871	7.397	9.850	12.300
d. Surat Berharga / Securities	1.801	1.447	536	635	746	859	1.262	1.067	1.358	1.551	154	293	440	610	777
e. Pinjaman yang diterima / Loans received	1.169	1.325	948	1.138	1.346	1.554	1.653	1.752	2.139	2.330	189	344	539	735	885
f. Lainnya / Others	52.640	60.798	31.420	37.711	44.338	52.858	69.831	100.826	140.518	78.250	7.340	12.928	19.121	30.362	36.521
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	24.905	30.216	35.547	40.831	45.884	51.192	56.441	62.103	5.268	10.072	16.313	20.807	26.043
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	18.228	19.191	22.578	27.824	31.860	35.226	39.237	43.584	4.408	8.225	13.289	17.775	18.694
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	1.012	1.354	455	471	434		611	788	816	845	1.173	177	359	441	537
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
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	136	727	668	752	1.181	1.256	1.262	1.255	1.231	1.218	56	148	165	284	392
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	36.694	37.085	9.120	8.311	8.550	12.586	16.030	18.002	19.535	21.921	2.478	4.905	8.558	11.759	11.593
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/commissions/provisions	5.810	6.034	2.669	3.290	4.440	5.011	4.978	5.560	6.261	7.008	494	938	1.455	1.992	2.518
f. Lainnya / Others	11.850	7.365	5.316	6.369	7.973	8.360	8.802	9.593	11.366	12.264	1.191	1.746	2.671	3.202	3.699
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	102.965	97.805	40.150	44.162	50.865	60.008	67.184	75.096	83.267	91.968	7.876	15.213	24.667	32.314	37.400
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	510	976	206	242	283	318	291	378	438	490	113	202	242	290	378
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	1	2	2	2	2	2	0	-	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	143	208	633	686	1.071	1.124	1.125	1.129	1.129	1.130	37	92	813	298	356
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	35.598	35.368	8.706	7.528	8.422	12.280	15.558	17.736	19.316	21.792	2.416	4.880	8.410	11.510	11.425
e. Penyusutan/Amortisasi / Depreciation/Amortizations	24.620	19.199	13.299	14.756	16.262	17.978	19.022	20.694	23.754	24.793	2.138	3.693	5.180	6.613	8.557
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	859	1.149	251	314	369	428	464	525	578	636	84	119	191	237	241
g. Lainnya / Others	41.223	40.865	17.054	20.635	24.456	27.878	30.722	34.633	38.050	43.125	3.087	6.229	9.831	13.367	16.443
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	10.704	17.773	2.983	5.246	7.259	8.646	10.561	11.322	12.411	13.718	1.801	3.084	4.936	6.268	7.337
E. Pendapatan non - operasional / Non Operational Income	9.328	11.259	7.409	8.984	10.297	4.101	5.781	7.199	8.973	11.635	847	1.673	2.187	2.617	2.715
F. Beban non - operasional / Non Operational Expenses	9.684	11.634	7.513	9.355	9.972	4.346	5.806	7.126	8.819	12.600	844	1.584	1.722	2.152	2.125
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	(356)	(375)	(105)	(371)	326	(245)	(24)	73	154	(965)	3	89	465	465	591
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	10.348	17.398	2.879	4.875	7.585	8.401	10.536	11.394	12.565	12.752	1.804	3.173	5.401	6.733	7.928
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	2.390	3.904	6.121	6.522	8.460	9.063	10.049	6.678	1.469	2.565	4.425	5.499	6.422

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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	107.720	152.752	68.890	83.161	97.927	112.661	127.194	142.387	156.982	172.358	12.603	25.810	45.990	61.314	77.465
a. Dari Bank Indonesia / From Bank Indonesia Placement	3.184	5.405	2.496	3.025	3.470	3.878	4.254	4.656	4.959	5.151	281	556	1.034	1.398	1.697
b. Dari Penempatan pada bank lain / From interbank placement	766	2.632	1.056	1.274	1.529	1.746	1.999	2.270	2.506	2.733	241	453	662	865	1.108
c. Dari surat berharga / From securities	11.684	17.151	8.458	10.221	12.119	14.068	15.962	17.994	20.050	22.284	1.896	3.728	5.964	7.990	10.218
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	57.640	75.311	33.852	40.767	47.873	54.926	61.921	69.125	75.960	83.398	6.136	12.204	21.669	28.922	36.637
- kepada pihak ketiga bukan bank / To Third Party non Bank	57.303	74.542	33.364	40.188	47.189	54.136	61.066	67.770	74.447	81.704	5.976	11.907	21.145	28.225	35.764
- kepada bank lain / To other Bank	337	769	488	580	685	790	855	1.354	1.513	1.694	160	297	524	697	873
e. Lainnya / Others	34.445	52.252	23.027	27.873	32.935	38.042	43.058	48.343	53.506	58.792	4.049	8.869	16.660	22.140	27.805
2. Beban Bunga / Interest Expenses	54.300	87.521	40.077	48.371	57.087	65.731	74.223	83.180	91.890	100.830	7.029	14.879	27.631	36.789	46.435
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	-	10	18	21	25	34	44	47	48	62	10	16	20	26	41
b. Kewajiban pada Bank lain / Interbank Liabilities	900	2.767	1.242	1.464	1.729	1.954	2.188	2.416	2.662	2.935	210	437	745	1.001	1.313
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	19.046	31.505	14.880	18.036	21.380	24.683	27.910	31.370	34.714	38.087	2.947	5.951	10.318	13.758	17.410
- Giro / Demand Deposit	2.675	3.974	2.022	2.445	2.882	3.291	3.691	4.148	4.580	5.019	423	842	1.358	1.822	2.319
- Tabungan / Saving	1.669	2.120	996	1.211	1.436	1.663	1.885	2.110	2.331	2.579	176	359	711	949	1.199
- Simpanan Berjangka / Time deposits	14.702	25.411	11.861	14.380	17.062	19.729	22.334	25.111	27.803	30.489	2.347	4.750	8.248	10.987	13.893
d. Surat Berharga / Securities	1.013	1.357	735	839	951	1.054	1.145	1.225	1.303	1.390	46	79	253	337	419
e. Pinjaman yang diterima / Loans received	960	2.520	1.017	1.241	1.429	1.656	1.886	2.096	2.294	2.530	128	260	676	874	1.082
f. Lainnya / Others	32.382	49.362	22.184	26.770	31.572	36.350	41.050	46.026	50.868	55.825	3.689	8.137	15.619	20.793	26.169
g. Koreksi atas pendapatan bunga / Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	53.420	65.231	28.813	34.790	40.840	46.930	52.972	59.207	65.092	71.529	5.574	10.931	18.359	24.525	31.030
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	214.590	223.674	96.717	103.277	127.737	165.266	201.417	243.335	305.243	399.151	44.009	69.646	112.230	143.161	182.332
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	1.364	5.708	975	1.416	1.770	2.242	2.681	2.949	3.139	3.580	1.011	1.218	2.074	3.084	3.445
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	1	2	1	13	14	4	6	8	18	42
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	140	607	248	231	214	230	225	235	245	269	14	34	49	81	122
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	201.538	202.502	90.336	95.595	118.798	154.802	189.644	230.026	290.790	382.978	41.978	66.479	106.448	135.339	173.048
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/commissions/provisions	7.259	7.795	2.928	3.464	4.025	4.658	5.235	5.881	6.431	7.044	557	1.069	1.932	2.491	3.123
f. Lainnya / Others	4.288	7.006	2.228	2.570	2.929	3.333	3.630	4.243	4.625	5.267	445	839	1.719	2.150	2.552
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	246.170	266.862	112.204	121.879	149.901	190.455	229.593	275.681	341.647	439.991	46.855	75.569	122.777	157.617	200.228
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	709	4.819	625	933	1.072	1.188	1.261	1.632	1.742	1.854	980	1.006	1.806	2.463	2.512
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	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	26	114	87	68	94	138	173	211	280	24	36	37	47	80
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	197.839	199.797	88.818	93.805	116.855	152.380	186.497	226.752	287.528	379.650	41.776	66.146	105.863	134.914	172.222
e. Penyusutan/Amortisasi / Depreciation/Amortizations	11.280	19.532	5.794	6.854	7.979	9.252	10.737	12.503	13.675	15.456	1.221	2.243	3.950	5.346	6.690
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	1.369	1.686	655	789	987	1.160	1.271	1.399	1.562	1.733	146	287	423	595	753
g. Lainnya / Others	34.973	40.558	16.197	19.411	22.940	26.382	29.690	33.214	36.918	41.001	2.700	5.842	10.680	14.240	17.971
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	21.840	22.043	13.325	16.189	18.676	21.742	24.796	26.861	28.688	30.688	2.728	5.008	7.812	10.069	13.133
E. Pendapatan non - operasional / Non Operational Income	1.465	3.193	1.361	1.586	1.807	1.653	1.980	1.913	2.257	2.617	527	1.259	1.491	2.006	1.755
F. Beban non - operasional / Non Operational Expenses	1.123	1.025	864	1.088	1.097	864	1.391	1.040	1.235	1.286	458	824	803	930	672
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	343	2.167	497	499	710	789	589	872	1.023	1.332	70	436	688	1.076	1.083
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	22.182	24.211	13.823	16.687	19.386	22.531	25.385	27.734	29.711	32.020	2.797	5.443	8.499	11.145	14.216
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	2.989	1.925	(166)	(209)	(245)	(285)	(331)	(351)	(390)	1.897	(34)	(68)	(113)	(145)	(177)
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	2.989	1.925	(166)	(209)	(245)	(285)	(331)	(351)	(390)	1.897	(34)	(68)	(113)	(145)	(177)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	17.562	17.948	10.704	12.849	14.949	17.339	19.489	21.367	22.795	24.631	2.180	4.189	6.605	8.639	11.026

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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	208.189	247.683	110.003	132.610	155.978	179.248	202.558	225.788	248.184	271.578	25.372	49.068	69.073	92.283	115.849
a. Dari Bank Indonesia / From Bank Indonesia Placement	4.209	7.523	2.313	2.721	3.110	3.516	3.920	4.273	4.600	4.911	365	642	903	1.260	1.563
b. Dari Penempatan pada bank lain / From interbank placement	532	1.174	592	710	835	943	1.059	1.167	1.269	1.372	93	166	241	327	423
c. Dari surat berharga / From securities	24.785	26.852	13.694	16.657	19.881	23.282	26.696	30.151	33.525	36.923	3.583	6.783	10.020	13.363	16.791
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	122.977	142.711	63.275	76.253	89.176	102.297	115.570	128.757	141.506	155.041	14.007	27.403	39.911	53.288	67.003
- kepada pihak ketiga bukan bank / To Third Party non Bank	122.091	141.365	62.513	75.341	88.108	101.073	114.217	127.253	139.858	153.221	13.808	27.031	39.427	52.646	66.201
- kepada bank lain / To other Bank	886	1.346	762	912	1.068	1.224	1.353	1.504	1.648	1.819	199	372	483	642	802
e. Lainnya / Others	55.687	69.424	30.129	36.269	42.975	49.209	55.313	61.440	67.284	73.332	7.325	14.074	17.999	24.044	30.068
2. Beban Bunga / Interest Expenses	100.834	138.494	64.924	78.280	92.508	106.483	120.280	134.121	147.463	161.367	15.868	30.293	40.852	54.648	68.655
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	369	423	201	268	318	395	498	560	653	723	60	132	225	326	427
b. Kewajiban pada Bank lain / Interbank Liabilities	712	1.714	877	1.065	1.268	1.483	1.667	1.884	2.082	2.254	200	399	580	773	953
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	38.499	60.651	29.778	35.840	42.148	48.525	54.852	61.124	67.255	73.809	7.121	13.565	19.274	25.726	32.411
- Giro / Demand Deposit	7.522	11.757	6.043	7.267	8.524	9.767	10.965	12.230	13.441	14.821	1.393	2.654	3.925	5.280	6.649
- Tabungan / Saving	5.166	6.865	3.033	3.608	4.188	4.787	5.379	5.989	6.572	7.220	678	1.309	1.833	2.446	3.074
- Simpanan Berjangka / Time deposits	25.810	42.029	20.702	24.965	29.436	33.971	38.508	42.905	47.242	51.767	5.049	9.602	13.516	18.001	22.687
d. Surat Berharga / Securities	2.967	2.870	1.202	1.440	1.670	1.921	2.207	2.518	2.835	3.072	300	478	602	791	1.003
e. Pinjaman yang diterima / Loans received	4.288	6.831	3.212	3.879	4.556	5.214	5.856	6.591	7.213	7.881	719	1.335	1.717	2.287	2.874
f. Lainnya / Others	54.000	66.005	29.654	35.788	42.549	48.946	55.200	61.443	67.426	73.630	7.467	14.384	18.455	24.745	30.987
g. Koreksi atas pendapatan bunga / Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	107.355	109.189	45.079	54.330	63.469	72.765	82.278	91.667	100.721	110.211	9.504	18.775	28.221	37.635	47.195
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	54.586	62.282	29.044	33.901	38.057	47.308	53.268	55.652	60.818	70.743	9.571	18.113	24.888	31.285	46.784
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	3.185	4.176	1.617	1.859	2.419	3.353	4.240	4.253	4.460	4.709	800	1.653	1.873	2.629	3.290
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	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	-	26	1	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	10.337	11.645	12.350	18.015	19.757	19.578	21.112	25.087	4.420	8.931	13.150	16.107	28.738
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	9.028	10.763	13.075	14.598	16.635	17.832	19.555	21.397	1.726	3.470	5.284	7.213	8.825
f. Lainnya / Others	15.014	17.821	8.061	9.633	10.212	11.341	12.521	13.871	15.573	19.432	2.625	4.059	4.581	5.336	5.931
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	118.467	122.761	54.755	65.470	72.286	86.146	96.512	105.843	116.325	131.013	14.627	27.619	39.068	49.728	71.294
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	957	250	519	613	487	352	323	739	825	1.168	95	79	65	54	60
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	-	-	-	-
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	13.012	16.565	10.796	12.437	11.725	16.848	18.403	18.712	19.734	23.927	3.837	7.723	11.528	13.397	26.002
e. Penyusutan/Amortisasi / Depreciation/Amortizations	37.955	35.555	12.367	15.167	16.666	19.030	20.988	23.237	25.879	28.801	4.095	6.482	8.491	10.844	13.621
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	2.107	2.333	1.226	1.470	1.741	1.953	2.199	2.385	2.640	2.696	218	432	648	851	1.069
g. Lainnya / Others	64.422	68.057	29.847	35.784	41.668	47.963	54.599	60.771	67.248	74.420	6.382	12.902	18.336	24.581	30.543
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	43.474	48.710	19.368	22.761	29.241	33.926	39.034	41.476	45.213	49.941	4.449	9.269	14.040	19.193	22.684
E. Pendapatan non - operasional / Non Operational Income	21.721	36.670	18.907	23.145	26.392	32.640	37.259	43.750	47.639	52.252	6.315	13.436	20.529	29.029	35.869
F. Beban non - operasional / Non Operational Expenses	21.746	36.677	17.390	20.912	25.560	32.316	37.046	42.210	46.309	50.700	6.522	14.044	21.163	30.464	37.060
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	(25)	(6)	1.517	2.234	832	324	213	1.539	1.331	1.552	(207)	(608)	(634)	(1.434)	(1.191)
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	43.449	48.704	20.885	24.995	30.073	34.250	39.247	43.015	46.544	51.493	4.241	8.661	13.407	17.759	21.493
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	16.637	19.817	23.989	27.188	30.979	34.071	36.842	40.811	3.343	6.793	10.634	14.181	17.136

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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	353.577	415.241	189.642	226.432	264.481	302.413	339.584	378.225	415.529	456.398	47.377	82.291	121.558	152.566	191.410
a. Dari Bank Indonesia / From Bank Indonesia Placement	3.967	5.114	2.003	2.030	2.272	2.585	2.956	3.352	3.698	4.041	349	640	1.076	1.478	1.789
b. Dari Penempatan pada bank lain / From interbank placement	3.147	6.172	3.087	3.741	4.333	4.937	5.483	6.098	6.651	7.258	521	1.181	1.848	2.555	3.306
c. Dari surat berharga / From securities	45.441	50.792	22.493	27.088	31.924	36.648	41.233	45.885	50.472	57.751	4.927	9.450	14.463	19.312	24.379
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	271.205	313.169	147.068	175.735	205.349	234.501	264.378	294.766	323.910	354.031	37.328	65.622	95.854	118.264	148.334
- kepada pihak ketiga bukan bank / To Third Party non Bank	269.237	310.448	145.076	173.428	202.738	231.577	261.140	291.216	320.105	349.961	36.699	64.708	94.608	116.707	146.468
- kepada bank lain / To other Bank	1.968	2.722	1.992	2.307	2.611	2.924	3.238	3.550	3.805	4.070	630	914	1.246	1.557	1.865
e. Lainnya / Others	29.816	39.995	14.989	17.838	20.603	23.742	25.534	28.125	30.798	33.316	4.252	5.397	8.317	10.957	13.602
2. Beban Bunga / Interest Expenses	84.671	123.008	66.161	77.565	89.544	101.681	113.501	126.231	138.301	150.483	21.833	32.115	45.081	50.816	64.390
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	1	2	14	22	52	112	185	234	292	327	49	84	89	107	132
b. Kewajiban pada Bank lain / Interbank Liabilities	3.655	5.326	1.113	3.253	3.337	3.870	4.296	4.723	5.222	5.654	442	854	1.323	1.809	2.366
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	45.568	74.840	41.286	48.999	57.164	65.359	73.494	81.919	90.228	98.664	8.453	16.626	25.685	34.749	44.067
- Giro / Demand Deposit	14.696	26.271	15.478	18.218	21.255	24.381	27.442	30.585	33.573	36.900	3.356	6.649	10.210	13.832	17.421
- Tabungan / Saving	5.253	5.805	2.328	2.987	3.509	4.003	4.504	5.030	5.796	6.404	580	1.163	1.780	2.386	3.018
- Simpanan Berjangka / Time deposits	25.619	42.764	23.480	27.795	32.400	36.976	41.548	46.304	50.859	55.360	4.517	8.813	13.696	18.531	23.629
d. Surat Berharga / Securities	4.517	3.722	2.191	1.856	2.135	2.387	2.642	2.938	3.227	3.498	270	533	851	1.205	1.556
e. Pinjaman yang diterima / Loans received	6.660	5.439	3.534	3.548	4.110	4.751	5.421	6.127	6.774	7.499	2.185	1.932	2.591	3.392	4.181
f. Lainnya / Others	24.269	33.678	18.023	19.888	22.745	25.202	27.463	30.292	32.558	34.842	10.434	12.087	14.542	16.554	18.087
g. Koreksi atas pendapatan bunga / Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	268.906	292.233	123.481	148.866	174.937	200.732	226.084	251.994	277.229	305.915	25.543	50.176	76.477	101.750	127.020
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	198.321	326.454	127.236	158.075	171.514	200.698	221.495	247.568	279.510	364.146	76.769	133.564	193.437	254.652	339.217
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	4.848	5.617	3.096	3.609	4.284	5.199	6.021	6.553	7.385	7.953	980	1.990	2.651	3.616	4.457
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	57.360	65.938	71.917	80.318	89.758	97.994	112.087	182.249	62.121	106.531	150.100	199.741	269.694
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	31.964	39.056	45.629	52.029	58.257	65.600	71.340	76.321	5.664	11.307	19.596	25.302	31.769
f. Lainnya / Others	64.878	85.125	34.816	42.674	49.683	63.152	67.460	77.420	88.697	97.623	8.005	13.736	21.090	25.994	33.297
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	295.295	402.423	161.911	195.293	216.859	252.505	278.679	309.769	349.271	441.744	86.993	150.953	216.127	286.173	377.936
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	165	358	214	212	212	206	191	322	332	442	41	47	68	72	76
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
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	54.706	62.703	68.232	76.478	85.569	93.232	106.847	176.089	61.493	105.379	148.264	197.458	267.013
e. Penyusutan/Amortisasi / Depreciation/Amortizations	97.843	100.161	52.350	59.962	67.612	75.118	82.589	92.595	101.109	107.010	12.797	21.258	29.350	37.693	47.807
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	861	928	337	312	301	458	538	588	666	1.190	28	116	242	659	763
g. Lainnya / Others	135.085	138.891	54.303	72.104	80.501	100.245	109.792	122.743	139.964	156.621	12.634	24.152	38.204	50.289	62.234
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	171.932	216.264	88.806	111.648	129.591	148.926	168.900	189.792	207.468	228.317	15.319	32.788	53.787	70.230	88.301
E. Pendapatan non - operasional / Non Operational Income	6.116	1.099	628	726	809	934	1.029	1.283	1.456	1.623	139	285	306	524	508
F. Beban non - operasional / Non Operational Expenses	1.528	3.230	1.134	1.268	1.465	1.433	1.518	1.732	2.010	2.990	87	373	463	486	621
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	4.588	(2.132)	(505)	(543)	(656)	(499)	(489)	(448)	(554)	(1.367)	52	(87)	(157)	38	(114)
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	176.520	214.132	88.301	111.106	128.935	148.427	168.411	189.344	206.913	226.950	15.371	32.700	53.629	70.268	88.188
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	71.736	89.955	104.560	119.978	136.043	153.088	167.463	183.080	12.370	26.467	43.790	57.282	71.918

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

Indikator / Indicator	2022	2023	2024								2025				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Tagihan Komitmen / Committed Claims	228.624	210.367	107.773	104.492	109.043	110.397	110.209	133.697	134.543	149.620	135.565	113.694	131.529	128.666	89.497
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	1.543	8.353	7.965	8.008	7.873	7.555	6.875	6.649	7.268	6.980	7.148	7.270	8.124	9.651	4.098
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (purchased)	226.286	197.482	93.710	90.103	93.997	94.455	97.276	119.739	120.657	138.219	122.951	100.181	115.566	112.085	79.500
- Lainnya / Others	794	4.532	6.098	6.381	7.173	8.387	6.058	7.309	6.619	4.421	5.466	6.243	7.839	6.930	5.899
Kewajiban Komitmen / Committed Liabilities	375.654	349.865	225.364	223.782	224.706	227.384	218.899	245.060	259.069	282.153	253.779	224.885	237.052	254.168	193.914
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / Undisbursed loan/financing facilities to debtors	115.563	125.341	122.630	119.285	120.197	119.466	118.031	124.583	124.853	118.420	125.784	122.458	121.332	122.972	110.478
- Committed	37.410	37.675	39.970	37.542	38.573	38.479	38.610	38.794	39.951	37.838	38.905	36.950	35.422	35.630	36.821
- Uncommitted	78.153	87.665	82.661	81.743	81.623	80.987	79.421	85.788	84.902	80.581	86.879	85.508	85.910	87.342	73.658
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / Undisbursed loan/financing facilities to other banks	155	409	478	380	473	519	508	560	1.169	299	453	492	462	480	391
- Committed	64	104	127	115	212	223	204	216	862	119	140	147	141	238	267
- Uncommitted	91	305	350	265	261	296	304	344	307	180	314	345	321	242	124
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	2.212	2.238	2.181	1.943	1.555	1.878	1.731	1.704	2.469	3.035	2.471	2.613	2.807	3.182	2.293
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	254.418	220.380	96.554	98.770	98.882	102.171	94.920	114.592	126.944	156.434	121.617	95.342	108.897	123.678	77.342
- Lainnya / Others	3.306	1.498	3.522	3.404	3.599	3.351	3.708	3.623	3.633	3.966	3.453	3.981	3.554	3.855	3.410
Tagihan Kontinjensi / Contingent Claims	29.605	39.272	30.836	31.581	33.512	29.817	30.521	31.353	31.491	30.700	30.992	28.607	30.727	26.572	104.716
- Garansi yang diterima / Received guarantees	18.930	33.337	22.165	22.395	23.041	20.678	19.600	19.991	20.453	19.301	19.781	17.360	19.421	17.037	9.097
- Pendapatan bunga/bagi hasil dalam penyelesaian / Accrued interest	1.058	791	663	674	629	633	648	651	651	650	664	662	669	669	677
- Lainnya / Others	9.618	5.143	8.008	8.512	9.843	8.506	10.273	10.710	10.387	10.748	10.547	10.585	10.637	8.867	94.941
Kewajiban Kontinjensi / Contingent Liabilities	17.738	16.620	12.905	12.663	12.810	13.082	13.885	13.371	13.059	12.199	11.862	8.424	7.755	8.686	6.730
- Garansi yang diberikan / Issued guarantees	17.000	15.712	11.991	11.828	11.892	12.161	12.889	12.474	12.107	11.371	10.972	7.527	7.965	7.843	5.993
- Lainnya / Others	738	907	913	835	918	922	996	897	952	828	890	897	791	843	737
Lainnya / Others	61.978	53.913	71.184	72.359	72.679	73.135	72.764	73.618	74.429	75.331	73.720	70.844	72.089	72.033	72.906
- Penerusan Kredit/pembiayaan / Channelling	257	147	625	625	625	620	620	619	619	619	619	626	646	626	619
- Aset produktif yang dihapusbukukan / Written off earning assets	61.714	53.717	70.488	71.663	71.982	72.444	72.073	72.923	73.734	74.636	73.019	70.135	71.415	71.379	72.258
- Kredit/Pembiayaan yang diberikan / Credit disbursed	61.215	53.148	69.584	70.759	71.078	71.537	71.167	72.017	72.831	73.733	72.119	69.236	70.516	70.480	71.361
- Lainnya / Others	499	569	904	904	904	907	907	903	903	900	900	899	899	899	897
- Aset produktif yang dihapustagih / Charged off earning assets	8	49	71	71	72	71	71	76	76	75	83	82	28	28	28
- Kredit/Pembiayaan yang diberikan / Credit/Financing disbursed	8	49	71	71	72	71	71	76	76	75	83	82	28	28	28
- Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Miliar Rp (*Billion Rp*)

Indikator / Indicator	2024										2025				
	2022	2023	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Tagihan Komitmen / Committed Claims	431.775	449.645	577.458	713.309	761.937	742.353	738.894	836.900	849.911	858.378	855.591	913.213	918.165	941.607	865.955
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	5.560	5.497	4.983	108	108	108	108	108	108	108	-	-	108	108	4.181
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (purchased)	419.051	435.708	563.914	703.449	753.201	733.471	730.128	828.191	840.705	847.650	855.433	912.696	906.345	929.509	848.130
- Lainnya / Others	7.164	8.441	8.561	9.751	8.628	8.774	8.658	8.601	9.098	10.620	158	517	11.712	11.990	13.645
Kewajiban Komitmen / Committed Liabilities	717.966	740.682	891.848	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
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / Undisbursed loan/financing facilities to debtors	381.014	358.643	384.511	384.907	381.889	382.800	377.835	391.078	403.450	394.111	407.964	417.741	436.493	421.557	435.857
- Committed	58.917	37.678	33.994	33.827	31.734	31.767	31.418	32.596	38.663	40.815	41.849	43.883	45.351	44.279	44.228
- Uncommitted	322.096	320.965	350.517	351.079	350.155	351.033	346.417	358.482	364.786	353.296	366.115	373.858	391.142	377.279	391.628
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / Undisbursed loan/financing facilities to other banks	5.266	8.092	11.236	8.873	10.047	15.078	16.656	13.425	13.004	12.109	13.832	12.547	13.311	15.544	17.139
- Committed	353	286	207	612	4.237	2.353	1.348	1.282	1.280	184	169	174	160	212	219
- Uncommitted	4.913	7.806	11.029	8.261	5.810	12.725	15.309	12.143	11.725	11.926	13.663	12.374	13.151	15.332	16.921
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	8.212	4.916	5.125	5.415	4.883	4.375	5.459	4.670	5.599	4.545	5.317	4.978	6.680	4.700	6.039
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	315.921	360.237	481.991	646.947	690.087	695.258	711.702	759.386	786.814	800.571	801.426	845.027	868.650	899.336	832.648
- Lainnya / Others	7.553	8.794	8.985	9.062	9.096	9.271	9.202	9.425	9.609	10.819	4	303	11.153	11.060	11.314
Tagihan Kontinjensi / Contingent Claims	57.426	54.165	53.855	55.660	56.452	53.546	52.488	55.109	47.787	62.470	65.840	70.120	79.673	73.615	85.233
- Garansi yang diterima / Received guarantees	56.671	48.743	52.684	54.529	55.260	52.451	51.436	54.052	46.787	61.482	64.833	68.961	78.679	72.597	84.204
- Pendapatan bunga/bagi hasil dalam penyelesaian / Accrued interest	81	83	86	81	87	91	96	99	99	97	96	93	95	91	101
- Lainnya / Others	674	5.339	1.085	1.050	1.105	1.005	957	958	900	891	911	1.065	899	927	928
Kewajiban Kontinjensi / Contingent Liabilities	29.329	31.205	31.491	32.172	32.695	-	-	-	-	-	-	-	-	-	-
- Garansi yang diberikan / Issued guarantees	28.955	30.971	31.257	32.172	32.695	32.353	33.189	33.545	33.581	33.496	33.105	36.145	37.426	35.612	38.189
- Lainnya / Others	374	234	234	0	0	0	0	0	0	0	0	0	0	0	0
Lainnya / Others	45.261	69.132	45.552	46.666	46.996	47.244	47.690	47.178	45.969	46.719	41.112	45.143	49.653	49.914	50.387
- Penerusan Kredit/pembiayaan / Channelling	1.774	1.830	1.354	1.353	1.353	1.352	1.352	1.351	1.350	1.350	855	855	1.350	1.350	1.348
- Aset produktif yang dihapusbukakan / Written off earning assets	43.476	67.280	44.197	45.312	45.642	45.891	46.337	45.825	44.616	45.365	40.252	44.281	48.294	48.553	49.026
- Kredit/Pembiayaan yang diberikan / Credit disbursed	42.721	66.518	43.769	44.880	45.210	45.460	45.903	45.390	44.178	44.927	39.814	43.843	47.856	48.115	48.588
- Lainnya / Others	755	762	428	432	432	431	434	435	438	438	438	438	438	439	438
- Aset produktif yang dihapustagih / Charged off earning assets	10	22	0	0	1	1	1	2	3	4	5	7	9	11	13
- Kredit/Pembiayaan yang diberikan / Credit/Financing disbursed	10	22	0	0	1	1	1	2	3	4	5	7	9	11	13
- Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Tabel 1.14.

Indikator / Indicator	2022	2023	2024										2025		
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Tagihan Komitmen / Committed Claims	448.901	538.889	639.881	659.075	677.647	676.070	680.392	735.750	704.146	670.678	653.610	673.039	664.313	655.516	620.632
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	25.831	45.446	41.437	43.389	41.638	39.601	38.804	40.208	42.172	41.220	45.515	47.994	47.779	45.403	44.564
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (purchased)	422.597	493.217	597.872	615.010	635.538	636.251	641.427	695.313	661.862	629.326	596.712	613.341	616.466	609.069	575.883
- Lainnya / Others	473	225	573	676	472	218	160	228	112	132	11.384	11.754	68	1.044	184
Kewajiban Komitmen / Committed Liabilities	1.177.302	1.316.953	1.467.049	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
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / Undisbursed loan/financing facilities to debtors	733.622	802.050	847.619	853.277	855.257	850.331	846.724	862.823	892.056	886.733	922.781	912.812	913.421	896.399	886.525
- Committed	105.556	105.230	115.133	122.311	118.938	115.432	119.411	117.963	122.987	119.564	126.389	123.757	125.674	127.584	124.101
- Uncommitted	628.066	696.820	732.486	730.966	736.318	734.898	727.313	744.860	769.068	767.169	796.391	789.055	787.747	768.815	762.424
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / Undisbursed loan/financing facilities to other banks	9.700	7.310	11.025	12.546	13.400	12.246	13.967	15.939	12.570	11.436	14.216	13.545	11.379	13.320	12.734
- Committed	36	20	33	1.337	1.733	842	816	784	823	57	72	77	32	19	27
- Uncommitted	9.664	7.290	10.992	11.209	11.667	11.404	13.151	15.154	11.747	11.379	14.144	13.468	11.346	13.302	12.707
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	18.586	16.619	18.015	19.832	17.957	16.903	16.433	17.559	17.870	16.876	16.313	18.771	19.649	17.220	18.957
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	413.232	488.731	584.981	608.520	621.086	625.492	632.691	692.901	669.056	637.792	602.219	610.000	622.147	613.091	576.272
- Lainnya / Others	2.163	2.244	5.410	4.249	4.213	5.612	5.680	5.548	4.793	4.382	15.175	16.354	3.448	5.439	4.863
Tagihan Kontinjensi / Contingent Claims	119.118	118.205	128.688	124.961	127.929	123.192	123.844	130.526	129.854	125.693	131.065	137.468	136.718	144.586	145.855
- Garansi yang diterima / Received guarantees	107.129	104.191	113.019	109.379	112.694	107.517	107.755	113.817	112.963	108.857	113.944	119.913	119.217	127.250	128.756
- Pendapatan bunga/bagi hasil dalam penyelesaian / Accrued interest	672	717	771	778	784	797	821	847	913	885	776	788	807	794	792
- Lainnya / Others	11.316	13.297	14.898	14.803	14.451	14.877	15.268	15.862	15.977	15.950	16.345	16.767	16.695	16.542	16.337
Kewajiban Kontinjensi / Contingent Liabilities	55.987	58.901	58.931	-	58.955	-	-	-	-	64.064	64.525	66.221	66.037	67.271	68.668
- Garansi yang diberikan / Issued guarantees	55.455	58.518	58.679	59.808	58.692	59.996	63.978	64.365	63.934	63.810	64.237	65.835	65.574	66.873	68.244
- Lainnya / Others	532	384	253	293	263	303	251	277	315	254	287	385	463	398	424
Lainnya / Others	132.256	133.734	135.263	136.527	136.207	136.024	136.934	138.064	138.577	139.671	139.536	140.689	138.935	139.952	140.463
- Penerusan Kredit/pembiayaan / Channelling	386	386	386	386	386	386	386	386	386	386	881	881	386	386	386
- Aset produktif yang dihapusbukukan / Written off earning assets	131.150	132.510	133.953	135.199	134.863	134.671	135.567	136.673	137.171	138.223	137.580	138.708	137.436	138.442	138.939
- Kredit/Pembiayaan yang diberikan / Credit disbursed	129.080	131.620	133.058	134.302	133.968	134.119	135.021	136.117	136.612	137.660	137.013	138.136	136.865	137.870	138.372
- Lainnya / Others	2.070	890	895	898	895	552	546	556	559	563	567	572	571	572	567
- Aset produktif yang dihapustagih / Charged off earning assets	720	839	925	942	959	967	982	1.005	1.021	1.062	1.075	1.100	1.114	1.125	1.138
- Kredit/Pembiayaan yang diberikan / Credit/Financing disbursed	720	839	925	942	959	967	982	1.005	1.021	1.062	1.075	1.100	1.114	1.125	1.138
- 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	2024												2025		
	2022	2023	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Tagihan Komitmen / Committed Claims	338.140	393.025	519.242	568.176	600.950	652.595	634.572	638.656	639.655	776.284	789.694	822.297	822.344	840.555	754.249
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (purchased)	337.720	392.463	517.249	567.417	599.305	652.023	634.054	637.173	638.985	775.672	788.355	819.794	821.542	836.040	748.276
- Lainnya / Others	420	563	1.993	759	1.645	572	518	1.483	670	612	1.339	2.504	802	4.515	5.973
Kewajiban Komitmen / Committed Liabilities	1.393.284	1.240.805	1.438.447	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
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / Undisbursed loan/financing facilities to debtors	912.660	741.985	788.120	794.724	800.914	802.069	800.593	805.513	817.339	854.104	892.372	879.943	883.251	867.939	850.652
- Committed	278.092	341.333	380.172	375.671	376.995	371.421	358.860	375.640	375.156	376.706	395.982	394.471	407.411	403.746	404.999
- Uncommitted	634.568	400.652	407.948	419.054	423.919	430.648	441.733	429.872	442.183	477.399	496.390	485.472	475.840	464.193	445.653
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / Undisbursed loan/financing facilities to other banks	2.640	1.167	2.477	2.528	1.173	1.087	2.019	2.180	2.000	2.960	3.105	3.196	3.006	3.037	2.972
- Committed	2.444	929	2.436	2.497	1.133	1.041	1.975	1.854	1.855	2.917	3.067	3.071	2.977	3.009	2.944
- Uncommitted	197	238	41	31	40	46	44	326	145	43	38	125	28	28	28
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	72.512	60.233	58.732	57.428	55.698	53.418	55.519	55.739	58.802	53.852	54.161	54.634	62.889	58.996	55.225
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	404.984	436.466	584.296	630.649	676.945	724.124	718.641	719.635	719.863	819.618	848.990	893.700	925.843	930.117	838.801
- Lainnya / Others	487	955	4.822	2.831	1.058	3.098	2.062	1.705	2.145	1.179	1.849	1.993	791	1.449	3.629
Tagihan Kontinjensi / Contingent Claims	67.580	89.695	64.487	65.125	65.795	64.880	62.665	64.294	76.265	77.978	77.754	79.316	83.354	84.724	95.605
- Garansi yang diterima / Received guarantees	67.164	89.202	63.972	64.599	65.260	64.339	62.116	63.735	75.705	77.410	77.181	78.736	82.766	84.128	95.005
- Pendapatan bunga/bagi hasil dalam penyelesaian / Accrued interest	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / Others	416	493	515	526	535	541	549	558	560	568	573	580	589	595	600
Kewajiban Kontinjensi / Contingent Liabilities	285.513	288.534	293.716	296.203	280.897	287.477	282.348	297.956	313.563	324.036	303.031	317.562	322.046	322.210	330.515
- Garansi yang diberikan / Issued guarantees	282.790	283.270	287.912	290.087	274.560	280.892	275.630	291.077	306.439	316.879	295.598	309.895	314.199	314.196	326.297
- Lainnya / Others	2.723	5.264	5.803	6.116	6.336	6.585	6.718	6.879	7.123	7.157	7.434	7.667	7.847	8.013	8.217
Lainnya / Others	338.850	345.529	367.323	377.122	381.187	382.834	387.072	390.125	391.967	402.629	395.089	399.387	404.722	408.837	413.346
- Penerusan Kredit/pembiayaan / Channelling	4.926	5.348	5.212	5.235	5.228	5.218	5.286	5.364	5.367	5.647	5.621	5.654	5.676	5.673	5.695
- Aset produktif yang dihapusbukan / Written off earning assets	333.924	340.182	362.111	371.886	375.960	377.616	381.786	384.761	386.600	396.982	389.468	393.734	398.595	403.163	407.650
- Kredit/Pembiayaan yang diberikan / Credit disbursed	329.633	336.098	358.000	367.535	371.612	373.294	377.474	380.431	383.055	393.404	385.888	390.151	395.011	399.576	404.066
- Lainnya / Others	4.291	4.084	4.111	4.351	4.348	4.323	4.313	4.330	3.545	3.578	3.580	3.583	3.584	3.588	3.585
- 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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	25,66	27,65	26,17	26,09	26,56	26,69	26,78	27,02	26,87	26,69	27,01	26,95	25,38	25,41	25,48
- Modal / Capital	1.721.678	1.854.756	1.832.172	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
- ATMR / Risk Weighted Assets	6.708.481	6.708.461	7.000.725	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
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	24,10	26,01	24,65	24,62	25,06	25,20	25,29	25,54	25,39	25,21	25,55	25,49	23,98	24,00	24,08
- Modal Inti (Tier I) / Core Capital (Tier I)	1.616.687	1.745.174	1.725.573	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
- ATMR / Risk Weighted Assets	6.708.481	6.708.461	7.000.725	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
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,43	2,74	2,56	2,66	2,69	2,69	2,73	2,73	2,69	2,69	2,34	2,41	2,58	2,53	2,51
- Laba sebelum pajak / Profit	252.499	304.445	302.129	315.325	318.821	320.413	324.772	325.785	322.618	323.216	290.565	299.862	323.744	317.713	316.379
- Rata-rata total aset / Average total assets	10.391.582	11.129.980	11.810.693	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
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	78,65	78,92	79,85	78,68	78,26	78,75	78,71	79,04	79,87	81,34	88,86	86,78	85,84	85,69	86,18
- Biaya Operasional / Operating Expenses	933.289	1.141.734	499.894	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
- Pendapatan Operasional / Operating Income	1.186.632	1.446.744	626.072	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
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	4,71	4,81	4,56	4,57	4,59	4,60	4,60	4,61	4,59	4,62	4,50	4,39	4,51	4,45	4,45
- Pendapatan bunga bersih / Interest income net	471.396	512.914	518.316	521.202	524.260	526.213	527.132	528.870	528.703	533.799	536.687	524.836	542.209	536.860	536.795
- Rata-rata total aset produktif / Average total earning assets	10.018.364	10.669.911	11.370.906	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
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	78,78	83,83	84,80	85,74	86,51	86,80	86,91	87,50	87,34	88,62	87,64	87,67	87,77	87,99	88,16
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	6.423.563	7.090.243	7.376.114	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
- Total Dana Pihak Ketiga / Total Third Party Funds	8.153.590	8.457.929	8.698.703	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
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	15,90	13,29	12,46	12,12	11,27	11,65	11,92	11,31	11,48	11,27	12,46	12,41	12,38	12,56	12,41
- Aset Likuid Primer / Primary Liquid Asset	1.080.533	981.613	872.947	851.904	765.830	837.058	859.002	790.211	836.535	852.588	921.558	885.378	959.603	913.596	928.876
- Aset Likuid Sekunder / Secondary Liquid assets	685.951	582.144	613.043	608.589	587.462	571.632	588.951	586.106	580.026	551.227	624.300	665.454	616.448	670.161	642.287
- Total Aset / Total Assets	11.113.321	11.765.838	11.921.366	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

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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	30,93	33,44	32,31	32,14	32,46	32,09	32,20	31,96	31,80	31,45	31,55	31,02	30,15	30,43	29,93
- Modal / Capital	239.810	238.889	232.719	233.529	236.639	237.765	236.621	236.841	238.568	240.883	242.899	229.459	228.268	228.954	223.823
- ATMR / Risk Weighted Assets	775.277	714.454	720.259	726.570	729.076	740.905	734.787	741.170	750.245	765.838	769.994	739.750	757.016	752.455	747.830
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	28,93	31,97	30,37	30,21	30,53	30,14	30,23	29,95	29,88	29,48	29,70	29,21	28,31	28,53	28,06
- Modal Inti (Tier I) / Core Capital (Tier I)	224.274	228.441	218.740	219.496	222.601	223.308	222.123	221.944	224.151	225.771	228.656	216.067	214.318	214.674	209.844
- ATMR / Risk Weighted Assets	775.277	714.454	720.259	726.570	729.076	740.905	734.787	741.170	750.245	765.838	769.994	739.750	757.016	752.455	747.830
Return On Assets Ratio (%) / Return On Assets Ratio (%)	0,77	1,33	0,50	0,71	0,94	0,91	1,02	0,99	0,99	0,92	1,52	1,40	1,58	1,47	1,41
- Laba sebelum pajak / Profit	10.347	17.398	6.909	9.750	13.003	12.602	14.048	13.673	13.707	12.752	21.648	19.036	21.602	20.199	19.027
- Rata-rata total aset / Average total assets	1.341.222	1.312.625	1.369.756	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
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	92,60	88,50	95,32	93,24	91,02	91,06	90,41	90,65	90,69	90,87	87,05	87,76	87,78	88,18	88,10
- Biaya Operasional / Operating Expenses	135.166	136.195	59.020	67.021	76.897	89.900	100.616	112.406	124.505	141.160	12.063	22.655	35.962	47.440	56.086
- Pendapatan Operasional / Operating Income	145.961	153.901	61.921	71.877	84.483	98.725	111.284	123.998	137.283	155.337	13.857	25.816	40.969	53.796	63.662
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	4,46	4,93	4,39	4,44	4,46	4,47	4,50	4,49	4,48	4,52	4,50	4,45	4,77	4,41	4,48
- Pendapatan bunga bersih / Interest income net	55.236	59.530	56.036	56.796	57.268	57.460	57.436	57.653	57.755	58.426	60.144	56.807	61.469	57.008	57.031
- Rata-rata total aset produktif / Average total earning assets	1.238.396	1.207.106	1.276.404	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
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	77,69	81,84	79,79	81,11	80,90	81,73	81,19	80,46	81,90	82,99	82,14	84,12	84,81	84,23	83,12
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	769.034	751.536	759.937	769.833	774.464	780.582	778.944	788.644	797.381	808.956	803.108	779.209	790.627	789.433	785.278
- Total Dana Pihak Ketiga / Total Third Party Funds	989.872	918.307	952.452	949.132	957.330	955.074	959.418	980.155	973.591	974.815	977.676	926.357	932.282	937.289	944.781
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	15,37	14,24	12,85	13,08	12,52	12,55	12,97	13,15	13,29	13,26	15,05	14,11	14,03	14,44	15,06
- Aset Likuid Primer / Primary Liquid Asset	148.428	125.064	110.049	111.655	106.376	108.359	117.982	128.393	127.385	130.800	142.609	121.337	124.741	127.436	133.148
- Aset Likuid Sekunder / Secondary Liquid assets	72.361	71.173	66.952	70.652	68.773	68.447	65.604	60.320	63.429	61.082	71.805	71.198	71.373	71.526	72.949
- Total Aset / Total Assets	1.436.185	1.377.864	1.377.885	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

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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	38,06	36,92	37,39	36,63	36,78	36,44	36,11	37,28	37,09	37,79	39,56	39,15	36,82	36,53	36,65
- Modal / Capital	305.933	347.986	367.538	367.973	370.199	365.399	364.732	371.035	372.993	376.541	361.274	379.414	390.552	390.704	397.993
- ATMR / Risk Weighted Assets	803.798	942.515	982.889	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
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	35,68	34,58	35,47	34,90	34,92	34,61	34,32	35,45	35,28	35,96	38,00	37,62	35,39	35,10	35,24
- Modal Inti (Tier I) / Core Capital (Tier I)	286.794	325.890	348.608	350.555	351.518	347.096	346.612	352.861	354.822	358.258	347.017	364.523	375.308	375.414	382.745
- ATMR / Risk Weighted Assets	803.798	942.515	982.889	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
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,72	1,60	2,07	2,06	2,05	2,08	2,08	2,04	1,98	1,95	2,25	2,07	1,93	1,90	1,91
- Laba sebelum pajak / Profit	22.182	24.211	33.174	33.375	33.233	33.796	33.847	33.281	32.412	32.020	33.570	32.660	33.998	33.436	34.118
- Rata-rata total aset / Average total assets	1.288.046	1.516.467	1.605.189	1.616.328	1.621.790	1.626.411	1.630.565	1.634.432	1.637.670	1.640.767	1.495.060	1.576.393	1.757.530	1.758.689	1.784.643
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	92,40	92,96	90,43	89,63	90,09	90,71	91,21	91,86	92,79	93,81	94,75	93,85	94,09	93,99	93,96
- Biaya Operasional / Operating Expenses	269.274	305.728	130.797	144.382	176.353	220.466	263.888	313.581	383.679	486.041	50.585	82.922	135.448	174.403	221.064
- Pendapatan Operasional / Operating Income	291.436	328.876	144.638	161.094	195.761	243.033	289.328	341.387	413.474	518.123	53.386	88.356	143.951	185.562	235.284
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	4,18	4,31	4,27	4,27	4,28	4,30	4,30	4,32	4,31	4,34	4,47	4,16	4,21	4,22	4,21
- Pendapatan bunga bersih / Interest income net	50.667	61.354	65.596	66.016	66.429	66.803	67.027	67.449	67.448	68.008	63.763	62.502	70.332	70.490	71.405
- Rata-rata total aset produktif / Average total earning assets	1.211.223	1.421.990	1.535.348	1.545.961	1.550.527	1.553.888	1.557.007	1.560.830	1.563.544	1.566.310	1.425.119	1.500.993	1.668.844	1.669.881	1.695.972
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	79,24	84,38	82,19	82,38	83,37	82,18	81,25	80,61	82,23	84,91	82,35	81,35	84,76	84,05	84,51
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	703.766	834.792	863.789	880.336	880.616	868.498	864.320	868.702	874.277	890.587	774.239	811.109	936.925	940.602	952.398
- Total Dana Pihak Ketiga / Total Third Party Funds	888.106	989.283	1.050.913	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
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	22,27	19,45	19,18	19,89	18,12	18,24	18,43	18,05	16,57	17,00	19,10	18,56	16,93	17,22	17,52
- Aset Likuid Primer / Primary Liquid Asset	202.979	204.207	204.900	226.201	189.740	197.517	198.185	193.311	173.718	190.773	194.610	198.354	185.959	188.062	203.368
- Aset Likuid Sekunder / Secondary Liquid assets	98.200	98.951	107.927	106.293	109.986	105.114	108.467	108.063	103.034	93.914	90.912	95.676	111.804	115.310	111.044
- Total Aset / Total Assets	1.352.427	1.558.863	1.630.983	1.672.025	1.654.560	1.658.759	1.663.801	1.669.232	1.670.051	1.674.828	1.495.060	1.584.351	1.758.443	1.762.167	1.794.454

