

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, April 2025
Jakarta, April 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 Maret 2025 akan diterbitkan pada minggu ke III bulan Mei 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 dihimbau untuk memperhatikan waktu *download* data.

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

Sangkalan

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

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Advance Release Calender (ARC)

March 2025 edition will be released on the 3rd week of May 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		
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penyaluran Dana / Distribution of Funds																
Bank Umum / Commercial Banks	10.114.135	11.065.740	11.621.114	11.589.528	11.714.942	11.730.845	11.801.256	11.904.243	11.865.419	11.932.184	11.985.323	12.039.936	12.184.276	12.264.342	12.230.548	12.321.386
Bank Perekonomian Rakyat / Rural Banks	161.831	175.631	188.212	186.986	186.777	187.588	187.730	189.021	190.342	191.548	192.518	193.442	194.710	196.398	195.734	195.909
SBI dan SBIS ¹⁾	12.420	2.866	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sumber Dana / Source of Funds																
Bank Umum / Commercial Banks	8.129.720	8.925.471	9.347.078	9.290.752	9.486.068	9.538.974	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
Bank Perekonomian Rakyat / Rural Banks	139.648	151.607	163.564	162.685	162.934	163.883	163.891	165.231	166.347	167.233	167.942	168.512	169.440	171.060	170.446	170.390
Jumlah Aset / Total Assets																
Bank Umum / Commercial Banks	10.112.304	11.113.314	11.765.838	11.708.017	11.875.828	11.878.090	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
Bank Perekonomian Rakyat / Rural Banks	168.443	182.302	194.984	193.932	193.992	194.870	195.006	196.338	197.687	199.106	200.162	201.290	202.485	204.633	203.661	203.688
Jumlah Bank / Total Banks																
Bank Umum / Commercial Banks	107	106	105	106	106	106	106	106	106	106	105	105	105	105	105	105
Bank Perekonomian Rakyat / Rural Banks	1.468	1.441	1.402	1.393	1.392	1.389	1.388	1.384	1.381	1.378	1.377	1.369	1.367	1.356	1.356	1.356
Jumlah Kantor / Total Bank Offices																
Bank Umum / Commercial Banks	32.366	25.377	24.276	24.268	24.243	24.209	24.150	24.170	24.268	23.972	23.935	23.919	23.897	23.899	23.853	21.130
Bank Perekonomian Rakyat / Rural Banks	5.871	6.044	6.047	6.050	6.041	6.026	6.007	5.998	6.008	5.993	5.975	5.960	5.955	5.882	5.884	5.939

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
		Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penyaluran Dana / Distribution of Funds														
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	7.186.935	7.188.333	7.336.880	7.398.760	7.460.641	7.567.757	7.602.991	7.596.921	7.673.175	7.750.770	7.816.667	7.942.947	7.891.760	7.937.051
- Kepada Pihak Ketiga / To Third Party	7.090.243	7.094.514	7.244.637	7.310.683	7.376.114	7.478.404	7.514.618	7.507.704	7.579.250	7.656.895	7.717.257	7.827.148	7.782.219	7.825.494
Rupiah	6.082.640	6.087.081	6.181.036	6.206.709	6.254.871	6.339.927	6.375.563	6.434.305	6.520.520	6.544.039	6.586.571	6.683.684	6.626.455	6.653.821
Valas / Foreign Exchange	1.007.604	1.007.433	1.063.601	1.103.974	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
- Kepada Bank Lain / Inter Bank Credit/Financing	96.692	93.819	92.243	88.077	84.527	89.353	88.373	89.218	93.925	93.875	99.410	115.799	109.541	111.557
Rupiah	65.332	63.605	62.642	61.124	58.608	57.069	56.418	56.683	56.153	54.422	59.163	68.608	64.990	66.081
Valas / Foreign Exchange	31.360	30.214	29.601	26.953	25.919	32.284	31.955	32.535	37.773	39.454	40.247	47.191	44.551	45.476
b. Penempatan pada Bank Lain / Interbank Placement	258.375	288.631	294.873	278.392	281.345	294.565	259.371	270.118	318.734	284.315	296.833	275.052	296.991	295.308
- Giro / Demand Deposit	149.694	176.952	165.838	154.294	160.118	164.480	140.056	141.643	181.661	146.284	163.282	149.178	169.383	161.102
- Inter Bank Call Money / Inter Bank Call Money	89.153	89.930	104.935	102.809	92.888	104.840	93.694	104.858	111.884	111.062	113.422	104.023	106.017	114.430
- Deposito Berjangka / Time Deposits	14.565	14.076	17.128	13.580	19.164	13.126	15.884	12.738	15.630	17.784	10.730	12.463	11.458	9.236
- Lainnya / Others	4.963	7.673	6.972	7.710	9.174	12.118	9.737	10.879	9.560	9.186	9.399	9.388	10.132	10.539
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	1.047.750	888.257	892.628	852.950	890.173	798.191	761.901	834.903	784.629	780.866	806.754	858.861	842.403	793.443
- Giro / Demand Deposit	649.718	553.521	513.561	571.780	544.568	516.610	506.546	510.339	487.388	507.176	502.914	546.411	476.966	465.705
- Fine Tune Operation (FTO)	231.117	200.277	174.099	146.623	185.904	120.554	144.738	212.565	165.678	155.756	136.039	162.809	211.814	200.066
- Fasbi	154.566	124.926	202.901	126.316	154.012	154.159	103.984	111.533	121.921	108.245	158.792	139.067	144.772	121.963
- Lainnya / Others	12.349	9.534	2.067	8.231	5.689	6.868	6.632	467	9.642	9.689	9.008	10.573	8.850	5.709
d. Surat Berharga / Securities	1.987.800	2.202.478	2.164.719	2.154.009	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
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	25.976	22.795	22.549	21.450	19.824	19.592	18.628	15.994	15.229	15.930	13.592	10.633	13.701	13.065
- Obligasi / Bonds	1.468.745	1.539.942	1.497.135	1.475.342	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
- Lainnya / Others	493.079	639.741	645.036	657.217	703.001	781.779	864.209	849.549	863.802	913.530	945.945	882.215	896.015	903.359
e. Penyerahan / Equity Investment	116.678	117.963	124.236	124.694	127.052	126.077	126.986	127.320	125.385	125.741	126.993	126.051	126.414	126.829
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	342.397	345.753	344.689	346.766	346.251	337.237	335.809	332.942	330.667	331.743	332.830	320.073	323.203	325.332
- Kredit & Pembiayaan yang diberikan / Credit & Financing	333.040	337.020	336.020	339.232	338.767	329.853	328.253	325.631	323.479	324.446	325.480	313.262	316.071	317.980
- Surat Berharga / Securities	3.982	3.207	2.917	2.014	2.046	1.579	1.799	1.761	1.865	1.784	1.926	1.857	1.921	2.159
- Lainnya / Others	5.375	5.527	5.752	5.520	5.438	5.805	5.758	5.550	5.323	5.514	5.424	4.954	5.211	5.192
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	19.530	20.809	23.286	37.198	32.215	32.456	29.295	44.122	48.058	34.040	33.982	40.148	39.592	51.661
h. Tagihan Lainnya / Other claims	661.649	537.304	533.631	538.075	492.935	495.022	449.703	485.643	431.787	421.259	427.069	478.597	413.397	429.382
Sumber Dana / Source of Funds														
a. Dana Pihak Ketiga / Third Party Funds	8.457.929	8.440.845	8.601.220	8.653.014	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
Rupiah	7.144.439	7.097.285	7.249.311	7.287.663	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
Giro / Demand Deposit	1.869.826	1.806.068	1.851.919	1.854.437	1.867.598	1.917.477	1.874.987	1.859.586	1.906.992	1.909.330	2.008.707	1.944.250	1.943.905	1.932.656
Tabungan / Saving	2.488.350	2.459.334	2.507.458	2.525.121	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
Simpanan Berjangka / Time Deposits	2.786.262	2.831.883	2.889.933	2.908.105	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
Valas / Foreign Exchange	1.313.490	1.343.559	1.351.910	1.365.551	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
Giro / Demand Deposit	792.724	812.217	811.896	830.543	862.098	823.361	808.935	793.021	796.623	793.734	795.329	807.123	851.445	845.133
Tabungan / Saving	180.833	185.112	185.951	191.454	194.383	197.303	200.145	201.644	207.361	202.089	197.775	194.469	201.317	202.663
Simpanan Berjangka / Time Deposits	339.933	346.231	354.062	343.354	355.844	383.107	387.479	378.439	359.066	372.735	375.666	380.791	380.757	391.035
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	17.579	14.186	15.276	11.143	16.929	17.140	9.575	10.844	14.057	14.124	16.241	23.606	21.668	19.027
c. Kewajiban kepada Bank lain / Interbank Liabilities	198.381	183.420	215.990	206.298	199.668	203.714	197.779	192.028	189.082	197.583	202.199	192.612	192.530	210.210
d. Surat Berharga yang diterbitkan / Issued Securities	99.040	103.599	99.904	95.242	94.406	95.780	94.125	90.921	90.324	99.640	96.562	99.327	93.646	97.712
e. Pinjaman yang Diterima / Loans received	308.328	304.945	304.258	314.338	318.871	323.207	326.484	332.274	326.527	336.907	345.134	395.420	385.821	387.742
Rupiah	98.029	99.025	97.470	97.625	96.820	94.688	93.388	94.194	94.003	93.563	98.721	107.224	103.316	105.664
Valas / Foreign Exchange	210.299	205.919	206.787	216.714	222.051	228.519	233.096	238.080	232.523	243.344	246.414	288.195	282.506	282.078
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	21.519	23.167	26.057	41.694	35.699	36.533	30.745	46.233	49.864	39.726	39.721	47.811	47.732	58.090
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	239.371	215.635	218.884	213.142	217.656	257.794	264.162	333.889	289.384	256.902	286.304	355.289	271.592	254.716
h. Setoran Jaminan / Guarantee Deposits	4.932	4.956	4.480	4.103	4.342	3.924	4.436	5.173	5.219	5.070	4.776	5.153	4.878	4.826
Beberapa komponen modal / Several Components of Capital														
a. Modal Disetor / Paid In Capital	312.788	314.963	315.092	315.086	315.727	316.763	317.363	317.244	312.186	313.520	313.527	313.778	313.824	313.838
b. Cadangan / Reserves	97.664	98.326	100.460	100.767	104.449	104.747	104.801	104.969	104.809	104.802	104.922	104.923	104.910	105.638
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	738.593	979.316	856.640	849.440	843.320	839.114	838.941	838.642	838.888	838.222	831.146	810.417	1.066.399	1.062.641
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	243.326	39.361	61.872	79.345	101.467	126.525	149.620	171.026	194.970	217.590	237.148	255.200	19.361	40.014
e. Tambahan modal disetor / Additional Paid In Capital	288.231	291.296	298.644	292.397	296.830	296.181	300.528	305.886	311.136	303.477	302.177	300.368	303.430	306.804
f. Modal Pinjaman / Loan Capital	78.930	71.980	69.979	71.085	71.068	71.425	72.299	70.624	69.810	69.857	70.283	67.808	62.667	64.495

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

Keterangan	2023	2024												2025
		Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penyaluran Dana / Distribution of Funds														
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	754.649	750.256	718.795	757.536	763.934	773.981	778.552	784.585	782.946	792.232	801.954	810.760	809.425	782.797
- Kepada Pihak Ketiga / To Third Party	751.536	746.858	715.508	753.641	759.937	769.833	774.464	780.582	778.944	788.644	797.381	804.546	803.108	779.209
Rupiah	692.030	687.870	654.331	686.724	692.761	702.837	708.120	717.124	716.412	721.762	729.338	733.753	733.447	723.886
Valas / Foreign Exchange	59.506	58.988	61.177	66.917	67.176	66.995	66.344	63.458	62.532	66.882	68.044	70.793	69.661	55.323
- Kepada Bank Lain / Inter Bank Credit/Financing	3.113	3.398	3.287	3.896	3.997	4.149	4.088	4.003	4.001	3.588	4.573	6.214	6.318	3.588
Rupiah	3.006	2.937	2.795	3.366	3.412	3.545	3.446	3.453	3.468	3.395	4.107	5.781	5.885	3.174
Valas / Foreign Exchange	107	461	491	530	585	604	642	550	533	193	466	434	433	415
b. Penempatan pada Bank Lain / Interbank Placement	41.517	37.314	44.321	44.671	44.259	40.531	39.608	43.687	42.531	46.630	45.974	35.198	45.489	37.892
- Giro / Demand Deposit	14.110	10.872	13.365	14.273	15.425	13.469	12.357	12.315	11.899	11.375	9.708	10.612	13.497	7.458
- Inter Bank Call Money / Inter Bank Call Money	22.056	18.582	21.183	24.414	18.795	19.799	18.504	21.711	21.324	25.368	30.849	18.614	24.663	23.979
- Deposito Berjangka / Time Deposits	4.917	6.289	8.615	6.639	9.435	5.658	7.514	7.075	7.963	8.202	3.918	5.342	6.484	4.864
- Lainnya / Others	434	1.571	1.157	345	603	1.604	1.233	2.585	1.345	1.684	1.499	630	844	1.590
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	142.047	118.269	121.956	125.161	122.110	119.172	114.338	117.760	121.642	131.610	128.821	145.348	132.263	120.164
- Giro / Demand Deposit	83.653	69.327	67.527	73.896	74.035	67.297	67.242	70.308	63.118	68.109	66.429	74.135	56.180	55.979
- Fine Tune Operation (FTO)	16.506	20.081	15.773	19.697	16.388	12.435	17.501	15.594	23.179	29.061	25.175	34.023	33.485	29.274
- Fasbi	41.878	28.851	38.647	31.558	31.439	39.204	29.272	31.400	34.728	33.682	36.330	36.403	41.915	34.216
- Lainnya / Others	10	10	10	10	247	237	323	458	618	758	887	787	683	695
d. Surat Berharga / Securities	241.420	245.386	243.853	266.880	276.963	289.100	294.593	297.631	302.320	302.558	308.143	295.690	291.099	281.185
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	5.499	3.273	3.198	3.580	3.764	3.459	3.422	3.359	3.480	3.291	3.460	3.074	3.617	3.337
- Obligasi / Bonds	183.677	179.490	170.234	189.598	188.499	189.627	189.279	187.420	180.931	175.424	179.428	174.770	177.580	174.445
- Lainnya / Others	52.244	62.623	70.421	73.702	84.700	96.014	101.893	106.853	111.909	123.843	125.255	117.847	109.902	103.403
e. Penyertaan / Equity Investment	809	796	796	3.071	3.079	3.104	3.104	3.105	3.105	3.105	3.105	2.035	2.035	2.036
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	24.370	25.731	24.853	28.391	28.442	28.102	27.371	27.877	27.685	28.136	28.665	27.944	28.428	27.009
- Kredit & Pembiayaan yang diberikan / Credit & Financing	23.568	24.938	24.049	27.577	27.652	27.254	26.542	27.014	26.815	27.262	27.789	27.040	27.593	26.240
- Surat Berharga / Securities	182	165	155	135	122	120	114	119	127	136	126	147	138	128
- Lainnya / Others	619	628	650	679	668	728	714	744	744	737	750	758	697	641
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	3.456	2.024	1.992	3.203	2.920	2.890	2.511	3.778	3.115	6.343	6.301	7.131	7.243	7.801
h. Tagihan Lainnya / Other claims	99.097	98.917	84.961	96.647	76.639	76.842	75.177	64.183	67.759	63.481	55.656	62.207	56.875	59.464
Sumber Dana / Source of Funds														
a. Dana Pihak Ketiga / Third Party Funds	918.307	918.647	901.854	954.253	952.452	949.132	957.330	955.074	959.418	980.155	973.591	974.815	977.676	926.357
Rupiah	852.264	853.431	831.761	882.441	879.007	877.666	880.729	880.975	883.642	902.008	899.179	889.504	894.968	863.085
Giro / Demand Deposit	162.639	181.053	184.103	191.841	187.297	187.663	185.379	188.062	196.339	208.290	194.208	161.673	183.245	177.585
Tabungan / Saving	214.755	198.283	194.117	206.402	205.192	209.611	209.945	211.537	209.220	209.189	212.522	229.706	216.380	207.271
Simpanan Berjangka / Time Deposits	474.870	474.095	453.541	484.198	486.518	480.392	485.405	481.375	478.084	484.528	492.449	498.125	495.343	478.229
Valas / Foreign Exchange	66.043	65.216	70.093	71.811	73.445	71.466	76.601	74.099	75.775	78.147	74.412	85.311	82.708	63.272
Giro / Demand Deposit	27.384	26.707	31.694	30.356	31.596	28.119	30.042	27.637	33.878	35.503	31.114	42.594	38.404	24.895
Tabungan / Saving	4.375	4.724	4.609	4.239	4.383	4.084	4.272	4.564	3.313	2.862	4.020	3.737	4.135	3.707
Simpanan Berjangka / Time Deposits	34.283	33.785	33.789	37.217	37.465	39.262	42.287	41.898	38.584	39.781	39.279	38.980	40.169	34.670
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	5.183	2.822	3.132	2.040	1.809	4.732	2.178	2.720	3.307	3.155	3.395	4.778	2.741	2.282
c. Kewajiban kepada Bank lain / Interbank Liabilities	52.434	39.221	36.070	44.832	41.325	46.099	39.011	38.249	43.426	39.893	40.974	40.983	37.241	35.895
d. Surat Berharga yang diterbitkan / Issued Securities	16.034	14.146	12.665	12.417	12.584	14.703	14.761	15.678	14.956	19.869	21.807	20.416	16.246	20.218
e. Pinjaman yang Diterima / Loans received	26.636	27.531	22.596	34.782	33.474	34.835	36.110	35.324	33.473	34.634	35.067	36.155	37.156	36.333
Rupiah	17.906	19.051	13.881	21.637	21.721	22.088	22.076	22.141	21.240	21.874	22.740	24.040	23.707	25.265
Valas / Foreign Exchange	8.730	8.480	8.715	13.145	11.754	12.747	14.034	13.183	12.233	12.760	12.326	12.114	13.449	11.068
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	4.086	3.320	3.392	4.851	4.522	4.506	4.031	4.647	3.873	7.346	7.661	8.749	8.897	9.337
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn jgn dibeli kembali/ repo) / Other Liabilities	15.820	14.685	14.619	11.220	8.070	14.414	15.497	23.343	25.792	16.423	19.981	27.148	16.844	16.642
h. Setoran Jaminan / Guarantee Deposits	278	240	224	198	189	190	195	185	172	162	210	246	250	209
Beberapa komponen modal / Several Components of Capital														
a. Modal Disetor / Paid In Capital	135.200	135.804	135.062	154.073	154.615	155.019	155.368	155.489	150.750	152.084	152.091	152.317	152.339	146.647
b. Cadangan / Reserves	26.562	27.223	27.870	28.053	28.438	28.695	28.750	28.914	28.754	28.747	28.866	28.867	28.854	28.986
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	(7.973)	481	(6.466)	(20.728)	(22.723)	(23.962)	(24.015)	(24.319)	(23.158)	(23.162)	(23.420)	(23.511)	(15.673)	(21.885)
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit /Loss) 2)	13.156	2.856	3.358	728	2.390	3.904	6.121	6.522	8.460	9.063	10.049	6.678	1.469	2.565
e. Tambahan modal disetor / Additional Paid In Capital	48.900	49.784	49.020	56.655	56.643	56.484	57.431	57.927	58.808	57.037	57.370	58.382	58.669	56.167
f. Modal Pinjaman / Loan Capital	8.979	9.013	9.028	13.065	13.065	13.078	12.767	13.175	13.142	13.201	13.217	12.841	12.042	11.559