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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	24,38	25,80	24,90	24,44	24,75	25,01	25,07	24,90	24,93	24,97	24,98	24,96	24,67	24,46	24,42
- Modal / Capital	391.103	415.037	416.549	416.490	423.588	426.657	436.413	435.303	438.404	442.104	464.372	470.656	451.654	445.974	446.706
- ATMR / Risk Weighted Assets	1.604.015	1.608.457	1.672.653	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
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	22,70	24,30	23,44	23,05	23,31	23,61	23,63	23,55	23,55	23,60	23,48	23,47	23,37	23,13	23,09
- Modal Inti (Tier I) / Core Capital (Tier I)	364.092	390.825	392.129	392.841	399.000	402.832	411.319	411.670	414.221	417.930	436.470	442.669	427.795	421.616	422.454
- ATMR / Risk Weighted Assets	1.604.015	1.608.457	1.672.653	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
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,68	1,78	1,74	1,72	1,77	1,76	1,78	1,75	1,72	1,74	1,57	1,60	1,74	1,72	1,66
- Laba sebelum pajak / Profit	43.450	48.704	50.125	49.989	51.553	51.375	52.329	51.618	50.775	51.493	50.896	51.966	53.627	53.276	51.583
- Rata-rata total aset / Average total assets	2.580.085	2.739.812	2.887.472	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
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	79,13	79,98	81,16	81,33	80,33	80,78	80,49	80,82	81,06	81,05	84,68	83,71	82,36	82,19	83,78
- Biaya Operasional / Operating Expenses	166.148	196.352	90.732	108.800	123.282	144.949	163.078	180.240	198.297	220.934	23.530	44.707	62.882	82.210	111.542
- Pendapatan Operasional / Operating Income	209.957	245.501	111.797	133.774	153.474	179.444	202.619	223.021	244.638	272.599	27.787	53.405	76.345	100.030	133.138
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	3,88	3,79	3,60	3,59	3,58	3,57	3,57	3,57	3,55	3,55	3,43	3,36	3,53	3,51	3,48
- Pendapatan bunga bersih / Interest income net	96.588	99.797	100.331	100.657	100.671	100.852	101.224	101.375	101.069	101.450	106.261	104.472	104.500	104.111	103.510
- Rata-rata total aset produktif / Average total earning assets	2.489.948	2.635.698	2.790.279	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
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	84,67	88,62	89,56	89,50	89,13	89,46	89,92	91,22	91,11	89,30	90,06	90,90	92,13	91,90	92,18
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	1.687.209	1.834.908	1.894.870	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
- Total Dana Pihak Ketiga / Total Third Party Funds	1.992.606	2.070.642	2.115.651	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
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	17,12	13,31	11,88	12,34	11,11	11,53	10,63	9,79	10,07	10,91	11,45	11,80	11,26	12,34	11,63
- Aset Likuid Primer / Primary Liquid Asset	284.281	229.825	168.069	202.126	161.511	180.773	167.535	133.479	151.459	189.309	169.083	155.756	166.091	184.365	179.334
- Aset Likuid Sekunder / Secondary Liquid assets	179.198	152.861	178.759	164.548	169.239	164.533	154.298	161.029	153.502	150.854	201.078	227.589	185.994	201.247	183.394
- Total Aset / Total Assets	2.707.159	2.874.143	2.918.395	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

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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	22,26	24,77	22,49	22,78	23,42	23,71	23,97	24,29	24,08	23,65	24,10	24,10	21,69	21,85	22,06
- Modal / Capital	784.832	852.844	815.366	837.068	853.617	870.931	890.073	904.101	912.475	908.001	921.503	939.126	850.673	853.634	869.072
- ATMR / Risk Weighted Assets	3.525.391	3.443.036	3.624.923	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
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	21,03	23,24	21,13	21,42	22,06	22,37	22,63	22,94	22,73	22,32	22,74	22,75	20,34	20,49	20,70
- Modal Inti (Tier I) / Core Capital (Tier I)	741.527	800.018	766.095	787.177	804.014	821.520	840.320	853.895	861.318	856.821	869.665	886.490	797.719	800.832	815.813
- ATMR / Risk Weighted Assets	3.525.391	3.443.036	3.624.923	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
Return On Assets Ratio (%) / Return On Assets Ratio (%)	3,41	3,85	3,56	3,73	3,71	3,73	3,76	3,80	3,76	3,77	2,95	3,13	3,39	3,33	3,34
- Laba sebelum pajak / Profit	176.520	214.132	211.922	222.212	221.031	222.640	224.548	227.213	225.724	226.950	184.451	196.201	214.517	210.803	211.651
- Rata-rata total aset / Average total assets	5.182.229	5.561.076	5.948.276	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
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	67,26	70,07	71,28	70,21	69,49	69,57	69,02	68,82	69,32	71,48	87,45	84,49	82,61	82,38	83,05
- Biaya Operasional / Operating Expenses	362.700	503.458	219.344	262.162	293.895	339.585	375.611	417.686	467.484	570.318	107.040	179.501	255.745	329.670	433.259
- Pendapatan Operasional / Operating Income	539.278	718.466	307.716	373.387	422.961	488.153	544.222	606.957	674.387	797.856	122.401	212.443	309.585	400.165	521.674
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	5,29	5,41	5,14	5,15	5,19	5,20	5,20	5,21	5,20	5,24	5,07	4,96	5,01	4,99	4,98
- Pendapatan bunga bersih / Interest income net	268.906	292.233	296.353	297.733	299.891	301.099	301.445	302.393	302.431	305.915	306.518	301.055	305.907	305.251	304.849
- Rata-rata total aset produktif / Average total earning assets	5.078.797	5.405.117	5.768.874	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
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	76,20	81,90	84,23	85,73	87,17	87,69	88,01	88,89	87,90	90,34	88,67	88,13	87,04	87,84	88,15
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	3.263.554	3.669.008	3.857.518	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
- Total Dana Pihak Ketiga / Total Third Party Funds	4.283.006	4.479.696	4.579.687	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
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	13,90	11,45	10,83	9,63	9,16	9,69	10,53	9,77	10,39	9,44	10,80	10,82	11,33	10,97	10,78
- Aset Likuid Primer / Primary Liquid Asset	444.845	422.517	389.929	311.922	308.203	350.409	375.301	335.028	383.973	341.706	415.255	409.930	482.812	413.733	413.026
- Aset Likuid Sekunder / Secondary Liquid assets	336.192	259.159	259.405	267.096	239.464	233.539	260.582	256.695	260.061	245.376	260.504	270.991	247.277	282.078	274.901
- Total Aset / Total Assets	5.617.550	5.954.968	5.994.103	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

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			
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Mei
- KBMI 1	1.436.185	1.377.863	1.377.885	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
- KBMI 2	1.352.427	1.558.864	1.630.983	1.672.025	1.654.560	1.658.759	1.663.801	1.669.232	1.670.051	1.674.828	1.495.060	1.584.351	1.758.443	1.762.167
- KBMI 3	2.707.159	2.874.143	2.918.395	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
- KBMI 4	5.617.550	5.954.968	5.994.103	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
Total	11.113.321	11.765.838	11.921.366	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	12.661.163

Tabel 1.22. Jumlah Bank Umum Berdasarkan Pengelompokan Total Aset (Total of Commercial Banks Based on Total Assets)				
Kelompok Bank / Group of Bank	Mei 2025			
	< Rp. 1	Rp. 1	Rp. 10	> Rp.
	Triliun	s.d 10 Triliun	s.d 50 Triliun	50 Triliun
KBMI 1	-	11	48	3
KBMI 2	-	-	13	13
KBMI 3	-	-	-	13
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)
Milliar Rp (Billion Rp)

Indikator / Indicator	2022	2023	2024								2025				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Aset Produktif Neraca / Earning Assets	9.451.430	10.231.028	10.612.561	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
a. Lancar / Current	9.045.096	9.764.748	10.078.250	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
b. Dalam Perhatian Khusus / Special Mention	245.638	307.279	357.624	355.950	348.005	342.798	352.154	347.112	331.917	328.399	340.849	365.595	370.674	378.617	366.410
c. Kurang Lancar / Sub-Standard	20.182	24.369	25.209	26.521	28.634	23.336	23.418	21.688	19.659	21.758	24.950	24.504	21.447	26.576	24.308
d. Diragukan / Doubtful	25.509	24.802	28.149	29.030	27.121	29.366	27.004	25.391	23.802	23.894	21.692	26.858	29.243	26.385	28.860
e. Macet / Loss	115.006	109.830	123.329	117.981	119.653	121.304	121.088	125.531	120.649	122.200	118.041	126.695	124.857	129.294	129.757
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	2.824.164	2.513.236	2.636.479	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
a. Lancar / Current	2.713.801	2.482.662	2.609.017	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
b. Dalam Perhatian Khusus / Special Mention	79.291	26.747	23.424	22.054	23.258	28.963	28.982	28.771	29.171	35.735	22.943	30.222	26.999	27.890	27.673
c. Kurang Lancar / Sub-Standard	2.104	1.365	1.387	955	955	2.231	2.173	2.225	898	2.410	1.687	2.930	2.928	2.915	2.968
d. Diragukan / Doubtful	867	255	310	332	268	1.009	1.062	949	225	927	198	899	945	996	1.100
e. Macet / Loss	28.101	2.208	2.341	2.278	2.324	4.930	4.624	5.157	2.168	5.109	2.111	4.718	4.709	4.623	4.570
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	191.767	162.828	180.725	177.097	178.954	182.175	179.369	180.941	167.402	176.296	182.685	186.605	184.127	190.788	167.964
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	74.029	96.692	84.527	89.353	88.373	89.218	93.925	93.875	99.581	115.799	109.542	111.558	111.594	108.766	63.544
a. Lancar / Current	73.999	96.617	84.348	89.145	88.206	89.047	93.755	93.704	99.229	115.646	109.389	111.406	111.436	108.610	106.025
b. Dalam Perhatian Khusus / Special Mention	23	9	16	42	20	4	4	4	11	0	0	102	10	10	5
c. Kurang Lancar / Sub-Standard	-	6	19	6	0	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	4	32	19	3	3	-	-	-	-	-	-	-	-	-
e. Macet / Loss	7	57	112	140	145	164	167	167	170	153	151	50	149	146	147
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	7	66	163	165	147	167	167	167	170	153	50	50	149	146	47

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)
Milliar Rp (Billion Rp)

Indikator / Indicator	2022	2023	2024								2025				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Aset Produktif Neraca / Earning Assets	1.148.163	1.129.515	1.175.749	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
a. Lancar / Current	1.100.948	1.083.492	1.115.257	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
b. Dalam Perhatian Khusus / Special Mention	26.284	28.798	36.125	36.596	35.371	36.562	36.671	37.514	38.636	34.632	42.214	37.218	34.895	36.098	29.234
c. Kurang Lancar / Sub-Standard	2.445	2.611	3.498	2.910	3.053	2.782	2.697	2.817	2.643	2.664	3.685	3.417	2.822	3.413	2.620
d. Diragukan / Doubtful	1.983	1.368	2.097	2.307	2.123	2.135	2.144	1.876	1.673	1.814	1.848	2.087	2.522	2.239	1.706
e. Macet / Loss	16.502	13.246	18.771	18.718	18.304	18.869	18.608	18.758	18.963	18.024	18.372	18.546	18.263	19.097	17.058
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	172.530	139.767	132.933	129.573	130.107	168.258	167.000	172.981	173.605	165.656	171.126	163.842	163.445	165.331	113.525
a. Lancar / Current	167.406	138.448	131.628	128.168	128.860	162.618	161.152	167.084	167.811	161.294	166.097	158.655	158.953	160.593	108.572
b. Dalam Perhatian Khusus / Special Mention	3.710	1.175	969	1.059	921	4.185	4.397	4.408	4.270	2.851	3.744	3.829	3.139	3.358	3.544
c. Kurang Lancar / Sub-Standard	95	4	20	6	15	132	126	158	169	107	126	206	203	218	190
d. Diragukan / Doubtful	105	13	28	32	18	75	67	68	88	96	84	68	63	65	127
e. Macet / Loss	1.214	127	289	308	292	1.248	1.258	1.264	1.268	1.309	1.075	1.084	1.087	1.097	1.092
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	22.344	17.369	24.703	24.282	23.806	25.241	24.901	24.941	24.802	24.014	25.189	25.408	24.961	26.129	22.793
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	3.653	3.113	3.997	4.149	4.088	4.003	4.001	3.588	4.573	6.214	6.318	3.588	3.463	3.486	3.196
a. Lancar / Current	3.652	3.112	3.995	4.147	4.087	4.002	4.000	3.586	4.571	6.213	6.318	3.588	3.463	3.486	3.196
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	2	-	-	-	-	-
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	-	2	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)
Milliar Rp (Billion Rp)

Indikator / Indicator	2022	2023	2024								2025				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Aset Produktif Neraca / Earning Assets	1.085.851	1.271.780	1.374.052	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
a. Lancar / Current	1.044.701	1.214.194	1.315.142	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
b. Dalam Perhatian Khusus / Special Mention	26.703	36.492	38.530	40.030	37.326	36.988	39.702	39.939	39.771	38.155	38.032	42.973	67.061	69.464	69.318
c. Kurang Lancar / Sub-Standard	1.313	3.336	2.952	2.811	3.195	2.764	2.480	2.404	2.649	1.707	1.672	1.607	1.816	1.924	1.983
d. Diragukan / Doubtful	1.785	1.995	2.875	2.747	2.104	2.067	1.384	1.558	1.735	1.499	1.168	1.354	1.660	1.879	1.948
e. Macet / Loss	11.349	15.763	14.554	14.012	15.002	15.412	16.044	16.258	16.178	17.232	15.482	16.391	17.896	18.068	18.193
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	434.891	402.623	431.929	431.275	429.413	444.491	442.968	452.349	465.245	453.733	469.539	480.759	503.460	486.919	506.760
a. Lancar / Current	426.221	396.685	424.128	423.594	421.077	436.011	434.748	443.428	456.239	445.043	460.000	471.107	494.248	478.243	498.051
b. Dalam Perhatian Khusus / Special Mention	7.665	4.967	7.259	7.114	7.684	7.502	7.291	7.902	7.989	7.695	8.041	8.138	7.725	7.242	7.233
c. Kurang Lancar / Sub-Standard	672	563	301	319	328	600	538	658	637	629	1.061	1.038	1.065	988	1.018
d. Diragukan / Doubtful	40	8	5	23	9	85	117	86	105	110	99	91	127	136	149
e. Macet / Loss	293	400	236	224	315	292	274	275	274	256	339	385	295	310	309
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	15.453	22.066	20.922	20.136	20.952	21.221	20.837	21.239	21.579	21.433	19.820	20.866	22.859	23.305	-
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	16.362	29.630	24.371	29.973	28.194	28.732	34.613	36.436	37.231	44.450	34.898	38.154	44.796	45.686	-
a. Lancar / Current	16.352	29.592	24.247	29.824	28.082	28.616	34.497	36.320	37.115	44.346	34.795	38.053	44.686	45.583	42.529
b. Dalam Perhatian Khusus / Special Mention	11	9	15	42	20	4	4	4	-	-	102	102	10	4	5
c. Kurang Lancar / Sub-Standard	-	5	16	3	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	4	16	16	-	3	-	-	-	-	-	-	-	-	-
e. Macet / Loss	0	20	76	87	92	109	112	112	116	104	-	-	101	100	99
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	0	29	108	107	92	112	112	112	116	104	-	-	101	100	99

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)
Milliar Rp (Billion Rp)

Indikator / Indicator	2022	2023	2024								2025				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Aset Produktif Neraca / Earning Assets	2.347.833	2.554.703	2.652.526	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
a. Lancar / Current	2.224.534	2.422.926	2.497.013	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
b. Dalam Perhatian Khusus / Special Mention	76.057	88.324	109.648	111.018	108.265	107.092	110.836	110.752	107.529	101.372	113.348	118.354	108.133	110.599	107.382
c. Kurang Lancar / Sub-Standard	7.352	5.581	6.713	5.843	6.716	6.501	6.161	6.317	6.251	5.906	6.365	6.146	5.343	6.054	7.234
d. Diragukan / Doubtful	5.210	5.372	4.874	5.582	5.930	5.327	5.575	4.887	5.115	6.213	5.680	6.078	5.897	5.334	5.440
e. Macet / Loss	34.680	32.500	34.278	33.606	33.315	33.484	33.324	33.915	33.889	32.263	34.218	35.145	32.550	33.193	33.125
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	946.140	883.884	934.375	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
a. Lancar / Current	933.146	874.314	924.308	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
b. Dalam Perhatian Khusus / Special Mention	9.275	8.829	9.046	7.529	8.597	10.645	11.216	10.699	10.594	9.285	10.990	11.655	9.870	10.950	10.642
c. Kurang Lancar / Sub-Standard	1.215	372	624	488	492	1.385	1.380	1.291	1.321	1.565	1.658	1.610	1.586	1.618	1.694
d. Diragukan / Doubtful	593	68	65	67	73	685	727	685	669	639	644	635	648	688	718
e. Macet / Loss	1.910	302	332	337	338	2.054	2.071	2.272	2.311	2.248	2.228	2.221	2.293	2.188	2.126
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	50.961	44.194	46.886	45.924	46.865	49.436	49.238	49.367	49.555	48.834	50.793	51.834	48.317	49.075	50.336
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	21.480	25.675	23.017	23.614	23.258	23.714	23.814	21.839	25.184	28.189	32.038	33.118	26.964	25.049	26.906
a. Lancar / Current	21.463	25.640	22.964	23.558	23.205	23.661	23.761	21.786	25.120	28.141	31.989	33.069	26.916	24.997	26.858
b. Dalam Perhatian Khusus / Special Mention	11	-	-	-	-	0	-	-	11	0	0	0	0	7	-
c. Kurang Lancar / Sub-Standard	-	-	3	3	0	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	17	3	3	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	7	35	34	50	50	53	53	53	53	47	49	49	47	46	47
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	7	35	53	56	53	53	53	53	53	47	49	49	47	46	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)
Milliar Rp (Billion Rp)

Indikator / Indicator	2022	2023	2024								2025				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Aset Produktif Neraca / Earning Assets	4.869.583	5.275.030	5.410.234	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
a. Lancar / Current	4.674.912	5.044.136	5.150.838	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
b. Dalam Perhatian Khusus / Special Mention	116.595	153.666	173.320	168.306	167.043	162.157	164.945	158.908	161.140	154.240	161.825	167.051	160.584	162.457	160.476
c. Kurang Lancar / Sub-Standard	9.072	12.841	12.047	14.957	15.670	11.289	12.080	10.149	10.593	11.481	15.607	13.334	11.466	15.185	12.471
d. Diragukan / Doubtful	16.530	16.066	18.302	18.394	16.964	19.837	17.901	17.069	16.249	14.368	14.091	17.340	19.164	16.933	19.766
e. Macet / Loss	52.474	48.321	55.727	51.646	53.032	53.538	53.113	56.599	57.419	54.681	55.784	56.613	56.148	58.936	61.381
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	1.270.603	1.086.962	1.137.241	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
a. Lancar / Current	1.187.029	1.073.215	1.128.953	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
b. Dalam Perhatian Khusus / Special Mention	58.641	11.776	6.149	6.352	6.056	6.630	6.079	5.761	13.112	15.904	6.689	6.601	6.265	6.340	6.253
c. Kurang Lancar / Sub-Standard	122	426	442	141	120	113	129	118	105	109	176	76	73	91	67
d. Diragukan / Doubtful	129	166	212	209	167	163	151	111	124	82	87	105	106	106	106
e. Macet / Loss	24.683	1.379	1.485	1.410	1.379	1.336	1.020	1.347	1.258	1.296	1.140	1.028	1.034	1.028	1.043
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	103.009	79.199	88.215	86.755	87.332	86.277	84.393	85.393	85.747	82.016	86.884	88.496	87.991	92.279	94.834
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	32.533	38.274	33.142	31.617	32.833	32.768	31.497	32.012	32.423	36.946	36.288	36.698	36.371	34.545	33.442
a. Lancar / Current	32.533	38.274	33.142	31.616	32.833	32.768	31.497	32.012	32.423	36.945	36.287	36.697	36.371	34.544	33.442
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	0	0	-	-	-	-	-	-	1	1	-	1	-
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	-	0	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	Mei 2025	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	2.881.743	31,77
Rupiah	1.996.356	22,01
Valas / Foreign Exchange	885.386	9,76
Tabungan / Saving	2.852.600	31,44
Rupiah	2.641.907	29,12
Valas / Foreign Exchange	210.693	2,32
Simpanan Berjangka / Time Deposits	3.337.703	36,79
Rupiah	2.962.970	32,66
Valas / Foreign Exchange	374.733	4,13
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	1.184.865	13,06
Valas / Foreign Exchange	188.596	2,08
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	1.100.898	4,86
Valas / Foreign Exchange	119.234	2,60
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	441.331	2,60
Valas / Foreign Exchange	33.206	0,37
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	235.877	2,60
Valas / Foreign Exchange	33.697	0,37
Total DPK / Total Third Party Funds	9.072.045	100
Rupiah	7.601.233	84
Valas / Foreign Exchange	1.470.813	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	Mei 2025	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	223.461	23,65
Rupiah	187.775	19,87
Valas / Foreign Exchange	35.686	3,78
Tabungan / Saving	213.422	22,59
Rupiah	209.249	22,15
Valas / Foreign Exchange	4.173	0,44
Simpanan Berjangka / Time Deposits	507.898	53,76
Rupiah	477.951	50,59
Valas / Foreign Exchange	29.947	3,17
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	192.090	20,33
Valas / Foreign Exchange	13.862	1,47
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	126.506	13,39
Valas / Foreign Exchange	7.422	0,79
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	91.694	9,71
Valas / Foreign Exchange	3.089	0,33
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	67.661	7,16
Valas / Foreign Exchange	5.574	0,59
Total DPK / Total Third Party Funds	944.781	100
Rupiah	874.975	93
Valas / Foreign Exchange	69.806	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	Mei 2025	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	359.872	31,93
Rupiah	235.964	20,94
Valas / Foreign Exchange	123.908	10,99
Tabungan / Saving	184.379	16,36
Rupiah	176.541	15,66
Valas / Foreign Exchange	7.838	0,70
Simpanan Berjangka / Time Deposits	582.772	51,71
Rupiah	503.504	44,68
Valas / Foreign Exchange	79.269	7,03
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	217.062	19,26
Valas / Foreign Exchange	32.558	2,89
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	140.379	12,46
Valas / Foreign Exchange	26.699	2,37
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	100.808	8,94
Valas / Foreign Exchange	10.509	0,93
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	45.254	4,02
Valas / Foreign Exchange	9.502	0,84
Total DPK / Total Third Party Funds	1.127.023	100
Rupiah	916.009	81
Valas / Foreign Exchange	211.014	19

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	Mei 2025	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	629.656	27,23
Rupiah	475.786	21,15
Valas / Foreign Exchange	153.870	6,08
Tabungan / Saving	571.046	25,93
Rupiah	460.172	21,22
Valas / Foreign Exchange	110.874	4,71
Simpanan Berjangka / Time Deposits	1.013.840	46,84
Rupiah	878.764	40,85
Valas / Foreign Exchange	135.076	5,99
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	378.715	21,82
Valas / Foreign Exchange	74.258	3,56
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	292.899	8,82
Valas / Foreign Exchange	40.041	1,43
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	133.863	6,75
Valas / Foreign Exchange	13.017	0,65
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	73.288	3,47
Valas / Foreign Exchange	7.760	0,35
Total DPK / Total Third Party Funds	2.214.543	100
Rupiah	1.814.723	83
Valas / Foreign Exchange	399.820	17

Tabel 1.32. Komposisi Dana Pihak Ketiga Bank Umum - KBMI 4 (Composition of Third Party Funds of Commercial Banks - KBMI 4) Nilai Nominal dalam Miliar Rp (Billion Rp)		
Mei 2025		
Keterangan / Items	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	1.668.754	34,87
Rupiah	1.096.831	22,92
Valas / Foreign Exchange	571.923	11,95
Tabungan / Saving	1.883.752	39,36
Rupiah	1.795.944	37,53
Valas / Foreign Exchange	87.808	1,83
Simpanan Berjangka / Time Deposits	1.233.193	25,77
Rupiah	1.102.751	23,04
Valas / Foreign Exchange	130.442	2,73
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	396.998	8,30
Valas / Foreign Exchange	67.917	1,42
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	541.114	11,31
Valas / Foreign Exchange	45.073	0,94
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	114.966	2,40
Valas / Foreign Exchange	6.591	0,14
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	49.673	1,04
Valas / Foreign Exchange	10.862	0,23
Total DPK / Total Third Party Funds	4.785.699	100,00
Rupiah	3.995.526	83,49
Valas / Foreign Exchange	790.173	16,51

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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Giro / Demand Deposits															
Rupiah	1,91	2,20	2,21	2,24	2,26	2,25	2,30	2,29	2,35	2,41	2,35	2,34	2,41	2,39	2,38
Valas / Foreign Exchange	1,01	1,66	1,96	1,72	2,22	2,32	2,28	2,22	1,93	2,03	1,95	2,35	2,30	2,23	2,31
Tabungan / Saving															
Rupiah	0,67	0,69	0,67	0,67	0,65	0,65	0,67	0,66	0,67	0,68	0,68	0,68	0,68	0,69	0,70
Valas / Foreign Exchange	0,43	0,78	0,84	0,81	0,82	0,83	0,84	0,83	0,79	0,76	0,77	0,81	0,79	0,79	0,78
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	3,95	4,76	4,68	4,70	4,78	4,79	4,81	4,78	4,78	4,92	4,87	5,02	5,01	5,02	4,86
Valas / Foreign Exchange	2,74	3,85	3,76	3,69	3,92	3,94	3,83	3,74	3,71	3,76	3,68	3,81	3,67	3,82	3,78
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	4,18	5,24	5,31	5,34	5,41	5,47	5,52	5,53	5,53	5,54	5,57	5,56	5,62	5,72	5,72
Valas / Foreign Exchange	2,60	4,57	4,54	4,64	4,69	4,60	4,61	4,53	4,38	4,41	4,42	4,27	4,22	4,17	4,15
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	4,16	5,52	5,69	5,45	5,43	5,46	5,54	5,57	5,67	5,97	6,01	6,06	6,08	6,11	6,08
Valas / Foreign Exchange	2,45	4,19	4,33	3,95	4,37	4,49	4,52	4,44	4,40	4,32	4,13	3,94	3,84	3,77	3,80
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	4,68	5,66	5,81	5,80	5,80	5,85	5,82	5,85	5,67	5,14	5,13	5,08	5,06	5,06	5,06
Valas / Foreign Exchange	2,05	3,16	3,08	3,12	3,16	3,40	3,43	3,44	3,37	3,36	3,37	3,39	3,50	3,49	3,49

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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Giro / Demand Deposits															
Rupiah	1,75	1,86	1,88	1,86	1,92	1,86	1,97	2,00	1,99	2,13	2,03	2,01	2,07	2,03	1,95
Valas / Foreign Exchange	0,55	1,14	1,21	1,09	1,51	1,40	0,89	1,04	1,09	1,54	1,33	1,97	1,77	1,83	1,83
Tabungan / Saving															
Rupiah	1,54	1,54	1,61	1,56	1,52	1,52	1,55	1,54	1,53	1,50	1,69	1,53	1,51	1,49	1,49
Valas / Foreign Exchange	0,63	0,94	1,11	1,03	1,21	1,57	2,41	2,00	2,71	2,55	2,82	3,07	3,28	3,11	2,99
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	4,76	5,33	5,24	5,24	5,33	5,31	5,31	5,37	5,09	5,59	5,48	5,53	5,45	5,52	5,42
Valas / Foreign Exchange	2,89	4,03	3,99	4,16	4,42	4,20	4,15	4,09	3,78	4,29	4,18	4,42	4,06	4,26	4,24
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	4,90	5,77	5,90	5,90	5,99	6,01	6,01	5,99	5,64	6,12	6,12	6,14	5,99	6,05	6,06
Valas / Foreign Exchange	2,48	4,07	4,40	4,34	4,48	4,58	4,67	4,55	4,29	4,41	4,42	4,60	4,41	4,35	4,35
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	4,55	5,66	5,96	5,73	5,84	5,87	5,88	5,96	5,64	6,16	6,32	6,33	6,34	6,39	6,42
Valas / Foreign Exchange	1,53	4,23	4,44	4,28	4,40	4,44	4,50	4,50	4,56	4,46	4,39	4,52	4,50	4,47	4,49
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	4,57	5,60	6,01	6,05	6,11	6,28	6,11	6,09	5,35	5,80	5,79	5,71	5,67	5,72	5,73
Valas / Foreign Exchange	2,66	4,12	4,59	4,75	4,77	4,63	4,71	4,71	3,20	4,63	4,54	4,59	4,58	4,55	4,72

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

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			
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Giro / Demand Deposits															
Rupiah	2,25	2,49	2,57	2,57	2,51	2,45	2,48	2,49	2,52	2,73	2,53	2,48	2,69	2,69	2,67
Valas / Foreign Exchange	1,17	2,72	2,66	2,78	2,86	3,04	2,89	2,87	2,89	2,77	2,67	2,73	2,85	2,96	2,90
Tabungan / Saving															
Rupiah	1,06	1,03	0,96	0,96	0,93	0,91	1,03	0,90	0,89	0,91	0,99	0,99	0,93	0,91	0,95
Valas / Foreign Exchange	0,61	1,31	1,32	1,29	1,31	1,28	1,26	1,26	1,12	1,19	1,20	1,25	1,20	1,20	1,18
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	4,13	4,92	4,96	4,98	5,01	5,05	5,09	5,02	5,16	5,14	5,07	5,15	5,14	5,11	5,00
Valas / Foreign Exchange	2,91	4,11	4,06	4,12	4,19	4,24	4,07	3,86	4,00	3,95	3,91	3,90	3,65	3,90	3,93
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	4,36	5,38	5,43	5,44	5,54	5,60	5,61	5,61	6,01	5,74	5,80	5,68	5,80	5,79	5,77
Valas / Foreign Exchange	2,61	4,42	4,49	4,70	4,74	4,69	4,51	4,40	4,40	4,30	4,32	4,30	4,29	4,30	4,25
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	4,10	5,39	5,59	5,41	5,48	5,58	5,63	5,62	6,14	5,92	5,98	6,03	5,88	5,92	5,96
Valas / Foreign Exchange	1,96	4,34	4,36	4,31	4,37	4,65	4,67	4,59	4,42	4,42	4,42	4,09	3,86	3,79	3,83
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	4,33	5,26	5,34	5,35	5,40	5,45	5,47	5,48	6,16	5,07	5,17	5,18	5,09	5,09	5,07
Valas / Foreign Exchange	2,31	3,73	3,19	3,24	3,32	3,33	3,41	3,40	4,68	3,22	3,27	3,29	3,30	3,30	3,25

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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Giro / Demand Deposits															
Rupiah	1,82	2,19	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
Valas / Foreign Exchange	1,11	1,47	1,98	1,57	2,27	2,38	2,31	2,22	1,72	1,94	1,85	2,42	2,32	2,19	2,31
Tabungan / Saving															
Rupiah	0,39	0,41	0,40	0,41	0,41	0,41	0,42	0,43	0,43	0,44	0,44	0,45	0,44	0,46	0,46
Valas / Foreign Exchange	0,24	0,25	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
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	3,03	3,79	3,60	3,62	3,74	3,81	3,79	3,78	3,85	3,89	3,92	4,39	4,41	4,43	4,10
Valas / Foreign Exchange	2,52	3,34	2,96	3,06	3,29	3,40	3,31	3,23	3,44	3,23	3,19	3,57	3,45	3,56	3,47
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	3,38	4,82	4,87	4,94	4,99	5,09	5,18	5,20	5,12	5,05	5,16	5,24	5,36	5,54	5,51
Valas / Foreign Exchange	2,37	4,62	4,54	4,51	4,53	4,29	4,53	4,50	4,33	4,40	4,48	4,48	4,42	4,42	4,27
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	3,78	5,38	5,52	5,05	4,65	4,62	4,63	4,65	4,94	5,45	5,59	5,71	5,68	5,66	5,49
Valas / Foreign Exchange	2,81	4,05	4,29	3,28	4,35	4,33	4,39	4,24	4,22	4,15	3,46	3,31	3,12	2,82	2,80
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	4,49	5,40	5,50	5,45	5,40	5,36	5,33	5,37	4,91	3,71	3,46	3,30	3,26	3,17	3,18
Valas / Foreign Exchange	1,55	1,46	1,40	1,36	1,44	1,86	1,88	1,89	1,96	2,02	2,14	2,11	2,59	2,59	2,58

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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb r)	Mar	Apr	Mei
KBMI 1															
Jumlah Bank / Total Banks	70	66	66	66	66	66	65	65	65	65	65	63	63	63	62
Jumlah Kantor / Total Bank Offices	4.681	3.835	3.719	3.762	3.766	3.740	3.735	3.735	3.738	3.747	3.742	3.659	3.655	3.649	3.644
KBMI 2															
Jumlah Bank / Total Banks	19	22	23	23	23	23	23	23	23	23	22	24	25	25	26
Jumlah Kantor / Total Bank Offices	2.312	2.871	2.945	2.942	2.960	2.891	2.889	2.887	2.887	2.882	2.022	2.966	2.963	2.963	2.962
KBMI 3															
Jumlah Bank / Total Banks	13	13	13	13	13	13	13	13	13	13	14	14	13	13	13
Jumlah Kantor / Total Bank Offices	4.841	4.654	4.585	4.578	4.645	4.572	4.564	4.560	4.547	4.544	5.391	4.527	4.468	4.463	4.455
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	12.901	12.888	12.897	12.769	12.747	12.737	12.725	12.726	12.698	12.680	12.648	12.632	12.614
Total															
Jumlah Bank / Total Banks	106	105	106	106	106	106	105	105	105	105	105	105	105	105	105
Jumlah Kantor / Total Bank Offices	25.377	24.276	24.150	24.170	24.268	23.972	23.935	23.919	23.897	23.899	23.853	23.832	23.734	23.707	23.675

Data Bank Umum Berdasarkan Kelompok Bank

Sumber Data:

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

Keterangan symbol/tanda pada tabel:

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

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

Keterangan / Items	2021	2022	2023	2024								2025			
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Mei
Penyaluran Dana / Distribution of Funds															
a. Kredit Yang Diberikan / Credit	520.497	571.247	618.449	627.539	635.377	640.569	645.190	651.854	653.637	654.734	658.599	652.569	656.000	658.279	655.084
- Kepada Pihak Ketiga / To Third Party	516.091	562.847	606.680	617.795	625.616	630.119	634.921	641.603	643.980	644.351	645.772	640.168	643.725	646.558	643.484
Rupiah	514.928	561.280	605.611	616.593	624.418	628.915	633.746	640.457	642.773	643.359	644.976	639.367	642.904	645.760	642.684
Valas / Foreign Exchange	1.162	1.567	1.069	1.202	1.198	1.204	1.175	1.146	1.207	992	797	801	822	799	800
- Kepada Bank Lain / Inter Bank Credit	4.407	8.400	11.770	9.744	9.761	10.450	10.268	10.251	9.657	10.383	12.826	12.401	12.274	11.721	11.600
Rupiah	4.407	8.400	11.462	9.419	9.433	9.312	9.186	9.191	8.558	9.274	11.217	10.771	10.616	10.065	9.940
Valas / Foreign Exchange	-	-	308	325	328	1.138	1.082	1.060	1.099	1.109	1.610	1.630	1.658	1.656	1.660
b. Penempatan pada Bank Lain / Interbank Placement	23.315	22.947	35.883	40.212	43.001	35.574	38.513	46.628	51.863	40.121	32.743	37.470	39.930	25.259	40.680
- Giro / Demand Deposit	4.317	3.678	3.931	9.553	8.161	8.269	3.901	4.938	6.666	3.194	3.888	3.582	3.799	5.302	3.853
- Inter Bank Call Money / Inter Bank Call Money	9.736	16.129	26.959	19.275	29.130	20.367	28.193	32.938	35.117	33.148	24.739	27.600	31.671	19.404	33.536
- Deposito Berjangka / Time Deposits	8.385	2.390	4.559	10.767	4.937	6.685	6.246	8.568	10.026	3.121	4.656	5.696	4.521	4.68	3.087
- Lainnya / Others	878	750	434	616	772	254	173	185	54	54	155	287	156	84	204
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	110.147	117.807	103.022	72.946	77.630	67.508	66.183	69.877	70.009	83.461	80.845	62.620	56.835	62.179	45.538
- Giro / Demand Deposit	51.741	82.891	57.686	49.999	50.799	52.087	50.772	54.746	55.532	61.003	44.889	38.893	41.995	32.831	37.399
- Fine Tune Operation (FTO)	18.249	13.669	3.839	2.701	5.082	1.907	2.210	605	1.187	2.501	3.330	1.146	1.453	1.688	818
- Fasbi	39.582	21.247	19.404	12.559	22.549	14.803	11.886	18.500	14.076	25.428	16.513	16.585	16.490	18.496	11.890
- Lainnya / Others	575	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Surat Berharga / Securities	117.817	127.769	134.959	160.978	163.600	168.995	175.091	180.112	194.730	196.020	178.023	179.489	183.289	175.797	187.187
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	1.369	195	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	4.944	2.642	1.638	1.176	1.051	1.202	1.032	967	817	917	518	968	955	959	922
- Obligasi / Bonds	83.303	100.444	92.305	106.398	102.718	101.344	101.548	101.009	104.403	102.989	95.366	101.108	104.229	97.969	104.095
- Lainnya / Others	28.201	24.488	41.017	53.403	59.831	66.449	72.511	78.136	89.510	92.113	82.139	77.414	78.105	76.870	80.104
e. Penyertaan / Equity Investment	1.955	2.067	2.092	2.280	2.305	2.306	2.406	2.404	2.404	2.405	2.624	2.624	2.622	2.620	2.618
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	16.089	15.771	16.668	18.527	17.933	18.056	18.274	18.651	18.920	19.154	18.532	19.148	19.520	19.420	19.839
- Kredit yang diberikan / Credit	15.590	15.406	16.307	18.154	17.546	17.677	17.889	18.255	18.523	18.771	18.132	18.762	19.128	19.044	19.452
- Surat Berharga / Securities	199	41	42	28	31	29	30	30	28	33	26	24	15	15	19
- Lainnya / Others	299	324	319	346	355	350	355	367	370	354	366	360	362	361	373
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	6	19	5	17	16	11	63	100	44	22	7	1	6	4	37
h. Tagihan Lainnya / Other claims	46.175	52.866	46.726	27.150	34.983	29.014	24.745	27.958	23.453	22.188	23.947	23.041	19.516	30.900	29.033
Sumber Dana / Source of Funds															
a. Dana Pihak Ketiga / Third Party Funds	681.607	723.880	730.333	756.851	761.328	758.653	771.646	790.239	810.904	802.849	752.685	760.613	752.898	746.676	765.348
Rupiah	676.637	721.844	723.757	747.466	746.311	749.420	765.136	786.410	805.161	799.552	745.351	756.947	748.237	741.057	760.575
Giro / Demand Deposit	169.986	160.745	167.905	194.477	197.749	197.749	211.708	218.847	210.847	204.333	180.553	187.237	180.553	165.175	187.472
Tabungan / Saving	208.612	221.084	220.041	230.827	231.964	235.696	232.539	232.539	231.603	231.568	257.932	241.568	232.495	247.033	237.739
Simpunan Berjangka / Time Deposits	298.039	320.016	316.811	332.066	317.562	330.229	331.691	342.162	354.710	360.150	337.283	328.142	335.189	328.849	335.364
Valas / Foreign Exchange	4.970	2.036	6.576	9.385	15.017	10.232	6.510	3.830	5.744	3.297	3.666	4.660	3.666	5.619	4.772
Giro / Demand Deposit	808	760	136	352	215	197	147	140	147	132	133	136	94	77	83
Tabungan / Saving	106	123	100	117	124	116	121	123	123	112	121	130	119	133	141
Simpunan Berjangka / Time Deposits	4.056	1.152	6.339	8.916	14.685	9.912	6.248	3.568	5.474	3.053	7.079	3.401	4.448	5.408	4.548
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	1	1	581	1	649	1	724	1	1	1	1.504	771	504	1.656	1
c. Kewajiban kepada Bank lain / Interbank Liabilities	20.660	29.195	32.972	22.258	24.318	18.414	17.718	20.716	21.829	21.779	27.991	18.985	24.599	21.178	20.386
d. Surat Berharga yang diterbitkan / Issued Securities	8.089	6.910	6.204	4.311	5.158	4.424	4.025	4.728	3.908	3.651	3.651	3.561	3.561	3.446	3.566
e. Pinjaman yang diterima / Loans received	18.400	25.854	29.894	29.547	30.075	29.875	29.860	29.604	29.174	29.916	34.192	36.221	34.719	36.220	39.542
Rupiah	18.400	25.854	29.663	29.303	29.830	29.631	29.629	29.604	29.174	29.916	33.950	33.396	35.972	34.471	35.971
Valas / Foreign Exchange	-	-	231	244	246	244	232	-	-	-	241	245	249	248	249
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	0	3	1	27	14	38	10	12	39	25	14	29	39	16	34
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	4.629	19.216	14.879	8.407	11.537	7.553	13.746	29.470	15.866	14.055	29.078	11.130
h. Setoran Jaminan / Guarantee Deposits	406	436	497	212	199	212	225	280	256	249	455	352	268	253	178
Beberapa komponen modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	48.206	53.424	59.919	60.721	60.873	61.247	61.368	61.423	61.615	61.622	61.858	61.884	61.899	63.355	63.630
b. Cadangan / Reserves	26.605	30.337	34.510	37.287	37.498	37.497	37.636	37.379	37.371	37.491	37.490	37.477	38.166	39.303	39.464
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	3.978	2.702	3.965	7.259	6.388	6.388	6.141	6.130	6.127	5.869	5.853	20.729	17.329	12.656	10.511
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	13.776	15.300	14.519	5.379	6.818	7.819	8.954	10.160	11.162	12.343	13.002	1.260	2.360	3.778	4.683
e. Tambahan modal disetor / Additional Paid In Capital	2.698	2.625	2.765	2.692	2.489	2.516	3.235	3.763	3.005	3.290	3.089	3.413	4.194	2.610	2.965
f. Modal Pinjaman / Loan Capital	3.930	4.122	4.122	4.124	4.124	5.566	5.566	5.566	5.566	5.567	5.874	5.875	5.875	5.743	5.743

Tabel 1.5.a.

Keterangan / Items	2021	2022	2023	2024								2025				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Penyaluran Dana / Distribution of Funds																
a. Kredit Yang Diberikan / Credit	171.130	190.108	191.163	186.496	200.119	192.385	182.238	183.820	188.255	194.866	209.954	206.635	208.557	219.100	226.228	219.684
- Kepada Pihak Ketiga / To Third Party	167.855	182.951	173.125	163.172	175.390	172.935	165.470	161.098	179.952	178.868	190.751	178.868	180.307	190.495	197.741	193.203
Rupiah	91.250	100.237	92.993	85.180	89.512	85.417	84.630	86.302	85.737	87.067	94.640	80.715	80.207	80.164	79.356	81.603
Valas / Foreign Exchange	76.606	82.714	81.342	87.933	91.742	90.513	80.840	74.795	77.411	82.685	98.153	100.100	110.332	110.332	117.385	111.601
- Kepada Bank Lain / Inter Bank Credit	3.274	7.157	16.828	13.384	18.864	16.455	16.767	22.722	25.108	25.114	30.002	27.767	28.250	28.605	29.487	26.480
Rupiah	-	4.840	800	660	-	-	-	6	-	4	1.000	-	21	27	27	5
Valas / Foreign Exchange	3.274	2.317	16.028	12.724	18.864	16.455	16.767	22.716	25.108	25.110	29.002	27.767	28.229	28.578	29.460	26.475
b. penempatan pada Bank Lain / Interbank Placement	24.514	24.734	26.442	32.261	34.136	23.097	32.927	38.452	31.991	33.977	30.535	32.592	28.004	35.143	38.292	35.143
- Giro / Demand Deposit	3.688	6.418	6.418	4.378	4.378	3.688	3.688	3.688	3.193	3.193	4.050	4.459	4.459	3.746	4.459	4.313
- Inter Bank Call Money / Inter Bank Call Money	20.153	21.812	22.008	27.819	28.250	18.473	26.588	33.108	27.310	28.534	25.659	28.120	25.901	22.942	32.731	30.122
- Deposito Berjangka / Time Deposits	500	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / Others	173	225	17	223	1.308	925	2.362	1.111	1.568	1.393	417	487	1.366	583	1.814	708
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	117.441	113.832	95.496	110.225	105.097	103.447	93.773	87.091	93.897	78.713	96.378	114.876	105.746	95.520	90.264	111.411
- Giro / Demand Deposit	49.910	25.329	24.132	21.612	22.121	23.513	20.534	19.215	21.047	19.149	22.471	19.683	20.395	21.547	18.751	19.122
- Fine Tune Operation (FTO)	46.238	64.581	52.178	67.723	48.721	53.790	57.210	49.786	47.970	36.984	51.443	61.894	56.640	56.495	52.742	71.889
- Fasli	21.262	23.915	18.725	19.982	32.635	26.144	16.028	17.196	24.543	22.121	22.141	33.298	27.851	17.227	18.770	18.986
- Lainnya / Others	611	8	908	1.620	1	1	1	820	338	221	1	860	251	1	1.404	1
d. Surat Berharga / Securities	80.554	91.660	114.054	123.268	144.385	148.661	149.871	148.825	148.030	153.770	144.981	152.475	157.741	156.506	154.407	148.669
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	2.002	4.726	5.172	6.696	5.606	5.440	3.608	3.569	3.650	3.040	3.062	2.968	2.885	2.523	2.753	2.396
- Obligasi / Bonds	75.051	83.606	91.456	82.027	89.644	90.101	93.271	95.229	86.203	87.470	83.772	87.686	91.460	89.768	88.468	85.920
- Lainnya / Others	3.502	3.328	17.425	34.546	49.135	53.119	52.992	50.028	58.177	63.260	58.147	61.821	63.395	6		

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

Keterangan / Items	2021	2022	2023	2024								2025				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																
1. Pendapatan bunga / Interest Income	773.902	811.458	977.001	442.901	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
a. Dari Bank Indonesia / From Bank Indonesia Placement	9.740	13.904	20.916	7.831	9.005	10.277	11.623	12.981	14.371	15.603	16.730	1.283	2.335	3.778	5.189	6.352
b. Dari Penempatan pada bank lain / From interbank placement	2.691	5.409	12.037	5.942	7.164	8.367	9.559	10.665	12.750	13.013	14.154	1.042	2.168	3.300	4.451	5.728
c. Dari surat berharga / From securities	87.345	94.584	110.038	52.008	62.896	74.503	86.314	98.058	109.334	121.426	135.976	12.016	22.924	35.628	46.787	58.935
d. Dari Kredit yang diberikan / From credit	487.587	523.468	608.443	277.131	332.447	389.092	445.256	501.573	559.005	615.166	673.725	64.728	118.778	178.328	228.226	286.605
- kepada pihak ketiga bukan bank / To Third Party non Bank	484.944	520.202	603.518	273.822	328.568	384.634	440.211	496.007	552.464	608.054	665.983	63.726	117.169	176.034	225.270	283.016
- kepada bank lain / To other Bank	2.643	3.267	4.925	3.309	3.879	4.458	5.045	5.566	6.541	7.112	7.742	1.002	1.609	2.293	2.956	3.589
e. Lainnya / Others	186.539	174.093	225.568	99.989	120.228	141.424	164.401	194.344	239.316	292.627	244.230	22.849	41.105	61.899	87.234	107.754
2. Beban Bunga / Interest Expenses	342.699	323.610	447.336	220.623	263.538	308.871	355.894	410.404	480.717	558.352	535.059	56.028	97.356	143.563	187.170	234.087
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	145	484	553	293	373	468	633	850	985	1.146	1.277	134	254	366	508	654
b. Kewajiban pada Bank lain / Interbank Liabilities	5.618	6.833	12.374	4.737	7.561	8.391	9.629	10.730	12.467	13.057	14.205	1.106	2.116	3.296	4.446	5.634
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	140.844	129.628	199.055	100.937	120.871	141.863	162.882	183.208	204.364	225.637	247.280	21.867	42.196	64.496	86.532	109.257
- Giro / Demand Deposit	24.161	27.740	45.132	25.034	29.712	34.740	39.825	44.778	49.963	54.926	60.404	5.506	10.754	16.433	22.202	27.975
- Tabungan / Saving	17.181	15.492	17.834	7.838	9.575	11.210	12.829	14.405	16.047	17.959	19.790	1.743	3.406	5.205	6.962	8.774
- Simpanan Berjangka / Time deposits	99.502	86.396	136.088	68.064	81.584	95.913	110.228	124.025	138.354	152.752	167.086	14.617	28.036	42.857	57.368	72.508
d. Surat Berharga / Securities	9.797	10.297	9.397	4.663	4.770	5.502	6.221	7.256	7.749	8.723	9.511	771	1.382	2.145	2.943	3.754
e. Pinjaman yang diterima / Loans received	6.908	13.077	16.115	8.712	9.806	11.441	13.174	14.816	16.566	18.420	20.240	3.221	3.872	5.523	7.288	9.022
f. Lainnya / Others	174.872	163.291	209.843	101.281	120.157	141.204	163.355	193.545	238.586	291.370	242.547	28.929	47.536	67.737	85.454	105.764
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	222.278	268.203	314.793	361.258	407.217	454.060	499.482	549.757	45.890	89.954	139.370	184.717	231.288
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	271.224	314.444	359.885	441.097	508.041	581.781	684.808	877.623	134.757	229.548	343.844	446.874	587.027
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	6.144	7.355	8.908	11.406	13.730	14.571	15.829	17.415	2.967	5.219	7.038	9.866	11.686
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	-	-	57	1	6.799	1	1	117	118	130	130	16	136	8	18	42
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	917	983	1.395	1.487	1.489	1.491	1.477	1.489	70	182	214	365	514
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	208.665	318.768	426.023	167.153	181.489	211.615	265.721	315.189	365.601	443.524	612.234	110.996	186.846	278.256	362.946	483.073
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/commissions/provisions	87.234	97.515	103.364	46.588	56.573	67.169	76.296	85.105	94.873	103.588	111.769	8.441	16.784	28.267	36.998	46.234
f. Lainnya / Others	143.612	96.030	117.317	50.421	61.245	70.797	86.186	92.413	105.127	120.261	134.586	12.266	20.380	30.061	36.681	45.478
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	716.871	762.897	889.851	369.019	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
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	1.564	2.000	2.054	2.064	2.065	3.072	3.336	-	1.229	1.334	2.181	2.879	3.026
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	1	2	2	300	365	413	7	11	17	13	42
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	747	773	1.139	1.217	1.262	1.302	1.342	1.410	62	127	850	346	436
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	191.785	307.170	413.583	163.027	176.472	205.234	257.986	306.026	356.432	433.425	601.458	109.521	184.128	274.065	357.280	476.663
e. Penyusutan/Amortisasi / Depreciation/Amortizations	249.910	171.698	174.447	83.810	96.738	108.519	121.378	133.337	149.028	164.417	176.060	20.251	33.675	46.971	60.496	76.675
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	4.404	5.196	6.097	2.470	2.885	3.399	3.999	4.472	4.896	5.446	6.254	477	954	1.504	2.342	2.827
g. Lainnya / Others	268.059	275.703	288.372	117.400	147.934	169.564	202.468	224.804	251.361	282.179	315.167	24.803	49.124	77.051	102.477	127.191
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	174.352	247.949	304.790	124.483	155.844	184.767	213.240	243.290	269.451	293.780	322.664	24.296	50.148	80.574	105.759	131.456
E. Pendapatan non - operasional / Non Operational Income	20.216	38.631	52.221	28.305	34.442	39.306	39.328	46.049	54.145	60.326	68.127	7.828	16.654	24.513	34.176	40.847
F. Beban non - operasional / Non Operational Expenses	20.411	34.081	52.567	26.900	32.623	38.094	38.959	45.760	52.109	58.373	67.576	7.911	16.826	24.152	34.031	40.479
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	(195)	4.550	(346)	1.404	1.819	1.212	369	289	2.036	1.953	552	(83)	(171)	362	145	368
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	174.271	252.499	304.445	125.887	157.663	185.979	213.609	243.579	271.487	295.733	323.216	24.214	49.977	80.936	105.904	131.824
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	89.861	125.725	146.960	(166)	(209)	(245)	(285)	(331)	(351)	(390)	158.209	(34)	(68)	(113)	(145)	(177)
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	89.586	125.715	146.908	(166)	(209)	(245)	(285)	(331)	(351)	(390)	158.935	(34)	(68)	(113)	(145)	(177)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	140.206	201.817	243.326	101.467	126.525	149.620	171.026	194.970	217.590	237.148	255.200	19.361	40.014	65.455	85.601	106.502

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				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																
1. Pendapatan bunga / Interest Income	284.381	310.102	361.847	167.535	199.994	233.741	267.143	299.814	333.617	366.168	401.989	42.503	73.055	108.322	134.900	169.252
a. Dari Bank Indonesia / From Bank Indonesia Placement	1.809	2.686	4.301	1.936	1.924	2.175	2.454	2.770	3.122	3.434	3.736	313	572	980	1.361	1.639
b. Dari Penempatan pada bank lain / From interbank placement	1.125	2.902	5.659	2.910	3.517	4.053	4.614	5.124	5.683	6.199	6.769	485	1.114	1.738	2.389	3.099
c. Dari surat berharga / From securities	30.916	34.319	35.302	15.205	18.282	21.355	24.188	26.834	29.640	32.441	37.911	3.131	6.012	9.221	12.323	15.539
d. Dari Kredit yang diberikan / From credit	232.177	248.384	284.740	133.104	158.976	185.314	211.464	238.457	265.642	291.543	318.222	33.857	59.176	86.921	106.286	133.154
- kepada pihak ketiga bukan bank / To Third Party non Bank	232.039	247.487	283.480	131.802	157.469	183.620	209.576	236.371	263.357	289.111	315.645	33.352	58.499	86.042	105.212	131.887
- kepada bank lain / To other Bank	138	897	1.260	1.302	1.507	1.694	1.888	2.085	2.285	2.432	2.577	504	677	879	1.074	1.267
e. Lainnya / Others	18.354	21.811	31.845	14.382	17.295	20.845	24.423	26.629	29.530	32.552	35.351	4.718	6.180	9.463	12.542	15.820
2. Beban Bunga / Interest Expenses	84.725	88.362	128.806	71.005	83.617	97.313	110.648	123.595	137.375	150.487	163.679	23.050	34.309	48.446	55.376	70.270
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	5	1	2	1	9	39	71	112	159	215	234	40	71	89	107	132
b. Kewajiban pada Bank lain / Interbank Liabilities	3.378	3.699	5.495	1.167	3.330	3.435	3.976	4.417	4.863	5.383	5.828	453	868	1.337	1.815	2.361
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	51.596	47.778	77.439	43.538	51.821	60.494	69.235	77.861	86.748	95.480	104.421	8.956	17.553	27.157	36.739	46.649
- Giro / Demand Deposit	11.697	14.028	26.639	15.655	18.413	21.480	24.652	27.715	30.879	33.880	37.223	3.375	6.679	10.247	13.834	17.414
- Tabungan / Saving	7.674	5.735	6.032	2.501	3.191	3.746	4.274	4.807	5.374	6.169	6.841	632	1.237	1.883	2.531	3.202
- Simpanan Berjangka / Time deposits	32.224	28.015	44.768	25.382	30.217	35.267	40.309	45.339	50.493	55.432	60.357	4.949	9.636	15.027	20.374	26.032
d. Surat Berharga / Securities	4.055	5.358	4.230	2.375	2.077	2.380	2.653	2.930	3.248	3.559	3.852	293	577	918	1.294	1.667
e. Pinjaman yang diterima / Loans received	4.162	8.461	7.392	4.519	4.722	5.455	6.252	7.099	7.965	8.781	9.689	2.343	2.239	3.052	4.003	4.937
f. Lainnya / Others	17.204	23.065	34.249	19.405	21.659	25.510	28.461	31.177	34.394	37.069	39.655	10.965	13.002	15.893	11.418	14.525
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	96.531	116.376	136.428	156.494	176.219	196.242	215.681	238.310	19.454	38.746	59.876	79.524	98.982
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	118.229	147.049	158.332	185.699	205.002	226.727	257.148	341.695	74.547	129.571	185.681	244.286	326.991
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	2.636	3.079	3.649	4.433	5.155	5.662	6.360	6.886	808	1.751	2.366	3.197	3.931
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	57.019	65.557	71.442	79.535	88.882	97.183	111.321	181.365	61.975	106.299	149.852	199.235	269.107
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/commissions/provisions	42.773	48.744	51.390	24.431	30.140	34.958	39.881	44.618	49.385	53.635	57.058	4.197	8.416	13.015	17.213	22.135
f. Lainnya / Others	106.135	62.597	86.073	34.143	41.476	48.282	61.850	66.347	74.498	85.833	96.386	7.568	13.105	20.448	24.641	31.817
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	308.199	271.058	380.265	150.645	182.046	201.368	235.009	259.246	286.977	324.413	415.448	84.446	146.329	209.638	276.890	366.896
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	282	708	157	127	109	145	88	76	155	146	254	10	29	45	31	34
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	54.453	62.474	68.069	76.069	85.180	93.060	106.810	176.077	61.466	105.316	148.340	197.397	267.022
e. Penyusutan/Amortisasi / Depreciation/Amortizations	155.562	93.842	100.234	50.031	57.304	64.750	72.230	79.354	88.041	96.347	103.415	11.970	20.225	28.236	35.610	45.782
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	743	866	935	339	316	306	463	543	595	672	1.197	29	117	242	660	764
g. Lainnya / Others	122.501	116.650	117.388	45.694	61.843	68.098	86.160	94.094	105.125	120.437	134.505	10.971	20.641	32.774	43.193	53.294
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	85.232	128.767	161.061	64.115	81.379	93.392	107.185	121.975	135.993	148.416	164.556	9.555	21.988	35.920	46.920	59.076
E. Pendapatan non - operasional / Non Operational Income	761	3.603	766	306	345	398	494	606	1.046	1.025	1.181	157	258	317	531	476
F. Beban non - operasional / Non Operational Expenses	1.117	934	2.503	1.140	1.197	1.298	1.237	1.211	1.574	1.556	2.411	29	282	324	342	384
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	(357)	2.669	(1.737)	(834)	(851)	(900)	(743)	(605)	(528)	(531)	(1.230)	128	(25)	(7)	189	93
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	84.875	131.436	159.324	63.281	80.528	92.492	106.441	121.369	135.465	147.885	163.326	9.683	21.963	35.913	47.109	59.169
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	51.315	65.035	74.842	85.793	97.759	109.063	119.393	131.401	7.745	17.742	28.996	38.081	47.954

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

Keterangan / Items	2021	2022	2023	2024										2025		
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																
1. Pendapatan bunga / Interest Income	100.679	101.231	116.967	50.393	60.746	71.438	82.131	92.915	104.299	115.286	126.821	11.287	21.606	32.714	43.435	54.479
a. Dari Bank Indonesia / From Bank Indonesia Placement	1.258	1.401	992	358	450	529	605	675	741	815	899	74	143	215	289	341
b. Dari Penempatan pada bank lain / From interbank placement	741	592	1.366	664	808	938	1.096	1.247	1.442	1.620	1.776	137	278	401	527	691
c. Dari surat berharga / From securities	6.865	7.943	9.073	4.023	4.867	5.771	6.724	7.621	8.623	9.664	10.690	982	1.841	2.818	3.790	4.792
d. Dari Kredit yang diberikan / From credit	55.898	56.577	61.138	26.119	31.559	37.015	42.412	48.065	53.713	59.101	65.163	5.528	10.772	16.584	21.942	27.519
- kepada pihak ketiga bukan bank / To Third Party non Bank	55.764	56.370	60.667	25.856	31.251	36.659	42.005	47.609	53.208	58.552	64.557	5.469	10.663	16.420	21.724	27.248
- kepada bank lain / To other Bank	134	207	471	263	309	357	407	456	505	550	606	59	109	164	217	272
e. Lainnya / Others	35.916	34.718	44.396	19.229	23.062	27.185	31.293	35.308	39.780	44.085	48.293	4.567	8.572	12.696	16.888	21.136
2. Beban Bunga / Interest Expenses	55.587	52.458	67.432	30.585	36.645	43.201	49.674	56.010	62.979	69.757	76.524	7.212	13.472	20.102	26.785	33.547
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	0	-	13	21	24	30	36	44	45	46	55	14	24	31	46	55
b. Kewajiban pada Bank lain / Interbank Liabilities	413	532	1.179	525	627	738	829	918	1.008	1.121	1.253	117	220	352	475	569
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	18.684	16.360	21.649	10.156	12.162	14.294	16.372	18.446	20.681	22.846	25.088	2.194	4.119	6.235	8.314	10.501
- Giro / Demand Deposit	2.583	2.620	2.537	1.065	1.271	1.472	1.675	1.883	2.117	2.333	2.543	192	375	570	764	982
- Tabungan / Saving	1.962	1.828	1.881	897	1.087	1.284	1.485	1.680	1.875	2.067	2.300	210	404	618	824	1.038
- Simpanan Berjangka / Time deposits	14.119	11.912	17.231	8.194	9.804	11.539	13.212	14.883	16.689	18.447	20.245	1.793	3.340	5.048	6.727	8.481
d. Surat Berharga / Securities	1.074	976	864	318	374	444	514	582	653	705	774	71	137	207	275	341
e. Pinjaman yang diterima / Loans received	870	913	1.333	773	927	1.081	1.240	1.393	1.542	1.692	1.856	178	336	518	694	883
f. Lainnya / Others	34.463	33.676	42.394	18.792	22.532	26.614	30.684	34.626	39.050	43.346	47.497	4.638	8.636	12.759	16.980	21.199
g. Koreksi atas pendapatan bunga / Corrections	84	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	45.091	48.774	49.535	19.808	24.100	28.237	32.456	36.906	41.320	45.529	50.297	4.076	8.133	12.612	16.650	20.932
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	5.055	5.914	6.933	7.985	9.163	10.556	11.569	12.985	1.283	2.229	3.228	4.156	5.104
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	699	437	346	135	187	275	357	431	453	484	658	109	181	259	373	437
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
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	-	3	0	0	0	0	0	1	1	1	1	0	0	0	0	0
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	1.658	2.017	1.654	505	573	714	948	1.112	1.280	1.379	1.449	66	165	216	299	474
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/commissions/provisions	3.540	4.416	4.958	2.194	2.605	3.045	3.507	3.976	4.484	4.940	5.454	389	827	1.263	1.664	2.103
f. Lainnya / Others	7.954	4.517	4.338	2.221	2.549	2.899	3.173	3.643	4.339	4.764	5.423	720	1.056	1.490	1.821	2.091
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	42.382	41.341	42.199	18.215	21.519	25.333	29.070	33.105	37.597	41.293	45.673	3.838	7.525	11.280	15.130	18.887
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	29	211	37	63	79	86	103	119	146	180	203	40	83	148	196	234
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
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	1.539	1.940	1.606	523	582	720	911	1.062	1.237	1.338	1.421	70	169	214	293	458
e. Penyusutan/Amortisasi / Depreciation/Amortizations	11.084	6.834	7.484	3.938	4.547	5.103	5.798	6.886	8.047	8.788	9.496	1.272	1.975	2.531	3.450	4.269
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	104	93	90	35	42	49	56	63	70	77	86	6	12	19	25	33
g. Lainnya / Others	29.626	32.264	32.982	13.656	16.269	19.376	22.203	24.972	28.090	30.902	34.454	2.450	5.285	8.367	11.161	13.888
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	16.560	18.821	18.632	6.648	8.496	9.837	11.372	12.963	14.280	15.805	17.609	1.521	2.838	4.560	5.677	7.150
E. Pendapatan non - operasional / Non Operational Income	5.772	7.224	10.921	6.137	7.427	8.726	3.295	4.714	6.127	7.595	10.079	493	824	1.111	1.445	1.733
F. Beban non - operasional / Non Operational Expenses	5.835	7.428	11.085	6.153	7.474	8.792	3.441	4.903	6.326	7.804	10.341	467	760	1.045	1.360	1.687
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	(63)	(204)	(164)	(17)	(47)	(66)	(146)	(189)	(199)	(209)	(262)	26	63	65	85	46
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	16.497	18.617	18.468	6.632	8.449	9.771	11.226	12.774	14.081	15.596	17.347	1.547	2.902	4.626	5.762	7.195
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	5.379	6.818	7.819	8.954	10.160	11.162	12.343	13.002	1.260	2.360	37.785	4.683	5.825

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				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																
1. Pendapatan bunga / Interest Income	377.151	7.891	471.221	212.197	42.542	300.533	347.458	402.044	471.506	548.697	525.765	45.636	87.944	134.030	183.821	229.408
a. Dari Bank Indonesia / From Bank Indonesia Placement	5.568	1.203	11.088	3.559	796	4.821	5.502	6.189	6.805	7.384	7.967	631	1.122	1.660	2.266	2.792
b. Dari Penempatan pada bank lain / From interbank placement	663	48.547	2.889	1.348	261	1.957	2.248	2.485	3.623	3.032	3.293	256	482	739	998	1.263
c. Dari surat berharga / From securities	46.339	210.081	59.023	28.968	5.739	41.943	49.145	56.532	63.192	70.624	77.682	7.051	13.438	20.543	27.444	34.564
d. Dari Kredit yang diberikan / From credit	192.555	208.048	249.936	112.330	22.281	158.889	182.385	204.977	228.438	252.258	276.862	24.171	46.616	71.441	95.433	120.148
- kepada pihak ketiga bukan bank / To Third Party non Bank	190.212	2.033	247.023	110.798	21.962	156.793	179.997	202.329	225.509	249.061	273.358	23.853	46.018	70.529	94.226	118.676
- kepada bank lain / To other Bank	2.343	116.763	2.913	1.532	319	2.097	2.387	2.648	2.928	3.197	3.504	319	599	912	1.207	1.472
e. Lainnya / Others	132.025	179.344	148.284	65.993	13.465	92.923	108.178	131.860	169.447	215.399	159.961	13.527	26.285	39.647	57.680	70.641
2. Beban Bunga / Interest Expenses	199.964	401	244.614	115.503	23.177	163.378	189.943	224.534	273.458	330.604	286.708	25.132	48.366	73.187	102.555	127.168
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	140	2.236	452	235	20	357	475	635	718	822	923	80	159	246	356	467
b. Kewajiban pada Bank lain / Interbank Liabilities	1.658	63.020	4.703	2.404	475	3.347	3.849	4.307	5.408	5.287	5.768	452	872	1.367	1.830	2.288
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	68.493	10.082	95.288	45.113	9.077	63.976	73.731	82.935	92.512	102.437	112.437	10.261	19.647	29.769	39.705	49.883
- Giro / Demand Deposit	9.004	7.688	14.102	7.400	1.492	10.458	11.977	13.479	15.060	16.602	18.301	1.710	3.265	4.952	6.710	8.455
- Tabungan / Saving	7.408	45.250	9.736	4.320	894	6.001	6.861	7.680	8.527	9.422	10.321	880	1.727	2.648	3.533	4.440
- Simpanan Berjangka / Time deposits	52.082	3.802	71.450	33.392	6.691	47.518	54.893	61.776	68.926	76.414	83.815	7.672	14.655	22.170	29.462	36.988
d. Surat Berharga / Securities	4.665	3.699	4.082	1.582	345	2.212	2.559	3.231	3.319	3.912	4.316	382	626	960	1.295	1.653
e. Pinjaman yang diterima / Loans received	1.824	106.187	7.390	3.392	678	4.904	5.682	6.323	7.059	7.947	8.695	700	1.297	1.953	2.590	3.203
f. Lainnya / Others	123.078	-	132.699	62.777	12.580	88.582	103.647	127.103	164.443	210.198	154.569	13.257	25.765	38.891	56.779	69.675
g. Koreksi atas pendapatan bunga / Corrections	105	205.140	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	177.187	-	226.607	96.694	19.365	137.155	157.515	177.510	198.047	218.093	239.057	20.504	39.578	60.843	81.266	102.240
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	55.360	13.923	74.864	92.763	109.954	133.632	174.998	252.259	16.004	29.720	44.063	56.512	75.594
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	2.691	700	4.022	5.344	6.675	6.734	7.051	7.819	1.102	2.610	3.668	5.386	6.201
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	-	-	-	-	3	-	-	114	116	116	116	12	130	-	-	-
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	249	125	205	203	221	231	245	259	13	33	48	79	167
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	33.979	35.421	33.100	19.539	5.630	23.368	34.941	46.000	61.492	95.300	164.582	7.258	13.594	18.847	23.521	36.654
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	19.188	3.456	28.075	31.624	35.088	39.357	43.260	47.338	3.713	7.239	13.544	17.506	21.229
f. Lainnya / Others	27.910	28.304	25.413	13.693	4.009	19.195	20.652	21.856	25.701	29.026	32.145	3.906	6.114	7.956	10.020	11.344
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	217.163	221.574	225.316	105.254	23.574	140.236	167.702	193.215	227.334	278.955	367.163	24.219	45.902	68.006	89.025	119.024
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	1.239	900	691	798	305	1.112	1.082	1.021	1.495	1.584	2.116	188	589	1.191	1.929	1.934
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
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	102	77	59	86	128	162	201	266	12	18	33	45	80
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	26.706	30.547	28.698	18.951	5.782	21.746	33.145	43.872	59.646	92.790	162.151	6.109	11.675	16.387	19.815	33.172
e. Penyusutan/Amortisasi / Depreciation/Amortizations	79.475	68.952	64.525	29.129	6.617	37.726	42.163	45.679	51.212	57.344	60.928	6.786	11.062	15.701	20.763	25.825
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	1.739	397	2.476	2.807	3.140	3.436	3.805	3.981	376	657	1.007	1.299	1.608
g. Lainnya / Others	106.737	116.970	127.087	54.534	10.396	77.116	88.417	99.373	111.093	122.878	137.325	10.749	21.900	33.687	45.174	56.364
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	68.340	93.196	110.288	46.800	9.715	71.783	82.576	94.248	104.345	114.136	124.153	12.289	23.396	36.899	48.752	58.810
E. Pendapatan non - operasional / Non Operational Income	12.449	26.911	38.849	20.972	4.470	28.972	34.677	39.674	45.928	50.329	55.265	6.763	14.625	21.988	30.691	37.550
F. Beban non - operasional / Non Operational Expenses	13.449	25.712	38.927	19.605	4.076	27.997	34.209	39.173	44.204	49.008	54.819	7.405	15.758	22.762	32.295	38.379
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	(700)	1.199	(79)	1.367	394	975	468	501	1.724	1.321	447	(642)	(1.133)	(774)	(1.604)	(829)
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	67.754	94.395	110.209	48.167	10.109	72.758	83.044	94.749	106.069	115.457	124.600	11.648	22.262	36.125	47.148	57.981
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	38.765	8.075	58.565	66.474	75.956	85.243	92.664	97.142	9.342	17.781	29.422	38.342	47.012

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				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																
1. Pendapatan bunga / Interest Income	11.691	15.641	26.967	12.775	2.585	17.951	20.421	22.848	25.355	27.684	30.241	2.490	4.705	7.868	9.732	12.236
a. Dari Bank Indonesia / From Bank Indonesia Placement	1.106	1.925	4.534	1.978	350	2.752	3.061	3.347	3.703	3.970	4.129	265	498	923	1.274	1.580
b. Dari Penempatan pada bank lain / From interbank placement	161	713	2.123	1.020	234	1.418	1.600	1.809	2.001	2.163	2.317	164	294	422	536	675
c. Dari surat berharga / From securities	3.224	3.774	6.639	3.813	721	5.435	6.257	7.071	7.880	8.697	9.693	852	1.633	3.047	3.231	4.040
d. Dari Kredit yang diberikan / From credit	6.957	8.426	12.628	5.579	1.190	7.873	8.996	10.074	11.212	12.264	13.478	1.172	2.214	3.382	4.566	5.784
- kepada pihak ketiga bukan bank / To Third Party non Bank	6.929	8.297	12.348	5.366	1.146	7.563	8.633	9.698	10.390	11.331	12.423	1.052	1.989	3.044	4.108	5.206
- kepada bank lain / To other Bank	28	130	281	212	43	310	363	376	822	933	1.055	121	225	338	458	578
e. Lainnya / Others	243	802	1.042	386	90	472	507	547	559	591	625	38	67	94	125	157
2. Beban Bunga / Interest Expenses	2.422	3.446	6.484	3.530	874	4.979	5.629	6.266	6.904	7.504	8.148	634	1.208	1.829	2.455	3.101
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	0	82	86	36	4	42	51	60	64	64	64	-	-	-	-	-
b. Kewajiban pada Bank lain / Interbank Liabilities	168	366	997	641	169	872	976	1.087	1.188	1.265	1.356	83	156	240	325	417
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	2.071	2.470	4.679	2.130	416	3.099	3.544	3.967	4.424	4.873	5.333	455	877	1.334	1.774	2.224
- Giro / Demand Deposit	877	1.011	1.854	915	180	1.330	1.520	1.700	1.908	2.111	2.337	230	434	665	894	1.123
- Tabungan / Saving	117	240	186	120	21	180	209	239	271	301	327	22	38	56	74	93
- Simpanan Berjangka / Time deposits	1.077	1.219	2.640	1.096	215	1.589	1.814	2.027	2.246	2.460	2.669	204	405	613	806	1.007
d. Surat Berharga / Securities	3	161	220	387	190	466	495	514	530	546	569	26	42	60	79	94
e. Pinjaman yang diterima / Loans received	52	4	-	28	5	2	-	-	-	-	-	-	0	-	0	0
f. Lainnya / Others	128	363	501	306	90	498	563	638	699	757	826	69	133	195	276	366
g. Koreksi atas pendapatan bunga / Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	9.269	12.194	20.483	9.245	1.710	12.972	14.792	16.583	18.451	20.180	22.093	1.856	3.497	6.039	7.277	9.134
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	92.580	29.506	119.757	154.649	183.923	210.866	241.093	270.685	42.923	68.028	110.872	141.920	179.337
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	681	390	962	1.272	1.469	1.722	1.933	2.052	949	677	745	911	1.117
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
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	668	191	1.190	1.284	1.267	1.259	1.231	1.229	57	149	166	286	347
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	137.961	218.981	225.585	90.090	28.722	116.091	150.297	179.195	205.647	235.524	264.838	41.698	66.789	109.340	139.891	176.838
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/commissions/provisions	3.262	3.178	2.973	776	164	1.091	1.284	1.423	1.647	1.753	1.919	142	302	445	615	767
f. Lainnya / Others	1.613	613	1.493	364	39	421	511	566	589	638	632	73	106	167	199	227
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	149.127	228.923	242.070	94.906	29.834	122.973	157.334	186.401	214.483	245.849	276.433	43.847	69.599	113.716	144.786	182.052
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	532	521	5.517	575	239	710	792	850	1.276	1.426	1.381	991	632	797	723	824
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	-
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	645	149	1.081	1.131	1.131	1.133	1.134	1.131	50	109	817	296	351
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	134.428	215.691	221.727	89.100	28.628	114.700	147.862	175.912	202.489	232.487	261.808	41.876	66.968	109.124	139.775	176.011
e. Penyusutan/Amortisasi / Depreciation/Amortizations	3.789	2.070	2.205	712	128	940	1.187	1.417	1.727	1.937	2.221	224	413	502	674	800
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	670	679	1.035	358	59	568	673	726	796	891	991	66	168	235	358	422
g. Lainnya / Others	9.196	9.819	10.914	3.516	631	4.974	5.689	6.365	7.053	7.963	8.883	634	1.298	2.224	2.949	3.645
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	4.220	7.166	14.810	6.919	1.382	9.756	12.107	14.104	14.834	15.423	16.345	931	1.926	3.195	4.410	6.420
E. Pendapatan non - operasional / Non Operational Income	934	893	1.685	891	348	1.210	862	1.055	1.043	1.376	1.603	415	948	1.098	1.509	1.088
F. Beban non - operasional / Non Operational Expenses	10	7	52	2	198	7	72	473	5	6	5	11	25	21	34	29
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	925	886	1.634	888	150	1.203	791	582	1.039	1.371	1.598	405	924	1.077	1.475	1.059
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	5.145	8.051	16.444	7.807	1.532	10.959	12.898	14.686	15.872	16.794	17.943	1.336	2.850	4.272	5.885	7.479
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	(257)	(289)	(410)	(166)	(28)	(245)	(285)	(331)	(351)	(390)	(442)	(34)	(68)	(113)	(145)	(177)
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	(356)	(289)	(410)	(166)	(28)	(245)	(285)	(331)	(351)	(390)	(442)	(34)	(68)	(113)	(145)	(177)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	3.926	5.858	12.361	6.007	1.121	8.394	9.806	11.095	12.123	12.748	13.655	1.014	2.131	32.579	4.495	5.712

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

Indikator / Indicator	2021	2022	2023	2024								2025				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Tagihan Komitmen / <i>Committed Claims</i>	1.213.629	1.447.440	1.591.926	1.844.355	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	2.566.345
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	41.525	32.934	59.296	54.385	51.505	49.619	47.264	45.787	46.966	49.548	48.308	52.663	55.214	56.010	55.162	55.162
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	1.163.491	1.405.654	1.518.870	1.772.744	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	2.486.704
- Lainnya / <i>Others</i>	8.613	8.851	13.760	17.226	17.567	17.918	17.951	15.394	17.622	16.499	15.784	18.347	21.018	20.421	24.479	24.479
Kewajiban Komitmen / <i>Committed Liabilities</i>	3.113.244	3.664.205	3.648.305	4.022.709	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	5.013.374
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan facilities to debtors</i>	1.705.175	2.142.859	2.028.018	2.142.880	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	2.308.868
- <i>Committed</i>	429.072	479.975	521.916	569.269	569.351	566.241	557.099	548.299	564.993	576.758	574.923	603.125	599.061	613.859	611.239	611.239
- <i>Uncommitted</i>	1.276.104	1.662.883	1.506.102	1.573.611	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	1.697.629
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan facilities to other banks</i>	24.251	17.762	16.978	25.215	24.326	25.094	28.931	33.150	32.103	28.744	26.804	31.607	29.780	28.158	32.381	32.381
- <i>Committed</i>	3.874	2.897	1.339	2.803	4.561	7.316	4.459	4.342	4.136	4.819	3.277	3.448	3.469	3.311	3.478	3.478
- <i>Uncommitted</i>	20.377	14.865	15.639	22.412	19.765	17.778	24.472	28.808	27.967	23.924	23.527	28.159	26.311	24.846	28.904	28.904
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	85.063	101.522	84.005	84.053	84.617	80.093	76.573	79.142	79.671	84.741	78.307	78.262	80.996	92.024	84.099	84.099
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	1.285.893	1.388.554	1.505.814	1.747.821	1.984.885	2.087.001	2.147.405	2.157.955	2.286.513	2.302.678	2.414.415	2.374.252	2.444.067	2.525.537	2.566.223	2.566.223
- Lainnya / <i>Others</i>	12.862	13.509	13.490	22.739	19.547	17.965	21.331	20.651	20.301	20.179	20.346	20.481	22.631	18.946	21.803	21.803
Tagihan Kontinjensi / <i>Contingent Claims</i>	269.045	273.728	301.337	277.867	277.326	283.687	271.435	269.518	281.281	285.396	296.840	305.652	315.511	330.473	329.497	329.497
- Garansi yang diterima / <i>Received guarantees</i>	204.276	249.893	275.473	251.841	250.903	256.256	244.985	240.906	251.596	255.909	267.050	275.740	284.570	300.082	301.012	301.012
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	53.711	1.811	1.591	1.520	1.533	1.499	1.521	1.566	1.597	1.684	1.632	1.536	1.543	1.571	1.554	1.554
- Lainnya / <i>Others</i>	11.058	22.024	24.273	24.507	24.890	25.933	24.929	27.046	28.089	27.824	28.158	28.376	28.997	28.820	26.931	26.931
Kewajiban Kontinjensi / <i>Contingent Liabilities</i>	348.030	388.567	39													

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				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Tagihan Komitmen / Committed Claims	272.165	330.578	374.959	506.613	552.920	587.801	636.000	618.074	621.091	623.578	748.519	773.019	800.957	801.801	810.681	810.681
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding	271.748	330.493	374.876	506.524	552.831	587.713	635.916	617.991	621.005	623.492	748.431	772.931	800.867	801.711	810.591	810.591
- Lainnya / Others	418	85	84	88	89	88	84	82	85	86	87	89	90	90	90	90
Kewajiban Komitmen / Committed Liabilities	753.809	1.057.299	846.544	1.026.184	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	1.425.790
- Fasilitas kredit kepada nasabah yang belum ditarik / Undisbursed loan	277.531	610.521	383.832	406.206	401.580	408.144	412.608	428.081	420.152	437.232	460.997	484.329	470.833	479.509	469.869	469.869
- Committed	60.069	48.810	53.907	70.987	65.291	64.667	65.000	65.416	70.288	66.554	61.777	69.363	57.235	72.156	73.406	73.406
- Uncommitted	317.462	561.712	329.925	335.219	336.290	343.477	347.609	360.664	349.864	370.678	399.219	414.966	413.598	407.353	396.643	396.643
- Fasilitas kredit kepada bank lain yang belum ditarik / Undisbursed loan	3.379	702	738	547	531	546	546	550	832	651	549	538	625	528	530	530
- Committed	785	508	500	506	500	506	500	506	506	506	506	500	500	500	502	502
- Uncommitted	2.594	193	238	41	31	40	46	44	326	145	43	38	125	28	28	28
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	38.007	58.082	48.993	47.587	45.438	44.403	42.244	44.609	45.016	48.423	44.046	44.044	45.146	51.433	48.158	48.158
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	334.878	387.896	412.883	571.742	616.805	664.660	709.197	701.118	702.684	705.510	792.668	830.763	872.899	899.685	907.128	907.128
- Lainnya / Others	13	98	97	102	103	102	98	96	100	100	102	103	105	104	105	105
Tagihan Kontinjensi / Contingent Claims	89.772	76.846	103.196	78.970	79.976	80.868	79.794	77.806	79.881	91.611	93.488	93.432	95.149	99.288	100.905	100.905
- Garansi yang diterima / Received guarantees	48.934	67.206	91.629	66.565	67.385	68.186	66.924	64.745	66.590	78.161	79.972	79.727	81.270	85.204	86.607	86.607
- Pendapatan bunga dalam penyelesaian / Accrued interest	33.095	175	159	155	158	161	164	167	173	181	181	181	179	176	174	174
- Lainnya / Others	7.742	9.465	11.407	12.249	12.434	12.522	12.707	12.894	13.118	13.269	13.335	13.525	13.701	13.908	14.123	14.123
Kewajiban Kontinjensi / Contingent Liabilities	233.977	266.790	268.839	272.773	273.848	258.423	265.032	259.940	275.005	290.012	300.842	280.623	294.777	299.329	299.243	299.243
- Garansi yang diberikan / Issued guarantees	232.373	264.067	266.970	267.733	273.848	252.086	258.447	253.222	268.126	282.889	293.685	273.189	287.109	291.482	291.229	291.229
- Lainnya / Others	1.604	2.723	5.264	5.803	6.116	6.336	6.585	6.718	6.879	7.123	7.157	7.434	7.667	7.847	8.013	8.013
Lainnya / Others	381.308	337.573	345.215	368.047	378.058	382.214	383.992	388.687	391.582	394.370	404.081	397.130	401.575	407.053	411.911	411.911
- Penerusan Kredit / Channelling	4.349	4.926	5.348	5.212	5.236	5.228	5.218	5.286	5.364	5.368	5.648	5.622	5.654	5.677	5.674	5.674
- Aset produktif yang dihapusbukukan / Written off earning assets	376.821	332.646	339.867	362.835	372.822	376.986	378.773	383.401	386.217	389.002	398.433	391.508	395.921	401.376	406.238	406.238
Kredit yang diberikan / Credit disbursed	306.652	329.137	336.559	359.520	369.270	373.434	375.228	379.857	382.670	385.455	394.853	387.926	392.337	397.790	402.648	402.648
Lainnya / Others	70.170	3.510	3.308	3.315	3.552	3.552	3.546	3.544	3.547	3.547	3.580	3.582	3.585	3.586	3.590	3.590
- Aset produktif yang dihapustagih / Charged off earning assets	138	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kredit yang diberikan / Credit disbursed	138	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Miliar Rp (*Billion Rp*)

Indikator / Indicator	2021	2022	2023	2024								2025				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Tagihan Komitmen / Committed Claims	13.570	11.454	12.739	17.126	15.567	17.301	17.362	17.038	17.654	18.418	13.017	17.728	16.920	16.218	18.857	18.857
- 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	6.376	3.968	5.306	4.519	6.167	7.136	7.368	2.135	5.418	2.958	1.919	5.667	5.667
- Lainnya / Others	7.492	7.626	10.962	10.642	11.491	11.887	12.735	10.764	10.410	10.942	10.774	12.202	13.854	14.191	13.082	13.082
Kewajiban Komitmen / Committed Liabilities	40.282	42.244	43.359	51.307	47.351	48.648	47.370	47.146	48.610	47.896	42.143	44.867	41.903	39.206	43.437	43.437
- Fasilitas kredit kepada nasabah yang belum ditarik / Undisbursed loan	20.263	27.067	30.674	32.586	31.529	31.390	30.926	28.674	28.617	28.308	26.123	25.180	24.554	24.301	23.965	23.965
- Committed	6.009	8.794	8.676	8.969	7.975	8.124	7.949	7.874	7.855	7.766	6.838	7.066	6.980	7.004	6.853	6.853
- Uncommitted	14.253	18.274	21.998	23.617	23.554	23.267	22.977	20.817	20.762	20.542	19.185	18.114	17.574	17.297	17.112	17.112
- Fasilitas kredit kepada bank lain yang belum ditarik / Undisbursed loan	976	977	789	525	529	596	630	617	584	520	949	963	963	438	421	421
- Committed	69	366	319	242	240	249	249	282	263	237	207	223	228	219	220	220
- Uncommitted	907	612	469	283	290	347	381	335	321	283	742	739	735	219	201	201
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	238	646	508	584	560	361	266	465	289	226	550	186	176	184	145	145
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	9.392	3.698	2.272	6.771	4.345	5.328	4.537	6.149	7.236	7.475	2.255	5.558	2.877	1.964	5.658	5.658
- Lainnya / Others	9.414	9.856	9.117	10.841	10.387	10.973	11.010	11.423	11.883	11.366	12.265	12.979	13.333	12.319	13.249	13.249
Tagihan Kontinjensi / Contingent Claims	9.050	5.938	5.842	5.972	5.961	5.930	5.937	6.130	6.204	6.266	6.246	6.272	6.322	6.327	6.324	6.324
- Garansi yang diterima / Received guarantees	1.726	1.255	1.199	1.254	1.265	1.274	1.248	1.234	1.271	1.277	1.248	1.250	1.274	1.257	1.257	1.257
- Pendapatan bunga dalam penyelesaian / Accrued interest	6.164	817	554	492	491	490	491	505	505	504	503	515	511	516	510	510
- Lainnya / Others	1.160	3.866	4.089	4.226	4.206	4.166	4.198	4.391	4.428	4.485	4.495	4.507	4.537	4.555	4.556	4.556
Kewajiban Kontinjensi / Contingent Liabilities	6.626	7.540	8.324	6.717	7.013	7.824	8.534	9.618	9.478	9.352	9.089	6.892	6.384	5.845	5.860	5.860
- Garansi yang diberikan / Issued guarantees	6.518	7.002	7.622	5.981	6.073	7.126	7.838	8.835	8.809	8.646	8.479	6.264	5.676	5.246	5.205	5.205
- Lainnya / Others	108	538	702	736	643	698	697	783	669	706	610	628	708	599	655	655
Lainnya / Others	26.445	26.357	37.769	27.284	28.365	28.431	28.520	28.708	28.921	29.049	29.564	28.737	28.888	29.241	29.355	29.355
- Penerusan Kredit / Channelling	1.786	1.480	1.451	1.447	1.446	1.445	1.444	1.443	1.443	1.441	1.441	1.441	1.441	1.460	1.440	1.440
- Aset produktif yang dihapusbukan / Written off earning assets	24.494	24.876	36.318	25.838	26.919	26.985	27.076	27.265	27.478	27.608	28.123	27.296	27.448	27.781	27.915	27.915
- Kredit yang diberikan / Credit disbursed	23.752	24.619	36.060	25.579	26.660	26.727	26.817	27.005	27.218	27.348	27.864	27.038	27.189	27.522	27.655	27.655
- Lainnya / Others	742	257	257	259	259	259	260	259	260	260	260	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.

Indikator / Indicator	2021	2022	2023	2024								2025				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Tagihan Komitmen / Committed Claims	457.141	580.484	697.489	840.798	868.263	906.304	907.685	897.632	992.321	941.761	937.953	884.947	920.040	933.575	936.317	936.317
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	41.417	32.826	59.188	54.277	51.397	49.511	47.156	46.679	46.858	49.440	48.200	52.555	55.106	55.902	55.054	55.054
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding</i>	415.020	546.517	636.042	780.026	811.808	850.851	855.531	847.424	938.337	887.009	884.898	826.462	857.861	871.532	869.956	869.956
- Lainnya / <i>Others</i>	704	1.141	2.619	6.495	5.058	5.942	5.016	4.529	7.126	5.312	4.855	5.930	7.074	6.141	11.307	11.307
Kewajiban Komitmen / Committed Liabilities	1.594.010	1.784.971	2.018.115	2.247.096	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	2.447.238
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan</i>	1.045.459	1.193.191	1.340.147	1.421.080	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	1.516.449
- <i>Committed</i>	314.681	372.816	440.157	472.133	480.166	479.031	469.705	460.674	473.417	487.548	488.843	509.696	516.552	512.175	509.023	509.023
- <i>Uncommitted</i>	730.778	820.374	899.990	948.947	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	1.007.425
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan</i>	14.083	11.919	8.175	13.466	14.902	15.548	13.838	16.510	18.503	15.599	14.224	16.775	16.139	14.435	16.385	16.385
- <i>Committed</i>	3.023	2.023	519	2.055	3.412	3.552	2.049	2.911	2.730	3.433	2.564	2.724	2.740	2.592	2.756	2.756
- <i>Uncommitted</i>	11.063	9.896	7.656	11.411	11.490	11.996	11.789	13.599	15.774	12.166	11.660	14.050	13.399	11.843	13.630	13.630
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	40.860	37.394	31.389	32.574	35.291	32.759	31.484	30.837	31.878	32.171	30.456	30.369	32.118	34.935	31.491	31.491
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	490.173	538.922	634.128	768.179	808.959	840.108	845.936	827.907	919.103	891.725	897.295	825.366	843.045	870.575	874.537	874.537
- Lainnya / <i>Others</i>	3.436	3.544	4.276	11.796	8.957	6.880	10.222	9.132	8.315	8.713	7.978	7.398	8.893	6.523	8.375	8.375
Tagihan Kontinjensi / Contingent Claims	149.462	169.598	165.646	166.592	165.233	171.182	160.846	160.817	170.075	174.232	170.809	179.153	186.802	197.159	194.516	194.516
- Garansi yang diterima / <i>Received guarantees</i>	133.501	160.276	156.200	157.923	156.337	161.333	152.135	150.345	158.803	163.376	159.708	168.149	175.733	185.923	185.395	185.395
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	13.814	819	878	872</												

Tabel 1.15.a.

Indikator / Indicator	2021	2022	2023	2024								2025				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Tagihan Komitmen / Committed Claims	470.754	524.924	506.378	479.818	608.302	638.170	620.367	631.322	713.937	744.498	755.471	758.767	784.326	784.756	800.490	800.490
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding	470.754	524.924	506.282	479.818	607.372	638.170	620.251	631.304	713.937	744.340	755.402	758.640	784.326	784.756	800.490	800.490
- Lainnya / Others	-	-	96	-	930	-	116	19	-	158	68	126	-	-	-	-
Kewajiban Komitmen / Committed Liabilities	725.145	779.692	740.287	698.122	843.597	864.245	881.007	915.370	956.796	1.002.899	1.018.871	1.027.893	1.044.635	1.086.051	1.096.910	1.096.910
- Fasilitas kredit kepada nasabah yang belum ditarik / Undisbursed loan	261.923	312.079	273.365	283.008	277.029	276.357	277.135	273.887	284.631	289.028	282.337	298.334	303.479	314.510	298.585	298.585
- Committed	48.312	49.556	19.176	17.180	15.919	14.420	14.445	14.535	13.433	14.889	17.365	17.000	18.293	22.523	21.956	21.956
- Uncommitted	213.611	262.523	254.189	265.828	261.110	261.938	262.690	259.352	271.198	274.139	264.972	281.334	285.186	291.987	276.628	276.628
- Fasilitas kredit kepada bank lain yang belum ditarik / Undisbursed loan	5.813	4.164	7.277	10.677	8.365	8.404	13.916	15.473	12.184	11.973	11.082	13.331	12.053	12.757	15.046	15.046
- Committed	-	-	-	-	409	3.008	1.661	643	637	643	-	-	-	-	-	-
- Uncommitted	5.813	4.164	7.277	10.677	7.955	5.395	12.255	14.829	11.546	11.330	11.082	13.331	12.053	12.757	15.046	15.046
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	5.958	5.400	3.115	3.308	3.327	2.569	2.579	3.231	2.488	3.920	3.255	3.663	3.557	5.471	4.305	4.305
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	451.451	458.038	456.530	401.129	554.776	576.905	587.376	622.780	657.490	697.968	722.196	712.565	725.246	753.313	778.900	778.900
- Lainnya / Others	-	11	-	-	100	10	1	-	3	-	1	-	300	-	75	75
Tagihan Kontinjensi / Contingent Claims	20.761	21.347	26.653	26.333	26.155	25.706	24.858	24.765	25.120	13.288	26.298	26.795	27.238	27.698	27.753	27.753
- Garansi yang diterima / Received guarantees	20.116	21.156	26.445	26.099	25.916	25.463	24.679	24.582	24.931	13.094	26.122	26.614	27.053	27.698	27.752	27.752
- Pendapatan bunga dalam penyelesaian / Accrued interest	637	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / Others	9	190	208	234	239	243	180	183	189	193	176	181	185	0	1	1
Kewajiban Kontinjensi / Contingent Liabilities	22.665	20.281	22.563	22.601	22.427	22.608	22.372	22.506	22.799	22.807	23.061	25.539	25.206	25.465	24.708	24.708
- Garansi yang diberikan / Issued guarantees	22.665	20.141	22.563	22.601	22.427	22.608	22.372	22.506	22.799	22.807	23.061	25.539	25.206	25.465	24.708	24.708
- Lainnya / Others	-	140	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lainnya / Others	19.594	14.771	6.587	6.871	6.873	6.850	6.877	6.954	5.933	4.230	4.283	2.718	2.789	2.871	2.739	2.739
- Penerusan Kredit / Channelling	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Aset produktif yang dihapusbukan / Written off earning assets	14.791	14.771	6.587	6.871	6.873	6.850	6.877	6.954	5.933	4.230	4.283	2.718	2.789	2.871	2.739	2.739
- Kredit yang diberikan / Credit disbursed	14.640	14.620	6.436	6.720	6.721	6.699	6.726	6.803	5.782	4.079	4.132	2.567	2.638	2.720	2.588	2.588
- Lainnya / Others	151	151	151	151	151	151	151	151	151	151	151	151	151	151	151	151
- Aset produktif yang dihapusbagih / 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				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	25,66	25,62	27,75	26,18	26,13	26,61	26,74	26,85	27,09	26,93	26,76	27,10	27,04	25,39	25,42	25,52
- Modal / Capital	1.519.278	1.649.203	1.777.439	1.751.876	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
- ATMR / Risk Weighted Assets	5.919.917	6.437.288	6.404.190	6.691.788	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
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	24,06	24,09	26,13	24,67	24,66	25,11	25,26	25,36	25,62	25,46	25,29	25,64	25,59	24,00	24,02	24,12
- Modal Inti (Tier I) / Core Capital (Tier I)	1.424.392	1.550.607	1.673.139	1.650.684	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
- ATMR / Risk Weighted Assets	5.919.917	6.437.288	6.404.190	6.691.788	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
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,85	2,45	2,78	2,59	2,69	2,72	2,73	2,76	2,77	2,73	2,72	2,36	2,44	2,61	2,56	2,54
- Laba sebelum pajak / Profit	168.047	242.903	294.198	290.279	303.069	306.758	308.399	312.645	313.718	310.495	310.593	277.803	287.476	310.276	304.822	303.677
- Rata-rata total aset / Average total assets	9.075.206	9.912.750	10.586.231	11.217.207	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
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	83,55	78,70	78,94	79,95	78,77	78,32	78,82	78,79	79,12	79,97	81,50	89,11	87,01	86,09	85,92	86,41
- Biaya Operasional / Operating Expenses	856.794	900.323	1.104.135	483.149	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
- Pendapatan Operasional / Operating Income	1.025.464	1.143.976	1.398.730	604.324	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
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	4,63	4,80	4,92	4,65	4,66	4,69	4,70	4,70	4,71	4,69	4,72	4,60	4,48	4,60	4,57	4,56
- Pendapatan bunga bersih / Interest income net	407.834	460.243	500.346	503.823	506.460	509.684	511.774	512.592	514.391	514.297	518.765	520.409	509.793	526.116	523.009	523.900
- Rata-rata total aset produktif / Average total earning assets	8.803.063	9.587.154	10.177.978	10.831.105	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
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	77,49	78,98	84,11	84,98	85,95	86,80	87,05	87,15	87,70	87,54	89,10	87,97	87,93	87,95	88,26	88,30
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	5.512.366	6.100.964	6.721.867	6.990.945	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
- Total Dana Pihak Ketiga / Total Third Party Funds	7.114.041	7.724.561	7.991.997	8.226.417	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
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	20,01	16,23	13,45	12,62	12,20	11,36	11,75	12,04	11,37	11,59	11,22	12,25	12,24	12,14	12,33	12,27
- Aset Likuid Primer / Primary Liquid Asset	1.174.590	1.047.654	938.600	836.422	807.059	728.421	798.851	819.975	747.796	792.443	787.278	869.962	837.651	902.110	857.477	886.854
- Aset Likuid Sekunder / Secondary Liquid assets	760.137	669.416	564.056	592.838	588.214	567.350	550.440	568.052	565.560	563.883	536.664	571.434	612.177	563.274	616.719	589.084
- Total Aset / Total Assets	9.670.515	10.581.455	11.171.129	11.323.278	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

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				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	21,39	21,20	23,21	20,93	21,19	21,77	22,04	22,21	22,53	22,35	21,82	22,21	22,16	20,11	19,94	20,06
- Modal / Capital	561.942	608.371	656.618	625.054	641.868	654.427	666.517	680.784	689.921	697.442	690.806	697.860	710.411	646.822	640.391	649.477
- ATMR / Risk Weighted Assets	2.627.678	2.869.649	2.828.475	2.985.963	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
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	19,85	19,80	21,54	19,50	19,77	20,35	20,63	20,82	21,13	20,96	20,42	20,81	20,77	18,72	18,56	18,67
- Modal Inti (Tier I) / Core Capital (Tier I)	521.477	568.213	609.217	582.240	598.671	611.592	624.117	638.279	647.103	653.988	646.729	654.055	665.907	602.228	595.868	604.581
- ATMR / Risk Weighted Assets	2.627.678	2.869.649	2.828.475	2.985.963	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
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,16	3,05	3,43	3,03	3,20	3,15	3,17	3,21	3,22	3,19	3,21	2,20	2,48	2,69	2,64	2,65
- Laba sebelum pajak / Profit	84.875	131.436	159.324	151.874	161.055	158.557	159.662	161.826	162.558	161.329	163.326	116.196	131.780	143.652	141.326	142.005
- Rata-rata total aset / Average total assets	3.932.076	4.306.153	4.644.803	5.015.786	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
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	81,66	72,35	75,29	76,96	75,86	75,38	75,48	74,92	74,83	75,32	77,16	91,59	88,82	87,44	87,23	87,76
- Biaya Operasional / Operating Expenses	378.705	343.300	486.573	211.546	253.213	283.439	327.824	362.586	401.966	450.339	552.439	105.165	176.165	251.247	323.069	425.496
- Pendapatan Operasional / Operating Income	463.761	474.496	646.273	274.882	333.806	376.000	434.307	483.962	537.176	597.915	715.975	114.825	198.332	287.334	370.370	484.858
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	5,16	5,24	5,15	4,76	4,78	4,80	4,81	4,81	4,81	4,79	4,84	4,58	4,53	4,64	4,62	4,60
- Pendapatan bunga bersih / Interest income net	199.656	221.739	233.040	231.674	232.753	233.877	234.741	234.958	235.491	235.288	238.310	233.446	232.474	239.505	238.573	237.556
- Rata-rata total aset produktif / Average total earning assets	3.870.328	4.228.754	4.523.220	4.864.325	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
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	82,50	80,82	86,51	88,46	90,48	91,89	92,31	92,52	93,29	91,88	94,08	92,50	91,45	90,95	91,05	91,38
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2.623.165	2.894.142	3.241.987	3.402.123	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
- Total Dana Pihak Ketiga / Total Third Party Funds	3.179.487	3.581.139	3.747.610	3.845.999	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
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	16,41	14,23	11,91	11,02	9,33	9,09	9,44	10,49	9,75	10,58	9,17	10,99	11,26	11,47	11,22	10,79
- Aset Likuid Primer / Primary Liquid Asset	395.658	401.380	410.025	363.309	274.573	275.505	308.432	336.622	295.589	344.473	289.568	369.424	380.270	427.105	376.795	359.376
- Aset Likuid Sekunder / Secondary Liquid assets	301.992	271.583	187.136	196.342	199.157	184.015	170.619	197.870	202.500	208.025	194.225	210.720	220.049	194.295	223.947	221.531
- Total Aset / Total Assets	4.251.749	4.728.435	5.014.378	5.076.992	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