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

Keterangan	2023	2024												2025
		Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penyaluran Dana / Distribution of Funds														
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	864.422	858.449	925.745	883.865	888.160	910.309	908.810	897.231	898.933	905.139	911.508	935.037	809.136	849.263
- Kepada Pihak Ketiga / To Third Party	834.792	830.843	900.185	860.044	863.789	880.336	880.616	868.498	864.320	868.702	874.277	890.587	774.239	811.109
Rupiah	683.825	679.819	735.748	700.878	706.327	719.230	717.706	720.073	728.085	727.506	725.923	740.757	608.789	628.555
Valas / Foreign Exchange	150.967	151.024	164.438	159.165	157.462	161.106	162.910	148.425	136.234	141.196	148.354	149.830	165.449	182.554
- Kepada Bank Lain / Inter Bank Credit/Financing	29.630	27.606	25.560	23.821	24.371	29.973	28.194	28.732	34.613	36.436	37.231	44.450	34.898	38.154
Rupiah	12.833	12.246	11.141	10.578	10.323	9.775	9.602	9.451	9.434	8.829	9.597	11.790	5.055	7.794
Valas / Foreign Exchange	16.797	15.360	14.419	13.243	14.047	20.198	18.592	19.282	25.180	27.608	27.634	32.661	29.843	30.360
b. Penempatan pada Bank Lain / Interbank Placement	53.296	53.872	56.544	56.103	58.458	64.353	47.856	55.994	68.623	69.113	56.557	58.146	58.709	62.622
- Giro / Demand Deposit	14.505	16.395	17.045	12.925	17.386	16.288	15.474	13.537	13.603	15.118	11.781	11.975	12.012	14.978
- Inter Bank Call Money / Inter Bank Call Money	37.043	34.854	36.638	41.462	37.512	46.180	31.025	41.254	52.543	50.239	43.780	44.552	45.440	46.020
- Deposito Berjangka / Time Deposits	1.526	2.502	2.638	1.270	3.112	1.116	1.177	1.005	2.397	3.693	992	1.551	1.257	1.625
- Lainnya / Others	223	122	223	447	448	768	180	198	80	63	5	68	0	0
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	187.861	181.673	188.817	182.910	182.587	179.013	171.931	164.141	153.517	147.543	144.216	160.420	153.311	149.114
- Giro / Demand Deposit	95.471	79.058	72.258	83.037	81.291	71.338	77.770	72.060	72.468	75.825	75.037	79.920	63.024	63.947
- Fine Tune Operation (FTO)	57.622	81.815	76.855	74.925	71.185	53.603	55.319	63.550	48.199	41.254	40.424	41.352	48.627	51.666
- Fasbi	34.307	20.799	39.703	23.524	29.203	52.451	38.842	28.531	31.957	30.126	38.296	38.826	41.660	32.640
- Lainnya / Others	461	1	1	1.424	908	1.620	1	1	894	338	460	322	1	860
d. Surat Berharga / Securities	270.620	309.787	308.556	292.515	305.245	331.854	348.361	351.531	360.155	380.617	381.158	347.654	323.936	346.003
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	5.070	6.249	5.672	5.025	4.306	3.347	3.248	1.308	1.180	1.389	572	581	588	597
- Obligasi / Bonds	206.032	228.491	225.232	207.972	205.948	208.638	206.687	206.326	208.126	211.347	208.187	194.587	183.914	196.836
- Lainnya / Others	59.518	75.047	77.652	79.518	94.992	119.870	138.427	143.897	150.849	167.881	172.399	152.468	139.435	148.570
e. Penyertaan / Equity Investment	4.669	5.192	5.379	3.181	3.180	3.177	3.177	3.304	3.304	3.302	3.302	3.509	1.082	1.080
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	25.737	26.017	27.010	24.371	24.556	24.023	24.219	24.236	24.686	25.244	25.268	25.126	22.743	24.774
- Kredit & Pembiayaan yang diberikan / Credit & Financing	25.491	25.752	26.734	24.130	24.320	23.774	23.958	23.994	24.454	25.008	25.047	24.888	22.524	24.518
- Surat Berharga / Securities	15	20	23	20	20	21	16	15	15	14	14	14	15	35
- Lainnya / Others	231	245	253	221	216	228	244	227	217	222	208	122	204	221
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	5.116	7.645	8.641	14.102	11.510	12.159	10.154	14.772	16.738	10.754	10.127	12.058	11.360	16.538
h. Tagihan Lainnya / Other claims	92.830	101.652	117.648	107.364	103.783	95.535	84.507	87.396	77.470	75.510	80.558	76.507	63.978	81.498
Sumber Dana / Source of Funds														
a. Dana Pihak Ketiga / Third Party Funds	989.283	1.011.099	1.076.814	1.038.326	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
Rupiah	810.144	822.576	885.055	851.759	855.886	866.126	859.899	862.745	875.242	887.774	879.514	858.566	748.160	778.036
Giro / Demand Deposit	212.134	226.645	231.634	230.784	223.549	233.356	221.223	218.320	228.482	227.343	223.488	214.578	212.656	212.842
Tabungan / Saving	163.352	155.678	167.797	161.678	160.160	166.628	167.520	170.661	167.795	166.689	167.831	176.575	136.997	141.726
Simpanan Berjangka / Time Deposits	434.658	440.253	485.623	459.297	471.977	466.142	471.156	473.764	478.965	493.742	488.195	467.413	398.507	423.468
Valas / Foreign Exchange	179.139	188.523	191.760	186.567	195.227	202.474	198.369	194.115	188.557	189.870	183.842	190.326	192.041	219.013
Giro / Demand Deposit	110.490	118.139	119.980	121.952	121.682	122.388	118.574	118.736	115.291	112.045	111.142	114.089	120.978	132.870
Tabungan / Saving	7.719	9.246	8.393	8.075	8.725	8.829	8.632	9.448	9.547	9.022	8.854	7.189	7.657	8.026
Simpanan Berjangka / Time Deposits	60.930	61.138	63.386	56.539	64.820	71.256	69.162	65.932	63.719	68.804	63.646	69.048	63.406	78.117
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	0	431	559	0	0	0	157	67	0	0	0	3	557	0
c. Kewajiban kepada Bank lain / Interbank Liabilities	56.468	60.215	75.598	58.349	57.987	58.809	52.453	54.629	53.036	57.417	58.401	51.605	52.873	61.373
d. Surat Berharga yang diterbitkan / Issued Securities	2.382	1.958	4.956	2.832	2.982	3.427	2.891	2.592	2.793	2.468	2.096	2.998	1.307	1.316
e. Pinjaman yang Diterima / Loans received	44.290	47.108	49.690	38.962	40.293	42.387	43.354	40.414	39.912	40.789	46.209	46.209	28.822	31.770
Rupiah	31.414	31.432	34.588	28.230	28.268	28.520	28.639	28.591	28.553	28.587	29.697	32.125	17.657	17.802
Valas / Foreign Exchange	12.876	15.676	15.102	10.732	12.025	13.867	14.715	11.823	11.359	10.516	11.092	14.083	11.166	13.968
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	6.951	7.923	8.882	13.991	11.980	12.509	11.335	20.151	22.042	15.231	15.199	18.090	18.788	22.034
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn jgnr dibeli kembali/ repo) / Other Liabilities	25.028	25.616	19.767	19.344	18.371	32.135	31.484	30.059	25.846	22.683	31.609	47.970	17.427	22.309
h. Setoran Jaminan / Guarantee Deposits	1.115	1.091	994	693	847	643	1.005	866	829	877	899	1.149	970	1.079
Beberapa komponen modal / Several Components of Capital														
a. Modal Disetor / Paid In Capital	72.940	74.384	75.203	56.216	56.216	56.848	57.134	57.134	57.161	57.161	57.161	57.186	54.556	60.263
b. Cadangan / Reserves	15.140	15.140	15.978	16.092	16.095	16.097	16.097	16.097	16.097	16.097	16.097	16.097	13.064	13.622
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	71.634	91.618	89.917	101.736	101.736	100.428	100.266	100.266	99.331	98.647	97.968	97.970	115.830	118.373
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit /Loss) 2)	17.948	3.345	5.297	8.407	10.704	12.849	14.949	17.339	19.489	21.367	22.795	24.631	2.180	4.189
e. Tambahan modal disetor / Additional Paid In Capital	47.967	50.372	51.998	44.947	45.827	45.011	45.290	46.068	46.860	45.832	45.832	44.837	44.044	47.668
f. Modal Pinjaman / Loan Capital	16.453	14.709	14.752	10.854	10.852	10.891	12.298	12.057	11.963	11.130	11.176	11.558	6.189	6.274

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

Keterangan	2023	2024												2025
		Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penyaluran Dana / Distribution of Funds														
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	1.860.582	1.859.031	1.899.337	1.912.208	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
- Kepada Pihak Ketiga / To Third Party	1.834.908	1.834.203	1.874.812	1.889.635	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
Rupiah	1.572.046	1.565.694	1.584.175	1.587.571	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
Valas / Foreign Exchange	262.861	268.509	290.636	302.064	301.514	303.297	301.096	285.252	276.867	294.188	297.437	301.751	302.028	308.195
- Kepada Bank Lain / Inter Bank Credit/Financing	25.675	24.828	24.526	22.574	23.017	23.614	23.258	23.714	23.814	21.839	25.184	28.189	32.038	33.118
Rupiah	18.001	17.120	16.725	15.545	15.991	16.447	15.969	15.961	16.368	15.189	18.212	20.872	24.527	25.125
Valas / Foreign Exchange	7.673	7.708	7.801	7.028	7.027	7.168	7.288	7.753	7.446	6.651	6.972	7.317	7.511	7.992
b. Penempatan pada Bank Lain / Interbank Placement	35.215	44.351	51.145	39.884	43.389	51.557	44.622	42.611	41.097	34.464	43.428	41.148	35.322	34.256
- Giro / Demand Deposit	23.141	25.946	28.053	24.442	27.858	34.553	24.946	25.611	24.903	24.141	26.781	27.435	24.524	25.571
- Inter Bank Call Money / Inter Bank Call Money	9.117	14.590	18.925	10.978	11.219	12.225	15.279	14.231	13.232	8.162	14.206	11.369	9.146	7.780
- Deposito Berjangka / Time Deposits	2.771	3.614	4.064	4.065	4.063	4.094	4.065	2.627	2.574	1.883	2.151	2.181	1.426	617
- Lainnya / Others	185	201	203	399	249	685	332	141	387	278	289	162	226	288
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	244.679	199.709	198.235	188.440	184.126	187.507	172.907	198.304	188.316	176.288	172.570	228.056	194.433	174.561
- Giro / Demand Deposit	125.155	121.979	116.721	119.806	116.405	101.225	108.888	111.929	107.910	117.302	107.655	129.638	113.249	103.506
- Fine Tune Operation (FTO)	54.257	40.369	32.048	38.426	24.562	34.210	36.277	47.769	32.366	25.709	24.244	29.116	24.184	24.075
- Fasbi	53.396	27.838	47.421	23.411	38.625	47.061	21.433	38.607	39.911	24.692	33.018	59.839	48.834	42.836
- Lainnya / Others	11.871	9.523	2.045	6.797	4.534	5.011	6.309	-	8.130	7.653	9.464	8.166	4.145	4.145
d. Surat Berharga / Securities	430.995	525.879	521.026	522.304	540.108	539.447	575.349	556.114	569.836	579.244	571.075	565.246	629.825	640.356
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	6.288	4.827	4.920	3.584	4.303	5.346	5.089	4.924	3.869	3.301	2.716	2.769	4.052	3.561
- Obligasi / Bonds	314.897	356.831	349.794	346.483	329.847	315.728	306.742	296.581	277.748	273.358	270.076	270.607	303.797	331.661
- Lainnya / Others	109.810	164.221	166.312	172.238	205.958	218.374	263.518	254.610	288.219	302.585	298.282	291.870	321.976	305.135
e. Penyertaan / Equity Investment	19.636	19.898	25.671	25.800	27.957	28.034	28.680	28.703	26.373	26.492	26.566	26.306	28.837	28.905
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	87.807	87.142	87.574	88.371	87.088	86.946	86.420	85.278	85.382	85.467	85.207	82.525	84.184	84.292
- Kredit & Pembiayaan yang diberikan / Credit & Financing	86.045	85.437	85.804	86.759	85.640	85.425	84.930	83.799	83.959	84.065	83.879	81.718	83.279	83.403
- Surat Berharga / Securities	582	535	539	374	388	379	381	394	391	387	349	316	296	285
- Lainnya / Others	1.181	1.170	1.231	1.238	1.060	1.142	1.108	1.085	1.032	1.014	979	490	609	604
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	6.871	6.610	7.425	12.050	10.980	10.847	10.644	13.440	15.426	9.518	9.045	10.265	10.092	13.669
h. Tagihan Lainnya / Other claims	193.407	112.612	118.004	105.337	100.895	116.546	104.160	128.045	126.875	111.221	126.674	134.497	105.310	104.349
Sumber Dana / Source of Funds														
a. Dana Pihak Ketiga / Third Party Funds	2.070.642	2.068.855	2.108.243	2.112.419	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
Rupiah	1.712.137	1.723.245	1.746.086	1.751.468	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
Giro / Demand Deposit	436.747	438.067	440.558	435.334	444.111	451.886	445.413	430.132	444.379	449.324	463.176	492.061	486.535	489.385
Tabungan / Saving	440.174	439.705	447.274	448.417	444.266	448.014	446.699	443.573	449.018	448.014	448.413	460.967	490.033	490.897
Simpanan Berjangka / Time Deposits	835.217	845.472	858.253	867.717	864.524	853.989	875.124	874.310	876.336	868.173	864.889	894.602	950.096	945.256
Valas / Foreign Exchange	358.505	345.610	362.158	360.951	362.749	387.732	388.649	389.711	384.788	380.735	374.882	375.863	384.659	388.309
Giro / Demand Deposit	143.174	133.937	138.294	138.761	135.713	146.773	147.564	141.696	142.733	139.835	139.700	137.361	138.448	140.846
Tabungan / Saving	96.791	97.587	99.571	102.969	105.152	106.281	108.144	109.905	113.623	110.442	104.542	104.077	107.747	109.065
Simpanan Berjangka / Time Deposits	118.540	114.087	124.293	119.221	121.884	134.678	132.941	138.109	128.432	130.457	130.640	134.425	138.463	138.598
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	11.900	10.490	11.131	8.671	14.692	11.954	6.747	7.586	10.304	10.537	12.406	18.418	17.911	16.250
c. Kewajiban kepada Bank lain / Interbank Liabilities	39.931	37.844	51.486	44.679	48.096	41.972	47.735	46.701	45.280	46.514	46.941	39.771	44.939	58.333
d. Surat Berharga yang diterbitkan / Issued Securities	11.132	11.241	11.065	12.103	10.962	12.572	11.575	11.554	11.979	17.156	16.442	19.296	19.066	19.292
e. Pinjaman yang Diterima / Loans received	107.952	110.215	112.380	114.906	116.749	119.926	118.074	116.449	113.165	115.823	117.428	126.052	132.163	128.785
Rupiah	46.756	46.612	47.078	45.653	44.651	41.910	40.378	41.171	41.897	40.729	43.898	48.681	59.585	60.241
Valas / Foreign Exchange	60.896	63.602	65.302	69.253	72.088	75.016	77.696	75.278	71.267	75.093	73.530	77.371	72.578	68.542
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	6.513	7.671	8.598	13.808	11.827	12.651	8.730	12.725	14.979	10.478	8.936	10.293	9.333	12.317
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	98.344	72.951	72.112	57.882	67.075	88.751	82.391	113.559	116.797	100.220	113.120	119.907	101.017	94.593
h. Setoran Jaminan / Guarantee Deposits	1.401	1.492	1.222	1.338	1.414	1.340	1.380	2.215	2.444	2.156	1.634	1.440	1.632	1.569
Beberapa komponen modal / Several Components of Capital														
a. Modal Disetor / Paid In Capital	78.602	78.729	78.780	78.783	78.783	78.783	78.783	78.783	78.783	78.783	78.783	78.783	81.415	81.415
b. Cadangan / Reserves	44.593	44.594	44.757	44.767	48.061	48.100	48.100	48.103	48.103	48.103	48.104	48.104	51.137	51.176
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	160.801	200.067	193.495	188.738	184.614	182.953	182.957	182.999	183.022	183.045	183.068	182.735	231.087	231.093
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit / Loss) 2)	38.700	6.624	10.707	13.239	16.637	19.817	23.989	27.188	30.979	34.071	36.842	40.811	3.343	6.793
e. Tambahan modal disetor / Additional Paid In Capital	77.507	77.371	83.742	80.542	82.326	82.020	83.370	85.126	86.749	84.422	83.775	82.466	84.750	85.693
f. Modal Pinjaman / Loan Capital	29.353	29.771	27.556	28.073	28.070	28.237	28.150	27.198	28.859	27.066	27.265	24.506	25.314	27.231