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				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	22,77	23,59	25,91	24,79	24,28	24,88	25,16	25,13	25,11	25,46	25,77	26,58	26,50	25,81	25,76	25,77
- Modal / Capital	97.305	104.310	115.338	112.712	111.832	114.822	116.165	117.384	117.824	118.927	120.194	123.778	123.156	120.079	119.613	121.089
- ATMR / Risk Weighted Assets	427.260	442.232	445.114	454.663	460.678	461.490	461.697	467.141	469.181	467.198	466.356	465.745	464.787	465.191	464.312	469.862
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	21,00	21,65	23,88	22,79	22,64	22,95	23,25	23,23	23,23	23,59	23,92	24,75	24,68	24,01	23,97	24,00
- Modal Inti (Tier I) / Core Capital (Tier I)	89.726	95.764	106.285	103.619	104.310	105.909	107.356	108.506	109.005	110.209	111.565	115.261	114.717	111.699	111.282	112.765
- ATMR / Risk Weighted Assets	427.260	442.232	445.114	454.663	460.678	461.490	461.697	467.141	469.181	467.198	466.356	465.745	464.787	465.191	464.312	469.862
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,03	2,12	1,98	1,67	1,76	1,75	1,75	1,76	1,73	1,73	1,76	1,89	1,77	1,86	1,75	1,75
- Laba sebelum pajak / Profit	15.802	17.474	17.185	14.860	15.677	15.624	15.696	15.860	15.692	15.796	16.066	17.449	16.363	17.225	16.143	16.188
- Rata-rata total aset / Average total assets	779.783	825.593	868.361	887.432	892.925	895.110	897.604	902.355	907.761	912.246	914.792	923.627	922.378	924.212	923.898	927.575
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	79,38	76,38	78,38	81,94	80,94	81,08	81,01	80,97	81,35	81,25	81,13	80,81	81,20	80,41	81,46	81,36
- Biaya Operasional / Operating Expenses	61.033	57.197	62.931	28.213	33.511	39.334	45.093	51.161	57.775	63.599	70.164	6.074	11.645	17.544	23.478	29.363
- Pendapatan Operasional / Operating Income	76.892	74.886	80.287	34.433	41.402	48.515	55.660	63.186	71.021	78.272	86.489	7.517	14.342	21.819	28.820	36.091
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	5,72	5,76	5,52	5,11	5,14	5,16	5,17	5,20	5,21	5,19	5,24	5,11	5,07	5,24	5,18	5,18
- Pendapatan bunga bersih / Interest income net	42.834	45.542	45.679	43.767	44.310	44.507	44.738	45.245	45.598	45.652	46.208	45.279	44.923	46.382	45.916	46.198
- Rata-rata total aset produktif / Average total earning assets	749.355	790.313	826.936	856.529	861.628	863.366	865.599	870.215	875.457	879.763	881.682	886.451	886.760	885.839	886.714	891.073
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	75,87	77,87	83,03	81,68	82,16	83,08	82,25	81,13	79,27	80,44	85,91	84,12	85,53	86,61	84,12	82,63
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	492.338	517.187	557.741	568.046	575.259	579.321	583.517	589.570	591.155	591.372	592.464	587.265	590.651	593.379	590.702	593.642
- Total Dana Pihak Ketiga / Total Third Party Funds	648.918	664.150	671.699	695.452	700.179	697.307	709.458	726.720	745.724	735.140	689.632	698.098	690.553	685.151	702.246	718.409
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	17,02	14,41	13,57	13,38	14,90	13,03	12,94	13,97	14,17	14,23	13,17	13,43	13,77	12,92	13,71	14,40
- Aset Likuid Primer / Primary Liquid Asset	103.468	78.172	80.638	70.068	85.696	67.058	66.680	79.537	80.879	81.620	73.800	71.471	72.265	68.087	70.344	80.807
- Aset Likuid Sekunder / Secondary Liquid assets	36.398	46.423	42.940	49.550	51.423	51.241	51.763	51.830	54.621	54.556	50.361	52.550	54.614	51.753	56.171	54.862
- Total Aset / Total Assets	821.803	864.727	910.955	894.344	920.394	908.214	915.064	940.363	956.413	957.103	942.793	923.627	921.130	927.879	922.957	942.280

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				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	26,77	27,03	29,03	27,95	27,69	28,06	28,30	28,54	28,41	28,32	28,30	28,53	28,46	27,00	27,26	27,33
- Modal / Capital	693.681	762.944	814.023	812.038	817.060	829.955	838.192	850.833	853.661	857.524	865.058	875.601	886.455	857.233	861.042	869.846
- ATMR / Risk Weighted Assets	2.591.659	2.822.508	2.803.775	2.905.128	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
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	25,05	25,36	27,43	26,36	26,14	26,48	26,73	26,95	26,87	26,76	26,76	26,99	26,95	25,61	25,86	25,93
- Modal Inti (Tier I) / Core Capital (Tier I)	649.159	715.819	769.084	765.873	771.401	783.266	791.915	803.349	807.424	810.435	817.843	828.440	839.404	813.253	816.804	825.296
- ATMR / Risk Weighted Assets	2.591.659	2.822.508	2.803.775	2.905.128	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
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,59	2,00	2,23	2,21	2,27	2,39	2,38	2,41	2,43	2,39	2,35	2,58	2,46	2,64	2,58	2,53
- Laba sebelum pajak / Profit	62.225	85.942	101.245	104.807	107.798	113.790	113.695	115.378	116.421	115.049	113.258	128.126	122.235	132.310	129.696	127.534
- Rata-rata total aset / Average total assets	3.917.964	4.290.349	4.539.327	4.735.736	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
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	80,92	75,52	75,00	76,75	76,03	74,68	75,21	75,34	76,10	77,75	80,34	75,89	75,77	74,29	74,48	75,59
- Biaya Operasional / Operating Expenses	265.507	267.455	306.035	144.955	171.051	196.225	231.989	265.831	308.723	368.919	469.628	33.705	63.923	94.701	125.341	163.718
- Pendapatan Operasional / Operating Income	328.131	354.173	408.059	188.878	224.964	262.738	308.448	352.844	405.706	474.489	584.553	44.412	84.362	127.478	168.292	216.580
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	4,15	4,39	4,62	4,50	4,51	4,54	4,54	4,55	4,56	4,55	4,55	4,60	4,42	4,48	4,48	4,51
- Pendapatan bunga bersih / Interest income net	156.075	180.767	201.143	206.193	207.132	209.062	210.106	210.278	211.161	211.343	212.153	219.410	211.413	216.072	216.690	218.224
- Rata-rata total aset produktif / Average total earning assets	3.757.028	4.117.729	4.355.533	4.583.253	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
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	72,39	77,70	82,32	83,12	83,16	83,21	83,70	83,95	84,69	85,30	85,43	85,16	85,95	85,73	86,74	87,11
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2.229.008	2.506.684	2.747.804	2.847.663	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
- Total Dana Pihak Ketiga / Total Third Party Funds	3.079.110	3.226.257	3.338.005	3.426.096	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
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	22,66	16,39	12,67	11,58	12,05	10,93	11,48	10,83	10,17	10,08	10,79	10,74	10,55	10,60	11,07	10,97
- Aset Likuid Primer / Primary Liquid Asset	569.756	423.388	310.301	251.587	293.100	250.465	284.900	264.954	233.052	242.534	287.410	268.998	233.510	275.219	274.472	298.218
- Aset Likuid Sekunder / Secondary Liquid assets	372.862	308.317	284.186	300.619	290.582	281.356	278.463	266.775	266.623	256.713	251.018	263.340	291.486	267.466	286.215	259.860
- Total Aset / Total Assets	4.160.554	4.465.116	4.691.531	4.768.433	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

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				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	60,86	57,31	58,58	58,40	58,19	58,43	55,97	54,81	58,88	57,08	59,60	59,35	58,75	57,55	56,56	58,21
- Modal / Capital	166.351	173.578	191.459	202.071	203.421	203.464	197.545	195.469	202.035	203.726	206.412	207.033	212.435	209.675	210.388	210.164
- ATMR / Risk Weighted Assets	273.320	302.899	326.827	346.033	349.588	348.241	352.919	356.609	343.133	356.930	346.348	348.847	361.584	364.341	371.964	361.028
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	60,01	56,39	57,69	57,50	57,27	57,55	55,10	53,95	57,98	56,20	58,66	58,43	57,83	56,61	55,62	57,30
- Modal Inti (Tier I) / Core Capital (Tier I)	164.030	170.811	188.552	198.952	200.207	200.398	194.466	192.383	198.963	200.590	203.180	203.838	209.120	206.271	206.901	206.877
- ATMR / Risk Weighted Assets	273.320	302.899	326.827	346.033	349.588	348.241	352.919	356.609	343.133	356.930	346.348	348.847	361.584	364.341	371.964	361.028
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,16	1,64	3,08	3,24	3,19	3,23	3,32	3,36	3,28	3,16	3,09	2,66	2,81	2,81	2,90	2,95
- Laba sebelum pajak / Profit	5.145	8.051	16.444	18.737	18.538	18.786	19.347	19.581	19.047	18.321	17.943	16.032	17.098	17.089	17.656	17.950
- Rata-rata total aset / Average total assets	445.383	490.655	533.740	578.253	581.816	581.740	582.163	582.178	581.288	580.476	580.851	603.572	609.300	608.173	609.563	609.483
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	96,73	96,65	94,13	92,75	91,95	92,19	92,73	92,98	93,35	93,82	94,10	97,09	96,13	96,43	96,16	96,12
- Biaya Operasional / Operating Expenses	151.548	232.371	248.596	98.436	104.617	127.958	163.025	193.130	221.387	253.354	284.580	44.487	70.813	115.550	147.246	185.159
- Pendapatan Operasional / Operating Income	156.679	240.421	264.112	106.131	113.773	138.803	175.813	207.706	237.149	270.037	302.412	45.822	73.661	119.822	153.134	192.640
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	2,17	2,71	4,34	4,21	4,19	4,18	4,17	4,16	4,17	4,15	4,16	3,94	3,67	4,22	3,80	3,80
- Pendapatan bunga bersih / Interest income net	9.269	12.194	20.483	22.188	22.266	22.238	22.188	22.110	22.141	22.014	22.093	22.275	20.984	24.157	21.830	21.923
- Rata-rata total aset produktif / Average total earning assets	426.351	450.357	472.289	526.998	531.757	532.018	531.677	530.985	530.701	530.423	531.699	565.485	571.583	572.448	575.041	576.982
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	81,28	72,31	74,28	66,87	67,36	69,81	67,09	66,31	68,30	71,07	72,59	68,32	68,03	75,47	76,96	72,88
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	167.855	182.951	174.335	173.112	181.255	175.930	165.470	161.098	163.147	169.751	179.952	178.868	180.307	190.495	196.741	193.203
- Total Dana Pihak Ketiga / Total Third Party Funds	206.526	253.015	234.684	258.870	269.099	251.996	246.647	242.945	238.868	238.852	247.911	261.804	265.043	252.413	255.644	265.106
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	35,42	35,90	33,82	33,90	33,48	32,02	32,20	32,70	31,41	29,42	30,35	33,95	32,13	29,95	30,35	33,04
- Aset Likuid Primer / Primary Liquid Asset	105.708	144.713	137.636	151.459	153.690	135.393	138.839	138.861	138.277	123.817	136.499	160.069	151.606	131.699	135.865	148.454
- Aset Likuid Sekunder / Secondary Liquid assets	48.885	43.093	49.794	46.326	47.051	50.738	49.595	51.578	41.817	44.589	41.060	44.825	46.028	49.760	50.386	52.831
- Total Aset / Total Assets	436.409	523.177	554.266	583.509	599.630	581.286	585.122	582.296	573.286	572.350	584.973	603.572	615.029	605.919	613.730	609.164

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				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
- Bank Persero / State Owned Banks	4.251.749	4.728.435	5.014.378	5.076.992	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
- BPD / Regional Development Banks	861.329	938.286	985.415	967.729	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
- Bank Swasta Nasional / Domestic Private Banks	4.562.817	4.923.416	5.211.779	5.293.136	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
- Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks	436.409	523.177	554.266	583.509	599.630	581.286	585.122	582.296	573.286	572.350	584.973	603.572	615.029	605.919	613.730	609.164
Total	10.112.304	11.113.314	11.765.838	11.921.366	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

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				Mei 2024				Desember 2024				Mei 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				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Aset Produktif Neraca / Earning Assets	8.262.969	8.981.890	9.692.662	10.063.754	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
a. Lancar / Current	7.858.621	8.592.333	9.246.886	9.552.614	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
b. Dalam Perhatian Khusus / Special Mention	232.695	236.947	295.149	343.068	341.338	334.393	328.495	338.296	332.863	331.917	315.789	340.849	349.613	356.694	364.094	360.905
c. Kurang Lancar / Sub-Standard	20.873	17.650	22.013	22.676	24.034	26.025	20.968	20.925	19.247	19.659	19.538	24.950	22.047	19.043	24.048	22.882
d. Diragukan / Doubtful	19.234	24.636	23.801	27.216	28.109	26.123	28.164	25.776	24.392	23.802	22.807	21.692	25.742	28.042	25.165	28.269
e. Macet / Loss	131.545	110.324	104.813	118.181	112.905	114.458	115.992	115.723	119.797	120.649	116.373	118.041	120.841	118.910	123.424	125.814
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	2.150.274	2.640.878	2.506.180	2.629.833	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
a. Lancar / Current	2.116.745	2.539.847	2.475.662	2.602.455	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
b. Dalam Perhatian Khusus / Special Mention	29.462	74.231	26.730	23.392	22.023	23.230	22.919	22.539	22.498	29.171	30.782	22.943	23.129	21.218	21.862	22.113
c. Kurang Lancar / Sub-Standard	879	1.004	1.364	1.383	952	949	934	826	906	898	1.158	1.687	1.540	1.603	1.516	1.560
d. Diragukan / Doubtful	213	218	253	308	328	266	262	243	207	225	192	198	198	200	200	197
e. Macet / Loss	2.975	25.579	2.170	2.294	2.235	2.278	2.208	1.911	2.251	2.168	2.187	2.111	2.051	1.970	1.990	2.025
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	175.719	179.410	154.414	172.059	168.564	170.099	168.529	165.405	166.800	167.402	162.255	168.678	172.418	169.768	176.341	180.748
Kredit kepada Bank Lain / Interbank Loans	52.051	74.057	96.692	84.671	89.512	88.540	89.384	94.092	94.042	99.581	115.953	109.692	111.708	111.743	108.912	106.324
a. Lancar / Current	52.028	73.999	96.617	84.348	89.145	88.206	89.047	93.755	93.704	99.229	115.646	109.389	111.406	111.436	108.610	106.025
b. Dalam Perhatian Khusus / Special Mention	13	31	9	16	45	0	4	4	4	11	0	0	0	10	8	5
c. Kurang Lancar / Sub-Standard	-	17	6	19	3	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	0	-	4	32	19	22	3	-	-	-	-	-	-	-	-	-
e. Macet / Loss	10	9	57	112	140	145	164	167	167	170	153	151	150	149	147	147
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	10	26	66	163	162	167	167	167	167	170	153	151	150	149	147	147

[illegible]

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				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Aset Produktif Neraca / Earning Assets	679.494	717.049	771.695	795.063	814.783	810.670	820.624	841.853	859.185	845.775	827.965	828.898	835.449	826.538	847.998	857.142
a. Lancar / Current	657.302	697.212	745.692	762.029	782.625	778.505	788.144	808.419	825.812	811.599	795.179	788.930	796.503	788.918	808.895	817.068
b. Dalam Perhatian Khusus / Special Mention	9.137	8.302	13.314	17.120	17.022	16.691	17.015	17.648	17.525	18.022	17.338	23.399	22.104	20.144	20.906	21.304
c. Kurang Lancar / Sub-Standard	632	491	666	1.554	1.183	1.297	1.117	1.219	1.305	1.328	936	1.429	1.207	1.165	1.381	1.487
d. Diragukan / Doubtful	756	656	1.414	2.075	2.338	1.779	1.335	1.276	1.093	1.189	1.270	1.366	1.455	1.508	1.529	1.680
e. Macet / Loss	11.667	10.388	10.608	12.286	11.615	12.398	13.013	13.291	13.450	13.637	13.242	13.774	14.180	14.802	15.287	15.603
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	26.230	33.136	37.847	37.736	37.168	37.602	37.742	36.443	36.279	35.665	34.112	30.594	29.323	28.045	27.535	28.027
a. Lancar / Current	25.571	32.790	37.369	37.263	36.669	37.087	37.241	35.921	35.833	35.169	33.635	30.108	28.793	27.469	26.865	27.158
b. Dalam Perhatian Khusus / Special Mention	152	79	207	147	144	198	211	208	126	175	177	210	238	256	341	508
c. Kurang Lancar / Sub-Standard	4	5	2	34	5	7	4	2	10	3	4	6	6	28	19	51
d. Diragukan / Doubtful	2	2	6	19	40	18	11	3	2	10	9	4	4	4	12	15
e. Macet / Loss	501	259	263	273	309	293	276	308	308	308	287	266	283	288	298	296
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	13.563	11.801	12.959	16.241	15.491	15.791	15.755	16.099	16.167	16.475	15.748	16.845	17.135	17.795	18.525	19.132
Kredit kepada Bank Lain / Interbank Loans	4.407	8.400	11.770	9.744	9.761	10.450	10.268	10.251	9.657	10.383	12.274	12.401	12.274	11.721	11.600	11.485
a. Lancar / Current	4.406	8.389	11.731	9.620	9.611	10.338	10.152	10.135	9.541	10.267	12.171	12.297	12.171	11.610	11.497	11.381
b. Dalam Perhatian Khusus / Special Mention	-	11	9	15	42	-	4	4	4	-	-	-	-	10	4	5
c. Kurang Lancar / Sub-Standard	-	-	5	16	3	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	4	16	16	20	3	-	-	-	-	-	-	-	-	-
e. Macet / Loss	0	0	20	76	87	92	109	112	112	116	103	104	103	101	100	99
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	0	0	29	108	107	112	112	112	112	116	103	104	103	101	100	99

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				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Aset Produktif Neraca / Earning Assets	3.500.624	3.807.307	4.129.349	4.265.580	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
a. Lancar / Current	3.333.913	3.648.405	3.954.671	4.063.526	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
b. Dalam Perhatian Khusus / Special Mention	99.169	96.575	111.483	132.041	137.222	130.819	128.545	133.533	130.497	128.279	121.259	128.561	132.006	148.685	149.970	149.772
c. Kurang Lancar / Sub-Standard	9.055	9.021	10.075	8.611	7.488	7.589	7.748	7.814	7.449	6.525	7.174	8.372	7.342	6.554	8.246	9.331
d. Diragukan / Doubtful	6.501	11.142	6.849	7.423	7.557	7.961	6.808	5.934	6.843	6.329	5.772	6.390	7.985	8.484	7.384	8.290
e. Macet / Loss	51.986	42.164	46.271	53.979	54.409	53.517	53.864	54.376	53.211	53.255	51.353	51.011	52.072	51.577	53.574	53.181
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	1.176.394	1.332.586	1.464.566	1.551.193	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
a. Lancar / Current	1.165.871	1.323.689	1.453.632	1.539.636	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
b. Dalam Perhatian Khusus / Special Mention	9.846	8.020	10.082	10.361	9.373	10.236	9.893	10.153	9.643	9.512	8.482	9.745	10.011	8.709	9.660	10.143
c. Kurang Lancar / Sub-Standard	191	470	377	675	545	541	575	476	470	476	732	804	677	681	651	629
d. Diragukan / Doubtful	55	56	81	75	79	83	81	81	88	83	90	97	80	81	79	84
e. Macet / Loss	432	351	394	447	414	428	496	465	493	439	459	455	530	517	513	573
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	68.219	63.204	64.047	71.210	70.492	70.119	69.573	69.146	68.555	67.107	65.579	67.128	68.686	67.893	70.447	72.088
Kredit kepada Bank Lain / Interbank Loans	36.574	49.413	56.601	51.187	50.213	51.081	52.141	51.432	49.254	53.651	60.642	57.058	58.327	58.467	55.668	54.593
a. Lancar / Current	36.556	49.366	56.564	51.132	50.156	51.026	52.086	51.377	49.199	53.585	60.592	57.010	58.279	58.419	55.615	54.545
b. Dalam Perhatian Khusus / Special Mention	13	21	-	-	-	0	0	-	-	11	0	0	0	0	5	-
c. Kurang Lancar / Sub-Standard	-	17	-	3	3	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	17	3	3	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	6	9	36	36	52	52	55	55	55	55	49	47	47	47	47	47
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	6	26	36	55	58	55	55	55	55	55	49	47	47	47	47	47

Tabel 1.27.a.

[illegible]

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		Mei 2024		Desember 2024		Mei 2025	
	Nominal	Persentase thd Total DPK (%) (Percentage 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 (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	2.546.160	31,23	2.662.551	31,48	2.729.696	31,38	2.751.373	31,13	2.881.743	31,77
Rupiah	1.839.473	22,56	1.869.826	22,11	1.867.598	21,47	1.944.250	22,00	1.996.356	22,01
Valas / Foreign Exchange	706.687	8,67	792.724	9,37	862.098	9,91	807.123	9,13	885.386	9,76
Tabungan / Saving	2.615.185	32,07	2.669.183	31,56	2.706.646	31,12	2.850.242	32,25	2.852.600	31,44
Rupiah	2.422.410	29,71	2.488.350	29,42	2.512.263	28,88	2.655.773	30,05	2.641.907	29,12
Valas / Foreign Exchange	192.775	2,36	180.833	2,14	194.383	2,23	194.469	2,20	210.693	2,32
Simpanan Berjangka / Time Deposits	2.992.245	36,70	3.126.195	36,96	3.262.361	37,50	3.235.627	36,61	3.337.703	36,79
Rupiah	2.645.955	32,45	2.786.262	32,94	2.906.517	33,41	2.854.836	32,30	2.962.970	32,66
Valas / Foreign Exchange	346.290	4,25	339.933	4,02	355.844	4,09	380.791	4,31	374.733	4,13
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	1.289.691	15,82	1.180.070	13,95	1.166.429	13,41	1.144.811	12,95	1.184.865	13,06
Valas / Foreign Exchange	213.808	2,62	161.717	1,91	162.193	1,86	175.299	1,98	188.596	2,08
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	708.827	8,69	861.312	4,43	997.984	4,25	1.038.153	4,81	1.100.898	4,86
Valas / Foreign Exchange	54.723	0,67	100.085	4,38	116.531	4,29	130.247	2,79	119.234	2,60
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	275.858	3,38	374.272	4,38	369.325	4,29	425.481	2,79	441.331	2,60
Valas / Foreign Exchange	34.987	0,43	40.958	0,44	40.749	0,42	45.488	0,34	33.206	0,37
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	371.577	4,56	370.608	4,38	372.779	4,29	246.391	2,79	235.877	2,60
Valas / Foreign Exchange	42.772	0,52	37.174	0,44	36.371	0,42	29.757	0,34	33.697	0,37
Total DPK / Total Third Party Funds	8.153.590	100,00	8.457.929	100,00	8.698.703	100,00	8.837.242	100,00	9.072.045	100,00
Rupiah	6.907.838	84,72	7.144.439	84,47	7.286.378	83,76	7.454.860	84,36	7.601.233	83,79
Valas / Foreign Exchange	1.245.752	15,28	1.313.490	15,53	1.412.325	16,24	1.382.382	15,64	1.470.813	16,21

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		Mei 2024		Desember 2024		Mei 2025	
	Nominal	Persentase thd Total DPK (%) (Percentage 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 (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	1.277.123	35,66	1.366.889	36,47	1.386.521	36,05	1.390.415	36,00	1.440.133	35,75
Rupiah	860.753	28,78	873.115	28,34	838.387	26,90	902.929	23,38	906.644	22,51
Valas / Foreign Exchange	416.370	70,53	493.774	74,06	548.134	75,14	487.486	12,62	533.489	13,24
Tabungan / Saving	1.233.461	34,44	1.255.700	33,51	1.262.876	32,84	1.359.421	35,19	1.346.766	33,43
Rupiah	1.176.897	39,35	1.201.674	39,00	1.204.646	38,65	1.298.913	33,63	1.281.917	31,82
Valas / Foreign Exchange	56.563	9,58	54.025	8,10	58.229	7,98	60.507	1,57	64.850	1,61
Simpanan Berjangka / Time Deposits	1.070.556	29,89	1.125.021	30,02	1.196.603	31,11	1.112.962	28,81	1.241.188	30,81
Rupiah	953.163	26,62	1.006.098	26,85	1.073.476	27,91	983.255	25,45	1.118.422	27,77
Valas / Foreign Exchange	117.393	3,28	118.923	3,17	123.127	3,20	129.707	3,36	122.766	3,05
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	374.688	10,46	312.086	8,33	314.739	8,18	300.121	7,77	327.847	8,14
Valas / Foreign Exchange	67.517	1,89	46.969	1,25	43.690	1,14	52.136	1,35	59.728	1,48
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	315.935	0,43	384.126	4,49	466.283	3,92	488.230	3,54	580.385	3,95
Valas / Foreign Exchange	15.466	3,42	42.641	3,78	52.522	3,68	55.343	1,51	46.548	1,27
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	122.610	3,91	168.384	3,78	150.744	3,68	136.709	1,51	159.054	1,27
Valas / Foreign Exchange	17.103	0,48	17.685	0,31	15.167	0,31	13.857	0,22	5.880	0,26
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	139.929	3,91	141.503	3,78	141.710	3,68	58.196	1,51	51.136	1,27
Valas / Foreign Exchange	17.307	0,58	11.628	0,38	11.748	0,38	8.370	0,22	10.610	0,26
Total DPK / Total Third Party Funds	3.581.139	100,00	3.747.610	100,00	3.845.999	100,00	3.862.797	100,00	4.028.088	100,00
Rupiah	2.990.814	83,52	3.080.887	82,21	3.116.509	81,03	3.185.097	82,46	3.306.983	82,10
Valas / Foreign Exchange	590.326	16,48	666.723	17,79	729.490	18,97	677.700	17,54	721.105	17,90

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		Mei 2024		Desember 2024		Mei 2025	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	181.505	25,07	209.160	27,84	194.829	25,74	150.269	19,96	197.087	25,27
Rupiah	180.745	24,97	209.021	27,82	194.477	26,02	150.136	19,95	196.720	25,22
Valas / Foreign Exchange	760	0,11	139	0,02	352	3,75	133	0,02	368	0,05
Tabungan / Saving	221.207	30,56	213.205	28,38	221.039	29,21	258.054	34,28	233.106	29,89
Rupiah	221.084	30,54	213.108	28,36	220.923	29,56	257.932	34,27	232.952	29,87
Valas / Foreign Exchange	123	0,02	97	0,01	117	1,24	121	0,02	154	0,02
Simpanan Berjangka / Time Deposits	321.168	44,37	328.975	43,79	340.983	45,05	344.363	45,75	349.812	44,85
Rupiah	320.016	44,21	324.792	43,23	332.066	43,87	337.283	44,81	345.313	44,27
Valas / Foreign Exchange	1.152	0,16	4.183	0,56	8.916	1,18	7.079	0,94	4.499	0,58
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	96.270	13,30	110.026	14,64	87.315	11,54	73.888	9,82	93.912	12,04
Valas / Foreign Exchange	459	0,06	1.838	0,24	6.833	0,90	4.000	0,53	1.288	0,17
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	94.448	3,46	77.629	0,02	98.118	0,02	105.401	12,24	84.542	13,70
Valas / Foreign Exchange	17	14,40	2.198	12,54	1.913	14,98	2.015	8,75	2.309	7,69
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	25.053	14,40	42.929	12,54	33.287	14,98	92.151	8,75	106.897	7,69
Valas / Foreign Exchange	128	0,08	126	0,00	121	0,01	1.049	0,00	886	0,00
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	104.245	14,40	94.207	12,54	113.347	14,98	65.843	8,75	59.962	7,69
Valas / Foreign Exchange	549	0,08	22	0,00	50	0,01	16	0,00	15	0,00
Total DPK / Total Third Party Funds	723.880	100,00	751.340	100,00	756.851	100,00	752.685	100,00	780.005	100,00
Rupiah	721.844	99,72	746.921	99,41	747.466	98,76	745.351	99,03	774.985	99,36
Valas / Foreign Exchange	2.036	0,28	4.419	0,59	9.385	1,24	7.334	0,97	5.021	0,64

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		Mei 2024		Desember 2024		Mei 2025	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	910.515	25,32	950.120	25,37	961.774	25,07	1.024.461	25,78	1.047.371	26,19
Rupiah	702.334	19,53	734.301	19,61	739.495	19,27	796.847	20,05	794.294	19,86
Valas / Foreign Exchange	208.181	5,79	215.818	5,76	222.278	5,79	227.614	5,73	253.077	6,33
Tabungan / Saving	1.143.229	31,80	1.166.454	31,14	1.212.615	31,60	1.224.818	30,82	1.264.959	31,63
Rupiah	1.014.955	28,23	1.041.836	27,82	1.079.916	28,14	1.093.016	27,51	1.121.220	28,04
Valas / Foreign Exchange	128.274	3,57	124.618	3,33	132.699	3,46	131.801	3,32	143.738	3,59
Simpanan Berjangka / Time Deposits	1.541.811	42,88	1.628.728	43,49	1.662.594	43,33	1.724.570	43,40	1.686.517	42,18
Rupiah	1.335.185	37,13	1.430.585	38,20	1.456.891	37,97	1.499.844	37,74	1.456.191	36,42
Valas / Foreign Exchange	206.626	5,75	198.144	5,29	205.702	5,36	224.727	5,66	230.326	5,76
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	795.937	22,14	742.855	19,83	730.221	19,03	745.584	18,76	729.343	18,24
Valas / Foreign Exchange	132.422	3,68	103.097	2,75	100.930	2,63	109.290	2,75	117.265	2,93
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	291.145	3,39	402.413	4,43	428.464	4,74	440.128	4,85	431.085	4,30
Valas / Foreign Exchange	34.975	3,51	50.225	3,19	57.007	3,04	65.504	3,05	66.250	3,09
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	122.023	3,51	165.999	3,19	181.733	3,04	192.891	3,05	172.048	3,09
Valas / Foreign Exchange	16.416	0,63	21.749	0,62	24.119	0,62	29.293	0,52	25.323	0,54
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	126.079	3,51	119.318	3,19	116.473	3,04	121.241	3,05	123.715	3,09
Valas / Foreign Exchange	22.813	0,63	23.073	0,62	23.646	0,62	20.639	0,52	21.488	0,54
Total DPK / Total Third Party Funds	3.595.556	100,00	3.745.302	100,00	3.836.983	100,00	3.973.849	100,00	3.998.847	100,00
Rupiah	3.052.474	84,90	3.206.723	85,62	3.276.303	85,39	3.389.707	85,30	3.371.705	84,32
Valas / Foreign Exchange	543.081	15,10	538.579	14,38	560.680	14,61	584.142	14,70	627.141	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		Mei 2024		Desember 2024		Mei 2025	
	Nominal	Persentase thd Total DPK (%) (Percentage 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 (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	177.017	69,96	177.501	75,63	186.572	72,07	186.228	75,12	197.151	74,37
Rupiah	95.641	37,80	94.505	40,27	95.238	36,79	94.339	38,05	98.698	37,23
Valas / Foreign Exchange	81.376	32,16	82.995	35,36	91.334	35,28	91.889	37,07	98.453	37,14
Tabungan / Saving	17.288	6,83	7.889	3,36	10.116	3,91	7.950	3,21	7.768	2,93
Rupiah	9.473	3,74	5.799	2,47	6.778	2,62	5.911	2,38	5.817	2,19
Valas / Foreign Exchange	7.815	3,09	2.090	0,89	3.338	1,29	2.039	0,82	1.951	0,74
Simpanan Berjangka / Time Deposits	58.710	23,20	49.295	21,00	62.182	24,02	53.733	21,67	60.186	22,70
Rupiah	37.591	14,86	32.768	13,96	44.084	17,03	34.455	13,90	43.044	16,24
Valas / Foreign Exchange	21.119	8,35	16.527	7,04	18.098	6,99	19.279	7,78	17.142	6,47
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	22.796	9,01	23.455	9,99	34.154	13,19	25.219	10,17	33.764	12,74
Valas / Foreign Exchange	13.410	5,30	8.108	3,45	10.739	4,15	9.872	3,98	10.315	3,89
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	7.299	2,44	5.127	0,87	5.119	1,38	4.394	1,50	4.885	1,26
Valas / Foreign Exchange	4.264	0,52	4.589	0,91	5.090	0,48	7.385	0,45	4.127	0,40
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	6.172	0,52	2.040	0,91	3.562	0,48	3.731	0,45	3.331	0,40
Valas / Foreign Exchange	1.341	0,83	1.400	1,04	1.342	0,36	1.288	0,30	1.117	0,60
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	1.324	0,52	2.146	0,91	1.249	0,48	1.111	0,45	1.064	0,40
Valas / Foreign Exchange	2.103	0,83	2.430	1,04	928	0,36	733	0,30	1.584	0,60
Total DPK / Total Third Party Funds	253.015	100,00	234.684	100,00	258.870	100,00	247.911	100,00	265.106	100,00
Rupiah	142.705	56,40	133.072	56,70	146.100	56,44	134.705	54,34	147.559	55,66
Valas / Foreign Exchange	110.310	43,60	101.612	43,30	112.771	43,56	113.206	45,66	117.546	44,34

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

Lokasi	Giro		Tabungan		Deposito		Total DPK			Pangsa Thd Total DPK (%) (Portion to Total Third Party %)
	(Demand Deposits)		(Saving Deposits)		(Time Deposits)		(Total Third Party Funds)			
	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Total	
1. Jawa Barat	130.159	20.225	311.715	15.878	203.253	14.850	645.127	50.953	696.080	7,69
2. Banten	72.659	7.755	104.692	5.785	86.858	11.158	264.209	24.698	288.907	3,19
3. DKI Jakarta	1.248.072	753.920	671.429	117.094	1.776.517	274.487	3.696.018	1.145.500	4.841.519	53,52
4. D.I Yogyakarta	10.584	607	49.602	1.540	21.350	474	81.536	2.621	84.157	0,93
5. Jawa Tengah	56.795	7.181	228.281	7.897	124.172	4.619	409.248	19.698	428.945	4,74
6. Jawa Timur	129.095	25.938	319.566	18.668	260.947	20.724	709.609	65.331	774.939	8,57
7. Bengkulu	2.854	155	12.011	152	3.610	35	18.475	341	18.816	0,21
8. Jambi	7.358	436	27.309	406	11.447	141	46.114	983	47.097	0,52
9. Aceh	7.930	530	24.374	80	9.663	10	41.967	619	42.586	0,47
10. Sumatera Utara	48.368	6.641	134.002	7.658	116.938	11.982	299.308	26.281	325.590	3,60
11. Sumatera Barat	7.535	542	30.796	620	13.837	606	52.168	1.769	53.937	0,60
12. Riau	18.939	4.230	67.831	2.499	33.004	1.516	119.774	8.246	128.020	1,42
14. Sumatera Selatan	19.825	789	57.472	1.731	27.946	3.617	105.243	6.137	111.381	1,23
15. Bangka Belitung	3.850	1.826	13.596	425	6.775	119	24.221	2.370	26.591	0,29
13. Kepulauan Riau	24.232	8.624	32.125	7.124	18.772	3.727	75.129	19.475	94.604	1,05
16. Lampung	10.479	600	36.803	728	11.892	487	59.175	1.815	60.989	0,67
17. Kalimantan Selatan	21.310	2.453	41.688	927	27.385	345	90.383	3.725	94.108	1,04
18. Kalimantan Barat	12.761	579	45.798	1.873	21.431	754	79.990	3.206	83.196	0,92
19. Kalimantan Timur	44.882	4.921	78.415	2.777	43.581	3.919	166.878	11.617	178.495	1,97
20. Kalimantan Tengah	14.357	2.077	23.007	302	9.428	157	46.793	2.535	49.327	0,55
21. Sulawesi Tengah	6.609	2.469	20.843	201	4.695	77	32.148	2.747	34.894	0,39
22. Sulawesi Selatan	19.753	1.353	79.408	1.800	30.535	4.450	129.696	7.604	137.300	1,52
23. Sulawesi Utara	5.248	329	17.148	935	7.543	168	29.939	1.431	31.371	0,35
24. Gorontalo	1.351	93	3.914	38	1.180	8	6.446	139	6.584	0,07
25. Sulawesi Barat	1.081	1	4.943	3	410	0	6.434	4	6.437	0,07
26. Sulawesi Tenggara	5.455	90	20.236	143	5.112	33	30.803	265	31.069	0,34
27. Nusa Tenggara Barat	6.928	5.986	23.238	398	11.725	45	41.890	6.429	48.319	0,53
28. Bali	25.667	4.707	93.071	8.119	45.162	1.380	163.900	14.206	178.106	1,97
29. Nusa Tenggara Timur	6.301	176	19.108	230	10.672	41	36.081	447	36.528	0,40
30. Maluku	2.247	39	8.653	95	3.604	47	14.504	182	14.686	0,16
31. Papua	15.940	372	25.255	360	8.326	88	49.520	820	50.341	0,56
32. Maluku Utara	4.682	24	7.156	37	1.738	39	13.575	100	13.675	0,15
33. Papua Barat	3.041	84	8.388	103	3.449	14	14.878	201	15.079	0,17
34. Lainnya	10	19.633	36	4.068	11	14.616	56	38.318	38.375	0,42
Total	1.996.356	885.386	2.641.907	210.693	2.962.970	374.733	7.601.233	1.470.813	9.072.045	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				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
1. Jawa Barat	609.899	632.629	658.144	674.072	668.951	669.299	672.033	674.580	676.249	680.714	686.309	683.384	686.041	690.673	691.083	696.080
2. Banten	242.084	252.591	264.009	272.168	280.190	280.801	283.050	290.500	286.973	287.701	295.538	292.517	291.407	296.243	288.512	288.907
3. DKI Jakarta	3.908.384	4.373.922	4.499.584	4.616.917	4.599.624	4.552.099	4.500.957	4.545.484	4.535.543	4.634.045	4.639.764	4.673.665	4.721.199	4.789.441	4.822.134	4.841.519
4. D.I Yogyakarta	74.354	78.757	81.390	83.055	83.705	84.040	84.512	84.274	83.875	84.045	85.050	84.637	84.183	84.562	84.093	84.157
5. Jawa Tengah	371.697	384.849	404.249	422.006	422.536	421.890	424.521	428.495	430.205	418.747	425.113	422.923	421.703	420.786	431.402	428.945
6. Jawa Timur	683.634	708.011	736.718	760.419	766.653	768.869	767.078	768.466	774.878	773.277	771.767	778.115	779.150	774.432	776.102	774.939
7. Bengkulu	16.400	16.746	16.819	17.499	17.761	18.428	18.687	18.782	19.245	18.958	18.205	18.500	18.433	18.737	18.814	18.816
8. Jambi	42.790	44.400	44.492	44.849	44.497	44.873	45.021	45.318	46.844	46.445	47.457	47.078	47.760	47.596	47.000	47.097
9. Aceh	39.321	39.637	41.927	43.272	43.351	45.038	44.633	44.696	45.225	45.599	45.666	43.179	42.652	43.327	42.822	42.586
10. Sumatera Utara	293.498	306.773	318.612	317.374	324.225	325.064	322.730	324.880	328.372	327.267	323.066	324.323	326.549	329.525	324.572	325.590
11. Sumatera Barat	50.421	52.523	51.895	53.963	54.845	54.687	54.646	54.621	55.189	54.712	54.029	54.328	54.725	55.636	54.447	53.937
12. Riau	109.453	114.728	118.019	120.320	122.367	122.533	125.479	125.836	127.329	128.334	126.993	128.460	127.147	127.037	128.829	128.020
13. Sumatera Selatan	100.005	109.586	102.753	105.886	105.953	107.147	108.093	109.101	110.888	111.426	108.183	108.982	110.345	112.225	110.288	111.381
14. Bangka Belitung	24.284	25.940	24.909	22.945	23.238	23.525	23.873	24.424	25.280	25.476	24.799	25.396	25.805	25.960	26.089	26.591
15. Kepulauan Riau	66.415	75.841	85.158	86.420	88.917	88.938	89.696	91.129	92.955	92.745	93.303	94.995	97.450	93.576	95.166	94.604
16. Lampung	51.451	53.955	55.051	56.689	58.287	58.616	59.379	60.126	60.664	60.191	58.861	59.805	59.921	61.078	60.694	60.989
17. Kalimantan Selatan	64.398	76.363	80.176	85.075	86.081	86.189	86.917	87.945	92.382	93.861	92.383	92.712	94.033	94.624	93.556	94.108
18. Kalimantan Barat	71.359	73.661	77.531	80.353	81.291	81.895	81.752	82.372	82.764	82.966	80.915	81.650	81.641	81.928	82.887	83.196
19. Kalimantan Timur	131.337	162.497	173.747	183.830	184.800	184.318	184.734	186.481	190.848	191.261	187.612	186.807	183.817	181.056	177.228	178.495
20. Kalimantan Tengah	34.260	36.579	42.015	42.076	44.491	45.725	45.096	46.303	47.292	46.334	45.234	47.218	48.434	48.234	49.220	49.327
21. Sulawesi Tengah	32.247	32.442	31.411	35.917	36.087	35.417	34.948	35.736	36.541	36.024	35.632	36.931	35.789	35.677	35.827	34.894
22. Sulawesi Selatan	112.226	114.843	125.346	127.530	128.966	129.604	131.133	131.247	133.285	133.249	131.110	132.196	132.527	134.785	136.840	137.300
23. Sulawesi Utara	28.291	28.572	29.977	30.187	30.963	30.230	30.248	30.423	30.703	30.248	29.686	29.919	30.104	30.746	31.157	31.371
24. Gorontalo	5.967	6.136	6.253	6.702	6.720	6.721	6.678	6.943	6.937	6.680	6.312	6.443	6.510	6.534	6.641	6.584
25. Sulawesi Barat	5.860	5.704	5.899	5.979	6.308	6.245	6.329	6.284	6.496	6.420	6.196	6.261	6.197	6.289	6.338	6.437
26. Sulawesi Tenggara	29.829	30.489	32.431	30.462	33.147	32.444	31.706	31.848	32.102	32.084	32.090	31.504	30.961	31.835	32.075	31.069
27. Nusa Tenggara Barat	35.410	41.474	42.147	44.744	46.849	45.291	48.444	47.684	46.724	43.549	44.430	46.768	43.776	45.259	44.695	48.319
28. Bali	104.080	126.589	150.411	162.758	165.643	168.619	170.917	172.195	173.658	173.030	172.827	174.649	175.824	175.533	177.491	178.106
29. Nusa Tenggara Timur	33.167	33.059	34.947	36.326	35.605	36.383	36.158	36.252	36.770	36.342	34.832	35.677	35.634	35.679	36.252	36.528
30. Maluku	14.439	14.202	14.549	14.800	14.964	14.921	14.991	15.046	15.228	15.155	14.632	14.988	14.632	14.831	14.735	14.686
31. Papua	48.022	49.918	51.241	51.097	51.788	51.343	51.387	51.300	52.649	52.295	49.681	48.972	47.189	47.115	50.393	50.341
32. Maluku Utara	9.113	10.312	11.592	13.769	13.424	14.085	14.479	12.624	13.465	13.310	12.637	13.258	13.150	13.282	13.158	13.675
33. Papua Barat	17.034	17.962	17.880	16.611	17.407	17.402	17.353	17.591	17.537	16.945	17.052	16.393	15.590	15.614	15.497	15.079
34. Lainnya / Others	18.335	22.097	26.644	32.631	32.404	34.041	32.213	31.796	36.066	36.396	39.880	36.625	35.603	40.300	40.500	38.375
Total	7.479.463	8.153.590	8.457.929	8.698.703	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

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		
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Giro / Demand Deposits																
Rupiah	1,71	1,91	2,20	2,21	2,24	2,26	2,25	2,30	2,29	2,35	2,41	2,35	2,34	2,41	2,39	2,38
Valas / Foreign Exchange	0,17	1,01	1,66	1,96	1,72	2,22	2,32	2,28	2,22	1,93	2,03	1,95	2,35	2,30	2,23	2,31
Tabungan / Saving																
Rupiah	0,69	0,67	0,69	0,67	0,67	0,65	0,65	0,67	0,66	0,67	0,68	0,68	0,68	0,68	0,69	0,70
Valas / Foreign Exchange	0,17	0,43	0,78	0,84	0,81	0,82	0,83	0,84	0,83	0,79	0,76	0,77	0,81	0,79	0,79	0,78
Simpanan Berjangka / Time Deposits																
- Simpanan Berjangka 1 bln / 1 Month Time Deposits																
Rupiah	2,92	3,95	4,76	4,68	4,70	4,78	4,79	4,81	4,78	4,78	4,92	4,87	5,02	5,01	5,02	4,86
Valas / Foreign Exchange	0,37	2,74	3,85	3,76	3,69	3,92	3,94	3,83	3,74	3,71	3,76	3,68	3,81	3,67	3,82	3,78
- Simpanan Berjangka 3 bln / 3 Month Time Deposits																
Rupiah	3,21	4,18	5,24	5,31	5,34	5,41	5,47	5,52	5,53	5,53	5,54	5,57	5,56	5,62	5,72	5,72
Valas / Foreign Exchange	0,50	2,60	4,57	4,54	4,64	4,69	4,60	4,61	4,53	4,38	4,41	4,42	4,27	4,22	4,17	4,15
- Simpanan Berjangka 6 bln / 6 Month Time Deposits																
Rupiah	3,52	4,16	5,52	5,69	5,45	5,43	5,46	5,54	5,57	5,67	5,97	6,01	6,06	6,08	6,11	6,08
Valas / Foreign Exchange	0,60	2,45	4,19	4,33	3,95	4,37	4,49	4,52	4,44	4,40	4,32	4,13	3,94	3,84	3,77	3,80
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits																
Rupiah	3,99	4,68	5,66	5,81	5,80	5,80	5,85	5,82	5,85	5,67	5,14	5,13	5,08	5,06	5,06	5,06
Valas / Foreign Exchange	0,66	2,05	3,16	3,08	3,12	3,16	3,40	3,43	3,44	3,37	3,36	3,37	3,39	3,50	3,49	3,49

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

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				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Giro / Demand Deposits																
Rupiah	1,69	1,68	1,51	1,65	1,64	1,60	1,60	1,67	1,65	1,66	1,56	1,66	1,64	1,61	1,67	1,67
Valas / Foreign Exchange	0,29	0,26	0,24	0,23	0,23	0,24	0,22	0,22	0,23	0,20	0,20	0,21	0,18	0,21	0,21	0,24
Tabungan / Saving																
Rupiah	1,03	0,97	0,96	0,93	0,94	0,85	0,83	0,92	0,91	0,91	0,92	0,92	0,95	0,92	0,92	0,95
Valas / Foreign Exchange	0,20	0,29	0,31	0,26	0,35	0,32	0,34	0,21	0,21	0,21	0,21	0,22	0,21	0,22	0,22	0,24
Simpanan Berjangka / Time Deposits																
- Simpanan Berjangka 1 bln / 1 Month Time Deposits																
Rupiah	3,41	4,61	5,64	4,54	4,65	4,81	4,65	4,77	4,68	4,63	5,24	5,07	4,43	5,14	5,11	4,44
Valas / Foreign Exchange	0,52	1,36	6,57	4,39	2,49	5,51	3,34	5,15	5,36	3,57	5,62	4,00	3,24	5,40	5,22	3,29
- Simpanan Berjangka 3 bln / 3 Month Time Deposits																
Rupiah	3,66	5,24	5,68	5,88	5,88	5,93	5,90	5,95	5,94	6,09	6,08	5,98	4,50	5,52	5,66	4,46
Valas / Foreign Exchange	0,53	0,56	6,42	5,74	5,69	5,34	5,66	5,61	5,34	5,60	5,63	5,69	4,03	5,70	5,74	3,29
- Simpanan Berjangka 6 bln / 6 Month Time Deposits																
Rupiah	3,92	4,22	5,63	5,78	5,20	5,37	5,39	5,63	5,73	5,81	6,41	6,53	5,72	6,64	6,67	5,52
Valas / Foreign Exchange	0,53	0,88	1,15	4,29	4,36	4,41	5,74	5,69	5,67	5,67	5,69	5,66	4,18	5,84	5,89	4,16
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits																
Rupiah	4,28	5,40	6,45	6,70	6,74	6,74	6,92	6,75	6,78	6,68	6,13	6,11	4,98	6,02	6,05	4,89
Valas / Foreign Exchange	0,30	0,25	3,46	3,45	3,38	3,37	2,47	3,18	3,14	2,61	1,47	1,24	2,96	1,33	1,37	2,48

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		
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Giro / Demand Deposits																
Rupiah	1,51	1,66	1,95	1,98	2,02	2,01	1,97	2,03	2,03	2,04	2,19	2,11	2,09	2,23	2,20	2,21
Valas / Foreign Exchange	0,20	0,86	2,07	2,13	2,14	2,24	2,32	2,20	2,17	2,19	2,11	2,03	2,15	2,27	2,30	2,33
Tabungan / Saving																
Rupiah	0,67	0,65	0,69	0,66	0,63	0,62	0,61	0,61	0,60	0,60	0,60	0,60	0,60	0,59	0,60	0,60
Valas / Foreign Exchange	0,16	0,54	1,08	1,01	1,07	1,09	1,08	1,09	1,08	1,01	1,06	1,07	1,12	1,10	1,09	1,06
Simpanan Berjangka / Time Deposits																
- Simpanan Berjangka 1 bln / 1 Month Time Deposits																
Rupiah	3,08	4,04	4,86	4,75	4,88	4,93	4,95	4,98	4,97	4,93	5,09	5,00	4,99	4,99	5,01	4,93
Valas / Foreign Exchange	0,41	2,69	3,89	3,80	3,93	4,03	4,06	3,93	3,79	3,72	3,83	3,82	3,79	3,62	3,78	3,77
- Simpanan Berjangka 3 bln / 3 Month Time Deposits																
Rupiah	3,52	4,30	5,21	5,20	5,23	5,32	5,37	5,38	5,39	5,42	5,51	5,52	5,54	5,48	5,50	5,50
Valas / Foreign Exchange	0,56	2,55	4,24	4,39	4,42	4,52	4,52	4,53	4,42	4,32	4,28	4,22	3,93	3,92	3,84	3,90
- Simpanan Berjangka 6 bln / 6 Month Time Deposits																
Rupiah	3,81	4,19	5,40	5,65	5,57	5,67	5,69	5,73	5,76	5,80	5,85	5,83	5,84	5,83	5,86	5,84
Valas / Foreign Exchange	0,67	1,85	4,01	4,18	4,24	4,30	4,47	4,49	4,44	4,39	4,29	4,23	3,99	3,91	3,88	3,91
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits																
Rupiah	4,04	3,92	4,72	4,95	5,04	5,11	5,15	5,19	5,18	5,20	5,19	5,27	5,26	5,25	5,27	5,27
Valas / Foreign Exchange	0,80	2,41	3,98	3,91	4,03	4,05	3,99	4,04	4,06	3,98	3,93	3,92	3,94	3,96	3,95	4,01

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				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Giro / Demand Deposits																
Rupiah	1,27	1,76	2,12	1,79	2,01	1,90	1,91	1,97	1,80	1,83	1,83	1,75	1,68	1,81	1,80	1,79
Valas / Foreign Exchange	0,05	0,42	1,16	1,31	1,17	1,27	1,26	1,73	1,76	1,90	1,99	1,91	1,91	1,85	1,87	1,81
Tabungan / Saving																
Rupiah	2,13	2,49	3,24	3,80	3,93	3,98	4,11	4,08	4,18	4,18	4,04	4,00	3,57	3,78	3,78	3,89
Valas / Foreign Exchange	0,18	0,84	0,30	1,95	3,03	3,07	2,77	2,97	3,13	3,30	0,62	0,64	0,45	0,42	0,45	0,38
Simpanan Berjangka / Time Deposits																
- Simpanan Berjangka 1 bln / 1 Month Time Deposits																
Rupiah	2,03	3,86	4,42	4,62	4,79	4,71	4,69	4,55	4,59	4,49	4,45	4,40	4,43	4,46	4,34	4,44
Valas / Foreign Exchange	0,24	2,97	3,59	3,51	4,08	3,83	3,94	3,69	3,67	3,51	3,35	3,30	3,24	3,21	3,22	3,29
- Simpanan Berjangka 3 bln / 3 Month Time Deposits																
Rupiah	2,74	3,79	4,31	4,64	4,74	4,75	4,69	4,69	4,64	4,60	4,45	4,53	4,50	4,48	4,46	4,46
Valas / Foreign Exchange	0,17	3,21	4,00	4,10	4,08	4,23	4,26	4,22	4,05	3,63	3,83	3,83	4,03	3,44	3,37	3,29
- Simpanan Berjangka 6 bln / 6 Month Time Deposits																
Rupiah	3,40	4,13	4,74	5,20	5,50	5,61	5,71	5,82	5,80	5,80	5,80	5,76	5,72	5,70	5,56	5,52
Valas / Foreign Exchange	0,38	2,65	3,99	3,84	4,10	4,18	4,28	4,22	4,10	4,19	4,28	4,24	4,18	4,19	4,21	4,16
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits																
Rupiah	3,51	4,06	5,43	5,12	5,07	5,09	5,09	5,11	5,13	5,14	5,04	5,00	4,98	4,94	4,90	4,89
Valas / Foreign Exchange	0,46	2,69	4,39	3,30	3,20	3,17	3,11	3,04	2,93	2,67	2,68	2,83	2,96	2,90	2,90	2,48

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				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb r)	Mar	Apr	Mei
Penerima Kredit Lapangan Usaha / Credit Recipients Industrial Origin																
1. Pertanian, perburuan dan Kehutanan / Agriculture, hunting and forestry																
Rupiah	8,52	8,74	9,81	9,79	9,75	9,69	9,67	9,65	9,63	9,63	9,66	9,65	9,63	9,64	9,58	9,58
Valas / Foreign Exchange	2,97	5,53	6,05	6,11	6,00	6,01	5,99	5,84	5,74	5,69	5,57	5,55	5,69	5,67	5,34	5,33
2. Perikanan / Fisheries																
Rupiah	9,41	9,38	10,63	10,72	10,70	10,66	10,65	10,65	10,52	10,63	10,61	10,61	10,59	10,63	10,66	10,66
Valas / Foreign Exchange	3,47	5,63	6,53	5,96	6,03	6,08	6,12	6,19	5,97	5,82	5,88	5,86	5,70	5,93	6,02	6,18
3. Pertambangan dan Penggalian / Mining and Quarrying																
Rupiah	9,01	8,46	7,87	7,79	7,83	7,83	7,90	7,89	7,93	7,83	7,71	7,71	7,76	7,82	7,91	8,03
Valas / Foreign Exchange	3,88	6,71	7,53	7,34	7,40	7,40	7,38	7,11	7,01	6,96	6,74	6,66	6,64	6,53	6,50	6,57
4. Industri Pengolahan / Processing industry																
Rupiah	7,66	7,93	8,19	8,32	8,33	8,31	8,28	8,29	8,17	8,15	8,11	8,10	8,10	8,12	8,11	8,09
Valas / Foreign Exchange	3,00	5,35	6,23	6,31	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. Listrik, gas dan air / Electricity, gas and water																
Rupiah	6,53	7,01	8,15	8,09	8,10	7,75	7,64	8,00	7,85	7,57	7,88	7,90	7,93	7,88	7,70	7,62
Valas / Foreign Exchange	3,96	6,04	6,84	6,94	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. Konstruksi / Construction																
Rupiah	8,09	7,94	7,86	7,73	7,74	7,75	7,77	8,08	7,57	7,50	7,48	7,42	7,40	7,42	7,41	7,40
Valas / Foreign Exchange	3,93	6,45	5,93	6,35	6,24	6,24	6,09	6,04	5,59	5,56	5,62	5,58	5,44	5,33	5,26	5,19
7. Perdagangan Besar dan Eceran / Big and retail trade																
Rupiah	10,07	9,99	10,23	10,18	10,12	10,10	10,08	9,99	10,00	9,98	9,95	9,99	10,05	9,99	9,98	9,97
Valas / Foreign Exchange	3,44	5,28	6,25	6,23	6,19	6,21	6,17	6,11	5,89	5,85	5,84	5,76	5,69	5,58	5,64	5,62
8. Penyediaan akomodasi dan penyediaan makan minum / Provision of accomodation and food supply drinking																
Rupiah	8,31	8,56	9,15	9,16	9,13	9,05	9,03	9,01	9,04	9,02	9,00	9,00	8,98	8,96	8,98	8,97
Valas / Foreign Exchange	4,17	6,20	6,97	7,18	7,17	7,22	7,20	6,96	6,91	6,86	6,76	6,72	6,66	6,60	6,64	6,64
9. Transportasi, pergudangan dan komunikasi / Transportation, warehousing and communications																
Rupiah	7,34	7,97	8,03	8,06	8,09	8,06	8,08	7,99	7,98	7,97	7,90	7,83	7,85	7,85	7,83	7,77
Valas / Foreign Exchange	4,05	5,29	6,00	6,03	6,07	6,10	5,99	5,79	5,64	5,61	5,45	5,40	5,33	5,34	5,31	5,30
10. Perantara Keuangan / Transitional Finance																
Rupiah	6,83	6,91	7,12	7,29	7,30	7,35	7,36	7,77	7,29	7,27	7,23	7,22	7,20	7,26	7,27	7,27
Valas / Foreign Exchange	1,38	5,39	6,22	6,26	6,21	6,25	6,23	6,09	5,98	5,84	5,60	5,57	7,20	5,40	5,22	5,18
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real estate, Rental Business, and services company																
Rupiah	8,37	8,19	8,16	8,20	8,18	8,21	8,20	8,14	8,15	8,11	8,08	8,04	8,02	7,91	7,90	7,88
Valas / Foreign Exchange	4,67	7,77	8,00	7,75	7,71	7,60	7,51	7,32	7,12	6,95	6,84	6,74	5,50	6,57	6,57	6,52
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / Government administration, the defense and compulsory social security																
Rupiah	4,77	4,49	6,28	6,99	6,97	6,96	6,96	6,95	6,93	6,88	6,87	6,89	6,63	6,89	6,89	6,85
Valas / Foreign Exchange	1,70	5,62	6,78	6,60	6,75	6,75	6,66	6,59	6,47	6,29	6,24	6,14	6,86	6,04	5,97	5,93
13. Jasa Pendidikan / Education services																
Rupiah	12,48	11,53	10,74	10,47	10,40	10,37	10,32	10,31	10,21	10,16	11,88	10,05	10,07	10,01	10,00	9,88
Valas / Foreign Exchange	4,03	5,32	6,00	6,24	6,41	6,55	6,41	6,48	6,48	6,33	6,33	6,31	6,07	6,29	6,29	6,34
14. Jasa Kesehatan dan Kegiatan Sosial / Health and social services																
Rupiah	9,40	8,84	8,48	8,37	8,33	8,33	8,31	8,29	8,26	8,25	8,35	8,25	8,21	8,23	8,21	8,19
Valas / Foreign Exchange	3,13	7,09	8,10	7,94	7,96	7,90	7,97	7,96	7,36	6,67	6,68	6,53	6,25	6,52	6,44	6,27
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / Community, Sociocultural, Entertainment and Other Individual Services																
Rupiah	8,99	8,36	8,87	9,57	9,46	9,47	9,31	9,28	9,16	9,25	9,11	9,09	9,10	8,93	8,93	8,95
Valas / Foreign Exchange	3,38	3,87	5,20	5,46	5,47	5,46	5,47	5,25	5,26	5,31	5,01	4,95	6,53	4,92	5,10	5,05
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual services which serve households																
Rupiah	17,92	18,61	18,45	18,58	18,45	18,46	18,45	18,28	18,33	18,48	18,40	18,46	18,51	18,61	18,48	18,66
Valas / Foreign Exchange	4	5	5	5	5	5	5	4,72	4,72	4,72	4,73	4,73	4,98	5,18	5,19	5,20
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / Extra agency international agency and other international																
Rupiah	10,39	8,98	9,42	9,30	9,34	9,62	9,64	9,66	9,72	9,87	10,00	10,06	10,09	10,27	10,25	10,30
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
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	7,00	6,97	6,94	6,94	6,93	6,91	6,89	6,91	6,87	6,86	6,86	6,85	6,84
Valas / Foreign Exchange	2,40	-	-	-	-	-	-	-	-	-	-	-	1,30	0,50	0,50	0,50
- Untuk Pemilikan Flat atau Apartemen / For Apartment Ownership																
Rupiah	7,89	7,74	7,49	7,41	7,37	7,36	7,37	7,37	7,35	7,33	7,34	7,31	7,31	7,32	7,33	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	7,83	7,75	7,68	7,62	7,56	7,50	7,46	7,42	7,38	7,35	7,31	7,29	7,25
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Untuk Pemilikan Kendaraan Bermotor / For Vehicles Ownership																
Rupiah	9,72	8,81	8,69	8,78	8,83	8,79	8,79	8,76	8,75	8,73	8,77	8,77	8,79	8,80	8,77	8,80
Valas / Foreign Exchange	3,90	2,50	6,42	6,66	6,72	6,79	6,87	6,95	7,04	6,93	7,04	7,17	7,32	7,50	7,50	7,50
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multiguna) / Others																
Rupiah	11,83	11,66	11,70	11,67	11,69	11,67	11,67	11,68	11,64	11,84	11,80	11,83	11,84	11,86	11,87	11,88
Valas / Foreign Exchange	3,91	6,31	5,17	6,96	6,03	6,02	6,14	6,18	6,18	6,12	6,10	6,05	6,08	6,09	6,10	6,08
- Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others																
Rupiah	13,38	14,06	13,73	14,34	14,34	14,43	14,35	14,48	14,48	15,63	15,66	16,02	16,02	15,91	16,12	16,19
Valas / Foreign Exchange	3,09	5,93	8,50	6,97	7,07	7,22	6,83	6,95	6,91	6,86	5,67	5,72	6,45	6,50	6,23	6,19

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				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
1. Jenis Penggunaan / Type of Use																
- Modal Kerja / Working Capital																
Rupiah	8,63	8,60	8,86	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
Valas / Foreign Exchange	3,03	5,51	6,28	6,31	6,33	6,33	6,31	6,18	6,04	5,94	5,82	5,76	5,73	5,68	5,60	5,60
- Investasi / Investments																
Rupiah	8,35	8,51	8,81	8,85	8,86	8,82	8,81	8,75	8,71	8,69	8,70	8,66	8,62	8,58	8,56	8,54
Valas / Foreign Exchange	3,69	6,16	6,92	6,88	6,89	6,88	6,86	6,69	6,60	6,50	6,37	6,31	6,26	6,22	6,20	6,20
- Konsumsi / Consumption																
Rupiah	10,53	10,36	10,13	10,12	10,12	10,11	10,10	10,13	10,11	10,36	10,36	10,38	10,38	10,37	10,40	10,41
Valas / Foreign Exchange	3,71	6,21	5,80	6,96	6,24	6,25	6,27	6,34	6,32	6,27	6,00	5,97	5,99	5,98	5,93	5,92
2. Orientasi Penggunaan / User Orientation																
- Ekspor / Export																
Rupiah	9,07	9,08	8,60	8,40	8,43	8,38	8,39	8,31	8,14	7,90	7,84	7,79	7,76	8,01	8,04	8,10
Valas / Foreign Exchange	2,85	5,77	6,69	6,63	6,70	6,65	6,64	6,46	6,26	6,19	5,99	6,00	6,13	6,09	5,89	5,94
- Impor / Import																
Rupiah	8,62	8,43	8,27	8,35	8,27	8,27	8,27	8,21	8,17	8,15	8,09	8,11	8,14	8,07	8,08	7,98
Valas / Foreign Exchange	3,32	5,55	6,41	6,35	6,38	6,43	6,35	6,29	6,11	5,98	5,98	5,86	5,77	5,63	5,62	5,58
- Lainnya / Other																
Rupiah	9,19	9,15	9,27	9,28	9,27	9,25	9,23	9,27	9,19	9,25	9,23	9,23	9,24	9,22	9,22	9,21
Valas / Foreign Exchange	3,37	5,81	6,58	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

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				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb r)	Mar	Apr	Mei
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	12.375	12.364	12.373	12.245	12.221	12.209	12.194	12.194	12.167	12.148	12.116	12.103	12.082
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	4.043	4.046	4.053	3.993	3.996	3.993	3.996	3.997	3.996	3.996	3.997	3.999	3.997
Bank Swasta Nasional / Domestic Private Banks																
Jumlah Bank / Total Banks	68	68	67	68	68	68	68	67	67	67	67	67	67	67	67	67
Jumlah Kantor / Total Bank Offices	9.030	8.293	7.830	7.713	7.741	7.823	7.715	7.699	7.698	7.688	7.689	7.671	7.669	7.602	7.586	7.577
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	106	105	105	105	105	105	105	105	105	105
Jumlah Kantor / Total Bank Offices	32.366	25.377	24.276	24.150	24.170	24.268	23.972	23.935	23.919	23.897	23.899	23.853	23.832	23.734	23.707	23.675

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				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
1. Jawa Barat	398	375	371	373	373	374	374	372	373	372	372	373	373	372	372	372
2. Banten	104	96	94	96	96	96	96	96	96	96	96	96	97	97	97	97
3. DKI Jakarta	456	451	446	445	446	446	446	446	447	448	447	448	447	448	449	449
4. D.I. Yogyakarta	61	59	59	59	59	59	59	58	58	58	58	58	59	59	60	60
5. Jawa Tengah	332	326	318	318	318	317	317	315	315	315	315	315	314	314	313	312
6. Jawa Timur	408	397	383	380	380	379	379	377	377	378	379	380	379	379	377	377
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	58	57	57	57	57	57	57	57	57	57
9. Aceh	62	52	52	52	52	52	52	52	52	52	53	53	53	53	53	53
10. Sumatera Utara	204	196	193	193	193	192	192	191	191	191	191	192	192	192	192	192
11. Sumatera Barat	88	84	84	84	84	83	83	83	83	83	83	83	83	83	83	83
12. Riau	91	84	86	87	87	87	87	85	85	85	85	85	84	84	84	84
13. Sumatera Selatan	108	98	98	98	98	98	98	97	97	97	97	97	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	59	58	58	58	58	58	59	59	59	59
16. Lampung	66	65	65	65	65	65	65	64	64	64	65	65	65	65	64	64
17. Kalimantan Selatan	73	71	71	71	71	71	71	70	70	70	70	70	70	70	70	71
18. Kalimantan Barat	81	76	77	77	77	77	77	76	75	75	75	75	75	75	75	75
19. Kalimantan Timur	118	113	112	112	112	111	111	109	109	109	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	133	132	132	132	132	132	132	132	132	132
23. Sulawesi Utara	62	61	61	61	61	61	61	61	61	61	60	60	60	60	60	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	48	47	47	47	47	47	47	47	47	47
28. Bali	90	88	85	88	88	88	88	87	87	87	87	87	88	88	89	89
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	3.422	3.423	3.419	3.419	3.398	3.399	3.400	3.402	3.406	3.407	3.407	3.406	3.405

Data Bank Perekonomian Rakyat (BPR)

Sumber Data:

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

Keterangan symbol/tanda pada tabel:

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

Tabel 2.1 Kegiatan Usaha Bank Perekonomian Rakyat (Rural Banks Operations) Miliar Rp (Billion Rp)																
Indikator / Indicator	2021	2022	2023	2024								2025				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Penyaluran Dana / Fund Disbursements																
a. Kredit / Credits	116.580	129.295	140.791	143.920	144.597	145.512	146.220	146.822	147.126	148.083	148.895	149.170	150.992	152.649	152.325	152.345
b. Antar Bank Aktiva / Inter-Bank Assets	45.251	46.336	47.421	43.810	44.424	44.829	45.328	45.696	46.316	46.627	47.503	46.563	44.917	43.090	44.066	44.680
Sumber Dana / Source of Funds																
a. DPK / Third Party Funds	117.006	126.944	137.909	138.735	139.341	140.738	141.590	142.108	142.790	143.259	143.789	143.849	143.867	143.785	144.407	144.950
Deposito / Time Deposits	81.139	86.775	95.293	97.270	97.792	98.372	98.625	98.723	98.882	98.749	98.743	99.765	100.277	100.823	100.579	100.941
Tabungan / Savings Deposits	35.867	40.169	42.617	41.465	41.549	42.366	42.965	43.386	43.908	44.510	45.045	44.084	43.590	42.962	43.828	44.009
b. Antar Bank Pasiva / Inter-Bank Liabilities	8.903	10.583	10.055	9.350	9.382	9.538	9.577	9.554	9.688	9.670	9.730	9.679	9.657	9.608	9.627	9.729
c. Pinjaman yang Diterima / Loans received	12.782	13.005	14.628	14.668	15.391	15.064	15.066	15.332	15.121	15.553	16.579	15.983	15.726	15.829	15.905	15.838
d. Kewajiban Segera / Immediate Liabilities	956	1.075	972	1.137	1.117	1.006	1.000	947	914	958	961	935	1.139	1.223	1.095	1.142
Beberapa Komponen Modal / Several Components of Capital																
a. Modal Disetor / Paid In Capital	16.144	17.440	18.914	19.151	19.241	19.322	19.484	19.573	19.624	19.743	19.816	19.845	19.899	19.965	20.023	20.057
b. Cadangan / Reserves	3.916	4.191	4.457	4.623	4.682	4.686	4.676	4.666	4.662	4.661	4.508	4.472	4.509	4.549	4.583	4.629
c. L/R Tahun Berjalan / Current Earnings	3.005	3.169	1.944	814	1.065	1.303	1.597	1.859	2.098	2.283	2.956	348	437	713	1.020	1.319
d. L/R Tahun Lalu / Retained Earnings (Profit/Loss)	3.516	3.562	3.261	3.851	3.409	3.181	3.147	3.103	3.083	3.038	3.177	5.323	5.015	4.588	4.314	3.859

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				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
LDR (%)	73,67	75,83	76,56	77,09	77,02	77,14	77,15	77,24	77,24	77,45	77,28	77,12	78,22	79,29	78,86	78,87
- Total Kredit / Total Credit	116.580	129.294	140.788	143.926	144.603	145.519	146.232	146.839	147.149	148.105	148.895	149.173	150.992	152.676	152.325	152.345
- Penghimpunan Dana / Funds collected	135.256	146.110	158.749	186.691	187.742	188.633	189.531	190.104	190.502	191.224	192.671	193.427	193.026	192.544	193.169	193.170
- Modal Inti / Core Capital	22.983	24.388	25.142	27.570	27.236	26.995	27.062	27.003	27.005	26.933	27.441	28.725	28.470	28.189	28.005	27.465
NPL (%)	6,72	7,89	9,87	11,37	11,39	11,58	11,67	11,73	11,82	11,97	10,99	11,69	11,84	11,91	12,31	12,70
- Kredit Non Lancar / Non Current Credits	7.836	10.202	13.890	16.369	16.464	16.850	17.065	17.216	17.397	17.729	16.369	17.433	17.883	18.174	18.758	19.354
- Total Kredit / Total Credit	116.580	129.295	140.791	143.920	144.597	145.512	146.220	146.822	147.126	148.083	148.895	149.170	150.992	152.649	152.325	152.345
ROA (%)	1,78	1,74	1,00	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
- L/R Tahun Berjalan / Current Earnings (Profit/Loss)	3.005	3.169	1.944	1.953	2.131	2.234	2.395	2.479	2.517	2.491	2.956	4.181	2.620	2.852	3.061	3.165
- Total Aktiva / Total Aktiva	168.443	182.302	194.984	195.006	196.338	197.687	199.106	200.162	201.290	202.485	204.633	203.661	203.688	203.684	204.258	204.892
ROE (%)	15,77	15,39	8,74	8,63	9,36	9,78	10,41	10,74	10,88	10,71	12,70	17,93	11,19	12,13	12,97	13,37
- L/R Tahun Berjalan / Current Earnings (Profit/Loss)	3.005	3.169	1.944	1.953	2.131	2.234	2.395	2.479	2.517	2.491	2.956	4.181	2.620	2.852	3.061	3.165
- Modal Disetor / Paid In Capital	16.144	17.440	18.914	19.151	19.241	19.322	19.484	19.573	19.624	19.743	19.816	19.845	19.899	19.965	20.023	20.057
- Cadangan Umum / General Reserve	2.914	3.151	3.335	3.479	3.520	3.520	3.520	3.515	3.511	3.514	3.464	3.477	3.514	3.547	3.575	3.620

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				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
1. Jawa Barat	21.788	23.098	23.447	23.797	23.760	23.905	24.175	24.306	24.483	23.965	24.333	24.269	24.332	24.239	24.250	24.379
2. Banten	6.121	6.940	7.711	7.750	7.825	7.944	7.961	7.977	7.949	8.687	9.101	9.042	9.065	9.112	9.061	9.296
3. DKI Jakarta	3.993	5.011	5.557	5.629	5.738	5.702	5.778	5.753	5.866	5.916	5.913	5.829	5.821	5.891	5.862	5.910
4. D.I Yogyakarta	8.244	8.675	8.787	8.758	8.787	8.870	8.874	8.846	8.797	8.821	8.942	8.808	8.758	8.730	8.666	8.633
5. Jawa Tengah	41.006	45.856	47.224	46.238	46.304	46.753	47.212	47.515	47.774	47.826	48.021	47.458	47.241	46.769	47.356	47.486
6. Jawa Timur	17.629	19.021	22.629	22.471	22.729	22.838	23.061	23.221	23.259	23.407	23.679	23.514	23.529	23.542	23.567	23.905
7. Bengkulu	118	135	177	185	188	188	195	194	196	199	206	210	212	217	229	220
8. Jambi	1.197	1.261	1.386	1.381	1.396	1.387	1.404	1.405	1.403	1.399	1.303	1.317	1.325	1.308	1.298	1.302
9. Aceh	91	93	49	43	43	46	45	44	45	45	44	46	45	42	43	43
10. Sumatera Utara	2.076	2.225	2.430	2.499	2.504	2.553	2.564	2.592	2.611	2.626	2.633	2.641	2.645	2.649	2.667	2.680
11. Sumatera Barat	1.985	2.041	2.030	1.968	1.982	1.998	2.004	2.029	1.965	1.987	2.042	2.037	2.022	1.984	2.028	2.056
12. Riau	1.828	1.963	2.136	2.109	2.128	2.182	2.166	2.150	2.183	2.205	2.222	2.185	2.203	2.265	2.259	2.258
13. Kepulauan Riau	7.667	8.519	9.912	10.549	10.827	10.988	11.145	11.220	11.313	11.466	11.517	11.733	11.969	12.164	12.142	12.184
14. Sumatera Selatan	1.899	1.964	2.126	2.239	2.231	2.239	2.250	2.263	2.286	2.293	2.299	2.308	2.289	2.235	2.251	2.260
15. Bangka Belitung	208	195	214	207	207	209	211	213	214	213	218	214	220	476	477	475
16. Lampung	13.901	14.322	14.933	14.732	14.978	14.878	14.995	15.296	15.272	15.505	16.053	16.006	15.872	15.832	15.920	15.849
17. Kalimantan Selatan	809	908	1.487	1.485	1.475	1.468	1.516	1.520	1.527	1.563	1.602	1.686	1.687	1.686	1.695	1.677
18. Kalimantan Barat	1.716	1.894	2.026	1.939	1.920	1.910	1.921	1.928	1.915	1.932	1.711	1.693	1.687	1.643	1.640	1.644
19. Kalimantan Timur	473	542	705	675	677	670	674	677	680	688	726	716	727	720	714	708
20. Kalimantan Tengah	1.187	1.930	2.305	2.326	2.303	2.305	2.300	2.297	2.333	2.374	2.439	2.478	2.460	2.449	2.468	1.953
21. Kalimantan Utara	89	115	144	188	171	181	216	209	198	193	160	161	160	185	180	192
22. Sulawesi Tengah	2.732	2.602	327	316	324	333	339	347	349	349	361	350	355	311	304	305
23. Sulawesi Selatan	2.898	3.007	3.151	3.364	3.361	3.370	3.323	3.334	3.312	3.323	3.288	3.362	3.374	3.530	3.498	3.512
24. Sulawesi Utara	2.091	2.166	2.184	2.178	2.179	2.226	2.216	2.207	2.188	2.192	2.229	2.225	2.244	2.156	2.185	2.167
25. Sulawesi Tenggara	376	438	498	485	482	515	498	494	516	558	603	583	553	559	563	566
26. Sulawesi Barat	121	143	149	157	155	168	163	161	167	161	165	172	173	175	194	182
27. Gorontalo	32	41	59	59	59	60	61	59	63	62	68	70	67	72	74	78
28. Nusa Tenggara Barat	1.707	1.843	2.056	2.035	2.022	2.066	2.087	2.113	2.164	2.192	2.217	2.208	2.200	2.195	2.217	2.264
29. Bali	18.528	19.245	20.650	20.856	20.949	21.073	21.102	21.072	21.363	21.371	21.467	21.334	21.466	21.562	21.472	21.681
30. Nusa Tenggara Timur	906	898	832	824	825	834	840	848	856	862	867	865	868	867	864	865
31. Maluku	2.348	2.416	6.986	6.912	7.138	7.177	7.146	7.205	7.373	7.432	7.555	7.507	7.502	7.504	7.508	7.565
32. Papua	1.678	1.773	339	324	327	305	311	308	309	310	341	323	311	276	270	263
33. Maluku Utara	282	307	155	145	162	165	172	175	182	182	183	186	184	185	185	187
34. Papua Barat	718	712	184	179	181	180	181	182	181	179	124	120	122	49	48	50
35. Papua Barat Daya	-	-	-	-	-	-	-	-	-	-	-	-	-	73	70	69
36. Papua Tengah	-	-	-	-	-	-	-	-	-	-	-	-	-	35	31	25
37. Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	168.443	182.302	194.984	195.006	196.338	197.687	199.106	200.162	201.290	202.485	204.633	203.661	203.688	203.684	204.258	204.892

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				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Total Aset BPR / Total Asset Rural bank	5	2	2	1	1	1	1	1	-	-	-	-	-	-	-	-
< 1 Miliar / < 1 Billion																
Total Aset BPR / Total Asset Rural bank	37	30	22	19	19	18	18	18	18	19	18	15	13	13	13	13
1 s.d 5 Miliar / 1 up to 5 Billion																
Total Aset BPR / Total Asset Rural bank	102	85	69	69	69	69	69	69	60	57	55	54	54	55	52	51
5 s.d 10 Miliar / 5 up to 10 Billion																
Total Aset BPR / Total Asset Rural bank	1.324	1.324	1.309	1.299	1.295	1.293	1.290	1.289	1.291	1.291	1.283	1.287	1.289	1.277	1.279	1.280
> 10 Miliar / > 10 Billion																
Total	1.468	1.441	1.402	1.388	1.384	1.381	1.378	1.377	1.369	1.367	1.356	1.356	1.356	1.345	1.344	1.344

Tabel 2.5 Non Performing Loan Bank Perekonomian Rakyat (NPL of Rural Bank) Miliar Rp (Billion Rp)																
Kolektibilitas / Collectibility	2021	2022	2023	2024								2025				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Kredit / Credit	116.580	129.295	140.791	143.920	144.597	145.512	146.220	146.822	147.126	148.083	148.895	149.170	150.992	152.649	152.325	152.345
a. Lancar / Current	99.464	108.489	113.709	111.965	112.574	113.452	114.181	114.909	114.945	115.889	118.096	117.299	118.128	118.985	117.959	117.115
b. Dalam Perhatian Khusus / Special Mention	9.280	10.604	13.192	15.586	15.559	15.210	14.974	14.697	14.785	14.465	14.431	14.438	14.981	15.490	15.608	15.875
c. Kurang Lancar / Sub-Standard	982	1.348	2.031	3.030	3.037	3.064	3.050	3.069	2.990	3.029	2.395	3.031	3.096	3.146	3.126	3.534
d. Diragukan / Doubtful	1.058	1.454	2.350	2.655	2.514	2.680	2.740	2.767	2.889	2.785	2.780	2.797	2.765	2.732	2.969	3.029
e. Macet / Lost	5.795	7.399	9.510	10.685	10.913	11.107	11.275	11.380	11.518	11.916	11.194	11.606	12.022	12.297	12.663	12.791
Non Performing Loan (Nominal) / Non Performing Loan (Nominal)	7.836	10.202	13.890	16.369	16.464	16.850	17.065	17.216	17.397	17.729	16.369	17.433	17.883	18.174	18.758	19.354
Rasio Non Performing Loan (%) / Non Performing Loan Ratio (%)	6,72	7,89	9,87	11,37	11,39	11,58	11,67	11,73	11,82	11,97	10,99	11,69	11,84	11,91	12,31	12,70

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				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
1. Jawa Barat	1.363	1.702	1.953	2.202	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. Banten	222	255	459	635	649	630	659	635	649	724	660	731	773	822	873	904
3. DKI Jakarta	153	177	341	501	574	580	592	640	633	686	742	856	813	811	831	810
4. D.I Yogyakarta	307	441	723	855	843	851	848	850	836	845	776	813	861	865	911	947
5. Jawa Tengah	2.213	3.276	4.816	5.275	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. Jawa Timur	930	1.137	1.539	1.801	1.821	1.843	1.858	1.866	1.888	1.974	1.918	2.007	2.025	2.064	2.135	2.179
7. Bengkulu	9	7	6	9	8	8	8	8	8	8	7	8	8	8	9	9
8. Jambi	95	106	153	189	181	181	180	184	183	177	150	168	174	170	183	194
9. Aceh	11	10	3	4	4	4	4	4	4	4	4	4	4	4	4	4
10. Sumatera Utara	98	99	126	162	160	165	167	169	164	170	165	175	185	191	200	212
11. Sumatera Barat	87	93	117	200	196	201	204	200	200	198	172	191	214	215	223	231
12. Riau	110	122	124	154	159	163	173	177	173	178	163	175	193	207	225	234
13. Kepulauan Riau	285	291	356	528	534	559	554	555	554	548	516	558	566	567	607	604
14. Sumatera Selatan	81	89	98	122	120	123	130	132	128	126	113	117	111	114	121	136
15. Bangka Belitung	8	10	11	13	8	9	8	8	9	8	8	8	9	38	40	43
16. Lampung	211	200	231	302	310	343	350	354	359	346	308	342	336	345	358	365
17. Kalimantan Selatan	43	38	50	59	59	57	57	57	55	58	54	58	63	64	63	66
18. Kalimantan Barat	66	84	162	170	166	172	171	167	172	178	86	93	96	91	91	102
19. Kalimantan Timur	23	28	23	31	30	34	36	38	41	41	35	39	51	48	50	55
20. Kalimantan Tengah	34	36	50	77	75	110	110	108	111	107	88	92	101	88	90	91
21. Kalimantan Utara	2	3	6	12	12	12	12	11	10	11	12	15	13	16	16	17
22. Sulawesi Tengah	26	28	9	9	10	10	10	10	10	10	13	14	14	12	12	12
23. Sulawesi Selatan	50	81	83	86	87	85	85	83	82	82	81	85	86	92	92	93
24. Sulawesi Utara	100	110	107	112	114	113	114	114	115	113	101	108	122	119	117	123
25. Sulawesi Tenggara	25	21	23	32	33	32	31	31	31	31	26	27	30	31	33	37
26. Sulawesi Barat	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
27. Gorontalo	1	1	2	2	1	2	2	1	2	1	1	2	2	2	2	2
28. Nusa Tenggara Barat	159	168	194	224	227	229	235	241	243	242	233	249	252	252	259	266
29. Bali	782	1.388	1.632	2.048	1.946	2.029	2.123	2.188	2.201	2.148	2.006	2.136	2.168	2.190	2.216	2.192
30. Nusa Tenggara Timur	30	35	45	70	63	67	69	67	66	69	58	81	74	66	75	77
31. Maluku	14	27	99	126	128	128	139	136	136	142	131	145	159	172	240	301
32. Papua	30	27	17	26	27	29	29	28	33	36	34	36	36	36	35	41
33. Maluku Utara	4	3	3	5	4	4	4	5	5	5	4	4	5	5	5	5
34. Papua Barat	266	105	324	326	326	326	326	326	328	327	10	10	13	2	2	3
35. Papua Barat Daya	0	0	0	0	0	0	0	0	0	0	0	0	0	11	14	14
36. Papua Tengah	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	0
37. Lainnya	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-
Total	7.836	10.202	13.890	16.369	16.464	16.850	17.065	17.216	17.397	17.729	16.369	17.433	17.883	18.174	18.758	19.354

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		Mei 2024		Desember 2024		Mei 2025	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Deposito / Time Deposits	86.775	0,68	95.293	0,69	97.270	0,70	98.743	0,69	100.941	0,70
Tabungan / Saving	40.169	0,08	42.617	0,31	41.465	0,30	45.045	0,31	44.009	0,30
Total DPK / Total Third Party Funds	126.944	1,00	137.909	1,00	138.735	1,00	143.789	1,00	144.950	1,00

Tabel 2.8
Komposisi DPK BPR Berdasarkan Lokasi Penghimpunan - Mei 2025
(Composition of Third Party Funds of Rural Banks Based on Location - May 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	5.079	11.904	16.983	11,72
2. Banten	789	4.285	5.073	3,50
3. DKI Jakarta	315	4.336	4.651	3,21
4. D.I Yogyakarta	2.228	4.688	6.916	4,77
5. Jawa Tengah	16.892	20.091	36.983	25,51
6. Jawa Timur	4.613	11.944	16.557	11,42
7. Bengkulu	43	83	126	0,09
8. Jambi	159	901	1.060	0,73
9. Aceh	17	12	30	0,02
10. Sumatera Utara	919	1.125	2.044	1,41
11. Sumatera Barat	848	688	1.535	1,06
12. Riau	626	845	1.471	1,02
13. Kepulauan Riau	1.339	8.594	9.934	6,85
14. Sumatera Selatan	326	1.196	1.523	1,05
15. Bangka Belitung	33	120	153	0,11
16. Lampung	1.273	6.455	7.728	5,33
17. Kalimantan Selatan	254	933	1.187	0,82
18. Kalimantan Barat	395	1.076	1.470	1,01
19. Kalimantan Timur	129	207	336	0,23
20. Kalimantan Tengah	451	423	873	0,60
21. Kalimantan Utara	89	46	134	0,09
22. Sulawesi Tengah	123	879	1.001	0,69
23. Sulawesi Selatan	368	2.098	2.466	1,70
24. Sulawesi Utara	336	1.403	1.739	1,20
25. Sulawesi Tenggara	107	120	227	0,16
26. Sulawesi Barat	102	24	126	0,09
27. Gorontalo	11	25	36	0,02
28. Nusa Tenggara Barat	891	718	1.609	1,11
29. Bali	4.562	12.735	17.298	11,93
30. Nusa Tenggara Timur	253	388	641	0,44
31. Maluku	184	1.759	1.944	1,34
32. Papua	114	560	673	0,46
33. Maluku Utara	35	92	127	0,09
34. Papua Barat	16	37	53	0,04
35. Papua Barat Daya	20	42	63	0,04
36. Papua Pegunungan	6	10	16	0,01
37. Papua Selatan	23	41	64	0,04
38. Papua Tengah	41	57	98	0,07
39. Lainnya	-	-	-	0,00
Total	44.009	100.941	144.950	100,00

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

Lokasi / Location	2021	2022	2023	2025												
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
1. Jawa Barat	15.114	15.770	16.106	16.229	16.130	16.345	16.528	16.651	16.768	16.668	16.952	16.895	16.970	16.761	16.897	16.983
2. Banten	3.517	3.990	4.504	4.636	4.665	4.731	4.735	4.825	4.770	5.030	5.060	5.009	5.007	5.038	4.967	5.073
3. DKI Jakarta	3.143	3.880	4.405	4.410	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. D.I Yogyakarta	6.307	6.747	6.933	6.953	6.974	7.057	7.038	7.000	7.015	7.036	7.127	7.041	7.002	7.008	6.963	6.916
5. Jawa Tengah	31.334	34.979	36.498	35.878	35.942	36.360	36.676	36.899	37.135	37.240	37.246	37.064	36.780	36.294	36.884	36.983
6. Jawa Timur	11.852	12.530	15.430	15.562	15.713	15.844	15.965	16.050	16.003	16.024	16.188	16.131	16.107	16.098	16.242	16.557
7. Bengkulu	71	86	110	112	114	118	119	117	117	118	125	122	122	123	137	126
8. Jambi	875	894	990	1.023	1.038	1.027	1.039	1.036	1.026	1.020	1.017	1.035	1.047	1.054	1.051	1.060
9. Aceh	64	62	30	28	28	29	29	29	30	30	29	29	28	29	30	30
10. Sumatera Utara	1.623	1.707	1.868	1.933	1.932	1.974	1.968	1.979	1.986	1.996	1.996	2.010	2.017	2.019	2.036	2.044
11. Sumatera Barat	1.545	1.594	1.559	1.523	1.531	1.543	1.544	1.563	1.501	1.520	1.572	1.530	1.501	1.471	1.517	1.535
12. Riau	1.303	1.323	1.357	1.338	1.357	1.408	1.379	1.364	1.371	1.372	1.428	1.413	1.348	1.472	1.478	1.471
13. Kepulauan Riau	6.192	6.817	7.938	8.626	8.709	8.886	9.004	9.050	9.144	9.215	9.247	9.486	9.722	9.948	9.848	9.934
14. Sumatera Selatan	1.204	1.259	1.357	1.474	1.471	1.471	1.462	1.462	1.482	1.479	1.482	1.498	1.492	1.496	1.520	1.523
15. Bangka Belitung	159	143	149	148	150	152	154	151	148	147	151	146	146	152	154	153
16. Lampung	7.072	7.293	7.570	7.443	7.485	7.475	7.501	7.507	7.555	7.507	7.544	7.763	7.775	7.841	7.750	7.728
17. Kalimantan Selatan	488	556	1.051	1.048	1.034	1.012	1.049	1.049	1.052	1.083	1.110	1.192	1.187	1.178	1.190	1.187
18. Kalimantan Barat	1.330	1.420	1.587	1.523	1.528	1.510	1.518	1.522	1.513	1.532	1.484	1.483	1.476	1.458	1.467	1.470
19. Kalimantan Timur	253	279	345	322	324	318	323	329	332	331	347	337	346	339	336	336
20. Kalimantan Tengah	702	1.156	1.337	1.345	1.342	1.343	1.345	1.343	1.383	1.389	1.426	1.414	1.400	1.448	1.429	873
21. Kalimantan Utara	38	54	86	134	116	128	163	157	145	139	100	100	99	124	122	134
22. Sulawesi Tengah	1.058	1.177	1.108	1.046	1.052	1.065	1.049	1.054	1.055	1.068	1.074	1.058	1.058	1.029	1.017	1.001
23. Sulawesi Selatan	2.008	2.083	2.250	2.496	2.485	2.479	2.430	2.440	2.427	2.430	2.400	2.452	2.462	2.480	2.461	2.466
24. Sulawesi Utara	1.635	1.669	1.699	1.730	1.730	1.744	1.722	1.711	1.690	1.688	1.714	1.717	1.745	1.741	1.762	1.739
25. Sulawesi Tenggara	166	208	246	217	219	241	223	220	225	230	275	258	228	237	238	227
26. Sulawesi Barat	79	98	101	106	104	121	117	115	120	113	117	121	121	122	140	126
27. Gorontalo	18	26	30	30	29	32	32	30	30	32	37	36	33	37	37	36
28. Nusa Tenggara Barat	1.190	1.300	1.461	1.434	1.414	1.443	1.459	1.481	1.526	1.549	1.575	1.558	1.547	1.538	1.576	1.609
29. Bali	13.460	14.478	16.235	16.425	16.547	16.748	16.782	16.792	16.914	16.924	16.909	16.887	17.065	17.166	17.109	17.298
30. Nusa Tenggara Timur	666	650	651	640	643	647	652	659	661	659	664	656	656	643	640	641
31. Maluku	1.084	1.179	1.498	1.500	1.676	1.666	1.690	1.672	1.673	1.667	1.655	1.706	1.682	1.678	1.690	1.944
32. Papua	814	893	882	884	885	859	861	848	841	831	859	881	882	680	667	673
33. Maluku Utara	108	117	113	116	118	111	114	115	118	115	115	117	119	119	124	127
34. Papua Barat	534	526	426	423	426	425	426	428	429	427	139	139	141	79	78	53
35. Papua Barat Daya	-	-	-	-	-	-	-	-	-	-	-	-	-	64	61	63
36. Papua Pegunungan	-	-	-	-	-	-	-	-	-	-	-	-	-	17	17	16
37. Papua Selatan	-	-	-	-	-	-	-	-	-	-	-	-	-	64	65	64
38. Papua Tengah	-	-	-	-	-	-	-	-	-	-	-	-	-	109	104	98
39. Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	117.006	126.944	137.909	138.735	139.341	140.738	141.590	142.108	142.790	143.259	143.789	143.849	143.867	143.785	144.407	144.950

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	2025												
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Tabungan / Saving	2,57	2,31	2,26	2,22	2,20	2,19	2,18	2,18	2,18	2,17	2,18	2,17	2,16	2,14	2,19	2,15
Deposito / Time Deposits	5,88	5,57	5,93	5,97	5,98	5,99	6,00	6,01	6,00	6,01	6,08	6,05	6,04	6,07	6,07	6,05

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

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				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Modal Kerja / Working Capital	23,22	22,37	21,21	21,35	21,31	20,92	21,23	21,24	21,20	21,13	21,03	19,98	20,97	21,06	21,09	21,47
Investasi / Investment	21,29	20,52	19,45	19,61	19,54	19,09	19,38	19,50	19,38	19,24	19,23	18,78	19,30	19,32	19,29	19,63
Konsumsi / Consumption	20,98	20,49	19,30	19,14	19,10	18,97	19,02	18,99	18,95	18,90	18,82	17,83	18,86	18,87	18,84	19,10

Tabel 2.13 Perkembangan Jumlah Bank Perekonomian Rakyat (Growth of Total Rural Banks)																
Keterangan / Information	2021	2022	2023	2024								2025				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Jumlah BPR / Total Rural Banks	1.468	1.441	1.402	1.388	1.384	1.381	1.378	1.377	1.369	1.367	1.356	1.356	1.356	1.345	1.344	1.344
Jumlah Kantor / Total Bank Offices	5.871	6.044	6.047	6.007	5.998	6.008	5.993	5.975	5.960	5.955	5.882	5.884	5.939	5.927	5.914	5.907

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

Lokasi / Location	BPR (Rural Bank)			Total
	KP	KC	KPK	
1. Jawa Barat	216	374	292	882
2. Banten	53	69	67	189
3. DKI Jakarta	29	17	4	50
4. D.I Yogyakarta	45	52	104	201
5. Jawa Tengah	237	626	856	1.719
6. Jawa Timur	241	279	826	1.346
7. Bengkulu	5	7	1	13
8. Jambi	17	10	2	29
9. Aceh	1	-	10	11
10. Sumatera Utara	45	58	41	144
11. Sumatera Barat	63	48	73	184
12. Riau	27	14	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	1	5
28. Nusa Tenggara Barat	18	59	32	109
29. Bali	127	65	97	289
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	1.344	1.959	2.604	5.907

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

Indikator / Indicator	2021	2022	2023	2024								2025				
				Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
Penyaluran Dana IB / Disbursement of Fund IB	16.033	18.955	21.873	21.397	21.616	21.645	22.043	22.443	22.562	22.812	22.915	23.522	23.290	23.113	23.030	23.070
Pembiayaan IB / Financing IB	11.984	14.448	17.025	17.664	17.877	17.977	18.141	18.379	18.520	18.756	18.825	18.986	19.019	19.198	19.434	19.384
Antar Bank Aktiva IB / Interbank Assets IB	4.050	4.507	4.848	3.733	3.739	3.668	3.902	4.064	4.042	4.056	4.090	4.537	4.271	3.915	3.596	3.686
Sumber Dana IB / Source of Funds IB	14.521	17.344	20.131	19.799	19.973	19.991	20.367	20.700	20.830	21.078	21.170	21.794	21.560	21.492	21.431	21.541
Dana Pihak Ketiga / Third Party Funds	11.592	13.446	15.270	15.200	15.289	15.290	15.654	15.917	16.053	16.260	16.364	16.844	16.735	16.671	16.632	16.771
Tabungan IB Wadiah / Wadiah Savings IB	2.296	2.583	3.032	2.564	2.642	2.662	2.744	2.746	2.760	2.827	2.820	3.043	2.855	2.764	2.713	2.778
Tabungan IB Mudharabah / Mudharabah Savings	1.601	1.762	1.959	1.898	1.943	1.914	1.981	2.034	2.090	2.108	2.164	2.254	2.258	2.208	2.115	2.157
Deposito IB Mudharabah / Deposit Mudharabah	7.694	9.102	10.279	10.738	10.704	10.713	10.929	11.137	11.204	11.326	11.380	11.548	11.622	11.699	11.805	11.835
Antar Bank Passiva / Interbank Liabilities	2.074	2.843	3.382	3.127	3.172	3.218	3.211	3.254	3.247	3.247	3.252	3.354	3.319	3.292	3.283	3.293
Pinjaman yang Diterima / Loan received	652	820	1.229	1.206	1.244	1.211	1.218	1.242	1.229	1.267	1.245	1.276	1.231	1.232	1.221	1.189
Kewajiban Lainnya / Other Liabilities	204	234	249	266	268	271	283	288	301	304	308	320	275	297	295	288
Beberapa Komponen Modal / Some Components of Capital	2.270	2.535	2.724	2.644	2.667	2.710	2.726	2.758	2.758	2.806	2.822	2.886	2.870	2.798	2.764	2.769
Modal Disetor / Paid-In Capital	1.758	1.985	2.257	2.304	2.310	2.332	2.352	2.362	2.363	2.387	2.388	2.411	2.413	2.421	2.486	2.492
Cadangan / Reserves	277	328	362	403	394	391	388	392	391	393	389	390	393	399	414	412
L/R Tahun berjalan / Current Earnings (Profit/Loss)	219	293	360	46	80	108	119	137	136	159	170	212	9	32	35	38
L/R Tahun Lalu / Last Year Earnings (Profit/Loss)	14	(71)	(255)	(109)	(117)	(122)	(133)	(133)	(132)	(133)	(125)	(127)	56	(54)	(171)	(172)

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				
				Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
Aset / Assets	17.060	20.157	23.177	22.758	22.958	23.018	23.413	23.789	23.909	24.206	24.314	25.032	24.774	24.645	24.577	24.657
Pembiayaan iB / Financing iB	11.984	14.448	17.025	17.664	17.877	17.977	18.141	18.379	18.520	18.756	18.825	18.986	19.019	19.198	19.434	19.384
Lancar / Current	10.139	12.358	14.263	13.934	14.031	14.196	14.228	14.395	14.564	14.704	14.776	15.106	14.896	14.789	14.938	14.720
DPK	1.012	1.235	1.658	2.300	2.347	2.302	2.317	2.329	2.283	2.344	2.327	2.409	2.517	2.706	2.780	2.852
Kurang Lancar / Sub Standard	128	129	226	381	407	372	426	442	444	441	444	283	376	439	430	445
Diragukan / Doubtful	102	121	208	236	255	251	304	319	304	277	273	265	268	262	264	301
Macet / Lost	603	604	670	812	837	856	866	894	924	991	1.004	922	962	1.003	1.023	1.067
Non Performing Financing (Nominal) / Non Performing Financing (Nominal)	833	855	1.104	1.430	1.499	1.479	1.596	1.655	1.673	1.709	1.722	1.471	1.606	1.704	1.716	1.813
Non Performing Financing (%) / Non Performing Financing (%)	6,95	5,91	6,49	8,09	8,38	8,23	8,80	9,00	9,03	9,11	9,15	7,75	8,45	8,87	8,83	9,35

Data Perkreditan

Sumber Data:

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

Tambahan Informasi:

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

- Semula nilai total kredit meliputi kredit kepada pihak ketiga bukan bank dan kredit kepada bank lain, disesuaikan menjadi nilai total kredit mencakup kredit kepada pihak ketiga bukan bank.
- Semula nilai kredit hanya mencakup data BUK dan tidak termasuk BUS dan UUS, disesuaikan menjadi nilai kredit mencakup BUK, BUS, dan UUS.