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

Keterangan	2023	2024												2025
		Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penyaluran Dana / Distribution of Funds														
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	3.707.282	3.720.597	3.793.003	3.845.151	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
- Kepada Pihak Ketiga / To Third Party	3.669.008	3.682.611	3.754.132	3.807.364	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
Rupiah	3.134.739	3.153.698	3.206.782	3.231.536	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
Valas / Foreign Exchange	534.269	528.913	547.350	575.828	595.092	607.078	608.705	576.264	583.096	610.590	616.851	621.090	618.626	625.601
- Kepada Bank Lain / Inter Bank Credit/Financing	38.274	37.987	38.871	37.787	33.142	31.617	32.833	32.768	31.497	32.012	32.423	36.946	36.287	36.697
Rupiah	31.491	31.302	31.981	31.635	28.881	27.302	27.401	27.818	26.883	27.009	27.248	30.166	29.523	29.988
Valas / Foreign Exchange	6.783	6.684	6.890	6.152	4.261	4.315	5.433	4.950	4.614	5.003	5.175	6.780	6.764	6.708
b. Penempatan pada Bank Lain / Interbank Placement	128.346	153.094	142.864	137.733	135.239	138.124	127.285	127.827	166.483	134.107	150.874	140.559	157.471	160.537
- Giro / Demand Deposit	97.938	123.740	107.375	102.653	99.449	100.170	87.279	90.180	131.255	95.649	115.012	99.155	119.350	113.095
- Inter Bank Call Money / Inter Bank Call Money	20.936	21.905	28.189	25.955	25.362	26.636	28.885	27.662	24.785	27.293	24.586	29.488	26.768	36.651
- Deposito Berjangka / Time Deposits	5.351	1.671	1.911	2.606	2.555	2.258	3.129	2.031	2.696	4.005	3.669	3.388	2.291	2.130
- Lainnya / Others	4.120	5.779	5.389	6.519	7.874	9.060	7.993	7.954	7.748	7.161	7.607	8.529	9.061	8.660
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	473.163	388.607	383.620	356.438	401.351	312.499	302.725	354.697	321.153	325.425	361.147	325.036	362.396	349.603
- Giro / Demand Deposit	345.438	283.156	257.055	295.040	272.836	276.751	252.646	256.043	243.893	245.940	253.793	262.718	244.514	242.273
- Fine Tune Operation (FTO)	102.733	58.012	49.423	13.575	73.769	20.305	35.642	85.652	61.934	59.732	56.197	58.318	105.518	95.050
- Fasbi	24.985	47.439	77.131	47.823	54.745	15.442	14.437	12.994	15.326	19.746	51.148	3.999	12.364	12.271
- Lainnya / Others	7	0	11	0	0	0	0	8	0	7	8	0	0	9
d. Surat Berharga / Securities	1.044.765	1.121.427	1.091.284	1.072.310	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
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	9.119	8.446	8.758	9.261	7.451	7.440	6.870	6.404	6.700	7.948	6.844	4.210	5.444	5.570
- Obligasi / Bonds	764.138	775.131	751.875	731.289	723.524	737.575	713.818	684.344	727.053	721.614	725.920	689.802	721.781	743.014
- Lainnya / Others	271.507	337.850	330.651	331.759	317.351	347.522	360.372	344.189	306.826	319.221	350.009	320.013	324.703	346.251
e. Penyeritaan / Equity Investment	91.563	92.077	92.389	92.642	92.836	91.761	92.026	92.237	92.603	92.842	94.021	94.200	94.459	94.809
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	204.483	206.863	205.251	205.633	206.166	198.166	197.800	195.551	192.914	192.897	193.690	184.478	187.848	189.256
- Kredit & Pembiayaan yang diberikan / Credit & Financing	197.936	200.892	199.433	200.765	201.155	193.399	192.822	190.824	188.253	188.110	188.766	179.616	182.674	183.819
- Surat Berharga / Securities	3.203	2.486	2.200	1.486	1.517	1.059	1.287	1.232	1.332	1.247	1.436	1.380	1.472	1.711
- Lainnya / Others	3.344	3.484	3.619	3.382	3.495	3.708	3.691	3.495	3.330	3.539	3.488	3.483	3.702	3.726
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	4.088	4.531	5.228	7.843	6.805	6.560	5.986	12.131	12.779	7.425	8.509	10.695	10.897	13.653
h. Tagihan Lainnya / Other claims	276.315	224.124	213.018	228.728	211.617	206.099	185.858	206.020	159.683	171.047	164.381	205.386	187.234	184.072
Sumber Dana / Source of Funds														
a. Dana Pihak Ketiga / Third Party Funds	4.479.696	4.442.243	4.514.309	4.548.017	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
Rupiah	3.769.893	3.698.034	3.786.410	3.801.995	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
Giro / Demand Deposit	1.058.307	960.303	995.624	996.479	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
Tabungan / Saving	1.670.070	1.665.668	1.698.270	1.708.624	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
Simpanan Berjangka / Time Deposits	1.041.517	1.072.063	1.092.515	1.096.893	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
Valas / Foreign Exchange	709.803	744.209	727.899	746.022	780.905	742.099	734.940	715.179	713.929	719.806	735.833	730.883	774.110	768.236
Giro / Demand Deposit	511.675	533.433	521.928	539.473	573.107	526.081	512.755	504.952	504.720	506.351	513.374	513.079	553.616	546.722
Tabungan / Saving	71.947	73.555	73.377	76.171	76.122	78.109	79.097	77.726	80.877	79.763	80.358	79.465	81.777	81.866
Simpanan Berjangka / Time Deposits	126.180	137.220	132.594	130.378	131.675	137.909	143.088	132.501	128.331	133.693	142.101	138.339	138.717	139.649
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	496	443	453	432	427	454	493	471	446	431	440	407	459	494
c. Kewajiban kepada Bank lain / Interbank Liabilities	49.547	46.139	52.836	58.438	52.261	56.834	58.580	52.449	47.339	53.760	55.883	60.253	57.477	54.208
d. Surat Berharga yang diterbitkan / Issued Securities	69.492	76.255	71.217	67.891	67.878	65.078	64.896	61.098	60.596	60.147	56.217	56.617	57.027	56.886
e. Pinjaman yang Diterima / Loans received	129.750	120.091	119.591	125.689	128.355	129.060	128.947	140.087	139.976	147.349	151.850	187.005	187.679	190.856
Rupiah	1.953	1.931	1.923	2.105	2.180	2.171	2.296	2.291	2.313	2.374	2.385	2.378	2.367	2.356
Valas / Foreign Exchange	127.797	118.161	117.669	123.584	126.175	126.889	126.651	137.796	137.664	144.975	149.466	184.627	185.313	188.500
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	3.969	4.254	5.185	9.044	7.369	6.868	5.649	8.709	8.970	6.670	7.926	10.679	10.715	14.402
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	100.179	102.383	112.387	124.696	124.139	122.494	134.790	166.929	120.949	117.577	121.594	160.264	136.304	121.172
h. Setoran Jaminan / Guarantee Deposits	2.137	2.133	2.039	1.873	1.892	1.751	1.856	1.907	1.774	1.874	2.034	2.317	2.026	1.968
Beberapa komponen modal / Several Components of Capital														
a. Modal Disetor / Paid In Capital	26.046	26.046	26.046	26.014	26.113	26.113	26.078	25.838	25.491	25.491	25.491	25.491	25.513	25.513
b. Cadangan / Reserves	11.369	11.369	11.855	11.855	11.855	11.855	11.855	11.855	11.855	11.855	11.855	11.855	11.855	11.855
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	514.130	687.150	579.694	579.694	579.694	579.695	579.695	579.694	579.694	579.693	573.529	553.223	735.155	735.115
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	173.521	26.537	42.510	56.971	71.736	89.955	104.560	119.978	136.043	153.088	167.463	183.080	12.370	26.467
e. Tambahan modal disetor / Additional Paid In Capital	113.857	113.768	113.884	110.253	112.033	112.667	114.436	116.765	118.718	116.186	115.547	114.683	115.967	117.276
f. Modal Pinjaman / Loan Capital	24.144	18.488	18.643	19.092	19.081	19.219	19.084	18.194	17.846	18.460	18.626	18.903	19.121	19.431

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

Keterangan	2022	2023	2024										2025		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
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	179.011	267.816	354.546	442.901	531.741	623.663	717.152	817.621	934.777	1.057.835	1.084.816	101.917	187.310
a. Dari Bank Indonesia / From Bank Indonesia Placement	13.904	20.916	3.155	4.733	6.121	7.831	9.005	10.277	11.623	12.981	14.371	15.603	16.730	1.283	2.335
b. Dari Penempatan pada bank lain / From interbank placement	5.409	12.037	2.252	3.467	4.656	5.942	7.164	8.367	9.559	10.665	12.750	13.013	14.154	1.042	2.168
c. Dari surat berharga / From securities	94.584	110.038	20.849	31.650	42.005	52.008	62.896	74.503	86.314	98.058	109.334	121.426	135.976	12.016	22.924
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	523.468	608.443	112.742	169.046	222.865	277.131	332.447	389.092	445.256	501.573	559.005	615.166	673.725	64.728	118.778
- kepada pihak ketiga bukan bank / To Third Party non Bank	520.202	603.518	111.227	166.924	220.154	273.822	328.568	384.634	440.211	496.007	552.464	608.054	665.983	63.726	117.169
- kepada bank lain / To other Bank	3.267	4.925	1.515	2.123	2.711	3.309	3.879	4.458	5.045	5.566	6.541	7.112	7.742	1.002	1.609
e. Lainnya / Others	174.093	225.568	40.013	58.919	78.899	99.989	120.228	141.424	164.401	194.344	239.316	292.627	344.230	22.849	41.105
2. Beban Bunga/Bagi Hasil / Interest/Profit Sharing Expenses	323.610	447.336	91.585	134.040	177.114	220.623	263.538	308.871	355.894	410.404	480.717	558.352	535.059	56.028	97.356
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	484	553	68	130	208	293	373	468	633	850	985	1.146	1.277	134	254
b. Kewajiban pada Bank lain / Interbank Liabilities	6.833	12.374	2.351	3.575	4.789	4.737	7.561	8.391	9.629	10.730	12.467	13.057	14.205	1.106	2.116
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	129.628	199.055	39.200	59.672	79.838	100.937	120.871	141.863	162.882	183.208	204.364	225.637	247.280	21.867	42.196
- Giro / Demand Deposit	27.740	45.132	9.703	14.699	19.485	25.034	29.712	34.740	39.825	44.778	49.963	54.926	60.404	5.506	10.754
- Tabungan / Saving	15.492	17.834	3.109	4.679	6.248	7.838	9.575	11.210	12.829	14.405	16.047	17.959	19.790	1.743	3.406
- Simpanan Berjangka / Time deposits	86.396	136.088	26.388	40.294	54.105	68.064	81.584	95.913	110.228	124.025	138.354	152.752	167.086	14.617	28.036
d. Surat Berharga / Securities	10.297	9.397	1.534	2.529	3.300	4.663	4.770	5.502	6.221	7.296	7.749	8.723	9.511	771	1.382
e. Pinjaman yang diterima / Loans received	13.077	16.115	4.220	5.566	7.140	8.712	9.806	11.441	13.174	14.816	16.566	18.420	20.240	3.221	3.872
f. Lainnya / Others	163.291	209.843	44.212	62.567	81.840	101.281	120.157	141.204	163.355	193.545	238.586	291.370	342.547	28.929	47.536
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	87.425	133.775	177.431	222.278	268.203	314.793	361.258	407.217	454.060	499.482	549.757	45.890	89.954
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	433.677	171.204	223.705	271.224	314.444	359.885	441.097	508.041	581.781	684.808	877.623	134.757	229.548
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	10.408	16.855	2.781	4.034	4.528	6.144	7.355	8.908	11.406	13.730	14.571	15.829	17.415	2.967	5.219
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	57	-	0	5.074	1	6.799	1	1	117	118	130	130	16	136
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	371	570	789	917	983	1.395	1.487	1.489	1.491	1.477	1.489	70	182
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	318.768	426.023	392.520	107.302	136.903	167.153	181.489	211.615	265.721	315.189	365.601	443.524	612.234	110.996	186.846
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	16.277	25.901	35.023	46.588	56.573	67.169	76.296	85.105	94.873	103.588	111.769	8.441	16.784
f. Lainnya / Others	96.030	117.317	21.729	33.397	41.388	50.421	61.245	70.797	86.186	92.413	105.127	120.261	134.586	12.266	20.380
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	762.897	889.851	475.558	228.828	304.133	369.019	426.803	489.911	589.115	671.967	766.390	890.510	1.104.717	156.350	269.534
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	2.341	6.403	845	1.372	1.797	1.564	2.000	2.054	2.064	2.065	3.072	3.336	3.954	1.229	1.334
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	632	715	-	-	4	1	1	1	2	2	300	365	413	7	11
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	158	234	222	501	668	747	773	1.139	1.217	1.262	1.302	1.342	1.410	62	127
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	307.170	413.583	390.462	104.780	133.722	163.027	176.472	205.234	257.986	306.026	356.432	433.425	601.458	109.521	184.128
e. Penyusutan/Amortisasi / Depreciation/Amortizations	171.698	174.447	36.533	51.234	69.503	83.810	96.738	108.519	121.378	133.337	149.028	164.417	176.060	20.251	33.675
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	5.196	6.097	1.151	1.380	1.813	2.470	2.885	3.399	3.999	4.472	4.896	5.446	6.254	477	954
g. Lainnya / Others	275.703	288.372	46.344	69.562	96.625	117.400	147.934	169.564	202.468	224.804	251.361	282.179	315.167	24.803	49.124
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	247.949	304.790	45.545	76.151	97.004	124.483	155.844	184.767	213.240	243.290	269.451	293.780	322.664	24.296	50.148
E. Pendapatan non - operasional / Non Operational Income	38.631	52.221	13.860	16.033	23.159	28.305	34.442	39.306	39.328	46.049	54.145	60.326	68.127	7.828	16.654
F. Beban non - operasional / Non Operational Expenses	34.081	52.567	10.301	15.243	21.679	26.900	32.623	38.094	38.959	45.760	52.109	58.373	67.576	7.911	16.826
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	4.550	(346)	3.559	790	1.481	1.404	1.819	1.212	369	289	2.036	1.953	552	(83)	(171)
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	252.499	304.445	49.104	76.941	98.484	125.887	157.663	185.979	213.609	243.579	271.487	295.733	323.216	24.214	49.977
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	125.725	146.960	(59)	(99)	(129)	(166)	(209)	(245)	(285)	(331)	(351)	(390)	158.209	(34)	(68)
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	125.715	146.960	(59)	(99)	(129)	(166)	(209)	(245)	(285)	(331)	(351)	(390)	158.935	(34)	(68)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	201.817	243.326	39.361	61.872	79.345	101.467	126.525	149.620	171.026	194.970	217.590	237.148	255.200	19.361	40.014

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
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
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	28.826	41.800	59.070	74.366	89.538	105.278	122.830	148.285	188.377	237.140	184.481	16.565	30.141
a. Dari Bank Indonesia / From Bank Indonesia Placement	2.543	2.874	387	592	807	1.018	1.229	1.424	1.643	1.850	2.090	2.346	2.628	289	497
b. Dari Penempatan pada bank lain / From interbank placement	964	2.059	457	706	951	1.206	1.438	1.669	1.933	2.124	3.216	2.586	2.791	187	368
c. Dari surat berharga / From securities	12.673	15.244	2.803	4.019	5.788	7.363	8.931	10.579	12.315	14.168	15.304	17.379	19.017	1.609	2.962
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	71.646	77.252	13.282	18.919	26.258	32.935	39.691	46.694	53.532	59.705	66.358	73.789	81.255	7.256	13.549
- kepada pihak ketiga bukan bank / To Third Party non Bank	71.570	77.163	13.256	18.879	26.205	32.869	39.611	46.600	53.425	59.585	66.225	73.644	81.096	7.243	13.523
- kepada bank lain / To other Bank	76	89	26	39	53	66	80	94	107	120	133	145	158	13	25
e. Lainnya / Others	54.146	63.897	11.897	17.563	25.266	31.844	38.249	44.912	53.408	70.439	101.409	141.039	78.790	7.224	12.765
2. Beban Bunga/Bagi Hasil / Interest/Profit Sharing Expenses	83.805	98.313	18.735	27.054	39.264	49.461	59.322	69.732	82.000	102.401	137.185	180.699	122.379	11.297	20.068
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	114	117	20	34	52	60	63	73	93	123	145	153	165	14	23
b. Kewajiban pada Bank lain / Interbank Liabilities	1.566	2.667	583	851	1.242	1.504	1.780	2.057	2.322	2.579	3.444	3.091	3.362	253	426
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	26.515	32.059	5.797	8.333	11.876	14.993	17.996	21.171	24.315	26.953	29.951	33.440	36.720	3.346	6.054
- Giro / Demand Deposit	2.847	3.311	563	874	1.174	1.491	1.783	2.079	2.386	2.681	3.000	3.332	3.664	334	609
- Tabungan / Saving	3.403	3.044	556	804	1.177	1.481	1.769	2.077	2.376	2.637	2.917	3.259	3.586	309	575
- Simpanan Berjangka / Time deposits	20.265	25.884	4.678	6.655	9.525	12.021	14.444	17.016	19.553	21.636	24.034	26.849	29.470	2.703	4.871
d. Surat Berharga / Securities	1.801	1.447	204	261	434	536	635	746	859	1.262	1.067	1.358	1.551	154	293
e. Pinjaman yang diterima / Loans received	1.169	1.325	262	316	749	948	1.138	1.346	1.554	1.653	1.752	2.139	2.330	189	344
f. Lainnya / Others	52.640	60.798	11.869	17.259	24.912	31.420	37.711	44.338	52.858	69.831	100.826	140.518	78.250	7.340	12.928
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	10.091	14.746	19.806	24.905	30.216	35.547	40.831	45.884	51.192	56.441	62.103	5.268	10.072
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	6.478	8.820	14.066	18.228	19.191	22.578	27.824	31.860	35.226	39.237	43.584	4.408	8.225
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	1.012	1.354	141	175	379		455	471	611	788	816	845	1.173	177	359
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
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	136	727	222	416	562	668	752	1.181	1.256	1.262	1.255	1.231	1.218	56	148
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	36.694	37.085	3.099	4.013	6.596	9.120	8.311	8.550	12.586	16.030	18.002	19.535	21.921	2.478	4.905
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	960	1.450	2.104	2.669	3.290	4.440	5.011	4.978	5560	6.261	7.008	494	938
f. Lainnya / Others	11.850	7.365	2.057	2.767	4.426	5.316	6.369	7.973	8360	8802	9.593	11.366	12.264	1.191	1.746
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	102.965	97.805	12.897	19.219	33.008	40.150	44.162	50.865	60.008	67.184	75.096	83.267	91.968	7.876	15.213
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	510	976	74	93	217	206	242	283	318	291	378	438	490	113	202
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	12	40	0	0	4	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	149	426	577	633	686	1.071	1.124	1.125	1.129	1.129	1.130	37	92
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	35.598	35.368	2.510	3.740	6.284	8.706	7.528	8.422	12.280	15.558	17.736	19.316	21.792	2.416	4.880
e. Penyusutan/Amortisasi / Depreciation/Amortizations	24.620	19.199	3.690	5.249	12.018	13.299	14.756	16.262	17.978	19.022	20.694	23.754	24.793	2.138	3.693
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	859	1.149	103	147	198	251	314	369	428	464	525	578	636	84	119
g. Lainnya / Others	41.223	40.865	6.371	9.564	13.710	17.054	20.635	24.456	27.878	30.722	34.633	38.050	43.125	3.087	6.229
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	10.704	17.773	3.672	4.347	865	2.983	5.246	7.259	8.646	10.561	11.322	12.411	13.718	1.801	3.084
E. Pendapatan non - operasional / Non Operational Income	9.328	11.259	2.913	4.133	6.220	7.409	8.984	10.297	4.101	5.781	7.199	8.973	11.635	847	1.673
F. Beban non - operasional / Non Operational Expenses	9.684	11.634	2.999	4.308	6.247	7.513	9.355	9.972	4.346	5.806	7.126	8.819	12.600	844	1.584
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	(356)	(375)	(86)	(175)	(27)	(105)	(371)	326	(245)	(24)	73	154	(965)	3	89
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	10.348	17.398	3.585	4.172	838	2.879	4.875	7.585	8.401	10.536	11.394	12.565	12.752	1.804	3.173
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	2.856	3.358	728	2.390	3.904	6.121	6.522	8.460	9.063	10.049	6.678	1.469	2.565

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
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	107.720	152.752	26.627	42.584	54.443	68.890	83.161	97.927	112.661	127.194	142.387	156.982	172.358	12.603	25.810
a. Dari Bank Indonesia / From Bank Indonesia Placement	3.184	5.405	919	1.462	1.963	2.496	3.025	3.470	3.878	4.254	4.656	4.959	5.151	281	556
b. Dari Penempatan pada bank lain / From interbank placement	766	2.632	421	639	840	1.056	1.274	1.529	1.746	1.999	2.270	2.506	2.733	241	453
c. Dari surat berharga / From securities	11.684	17.151	3.305	5.324	6.685	8.458	10.221	12.119	14.068	15.962	17.994	20.050	22.284	1.896	3.728
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	57.640	75.311	12.740	20.661	26.831	33.852	40.767	47.873	54.926	61.921	69.125	75.960	83.398	6.136	12.204
- kepada pihak ketiga bukan bank / To Third Party non Bank	57.303	74.542	12.532	20.356	26.432	33.364	40.188	47.189	54.136	61.066	67.770	74.447	81.704	5.976	11.907
- kepada bank lain / To other Bank	337	769	208	305	399	488	580	685	790	855	1.354	1.513	1.694	160	297
e. Lainnya / Others	34.445	52.252	9.244	14.497	18.123	23.027	27.873	32.935	38.042	43.058	48.343	53.506	58.792	4.049	8.869
2. Beban Bunga / Interest Expenses	54.300	87.521	16.024	25.481	31.644	40.077	48.371	57.087	65.731	74.223	83.180	91.890	100.830	7.029	14.879
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	-	10	2	4	16	18	21	25	34	44	47	48	62	10	16
b. Kewajiban pada Bank lain / Interbank Liabilities	900	2.767	541	871	1.005	1.242	1.464	1.729	1.954	2.188	2.416	2.662	2.935	210	437
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	19.046	31.505	5.666	9.162	11.716	14.880	18.036	21.380	24.683	27.910	31.370	34.714	38.087	2.947	5.951
- Giro / Demand Deposit	2.675	3.974	802	1.198	1.593	2.022	2.445	2.882	3.291	3.691	4.148	4.580	5.019	423	842
- Tabungan / Saving	1.669	2.120	412	649	783	996	1.211	1.436	1.663	1.885	2.110	2.331	2.579	176	359
- Simpanan Berjangka / Time deposits	14.702	25.411	4.452	7.315	9.339	11.861	14.380	17.062	19.729	22.334	25.111	27.803	30.489	2.347	4.750
d. Surat Berharga / Securities	1.013	1.357	204	591	628	735	839	951	1.054	1.145	1.225	1.303	1.390	46	79
e. Pinjaman yang diterima / Loans received	960	2.520	501	838	814	1.017	1.241	1.429	1.656	1.886	2.096	2.294	2.530	128	260
f. Lainnya / Others	32.382	49.362	9.110	14.015	17.465	22.184	26.770	31.572	36.350	41.050	46.026	50.868	55.825	3.689	8.137
g. Koreksi atas pendapatan bunga / Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	53.420	65.231	10.603	17.102	22.798	28.813	34.790	40.840	46.930	52.972	59.207	65.092	71.529	5.574	10.931
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	214.590	223.674	365.909	71.093	84.150	96.717	103.277	127.737	165.266	201.417	243.335	305.243	399.151	44.009	69.644
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	1.364	5.708	481	816	609	975	1.416	1.770	2.242	2.681	2.949	3.139	3.580	1.011	1.218
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	57	-	0	1	1	1	1	1	2	1	13	14	4	6
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	140	607	148	154	227	248	231	214	230	225	235	245	269	14	34
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	201.538	202.502	362.943	65.802	79.126	90.336	95.595	118.798	154.802	189.644	230.026	290.790	382.978	41.978	66.479
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/comissions/provisions	7.259	7.795	1.174	1.818	2.306	2.928	3.464	4.025	4.658	5.235	5.881	6.431	7.044	557	1.069
f. Lainnya / Others	4.288	7.006	1.163	2.503	1.881	2.228	2.570	2.929	3.333	3.630	4.243	4.625	5.267	445	839
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	246.170	266.862	372.324	81.792	96.469	112.204	121.879	149.901	190.455	229.593	275.681	341.647	439.991	46.855	75.569
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	709	4.819	409	752	457	625	933	1.072	1.188	1.261	1.632	1.742	1.854	980	1.006
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
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	26	74	75	91	114	87	68	94	138	173	211	280	24	36
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	197.839	199.797	362.112	64.826	77.904	88.818	93.805	116.855	152.380	186.497	226.752	287.528	379.650	41.776	66.146
e. Penyusutan/Amortisasi / Depreciation/Amortizations	11.280	19.532	3.064	5.840	4.668	5.794	6.854	7.979	9.252	10.737	12.503	13.675	15.456	1.221	2.243
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	1.369	1.686	367	397	522	655	789	987	1.160	1.271	1.399	1.562	1.733	146	287
g. Lainnya / Others	34.973	40.558	6.298	9.901	12.826	16.197	19.411	22.940	26.382	29.690	33.214	36.918	41.001	2.700	5.842
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	21.840	22.043	4.188	6.403	10.479	13.325	16.189	18.676	21.742	24.796	26.861	28.688	30.688	2.728	5.008
E. Pendapatan non - operasional / Non Operational Income	1.465	3.193	370	817	1.238	1.361	1.586	1.807	1.653	1.980	1.913	2.257	2.617	527	1.259
F. Beban non - operasional / Non Operational Expenses	1.123	1.025	294	367	773	864	1.088	1.097	864	1.391	1.040	1.235	1.286	458	824
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	343	2.167	77	450	464	497	499	710	789	589	872	1.023	1.332	70	436
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year Profit	22.182	24.211	4.264	6.853	10.943	13.823	16.687	19.386	22.531	25.385	27.734	29.711	32.020	2.797	5.443
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	2.989	1.925	(59)	(99)	(129)	(166)	(209)	(245)	(285)	(331)	(351)	(390)	1.897	(34)	(68)
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	2.989	1.925	(59)	(99)	(129)	(166)	(209)	(245)	(285)	(331)	(351)	(390)	1.897	(34)	(68)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	17.562	17.948	3.345	5.297	8.407	10.704	12.849	14.949	17.339	19.489	21.367	22.795	24.631	2.180	4.189

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
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	208.189	247.683	43.176	65.829	87.665	110.003	132.610	155.978	179.248	202.558	225.788	248.184	271.578	25.372	49.068
a. Dari Bank Indonesia / From Bank Indonesia Placement	4.209	7.523	1.022	1.497	1.916	2.313	2.721	3.110	3.516	3.920	4.273	4.600	4.911	365	642
b. Dari Penempatan pada bank lain / From interbank placement	532	1.174	227	364	472	592	710	835	943	1.059	1.167	1.269	1.372	93	166
c. Dari surat berharga / From securities	24.785	26.852	5.335	8.174	10.971	13.694	16.657	19.881	23.282	26.696	30.151	33.525	36.923	3.583	6.783
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	122.977	142.711	24.709	38.016	50.602	63.275	76.253	89.176	102.297	115.570	128.757	141.506	155.041	14.007	27.403
- kepada pihak ketiga bukan bank / To Third Party non Bank	122.091	141.365	24.408	37.555	49.993	62.513	75.341	88.108	101.073	114.217	127.253	139.858	153.221	13.808	27.031
- kepada bank lain / To other Bank	886	1.346	301	461	609	762	912	1.068	1.224	1.353	1.504	1.648	1.819	199	372
e. Lainnya / Others	55.687	69.424	11.883	17.778	23.704	30.129	36.269	42.975	49.209	55.313	61.440	67.284	73.332	7.325	14.074
2. Beban Bunga / Interest Expenses	100.834	138.494	25.435	38.501	51.515	64.924	78.280	92.508	106.483	120.280	134.121	147.463	161.367	15.868	30.293
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	369	423	46	90	135	201	268	318	395	498	560	653	723	60	132
b. Kewajiban pada Bank lain / Interbank Liabilities	712	1.714	352	521	707	877	1.065	1.268	1.483	1.667	1.884	2.082	2.254	200	399
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	38.499	60.651	11.642	17.727	23.712	29.778	35.840	42.148	48.525	54.852	61.124	67.255	73.809	7.121	13.565
- Giro / Demand Deposit	7.522	11.757	2.386	3.630	4.828	6.043	7.267	8.524	9.767	10.965	12.230	13.441	14.821	1.393	2.654
- Tabungan / Saving	5.166	6.865	1.229	1.841	2.444	3.033	3.608	4.188	4.787	5.379	5.989	6.572	7.220	678	1.309
- Simpanan Berjangka / Time deposits	25.810	42.029	8.027	12.256	16.441	20.702	24.965	29.436	33.971	38.508	42.905	47.242	51.767	5.049	9.602
d. Surat Berharga / Securities	2.967	2.870	533	779	991	1.202	1.440	1.670	1.921	2.207	2.518	2.835	3.072	300	478
e. Pinjaman yang diterima / Loans received	4.288	6.831	1.246	1.884	2.540	3.212	3.879	4.556	5.214	5.856	6.591	7.213	7.881	719	1.335
f. Lainnya / Others	54.000	66.005	11.615	17.500	23.430	29.654	35.788	42.549	48.946	55.200	61.443	67.426	73.630	7.467	14.384
g. Koreksi atas pendapatan bunga / Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	107.355	109.189	17.742	27.328	36.151	45.079	54.330	63.469	72.765	82.278	91.667	100.721	110.211	9.504	18.775
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	54.586	62.282	11.111	16.830	22.657	29.044	33.901	38.057	47.308	53.268	55.652	60.818	70.743	9.571	18.113
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	3.185	4.176	868	1.223	1.203	1.617	1.859	2.419	3.353	4.240	4.253	4.460	4.709	800	1.653
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	0	0	1	1	1	1	2	-	0
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	17.694	19.553	2.996	4.533	7.150	10.337	11.645	12.350	18.015	19.757	19.578	21.112	25.087	4.420	8.931
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	3.418	5.772	7.381	9.028	10.763	13.075	14.598	16.635	17.832	19.555	21.397	1.726	3.470
f. Lainnya / Others	15.014	17.821	3.828	5.301	6.922	8.061	9.633	10.212	11.341	12.521	13.871	15.573	19.432	2.625	4.059
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	118.467	122.761	21.339	31.697	43.768	54.755	65.470	72.286	86.146	96.512	105.843	116.325	131.013	14.627	27.619
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	957	250	234	354	904	519	613	487	352	323	739	825	1.168	95	79
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	3.540	5.041	7.801	10.796	12.437	11.725	16.848	18.403	18.712	19.734	23.927	3.837	7.723
e. Penyusutan/Amortisasi / Depreciation/Amortizations	37.955	35.555	5.530	7.778	10.493	12.367	15.167	16.666	19.030	20.988	23.237	25.879	28.801	4.095	6.482
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	2.107	2.333	524	700	923	1.226	1.470	1.741	1.953	2.199	2.385	2.640	2.696	218	432
g. Lainnya / Others	64.422	68.057	11.511	17.824	23.647	29.847	35.784	41.668	47.963	54.599	60.771	67.248	74.420	6.382	12.902
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	43.474	48.710	7.513	12.461	15.040	19.368	22.761	29.241	33.926	39.034	41.476	45.213	49.941	4.449	9.269
E. Pendapatan non - operasional / Non Operational Income	21.721	36.670	7.177	10.763	15.109	18.907	23.145	26.392	32.640	37.259	43.750	47.639	52.252	6.315	13.436
F. Beban non - operasional / Non Operational Expenses	21.746	36.677	6.326	9.773	13.603	17.390	20.912	25.560	32.316	37.046	42.210	46.309	50.700	6.522	14.044
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	(25)	(6)	851	990	1.506	1.517	2.234	832	324	213	1.539	1.331	1.552	(207)	(608)
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	43.449	48.704	8.364	13.451	16.545	20.885	24.995	30.073	34.250	39.247	43.015	46.544	51.493	4.241	8.661
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	6.624	10.707	13.239	16.637	19.817	23.989	27.188	30.979	34.071	36.842	40.811	3.343	6.793

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
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	353.577	415.241	80.381	117.603	153.368	189.642	226.432	264.481	302.413	339.584	378.225	415.529	456.398	47.377	82.291
a. Dari Bank Indonesia / From Bank Indonesia Placement	3.967	5.114	827	1.182	1.435	2.003	2.030	2.272	2.585	2.956	3.352	3.698	4.041	349	640
b. Dari Penempatan pada bank lain / From interbank placement	3.147	6.172	1.147	1.758	2.392	3.087	3.741	4.333	4.937	5.483	6.098	6.651	7.258	521	1.181
c. Dari surat berharga / From securities	45.441	50.792	9.406	14.133	18.562	22.493	27.088	31.924	36.648	41.233	45.885	50.472	57.751	4.927	9.450
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	271.205	313.169	62.011	91.451	119.174	147.068	175.735	205.349	234.501	264.378	294.766	323.910	354.031	37.328	65.622
- kepada pihak ketiga bukan bank / To Third Party non Bank	269.237	310.448	61.031	90.134	117.524	145.076	173.428	202.738	231.577	261.140	291.216	320.105	349.961	36.699	64.708
- kepada bank lain / To other Bank	1.968	2.722	980	1.317	1.650	1.992	2.307	2.611	2.924	3.238	3.550	3.805	4.070	630	914
e. Lainnya / Others	29.816	39.995	6.989	9.081	11.804	14.989	17.838	20.603	23.742	25.534	28.125	30.798	33.316	4.252	5.397
2. Beban Bunga / Interest Expenses	84.671	123.008	31.391	43.005	54.691	66.161	77.565	89.544	101.681	113.501	126.231	138.301	150.483	21.833	32.115
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	1	2	0	2	5	14	22	52	112	185	234	292	327	49	84
b. Kewajiban pada Bank lain / Interbank Liabilities	3.655	5.326	875	1.332	1.835	1.113	3.253	3.337	3.870	4.296	4.723	5.222	5.654	442	854
c. Kepada pihak ketiga bukan bank / Third Party non Bank	45.568	74.840	16.094	24.451	32.534	41.286	48.999	57.164	65.359	73.494	81.919	90.228	98.664	8.453	16.626
- Giro / Demand Deposit	14.696	26.271	5.952	8.997	11.890	15.478	18.218	21.255	24.381	27.442	30.585	33.573	36.900	3.356	6.649
- Tabungan / Saving	5.253	5.805	911	1.386	1.844	2.328	2.987	3.509	4.003	4.504	5.030	5.796	6.404	580	1.163
- Simpanan Berjangka / Time deposits	26.619	42.764	9.231	14.068	18.800	23.480	27.795	32.400	36.976	41.548	46.304	50.859	55.360	4.517	8.813
d. Surat Berharga / Securities	4.517	3.722	593	899	1.248	2.191	1.856	2.135	2.387	2.642	2.938	3.227	3.498	270	533
e. Pinjaman yang diterima / Loans received	6.660	5.439	2.211	2.528	3.037	3.534	3.548	4.110	4.751	5.421	6.127	6.774	7.499	2.185	1.932
f. Lainnya / Others	24.269	33.678	11.617	13.792	16.033	18.023	19.888	22.745	25.202	27.463	30.292	32.558	34.842	10.434	12.087
g. Koreksi atas pendapatan bunga / Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	268.906	292.233	48.990	74.599	98.676	123.481	148.866	174.937	200.732	226.084	251.994	277.229	305.915	25.543	50.176
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	198.321	326.454	50.179	74.462	102.832	127.236	158.075	171.514	200.698	221.495	247.568	279.510	364.146	76.769	133.564
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	4.848	5.617	1.291	1.820	2.338	3.096	3.609	4.284	5.199	6.021	6.553	7.385	7.953	980	1.990
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	-	-	-	5.073	-	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	23.481	32.955	44.031	57.360	65.938	71.917	80.318	89.758	97.994	112.087	182.249	62.121	106.531
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/comissions/provisions	65.753	68.829	10.726	16.861	23.232	31.964	39.056	45.629	52.029	58.257	65.600	71.340	76.321	5.664	11.307
f. Lainnya / Others	64.878	85.125	14.681	22.825	28.158	34.816	42.674	49.683	63.152	67.460	77.420	88.697	97.623	8.005	13.736
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	295.295	402.423	68.998	96.120	130.888	161.911	195.293	216.859	252.505	278.679	309.769	349.271	441.744	86.993	150.953
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	165	358	128	172	219	214	212	212	206	191	322	332	442	41	47
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	-	-
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	22.300	31.172	41.733	54.706	62.703	68.232	76.478	85.569	93.232	106.847	176.089	61.493	105.379
e. Penyusutan/Amortisasi / Depreciation/Amortizations	97.843	100.161	24.249	32.367	42.325	52.350	59.962	67.612	75.118	82.589	92.595	101.109	107.010	12.797	21.258
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	861	928	157	136	170	337	312	301	458	538	588	666	1.190	28	116
g. Lainnya / Others	135.085	138.891	22.164	32.273	46.442	54.303	72.104	80.501	100.245	109.792	122.743	139.964	156.621	12.634	24.152
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	171.932	216.264	30.171	52.940	70.620	88.806	111.648	129.591	148.926	168.900	189.792	207.468	228.317	15.319	32.788
E. Pendapatan non - operasional / Non Operational Income	6.116	1.099	3.399	320	593	628	726	809	934	1.029	1.283	1.456	1.623	139	285
F. Beban non - operasional / Non Operational Expenses	1.528	3.230	681	795	1.056	1.134	1.268	1.465	1.433	1.518	1.732	2.010	2.990	87	373
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	4.588	(2.132)	2.718	(475)	(462)	(505)	(543)	(656)	(499)	(489)	(448)	(554)	(1.367)	52	(87)
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year Profit	176.520	214.132	32.890	52.465	70.158	88.301	111.106	128.935	148.427	168.411	189.344	206.913	226.950	15.371	32.700
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	102.541	123.512	-	-	-	-	-	-	-	-	-	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	102.541	123.512	-	-	-	-	-	-	-	-	-	-	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	143.344	173.521	26.537	42.510	56.971	71.736	89.955	104.560	119.978	136.043	153.088	167.463	183.080	12.370	26.467