Keterangan symbol/tanda pada tabel:

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

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

Keterangan / Items	2022	2023	2024								2025				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	458.325	497.658	509.733	514.165	519.810	517.253	517.924	522.186	523.523	523.784	521.863	527.993	530.682	541.458	542.832
NPL/NPF	6.342	9.271	10.248	10.120	10.746	10.755	9.845	10.299	10.419	10.180	10.476	10.640	10.758	10.578	10.910
2. Perikanan / Fishery	19.726	20.797	20.769	20.763	20.676	20.492	20.399	20.407	19.857	19.784	19.588	19.588	19.473	19.359	19.481
NPL/NPF	1.286	1.102	1.245	1.249	1.226	1.115	1.138	1.173	957	893	963	999	999	1.027	1.074
3. Pertambangan dan Penggalian / Mining and Quarrying	237.390	290.468	328.433	326.437	332.172	329.133	341.990	352.400	360.695	373.508	376.931	372.518	386.247	382.808	384.681
NPL/NPF	5.755	3.564	3.763	5.048	4.253	4.358	4.366	4.205	4.218	4.094	4.105	4.339	4.325	4.328	4.365
4. Industri Pengolahan / Processing Industry	1.067.006	1.117.340	1.153.910	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
NPL/NPF	40.184	36.383	37.688	38.584	39.141	38.004	37.373	37.546	38.139	35.970	35.363	35.992	34.664	36.768	36.409
5. Listrik, gas dan air / Electricity, Gas and Water	162.327	183.959	198.090	201.753	211.134	217.783	200.753	208.007	219.620	220.290	220.066	221.835	224.524	229.036	233.353
NPL/NPF	761	664	405	416	550	543	535	541	548	520	446	455	336	346	359
6. Konstruksi / Construction	396.583	395.097	389.088	393.436	394.213	394.062	402.766	394.507	398.861	395.178	384.636	388.436	389.936	392.112	396.406
NPL/NPF	14.080	14.284	15.554	14.729	15.259	15.209	14.593	14.160	13.229	11.744	10.947	10.791	10.161	10.371	10.479
7. Perdagangan Besar dan Eceran / Wholesale and Retail Trade	1.043.912	1.139.157	1.174.276	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
NPL/NPF	37.666	37.217	42.467	40.669	40.932	40.591	40.152	40.226	40.457	39.166	41.966	43.598	43.364	45.048	46.668
8. Penyediaan akomodasi dan penyediaan makan minum / Provision of accommodation and the provision of eating and drinking	123.620	130.793	133.982	135.773	135.086	135.656	136.210	137.816	138.311	137.352	136.479	136.482	137.545	137.673	137.472
NPL/NPF	6.636	3.880	4.944	4.527	4.172	4.463	4.521	4.519	4.413	3.783	3.776	3.608	3.424	3.571	3.696
9. Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications	313.052	373.419	405.983	412.014	412.535	408.343	416.466	417.817	417.906	444.980	450.965	447.320	442.435	465.957	475.037
NPL/NPF	5.116	3.773	4.129	3.994	3.691	3.630	3.566	3.614	3.534	4.236	4.126	4.265	4.230	4.407	4.744
10. Perantara Keuangan / Financial intermediaries	305.787	369.668	417.691	429.804	423.201	425.789	428.862	427.574	426.979	448.980	437.177	439.691	449.142	446.984	445.048
NPL/NPF	2.248	1.623	2.054	1.922	1.957	1.939	1.886	1.836	1.719	1.593	1.364	1.376	1.324	1.324	1.375
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	314.584	356.071	358.436	367.651	371.687	368.892	368.139	367.324	368.106	376.158	372.533	374.146	380.514	382.137	382.907
NPL/NPF	6.284	6.599	7.890	6.775	6.767	6.966	6.829	6.828	6.599	6.512	7.280	7.288	6.758	6.783	6.859
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / Government administration, Defense and Compulsory social security	43.829	65.292	69.362	77.369	80.114	78.863	78.258	84.975	89.474	96.690	97.193	96.887	98.315	99.606	106.520
NPL/NPF	0	1	74	74	74	71	71	71	1	0	0	1	0	0	15
13. Jasa Pendidikan / Education Services	14.893	16.877	17.197	17.331	17.411	17.533	17.451	17.445	17.655	17.914	17.964	18.180	18.277	18.336	18.739
NPL/NPF	258	228	247	227	217	208	213	218	251	247	260	256	276	307	315
14. Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	31.522	37.410	39.084	39.547	39.847	39.758	40.811	41.182	42.708	46.675	46.580	46.996	47.274	48.242	48.406
NPL/NPF	234	456	378	366	391	384	380	389	394	388	439	459	475	479	483
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / Community, Sociocultural, Entertainment and Other Individual Services	114.669	158.563	151.334	156.934	156.089	159.587	163.871	167.963	172.187	176.906	174.656	178.717	189.622	188.680	195.383
NPL/NPF	2.399	3.137	3.292	3.065	3.137	3.096	3.106	3.158	3.388	2.940	4.786	4.960	5.061	5.375	5.566
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	3.985	4.002	3.765	3.779	3.734	3.722	3.765	3.696	3.633	3.585	3.584	3.582	3.582	3.603	3.560
NPL/NPF	95	109	135	129	132	129,78	137,15	119,32	114,01	101,60	107,01	107,05	104,90	112,53	112,62
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency	22	18	14	13	12	12	261	270	11	11	11	11	11	11	11
NPL/NPF	-	0,15	0,40	0,40	0,49	0	0	0	1	1	1	1	1	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	689.624	697.266	704.365	707.448	709.140	715.842	718.945	723.582	732.805	736.755	741.952	742.473	745.806
NPL/NPF	11.831	15.382	16.961	16.709	17.215	17.210	17.300	17.951	18.848	18.530	20.397	21.251	21.348	22.344	23.221
- Untuk Pemilikan Flat atau Apartemen / For Apartement Ownership	27.945	29.552	29.995	30.316	30.611	30.666	30.821	31.018	31.171	31.468	31.895	31.912	32.022	32.005	31.970
NPL/NPF	542	710	832	795	814	790	795	810	865	844	980	998	1.011	1.063	1.109
- Untuk Pemilikan Ruko atau Rukan / For Shop House Ownership	20.995	22.476	28.030	28.205	28.292	28.410	28.532	28.636	28.805	28.898	28.965	29.190	29.286	29.378	29.549
NPL/NPF	1.005	935	1.334	1.286	1.261	1.239	1.244	1.188	1.169	1.087	1.153	1.182	1.183	1.241	1.286
- Untuk Pemilikan Kendaraan Bermotor / For Vehicles Ownership	115.955	131.419	135.736	133.191	135.550	135.747	137.812	139.800	142.442	142.092	141.535	141.709	142.922	141.760	142.724
NPL/NPF	1.756	2.594	3.085	3.041	3.133	3.141	3.189	3.194	3.211	3.191	3.167	3.100	3.203	3.336	3.524
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / Others	773.017	820.985	843.699	852.574	862.416	873.122	883.511	893.586	902.327	910.853	911.195	916.971	922.354	924.851	932.925
NPL/NPF	9.726	10.271	12.402	12.381	12.844	12.807	12.878	13.050	13.149	13.402	14.357	14.675	14.946	15.673	16.558
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others															
NPL/NPF	247.852	269.458	277.880	284.140	283.785	286.170	291.900	294.989	298.040	301.832	296.135	296.733	297.009	297.269	298.914
NPL/NPF	2.371	2.794	3.212	3.128	2.982	2.945	3.073	3.233	3.341	3.483	3.293	3.405	3.407	3.674	3.918

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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	35,760	33,058	27,790	27,976	28,034	28,043	28,176	27,300	27,261	27,696	27,698	27,029	27,307	27,062	26,957
NPL/NPF	669	815	896	860	833	870	802	954	967	947	1,038	984	975	1,046	1,058
2. Perikanan / Fishery	2,622	2,146	1,643	1,641	1,638	1,634	1,591	1,617	1,621	1,609	1,579	1,559	1,554	1,541	1,578
NPL/NPF	183	202	176	174	176	180	178	183	137	136	154	154	154	142	141
3. Pertambangan dan Penggalian / Mining and Quarrying	15,306	16,138	19,781	19,947	18,601	18,398	18,515	19,802	20,248	21,158	21,521	19,744	19,682	19,174	19,834
NPL/NPF	241	236	1,110	989	204	182	179	178	173	214	173	392	393	395	389
4. Industri Pengolahan / Processing Industry	98,216	97,424	102,398	103,791	104,829	105,063	104,956	106,940	109,208	116,277	114,339	109,783	111,460	109,810	103,625
NPL/NPF	2,333	2,040	2,436	2,460	2,467	2,464	2,396	2,448	2,447	2,624	2,958	2,485	2,432	2,549	2,725
5. Listrik, gas dan air / Electricity, Gas and Water	11,080	9,195	11,777	11,963	11,726	11,453	11,142	11,344	11,532	11,505	11,442	8,141	8,221	9,161	9,270
NPL/NPF	67	13	127	127	239	238	238	238	239	238	164	164	53	54	54
6. Konstruksi / Construction	44,281	38,974	38,742	39,423	40,157	40,563	39,122	38,979	38,544	37,811	36,272	34,204	34,657	34,305	34,476
NPL/NPF	2,012	1,762	2,364	2,340	2,342	2,367	2,486	2,450	2,430	2,316	2,359	2,348	2,455	2,492	2,574
7. Perdagangan Besar dan Eceran / Wholesale and Retail Trade	97,104	94,828	89,109	90,075	89,493	90,023	89,377	90,258	91,755	91,126	87,116	88,056	88,836	87,085	86,503
NPL/NPF	4,085	4,316	5,369	5,082	5,346	5,273	5,108	5,130	4,991	4,935	5,200	5,187	5,135	5,490	5,570
8. Penyediaan akomodasi dan penyediaan makan minum / Provision of accomodation and theprovision of eating and drinking	27,828	21,655	17,123	17,404	17,087	17,552	17,748	18,442	17,784	17,840	17,675	17,329	17,151	17,415	17,346
NPL/NPF	1,862	585	702	754	744	1,047	1,074	1,025	1,027	761	777	777	638	711	748
9. Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications	21,860	22,578	26,202	27,016	26,906	27,005	27,033	25,912	25,682	27,024	27,002	26,315	26,599	27,157	25,329
NPL/NPF	658	550	953	931	886	878	837	814	686	619	413	541	544	550	551
10. Perantara Keuangan / Financial intermediaries	49,509	53,749	54,743	55,556	55,642	55,556	55,130	55,812	56,311	57,167	56,535	51,275	55,823	55,443	54,899
NPL/NPF	496	256	718	725	750	777	768	726	726	609	620	625	608	610	643
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	40,856	43,365	42,906	43,608	45,502	45,388	44,621	45,471	46,143	45,165	45,407	38,258	38,853	39,438	39,220
NPL/NPF	1,044	1,210	1,543	1,552	1,487	1,498	1,482	1,426	1,424	1,419	2,122	2,139	1,926	1,948	1,988
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / Government administration, Defense and Compulsory social security	2,004	1,546	887	786	730	590	466	426	397	552	577	508	612	582	539
NPL/NPF	0	0	70	70	70	70	70	70	0	0	0	0	0	0	14
13. Jasa Pendidikan / Education Services	5,192	5,313	5,729	5,674	5,735	5,679	5,640	5,794	5,593	5,684	5,789	5,880	6,196	6,155	6,168
NPL/NPF	28	37	64	47	43	32	39	39	54	49	48	47	61	84	88
14. Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	4,609	4,522	4,372	4,489	4,497	4,646	4,689	4,814	5,682	5,801	5,661	5,087	5,234	5,334	5,323
NPL/NPF	87	67	113	134	171	170	171	166	164	165	164	170	191	192	198
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / Community, Sociocultural, Entertainment and Other Individual Services	10,687	9,760	7,871	7,943	7,664	7,965	8,296	8,298	8,453	8,807	9,049	9,357	9,021	8,658	8,572
NPL/NPF	353	230	338	317	300	298	302	325	331	310	322	334	342	356	358
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	1,895	1,939	179	178	176	176	173	154	153	156	154	150	151	148	147
NPL/NPF	20	13	23	23	23	23	25	8	8	8	8	8	8	9	9
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
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	34,951	35,469	35,940	36,242	35,967	36,396	36,726	36,721	36,792	37,130	37,574	37,702	38,321
NPL/NPF	1,047	1,218	1,673	1,684	1,699	1,686	1,665	1,659	1,687	1,548	1,593	1,614	1,642	1,713	1,798
- Untuk Pemilikan Flat atau Apartemen / For Apartement Ownership	2,925	2,632	2,657	2,662	2,658	2,674	2,689	2,701	2,691	2,680	2,659	2,691	2,730	2,720	2,713
NPL/NPF	30	23	35	36	37	30	35	39	44	31	28	30	30	34	42
- Untuk Pemilikan Ruko atau Rukan / For Shop House Ownership	1,515	1,446	1,648	1,678	1,701	1,691	1,669	1,732	1,786	1,807	1,797	1,839	1,868	2,029	2,153
NPL/NPF	90	74	86	83	83	82	84	82	83	79	85	87	87	91	95
- Untuk Pemilikan Kendaraan Bermotor / For Vehicles Ownership	7,511	6,496	6,775	6,787	6,614	6,931	3,598	3,684	3,843	4,117	4,063	4,107	4,183	4,330	4,479
NPL/NPF	168	134	280	272	272	266	253	251	245	206	195	195	197	206	205
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / Others	176,002	166,575	172,628	174,704	177,092	179,891	181,912	184,547	186,692	188,167	188,896	188,940	190,554	191,527	193,919
NPL/NPF	3,620	1,826	3,429	3,374	3,429	3,472	3,352	3,410	3,496	3,392	3,597	3,693	3,715	3,899	4,043
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others															
NPL/NPF	80,868	86,152	90,025	91,060	92,042	93,419	96,435	98,221	99,276	100,088	101,086	101,827	102,362	102,657	103,907
NPL/NPF	783	825	978	939	918	927	951	942	977	1,022	1,090	1,138	1,082	1,239	1,360

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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	13.594	17.330	25.515	25.313	25.747	25.280	24.848	24.941	25.177	25.558	24.277	24.442	26.473	26.553	27.152
NPL/NPF	561	680	785	764	773	780	785	800	805	775	755	771	849	900	902
2. Perikanan / Fishery	1.203	1.605	1.942	1.948	1.984	1.971	1.987	1.974	1.958	1.981	1.765	1.765	1.986	1.984	1.996
NPL/NPF	11	31	54	47	48	45	47	50	53	45	44	44	53	55	58
3. Pertambangan dan Penggalian / Mining and Quarrying	26.446	29.016	30.705	30.789	32.732	31.412	31.432	30.302	30.573	32.687	32.633	33.951	36.900	37.301	37.923
NPL/NPF	450	1.155	323	322	321	485	311	315	316	313	308	313	306	312	262
4. Industri Pengolahan / Processing Industry	131.594	144.317	145.760	149.990	148.941	142.091	133.843	135.177	139.786	144.913	139.915	146.963	155.116	158.823	161.387
NPL/NPF	4.027	4.037	5.072	5.342	5.486	5.342	5.043	5.097	5.732	5.738	5.258	5.668	5.177	5.146	5.116
5. Listrik, gas dan air / Electricity, Gas and Water	10.154	15.055	12.752	13.196	13.203	12.649	12.635	13.021	13.207	13.769	13.699	17.530	17.688	17.729	17.403
NPL/NPF	6	17	13	13	13	13	13	13	13	14	14	14	14	16	16
6. Konstruksi / Construction	52.727	60.018	57.938	59.144	59.367	59.335	59.243	57.569	56.674	56.015	47.608	50.383	55.871	56.807	57.300
NPL/NPF	1.297	2.555	2.926	2.463	2.778	2.764	2.603	2.849	2.398	2.195	1.759	1.755	2.224	2.215	2.254
7. Perdagangan Besar dan Eceran / Wholesale and Retail Trade	89.670	115.495	123.324	124.753	122.306	121.425	121.489	126.809	127.129	122.479	111.451	113.214	127.219	124.234	122.615
NPL/NPF	3.118	4.293	4.639	4.442	4.509	4.525	4.821	4.857	5.021	5.229	4.556	5.025	5.948	6.055	6.049
8. Penyediaan akomodasi dan penyediaan makan minum / Provision of accomodation and theprovision of eating and drinking	3.877	9.842	14.363	14.512	14.588	14.739	15.108	15.211	15.353	15.692	15.442	16.047	16.529	16.677	16.705
NPL/NPF	266	191	233	232	235	240	243	246	250	242	226	226	245	273	265
9. Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications	28.511	36.211	37.287	35.785	37.835	38.075	36.707	34.071	34.411	37.554	38.515	41.671	39.409	41.786	45.294
NPL/NPF	403	704	433	419	420	426	434	423	426	440	449	453	482	490	496
10. Perantara Keuangan / Financial intermediaries	66.749	80.485	82.191	89.708	85.867	82.768	85.672	85.348	84.259	93.145	87.526	93.954	98.699	97.670	100.918
NPL/NPF	268	400	265	216	221	218	178	185	181	166	126	126	165	167	174
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	65.845	72.368	71.088	71.902	72.297	70.138	68.369	69.834	69.914	69.785	70.589	76.555	79.011	79.275	79.866
NPL/NPF	1.423	1.439	1.431	1.407	1.423	1.422	1.428	1.407	1.400	1.371	1.337	1.341	1.398	1.442	1.486
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / Government administration, Defense and Compulsory social security	788	1.722	1.924	2.129	2.171	2.278	2.662	2.626	2.567	2.529	2.537	2.548	2.979	2.948	2.836
NPL/NPF	-	1	0	0	0	0	0	0	0	0	0	1	0	0	0
13. Jasa Pendidikan / Education Services	1.210	2.686	2.168	2.176	2.182	2.192	2.178	2.186	2.469	2.509	1.557	1.544	2.515	2.519	2.598
NPL/NPF	103	121	107	107	107	107	107	110	110	110	110	109	109	110	112
14. Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	2.769	2.964	2.633	2.622	2.612	2.610	2.642	2.668	2.686	2.845	2.650	3.316	3.053	3.071	3.070
NPL/NPF	18	193	30	18	19	17	18	21	21	18	13	19	20	21	22
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / Community, Sociocultural, Entertainment and Other Individual Services	7.174	7.933	9.585	9.612	9.737	9.939	9.787	9.741	9.739	9.717	8.718	8.786	9.460	9.485	9.554
NPL/NPF	110	522	213	184	194	197	192	194	220	223	244	289	317	347	353
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	786	777	2.415	2.403	2.395	2.389	2.392	2.373	2.369	2.376	2.347	2.358	2.363	2.361	2.362
NPL/NPF	18	21	28	29	33	33	36	37	36	35	36	36	37	41	39
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	18.256	18.270	18.448	18.517	18.505	18.562	18.575	18.572	8.364	8.428	18.732	18.708	18.705
NPL/NPF	1.007	1.498	1.193	1.160	1.179	1.179	1.166	1.128	1.136	1.086	791	790	1.167	1.209	1.262
- Untuk Pemilikan Flat atau Apartemen / For Apartement Ownership	693	1.104	1.029	972	1.033	1.027	1.018	1.011	1.005	982	813	813	967	976	970
NPL/NPF	28	55	46	35	44	46	42	41	41	34	29	32	39	39	41
- Untuk Pemilikan Ruko atau Rukan / For Shop House Ownership	295	495	505	506	519	574	582	590	587	586	545	544	589	596	591
NPL/NPF	60	57	68	69	64	64	63	51	50	49	45	44	70	85	90
- Untuk Pemilikan Kendaraan Bermotor / For Vehicles Ownership	3.323	4.684	5.463	3.177	5.478	5.443	5.451	5.448	5.416	5.403	5.398	5.703	5.977	5.887	5.941
NPL/NPF	69	268	107	68	105	107	124	116	118	116	134	123	130	136	145
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / Others	105.901	141.458	146.130	147.738	149.612	152.455	155.196	156.401	157.459	158.338	99.331	101.783	162.731	162.864	164.981
NPL/NPF	675	2.149	1.269	1.136	1.158	1.113	1.135	1.156	1.124	1.147	1.141	1.158	1.407	1.526	1.635
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others															
NPL/NPF	75.078	70.279	70.814	73.689	71.559	71.190	72.572	72.838	72.962	73.150	58.556	58.807	72.655	72.345	72.229
NPL/NPF	467	470	555	507	451	427	458	465	446	445	377	444	564	641	702

Tabel 3.4.
Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 3
Kepada Pihak Ketiga Bukan 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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	59.434	62.077	62.865	64.307	65.143	63.567	63.254	66.587	66.635	70.402	70.300	72.632	74.050	71.471	67.523
NPL/NPF	797	792	806	814	796	805	804	804	804	797	836	831	773	782	797
2. Perikanan / Fishery	1.916	1.990	2.041	2.058	1.932	1.749	1.698	1.710	1.756	1.709	1.915	1.902	1.707	1.697	1.740
NPL/NPF	204	187	191	192	192	84	85	97	92	92	100	104	98	94	93
3. Pertambangan dan Penggalian / Mining and Quarrying	54.986	56.060	62.652	60.092	56.858	56.082	55.068	56.111	60.950	62.672	64.661	64.542	70.002	70.838	67.653
NPL/NPF	291	266	359	359	367	354	559	348	379	256	257	258	251	249	374
4. Industri Pengolahan / Processing Industry	291.381	288.837	296.110	301.089	308.335	300.664	303.604	312.190	306.298	312.620	319.901	327.001	322.583	331.747	337.937
NPL/NPF	11.986	8.709	8.578	7.955	8.330	7.672	7.505	7.098	7.029	7.003	7.204	7.609	7.131	7.117	6.579
5. Listrik, gas dan air / Electricity, Gas and Water	30.865	39.464	38.579	38.071	38.442	37.489	37.293	40.161	40.700	43.475	44.032	45.096	46.058	45.546	45.178
NPL/NPF	427	362	185	197	196	189	183	188	189	189	190	198	196	197	198
6. Konstruksi / Construction	114.604	101.607	97.814	98.912	98.720	98.283	100.280	95.586	97.719	94.460	96.237	93.987	83.524	83.991	82.594
NPL/NPF	7.432	7.167	7.509	7.588	7.857	7.806	7.215	7.021	6.593	5.596	5.052	4.900	3.662	3.707	3.652
7. Perdagangan Besar dan Eceran / Wholesale and Retail Trade	193.308	210.642	223.158	228.153	223.151	223.273	232.377	230.213	227.985	223.542	226.207	233.207	231.615	234.962	234.945
NPL/NPF	9.158	7.629	7.799	7.773	7.677	7.621	7.612	7.583	7.479	7.633	8.458	8.655	7.734	7.859	8.822
8. Penyediaan akomodasi dan penyediaan makan minum / Provision of accomodation and theprovision of eating and drinking	24.241	23.293	23.895	23.995	23.854	23.722	23.711	24.068	24.516	24.115	24.340	24.136	24.083	24.102	24.245
NPL/NPF	1.801	1.216	1.732	1.529	1.221	1.211	1.194	1.229	1.228	925	966	974	929	884	910
9. Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications	79.997	97.341	103.997	105.468	107.524	103.795	106.284	108.155	108.355	112.577	115.548	116.593	117.123	122.946	125.463
NPL/NPF	904	923	901	907	913	903	898	915	941	914	917	927	948	1.019	1.077
10. Perantara Keuangan / Financial intermediaries	104.207	125.670	141.159	141.991	136.482	139.423	140.643	141.372	137.209	144.653	138.709	139.303	144.836	139.988	141.125
NPL/NPF	1.230	777	773	803	810	808	806	789	789	795	588	589	518	511	509
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	101.493	115.019	107.799	110.115	111.842	111.154	111.243	112.698	113.303	115.633	111.895	111.073	112.985	110.319	111.023
NPL/NPF	2.211	2.249	2.226	2.196	2.239	2.410	2.623	2.614	2.419	2.392	2.459	2.444	2.371	2.372	2.369
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / Government administration, Defense and Compulsory social security	7	4.345	3.481	3.590	3.767	3.808	3.852	3.921	3.883	4.019	4.162	4.165	4.015	4.016	3.968
NPL/NPF	-	-	1	0	0	0	0	0	0	0	0	0	-	-	-
13. Jasa Pendidikan / Education Services	5.197	5.609	5.906	5.954	5.946	6.046	6.041	5.874	5.915	5.982	6.894	6.987	5.813	5.886	5.908
NPL/NPF	95	42	41	44	46	48	48	51	57	58	59	56	58	59	53
14. Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	9.446	11.809	12.489	12.505	12.622	12.751	13.246	13.406	13.812	16.673	16.824	17.054	17.161	17.272	17.414
NPL/NPF	65	77	84	83	78	75	75	86	86	86	91	94	83	84	83
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / Community, Sociocultural,Entertainment and Other Individual Services	10.055	11.659	10.973	11.336	11.685	11.920	12.393	12.662	12.860	13.253	13.665	15.177	19.574	19.532	19.335
NPL/NPF	298	218	277	244	235	232	236	234	233	230	271	275	250	271	292
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	283	269	250	258	268	272	277	286	270	274	267	262	256	256	255
NPL/NPF	13	16	21	21	21	20	21	22	22	21	20	19	18	18	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	433.283	437.374	441.487	442.372	442.725	446.077	446.631	447.529	459.449	461.877	454.552	454.260	455.666
NPL/NPF	6.552	8.139	9.100	9.015	9.565	9.601	9.638	10.350	11.143	11.051	12.504	13.164	12.894	13.359	13.698
- Untuk Pemilikan Flat atau Apartemen / For Apartement Ownership	15.269	16.334	16.586	16.809	16.941	16.958	17.043	17.080	17.140	17.315	17.391	17.403	17.294	17.286	17.281
NPL/NPF	313	391	473	457	474	465	463	456	490	483	546	558	562	603	625
- Untuk Pemilikan Ruko atau Rukan / For Shop House Ownership	12.795	14.286	14.785	14.856	14.930	15.015	15.108	15.148	15.198	15.221	15.163	15.189	15.220	15.243	15.272
NPL/NPF	462	496	463	483	489	503	507	481	479	455	502	494	486	501	535
- Untuk Pemilikan Kendaraan Bermotor / For Vehicles Ownership	37.045	43.391	43.617	44.042	44.469	44.566	48.817	50.250	52.515	51.022	51.516	51.812	52.315	51.671	53.327
NPL/NPF	466	623	816	815	844	877	918	935	952	849	898	876	922	946	1.023
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / Others	140.330	157.408	165.913	167.785	169.412	171.501	174.260	176.113	177.851	179.427	238.996	240.809	182.626	183.996	185.530
NPL/NPF	1.938	2.235	2.707	2.670	2.746	2.774	2.813	2.871	2.898	2.941	3.189	3.216	3.039	3.108	3.219
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others															
NPL/NPF	19.260	27.883	27.517	27.894	27.832	27.987	28.224	28.144	28.546	28.921	43.537	42.969	28.141	27.991	27.903
NPL/NPF	372	533	580	565	536	522	525	626	630	636	686	660	563	541	570

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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	349.536	385.193	393.562	396.568	400.886	400.363	401.646	403.358	404.451	400.128	399.588	403.890	402.852	416.371	421.201
NPL/NPF	4.315	6.985	7.761	7.682	8.343	8.299	7.455	7.742	7.842	7.661	7.847	8.053	8.161	7.850	8.153
2. Perikanan / <i>Fishery</i>	13.985	15.056	15.144	15.115	15.122	15.138	15.124	15.106	14.522	14.486	14.329	14.362	14.226	14.137	14.167
NPL/NPF	867	682	824	836	809	807	827	844	675	619	664	697	695	736	782
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	140.653	189.254	215.295	215.609	223.980	223.241	236.975	246.185	248.924	256.990	258.116	254.281	259.663	255.496	259.272
NPL/NPF	4.773	1.908	1.971	3.379	3.362	3.337	3.316	3.364	3.350	3.311	3.367	3.377	3.375	3.373	3.340
4. Industri Pengolahan / <i>Processing Industry</i>	545.814	586.763	609.642	610.788	611.925	604.117	616.008	631.721	646.403	650.326	641.420	643.909	638.591	640.515	632.151
NPL/NPF	21.838	21.598	21.602	22.828	22.859	22.527	22.430	22.903	22.931	20.604	19.944	20.230	19.924	21.956	21.989
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	110.228	120.245	134.982	138.523	147.763	156.193	139.683	143.481	154.181	151.541	150.892	151.067	152.556	156.599	161.502
NPL/NPF	262	273	79	79	102	103	101	102	107	79	78	79	72	80	91
6. Konstruksi / <i>Construction</i>	184.971	194.498	194.594	195.956	195.969	195.880	204.122	202.373	205.924	206.892	204.519	209.862	215.884	217.009	222.037
NPL/NPF	3.338	2.800	2.755	2.338	2.282	2.273	2.288	1.841	1.809	1.638	1.776	1.788	1.821	1.958	1.998
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	663.830	718.192	738.685	747.303	742.899	742.605	757.973	756.146	747.437	749.707	739.114	737.710	749.881	749.029	746.744
NPL/NPF	21.305	20.980	24.660	23.373	23.400	23.172	22.611	22.655	22.966	21.369	23.752	24.730	24.546	25.644	26.227
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and the provision of eating and drinking</i>	67.675	76.002	78.601	79.862	79.557	79.643	79.643	80.095	80.658	79.705	79.023	78.970	79.783	79.480	79.176
NPL/NPF	2.707	1.888	2.278	2.011	1.972	1.966	2.010	2.019	1.907	1.855	1.806	1.632	1.613	1.703	1.774
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	182.684	217.289	238.497	243.746	240.270	239.469	246.423	249.679	249.458	267.825	269.900	262.740	259.304	274.068	278.951
NPL/NPF	3.150	1.596	1.843	1.737	1.472	1.424	1.397	1.462	1.481	2.264	2.347	2.345	2.257	2.349	2.620
10. Perantara Keuangan / <i>Financial intermediaries</i>	85.322	109.764	139.598	142.549	145.210	148.042	147.418	145.041	149.200	154.015	154.407	155.159	149.784	153.883	148.106
NPL/NPF	254	190	298	177	176	137	134	136	23	24	29	36	33	36	49
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	106.390	125.319	136.643	142.026	142.045	142.213	143.907	139.322	138.746	145.575	144.642	148.259	149.665	153.105	152.798
NPL/NPF	1.605	1.701	2.691	1.620	1.619	1.636	1.297	1.382	1.356	1.329	1.362	1.365	1.063	1.021	1.016
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	41.030	57.679	63.071	70.864	73.446	72.187	71.279	78.003	82.627	89.590	89.918	89.666	90.709	92.060	99.177
NPL/NPF	-	0	3	3	3	0	0	0	0	0	-	-	-	-	-
13. Jasa Pendidikan / <i>Education Services</i>	3.295	3.269	3.394	3.527	3.549	3.617	3.592	3.592	3.678	3.739	3.724	3.769	3.754	3.776	4.065
NPL/NPF	32	28	36	29	22	21	18	18	30	31	42	43	48	55	62
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	14.697	18.115	19.591	19.930	20.115	19.750	20.235	20.295	20.528	21.356	21.445	21.539	21.826	22.565	22.599
NPL/NPF	64	119	150	131	123	123	116	116	122	119	171	175	181	181	180
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	86.752	129.210	122.905	128.044	127.002	129.763	133.394	137.262	141.134	145.128	143.224	145.396	151.566	151.004	157.922
NPL/NPF	1.639	2.167	2.464	2.319	2.408	2.369	2.376	2.406	2.604	2.178	3.950	4.062	4.151	4.401	4.563
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	1.020	1.016	921	940	896	884	922	903	843	828	817	813	813	839	796
NPL/NPF	44	59	63	57	55	53	56	53	48	37	43	44	42	45	46
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	18	15	12	11	10	10	259	268	9	9	9	9	9	8	8
NPL/NPF	-	0	0	0	0	0	0	0	1	1	1	1	1	0	0
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin															
Rumah Tangga / <i>House Hold</i>															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	158.544	188.861	203.133	206.154	208.490	210.316	211.943	214.806	217.012	220.760	228.199	229.320	231.094	231.803	233.114
NPL/NPF	3.226	4.526	4.994	4.850	4.771	4.744	4.832	4.813	4.882	4.845	5.509	5.682	5.644	6.062	6.464
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	9.059	9.482	9.724	9.873	9.979	10.007	10.072	10.226	10.335	10.491	11.032	11.005	11.032	11.023	11.006
NPL/NPF	171	242	278	266	259	248	255	274	289	296	376	377	379	387	401
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	6.390	6.249	11.092	11.164	11.142	11.131	11.173	11.165	11.234	11.283	11.460	11.618	11.610	11.510	11.532
NPL/NPF	393	309	717	650	624	590	591	574	557	504	521	557	540	564	566
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	68.076	76.848	79.883	79.184	78.989	78.807	79.947	80.418	80.668	81.550	80.559	80.086	80.447	79.871	78.977
NPL/NPF	1.053	1.569	1.882	1.886	1.912	1.891	1.895	1.892	1.896	2.020	1.939	1.906	1.954	2.047	2.152
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	350.784	355.545	359.028	362.347	366.301	369.275	372.142	376.526	380.325	384.922	383.972	385.439	386.443	386.464	388.496
NPL/NPF	3.493	4.061	4.997	5.201	5.512	5.449	5.578	5.613	5.631	5.922	6.430	6.608	6.786	7.140	7.861
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	72.799	85.144	89.524	91.497	92.352	93.574	94.668	95.786	97.257	99.673	92.955	93.129	93.851	94.277	94.874
NPL/NPF	812	966	1.099	1.117	1.077	1.068	1.139	1.200	1.288	1.380	1.140	1.163	1.197	1.253	1.286

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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party															
1. Modal Kerja / Working Capital	2.940.289	3.235.836	3.332.464	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
NPL/NPF	95.607	90.069	96.835	95.807	96.416	95.444	93.801	93.270	93.043	89.965	93.212	95.197	93.720	97.359	99.085
2. Investasi / Investment	1.710.944	1.920.752	2.038.685	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
NPL/NPF	33.737	32.222	37.679	36.087	36.230	36.020	34.911	35.634	35.338	32.404	33.193	33.938	32.541	33.466	34.344
3. Konsumsi / Consumption	1.772.331	1.933.656	2.004.965	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
NPL/NPF	27.232	32.686	37.826	37.339	38.249	38.132	38.481	39.425	40.582	40.537	43.347	44.611	45.098	47.330	49.616
Total Kredit/Pembiayaan / Total Credit/Financing	6.423.564	7.090.243	7.376.114	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
NPL/NPF	156.576	154.977	172.339	169.234	170.895	169.596	167.192	168.329	168.963	162.906	169.752	173.745	171.359	178.155	183.045
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	189.896	184.109	200.596	195.075	200.469	187.268	174.613	178.258	180.072	186.123	188.514	189.420	186.236	196.224	195.340
NPL/NPF	5.533	5.237	5.654	5.006	4.869	4.655	3.882	3.781	4.712	4.705	5.517	5.526	5.287	5.104	5.056
2. Impor / Import	86.567	105.929	107.934	114.619	109.912	111.218	111.308	115.651	121.739	120.765	117.222	117.290	123.575	122.559	117.234
NPL/NPF	1.948	1.446	1.432	1.428	1.576	1.431	1.527	1.556	1.514	1.574	1.392	1.503	1.315	1.423	1.132
3. Lainnya / Other	6.147.100	6.800.205	7.067.585	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
NPL/NPF	149.094	148.294	165.254	162.800	164.450	163.510	161.783	162.992	162.737	156.627	162.844	166.716	164.757	171.627	176.858
Total Kredit/Pembiayaan / Total Credit/Financing	6.423.564	7.090.243	7.376.114	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
NPL/NPF	156.576	154.977	172.339	169.234	170.895	169.596	167.192	168.329	168.963	162.906	169.752	173.745	171.359	178.155	183.045

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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party															
1. Modal Kerja / Working Capital	313.815	309.136	287.945	293.033	293.041	294.495	292.034	294.516	299.773	305.168	297.146	287.126	295.435	291.485	283.511
NPL/NPF	10.574	9.374	12.817	12.451	11.993	12.061	11.893	11.953	11.640	11.534	11.828	12.168	11.969	12.510	12.911
2. Investasi / Investment	154.996	147.053	163.308	164.439	165.377	165.239	164.641	166.847	166.595	170.208	170.668	155.550	155.922	156.982	156.275
NPL/NPF	3.564	2.956	4.184	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. Konsumsi / Consumption	300.222	295.346	308.684	312.361	316.046	320.848	322.269	327.281	331.014	333.580	335.293	336.533	339.270	340.965	345.492
NPL/NPF	5.676	4.100	6.481	6.388	6.438	6.465	6.340	6.383	6.532	6.278	6.588	6.756	6.753	7.182	7.544
Total Kredit/Pembiayaan / Total Credit/Financing	769.034	751.536	759.937	769.833	774.464	780.582	778.944	788.644	797.381	808.956	803.108	779.209	790.627	789.433	785.278
NPL/NPF	19.814	16.430	23.482	22.974	22.519	22.831	22.496	22.564	22.338	21.629	23.109	23.112	22.668	23.810	24.652
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	12.504	12.006	12.458	12.538	12.270	11.933	10.715	10.567	10.299	10.939	10.554	10.592	10.560	10.417	7.862
NPL/NPF	341	188	269	258	257	249	238	243	244	245	171	92	92	92	186
2. Impor / Import	3.348	4.032	3.868	4.156	4.359	4.162	3.981	3.979	4.032	4.546	4.287	4.459	4.672	4.538	3.834
NPL/NPF	19	75	68	97	97	66	68	85	79	76	81	117	117	153	151
3. Lainnya / Other	753.182	735.499	743.611	753.139	757.835	764.487	764.248	774.098	783.050	793.471	788.267	764.159	775.394	774.479	773.581
NPL/NPF	19.454	16.166	23.146	22.619	22.166	22.516	22.190	22.236	22.015	21.307	22.857	22.903	22.460	23.565	24.315
Total Kredit/Pembiayaan / Total Credit/Financing	769.034	751.536	759.937	769.833	774.464	780.582	778.944	788.644	797.381	808.956	803.108	779.209	790.627	789.433	785.278
NPL/NPF	19.814	16.430	23.482	22.974	22.519	22.831	22.496	22.564	22.338	21.629	23.109	23.112	22.668	23.810	24.652

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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party															
1. Modal Kerja / Working Capital	362.072	430.076	464.131	478.639	475.906	465.286	462.653	465.737	467.094	475.243	449.816	465.417	495.938	498.460	505.688
NPL/NPF	9.661	13.482	14.493	14.028	14.580	14.524	14.040	14.389	14.745	14.689	13.241	13.542	15.016	15.178	15.185
2. Investasi / Investment	141.026	167.752	157.461	157.345	158.061	154.006	148.341	148.116	151.178	158.313	151.415	169.612	179.336	180.767	183.292
NPL/NPF	2.418	2.876	2.060	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. Konsumsi / Consumption	200.668	236.964	242.197	244.352	246.649	249.206	253.325	254.849	256.005	257.031	173.007	176.080	261.650	261.376	263.418
NPL/NPF	2.305	4.496	3.238	2.975	3.001	2.936	2.988	2.956	2.915	2.876	2.518	2.592	3.378	3.635	3.874
Total Kredit/Pembiayaan / Total Credit/Financing	703.766	834.792	863.789	880.336	880.616	868.498	864.320	868.702	874.277	890.587	774.239	811.109	936.925	940.602	952.398
NPL/NPF	14.385	20.853	19.791	18.981	19.582	19.551	19.248	19.560	19.898	19.790	17.752	18.781	20.721	21.225	21.476
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	30.726	31.336	36.954	38.174	39.008	37.245	31.038	32.601	34.649	37.467	37.970	37.492	37.795	42.817	45.130
NPL/NPF	2.028	775	1.363	1.368	1.363	1.298	653	628	1.399	1.409	1.404	1.408	1.400	1.370	1.347
2. Impor / Import	6.655	4.709	6.425	6.608	5.707	6.249	5.829	6.221	6.384	5.989	6.343	6.245	6.816	6.952	7.358
NPL/NPF	434	319	323	323	440	319	410	414	415	416	111	112	116	116	116
3. Lainnya / Other	666.386	798.747	820.410	835.555	835.900	825.004	827.452	829.880	833.244	847.131	729.926	767.372	892.314	890.833	899.909
NPL/NPF	11.922	19.759	18.105	17.290	17.779	17.934	18.186	18.518	18.084	17.965	16.237	17.261	19.205	19.738	20.014
Total Kredit/Pembiayaan / Total Credit/Financing	703.766	834.792	863.789	880.336	880.616	868.498	864.320	868.702	874.277	890.587	774.239	811.109	936.925	940.602	952.398
NPL/NPF	14.385	20.853	19.791	18.981	19.582	19.551	19.248	19.560	19.898	19.790	17.752	18.781	20.721	21.225	21.476

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)
Milliar Rp (Billion Rp)

Keterangan / Items	2022	2023	2024								2025				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party															
1. Modal Kerja / Working Capital	666.861	714.983	741.321	755.764	751.278	744.506	760.011	767.197	759.787	768.321	770.347	783.245	784.165	789.633	798.602
NPL/NPF	27.020	22.878	22.188	21.639	21.836	21.453	20.938	20.161	19.753	18.744	20.016	20.155	17.349	17.530	17.966
2. Investasi / Investment	414.560	440.707	451.848	452.129	455.292	449.492	451.251	457.782	462.379	477.738	485.209	489.873	491.220	494.934	487.705
NPL/NPF	9.893	7.751	9.294	9.065	9.142	8.784	8.926	8.916	8.587	8.244	7.455	7.777	7.673	7.691	7.862
3. Konsumsi / Consumption	605.788	679.217	701.701	708.761	715.071	718.399	726.176	732.814	737.880	739.434	826.053	830.059	750.147	750.447	754.980
NPL/NPF	10.103	12.417	14.139	14.005	14.654	14.742	14.864	15.720	16.590	16.416	18.326	18.968	18.467	19.058	19.669
Total Kredit/Pembiayaan / Total Credit/Financing	1.687.209	1.834.908	1.894.870	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
NPL/NPF	47.016	43.046	45.621	44.708	45.631	44.979	44.727	44.796	44.930	43.403	45.797	46.900	43.488	44.279	45.497
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	50.019	49.319	59.505	56.432	64.295	56.913	52.202	53.448	52.234	54.549	56.995	59.726	61.367	68.301	68.395
NPL/NPF	870	1.246	863	826	829	824	819	836	839	845	853	954	883	852	829
2. Impor / Import	50.197	59.664	62.488	66.338	62.874	63.337	65.315	66.761	71.783	68.546	65.106	64.835	70.027	69.088	62.538
NPL/NPF	700	648	637	637	734	732	729	749	751	837	832	858	617	618	351
3. Lainnya / Other	1.586.993	1.725.925	1.772.877	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
NPL/NPF	45.446	41.152	44.122	43.245	44.068	43.423	43.179	43.211	43.341	41.722	44.112	45.088	41.988	42.810	44.317
Total Kredit/Pembiayaan / Total Credit/Financing	1.687.209	1.834.908	1.894.870	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
NPL/NPF	47.016	43.046	45.621	44.708	45.631	44.979	44.727	44.796	44.930	43.403	45.797	46.900	43.488	44.279	45.497

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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party															
1. Modal Kerja / Working Capital	1.597.540	1.781.640	1.839.067	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
NPL/NPF	48.351	44.335	47.337	47.690	48.008	47.407	46.930	46.768	46.905	44.997	48.128	49.332	49.386	52.142	53.024
2. Investasi / Investment	1.000.362	1.165.240	1.266.068	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
NPL/NPF	17.862	18.639	22.140	20.908	20.999	20.839	19.502	20.276	20.346	18.119	19.051	19.327	18.595	19.246	19.867
3. Konsumsi / Consumption	665.652	722.128	752.383	760.219	767.252	773.110	779.945	788.927	796.831	808.680	808.177	810.598	814.477	814.948	817.998
NPL/NPF	9.148	11.673	13.967	13.972	14.156	13.989	14.289	14.366	14.544	14.967	15.915	16.294	16.500	17.453	18.529
Total Kredit/Pembiayaan / Total Credit/Financing	3.263.554	3.669.008	3.857.518	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
NPL/NPF	75.361	74.648	83.445	82.570	83.163	82.235	80.721	81.410	81.796	78.084	83.094	84.953	84.481	88.841	91.420
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	96.647	91.449	91.678	87.931	84.895	81.176	80.659	81.642	82.889	83.168	82.996	81.611	76.514	74.689	73.952
NPL/NPF	2.294	3.028	3.159	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. Impor / Import	26.367	37.524	35.153	37.517	36.972	37.471	36.182	38.690	39.541	41.685	41.486	41.752	42.060	41.981	43.503
NPL/NPF	795	404	405	371	305	315	321	308	270	245	368	417	465	536	514
3. Lainnya / Other	3.140.540	3.540.035	3.730.687	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
NPL/NPF	72.272	71.216	79.881	79.646	80.437	79.637	78.228	79.027	79.297	75.633	79.638	81.464	81.104	85.514	88.212
Total Kredit/Pembiayaan / Total Credit/Financing	3.263.554	3.669.008	3.857.518	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
NPL/NPF	75.361	74.648	83.445	82.570	83.163	82.235	80.721	81.410	81.796	78.084	83.094	84.953	84.481	88.841	91.420

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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
1. KBMI 1	1.010	480	918	937	953	963	944	948	965	950	967	962	811	958	972
NPL/NPF	168	18	175	179	181	183	159	161	164	155	158	161	153	155	160
2. KBMI 2	10.286	5.383	5.169	5.202	5.254	5.291	5.353	5.404	5.471	5.446	5.568	5.613	6.425	5.650	5.663
NPL/NPF	186	272	137	137	138	137	145	149	158	155	158	164	194	175	179
3. KBMI 3	28.386	36.876	37.634	38.222	38.175	38.389	38.782	38.593	39.058	39.462	39.935	39.575	38.914	39.234	39.387
NPL/NPF	521	648	734	725	705	690	695	816	823	838	815	786	764	751	776
4. KBMI 4	45.844	51.769	52.812	53.909	54.214	54.805	55.194	54.658	55.351	56.533	56.956	56.978	56.978	57.400	57.750
NPL/NPF	509	634	709	715	696	684	697	723	756	907	946	956	956	1.027	1.040
5. Bank Umum / Commercial Bank	85.527	94.509	96.533	98.270	98.595	99.449	100.273	99.603	100.845	102.391	103.426	103.127	103.127	103.241	103.772
NPL/NPF	1.384	1.571	1.755	1.755	1.719	1.694	1.696	1.850	1.901	2.055	2.076	2.067	2.067	2.108	2.155

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				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin																
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	415.515	458.325	497.658	509.733	514.165	519.810	517.253	517.924	522.186	523.523	523.784	521.863	527.993	530.682	541.458	542.832
NPL/NPF	6.518	6.342	9.271	10.248	10.120	10.746	10.755	9.845	10.299	10.419	10.180	10.476	10.640	10.758	10.578	10.910
2. Perikanan / <i>Fishery</i>	18.688	19.726	20.797	20.769	20.763	20.676	20.492	20.399	20.407	19.857	19.784	19.588	19.588	19.473	19.359	19.481
NPL/NPF	1.053	1.286	1.102	1.245	1.249	1.226	1.115	1.138	1.173	957	893	963	999	999	1.027	1.074
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	153.803	237.390	290.468	328.433	326.437	332.172	329.133	341.990	352.400	360.695	373.508	376.931	372.518	386.247	382.808	384.681
NPL/NPF	6.799	5.755	3.564	3.763	5.048	4.253	4.358	4.366	4.205	4.218	4.094	4.105	4.339	4.325	4.328	4.365
4. Industri Pengolahan / <i>Processing Industry</i>	951.109	1.067.006	1.117.340	1.153.910	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
NPL/NPF	49.248	40.184	36.383	37.688	38.584	39.141	38.004	37.373	37.546	38.139	35.970	35.363	35.992	34.664	36.768	36.409
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	159.701	162.327	183.959	198.090	201.753	211.134	217.783	200.753	208.007	219.620	220.290	220.066	221.835	224.524	229.036	233.353
NPL/NPF	1.668	761	664	405	416	550	543	535	541	548	520	446	455	336	346	359
6. Konstruksi / <i>Construction</i>	380.381	396.583	395.097	389.088	393.436	394.213	394.062	402.766	394.507	398.861	395.178	384.636	388.436	389.936	392.112	396.406
NPL/NPF	13.755	14.080	14.284	15.554	14.729	15.259	15.209	14.593	14.160	13.229	11.744	10.947	10.791	10.161	10.371	10.479
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	974.420	1.043.912	1.139.157	1.174.276	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
NPL/NPF	39.728	37.666	37.217	42.467	40.669	40.932	40.591	40.152	40.226	40.457	39.166	41.966	43.598	43.364	45.048	46.668
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	120.741	123.620	130.793	133.982	135.773	135.086	135.656	136.210	137.816	138.311	137.352	136.479	136.482	137.545	137.673	137.472
NPL/NPF	7.653	6.636	3.880	4.944	4.527	4.172	4.463	4.521	4.519	4.413	3.783	3.776	3.608	3.424	3.571	3.696
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	306.242	313.052	373.419	405.983	412.014	412.535	408.343	416.446	417.817	417.906	444.980	450.965	447.320	442.435	465.957	475.037
NPL/NPF	6.347	5.116	3.773	4.129	3.994	3.691	3.630	3.566	3.614	3.534	4.236	4.126	4.265	4.230	4.407	4.744
10. Perantara Keuangan / <i>Financial Intermediaries</i>	224.714	305.787	369.668	417.691	429.804	423.201	425.789	428.862	427.574	426.979	448.980	437.177	439.691	449.142	446.984	445.048
NPL/NPF	2.925	2.248	1.623	2.054	1.922	1.957	1.939	1.886	1.836	1.719	1.593	1.364	1.376	1.324	1.324	1.375
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	265.315	314.584	356.071	358.436	367.651	371.687	368.892	368.139	367.324	368.106	376.158	372.533	374.146	380.514	382.137	382.907
NPL/NPF	7.414	6.284	6.599	7.890	6.775	6.767	6.966	6.829	6.828	6.599	6.512	7.280	7.288	6.758	6.783	6.859
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	34.272	43.829	65.292	69.362	77.369	80.114	78.863	78.258	84.975	89.474	96.690	97.193	96.887	98.315	99.606	106.520
NPL/NPF	3	0	1	74	74	74	71	71	71	1	0	0	1	0	0	15
13. Jasa Pendidikan / <i>Education Services</i>	13.990	14.893	16.877	17.197	17.331	17.411	17.533	17.451	17.445	17.655	17.914	17.964	18.180	18.277	18.336	18.739
NPL/NPF	211	258	228	247	227	217	208	213	218	251	247	260	256	276	307	315
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	28.513	31.522	37.410	39.084	39.547	39.847	39.758	40.811	41.182	42.708	46.675	46.580	46.996	47.274	48.242	48.406
NPL/NPF	171	234	456	378	366	391	384	380	389	394	388	439	459	475	479	483
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	95.691	114.669	158.563	151.334	156.934	156.089	159.587	163.871	167.963	172.187	176.906	174.656	178.717	189.622	188.680	195.383
NPL/NPF	2.253	2.399	3.137	3.292	3.065	3.137	3.096	3.106	3.158	3.388	2.940	4.786	4.960	5.061	5.375	5.566
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	3.872	3.985	4.002	3.765	3.779	3.734	3.722	3.765	3.696	3.636	3.633	3.585	3.584	3.582	3.603	3.560
NPL/NPF	80	95	109	135	129	132	130	137	119	114	102	107	107	105	113	113
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	365	22	18	14	13	12	12	261	270	11	11	11	11	11	11	11
NPL/NPF	-	-	0	0	0	0	0	0	0	1	1	1	1	1	0	0
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	716	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	96	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin																
Rumah Tangga / <i>House Hold</i>																
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	581.135	586.568	659.766	689.624	697.266	704.365	707.448	709.140	715.842	718.945	723.582	732.805	736.755	741.952	742.473	745.806
NPL/NPF	12.521	11.831	15.382	16.961	16.709	17.215	17.210	17.300	17.951	18.848	18.530	20.397	21.251	21.348	22.344	23.221
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	27.869	27.945	29.552	29.995	30.316	30.611	30.666	30.821	31.018	31.171	31.468	31.895	31.912	32.022	32.005	31.970
NPL/NPF	546	542	710	832	795	814	790	795	810	865	844	980	998	1.011	1.063	1.109
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	21.010	20.995	22.476	28.030	28.205	28.292	28.410	28.532	28.636	28.805	28.898	28.965	29.190	29.286	29.378	29.549
NPL/NPF	1.018	1.005	935	1.334	1.286	1.261	1.239	1.244	1.188	1.169	1.087	1.153	1.182	1.183	1.241	1.286
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	114.492	115.955	131.419	135.736	133.191	135.550	135.747	137.812	139.800	142.442	142.092	141.535	141.709	142.922	141.760	142.724
NPL/NPF	1.864	1.756	2.594	3.085	3.041	3.133	3.141	3.189	3.194	3.211	3.191	3.167	3.100	3.203	3.336	3.524
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	760.741	773.017	820.985	843.699	852.574	862.416	873.122	883.511	893.586	902.327	910.853	911.195	916.971	922.354	924.851	932.925
NPL/NPF	10.116	9.726	10.271	12.402	12.381	12.844	12.807	12.878	13.050	13.149	13.402	14.357	14.675	14.946	15.673	16.558
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	245.167	247.852	269.458	277.880	284.140	283.785	286.170	291.900	294.989	298.040	301.832	296.135	296.733	297.009	297.269	298.914
NPL/NPF	2.539	2.371	2.794	3.212	3.128	2.982	2.945	3.073	3.233	3.341	3.483	3.293	3.405	3.407	3.674	3.918