Tabel 1.11. Rekening Administratif Bank Umum (Commercial Banks Off-Balance Sheet) Miliar Rp (Billion Rp)															
Indikator / Indicator	2022	2023	2024										2025		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Tagihan Komitmen / Committed Claims	1.447.440	1.591.926	1.678.533	1.745.457	1.844.959	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
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	32.934	59.296	57.409	54.115	53.521	54.385	51.505	49.619	47.264	45.787	46.966	49.548	48.308	52.663	55.214
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (purchased)	1.405.654	1.518.870	1.603.849	1.671.744	1.773.448	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
- Lainnya / Others	8.851	13.760	17.275	19.598	17.990	17.226	17.567	17.918	17.951	15.394	17.622	16.499	15.784	18.347	21.018
Kewajiban Komitmen / Committed Liabilities	3.664.205	3.648.305	3.841.291	3.867.654	4.036.986	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
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / Undisbursed loan/financing facilities to debtors	2.142.859	2.028.018	2.091.872	2.079.770	2.130.376	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
- Committed	479.975	521.916	549.334	550.996	558.271	569.269	569.351	566.241	557.099	548.299	564.993	576.758	574.923	603.125	599.061
- Uncommitted	1.662.883	1.506.102	1.542.538	1.528.774	1.572.105	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
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / Undisbursed loan/financing facilities to other banks	17.762	16.978	19.277	20.141	26.288	25.215	24.326	25.094	28.931	33.150	32.103	28.744	26.804	31.607	29.780
- Committed	2.897	1.339	1.417	1.269	1.311	2.803	4.561	7.316	4.459	4.342	4.136	4.819	3.277	3.448	3.469
- Uncommitted	14.865	15.639	17.860	18.871	24.977	22.412	19.765	17.778	24.472	28.808	27.967	23.924	23.527	28.159	26.311
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	101.522	84.005	83.799	77.415	78.560	84.053	84.617	80.093	76.573	79.142	79.671	84.741	78.307	78.262	80.996
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	1.388.554	1.505.814	1.628.711	1.669.110	1.782.418	1.747.821	1.984.885	2.087.001	2.147.045	2.157.955	2.286.513	2.302.678	2.414.415	2.374.252	2.444.067
- Lainnya / Others	13.509	13.490	17.632	21.219	19.344	22.739	19.547	17.965	21.331	20.651	20.301	20.179	20.346	20.481	22.631
Tagihan Kontinjensi / Contingent Claims	273.728	301.337	260.885	266.624	276.716	277.867	277.326	283.687	271.435	269.518	281.281	285.396	296.840	305.652	315.511
- Garansi yang diterima / Received guarantees	249.893	275.473	235.638	239.718	251.371	251.841	250.903	256.256	244.985	240.906	251.596	255.909	267.050	275.740	284.970
- Pendapatan bunga/bagi hasil dalam penyelesaian / Accrued interest	1.811	1.591	1.489	1.475	1.504	1.520	1.533	1.499	1.521	1.566	1.597	1.664	1.632	1.536	1.543
- Lainnya / Others	22.024	24.273	23.758	25.432	23.841	24.507	24.890	25.933	24.929	27.046	28.089	27.824	28.158	28.376	28.997
Kewajiban Kontinjensi / Contingent Liabilities	388.567	395.260	372.684	385.791	387.032	397.043	401.139	385.357	393.211	393.852	409.513	424.452	433.795	412.523	428.352
- Garansi yang diberikan / Issued guarantees	384.200	388.471	365.724	379.029	380.009	389.840	393.895	377.839	385.401	385.686	401.460	416.061	425.556	403.912	419.402
- Lainnya / Others	4.367	6.789	6.960	6.762	7.022	7.203	7.244	7.518	7.809	7.965	8.053	8.391	8.239	8.611	8.950
Lainnya / Others	578.345	602.308	591.613	599.706	611.791	619.322	632.673	637.069	639.238	644.460	648.985	650.942	664.349	649.457	656.064
- Penerusan Kredit/pembiayaan / Channelling	7.342	7.709	7.629	7.620	7.605	7.576	7.599	7.591	7.576	7.643	7.720	7.722	8.002	7.975	8.016
- Aset produktif yang dihapusbukan / Written off earning assets	570.265	593.689	583.048	591.119	603.204	610.750	624.061	628.448	630.622	635.764	640.182	642.121	655.206	640.318	646.858
- Kredit/Pembiayaan yang diberikan / Credit disbursed	562.649	587.383	576.738	584.801	596.866	604.412	617.476	621.868	624.410	629.564	633.955	636.676	649.723	634.834	641.366
- Lainnya / Others	7.616	6.306	6.310	6.318	6.338	6.338	6.585	6.579	6.213	6.200	6.227	5.445	5.483	5.485	5.492
- Aset produktif yang dihapustagih / Charged off earning assets	739	910	936	967	982	996	1.013	1.031	1.039	1.053	1.083	1.099	1.141	1.164	1.190
- Kredit/Pembiayaan yang diberikan / Credit/Financing disbursed	739	910	936	967	982	996	1.013	1.031	1.039	1.053	1.083	1.099	1.141	1.164	1.190
Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Tabel 1.12. Rekening Administratif Bank Umum - KBMI 1 (Commercial Banks Off-Balance Sheet - KBMI 1) Miliar Rp (Billion Rp)																
Indikator / Indicator	2022	2023	2024												2025	
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	
Tagihan Komitmen / Committed Claims	228.624	210.367	66.544	75.203	78.761	107.773	104.492	109.043	110.397	110.209	133.697	134.543	149.620	135.565	113.694	
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	1.543	8.353	8.399	8.016	7.886	7.965	8.008	7.873	7.555	6.875	6.649	7.268	6.980	7.148	7.270	
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (purchased)	226.286	197.482	51.935	61.105	65.969	93.710	90.103	93.997	94.455	97.276	119.739	120.657	138.219	122.951	100.181	
- Lainnya / Others	794	4.532	6.211	6.082	4.906	6.098	6.381	7.173	8.387	6.058	7.309	6.619	4.421	5.466	6.243	
Kewajiban Komitmen / Committed Liabilities	375.654	349.865	167.182	176.273	193.367	225.364	223.782	224.706	227.384	218.899	245.060	259.069	282.153	253.779	224.885	
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / Undisbursed loan/financing facilities to debtors	115.563	125.341	110.646	112.600	122.065	122.630	119.285	120.197	119.466	118.031	124.583	124.853	118.420	125.784	122.458	
- Committed	37.410	37.675	39.402	39.260	41.634	39.970	37.542	38.573	38.479	38.610	38.794	39.951	37.388	38.905	36.950	
- Uncommitted	78.153	87.665	71.245	73.340	80.432	82.661	81.743	81.623	80.987	79.421	85.788	84.902	80.581	86.879	85.508	
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / Undisbursed loan/financing facilities to other banks	155	409	533	429	455	478	380	473	519	508	560	1.169	299	453	492	
- Committed	64	104	112	88	149	127	115	212	223	204	216	862	119	140	147	
- Uncommitted	91	305	421	341	306	350	265	261	296	304	344	307	180	314	345	
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	2.212	2.238	2.166	1.590	1.774	2.181	1.943	1.555	1.878	1.731	1.704	2.469	3.035	2.471	2.613	
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	254.418	220.380	50.583	57.590	64.353	96.554	98.770	98.882	102.171	94.920	114.592	126.944	156.434	121.617	95.342	
- Lainnya / Others	3.306	1.498	3.254	4.064	4.721	3.522	3.404	3.599	3.351	3.708	3.623	3.633	3.966	3.453	3.981	
Tagihan Kontinjensi / Contingent Claims	29.605	39.272	26.840	27.168	29.655	30.836	31.581	33.512	29.817	30.621	31.353	31.491	30.700	30.992	28.607	
- Garansi yang diterima / Received guarantees	18.930	33.337	20.866	21.195	20.860	22.165	22.395	23.041	20.678	19.600	19.991	20.453	19.301	19.781	17.360	
- Pendapatan bunga/bagi hasil dalam penyelesaian / Accrued interest	1.058	791	626	641	647	663	674	629	633	648	651	651	650	664	662	
- Lainnya / Others	9.618	5.143	5.349	5.333	8.148	8.008	8.512	9.843	8.506	10.273	10.710	10.387	10.748	10.547	10.585	
Kewajiban Kontinjensi / Contingent Liabilities	17.738	16.620	12.506	12.548	13.042	12.905	12.663	12.810	13.082	13.885	13.371	13.059	12.199	11.862	8.424	
- Garansi yang diberikan / Issued guarantees	17.000	15.712	11.537	11.939	12.217	11.991	11.828	11.892	12.161	12.889	12.474	12.107	11.371	10.972	7.527	
- Lainnya / Others	738	907	970	609	824	913	835	918	922	996	897	952	828	890	897	
Lainnya / Others	61.978	53.913	53.940	54.153	70.255	71.184	72.359	72.679	73.135	72.764	73.618	74.429	75.331	73.720	70.844	
- Penerusan Kredit/pembiayaan / Channelling	257	147	619	617	626	625	625	625	620	620	619	619	619	619	626	
- Aset produktif yang dihapusbukukan / Written off earning assets	61.714	53.717	53.253	53.464	69.559	70.488	71.663	71.982	72.444	72.073	72.923	73.734	74.636	73.019	70.135	
- Kredit/Pembiayaan yang diberikan / Credit disbursed	61.215	53.148	52.349	52.560	68.655	69.584	70.759	71.078	71.537	71.167	72.017	72.831	73.733	72.119	69.236	
- Lainnya / Others	499	569	903	904	904	904	904	904	907	907	907	903	903	900	900	
- Aset produktif yang dihapustagih / Charged off earning assets	8	49	68	71	71	71	71	72	71	71	76	76	75	83	82	
- Kredit/Pembiayaan yang diberikan / Credit/Financing disbursed	8	49	68	71	71	71	71	72	71	71	76	76	75	83	82	
- Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Tabel 1.13. Rekening Administratif Bank Umum - KBMI 2 (Commercial Banks Off-Balance Sheet - KBMI 2) Miliar Rp (Billion Rp)															
Indikator / Indicator	2022	2023	2024												2025
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	
Tagihan Komitmen / Committed Claims	431.775	449.645	605.561	613.315	654.698	577.458	713.309	761.937	742.353	738.894	836.900	849.911	858.378	855.591	913.213
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	5.560	5.497	5.608	5.657	4.173	4.983	108	108	108	108	108	108	108	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (purchased)	419.051	435.708	591.338	598.839	641.471	563.914	703.449	753.201	733.471	730.128	828.191	840.705	847.650	855.433	912.696
- Lainnya / Others	7.164	8.441	8.614	8.820	9.055	8.561	9.751	8.628	8.774	8.658	8.601	9.098	10.620	158	517
Kewajiban Komitmen / Committed Liabilities	717.966	740.682	959.386	939.820	982.268	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
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / Undisbursed loan/financing facilities to debtors	381.014	358.643	379.927	378.924	383.300	384.511	384.907	381.889	382.800	377.835	391.078	403.450	394.111	407.964	417.741
- Committed	58.917	37.678	38.631	35.650	32.875	33.994	33.827	31.734	31.767	31.418	32.596	38.663	40.815	41.849	43.883
- Uncommitted	322.096	320.965	341.296	343.274	350.425	350.517	351.079	350.155	351.033	346.417	358.482	364.786	353.296	366.115	373.858
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / Undisbursed loan/financing facilities to other banks	5.266	8.092	7.981	9.424	13.029	11.236	8.873	10.047	15.078	16.656	13.425	13.004	12.109	13.832	12.547
- Committed	353	286	263	209	204	207	612	4.237	2.353	1.348	1.282	1.280	184	169	174
- Uncommitted	4.913	7.806	7.718	9.215	12.825	11.029	8.261	5.810	12.725	15.309	12.143	11.725	11.926	13.663	12.374
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	8.212	4.916	5.105	5.089	4.322	5.125	5.415	4.883	4.375	5.459	4.670	5.599	4.545	5.317	4.978
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	315.921	360.237	557.417	536.111	572.536	481.991	646.947	690.087	695.258	711.702	759.386	786.814	800.571	801.426	845.027
- Lainnya / Others	7.553	8.794	8.956	9.533	9.080	8.985	9.062	9.096	9.271	9.202	9.425	9.609	10.819	4	303
Tagihan Kontinjensi / Contingent Claims	57.426	54.165	59.545	61.641	58.074	53.855	55.660	56.452	53.546	52.488	55.109	47.787	62.470	65.840	70.120
- Garansi yang diterima / Received guarantees	56.671	48.743	55.007	55.799	56.910	52.684	54.529	55.260	52.451	51.436	54.052	46.787	61.482	64.833	68.961
- Pendapatan bunga/bagi hasil dalam penyelesaian / Accrued interest	81	83	88	85	86	86	81	87	91	96	99	99	97	96	93
- Lainnya / Others	674	5.339	4.359	5.758	1.078	1.085	1.050	1.105	1.005	957	958	900	891	911	1.065
Kewajiban Kontinjensi / Contingent Liabilities	29.329	31.205	31.542	30.840	30.635	31.491	32.172	32.695	-	-	-	-	-	-	-
- Garansi yang diberikan / Issued guarantees	28.955	30.971	31.308	30.606	30.400	31.257	32.172	32.695	32.353	33.189	33.545	33.581	33.496	33.105	36.145
- Lainnya / Others	374	234	234	234	234	234	0	0	0	0	0	0	0	0	0
Lainnya / Others	45.261	69.132	56.770	58.226	44.859	45.552	46.666	46.996	47.244	47.690	47.178	45.969	46.719	41.112	45.143
- Penerusan Kredit/pembiayaan / Channelling	1.774	1.830	1.355	1.355	1.355	1.354	1.353	1.353	1.352	1.352	1.351	1.350	1.350	855	855
- Aset produktif yang dihapusbukan / Written off earning assets	43.476	67.280	55.415	56.870	43.503	44.197	45.312	45.642	45.891	46.337	45.825	44.616	45.365	40.252	44.281
- Kredit/Pembiayaan yang diberikan / Credit disbursed	42.721	66.518	54.988	56.443	43.075	43.769	44.880	45.210	45.460	45.903	45.390	44.178	44.927	39.814	43.843
- Lainnya / Others	755	762	427	428	428	428	432	432	431	434	435	438	438	438	438
- Aset produktif yang dihapusstagh / Charged off earning assets	10	22	0	0	0	0	0	1	1	1	2	3	4	5	7
- Kredit/Pembiayaan yang diberikan / Credit/Financing disbursed	10	22	0	0	0	0	0	1	1	1	2	3	4	5	7
- Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Tabel 1.14. Rekening Administratif Bank Umum - KBMI 3 (Commercial Banks Off-Balance Sheet - KBMI 3) Miliar Rp (Billion Rp)															
Indikator / Indicator	2022	2023	2024										2025		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov		Des	Jan
Tagihan Komitmen / Committed Claims	448.901	538.889	570.631	584.886	603.935	639.881	659.075	677.647	676.070	680.392	735.750	704.146	670.678	653.610	673.039
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	25.831	45.446	43.402	40.442	41.462	41.437	43.389	41.638	39.601	38.804	40.208	42.172	41.220	45.515	47.944
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (purchased)	422.957	493.217	526.340	543.138	560.548	597.872	615.010	635.538	636.251	641.427	695.313	661.862	629.326	596.712	613.341
- Lainnya / Others	473	225	889	1.307	1.924	573	676	472	218	160	228	112	132	11.384	11.754
Kewajiban Komitmen / Committed Liabilities	1.177.302	1.316.953	1.395.014	1.399.503	1.439.563	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
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / Undisbursed loan/financing facilities to debtors	733.622	802.050	834.316	825.915	841.149	847.619	853.277	855.257	850.331	846.724	862.823	892.056	886.733	922.781	912.812
- Committed	105.556	105.230	109.169	112.906	116.177	115.133	122.311	118.938	115.432	119.411	117.963	122.987	119.564	126.389	123.757
- Uncommitted	628.066	696.820	725.147	713.009	724.972	732.486	730.966	736.318	734.898	727.313	744.860	769.068	767.169	796.391	789.055
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / Undisbursed loan/financing facilities to other banks	9.700	7.310	9.511	9.305	11.838	11.025	12.546	13.400	12.246	13.967	15.939	12.570	11.436	14.216	13.545
- Committed	36	20	32	32	31	33	1.337	1.733	842	816	784	823	57	72	77
- Uncommitted	9.664	7.290	9.479	9.272	11.807	10.992	11.209	11.667	11.404	13.151	15.154	11.747	11.379	14.144	13.468
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	18.586	16.619	18.394	18.407	17.993	18.015	19.832	17.957	16.903	16.433	17.559	17.870	16.876	16.313	18.771
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	413.232	488.731	528.765	542.011	564.580	584.981	608.520	621.086	625.492	632.691	692.901	669.056	637.792	602.219	610.000
- Lainnya / Others	2.163	2.244	4.028	3.865	4.003	5.410	4.249	4.213	5.612	5.680	5.548	4.793	4.382	15.175	16.354
Tagihan Kontinjensi / Contingent Claims	119.118	118.205	121.394	122.292	132.623	128.688	124.961	127.929	123.192	123.844	130.526	129.854	125.693	131.065	137.468
- Garansi yang diterima / Received guarantees	107.129	104.191	107.069	107.708	117.748	113.019	109.379	112.694	107.517	107.755	113.817	112.963	108.857	113.944	119.913
- Pendapatan bunga/bagi hasil dalam penyelesaian / Accrued interest	672	717	775	749	771	771	778	784	797	821	847	913	885	776	788
- Lainnya / Others	11.316	13.297	13.551	13.835	14.105	14.898	14.803	14.451	14.877	15.268	15.862	15.977	15.950	16.345	16.767
Kewajiban Kontinjensi / Contingent Liabilities	55.987	58.901	57.098	58.356	58.284	58.931	-	58.955	-	-	-	-	-	64.525	66.221
- Garansi yang diberikan / Issued guarantees	55.455	58.518	56.814	58.079	58.043	58.679	59.808	58.692	59.986	63.978	64.365	63.934	63.810	64.237	65.835
- Lainnya / Others	532	384	284	277	241	253	293	263	303	251	277	315	254	287	385
Lainnya / Others	132.256	133.734	132.074	132.797	133.738	135.263	136.527	136.207	136.024	136.934	138.064	138.577	139.671	139.536	140.689
- Penerusan Kredit/pembiayaan / Channelling	386	386	386	386	386	386	386	386	386	386	386	386	386	881	881
- Aset produktif yang dihapusbukan / Written off earning assets	131.150	132.510	130.821	131.515	132.441	133.953	135.199	134.863	134.671	135.567	136.673	137.171	138.223	137.580	138.708
- Kredit/Pembiayaan yang diberikan / Credit disbursed	129.080	131.620	129.935	130.627	131.546	133.058	134.302	133.968	134.119	135.021	136.117	136.612	137.660	137.013	138.136
- Lainnya / Others	2.070	890	886	888	896	895	898	895	552	546	556	559	563	567	572
- Aset produktif yang dihapusstagh / Charged off earning assets	720	839	868	896	911	925	942	959	967	982	1.005	1.021	1.062	1.075	1.100
- Kredit/Pembiayaan yang diberikan / Credit/Financing disbursed	720	839	868	896	911	925	942	959	967	982	1.005	1.021	1.062	1.075	1.100
- Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Tabel 1.15. Rekening Administratif Bank Umum - KBMI 4 (Commercial Banks Banks Off-Balance Sheet - KBMI 4) Miliar Rp (Billion Rp)															
Indikator / Indicator	2022	2023	2024										2025		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Tagihan Komitmen / Committed Claims	338.140	393.025	435.798	472.052	507.565	519.242	568.176	600.950	652.595	634.572	638.656	639.655	776.284	789.694	822.297
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (purchased)	337.720	392.463	434.236	468.663	505.460	517.249	567.417	599.305	652.023	634.054	637.173	638.985	775.672	788.355	819.794
- Lainnya / Others	420	563	1.562	3.389	2.105	1.993	759	1.645	572	518	1.483	670	612	1.339	2.504
Kewajiban Komitmen / Committed Liabilities	1.393.284	1.240.805	1.319.709	1.352.796	1.421.788	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
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / Undisbursed loan/financing facilities to debtors	912.660	741.985	766.983	762.331	783.861	788.120	794.724	800.914	802.069	800.593	805.513	817.339	854.104	892.372	879.943
- Committed	278.092	341.333	362.131	363.180	367.584	380.172	375.671	376.995	371.421	358.860	375.640	375.156	376.706	395.982	394.471
- Uncommitted	634.568	400.652	404.851	399.151	416.277	407.948	419.054	423.919	430.648	441.733	429.872	442.183	477.399	496.390	485.472
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / Undisbursed loan/financing facilities to other banks	2.640	1.167	1.253	983	966	2.477	2.528	1.173	1.087	2.019	2.180	2.000	2.960	3.105	3.196
- Committed	2.444	929	1.010	940	927	2.436	2.497	1.133	1.041	1.975	1.854	1.855	2.917	3.067	3.071
- Uncommitted	197	238	243	42	39	41	31	40	46	44	326	145	43	38	125
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	72.512	60.233	58.135	52.328	54.472	58.732	57.428	55.698	53.418	55.519	55.739	58.802	53.852	54.161	54.634
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	404.984	436.466	491.945	533.399	580.948	584.296	630.649	676.945	724.124	718.641	719.635	719.863	819.618	848.990	893.700
- Lainnya / Others	487	955	1.393	3.756	1.540	4.822	2.831	1.058	3.098	2.062	1.705	2.145	1.179	1.849	1.993
Tagihan Kontinjensi / Contingent Claims	67.580	89.695	53.196	55.523	56.364	64.487	65.125	65.795	64.880	62.665	64.294	76.265	77.978	77.754	79.316
- Garansi yang diterima / Received guarantees	67.164	89.202	52.697	55.017	55.854	63.972	64.599	65.260	64.339	62.116	63.735	75.705	77.410	77.181	78.736
- Pendapatan bunga/bagi hasil dalam penyelesaian / Accrued interest	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / Others	416	493	499	506	510	515	526	535	541	549	558	560	568	573	580
Kewajiban Kontinjensi / Contingent Liabilities	285.513	288.534	271.538	284.048	285.072	293.716	296.203	280.897	287.477	282.348	297.956	313.563	324.036	303.031	317.562
- Garansi yang diberikan / Issued guarantees	282.790	283.270	266.066	278.406	279.349	287.912	290.087	274.560	280.892	275.630	291.077	306.439	316.879	295.598	309.895
- Lainnya / Others	2.723	5.264	5.472	5.642	5.723	5.803	6.116	6.336	6.585	6.718	6.879	7.123	7.157	7.434	7.667
Lainnya / Others	338.850	345.529	348.828	354.531	362.939	367.323	377.122	381.187	382.834	387.072	390.125	391.967	402.629	395.089	399.387
- Penerusan Kredit/pembiayaan / Channelling	4.926	5.348	5.269	5.262	5.239	5.212	5.235	5.228	5.218	5.286	5.364	5.367	5.647	5.621	5.654
- Aset produktif yang dihapusbukukan / Written off earning assets	333.924	340.182	343.560	349.269	357.701	362.111	371.886	375.960	377.616	381.786	384.761	386.600	396.982	389.468	393.734
- Kredit/Pembiayaan yang diberikan / Credit disbursed	329.633	336.098	339.466	345.171	353.590	358.000	367.535	371.612	373.294	377.474	380.431	383.055	393.404	385.888	390.151
- Lainnya / Others	4.291	4.084	4.093	4.098	4.111	4.111	4.351	4.348	4.323	4.313	4.330	3.545	3.578	3.580	3.583
- 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
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	25,66	27,65	27,73	25,96	25,97	26,17	26,09	26,56	26,69	26,78	27,02	26,87	26,69	27,01	26,95
- Modal / Capital	1.721.678	1.854.756	1.895.328	1.801.162	1.809.135	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
- ATMR / Risk Weighted Assets	6.708.481	6.708.461	6.834.507	6.937.844	6.967.060	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
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	24,10	26,01	26,18	24,44	24,44	24,65	24,62	25,06	25,20	25,29	25,54	25,39	25,21	25,55	25,49
- Modal Inti (Tier I) / Core Capital (Tier I)	1.616.687	1.745.174	1.789.346	1.695.911	1.702.467	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
- ATMR / Risk Weighted Assets	6.708.481	6.708.461	6.834.507	6.937.844	6.967.060	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
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,43	2,74	2,52	2,62	2,51	2,56	2,66	2,69	2,69	2,73	2,73	2,69	2,69	2,34	2,41
- Laba sebelum pajak / Profit	252.499	304.445	294.621	307.765	295.453	302.129	315.325	318.821	320.413	324.772	325.785	322.618	323.216	290.565	299.862
- Rata-rata total aset / Average total assets	10.391.582	11.129.980	11.689.252	11.751.444	11.783.167	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
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	78,65	78,92	91,48	80,05	80,62	79,85	78,68	78,26	78,75	78,71	79,04	79,87	81,30	88,86	86,78
- Biaya Operasional / Operating Expenses	933.289	1.141.734	532.258	310.028	410.509	499.894	582.365	670.427	794.900	903.193	1.023.913	1.173.965	1.414.546	193.218	329.785
- Pendapatan Operasional / Operating Income	1.186.632	1.446.744	581.819	387.310	509.187	626.072	740.132	856.680	1.009.356	1.147.452	1.295.363	1.469.782	1.740.008	217.431	380.019
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	4,71	4,81	4,49	4,59	4,56	4,56	4,57	4,59	4,60	4,60	4,61	4,59	4,62	4,50	4,39
- Pendapatan bunga bersih / Interest income net	471.396	512.914	509.234	519.876	517.093	518.316	521.202	524.260	526.213	527.132	528.870	528.703	533.799	536.687	524.836
- Rata-rata total aset produktif / Average total earning assets	10.018.364	10.669.911	11.352.192	11.333.258	11.348.928	11.370.906	11.405.096	11.424.262	11.447.000	11.458.273	11.483.604	11.517.671	11.553.803	11.914.719	11.959.991
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	78,78	83,83	84,05	84,23	84,49	84,80	85,74	86,51	86,80	86,91	87,50	87,34	88,57	87,64	87,67
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	6.423.563	7.090.243	7.094.514	7.244.637	7.310.909	7.376.114	7.478.404	7.514.618	7.507.704	7.579.250	7.656.895	7.717.257	7.827.148	7.782.219	7.825.494
- Total Dana Pihak Ketiga / Total Third Party Funds	8.153.590	8.457.929	8.440.845	8.601.220	8.652.769	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
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	15,90	13,29	13,24	13,24	12,27	12,46	12,12	11,27	11,65	11,92	11,31	11,48	11,27	12,46	12,41
- Aset Likuid Primer / Primary Liquid Asset	1.080.533	981.613	910.848	947.300	832.703	872.947	851.904	765.830	837.058	859.002	790.211	836.535	852.588	921.558	885.378
- Aset Likuid Sekunder / Secondary Liquid assets	685.951	582.144	638.948	624.555	624.473	613.043	608.589	587.462	571.632	588.951	586.106	580.026	551.227	624.300	665.454
- Total Aset / Total Assets	11.113.321	11.765.838	11.708.017	11.875.828	11.878.090	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

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
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	30,93	33,44	33,15	33,14	32,35	32,31	32,14	32,46	32,09	32,20	31,96	31,80	31,45	31,55	31,02
- Modal / Capital	239.810	238.889	232.185	224.656	232.230	232.719	233.529	236.639	237.765	236.621	236.841	238.568	240.883	242.899	229.459
- ATMR / Risk Weighted Assets	775.277	714.454	700.315	677.935	717.781	720.259	726.570	729.076	740.905	734.787	741.170	750.245	765.838	769.994	739.750
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	28,93	31,97	31,59	31,67	30,39	30,37	30,21	30,53	30,14	30,23	29,95	29,88	29,48	29,70	29,21
- Modal Inti (Tier I) / Core Capital (Tier I)	224.274	228.441	221.226	214.676	218.120	218.740	219.496	222.601	223.308	222.123	221.944	224.151	225.771	228.656	216.067
- ATMR / Risk Weighted Assets	775.277	714.454	700.315	677.935	717.781	720.259	726.570	729.076	740.905	734.787	741.170	750.245	765.838	769.994	739.750
Return On Assets Ratio (%) / Return On Assets Ratio (%)	0,77	1,33	1,62	1,30	0,18	0,50	0,71	0,94	0,91	1,02	0,99	0,99	0,92	1,52	1,40
- Laba sebelum pajak / Profit	10.347	17.398	21.512	16.688	2.514	6.909	9.750	13.003	12.602	14.048	13.673	13.707	12.752	21.648	19.036
- Rata-rata total aset / Average total assets	1.341.222	1.312.625	1.331.894	1.282.757	1.367.724	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
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	92,60	88,50	84,83	87,38	98,40	95,32	93,24	91,02	91,06	90,41	90,65	90,69	90,64	87,05	87,76
- Biaya Operasional / Operating Expenses	135.166	136.195	20.223	29.478	48.095	59.020	67.021	76.897	89.900	100.616	112.406	124.505	137.254	12.063	22.655
- Pendapatan Operasional / Operating Income	145.961	153.901	23.838	33.734	48.879	61.921	71.877	84.483	98.725	111.284	123.998	137.283	151.431	13.857	25.816
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	4,46	4,93	4,50	4,59	4,35	4,39	4,44	4,46	4,47	4,50	4,49	4,48	4,52	4,50	4,45
- Pendapatan bunga bersih / Interest income net	55.236	59.530	56.610	55.103	55.514	56.036	56.796	57.268	57.460	57.436	57.653	57.755	58.426	60.144	56.807
- Rata-rata total aset produktif / Average total earning assets	1.238.396	1.207.106	1.257.069	1.199.905	1.275.379	1.276.404	1.280.218	1.283.145	1.286.019	1.276.793	1.283.004	1.288.374	1.293.451	1.337.941	1.277.498
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	77,69	81,84	81,30	79,34	78,98	79,79	81,11	80,90	81,73	81,19	80,46	81,90	82,53	82,14	84,12
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	769.034	751.536	746.858	715.508	753.641	759.937	769.833	774.464	780.582	778.944	788.644	797.381	804.546	803.108	779.209
- Total Dana Pihak Ketiga / Total Third Party Funds	989.872	918.307	918.647	901.854	954.253	952.452	949.132	957.330	955.074	959.418	980.155	973.591	974.815	977.676	926.357
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	15,37	14,24	12,95	13,93	13,18	12,85	13,08	12,52	12,55	12,97	13,15	13,29	13,26	15,05	14,11
- Aset Likuid Primer / Primary Liquid Asset	148.428	125.064	106.107	118.082	115.490	110.049	111.655	106.376	108.359	117.982	128.393	127.385	130.800	142.609	121.337
- Aset Likuid Sekunder / Secondary Liquid assets	72.361	71.173	67.099	63.283	67.305	66.952	70.652	68.773	68.447	65.604	60.320	63.429	61.082	71.805	71.198
- Total Aset / Total Assets	1.436.185	1.377.864	1.337.966	1.302.438	1.387.353	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

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
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	38,06	36,92	37,85	36,48	37,41	37,39	36,63	36,78	36,44	36,11	37,28	37,09	37,79	39,56	39,15
- Modal / Capital	305.933	347.986	368.275	368.942	363.590	367.538	367.973	370.199	365.399	364.732	371.035	372.993	376.541	361.274	379.414
- ATMR / Risk Weighted Assets	803.798	942.515	973.107	1.011.361	971.960	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
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	35,68	34,58	35,41	34,22	35,47	35,47	34,90	34,92	34,61	34,32	35,45	35,28	35,96	38,00	37,62
- Modal Inti (Tier I) / Core Capital (Tier I)	286.794	325.890	344.542	346.050	344.730	348.608	350.555	351.518	347.096	346.612	352.861	354.822	358.258	347.017	364.523
- ATMR / Risk Weighted Assets	803.798	942.515	973.107	1.011.361	971.960	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
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,72	1,60	1,60	1,64	2,05	2,07	2,06	2,05	2,08	2,08	2,04	1,98	1,95	2,25	2,07
- Laba sebelum pajak / Profit	22.182	24.211	25.586	27.413	32.829	33.174	33.375	33.233	33.796	33.847	33.281	32.412	32.020	33.570	32.660
- Rata-rata total aset / Average total assets	1.288.046	1.516.467	1.598.477	1.671.656	1.598.740	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
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	92,40	92,96	98,89	93,21	91,06	90,43	89,63	90,09	90,71	91,21	91,86	92,79	93,81	94,75	93,85
- Biaya Operasional / Operating Expenses	269.274	305.728	379.649	93.489	111.257	130.797	144.382	176.353	220.466	263.888	313.581	383.679	486.041	50.585	82.922
- Pendapatan Operasional / Operating Income	291.436	328.876	383.929	100.301	122.183	144.638	161.094	195.761	243.033	289.328	341.387	413.474	518.123	53.386	88.356
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	4,18	4,31	3,91	4,05	4,23	4,27	4,27	4,28	4,30	4,30	4,32	4,31	4,34	4,47	4,16
- Pendapatan bunga bersih / Interest income net	50.667	61.354	59.832	64.755	64.804	65.596	66.016	66.429	66.803	67.027	67.449	67.448	68.008	63.763	62.502
- Rata-rata total aset produktif / Average total earning assets	1.211.223	1.421.990	1.528.819	1.597.660	1.530.312	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
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	79,24	84,38	82,17	83,60	82,83	82,19	82,38	83,37	82,18	81,25	80,61	82,23	84,91	82,35	81,35
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	703.766	834.792	830.843	900.185	860.044	863.789	880.336	880.616	868.498	864.320	868.702	874.277	890.587	774.239	811.109
- Total Dana Pihak Ketiga / Total Third Party Funds	888.106	989.283	1.011.099	1.076.814	1.038.326	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
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	22,27	19,45	20,55	20,02	19,62	19,18	19,89	18,12	18,24	18,43	18,05	16,57	17,00	19,10	18,56
- Aset Likuid Primer / Primary Liquid Asset	202.979	204.207	212.889	226.021	208.244	204.900	226.201	189.740	197.517	198.185	193.311	173.718	190.773	194.610	198.354
- Aset Likuid Sekunder / Secondary Liquid assets	98.200	98.951	116.703	114.393	108.643	107.927	106.293	109.986	105.114	108.467	108.063	103.034	93.914	90.912	95.676
- Total Aset / Total Assets	1.352.427	1.558.863	1.603.465	1.700.059	1.615.266	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