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

Keterangan / Items	2021	2022	2023	2024								2025				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin																
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	277.985	310.841	351.708	359.557	362.126	364.694	364.251	365.337	367.456	368.324	363.728	363.340	367.607	365.407	379.244	383.349
NPL/NPF	3.967	4.286	6.869	7.577	7.498	8.136	8.090	7.252	7.536	7.649	7.465	7.648	7.849	7.939	7.626	7.928
2. Perikanan / <i>Fishery</i>	11.313	12.883	13.629	13.727	13.692	13.699	13.694	13.676	13.651	13.051	12.894	12.802	12.823	12.705	12.653	12.623
NPL/NPF	752	794	587	711	734	744	710	727	762	592	538	584	598	597	638	679
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	88.074	137.863	175.643	196.837	193.025	202.129	200.481	215.442	221.681	223.946	232.028	232.354	228.633	234.226	228.742	231.303
NPL/NPF	5.666	4.770	1.905	1.973	3.367	3.344	3.312	3.293	3.341	3.327	3.291	3.348	3.373	3.369	3.367	3.334
4. Industri Pengolahan / <i>Processing Industry</i>	347.203	385.352	405.889	428.420	433.802	433.727	420.058	431.292	442.083	450.886	456.261	446.194	444.167	435.844	436.484	429.825
NPL/NPF	22.244	15.208	13.680	12.912	14.136	13.972	13.862	13.840	14.369	14.491	12.721	11.321	11.571	11.157	12.307	12.351
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	94.090	102.264	109.795	118.713	122.009	131.328	140.071	123.540	126.537	137.025	124.909	125.749	126.231	127.886	132.830	136.837
NPL/NPF	921	265	270	78	77	101	101	100	101	105	78	77	78	72	78	89
6. Konstruksi / <i>Construction</i>	177.544	184.004	187.542	189.038	190.746	190.359	188.921	194.041	189.283	192.374	192.413	188.170	192.885	197.350	198.152	202.412
NPL/NPF	8.212	9.312	7.359	7.670	7.146	7.355	7.339	6.989	6.405	5.963	4.829	4.883	4.744	4.018	4.094	4.124
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	489.375	526.379	567.941	586.598	594.153	591.565	589.605	599.732	596.298	585.576	587.892	580.326	578.589	590.320	587.880	586.624
NPL/NPF	19.066	19.105	18.167	20.701	19.251	19.301	19.119	18.394	18.735	19.091	18.023	19.528	20.265	20.011	20.980	21.495
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	51.110	54.726	60.981	63.315	64.848	64.368	64.343	64.399	64.634	65.018	63.870	63.098	62.847	62.891	62.478	62.012
NPL/NPF	2.455	2.038	1.832	2.059	1.776	1.719	1.726	1.769	1.774	1.676	1.640	1.645	1.466	1.411	1.504	1.571
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	134.995	139.778	165.636	177.297	183.228	180.461	181.592	188.884	191.964	189.783	206.297	206.922	201.358	198.321	212.363	214.407
NPL/NPF	3.790	3.114	1.318	1.503	1.429	1.408	1.358	1.332	1.393	1.400	2.200	2.264	2.243	2.159	2.246	2.318
10. Perantara Keuangan / <i>Financial intermediaries</i>	37.882	52.707	71.936	91.935	97.437	98.879	99.728	101.040	103.734	101.939	110.740	109.058	105.980	99.739	96.179	93.732
NPL/NPF	318	265	201	309	189	189	149	146	148	35	36	40	47	45	47	59
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	81.413	77.132	92.034	99.622	105.741	102.333	102.372	103.803	100.109	99.100	100.920	100.111	103.565	104.579	107.437	106.817
NPL/NPF	3.307	1.807	1.854	2.748	1.618	1.616	1.629	1.260	1.267	1.257	1.235	1.257	1.269	968	952	964
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	31.573	41.030	62.017	66.542	74.445	77.204	75.987	75.123	81.909	86.486	93.586	93.913	93.662	94.704	96.055	103.124
NPL/NPF	3	-	0	3	3	3	0	0	0	0	0	-	-	0	-	-
13. Jasa Pendidikan / <i>Education Services</i>	2.548	2.532	2.265	2.361	2.405	2.422	2.440	2.434	2.414	2.480	2.517	2.521	2.560	2.547	2.557	2.617
NPL/NPF	45	46	35	36	33	27	27	24	24	30	31	42	43	47	53	59
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	9.641	10.100	13.800	14.949	15.299	15.413	14.961	15.418	15.470	15.676	16.707	16.872	16.956	17.105	17.829	17.950
NPL/NPF	66	66	113	142	121	115	112	106	100	108	105	118	125	135	135	136
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	61.478	81.953	124.138	120.336	125.421	124.313	127.063	130.610	134.448	138.250	142.185	140.214	142.380	148.376	147.788	154.610
NPL/NPF	1.537	1.608	2.129	2.401	2.262	2.371	2.329	2.327	2.366	2.556	2.146	3.912	4.029	4.121	4.371	4.521
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	1.211	1.053	1.050	960	979	937	929	968	949	890	875	864	860	859	883	840
NPL/NPF	39	49	64	68	62	60	58	61	58	53	42	48	49	47	50	51
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	361	17	15	11	11	10	10	259	268	9	9	9	9	8	8	8
NPL/NPF	-	-	0	0	0	0	0	0	0	1	1	1	1	1	0	0
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin																
Rumah Tangga / House Hold																
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	322.700	335.181	383.610	406.040	411.038	416.160	418.009	418.615	423.483	425.324	427.771	437.906	441.273	444.713	445.372	447.365
NPL/NPF	6.415	5.719	8.035	8.941	8.653	9.217	9.267	9.307	10.016	10.798	10.734	12.182	12.927	12.944	13.523	13.969
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	7.492	7.624	8.245	8.783	8.997	9.212	9.342	9.494	9.679	9.843	10.034	10.684	10.724	10.851	10.875	10.941
NPL/NPF	266	254	342	378	359	393	385	384	420	449	447	542	558	570	605	627
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	5.119	4.534	4.369	9.144	9.179	9.086	9.091	9.136	9.124	9.175	9.218	9.413	9.570	9.518	9.428	9.453
NPL/NPF	312	398	291	696	629	616	580	576	567	554	515	534	573	561	586	592
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	33.135	36.915	38.379	37.632	36.677	35.893	35.365	35.271	35.267	35.198	35.967	35.239	34.647	33.924	33.284	32.676
NPL/NPF	387	435	627	779	788	752	693	663	626	648	767	665	640	603	610	636
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	305.113	329.856	332.005	336.895	339.948	343.765	346.621	349.283	353.578	356.967	361.414	360.346	362.049	362.814	362.733	364.486
NPL/NPF	3.291	3.422	3.981	4.741	4.821	5.174	5.128	5.239	5.312	5.506	5.839	6.313	6.452	6.525	6.837	7.280
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>																
NPL/NPF	51.765	59.416	69.361	73.413	74.953	75.724	76.581	77.746	78.793	80.034	81.965	75.097	75.311	75.596	76.194	76.733
NPL/NPF	845	676	819	928	945	900	891	956	1.010	1.090	1.175	920	933	964	1.005	1.033

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				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin																
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	14.973	18.364	21.903	22.894	23.088	23.249	23.424	23.504	23.289	23.571	23.778	23.740	23.837	24.055	24.016	24.164
NPL/NPF	675	635	746	943	920	940	974	922	934	951	915	1.008	968	998	1.078	1.114
2. Perikanan / <i>Fishery</i>	1.379	1.587	1.824	1.861	1.866	1.878	1.882	1.867	1.912	1.903	1.913	1.895	1.874	1.866	1.849	1.869
NPL/NPF	107	103	133	173	167	170	169	171	180	137	126	151	152	151	142	145
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	1.065	4.089	3.128	3.510	3.586	3.634	3.610	4.077	4.416	4.292	4.262	4.173	4.255	4.384	4.334	4.382
NPL/NPF	269	277	96	141	136	137	113	111	110	110	104	102	104	107	114	114
4. Industri Pengolahan / <i>Processing Industry</i>	20.312	25.550	26.987	25.178	24.828	24.178	24.209	25.631	26.045	25.708	27.417	27.060	27.346	27.173	27.125	26.966
NPL/NPF	550	485	773	1.272	1.242	1.260	1.271	1.259	1.283	1.287	1.261	1.456	1.475	2.037	2.058	2.074
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	2.204	1.765	1.553	1.684	1.834	1.842	1.839	1.732	1.740	1.661	1.562	1.507	1.513	1.419	1.392	1.378
NPL/NPF	56	10	11	11	11	11	11	11	11	12	12	12	12	12	13	13
6. Konstruksi / <i>Construction</i>	36.285	39.217	42.001	39.796	41.300	42.819	43.434	42.238	40.517	39.778	38.009	34.821	35.177	34.707	34.736	35.248
NPL/NPF	2.558	2.394	2.511	2.880	2.668	2.715	2.721	2.811	2.830	2.846	2.629	2.699	2.719	2.792	2.796	2.910
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	42.815	51.287	59.773	62.130	64.432	64.767	64.897	65.324	65.577	65.282	65.172	64.234	64.957	65.890	64.005	64.358
NPL/NPF	2.909	2.518	3.204	4.137	3.942	4.060	4.091	4.338	4.360	4.565	4.564	4.892	5.004	5.075	5.253	5.351
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	7.431	7.942	9.071	9.424	9.597	9.613	9.729	9.847	9.907	10.010	10.103	9.970	10.062	10.111	10.097	10.123
NPL/NPF	824	538	328	389	413	419	383	427	431	457	431	426	426	323	404	411
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	7.011	7.182	8.379	9.474	9.149	9.080	9.106	8.116	8.060	7.821	7.838	7.685	7.797	7.773	7.804	7.859
NPL/NPF	166	118	104	133	120	97	98	107	97	110	121	148	202	216	225	237
10. Perantara Keuangan / <i>Financial intermediaries</i>	8.943	11.757	12.185	13.694	14.670	14.201	14.130	14.113	13.828	13.464	13.173	12.717	12.849	13.352	12.916	12.925
NPL/NPF	325	408	324	478	425	432	427	417	423	419	308	307	309	306	308	314
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	4.858	5.467	5.951	6.172	6.256	6.243	5.691	5.622	5.614	5.640	5.554	5.471	5.487	5.420	5.363	5.391
NPL/NPF	629	638	700	768	752	755	744	764	767	767	750	771	782	720	744	763
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	2.681	2.726	2.994	2.752	2.854	2.838	2.799	3.054	2.983	2.891	3.032	3.200	3.136	3.519	3.451	3.293
NPL/NPF	0	0	0	70	70	70	70	70	70	0	0	0	0	0	0	14
13. Jasa Pendidikan / <i>Education Services</i>	1.282	1.261	2.249	2.334	2.320	2.331	2.351	2.353	2.352	2.638	2.762	2.782	2.801	3.060	3.029	3.091
NPL/NPF	19	16	32	43	26	25	17	25	28	27	24	24	23	25	26	28
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	2.249	2.336	2.563	2.585	2.640	2.632	2.638	2.661	2.682	2.692	2.818	2.801	2.779	2.857	2.905	2.924
NPL/NPF	20	27	40	69	79	83	79	80	83	86	81	84	95	86	89	86
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	5.917	6.138	6.928	7.160	7.200	7.261	7.332	7.748	7.859	7.920	7.813	7.702	7.748	7.790	7.828	7.868
NPL/NPF	216	197	245	310	279	287	284	291	295	330	329	381	427	458	486	484
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	219	256	262	191	189	188	187	187	177	173	190	172	177	174	172	170
NPL/NPF	6	8	10	13	12	13	13	13	13	13	14	15	15	16	15	16
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	1	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin																
Rumah Tangga / <i>House Hold</i>																
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	24.829	26.917	29.207	30.171	30.380	30.646	30.676	30.551	30.675	30.709	30.585	30.638	30.776	30.974	30.994	31.090
NPL/NPF	1.669	1.497	1.606	1.902	1.872	1.912	1.924	1.899	1.878	1.910	1.778	1.912	1.929	1.943	2.031	2.116
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	501	503	564	592	599	605	607	609	610	610	610	615	619	617	613	615
NPL/NPF	36	23	27	34	33	34	35	34	34	35	32	39	39	35	40	41
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	408	412	408	435	438	439	441	452	465	472	474	485	483	483	486	487
NPL/NPF	94	83	82	99	98	94	92	90	81	84	81	85	85	101	116	120
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	592	701	1.100	1.376	1.412	1.463	1.493	1.531	1.547	1.548	1.565	1.547	1.538	1.541	1.525	1.512
NPL/NPF	3	4	8	19	20	23	27	32	34	36	37	53	56	60	64	67
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	210.004	224.468	243.433	251.050	253.472	256.367	260.032	264.276	267.235	269.155	270.672	270.919	272.438	273.671	273.591	275.599
NPL/NPF	1.320	1.404	1.491	1.778	1.644	1.699	1.679	1.686	1.695	1.731	1.670	1.834	1.896	1.948	2.096	2.214
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>																
NPL/NPF	120.110	122.924	124.215	123.331	123.505	123.846	124.413	126.110	126.489	126.411	126.469	126.033	126.076	125.723	125.252	125.145
	635	630	759	848	751	751	757	749	747	749	748	800	828	839	915	985

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				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin																
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	120.532	128.690	123.626	126.167	128.245	130.940	128.665	128.578	130.900	131.136	135.822	134.324	136.091	140.253	136.937	134.062
NPL/NPF	1.876	1.421	1.655	1.728	1.702	1.670	1.691	1.672	1.830	1.819	1.800	1.820	1.823	1.821	1.873	1.868
2. Perikanan / <i>Fishery</i>	5.996	5.256	5.344	5.182	5.205	5.098	4.916	4.855	4.844	4.903	4.977	4.890	4.891	4.903	4.856	4.989
NPL/NPF	194	389	382	338	338	345	236	240	231	228	228	227	250	251	247	250
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	57.716	87.142	105.270	120.141	122.305	118.727	117.939	115.206	119.310	125.377	130.574	133.646	132.699	140.221	142.332	142.073
NPL/NPF	864	708	1.563	1.649	1.545	772	933	961	754	782	698	655	862	849	847	917
4. Industri Pengolahan / <i>Processing Industry</i>	517.323	584.901	614.180	632.655	634.814	644.320	639.544	639.215	657.010	660.754	671.108	674.067	690.667	695.945	703.106	709.131
NPL/NPF	22.699	22.330	20.159	21.296	20.992	21.647	20.725	20.700	20.388	20.123	19.735	20.283	20.633	20.083	21.046	20.649
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	54.148	51.602	68.622	73.527	73.882	73.923	72.108	71.663	75.966	77.017	89.947	88.873	89.993	90.984	90.573	90.977
NPL/NPF	692	486	382	316	327	438	431	424	429	430	430	358	365	252	255	256
6. Konstruksi / <i>Construction</i>	163.800	169.139	162.285	156.837	158.085	158.881	159.565	164.232	162.456	164.442	162.497	159.261	157.961	155.382	155.897	155.426
NPL/NPF	2.985	2.373	4.415	5.004	4.915	5.189	5.149	4.793	4.925	4.420	4.287	3.365	3.327	3.351	3.482	3.445
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	425.857	453.004	493.074	505.655	511.571	504.310	508.201	523.000	523.376	524.318	516.925	503.306	511.257	519.113	522.293	518.649
NPL/NPF	17.192	15.842	15.689	17.469	17.316	17.412	17.223	17.264	16.973	16.842	16.465	17.431	18.213	18.163	18.700	19.707
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	60.859	60.861	60.740	61.244	61.328	61.105	61.584	61.964	63.275	63.283	63.379	63.412	63.573	64.544	65.098	65.336
NPL/NPF	4.281	3.969	1.720	2.497	2.338	2.035	2.354	2.325	2.315	2.280	1.713	1.706	1.716	1.690	1.663	1.715
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	150.554	151.930	186.647	204.487	204.842	206.525	200.740	202.585	203.791	204.856	214.547	219.275	219.943	219.822	227.975	234.539
NPL/NPF	2.391	1.883	2.351	2.493	2.445	2.186	2.173	2.127	2.123	2.023	1.915	1.715	1.819	1.855	1.936	2.189
10. Perantara Keuangan / <i>Financial intermediaries</i>	144.436	192.610	234.941	267.807	268.985	264.933	269.367	268.926	264.491	265.867	272.064	263.550	267.728	280.879	282.931	282.266
NPL/NPF	2.282	1.575	1.098	1.268	1.307	1.337	1.363	1.324	1.266	1.265	1.250	1.018	1.021	973	969	1.002
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	174.670	226.992	251.664	245.042	248.295	255.426	253.559	251.814	254.107	255.691	262.359	258.890	257.107	262.144	261.194	262.193
NPL/NPF	3.478	3.839	4.044	4.375	4.405	4.396	4.593	4.805	4.794	4.575	4.527	5.252	5.237	5.071	5.086	5.131
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	18	73	66	68	70	72	77	81	83	97	72	80	89	92	101	102
NPL/NPF	0	0	1	1	1	1	1	1	0	0	0	0	1	0	0	0
13. Jasa Pendidikan / <i>Education Services</i>	10.160	11.100	12.363	12.502	12.605	12.656	12.740	12.662	12.677	12.534	12.634	12.657	12.818	12.667	12.749	13.028
NPL/NPF	147	195	161	168	168	165	164	164	166	194	192	193	189	204	228	228
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	16.565	19.082	21.045	21.549	21.605	21.799	22.159	22.732	23.027	24.337	27.148	26.904	27.258	27.309	27.505	27.529
NPL/NPF	85	142	302	166	167	193	192	193	205	200	203	237	239	254	255	261
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	27.998	26.532	27.448	23.837	24.312	24.515	25.192	25.512	25.656	26.017	26.907	26.740	28.589	33.455	33.064	32.904
NPL/NPF	501	595	763	581	523	478	484	488	497	502	465	493	504	482	518	561
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	2.441	2.676	2.690	2.614	2.611	2.609	2.606	2.610	2.569	2.572	2.568	2.549	2.547	2.550	2.548	2.550
NPL/NPF	35	39	36	54	55	59	59	63	49	48	46	44	43	43	47	46
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	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 / <i>Business Activities which are not clearly defined</i>	462	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	89	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin																
Rumah Tangga / <i>House Hold</i>																
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	196.152	224.200	246.821	253.282	255.717	257.429	258.629	259.841	261.552	262.778	265.092	264.128	264.572	266.134	265.977	267.223
NPL/NPF	4.078	4.613	5.740	6.118	6.184	6.085	6.019	6.093	6.057	6.140	6.018	6.302	6.394	6.460	6.790	7.136
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	18.071	19.784	20.729	20.608	20.708	20.782	20.706	20.707	20.717	20.705	20.813	20.584	20.558	20.542	20.506	20.403
NPL/NPF	227	265	341	421	403	387	370	377	355	380	366	399	401	405	418	442
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	15.241	16.046	17.696	18.448	18.585	18.763	18.874	18.941	19.043	19.155	19.203	19.062	19.134	19.282	19.461	19.606
NPL/NPF	537	524	562	539	559	551	567	578	540	530	492	534	524	521	539	574
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	65.335	78.297	91.925	96.713	95.087	98.177	98.873	100.992	102.968	105.679	104.544	104.733	105.508	107.440	106.932	108.518
NPL/NPF	1.584	1.317	1.959	2.287	2.233	2.358	2.421	2.495	2.534	2.527	2.387	2.449	2.405	2.540	2.661	2.821
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	179.068	218.249	245.493	255.706	259.107	262.238	266.422	269.913	272.734	276.201	278.764	279.927	282.482	285.865	288.523	292.837
NPL/NPF	4.290	4.848	4.751	5.840	5.873	5.929	5.958	5.918	6.007	5.912	5.893	6.209	6.327	6.473	6.740	7.063
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>																
NPL/NPF	54.069	55.453	74.570	79.011	83.409	81.657	83.326	84.973	86.397	88.079	89.689	91.120	91.313	91.562	91.710	92.880
	1.067	900	1.194	1.407	1.405	1.306	1.295	1.344	1.450	1.474	1.525	1.572	1.599	1.541	1.681	1.826

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				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin																
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	2.026	430	422	1.115	705	927	913	505	540	492	456	459	459	967	1.261	1.256
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Perikanan / <i>Fishery</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	6.948	8.296	6.427	7.945	7.522	7.682	7.103	7.265	6.992	7.080	6.644	6.758	6.931	7.417	7.400	6.923
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Industri Pengolahan / <i>Procesing Industry</i>	66.270	71.203	70.283	67.657	72.215	71.806	68.124	62.272	60.890	64.347	69.349	68.255	65.476	68.789	74.180	69.178
NPL/NPF	3.754	2.161	1.771	2.208	2.215	2.262	2.147	1.574	1.507	2.239	2.253	2.303	2.313	1.387	1.357	1.334
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	9.259	6.696	3.990	4.166	4.029	4.042	3.765	3.818	3.765	3.917	3.873	3.937	4.099	4.235	4.240	4.161
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6. Konstruksi / <i>Construction</i>	2.753	4.224	3.269	3.416	3.305	2.155	2.141	2.255	2.251	2.267	2.260	2.384	2.413	2.497	3.328	3.321
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	16.373	13.242	18.368	19.893	20.128	17.206	14.623	13.160	18.175	19.128	16.864	16.022	17.383	22.228	21.132	21.175
NPL/NPF	562	201	157	160	160	160	158	157	158	159	115	115	115	115	115	115
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	1.341	91	-	-	-	-	-	-	-	-	-	-	-	-	-	0
NPL/NPF	94	91	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	13.683	14.162	12.756	14.725	14.795	16.470	16.904	16.862	14.002	15.446	16.298	17.083	18.221	16.519	17.816	18.233
NPL/NPF	-	0	-	0	-	-	-	-	-	-	-	-	-	-	-	-
10. Perantara Keuangan / <i>Financial intermediaries</i>	33.453	48.713	50.605	44.256	48.711	45.188	42.564	44.783	45.521	45.709	53.002	51.852	53.134	55.172	54.959	56.125
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	4.374	4.992	6.422	7.601	7.359	7.685	7.270	6.901	7.494	7.675	7.326	8.061	7.987	8.371	8.143	8.506
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	-	-	215	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13. Jasa Pendidikan / <i>Education Services</i>	1	1	1	1	1	2	2	1	2	4	2	3	2	3	1	1
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	58	3	3	2	3	3	1	1	3	3	2	3	3	3	3	3
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	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 / <i>Individual Services which Serve Households</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	185	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin																
Rumah Tangga / <i>House Hold</i>																
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	324	271	129	131	131	131	134	133	132	133	133	132	134	131	130	128
NPL/NPF	2	3	-	1	1	1	1	1	-	0	0	0	0	0	0	0
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	36	34	13	12	12	11	11	11	12	12	11	11	11	13	11	11
NPL/NPF	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	4	4	4	3	3	3	3	3	3	3	3	3	3	3	3	3
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	39	42	15	16	16	16	17	18	17	17	17	16	17	17	18	18
NPL/NPF	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	543	443	54	48	47	46	46	39	38	3	3	3	3	4	4	4
NPL/NPF	60	53	48	42	42	41	42	35	35	-	-	-	-	-	-	-
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	9.887	10.059	1.312	2.124	2.273	2.557	1.849	3.071	3.310	3.516	3.708	3.885	4.032	4.127	4.113	4.156
NPL/NPF	229	165	21	30	27	25	2	25	26	27	35	2	45	62	72	75

Tabel 3.6.a.
Kredit/Pembiayaan dan NPL/NPF Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Kredit/Pembiayaan - Mei 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 - Mei 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	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	Jasa Pendidikan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	Jasa Perorangan yang Melayani Rumah Tangga	Badan Internasional dan Badan Ekstra Internasional Lainnya	Kegiatan yang belum jelas batasannya	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan Apartemen	Rumah Tangga - Untuk Pemilikan Rumah atau Rukan	Rumah Tangga - Untuk Pemilikan 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	15.949	1.349	3.993	67.801	3.312	19.929	106.086	12.083	22.196	7.793	17.870	320	3.401	6.841	11.274	302	0	-	170.956	3.569	3.372	3.517	122.900	19.456
NPL/NPF	966	102	24	4.039	18	1.337	5.974	422	380	146	308	-	25	47	555	19	-	-	6.697	153	221	69	2.094	132
Banten	932	175	476	23.812	398	11.158	25.449	2.432	10.684	3.178	14.865	0	521	3.202	2.789	93	-	-	67.620	2.238	2.171	1.186	32.168	6.484
NPL/NPF	41	9	38	561	4	394	1.050	56	854	23	70	-	2	11	98	2	-	-	1.850	103	64	7	642	63
DKI Jakarta	191.268	2.384	285.509	785.107	196.024	274.132	423.081	52.890	369.496	418.282	289.146	17.965	5.456	17.708	115.446	332	5	-	185.085	19.638	10.811	122.046	187.457	137.216
NPL/NPF	2.693	115	3.887	17.394	225	3.885	11.363	1.307	2.267	764	4.785	15	187	134	2.570	16	-	-	5.564	704	416	3.133	5.306	2.616
D.I Yogyakarta	2.749	269	94	4.601	268	6.793	12.142	3.368	1.051	1.210	1.367	1	1.030	1.236	2.653	51	-	-	4.979	101	339	190	10.867	1.170
NPL/NPF	108	22	2	119	2	151	611	131	24	11	47	-	11	66	102	5	-	-	159	12	28	1	251	10
Jawa Tengah	25.743	2.667	396	56.960	348	20.140	116.239	12.625	4.988	2.554	7.690	13	2.006	4.984	12.329	306	-	-	34.030	421	1.148	1.938	38.231	37.041
NPL/NPF	838	162	38	9.575	12	581	5.194	377	122	158	173	-	14	64	456	14	-	-	900	5	66	44	564	218
Jawa Timur	41.986	2.724	2.789	117.419	4.454	22.188	151.258	11.794	14.140	1.898	12.133	131	2.277	3.550	13.090	629	1	-	75.683	2.865	2.905	4.656	95.127	3.537
NPL/NPF	1.641	113	97	2.499	33	590	8.513	365	306	69	577	0	31	34	454	18	-	-	2.608	84	183	110	1.426	42
Bengkulu	6.554	90	204	520	13	137	5.024	564	225	10	273	0	38	135	595	24	-	-	2.995	12	66	65	6.967	5.541
NPL/NPF	98	2	1	15	0	23	154	12	14	0	3	-	0	0	22	0	-	-	71	-	3	0	58	39
Jambi	15.788	117	412	2.297	23	967	8.570	1.236	476	33	647	0	94	150	1.073	30	-	-	7.218	111	146	114	15.814	94
NPL/NPF	166	5	1	23	0	87	231	29	4	15	8	-	1	4	23	3	-	-	182	0	4	2	248	1
Aceh	3.461	283	180	1.349	101	467	6.093	636	334	25	263	-	87	382	791	43	-	-	2.991	65	40	901	26.215	16
NPL/NPF	85	16	2	38	0	151	302	29	31	-	30	-	1	2	22	1	-	-	37	0	2	13	171	0
Sumatera Utara	53.686	594	357	67.096	647	7.078	48.256	2.932	4.331	1.258	5.808	9	585	2.653	4.323	206	2	-	24.346	766	1.881	2.847	49.267	1.938
NPL/NPF	586	29	23	683	2	375	1.722	121	120	31	95	-	10	18	146	4	-	-	796	8	58	55	744	35
Sumatera Barat	11.514	302	149	2.456	30	741	16.614	1.141	1.515	39	815	-	252	364	1.497	41	0	-	6.049	80	151	90	11.367	15.595
NPL/NPF	312	23	6	77	1	100	692	37	31	4	33	-	0	1	66	2	-	-	104	6	3	0	160	47
Riau	25.839	148	264	9.299	67	2.761	13.148	1.931	3.679	414	2.021	39	169	1.219	2.286	37	-	-	13.484	148	509	220	23.905	808
NPL/NPF	433	8	4	108	0	163	467	26	36	72	36	-	0	8	54	1	-	-	468	4	11	1	387	11
Sumatera Selatan	21.423	267	1.229	13.161	273	3.303	18.541	1.958	2.370	46	3.815	3	335	537	1.532	136	-	-	17.522	154	450	542	29.916	1.686
NPL/NPF	496	28	1	41	3	228	884	39	28	3	77	-	0	5	67	2	-	-	482	6	28	8	435	10
Banka Belitung	2.593	376	1.692	458	8	179	2.918	193	161	5	98	-	43	134	405	4	-	-	2.946	19	51	60	5.815	62
NPL/NPF	58	34	8	9	1	19	91	3	5	0	4	-	0	0	18	0	-	-	42	0	5	1	66	1
Kepulauan Riau	322	402	464	7.192	2.971	1.390	7.769	1.699	6.321	88	2.883	1	277	237	1.062	14	-	-	10.824	116	423	174	10.775	839
NPL/NPF	10	15	0	930	0	187	144	62	2	4	61	-	3	4	23	1	-	-	266	2	8	1	173	12
Lampung	11.458	566	271	4.880	128	660	17.731	1.272	1.996	373	1.161	-	385	824	1.337	59	-	-	7.076	103	160	168	9.264	6.168
NPL/NPF	256	41	12	252	6	89	803	41	14	3	15	-	5	18	75	2	-	-	164	1	4	3	114	96
Kalimantan Selatan	10.379	350	10.800	2.429	485	1.005	12.000	843	6.823	426	2.407	0	93	171	2.005	43	-	-	13.549	76	442	165	16.613	267
NPL/NPF	109	20	79	91	2	134	632	22	39	7	52	-	5	1	72	4	-	-	441	2	30	1	386	1
Kalimantan Barat	19.824	448	230	1.459	140	524	12.391	1.480	3.262	227	1.116	50	82	128	1.064	20	-	-	9.828	239	490	362	22.110	306
NPL/NPF	192	36	8	89	0	75	766	43	36	3	20	-	1	3	50	0	-	-	262	0	7	4	255	3
Kalimantan Timur	17.038	584	11.569	3.710	3.250	4.498	17.197	2.741	7.486	129	3.380	1	214	263	2.856	36	-	-	10.144	211	874	1.061	25.770	832
NPL/NPF	47	26	40	33	3	398	774	27	97	12	97	-	0	2	88	0	-	-	291	2	23	18	482	15
Kalimantan Tengah	14.956	150	230	1.065	118	713	9.469	781	741	1.072	479	2	86	109	1.112	18	-	-	5.525	36	61	75	14.076	231
NPL/NPF	126	6	0	8	0	150	279	9	22	1	12	-	0	1	40	0	-	-	141	1	2	0	216	2
Sulawesi Tengah	5.116	568	9.060	3.485	189	886	9.152	708	776	31	796	-	24	44	770	23	-	-	3.807	50	112	46	20.043	392
NPL/NPF	87	23	28	24	0	74	376	10	17	0	15	-	0	0	29	1	-	-	59	-	4	0	302	2
Sulawesi Selatan	14.600	2.059	2.646	7.441	3.527	5.376	37.766	3.140	2.565	477	3.566	3	482	724	4.025	201	-	-	27.608	555	1.476	1.460	30.132	12.814
NPL/NPF	267	75	22	377	33	301	1.851	229	106	27	149	-	5	31	183	4	-	-	596	9	71	37	465	89
Sulawesi Utara	1.692	345	4.888	902	172	1.522	8.312	1.004	408	11	1.184	-	18	113	791	116	-	-	6.218	72	283	73	13.348	10.862
NPL/NPF	50	21	0	52	0	215	247	27	13	0	12	-	2	3	52	1	-	-	199	1	9	1	226	143
Gorontalo	632	113	35	272	2.179	129	2.574	159	54	1	82	0	54	42	299	2	2	-	1.452	12	29	7	5.593	3.797
NPL/NPF	100	13	0	28	0	49	225	23	4	0	22	-	-	1	26	0	0	-	20	1	0	0	113	31
Sulawesi Barat	2.285	104	23	268	24	130	2.340	111	44	7	42	0	11	36	324	4	-	-	982	4	19	8	3.797	2.005
NPL/NPF	54	4	2	35	0	21	132	5	3	3	5	-	0	0	13	0	-	-	23	-	4	0	29	18
Sulawesi Tenggara	3.575	563	1.908	728	15	506	7.328	590																

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				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
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	3.332.464	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
NPL/NPF	104.692	95.607	90.069	96.835	95.807	96.416	95.444	93.801	93.270	93.043	89.965	93.212	95.197	93.720	97.359	99.085
2. Investasi / Investment	1.527.639	1.710.944	1.920.752	2.038.685	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
NPL/NPF	41.276	33.737	32.222	37.679	36.087	36.230	36.020	34.911	35.634	35.338	32.404	33.193	33.938	32.541	33.466	34.344
3. Konsumsi / Consumption	1.619.696	1.772.331	1.933.656	2.004.965	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
NPL/NPF	27.303	27.232	32.686	37.826	37.339	38.249	38.132	38.481	39.425	40.582	40.537	43.347	44.611	45.098	47.330	49.616
Total Kredit/Pembiayaan / Total Credit/Financing	5.768.585	6.423.564	7.090.243	7.376.114	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
NPL/NPF	173.270	156.576	154.977	172.339	169.234	170.895	169.596	167.192	168.329	168.963	162.906	169.752	173.745	171.359	178.155	183.045
Orientasi Penggunaan / User Orientation																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																
1. Ekspor / Export	199.100	189.896	184.109	200.596	195.075	200.469	187.268	174.613	178.258	180.072	186.123	188.514	189.420	186.236	196.224	195.340
NPL/NPF	6.092	5.533	5.237	5.654	5.006	4.869	4.655	3.882	3.781	4.712	4.705	5.517	5.526	5.287	5.104	5.056
2. Impor / Import	79.660	86.567	105.929	107.934	114.619	109.912	111.218	111.308	115.651	121.739	120.765	117.222	117.290	123.575	122.559	117.234
NPL/NPF	3.472	1.948	1.446	1.432	1.428	1.576	1.431	1.527	1.556	1.514	1.574	1.392	1.503	1.315	1.423	1.132
3. Lainnya / Other	5.489.825	6.147.100	6.800.205	7.067.585	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
NPL/NPF	163.706	149.094	148.294	165.254	162.800	164.450	163.510	161.783	162.992	162.737	156.627	162.844	166.716	164.757	171.627	176.858
Total Kredit/Pembiayaan / Total Credit/Financing	5.768.585	6.423.564	7.090.243	7.376.114	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
NPL/NPF	173.270	156.576	154.977	172.339	169.234	170.895	169.596	167.192	168.329	168.963	162.906	169.752	173.745	171.359	178.155	183.045

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				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
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	1.517.362	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
NPL/NPF	51.166	46.655	39.541	40.959	41.035	41.598	41.222	40.192	40.212	40.131	38.250	39.739	40.526	39.633	41.419	42.217
2. Investasi / Investment	712.338	795.726	933.562	1.012.854	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
NPL/NPF	21.226	16.079	16.845	19.955	18.678	18.831	18.702	17.428	18.167	18.203	16.130	16.975	17.225	16.461	17.027	17.462
3. Konsumsi / Consumption	725.325	773.527	835.969	871.907	880.792	889.840	895.009	899.546	909.925	916.541	926.369	928.686	933.573	937.415	937.887	941.654
NPL/NPF	11.515	10.903	14.095	16.462	16.195	17.052	16.943	17.126	17.951	19.045	19.476	21.156	22.083	22.168	23.165	24.137
Total Kredit/Pembiayaan / Total Credit/Financing	2.623.165	2.894.142	3.241.987	3.402.123	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
NPL/NPF	83.906	73.637	70.481	77.377	75.909	77.481	76.867	74.746	76.330	77.379	73.855	77.871	79.834	78.262	81.612	83.816
Orientasi Penggunaan / User Orientation																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																
1. Ekspor / Export	102.437	93.345	85.130	89.635	88.594	84.776	81.688	77.703	78.438	79.629	79.908	79.907	78.413	73.451	71.478	70.726
NPL/NPF	1.495	2.287	2.923	3.160	3.157	2.551	2.417	2.167	2.072	2.227	2.203	2.297	2.252	2.094	1.969	1.888
2. Impor / Import	12.747	20.066	29.581	27.905	28.923	30.985	31.254	30.068	32.851	33.041	34.894	34.909	34.896	35.593	35.569	37.491
NPL/NPF	106	212	290	292	284	246	259	263	249	210	185	191	177	165	162	143
3. Lainnya / Other	2.507.981	2.780.731	3.076.636	3.243.620	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
NPL/NPF	82.305	71.138	71.989	73.299	73.936	73.112	74.805	72.316	74.009	74.942	71.467	75.383	77.405	76.003	79.481	81.785
Total Kredit/Pembiayaan / Total Credit/Financing	2.623.165	2.894.142	3.191.347	3.361.159	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
NPL/NPF	83.906	73.637	75.201	76.751	77.377	75.909	77.481	74.746	76.330	77.379	73.855	77.871	79.834	78.262	81.612	83.816

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		
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
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	122.841	126.401	126.651	126.559	126.266	124.266	122.825	119.885	114.876	115.827	117.647	115.449	116.371
NPL/NPF	7.337	6.722	7.453	9.519	9.017	9.214	9.232	9.469	9.565	9.709	9.323	9.978	10.121	10.794	11.091	11.380
2. Investasi / Investment	62.060	72.672	85.393	87.999	89.409	90.102	90.700	91.810	92.692	92.619	95.512	95.053	95.969	95.902	95.573	95.639
NPL/NPF	1.992	1.651	1.803	2.312	2.246	2.259	2.233	2.347	2.350	2.409	2.344	2.498	2.592	2.528	2.662	2.694
3. Konsumsi / Consumption	356.444	375.924	398.927	406.956	409.807	413.366	417.662	423.528	427.022	428.907	430.375	430.239	431.930	433.009	432.462	434.448
NPL/NPF	3.757	3.641	3.974	4.679	4.418	4.513	4.514	4.489	4.469	4.547	4.345	4.723	4.833	4.928	5.261	5.543
Total Kredit/Pembiayaan / Total Credit/Financing	516.091	562.847	606.680	617.795	625.616	630.119	634.921	641.603	643.980	644.351	645.772	640.168	643.725	646.558	643.484	646.458
NPL/NPF	13.086	12.013	13.229	16.509	15.681	15.985	15.980	16.305	16.384	16.665	16.012	17.200	17.546	18.250	19.014	19.616
Orientasi Penggunaan / User Orientation																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																
1. Ekspor / Export	529	953	758	323	306	306	303	302	295	207	203	202	191	196	194	176
NPL/NPF	3	1	1	1	1	1	1	0	0	3	3	3	3	2	2	2
2. Impor / Import	142	266	63	53	34	39	32	40	40	43	43	44	45	60	60	63
NPL/NPF	5	8	5	5	5	5	5	5	5	5	5	5	5	5	5	5
3. Lainnya / Other	515.419	561.628	605.859	617.419	625.277	629.774	634.586	641.261	643.645	644.101	645.526	639.922	643.490	646.302	643.230	646.219
NPL/NPF	13.078	12.005	13.224	16.504	15.676	15.980	15.974	16.300	16.379	16.658	16.005	17.192	17.539	18.243	19.007	19.610
Total Kredit/Pembiayaan / Total Credit/Financing	516.091	562.847	606.680	617.795	625.616	630.119	634.921	641.603	643.980	644.351	645.772	640.168	643.725	646.558	643.484	646.458
NPL/NPF	13.086	12.013	13.229	16.509	15.681	15.985	15.980	16.305	16.384	16.665	16.012	17.200	17.546	18.250	19.014	19.616

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				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
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	1.550.692	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
NPL/NPF	42.536	40.373	41.531	44.395	43.789	43.588	43.071	42.787	42.221	41.201	40.426	41.484	42.535	41.791	43.376	44.038
2. Investasi / Investment	718.332	809.460	874.310	908.623	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
NPL/NPF	17.300	15.411	13.189	15.006	14.754	14.734	14.699	14.757	14.725	14.330	13.529	13.312	13.707	13.551	13.777	14.188
3. Konsumsi / Consumption	527.095	612.029	697.233	723.768	732.612	739.047	746.830	755.367	763.412	772.597	778.105	779.555	783.567	790.825	793.108	801.466
NPL/NPF	11.739	12.467	14.548	16.611	16.656	16.617	16.630	16.805	16.943	16.963	16.680	17.466	17.649	17.940	18.831	19.861
Total Kredit/Pembiayaan / Total Credit/Financing	2.461.474	2.783.624	3.067.242	3.183.083	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
NPL/NPF	71.575	68.251	69.269	76.013	75.199	74.939	74.401	74.349	73.890	72.494	70.635	72.262	73.891	73.283	75.984	78.088
Orientasi Penggunaan / User Orientation																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																
1. Ekspor / Export	72.521	68.394	71.942	86.515	84.083	92.199	83.866	75.878	78.169	77.367	82.651	86.126	88.594	89.524	95.626	100.327
NPL/NPF	1.879	1.205	1.614	1.317	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. Impor / Import	64.995	65.159	73.319	75.958	79.909	75.492	77.305	79.425	80.532	86.329	83.975	80.011	80.075	84.567	83.550	76.731
NPL/NPF	3.345	1.712	1.149	1.127	1.161	1.297	1.137	1.243	1.287	1.284	1.369	1.180	1.306	1.130	1.241	968
3. Lainnya / Other	2.323.958	2.650.071	2.921.980	3.020.610	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
NPL/NPF	66.351	65.335	66.506	73.568	72.766	72.370	72.035	71.917	71.391	69.954	68.001	69.095	70.546	70.184	72.802	75.124
Total Kredit/Pembiayaan / Total Credit/Financing	2.461.474	2.783.624	3.067.242	3.183.083	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
NPL/NPF	71.575	68.251	69.269	76.013	75.199	74.939	74.401	74.349	73.890	72.494	70.635	72.262	73.891	73.283	75.984	78.088

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				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
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	141.569	151.082	145.658	137.238	134.269	135.713	140.346	149.333	148.295	149.374	159.148	163.924	159.324
NPL/NPF	3.653	1.856	1.544	1.962	1.966	2.016	1.919	1.352	1.273	2.002	1.966	2.011	2.015	1.502	1.473	1.450
2. Investasi / Investment	34.909	33.086	27.487	29.209	27.691	27.506	26.171	23.553	23.922	25.721	26.743	26.521	26.732	27.052	28.539	29.559
NPL/NPF	758	596	385	406	409	406	386	378	392	396	402	407	414	0	0	0
3. Konsumsi / Consumption	10.832	10.852	1.526	2.334	2.482	2.766	2.061	3.276	3.513	3.684	3.876	4.051	4.201	4.295	4.278	4.320
NPL/NPF	292	222	69	73	70	68	44	60	61	27	35	2	46	62	72	75
Total Kredit/Pembiayaan / Total Credit/Financing	167.855	182.951	174.335	173.112	181.255	175.930	165.470	161.098	163.147	169.751	179.952	178.868	180.307	190.495	196.741	193.203
NPL/NPF	4.703	2.674	1.998	2.440	2.445	2.490	2.349	1.791	1.726	2.425	2.403	2.420	2.474	1.565	1.545	1.525
Orientasi Penggunaan / User Orientation																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																
1. Ekspor / Export	23.612	27.204	22.847	25.164	25.910	26.275	24.907	20.731	21.356	22.869	23.360	22.279	22.222	23.065	28.924	24.110
NPL/NPF	2.716	2.041	598	1.179	1.183	1.179	1.145	526	497	1.227	1.234	1.230	1.232	1.222	1.192	1.171
2. Impor / Import	1.776	1.076	1.535	3.000	3.692	3.127	2.584	1.774	2.227	2.327	1.854	2.258	2.274	3.355	3.380	2.948
NPL/NPF	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16
3. Lainnya / Other	142.468	154.671	149.953	144.949	151.653	146.528	137.980	138.593	139.564	144.555	154.738	154.331	155.811	164.076	164.437	166.145
NPL/NPF	1.971	617	1.384	1.245	1.246	1.295	1.188	1.249	1.213	1.183	1.153	1.174	1.226	327	337	338
Total Kredit/Pembiayaan / Total Credit/Financing	167.855	182.951	174.335	173.112	181.255	175.930	165.470	161.098	163.147	169.751	179.952	178.868	180.307	190.495	196.741	193.203
NPL/NPF	4.703	2.674	1.998	2.440	2.445	2.490	2.349	1.791	1.726	2.425	2.403	2.420	2.474	1.565	1.545	1.525

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 - Mei 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 Mei 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	199.243	101.258	323.768	4.891	2.293	617.084
NPL/NPF	11.266	3.096	9.367	213	19	23.498
2. Banten	63.537	36.627	111.866	866	331	210.833
NPL/NPF	2.789	423	2.728	78	3	6.859
3. DKI Jakarta	1.998.703	1.445.527	662.254	134.517	81.999	3.889.968
NPL/NPF	35.290	16.316	17.740	2.639	518	66.190
4. D.I Yogyakarta	22.667	16.217	17.646	351	89	56.091
NPL/NPF	849	564	461	27	7	1.840
5. Jawa Tengah	197.443	72.545	112.809	5.262	939	376.576
NPL/NPF	14.216	2.560	1.798	329	325	17.921
6. Jawa Timur	302.821	99.641	184.772	13.537	4.927	568.769
NPL/NPF	12.233	3.105	4.453	1.178	92	18.522
7. Bengkulu	8.640	5.766	15.646	302	33	29.717
NPL/NPF	211	132	172	5	3	508
8. Jambi	15.308	16.605	23.497	251	84	55.075
NPL/NPF	332	219	428	10	2	1.026
9. Aceh	6.899	7.596	30.228	27	1	44.696
NPL/NPF	470	240	224	-	-	934
10. Sumatera Utara	128.163	71.838	81.045	12.754	1.348	266.944
NPL/NPF	2.719	1.246	1.695	45	8	5.607
11. Sumatera Barat	25.287	12.183	33.331	1.109	45	69.648
NPL/NPF	968	415	320	3	3	1.681
12. Riau	28.629	34.692	39.073	423	242	101.729
NPL/NPF	866	552	882	15	6	2.279
13. Sumatera Selatan	42.985	25.944	50.270	739	118	118.341
NPL/NPF	1.421	482	969	29	63	2.779
14. Bangka Belitung	5.902	3.363	8.953	96	6	18.116
NPL/NPF	163	86	114	9	0	354
15. Kepulauan Riau	15.656	17.436	23.152	120	593	55.532
NPL/NPF	495	951	462	1	0	1.906
16. Lampung	33.327	9.773	22.938	717	183	65.137
NPL/NPF	1.426	204	380	26	1	1.984
17. Kalimantan Selatan	27.433	22.827	31.113	566	81	80.736
NPL/NPF	1.016	861	30	30	2	2.098
18. Kalimantan Barat	19.951	22.495	33.335	453	38	75.289
NPL/NPF	974	350	533	18	2	1.837
19. Kalimantan Timur	29.860	45.092	38.891	587	281	112.974
NPL/NPF	1.313	334	831	41	6	2.432
20. Kalimantan Tengah	17.608	13.494	20.004	258	43	50.805
NPL/NPF	528	126	361	19	2	994
21. Sulawesi Tengah	16.931	14.693	24.449	314	23	55.736
NPL/NPF	597	88	368	22	2	1.030
22. Sulawesi Selatan	59.624	28.976	74.046	3.903	233	158.510
NPL/NPF	2.623	1.037	1.267	105	35	4.787
23. Sulawesi Utara	14.107	7.369	30.855	2.275	66	49.991
NPL/NPF	613	81	579	25	0	1.249
26. Gorontalo	3.687	2.943	10.889	188	3	17.329
NPL/NPF	378	113	165	10	0	645
25. Sulawesi Barat	3.680	2.072	6.815	86	8	12.474
NPL/NPF	203	74	74	10	0	341
24. Sulawesi Tenggara	11.582	6.398	22.572	270	13	40.269
NPL/NPF	408	116	237	25	1	735
27. Nusa Tenggara Barat	22.147	19.575	31.163	428	25	72.432
NPL/NPF	1.301	117	316	23	1	1.710
28. Bali	33.195	33.821	33.924	619	46	100.275
NPL/NPF	640	328	466	14	0	1.420
29. Nusa Tenggara Timur	15.376	3.090	26.737	605	34	44.563
NPL/NPF	1.260	311	267	28	0	1.806
30. Maluku	5.825	1.302	10.143	180	17	17.073
NPL/NPF	283	43	147	11	0	462
31. Papua	11.216	7.014	23.215	488	67	40.890
NPL/NPF	526	184	299	27	5	977
32. Maluku Utara	3.080	2.978	9.856	153	11	15.750
NPL/NPF	98	34	307	15	-	425
33. Papua Barat	4.653	2.480	11.316	171	25	18.252
NPL/NPF	197	62	324	10	2	571
34. Lainnya	101.844	105.107	1.316	7.824	22.980	177.454
NPL/NPF	360	103	10	-	21	452
Total	3.497.006	2.318.737	2.181.888	195.340	117.234	7.685.068
NPL/NPF	99.085	34.344	49.616	5.056	1.132	176.858