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
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	24,38	25,80	25,68	25,32	24,89	24,90	24,44	24,75	25,01	25,07	24,90	24,93	24,97	24,98	24,96
- Modal / Capital	391.103	415.037	421.029	420.188	414.980	416.549	416.490	423.588	426.657	436.413	435.303	438.404	442.104	464.372	470.656
- ATMR / Risk Weighted Assets	1.604.015	1.608.457	1.639.238	1.659.622	1.666.949	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
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	22,70	24,30	24,20	23,84	23,42	23,44	23,05	23,31	23,61	23,63	23,55	23,55	23,60	23,48	23,47
- Modal Inti (Tier I) / Core Capital (Tier I)	364.092	390.825	396.696	395.641	390.427	392.129	392.841	399.000	402.832	411.319	411.670	414.221	417.930	436.470	442.669
- ATMR / Risk Weighted Assets	1.604.015	1.608.457	1.639.238	1.659.622	1.666.949	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
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,68	1,78	1,76	1,87	1,72	1,74	1,72	1,77	1,76	1,78	1,75	1,72	1,74	1,57	1,60
- Laba sebelum pajak / Profit	43.450	48.704	50.185	53.805	49.636	50.125	49.989	51.553	51.375	52.329	51.618	50.775	51.493	50.896	51.966
- Rata-rata total aset / Average total assets	2.580.085	2.739.812	2.846.495	2.872.007	2.879.883	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
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	79,13	79,98	80,54	79,59	81,25	81,16	81,33	80,33	80,78	80,49	80,82	81,06	81,05	84,68	83,71
- Biaya Operasional / Operating Expenses	166.148	196.352	35.393	53.089	72.405	90.732	108.800	123.282	144.949	163.078	180.240	198.297	220.934	23.530	44.707
- Pendapatan Operasional / Operating Income	209.957	245.501	43.944	66.703	89.116	111.797	133.774	153.474	179.444	202.619	223.021	244.638	272.599	27.787	53.405
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	3,88	3,79	3,56	3,65	3,62	3,60	3,59	3,58	3,57	3,57	3,57	3,55	3,55	3,43	3,36
- Pendapatan bunga bersih / Interest income net	96.588	99.797	98.853	101.623	100.746	100.331	100.657	100.671	100.852	101.224	101.375	101.069	101.450	106.261	104.472
- Rata-rata total aset produktif / Average total earning assets	2.489.948	2.635.698	2.772.919	2.783.210	2.785.040	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
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	84,67	88,62	88,66	88,93	89,47	89,56	89,50	89,13	89,46	89,92	91,22	91,11	89,30	90,06	90,90
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	1.687.209	1.834.908	1.834.203	1.874.812	1.889.861	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
- Total Dana Pihak Ketiga / Total Third Party Funds	1.992.606	2.070.642	2.068.855	2.108.243	2.112.174	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
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	17,12	13,31	13,25	13,10	12,33	11,88	12,34	11,11	11,53	10,63	9,79	10,07	10,91	11,45	11,80
- Aset Likuid Primer / Primary Liquid Asset	284.281	229.825	194.733	200.774	173.199	168.069	202.126	161.511	180.773	167.535	133.479	151.459	189.309	169.083	155.756
- Aset Likuid Sekunder / Secondary Liquid assets	179.198	152.861	183.404	182.264	184.785	178.759	164.548	169.239	164.533	154.298	161.029	153.502	150.854	201.078	227.589
- Total Aset / Total Assets	2.707.159	2.874.143	2.853.731	2.923.032	2.903.266	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

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
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	22,26	24,77	24,81	21,94	22,11	22,49	22,78	23,42	23,71	23,97	24,29	24,08	23,65	24,10	24,10
- Modal / Capital	784.832	852.844	873.839	787.375	798.335	815.366	837.068	853.617	870.931	890.073	904.101	912.475	908.001	921.503	939.126
- ATMR / Risk Weighted Assets	3.525.391	3.443.036	3.521.847	3.588.926	3.610.370	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
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	21,03	23,24	23,48	20,61	20,75	21,13	21,42	22,06	22,37	22,63	22,94	22,73	22,32	22,74	22,75
- Modal Inti (Tier I) / Core Capital (Tier I)	741.527	800.018	826.882	739.544	749.189	766.095	787.177	804.014	821.520	840.320	853.895	861.318	856.821	869.665	886.490
- ATMR / Risk Weighted Assets	3.525.391	3.443.036	3.521.847	3.588.926	3.610.370	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
Return On Assets Ratio (%) / Return On Assets Ratio (%)	3,41	3,85	3,34	3,54	3,55	3,56	3,73	3,71	3,73	3,76	3,80	3,76	3,77	2,95	3,13
- Laba sebelum pajak / Profit	176.520	214.132	197.337	209.859	210.473	211.922	222.212	221.031	222.640	224.548	227.213	225.724	226.950	184.451	196.201
- Rata-rata total aset / Average total assets	5.182.229	5.561.076	5.912.386	5.925.024	5.936.819	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
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	67,26	70,07	74,55	71,81	71,79	71,28	70,21	69,49	69,57	69,02	68,82	69,32	71,48	87,45	84,49
- Biaya Operasional / Operating Expenses	362.700	503.458	96.993	133.971	178.752	219.344	262.162	293.895	339.585	375.611	417.686	467.484	570.318	107.040	179.501
- Pendapatan Operasional / Operating Income	539.278	718.466	130.108	186.573	249.008	307.716	373.387	422.961	488.153	544.222	606.957	674.387	797.856	122.401	212.443
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	5,29	5,41	5,07	5,19	5,14	5,14	5,15	5,19	5,20	5,20	5,21	5,20	5,24	5,07	4,96
- Pendapatan bunga bersih / Interest income net	268.906	292.233	293.939	298.395	296.029	296.353	297.733	299.891	301.099	301.445	302.393	302.431	305.915	306.518	301.055
- Rata-rata total aset produktif / Average total earning assets	5.078.797	5.405.117	5.793.385	5.752.484	5.758.197	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
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	76,20	81,90	82,90	83,16	83,71	84,23	85,73	87,17	87,69	88,01	88,89	87,90	90,34	88,67	88,13
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	3.263.554	3.669.008	3.682.611	3.754.132	3.807.364	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
- Total Dana Pihak Ketiga / Total Third Party Funds	4.283.006	4.479.696	4.442.243	4.514.309	4.548.017	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
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	13,90	11,45	11,31	11,21	10,04	10,83	9,63	9,16	9,69	10,53	9,77	10,39	9,44	10,80	10,82
- Aset Likuid Primer / Primary Liquid Asset	444.845	422.517	397.120	402.424	335.770	389.929	311.922	308.203	350.409	375.301	335.028	383.973	341.706	415.255	409.930
- Aset Likuid Sekunder / Secondary Liquid assets	336.192	259.159	271.741	264.616	263.739	259.405	267.096	239.464	233.539	260.582	256.695	260.061	245.376	260.504	270.991
- Total Aset / Total Assets	5.617.550	5.954.968	5.912.855	5.950.299	5.972.204	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

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
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan Feb
- KBMI 1	1.436.185	1.377.863	1.337.966	1.302.438	1.387.353	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
- KBMI 2	1.352.427	1.558.864	1.603.465	1.700.059	1.615.266	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
- KBMI 3	2.707.159	2.874.143	2.853.731	2.923.032	2.903.266	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
- KBMI 4	5.617.550	5.954.968	5.912.855	5.950.299	5.972.205	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
Total	11.113.321	11.765.838	11.708.017	11.875.828	11.878.090	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

Tabel 1.22. Jumlah Bank Umum Berdasarkan Pengelompokan Total Aset (Total of Commercial Banks Based on Total Assets)				
Kelompok Bank / Group of Bank	Februari 2025			
	< Rp. 1	Rp. 1	Rp. 10	> Rp.
	Triliun	s.d 10 Triliun	s.d 50 Triliun	50 Triliun
KBMI 1	-	11	49	3
KBMI 2	-	-	11	13
KBMI 3	-	-	-	14
KBMI 4	-	-	-	4
Total	-	11	60	34

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		
			Feb	Mar	Apr r)	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Aset Produktif Neraca / Earning Assets	9.451.430	10.231.028	10.409.759	10.538.936	10.583.877	10.612.561	10.821.678	10.819.467	10.814.361	10.922.209	10.980.586	10.519.262	10.554.440	11.126.900	11.260.169
a. Lancar / Current	9.045.096	9.764.748	9.877.845	10.012.904	10.039.739	10.078.250	10.292.196	10.296.055	10.297.558	10.398.545	10.460.863	10.023.234	10.080.012	10.031.195	10.716.516
b. Dalam Perhatian Khusus / Special Mention	245.638	307.279	360.814	358.178	369.817	357.624	355.950	348.005	342.798	352.154	347.112	331.917	315.727	340.849	365.595
c. Kurang Lancar / Sub-Standard	20.182	24.369	27.504	23.432	27.170	25.209	26.521	28.634	23.336	23.418	21.688	19.659	19.534	24.950	24.504
d. Diragukan / Doubtful	25.509	24.802	28.177	29.740	26.682	28.149	29.030	27.121	29.366	27.004	25.391	23.802	22.800	21.692	26.858
e. Macet / Loss	115.006	109.830	115.419	114.683	120.469	123.329	117.981	119.653	121.304	121.088	125.531	120.649	116.367	118.041	126.695
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	2.824.164	2.513.236	2.556.192	2.736.815	2.793.579	2.636.479	2.650.129	2.636.234	2.826.766	2.822.964	2.879.416	2.755.683	2.772.690	3.043.293	3.043.215
a. Lancar / Current	2.713.801	2.482.662	2.523.441	2.694.425	2.752.652	2.609.017	2.624.510	2.609.428	2.789.634	2.786.123	2.842.314	2.723.221	2.738.399	2.824.295	3.004.446
b. Dalam Perhatian Khusus / Special Mention	79.291	26.747	28.395	33.664	32.142	23.424	22.054	23.258	28.962	28.982	28.771	29.171	30.780	22.943	30.222
c. Kurang Lancar / Sub-Standard	2.104	1.365	1.819	2.954	2.784	1.387	955	955	2.231	2.173	2.225	898	1.158	1.687	2.930
d. Diragukan / Doubtful	867	255	309	919	993	310	332	268	1.009	1.062	949	225	185	198	899
e. Macet / Loss	28.101	2.208	2.229	4.852	5.008	2.341	2.278	2.324	4.930	4.624	5.157	2.168	2.168	2.111	4.718
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	191.767	162.828	175.456	176.580	183.106	180.725	177.097	178.954	182.175	179.369	180.941	167.402	162.212	182.685	186.605
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	74.029	96.692	93.819	92.243	88.077	84.527	89.353	88.373	89.218	93.925	93.875	99.581	115.953	109.542	111.558
a. Lancar / Current	73.999	96.617	93.640	92.025	87.891	84.348	89.145	88.206	89.047	93.755	93.704	99.229	115.646	109.389	111.406
b. Dalam Perhatian Khusus / Special Mention	23	9	58	86	50	16	42	20	4	4	4	11	0	0	102
c. Kurang Lancar / Sub-Standard	-	6	-	-	-	19	6	0	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	4	0	17	25	32	19	3	3	-	-	-	-	-	-
e. Macet / Loss	7	57	121	115	111	112	140	145	164	167	167	170	153	151	50
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	7	66	121	132	136	163	165	147	167	167	167	170	153	50	50

Tabel 1.24.[illegible]

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		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Aset Produktif Neraca / Earning Assets	1.085.851	1.271.780	1.341.008	1.426.234	1.360.599	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
a. Lancar / Current	1.044.701	1.214.194	1.278.149	1.360.849	1.300.920	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
b. Dalam Perhatian Khusus / Special Mention	26.703	36.492	39.997	41.992	40.013	38.530	40.030	37.326	36.988	39.702	39.939	39.771	38.155	38.032	42.973
c. Kurang Lancar / Sub-Standard	1.313	3.336	3.534	2.956	3.089	2.952	2.811	3.195	2.764	2.480	2.404	2.649	1.707	1.672	1.607
d. Diragukan / Doubtful	1.785	1.995	2.604	2.212	2.149	2.875	2.747	2.104	2.067	1.384	1.558	1.735	1.499	1.168	1.354
e. Macet / Loss	11.349	15.763	16.725	18.225	14.428	14.554	14.012	15.002	15.412	16.044	16.258	16.178	17.232	15.482	16.391
Aset Produktif Transaksi Rekening Administratif / Earning Assets	434.891	402.623	424.321	434.909	441.795	431.929	431.275	429.413	444.491	442.968	452.349	465.245	453.733	469.539	480.759
- Account Administrative Transactions															
a. Lancar / Current	426.221	396.685	417.107	426.522	433.756	424.128	423.594	421.077	436.011	434.748	443.428	456.239	445.043	460.000	471.107
b. Dalam Perhatian Khusus / Special Mention	7.665	4.967	6.244	7.203	7.016	7.259	7.114	7.684	7.502	7.291	7.902	7.989	7.695	8.041	8.138
c. Kurang Lancar / Sub-Standard	672	563	581	764	680	301	319	328	600	538	658	637	629	1.061	1.038
d. Diragukan / Doubtful	40	8	7	12	6	5	23	9	85	117	86	105	110	99	91
e. Macet / Loss	293	400	381	407	337	236	224	315	292	274	275	274	256	339	385
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	15.453	22.066	23.831	24.577	20.689	20.922	20.136	20.952	21.221	20.837	21.239	21.579	21.433	19.820	20.866
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	16.362	29.630	27.606	25.560	23.821	24.371	29.973	28.194	28.732	34.613	36.436	37.231	44.450	34.898	38.154
a. Lancar / Current	16.352	29.592	27.483	25.401	23.690	24.247	29.824	28.082	28.616	34.497	36.320	37.115	44.346	34.795	38.053
b. Dalam Perhatian Khusus / Special Mention	11	9	38	79	45	15	42	20	4	4	4	-	104	102	102
c. Kurang Lancar / Sub-Standard	-	5	-	-	-	16	3	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	4	-	-	8	16	16	-	3	-	-	-	-	-	-
e. Macet / Loss	0	20	85	79	77	76	87	92	109	112	112	116	-	-	-
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	0	29	85	79	86	108	107	92	112	112	112	116	-	-	-

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		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Aset Produktif Neraca / Earning Assets	2.347.833	2.554.703	2.576.483	2.636.021	2.623.264	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
a. Lancar / Current	2.224.534	2.422.926	2.417.142	2.482.318	2.463.673	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
b. Dalam Perhatian Khusus / Special Mention	76.057	88.324	112.141	109.301	114.101	109.648	111.018	108.265	107.092	110.836	110.752	107.529	101.372	113.348	118.354
c. Kurang Lancar / Sub-Standard	7.352	5.581	6.112	5.306	6.200	6.713	5.843	6.716	6.501	6.161	6.317	6.251	5.906	6.365	6.146
d. Diragukan / Doubtful	5.210	5.372	7.193	5.520	4.664	4.874	5.582	5.930	5.327	5.575	4.887	5.115	6.213	5.680	6.078
e. Macet / Loss	34.680	32.500	33.894	33.575	34.626	34.278	33.606	33.315	33.484	33.324	33.915	33.889	32.263	34.218	35.145
Aset Produktif Transaksi Rekening Administratif / Earning Assets	946.140	883.884	918.170	1.045.484	1.061.418	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
- Account Administrative Transactions															
a. Lancar / Current	933.146	874.314	907.216	1.031.278	1.046.283	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
b. Dalam Perhatian Khusus / Special Mention	9.275	8.829	9.857	10.080	11.008	9.046	7.529	8.597	10.645	11.216	10.699	10.594	9.285	10.990	11.655
c. Kurang Lancar / Sub-Standard	1.215	372	719	1.566	1.494	624	488	492	1.385	1.380	1.291	1.321	1.565	1.658	1.610
d. Diragukan / Doubtful	593	68	70	673	681	65	67	73	685	727	685	669	639	644	635
e. Macet / Loss	1.910	302	308	1.889	1.952	332	337	338	2.054	2.071	2.272	2.311	2.248	2.228	2.221
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	50.961	44.194	48.297	48.528	49.617	46.886	45.924	46.865	49.436	49.238	49.367	49.555	48.834	50.793	51.834
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	21.480	25.675	24.828	24.526	22.574	23.017	23.614	23.258	23.714	23.814	21.839	25.184	28.189	32.038	33.118
a. Lancar / Current	21.463	25.640	24.774	24.468	22.520	22.964	23.558	23.205	23.661	23.761	21.786	25.120	28.141	31.989	33.069
b. Dalam Perhatian Khusus / Special Mention	11	-	19	7	5	-	-	-	0	-	-	11	0	0	0
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	3	3	0	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	17	17	3	3	3	-	-	-	-	-	-	-
e. Macet / Loss	7	35	35	34	32	34	50	50	53	53	53	53	47	49	49
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	7	35	35	50	49	53	56	53	53	53	53	53	47	49	49

Tabel 1.27.