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	
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	April	Mei	
1. Jawa Barat NPL/NPF	501.483 17.698	543.165 16.496	577.246 17.232	601.916 18.154	606.258 17.288	610.532 18.177	613.767 18.411	615.843 18.613	617.646 19.068	621.867 19.606	620.098 19.291	617.514 20.577	623.460 21.346	625.208 21.799	622.550 22.605	624.268 23.729	
2. Banten NPL/NPF	170.500 3.861	182.240 3.677	195.873 3.384	204.635 4.206	203.540 4.112	203.963 4.270	205.455 4.308	205.351 4.250	206.439 4.292	208.516 4.310	212.996 4.941	210.326 5.584	211.007 5.711	211.274 5.511	211.473 5.703	212.030 5.940	
3. DKI Jakarta NPL/NPF	2.733.222 80.648	3.129.491 67.798	3.540.977 65.491	3.733.467 71.973	3.787.868 71.634	3.794.763 71.542	3.767.260 71.052	3.803.706 69.125	3.842.569 69.112	3.873.437 69.162	3.962.219 68.141	3.933.480 68.879	3.953.006 69.924	4.027.858 67.718	4.082.137 68.852	4.106.484 69.346	
4. D.I Yogyakarta NPL/NPF	42.704 1.122	47.355 1.260	51.386 1.330	52.593 1.648	53.316 1.750	53.164 1.697	54.219 1.681	54.883 1.700	54.770 1.714	54.911 1.713	55.714 1.573	55.175 1.723	55.391 1.716	55.679 1.716	56.145 1.785	56.530 1.874	
5. Jawa Tengah NPL/NPF	318.564 16.158	351.350 14.531	373.724 15.270	374.495 16.351	376.080 18.556	376.728 19.183	378.549 18.375	384.065 18.088	385.503 17.888	386.010 17.878	386.544 15.838	387.410 16.122	387.080 16.562	387.410 16.289	387.080 16.289	387.410 16.289	
6. Jawa Timur NPL/NPF	491.193 17.532	520.569 17.487	551.129 16.566	557.301 17.736	564.495 16.813	566.113 16.510	571.369 16.453	583.249 16.194	588.491 16.434	590.637 16.432	595.354 15.521	589.459 17.177	588.995 17.652	589.907 17.756	589.001 18.551	587.234 19.791	
7. Bengkulu NPL/NPF	24.254 333	26.191 385	27.804 537	28.412 569	28.564 547	28.799 516	28.934 501	29.291 481	29.419 488	29.511 484	29.563 432	29.603 461	29.870 469	29.997 459	29.995 495	30.052 515	
8. Jambi NPL/NPF	44.479 897	47.270 893	50.203 910	52.046 1.046	52.446 1.016	52.529 1.019	52.748 1.012	53.623 991	54.257 992	54.366 981	54.594 927	54.410 979	54.964 988	54.898 980	54.587 1.027	55.410 1.039	
9. Aceh NPL/NPF	31.166 605	34.232 524	38.567 605	40.062 679	40.798 658	41.270 671	41.895 697	42.513 697	43.062 751	43.428 777	43.984 787	43.718 834	44.232 860	44.486 867	44.497 897	44.723 934	
10. Sumatera Utara NPL/NPF	211.424 5.511	222.900 5.163	250.210 4.624	255.772 5.457	261.265 5.299	263.521 5.363	264.238 5.129	266.316 5.049	268.700 5.069	273.384 5.051	280.943 4.579	282.194 4.776	282.261 4.970	280.974 4.994	280.158 5.514	281.046 5.660	
11. Sumatera Barat NPL/NPF	58.633 1.036	63.336 1.066	67.730 1.183	68.887 1.176	69.366 1.575	69.536 1.575	70.154 1.488	70.859 1.486	71.243 1.467	71.398 1.467	71.245 1.350	71.069 1.519	71.660 1.590	71.068 1.596	71.008 1.650	70.801 1.703	
12. Riau NPL/NPF	77.625 1.770	84.935 1.658	91.971 2.004	94.563 2.425	95.398 2.288	96.767 2.327	97.937 2.337	98.354 2.324	99.147 2.384	99.867 2.387	101.165 2.108	100.368 2.228	100.808 2.286	101.960 2.265	101.947 2.305	102.394 2.300	
13. Sumatera Selatan NPL/NPF	89.398 2.747	94.767 2.792	103.500 3.523	107.385 3.848	109.600 2.501	114.590 2.513	115.106 2.503	116.364 2.470	118.471 2.538	118.140 2.581	116.736 2.619	117.063 2.685	117.499 2.727	117.947 2.717	118.256 2.814	119.198 2.871	
14. Bangka Belitung NPL/NPF	13.028 288	14.474 288	16.162 288	16.233 288	16.517 288	16.782 288	17.413 288	17.552 288	17.874 288	17.753 288	17.810 288	17.463 288	17.472 288	17.792 288	18.095 288	18.219 288	
15. Kepulauan Riau NPL/NPF	40.243 1.202	45.724 873	49.441 1.886	49.675 2.028	51.282 1.972	52.207 1.988	51.550 1.990	52.207 2.000	52.207 2.041	52.207 1.943	53.945 1.924	53.945 1.975	54.411 2.017	55.641 2.017	56.005 1.867	56.245 1.899	
16. Lampung NPL/NPF	56.740 3.044	60.667 2.955	60.479 1.573	62.866 1.668	63.732 1.631	64.305 1.608	64.845 1.746	65.106 1.695	64.925 1.706	64.778 1.682	64.919 1.806	64.271 1.898	65.103 1.924	64.978 1.862	65.163 1.886	66.038 2.011	
17. Kalimantan Selatan NPL/NPF	53.332 1.275	56.904 1.461	64.693 1.421	67.341 1.604	69.166 1.515	71.818 1.552	72.780 1.533	74.581 1.574	76.824 1.647	76.910 1.661	77.780 1.678	77.109 1.786	77.455 1.901	78.517 1.949	80.367 2.074	81.373 2.130	
18. Kalimantan Barat NPL/NPF	58.138 1.262	64.787 1.260	71.395 1.257	73.056 1.668	74.752 1.675	74.691 1.716	74.954 1.676	75.438 1.680	75.613 1.710	75.957 1.692	76.133 1.621	75.594 1.732	75.979 1.775	75.702 1.760	75.695 1.811	75.780 1.857	
19. Kalimantan Timur NPL/NPF	80.963 3.151	88.372 2.890	100.731 1.908	98.750 2.232	99.316 1.894	101.431 1.899	101.450 1.935	102.666 2.157	106.741 2.194	109.386 2.260	110.093 2.177	108.805 2.343	109.604 2.334	109.528 2.307	110.309 2.362	113.842 2.479	
20. Kalimantan Tengah NPL/NPF	36.544 450	42.588 488	47.034 633	45.973 842	48.273 804	48.977 813	49.196 806	49.509 802	49.458 815	49.852 806	50.201 874	49.627 911	50.136 874	50.674 924	50.865 924	51.106 998	
21. Sulawesi Tengah NPL/NPF	38.354 733	45.256 757	48.260 840	52.639 946	53.916 842	55.339 844	56.230 838	56.879 835	57.485 841	58.067 860	58.721 841	58.437 891	58.398 925	58.776 966	56.244 1.016	56.073 1.053	
22. Sulawesi Selatan NPL/NPF	126.948 4.174	136.667 3.415	154.690 4.346	157.149 5.105	158.109 4.806	158.393 4.771	159.175 4.741	160.132 4.648	161.432 4.676	161.432 4.671	161.071 4.339	160.691 4.541	161.782 4.662	162.523 4.654	162.290 4.866	162.646 4.927	
23. Sulawesi Utara NPL/NPF	41.433 1.316	44.068 1.211	48.841 1.207	49.860 1.213	50.226 1.148	50.350 1.120	50.292 1.086	50.780 1.055	51.426 1.080	51.598 1.076	51.764 1.076	51.632 1.129	51.996 1.129	52.163 1.163	52.223 1.213	52.331 1.274	
24. Gorontalo NPL/NPF	15.901 596	17.036 607	17.545 943	17.621 866	17.435 861	17.455 861	17.363 861	17.373 861	17.512 861	17.446 861	17.472 861	17.414 861	17.555 861	17.553 861	17.541 861	17.519 861	
25. Sulawesi Barat NPL/NPF	10.049 132	10.894 206	11.897 260	12.173 316	12.167 282	12.218 292	12.232 292	12.296 297	12.376 301	12.410 294	12.402 267	12.383 308	12.450 307	12.486 307	12.507 333	12.567 333	
26. Sulawesi Tenggara NPL/NPF	32.255 560	36.140 534	35.787 581	36.937 662	37.412 603	37.703 626	38.870 632	39.336 631	39.839 677	40.100 688	40.158 653	40.158 686	40.313 672	40.494 689	40.393 742	40.553 761	
27. Nusa Tenggara Barat NPL/NPF	53.696 734	54.265 888	62.733 719	63.794 1.049	64.347 1.114	64.659 1.188	66.711 1.142	66.673 1.242	66.094 1.325	66.435 1.453	68.606 1.386	69.214 1.545	69.376 1.614	71.129 1.610	71.088 1.695	72.885 1.734	
28. Bali NPL/NPF	83.299 2.111	86.821 2.083	92.265 1.466	94.491 1.641	95.667 1.640	96.376 1.612	97.358 1.649	97.990 1.590	98.546 1.536	98.907 1.454	99.354 1.302	98.652 1.357	99.462 1.344	100.662 1.326	100.590 1.423	100.940 1.434	
29. Nusa Tenggara Timur NPL/NPF	36.860 465	39.766 534	44.236 728	44.931 1.164	45.077 1.312	45.252 1.388	45.397 1.423	45.560 1.522	45.770 1.592	45.770 1.654	45.399 1.477	45.103 1.600	45.185 1.676	45.230 1.626	45.143 1.765	45.203 1.838	
30. Maluku NPL/NPF	13.650 246	14.808 359	16.110 458	16.441 452	16.558 452	16.752 452	16.940 452	17.030 434	17.154 435	17.146 435	17.060 419	17.249 463	17.274 463	17.250 457	17.270 473	17.270 473	
31. Papua NPL/NPF	32.443 843	34.763 863	38.776 957	39.345 1.240	39.717 1.091	39.804 1.091	40.023 1.134	40.276 1.096	40.607 1.119	40.988 1.016	41.061 916	40.620 898	40.882 914	41.161 900	41.242 976	41.445 1.010	
32. Maluku Utara NPL/NPF	10.677 144	14.042 150	14.863 226	15.039 250	15.129 429	15.174 452	15.638 465	16.105 513	15.972 426	15.947 382	16.039 362	15.980 370	15.962 389	15.965 409	15.950 424	15.914 439	
33. Irian Jaya Barat NPL/NPF	15.069 391	15.785 558	16.666 415	16.797 501	16.969 506	17.078 491	17.184 490	17.350 504	17.491 514	17.620 517	17.719 463	17.558 496	17.652 499	17.734 490	17.761 540	18.449 583	
34. Lainnya / Others NPL/NPF	124.321 237	151.934 380	157.769 326	173.450 714	183.039 605	187.084 601	180.472 572	180.191 561	191.799 582	198.941 678	203.330 388	203.056 473	206.509 481	206.101 480	208.756 482	208.267 473	
Total	5.768.585	6.423.564	7.090.243	7.376.114	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	
NPL/NPF	173.270	156.576	154.977	172.339	169.234	170.895	169.596	167.192	168.329	168.963	162.906	169.752	173.745	171.359	178.155	183.045	

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				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Kredit Kepada Pihak Tidak Terkait / Loan for Unconnected Parties	5.710.968	6.371.758	7.031.243	7.313.503	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
a. Lancar / Current	5.301.445	5.972.133	6.571.409	6.786.676	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
b. DPK / Special Mention	236.567	243.367	305.188	354.910	353.000	343.234	340.234	349.437	344.465	343.708	311.165	340.785	350.032	355.415	363.387	360.465
c. Kurang Lancar / Sub-Standard	21.521	18.779	23.177	23.961	25.262	27.346	22.098	22.229	20.445	20.989	20.602	26.075	23.338	20.268	25.397	24.105
d. Diragukan / Doubtful	20.605	25.407	24.675	28.017	28.895	26.964	29.258	26.905	25.360	24.709	23.148	22.702	26.721	29.208	26.337	29.489
e. Macet / Lost	130.829	112.072	106.793	119.939	114.624	116.138	117.823	117.612	122.079	122.887	118.792	120.605	123.315	121.482	126.005	129.030
Non Performing Loan Pihak Tidak Terkait / Non Performing Loan of Non Connected Parties	172.955	156.258	154.645	171.917	168.780	170.448	169.179	166.746	167.884	168.585	162.542	169.381	173.374	170.958	177.740	182.624
Kredit Kepada Pihak Terkait / Loan for Connected Parties	57.618	51.805	59.001	62.611	63.908	62.678	59.241	59.144	61.358	61.216	82.692	83.294	82.723	84.424	84.671	84.924
a. Lancar / Current	57.190	50.488	57.714	60.129	61.446	60.199	56.762	56.506	58.734	58.390	67.842	68.302	67.270	69.544	69.567	70.004
b. DPK / Special Mention	113	1.000	955	2.060	2.008	2.031	2.062	2.192	2.178	2.449	14.487	14.621	15.081	14.479	14.689	14.499
c. Kurang Lancar / Sub-Standard	245	2	3	22	44	4	3	35	103	6	8	5	4	32	37	13
d. Diragukan / Doubtful	10	6	13	73	90	108	78	73	5	36	37	45	13	8	13	42
e. Macet / Lost	60	310	315	327	319	335	336	338	338	336	319	322	354	362	366	365
Non Performing Loan Pihak Terkait / Non Performing Loan of Connected Parties	315	318	332	422	454	447	417	446	446	378	364	372	371	401	415	421

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				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
1. Bank Persero / State Owned Banks	27.472	32.096	35.707	36.519	37.193	37.451	37.665	38.125	37.524	37.972	38.639	38.978	39.006	38.778	39.185	39.453
NPL	575	366	481	532	539	517	506	517	538	564	710	735	737	757	789	798
2. BPD / Regional Development Banks	-	-	0	0	0	1	3	5	5	5	1	0	1	3	3	3
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Bank Swasta Nasional / Domestic Private Banks	42.179	47.344	58.639	59.806	60.925	60.987	61.630	61.994	61.900	62.682	63.598	64.276	63.953	63.872	63.893	64.154
NPL	1.129	919	1.082	1.221	1.215	1.201	1.186	1.178	1.311	1.337	1.344	1.340	1.327	1.317	1.315	1.354
4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Foreign Owned Banks	5.705	6.087	163	208	152	157	151	148	175	186	153	172	167	163	161	162
NPL	128	99	9	3	2	1	1	1	1	0	0	1	3	3	3	2
5. Bank Umum / Commercial Bank	75.355	85.527	94.509	96.533	98.270	98.595	99.449	100.273	99.603	100.845	102.391	103.426	103.127	102.815	103.241	103.772
NPL	1.833	1.384	1.571	1.755	1.755	1.719	1.694	1.696	1.850	1.901	2.055	2.076	2.067	2.077	2.108	2.155

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 / <i>Economic Sector</i>	2021	2022	2023	2025												
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
1 Pertanian, Perburuhan, dan Kehutanan / <i>Agriculture, Hunting, and Forestry</i>	7.041	8.616	9.317	9.550	9.530	9.524	9.485	9.461	9.471	9.674	9.473	9.634	9.899	10.073	10.138	9.309
2 Perikanan / <i>Fishery</i>	504	609	645	620	626	621	617	613	606	598	592	595	599	587	585	588
3 Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	635	941	1.237	1.100	1.116	1.103	1.086	1.090	1.141	1.092	1.010	1.051	1.066	1.114	1.087	1.082
4 Industri Pengolahan / <i>Processing industry</i>	2.784	3.986	4.778	5.005	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 Listrik, Gas dan Air / <i>Electricity, Gas and Water</i>	163	159	211	209	201	205	211	214	223	225	199	236	245	262	258	265
6 Konstruksi / <i>Construction</i>	4.858	6.421	8.029	8.203	8.364	8.565	8.632	8.761	8.857	8.820	8.481	8.613	8.712	8.844	8.880	8.988
7 Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	24.746	26.560	28.738	28.844	28.737	28.792	28.879	28.851	28.649	28.738	28.162	28.555	29.120	29.499	29.164	29.193
8 Penyediaan Akomodasi dan Penyediaan Makan Minum / <i>Provision of accommodation and the provision of eating and drinking</i>	2.228	2.994	3.629	3.617	3.582	3.617	3.606	3.610	3.594	3.680	3.630	3.720	3.791	3.880	3.891	3.939
9 Transportasi, Pergudangan dan Komunikasi / <i>Transportation, Warehousing and communications</i>	3.104	3.789	5.089	5.499	5.544	5.571	5.684	5.680	5.698	5.830	5.776	6.104	6.268	6.406	6.506	6.524
10 Perantara Keuangan / <i>Financial intermediaries</i>	835	1.640	1.969	2.227	2.186	2.223	2.242	2.246	2.232	2.295	2.359	2.283	2.293	2.293	2.225	2.241
11 Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business</i>	4.374	4.906	5.709	5.915	6.001	6.081	6.141	6.252	6.403	6.502	6.449	6.565	6.613	6.635	6.707	6.797
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / <i>Government administration, Defese and Compulsory Social Security</i>	102	236	249	248	241	240	230	235	229	228	202	217	248	267	273	269
13 Jasa Pendidikan / <i>Education services</i>	372	426	508	497	508	505	507	517	525	532	543	525	551	572	577	577
14 Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	636	698	758	748	754	738	699	710	716	728	714	724	744	737	728	737
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	6.902	9.060	9.354	8.907	8.954	8.924	8.844	8.873	8.805	8.881	9.755	9.459	9.210	9.333	9.215	9.206
16 Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	816	259	200	188	189	179	181	175	170	167	164	164	166	168	167	169
17 Kegiatan Usaha yang Belum Jelas Batasannya / <i>Business Activities are not clearly defined</i>	2.628	3	13	17	16	11	12	11	11	10	8	8	8	12	16	20
18 Bukan Lapangan Usaha - Rumah Tangga / <i>Loans to Non Industrial Origin - Households</i>	15.053	17.661	18.570	19.331	19.565	19.730	19.898	19.999	20.638	20.865	20.929	20.942	21.066	21.077	21.322	21.585
19 Bukan Lapangan Usaha - Lainnya / <i>Non Industrial Origin- Others</i>	38.801	40.333	41.788	43.195	43.466	43.796	44.177	44.391	44.014	43.995	45.336	44.346	44.924	45.287	45.023	45.225
Total	116.580	129.295	140.791	143.920	144.597	145.512	146.220	146.822	147.126	148.083	148.895	149.170	150.992	152.649	152.325	152.345

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 / <i>Economic Sector</i>	2021	2022	2023	2024								2025				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Modal Kerja / <i>Working Capital</i>																
- Pertanian, Perburuhan, dan Kehutanan / <i>Agriculture, Hunting, and Forestry</i>	6.094	7.586	8.167	8.342	8.316	8.312	8.264	8.207	8.220	8.405	8.220	8.355	8.593	8.742	8.776	7.946
- Perikanan / <i>Fishery</i>	458	551	574	551	555	551	546	544	538	529	526	529	535	523	521	525
- Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	504	707	950	857	868	855	851	869	921	854	763	797	808	850	828	832
- Industri Pengolahan / <i>Processing industry</i>	2.381	3.381	4.112	4.389	4.413	4.476	4.435	4.479	4.499	4.557	4.426	4.724	4.761	4.823	4.800	4.854
- Listrik, Gas dan Air / <i>Electricity, Gas and Water</i>	140	134	169	156	152	157	161	165	195	196	166	204	215	216	212	217
- Konstruksi / <i>Construction</i>	4.517	5.872	7.313	7.459	7.606	7.770	7.841	7.944	8.017	7.962	7.623	7.732	7.835	7.947	7.982	8.067
- Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	22.295	23.955	25.922	26.047	25.921	25.962	26.041	26.011	25.841	25.873	25.312	25.678	26.172	26.424	26.089	26.099
- Penyediaan Akomodasi dan Penyedian Makanan Minum / <i>Provision of accommodation and the provision of eating and drinking</i>	1.654	2.110	2.497	2.466	2.419	2.430	2.420	2.459	2.466	2.519	2.459	2.526	2.589	2.667	2.683	2.703
- Transportasi, Pergudangan dan Komunikasi / <i>Transportation, Warehousing and communications</i>	2.050	2.430	3.278	3.572	3.571	3.576	3.680	3.656	3.641	3.734	3.640	3.895	4.125	4.214	4.236	4.227
- Perantara Keuangan / <i>Financial intermediaries</i>	772	1.583	1.888	2.133	2.089	2.117	2.135	2.141	2.127	2.190	2.263	2.190	2.198	2.202	2.134	2.150
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	3.946	4.367	5.064	5.252	5.317	5.381	5.436	5.564	5.705	5.780	5.718	5.834	5.880	5.887	5.943	6.035
- Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory Social Security</i>	66	168	188	188	184	186	177	183	179	179	156	170	199	218	224	220
- Jasa Pendidikan / <i>Education services</i>	224	268	289	268	276	270	261	268	267	276	286	273	290	304	301	298
- Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	429	486	501	469	475	460	463	473	475	491	483	490	503	491	487	498
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	5.432	7.250	7.384	6.860	6.894	6.837	6.752	6.762	6.676	6.764	7.624	7.338	7.042	7.126	7.030	7.004
- Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	638	194	147	141	142	138	139	135	131	129	128	128	131	129	129	131
- Kegiatan Usaha yang Belum Jelas Batasannya / <i>Business Activities are not clearly defined</i>	2.021	3	13	17	16	10	11	11	10	9	7	7	7	12	15	20
- Bukan Lapangan Usaha - Rumah Tangga / <i>Loans to Non Industrial Origin - Households</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Bukan Lapangan Usaha - Lainnya / <i>Non Industrial Origin-Others</i>	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Modal Kerja / <i>Total Working Capital</i>	53.626	61.047	68.456	69.169	69.213	69.487	69.614	69.871	69.911	70.447	69.799	70.870	71.880	72.775	72.392	71.818
Investasi																
- Pertanian, Perburuhan, dan Kehutanan / <i>Agriculture, Hunting, and Forestry</i>	947	1.030	1.150	1.208	1.213	1.212	1.221	1.254	1.251	1.269	1.254	1.279	1.307	1.331	1.362	1.362
- Perikanan / <i>Fishery</i>	46	57	70	70	72	70	71	70	68	69	66	66	65	64	63	63
- Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	131	234	287	243	249	248	234	220	219	238	247	254	258	264	258	250
- Industri Pengolahan / <i>Processing industry</i>	402	605	666	615	604	613	655	651	645	666	686	706	707	780	765	778
- Listrik, Gas dan Air / <i>Electricity, Gas and Water</i>	23	24	42	52	49	48	50	50	28	28	32	32	30	46	46	49
- Konstruksi / <i>Construction</i>	341	549	715	744	758	795	792	817	840	858	858	881	877	896	898	921
- Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	2.451	2.605	2.817	2.797	2.817	2.829	2.838	2.841	2.807	2.864	2.850	2.876	2.949	3.075	3.075	3.102
- Penyediaan Akomodasi dan Penyedian Makanan Minum / <i>Provision of accommodation and the provision of eating and drinking</i>	573	884	1.132	1.151	1.164	1.187	1.186	1.151	1.128	1.160	1.171	1.194	1.202	1.213	1.208	1.235
- Transportasi, Pergudangan dan Komunikasi / <i>Transportation, Warehousing and communications</i>	1.054	1.358	1.812	1.927	1.973	1.995	2.003	2.023	2.057	2.096	2.136	2.209	2.144	2.192	2.270	2.297
- Perantara Keuangan / <i>Financial intermediaries</i>	63	57	81	93	96	106	107	106	105	106	96	94	95	92	90	91
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and</i>	428	539	645	663	684	700	705	688	697	722	732	730	733	747	763	762
- Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory Social Security</i>	36	69	61	59	57	55	53	52	50	50	47	47	49	48	49	48
- Jasa Pendidikan / <i>Education services</i>	148	158	219	229	231	235	246	249	258	257	256	252	261	268	277	279
- Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	207	211	257	279	278	278	236	237	240	238	231	234	242	247	241	239
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	1.469	1.809	1.970	2.047	2.060	2.087	2.091	2.111	2.129	2.117	2.131	2.121	2.168	2.208	2.185	2.201
- Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	178	65	53	47	47	41	42	40	38	38	36	36	35	39	39	38
- Kegiatan Usaha yang Belum Jelas Batasannya / <i>Business Activities are not clearly defined</i>	607	0	0	0	0	1	1	1	1	1	1	1	1	0	0	0
- Bukan Lapangan Usaha - Rumah Tangga / <i>Loans to Non Industrial Origin - Households</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Bukan Lapangan Usaha - Lainnya / <i>Non Industrial Origin-Others</i>	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Investasi / <i>Total Investment</i>	9.105	10.254	11.976	12.225	12.352	12.500	12.531	12.562	12.563	12.777	12.831	13.012	13.122	13.511	13.588	13.717
Konsumsi / <i>Consumption</i>																
- Kredit pemilikan rumah (KPR) yang dijamin dengan hak tanggungan pertama dengan tujuan untuk dihuni / <i>Housing Loan (mortgage) secured by first mortgage in order to live</i>	1.972	2.158	2.171	2.088	2.095	2.112	2.098	2.091	2.094	2.085	2.065	2.046	2.052	2.046	2.037	63.348
- Kredit pemilikan kendaraan bermotor / <i>Vehicle Loans</i>	1.080	1.172	1.264	1.306	1.323	1.340	1.366	1.380	1.407	1.432	1.469	1.441	1.326	1.380	1.392	2.056
- Kredit konsumsi lainnya / <i>Other consumer credit</i>	50.797	54.663	56.923	59.131	59.614	60.073	60.611	60.919	61.151	61.343	62.731	61.801	62.612	62.938	62.915	1.405
Total Konsumsi / <i>Total consumption</i>	53.850	57.993	60.358	62.526	63.031	63.525	64.075	64.390	64.652	64.860	66.265	65.288	65.990	66.364	66.345	66.810
Total	116.580	129.295	140.791	143.920	144.597	145.512	146.220	146.822	147.126	148.083	148.895	149.170	150.992	152.649	152.325	152.345

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	2025												
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
1. Jawa Barat	13.961	15.834	16.393	17.220	17.293	17.448	17.515	17.534	17.565	17.642	17.713	17.619	17.981	18.171	18.055	18.142
2. Banten	4.096	4.918	5.614	5.847	5.865	5.934	5.974	6.010	6.054	6.162	6.260	6.313	6.378	6.493	6.534	6.627
3. DKI Jakarta	2.427	2.995	3.503	3.539	3.546	3.561	3.562	3.667	3.700	3.725	3.795	3.795	3.843	3.925	3.919	3.906
4. D.I Yogyakarta	5.805	6.146	6.583	6.688	6.707	6.745	6.793	6.781	6.774	6.788	6.812	6.808	6.837	6.893	6.833	6.855
5. Jawa Tengah	29.847	33.363	34.702	34.588	34.628	34.675	34.697	34.719	34.612	34.583	34.649	34.607	35.013	35.341	35.132	35.217
6. Jawa Timur	11.554	12.774	15.277	15.825	15.989	16.113	16.138	16.194	16.282	16.380	16.546	16.632	16.941	17.121	17.033	17.124
7. Bengkulu	79	102	141	147	147	146	149	147	150	153	152	160	165	167	165	172
8. Jambi	863	969	1.081	1.100	1.101	1.109	1.112	1.119	1.119	1.135	1.137	1.132	1.143	1.158	1.149	1.150
9. Aceh	57	48	33	32	31	31	32	31	30	30	29	28	29	29	28	28
10. Sumatera Utara	1.406	1.566	1.760	1.829	1.844	1.876	1.886	1.910	1.925	1.934	1.941	1.941	1.982	2.006	1.993	2.017
11. Sumatera Barat	1.369	1.449	1.508	1.521	1.530	1.531	1.539	1.548	1.481	1.484	1.481	1.534	1.573	1.577	1.563	1.566
12. Riau	1.028	1.177	1.441	1.529	1.548	1.594	1.625	1.631	1.627	1.647	1.654	1.668	1.720	1.761	1.761	1.756
13. Kepulauan Riau	5.220	6.219	7.458	8.042	8.230	8.373	8.466	8.551	8.709	8.884	9.049	9.053	9.107	9.286	9.324	9.425
14. Sumatera Selatan	1.474	1.621	1.904	1.975	1.981	1.988	2.008	2.020	2.039	2.044	2.082	2.088	2.082	2.084	2.083	2.117
15. Bangka Belitung	109	112	137	150	151	153	153	155	156	156	159	160	172	174	173	175
16. Lampung	10.322	10.869	11.769	12.154	12.216	12.257	12.322	12.475	12.480	12.538	12.736	12.863	12.997	13.183	13.182	13.221
17. Kalimantan Selatan	520	599	1.107	1.155	1.155	1.151	1.204	1.202	1.196	1.263	1.259	1.366	1.332	1.353	1.370	1.384
18. Kalimantan Barat	977	1.123	1.203	1.148	1.175	1.160	1.167	1.158	1.152	1.127	1.082	1.045	1.052	1.065	1.071	1.051
19. Kalimantan Timur	270	327	409	435	444	448	454	454	462	466	449	403	425	441	446	456
20. Kalimantan Tengah	826	1.534	1.830	1.845	1.814	1.798	1.806	1.798	1.811	1.862	1.975	2.038	2.043	2.033	2.073	1.330
21. Kalimantan Utara	56	66	94	108	115	119	127	129	130	129	131	129	133	136	134	132
22. Sulawesi Tengah	2.224	2.212	2.131	2.173	2.186	2.203	2.216	2.228	2.233	2.226	2.221	2.223	2.220	2.220	2.218	2.225
23. Sulawesi Selatan	2.384	2.537	2.822	2.947	2.982	3.018	3.032	3.052	3.083	3.093	3.097	3.104	3.125	3.139	3.149	3.177
24. Sulawesi Utara	1.351	1.536	1.518	1.486	1.485	1.511	1.536	1.564	1.580	1.598	1.617	1.624	1.654	1.677	1.691	1.711
25. Sulawesi Tenggara	257	300	359	380	388	391	412	423	445	453	457	459	472	480	490	506
26. Sulawesi Barat	79	79	90	95	95	94	97	99	97	99	101	101	106	111	112	108
27. Gorontalo	48	53	69	74	75	75	76	76	77	76	78	82	85	86	88	92
28. Nusa Tenggara Barat	1.255	1.405	1.551	1.605	1.593	1.577	1.580	1.608	1.642	1.673	1.718	1.725	1.765	1.745	1.767	1.764
29. Bali	11.894	12.274	12.874	12.774	12.742	12.770	12.798	12.754	12.683	12.849	12.950	12.898	12.993	13.140	13.112	13.201
30. Nusa Tenggara Timur	672	697	747	765	770	842	852	856	863	874	873	880	880	890	895	901
31. Maluku	1.974	2.094	2.224	2.199	2.205	2.218	2.234	2.242	2.250	2.254	2.250	2.254	2.262	2.265	2.271	2.280
32. Papua	1.354	1.467	1.646	1.706	1.722	1.742	1.778	1.793	1.810	1.827	1.829	1.829	1.853	1.194	1.197	1.203
33. Maluku Utara	220	244	272	289	291	296	313	322	328	336	338	344	352	355	357	359
34. Papua Barat	602	586	539	550	555	565	567	572	581	592	274	273	276	169	170	169
35. Papua Barat Daya														113	117	122
36. Papua Pegunungan														82	80	82
37. Papua Selatan														278	278	280
38. Papua Tengah														312	314	313
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	143.920	144.597	145.512	146.220	146.822	147.126	148.083	148.895	149.170	150.992	152.649	152.325	152.345

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				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
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	251.902	252.535	254.530	255.964	259.901	262.216	263.259	261.883	262.532	264.369	266.678	267.288	269.057
NPL/NPF	2.900	3.067	4.951	6.325	6.225	6.344	6.370	6.437	6.741	6.860	6.549	6.866	7.028	7.156	7.485	7.847
2. Perikanan / Fisherv																
Baki Debet	14.751	16.021	17.332	17.385	17.376	17.436	17.442	17.522	17.537	17.408	17.259	17.029	17.011	16.876	16.813	16.791
NPL/NPF	376	489	686	830	834	815	813	836	869	871	807	878	914	914	945	987
3. Pertambangan dan Penggalian / Mining and quarrying																
Baki Debet	8.969	7.080	8.146	8.813	9.206	9.313	9.195	9.909	9.758	9.682	9.690	9.611	9.591	9.503	9.721	9.633
NPL/NPF	397	332	377	370	326	317	327	330	334	346	324	392	396	394	399	394
4. Industri Pengolahan / Processing industry																
Baki Debet	128.136	135.619	145.212	146.689	146.486	146.312	146.874	147.687	148.251	148.715	149.504	147.009	145.936	145.199	144.960	144.222
NPL/NPF	5.419	4.678	5.894	6.305	6.026	5.989	6.082	6.148	6.216	6.226	5.713	6.239	6.580	6.716	7.290	7.489
5. Listrik, Gas dan Air / Electricity, gas and water																
Baki Debet	3.808	3.565	4.400	4.929	5.076	4.841	4.761	4.893	4.184	4.314	4.323	4.373	4.366	4.331	4.325	4.227
NPL/NPF	133	103	98	166	166	204	208	210	147	153	146	146	147	137	147	163
6. Konstruksi / Construction																
Baki Debet	57.583	52.264	54.476	51.582	53.942	53.060	54.189	55.769	55.687	55.647	54.404	49.875	49.482	49.403	49.518	50.421
NPL/NPF	7.342	5.649	5.241	5.428	5.365	5.298	5.388	5.344	5.339	5.279	4.920	5.017	5.020	4.957	5.143	5.194
7. Perdagangan Besar dan Eceran / Wholesale and retail trade																
Baki Debet	601.384	656.418	686.499	684.775	684.160	682.578	683.650	689.865	691.881	692.028	692.440	686.607	687.447	685.067	682.641	681.665
NPL/NPF	21.565	23.799	27.352	31.609	29.609	29.799	29.666	29.366	29.657	29.602	27.890	29.843	30.854	30.665	32.229	33.177
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	68.111	68.558	68.671	69.463	71.283	71.465	71.718	71.642	71.159	71.557	72.149	71.966	72.049
NPL/NPF	1.694	1.850	1.957	2.542	2.288	1.999	2.240	2.474	2.316	2.213	2.041	2.001	2.076	2.096	2.314	2.420
9. Transportasi, Pergudangan dan Komunikasi / Transportation, warehousing and communications																
Baki Debet	41.876	45.268	52.194	53.934	54.140	54.007	53.681	56.549	55.889	56.281	58.328	57.756	58.196	59.332	61.224	60.903
NPL/NPF	1.886	1.437	1.753	2.064	1.950	1.886	1.887	1.852	1.881	1.871	1.767	1.862	1.914	1.906	2.037	2.095
10. Perantara Keuangan / Financial intermediaries																
Baki Debet	10.001	10.835	13.669	13.125	11.104	10.956	10.701	10.640	10.951	11.312	11.636	11.341	11.394	12.381	15.422	15.820
NPL/NPF	286	350	581	756	760	791	809	809	801	736	715	731	743	701	707	743
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real estate, Business Ownership, and Business Services																
Baki Debet	48.499	51.024	54.500	56.221	57.113	56.536	56.230	57.138	56.728	57.839	58.401	57.542	57.214	58.422	58.465	58.804
NPL/NPF	2.876	2.098	2.222	2.774	2.636	2.726	2.707	2.666	2.664	2.661	2.547	2.656	2.691	2.623	2.646	2.672
12. Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib / Government administration, defense and compulsory social security																
Baki Debet	214	387	238	273	226	256	272	273	206	187	133	142	161	240	205	209
NPL/NPF	3	0	1	4	4	4	1	1	1	1	0	0	1	0	0	0
13. Jasa Pendidikan / Education services																
Baki Debet	8.294	8.554	9.391	9.479	9.603	9.633	9.729	9.629	9.672	9.553	9.792	9.721	9.778	9.811	9.810	9.839
NPL/NPF	85	154	105	124	126	113	104	110	111	127	124	137	132	151	182	183
14. Jasa Kesehatan dan Kegiatan Sosial / Health services and social activities																
Baki Debet	11.824	12.537	13.922	13.782	13.875	14.027	14.247	14.821	14.767	14.936	15.572	15.409	15.583	15.963	15.995	16.297
NPL/NPF	132	134	258	315	283	271	264	272	279	285	282	337	353	373	373	379
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services																
Baki Debet	60.959	69.711	81.231	84.146	84.572	84.469	84.802	86.452	87.665	87.339	87.755	87.310	87.921	87.965	87.731	87.242
NPL/NPF	1.557	1.805	2.520	3.000	2.799	2.855	2.818	2.825	2.873	2.861	2.659	2.915	3.052	3.090	3.365	3.545
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual services which serve households																
Baki Debet	3.825	3.926	3.844	3.624	3.606	3.566	3.552	3.601	3.543	3.525	3.518	3.470	3.470	3.464	3.442	3.439
NPL/NPF	74	90	104	130	124	127	124	132	114	109	97	102	102	100	107	107
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency																
Baki Debet	5	15	11	10	9	8	8	12	12	11	11	11	11	11	11	11
NPL/NPF	-	-	0	0	0	0	0	0	0	1	1	1	1	1	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	1.468.779	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
NPL/NPF	46.757	46.033	54.099	62.743	59.521	59.539	59.809	59.812	60.343	60.204	56.582	60.122	62.003	61.980	65.372	67.398

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				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
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	1.044.069	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
NPL/NPF	36.453	36.961	42.726	48.571	46.030	46.013	46.022	45.929	46.499	46.131	43.705	45.932	47.268	47.069	49.493	50.878
2. Investasi / Investment																
Baki Debet	295.831	335.355	403.160	424.709	426.849	429.091	431.544	440.083	442.808	449.509	450.274	448.653	449.205	450.394	450.857	450.595
NPL/NPF	10.304	9.072	11.373	14.172	13.491	13.526	13.787	13.883	13.843	14.073	12.877	14.190	14.735	14.911	15.879	16.521
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	1.468.779	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
NPL/NPF	46.757	46.033	54.099	62.743	59.521	59.539	59.809	59.812	60.343	60.204	56.582	60.122	62.003	61.980	65.372	67.398

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				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
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	922.236	922.471	920.390	920.718	935.980	937.762	936.281	932.511	926.249	926.992	928.821	926.392	925.311
Mikro / Micro	326.560	455.972	515.525	521.328	519.690	517.491	515.787	515.504	514.989	513.372	508.445	503.814	500.853	498.089	492.675	489.844
Kecil / Small	333.146	311.440	316.111	316.335	317.374	318.729	320.354	332.883	334.912	334.694	332.364	333.620	338.155	342.667	344.641	346.500
Menengah / Medium	89.149	81.747	85.842	84.574	85.407	84.170	84.577	87.594	87.861	88.215	91.702	88.815	87.984	88.066	89.075	88.967
NPL/NPF	23.175	24.608	30.792	35.633	32.931	33.230	33.132	33.297	34.005	33.904	31.703	33.944	35.318	35.116	37.098	38.487
Mikro / Micro	5.532	8.430	12.802	15.971	15.689	16.036	16.075	16.079	16.764	16.603	14.738	15.985	16.900	17.153	18.319	19.673
Kecil / Small	10.391	11.566	13.919	16.398	14.752	14.797	14.351	14.144	14.102	14.158	13.535	14.375	14.713	14.239	15.086	15.085
Menengah / Medium	7.251	4.612	4.070	3.264	2.491	2.397	2.706	3.075	3.138	3.143	3.430	3.584	3.706	3.724	3.693	3.729
2. BPD / Regional Development Banks																
Baki Debet	81.582	91.839	108.053	112.094	114.034	115.364	116.864	118.216	119.276	119.741	118.963	114.572	115.972	117.500	117.422	118.350
Mikro / Micro	19.377	22.809	33.767	35.680	35.872	36.269	36.684	36.861	37.106	37.205	37.087	36.337	36.670	37.108	36.822	36.950
Kecil / Small	37.033	44.161	49.618	51.628	52.729	53.514	54.236	55.053	55.626	55.939	55.929	54.431	55.076	55.757	55.768	56.253
Menengah / Medium	25.172	24.868	24.668	24.786	25.432	25.581	25.944	26.302	26.544	26.597	25.948	23.804	24.225	24.635	24.831	25.146
NPL/NPF	6.570	6.415	7.171	8.882	8.398	8.549	8.571	8.594	8.647	8.888	8.584	9.190	9.335	9.460	9.791	10.070
Mikro / Micro	694	749	1.471	2.266	2.210	2.265	2.288	2.240	2.256	2.442	2.500	2.683	2.696	2.735	2.834	2.900
Kecil / Small	2.397	2.165	2.331	2.766	2.638	2.719	2.697	2.689	2.676	2.707	2.561	2.813	2.899	2.968	3.158	3.238
Menengah / Medium	3.479	3.501	3.369	3.849	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. Bank Swasta Nasional / Domestic Private Banks																
Baki Debet	390.463	407.718	431.542	434.382	435.015	434.393	437.140	441.711	443.336	447.692	454.780	450.036	450.484	450.432	455.683	456.929
Mikro / Micro	43.934	53.916	113.001	113.442	113.472	114.513	114.903	116.610	117.396	119.636	123.473	122.336	121.978	122.956	124.089	133.701
Kecil / Small	89.334	110.901	95.044	98.625	98.773	99.639	100.920	101.885	103.344	107.067	106.285	105.131	106.558	106.739	107.134	108.521
Menengah / Medium	257.195	242.901	223.498	222.314	222.769	220.241	221.317	223.217	222.596	220.990	225.022	222.569	221.948	220.738	224.460	214.708
NPL/NPF	17.013	15.009	16.137	18.228	18.192	17.760	18.106	17.921	17.691	17.412	16.295	16.988	17.351	17.404	18.483	18.842
Mikro / Micro	2.262	1.912	3.306	3.473	3.355	3.352	3.332	3.390	3.301	3.343	3.102	3.151	3.299	3.294	3.480	4.013
Kecil / Small	2.436	2.442	3.286	3.806	3.773	3.833	3.848	3.835	3.867	4.133	3.779	3.959	4.077	4.248	4.433	4.301
Menengah / Medium	12.315	10.656	9.544	10.949	11.064	10.575	10.925	10.696	10.524	9.936	9.413	9.878	9.975	9.862	10.571	10.528
4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks																
Baki Debet	115	97	59	67	66	52	37	36	37	38	38	39	39	41	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	67	66	52	37	36	37	38	38	39	39	41	40	40
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mikro / Micro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kecil / Small	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Menengah / Medium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / Total																
Baki Debet	1.221.015	1.348.813	1.457.132	1.468.779	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
NPL/NPF	46.757	46.033	54.099	62.743	59.521	59.539	59.809	59.812	60.343	60.204	56.582	60.122	62.003	61.980	65.372	67.398

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)
Milliar Rp (Billion Rp)

Lokasi / Location	2021	2022	2023	2024								2025				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan	Feb	Mar	Apr	Mei
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises																
1. Jawa Barat	169.569	185.184	192.429	191.553	191.727	191.285	191.115	193.199	193.289	193.111	192.841	190.320	190.536	190.484	190.022	190.046
2. Banten	50.737	54.291	58.659	58.810	59.150	58.918	58.572	58.692	59.046	59.261	60.182	59.706	58.672	59.209	59.227	59.527
3. DKI Jakarta	138.889	144.233	149.967	149.293	147.742	146.587	146.304	149.548	149.886	151.226	155.107	151.923	149.952	149.752	154.560	154.740
4. D.I Yogyakarta	20.067	22.236	23.059	22.954	22.965	22.901	22.931	23.047	23.007	22.970	23.018	22.660	22.745	22.906	22.691	22.804
5. Jawa Tengah	148.313	171.888	185.808	186.368	186.191	186.390	187.119	189.585	189.777	190.287	190.212	188.524	188.994	188.630	187.702	187.718
6. Jawa Timur	179.883	199.243	215.372	219.253	220.804	219.363	220.893	223.630	224.574	225.497	225.662	224.205	225.452	225.589	225.514	225.893
7. Bengkulu	11.369	13.195	13.939	14.073	14.087	14.109	14.185	14.247	14.005	14.050	14.061	14.024	14.130	14.139	14.182	14.251
8. Jambi	18.880	21.819	24.249	25.023	25.141	25.313	25.456	25.893	26.038	26.190	26.329	26.468	26.697	27.097	27.180	27.375
9. Aceh	10.538	10.773	12.107	12.118	12.509	12.681	12.847	13.121	13.210	13.321	13.379	13.097	13.257	13.279	13.092	13.066
10 Sumatera Utara	63.143	70.370	78.730	79.723	79.792	79.911	80.196	81.048	80.501	80.883	80.980	80.502	80.955	81.092	80.937	81.153
11 Sumatera Barat	23.693	27.485	30.003	30.354	30.424	30.404	30.412	30.659	30.821	30.842	30.619	30.539	30.780	30.607	30.542	30.561
12 Riau	32.446	36.091	41.112	41.956	42.212	42.459	42.809	43.086	43.294	43.397	43.186	42.800	42.831	43.160	43.294	42.987
13 Kepulauan Riau	31.073	36.162	38.591	39.310	39.390	39.600	40.021	40.704	40.937	40.950	40.489	40.360	40.414	40.693	40.699	40.899
14 Sumatera Selatan	5.758	6.572	7.377	7.414	7.480	7.495	7.534	7.519	7.567	7.460	7.419	7.222	7.235	7.202	7.238	7.207
15 Bangka Belitung	10.321	11.596	12.627	13.397	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 Lampung	23.981	27.550	29.864	30.552	30.540	30.639	30.643	30.793	30.957	31.093	31.162	31.022	31.275	31.322	31.316	31.381
17 Kalimantan Selatan	16.692	19.427	23.370	22.824	22.992	23.094	23.127	23.325	23.571	23.779	23.881	23.453	23.514	23.662	23.548	23.511
19 Kalimantan Timur	30.158	32.400	36.694	36.696	36.912	36.815	36.990	38.254	38.400	38.311	38.560	37.546	37.764	38.123	38.062	37.970
20 Kalimantan Tengah	14.227	16.882	18.718	19.342	19.418	19.570	19.621	20.156	20.243	20.150	19.681	19.494	19.851	19.847	19.795	19.836
21 Sulawesi Tengah	11.835	13.927	15.744	16.181	16.180	16.204	16.328	16.891	17.027	17.123	17.168	17.026	17.228	17.287	17.280	17.327
22 Sulawesi Selatan	49.304	54.853	59.680	59.910	59.805	59.890	59.991	60.560	60.851	60.791	60.289	59.901	60.069	60.239	60.170	60.152
23 Sulawesi Utara	11.754	12.715	13.382	13.273	13.305	13.265	13.258	13.440	13.509	13.531	13.529	13.382	13.443	13.658	13.687	13.680
24 Sulawesi Tenggara	5.001	5.453	5.557	5.369	5.305	5.241	5.206	5.220	5.264	5.086	5.080	5.032	5.069	5.053	5.189	5.197
25 Sulawesi Barat	6.102	6.644	7.429	7.609	7.544	7.533	7.544	7.627	7.665	7.645	7.599	7.563	7.597	7.608	7.601	7.615
26 Gorontalo	11.187	12.898	14.659	15.244	15.419	15.520	15.573	15.801	15.855	15.884	15.790	15.772	16.052	16.171	16.147	16.119
27 Nusa Tenggara Barat	17.993	19.474	21.230	21.840	21.928	21.937	22.099	22.560	22.903	22.803	22.581	22.385	22.466	22.516	22.502	22.347
28 Bali	43.288	45.818	50.097	51.699	52.240	52.675	53.168	53.907	54.287	54.087	53.841	53.420	53.652	54.187	54.003	54.091
29 Nusa Tenggara Timur	14.201	16.406	18.410	18.636	18.577	18.516	18.462	18.595	18.679	18.647	18.237	17.958	17.996	17.928	17.854	17.820
30 Maluku	4.799	5.494	6.304	6.373	6.336	6.392	6.450	6.500	6.591	6.588	6.433	6.499	6.529	6.558	6.491	6.508
31 Papua	11.402	12.207	12.912	12.789	12.737	12.757	12.842	13.765	13.716	13.696	13.578	13.186	13.147	13.118	13.046	13.027
32 Maluku Utara	3.104	3.878	4.393	4.356	4.398	4.359	4.370	4.376	4.441	4.538	4.596	4.580	4.588	4.626	4.625	4.537
33 Papua Barat	4.441	5.046	5.460	5.494	5.546	5.544	5.589	6.219	6.228	6.236	6.146	6.054	5.998	5.918	5.905	5.890
34 Lainnya / Others	31	82	10	19	20	19	17	18	17	17	19	17	17	19	18	18
35 Tidak Teridentifikasi / Un-identified	2.813	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / Total	1.221.015	1.348.813	1.457.132	1.468.779	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



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