Indikator / Indicator	2022	2023	2024										2025		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Aset Produktif Neraca / Earning Assets	4.869.583	5.275.030	5.348.680	5.370.431	5.418.895	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
a. Lancar / Current	4.674.912	5.044.136	5.091.005	5.115.884	5.153.530	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
b. Dalam Perhatian Khusus / Special Mention	116.595	153.666	175.031	172.900	179.895	173.320	168.306	167.043	162.157	164.945	158.908	161.140	154.240	161.825	167.051
c. Kurang Lancar / Sub-Standard	9.072	12.841	15.055	12.436	14.690	12.047	14.957	15.670	11.289	12.080	10.149	10.593	11.481	15.607	13.334
d. Diragukan / Doubtful	16.530	16.066	16.026	20.106	17.854	18.302	18.394	16.964	19.837	17.901	17.069	16.249	14.368	14.091	17.340
e. Macet / Loss	52.474	48.321	51.563	49.105	52.926	55.727	51.646	53.032	53.538	53.113	56.599	57.419	54.681	55.784	56.613
Aset Produktif Transaksi Rekening Administratif / Earning Assets	1.270.603	1.086.962	1.092.750	1.094.048	1.118.649	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
- Account Administrative Transactions															
a. Lancar / Current	1.187.029	1.073.215	1.079.339	1.080.342	1.106.544	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
b. Dalam Perhatian Khusus / Special Mention	58.641	11.776	11.328	11.641	9.963	6.149	6.352	6.056	6.630	6.079	5.761	13.112	15.904	6.689	6.601
c. Kurang Lancar / Sub-Standard	122	426	453	458	470	442	141	120	113	129	118	105	109	176	76
d. Diragukan / Doubtful	129	166	217	164	220	212	209	167	163	151	111	124	82	87	105
e. Macet / Loss	24.683	1.379	1.414	1.442	1.451	1.485	1.410	1.379	1.336	1.020	1.347	1.258	1.296	1.140	1.028
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	103.009	79.199	84.727	83.711	87.612	88.215	86.755	87.332	86.277	84.393	85.393	85.747	82.016	86.884	88.496
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	32.533	38.274	37.987	38.871	37.787	33.142	31.617	32.833	32.768	31.497	32.012	32.423	36.946	36.288	36.698
a. Lancar / Current	32.533	38.274	37.986	38.871	37.787	33.142	31.616	32.833	32.768	31.497	32.012	32.423	36.945	36.287	36.697
b. Dalam Perhatian Khusus / Special Mention	-	0	0	-	0	0	-	-	0	0	0	0	0	-	-
c. Kurang Lancar / Sub-Standard	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	-	-	-	0	0	0	0	0	-	-	-	-	-	1	1
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	-	0	0	0	0	0	0	-	-	-	-	-	-	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)		
Februari 2025		
Keterangan / Items	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	2.777.789	31,12
Rupiah	1.932.656	21,65
Valas / Foreign Exchange	845.133	9,47
Tabungan / Saving	2.835.043	31,76
Rupiah	2.632.380	29,49
Valas / Foreign Exchange	202.663	2,27
Simpanan Berjangka / Time Deposits	3.313.049	37,12
Rupiah	2.922.014	32,74
Valas / Foreign Exchange	391.035	4,38
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	1.504.477	16,86
Valas / Foreign Exchange	220.303	2,47
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	727.620	8,15
Valas / Foreign Exchange	104.255	1,17
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	448.087	5,02
Valas / Foreign Exchange	35.733	0,40
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	241.831	2,71
Valas / Foreign Exchange	30.744	0,34
Total DPK / Total Third Party Funds	8.925.881	100
Rupiah	7.487.050	84
Valas / Foreign Exchange	1.438.831	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	Februari 2025	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	202.481	21,86
Rupiah	177.585	19,17
Valas / Foreign Exchange	24.895	2,69
Tabungan / Saving	210.978	22,77
Rupiah	207.271	22,37
Valas / Foreign Exchange	3.707	0,40
Simpanan Berjangka / Time Deposits	512.899	55,37
Rupiah	478.229	51,62
Valas / Foreign Exchange	34.670	3,74
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	227.226	24,53
Valas / Foreign Exchange	18.400	1,99
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	89.860	9,70
Valas / Foreign Exchange	8.459	0,91
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	92.965	10,04
Valas / Foreign Exchange	3.267	0,35
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	68.178	7,36
Valas / Foreign Exchange	4.544	0,49
Total DPK / Total Third Party Funds	926.357	100
Rupiah	863.085	93
Valas / Foreign Exchange	63.272	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	Februari 2025	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	345.712	34,67
Rupiah	212.842	21,35
Valas / Foreign Exchange	132.870	13,33
Tabungan / Saving	149.752	15,02
Rupiah	141.726	14,21
Valas / Foreign Exchange	8.026	0,80
Simpanan Berjangka / Time Deposits	501.586	50,31
Rupiah	423.468	42,47
Valas / Foreign Exchange	78.117	7,83
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	230.402	23,11
Valas / Foreign Exchange	38.811	3,89
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	79.325	7,96
Valas / Foreign Exchange	20.914	2,10
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	71.960	7,22
Valas / Foreign Exchange	9.331	0,94
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	41.781	4,19
Valas / Foreign Exchange	9.061	0,91
Total DPK / Total Third Party Funds	997.049	100
Rupiah	778.036	78
Valas / Foreign Exchange	219.013	22

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	Februari 2025	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	630.031	27,23
Rupiah	489.385	21,15
Valas / Foreign Exchange	140.646	6,08
Tabungan / Saving	599.962	25,93
Rupiah	490.897	21,22
Valas / Foreign Exchange	109.065	4,71
Simpanan Berjangka / Time Deposits	1.083.854	46,84
Rupiah	945.256	40,85
Valas / Foreign Exchange	138.598	5,99
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	504.801	21,82
Valas / Foreign Exchange	82.343	3,56
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	204.196	8,82
Valas / Foreign Exchange	33.196	1,43
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	156.081	6,75
Valas / Foreign Exchange	14.944	0,65
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	80.178	3,47
Valas / Foreign Exchange	8.115	0,35
Total DPK / Total Third Party Funds	2.313.847	100
Rupiah	1.925.538	83
Valas / Foreign Exchange	388.309	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)		
Februari 2025		
Keterangan / Items	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	1.599.566	34,12
Rupiah	1.052.844	22,46
Valas / Foreign Exchange	546.722	11,66
Tabungan / Saving	1.874.352	39,98
Rupiah	1.792.486	38,23
Valas / Foreign Exchange	81.866	1,75
Simpanan Berjangka / Time Deposits	1.214.710	25,91
Rupiah	1.075.061	22,93
Valas / Foreign Exchange	139.649	2,98
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	542.049	11,56
Valas / Foreign Exchange	80.749	1,72
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	354.239	7,56
Valas / Foreign Exchange	41.685	0,89
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	127.079	2,71
Valas / Foreign Exchange	8.192	0,17
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	51.694	1,10
Valas / Foreign Exchange	9.023	0,19
Total DPK / Total Third Party Funds	4.688.627	100,00
Rupiah	3.920.391	83,61
Valas / Foreign Exchange	768.236	16,39

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
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Giro / Demand Deposits															
Rupiah	1,91	2,20	2,16	2,16	2,15	2,21	2,24	2,26	2,25	2,30	2,29	2,35	2,41	2,35	2,34
Valas / Foreign Exchange	1,01	1,66	1,69	1,62	1,63	1,96	1,72	2,22	2,32	2,28	2,22	1,93	2,03	1,95	2,35
Tabungan / Saving															
Rupiah	0,67	0,69	0,67	0,68	0,68	0,67	0,67	0,65	0,65	0,67	0,66	0,67	0,68	0,68	0,68
Valas / Foreign Exchange	0,43	0,78	0,77	0,69	0,75	0,84	0,81	0,82	0,83	0,84	0,83	0,79	0,76	0,77	0,81
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	3,95	4,76	4,62	4,62	4,65	4,68	4,70	4,78	4,79	4,81	4,78	4,78	4,92	4,87	5,02
Valas / Foreign Exchange	2,74	3,85	3,88	3,95	3,70	3,76	3,69	3,92	3,94	3,83	3,74	3,71	3,76	3,68	3,81
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	4,18	5,24	5,39	5,36	5,32	5,31	5,34	5,41	5,47	5,52	5,53	5,53	5,54	5,57	5,56
Valas / Foreign Exchange	2,60	4,57	4,55	4,41	4,52	4,54	4,64	4,69	4,60	4,61	4,53	4,38	4,41	4,42	4,27
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	4,16	5,52	5,66	5,69	5,70	5,69	5,45	5,43	5,46	5,54	5,57	5,67	5,97	6,01	6,06
Valas / Foreign Exchange	2,45	4,19	4,41	4,33	4,42	4,33	3,95	4,37	4,49	4,52	4,44	4,40	4,32	4,13	3,94
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	4,68	5,66	5,71	5,74	5,79	5,81	5,80	5,80	5,85	5,82	5,85	5,67	5,14	5,13	5,08
Valas / Foreign Exchange	2,05	3,16	2,99	3,03	3,03	3,08	3,12	3,16	3,40	3,43	3,44	3,37	3,36	3,37	3,39

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

Keterangan / Items	2022	2023	2024												2025
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Giro / Demand Deposits															
Rupiah	1,75	1,86	1,95	1,93	2,12	1,88	1,86	1,92	1,86	1,97	2,00	1,99	2,13	2,03	2,01
Valas / Foreign Exchange	0,55	1,14	1,27	1,06	1,43	1,21	1,09	1,51	1,40	0,89	1,04	1,09	1,54	1,33	1,97
Tabungan / Saving															
Rupiah	1,54	1,54	1,55	1,58	1,26	1,61	1,56	1,52	1,52	1,55	1,54	1,53	1,50	1,69	1,53
Valas / Foreign Exchange	0,63	0,94	1,18	1,19	1,04	1,11	1,03	1,21	1,57	2,41	2,00	2,71	2,55	2,82	3,07
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	4,76	5,33	5,17	5,13	5,21	5,24	5,24	5,33	5,31	5,31	5,37	5,09	5,59	5,48	5,53
Valas / Foreign Exchange	2,89	4,03	4,11	4,05	4,16	3,99	4,16	4,42	4,20	4,15	4,09	3,78	4,29	4,18	4,42
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	4,90	5,77	5,90	5,83	5,97	5,90	5,90	5,99	6,01	6,01	5,99	5,64	6,12	6,12	6,14
Valas / Foreign Exchange	2,48	4,07	4,20	4,18	4,72	4,40	4,34	4,48	4,58	4,67	4,55	4,29	4,41	4,42	4,60
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	4,55	5,66	5,79	5,88	6,01	5,96	5,73	5,84	5,87	5,88	5,96	5,64	6,16	6,32	6,33
Valas / Foreign Exchange	1,53	4,23	4,33	4,38	4,47	4,44	4,28	4,40	4,44	4,50	4,50	4,56	4,46	4,39	4,52
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	4,57	5,60	5,78	5,82	5,99	6,01	6,05	6,11	6,28	6,11	6,09	5,35	5,80	5,79	5,71
Valas / Foreign Exchange	2,66	4,12	4,34	4,38	4,59	4,59	4,75	4,77	4,63	4,71	4,71	3,20	4,63	4,54	4,59

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
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Giro / Demand Deposits															
Rupiah	1,83	1,96	1,95	1,91	1,90	1,98	2,00	1,99	1,94	2,06	2,01	2,01	1,96	1,98	1,93
Valas / Foreign Exchange	0,47	1,42	1,23	1,22	1,56	1,39	1,32	1,44	1,48	1,89	1,91	1,89	1,81	1,86	1,80
Tabungan / Saving															
Rupiah	1,29	1,37	1,30	1,34	1,10	1,34	1,34	1,34	1,32	1,06	1,31	1,32	1,30	1,08	1,19
Valas / Foreign Exchange	0,61	0,37	1,46	0,92	1,22	1,77	1,81	1,79	1,56	1,54	1,86	1,90	0,54	0,54	0,49
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	4,76	5,72	5,37	5,39	5,35	5,40	5,46	5,48	5,46	5,53	5,46	5,42	5,73	5,69	5,68
Valas / Foreign Exchange	2,83	4,25	4,25	4,44	3,98	4,44	3,77	4,39	4,26	4,18	4,24	4,01	4,17	3,88	3,86
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	5,20	5,90	6,14	6,09	6,01	6,05	6,05	6,11	6,10	6,17	6,17	6,21	6,22	6,12	6,04
Valas / Foreign Exchange	2,97	4,92	4,90	4,88	4,75	4,76	4,96	5,00	5,06	4,97	4,83	4,68	4,61	4,45	3,68
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	4,68	5,94	6,04	6,07	6,05	5,96	5,92	5,98	5,95	6,09	6,11	6,14	6,46	6,40	6,41
Valas / Foreign Exchange	2,63	4,22	4,24	4,27	4,27	4,28	4,35	4,40	4,48	4,48	4,44	4,39	4,35	4,17	4,07
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	5,59	6,61	6,63	6,64	6,66	6,68	6,66	6,65	6,67	6,69	6,70	6,57	6,03	6,09	6,11
Valas / Foreign Exchange	2,29	4,31	4,25	4,26	4,00	4,05	4,06	4,03	3,97	3,98	4,00	3,82	3,73	3,73	4,15

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
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Giro / Demand Deposits															
Rupiah	2,25	2,49	2,46	2,52	2,42	2,57	2,57	2,51	2,45	2,48	2,49	2,52	2,73	2,53	2,48
Valas / Foreign Exchange	1,17	2,72	2,56	2,80	2,70	2,66	2,78	2,86	3,04	2,89	2,87	2,89	2,77	2,67	2,73
Tabungan / Saving															
Rupiah	1,06	1,03	1,02	1,02	1,01	0,96	0,96	0,93	0,91	1,03	0,90	0,89	0,91	0,99	0,99
Valas / Foreign Exchange	0,61	1,31	1,21	1,08	1,21	1,32	1,29	1,31	1,28	1,26	1,26	1,12	1,19	1,20	1,25
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	4,13	4,92	4,80	4,89	4,91	4,96	4,98	5,01	5,05	5,09	5,02	5,16	5,14	5,07	5,15
Valas / Foreign Exchange	2,91	4,11	4,06	4,18	4,00	4,06	4,12	4,19	4,24	4,07	3,86	4,00	3,95	3,91	3,90
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	4,36	5,38	5,48	5,45	5,41	5,43	5,44	5,54	5,60	5,61	5,61	6,01	5,74	5,80	5,68
Valas / Foreign Exchange	2,61	4,42	4,37	4,46	4,45	4,49	4,70	4,74	4,69	4,51	4,40	4,40	4,30	4,32	4,30
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	4,10	5,39	5,45	5,52	5,54	5,59	5,41	5,48	5,58	5,63	5,62	6,14	5,92	5,98	6,03
Valas / Foreign Exchange	1,96	4,34	4,41	4,42	4,48	4,36	4,31	4,37	4,65	4,67	4,59	4,42	4,42	4,42	4,09
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	4,33	5,26	5,26	5,33	5,31	5,34	5,35	5,40	5,45	5,47	5,48	6,16	5,07	5,17	5,18
Valas / Foreign Exchange	2,31	3,73	3,15	3,22	3,08	3,19	3,24	3,32	3,33	3,41	3,40	4,68	3,22	3,27	3,29

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
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Giro / Demand Deposits															
Rupiah	1,82	2,19	2,13	2,12	2,15	2,19	2,25	2,28	2,32	2,35	2,34	2,43	2,42	2,40	2,41
Valas / Foreign Exchange	1,11	1,47	1,61	1,49	1,43	1,98	1,57	2,27	2,38	2,31	2,22	1,72	1,94	1,85	2,42
Tabungan / Saving															
Rupiah	0,39	0,41	0,41	0,40	0,40	0,40	0,41	0,41	0,41	0,42	0,43	0,43	0,44	0,44	0,45
Valas / Foreign Exchange	0,24	0,25	0,24	0,24	0,25	0,25	0,24	0,24	0,25	0,25	0,25	0,24	0,24	0,24	0,24
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	3,03	3,79	3,73	3,58	3,67	3,60	3,62	3,74	3,81	3,79	3,78	3,85	3,89	3,92	4,39
Valas / Foreign Exchange	2,52	3,34	3,51	3,47	3,19	2,96	3,06	3,29	3,40	3,31	3,23	3,44	3,23	3,19	3,57
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	3,38	4,82	4,98	4,97	4,90	4,87	4,94	4,99	5,09	5,18	5,20	5,12	5,05	5,16	5,24
Valas / Foreign Exchange	2,37	4,62	4,60	4,21	4,44	4,54	4,51	4,53	4,29	4,53	4,50	4,33	4,40	4,48	4,48
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	3,78	5,38	5,61	5,56	5,52	5,52	5,05	4,65	4,62	4,63	4,65	4,94	5,45	5,59	5,71
Valas / Foreign Exchange	2,81	4,05	4,50	4,26	4,41	4,29	3,28	4,35	4,33	4,39	4,24	4,22	4,15	3,46	3,31
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	4,49	5,40	5,45	5,45	5,49	5,50	5,45	5,40	5,36	5,33	5,37	4,91	3,71	3,46	3,30
Valas / Foreign Exchange	1,55	1,46	1,37	1,37	1,39	1,40	1,36	1,44	1,86	1,88	1,89	1,96	2,02	2,14	2,11

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
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
KBMI 1															
Jumlah Bank / Total Banks	70	66	66	65	66	66	66	66	66	65	65	65	65	65	63
Jumlah Kantor / Total Bank Offices	4.681	3.835	3.885	3.592	3.758	3.719	3.762	3.766	3.740	3.735	3.735	3.738	3.747	3.742	3.659
KBMI 2															
Jumlah Bank / Total Banks	19	22	23	24	23	23	23	23	23	23	23	23	23	22	24
Jumlah Kantor / Total Bank Offices	2.312	2.871	2.825	3.117	2.946	2.945	2.942	2.960	2.891	2.889	2.887	2.887	2.882	2.022	2.966
KBMI 3															
Jumlah Bank / Total Banks	13	13	13	13	13	13	13	13	13	13	13	13	13	14	14
Jumlah Kantor / Total Bank Offices	4.841	4.654	4.643	4.620	4.604	4.585	4.578	4.645	4.572	4.564	4.560	4.547	4.544	5.391	4.527
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	12.915	12.914	12.901	12.901	12.888	12.897	12.769	12.747	12.737	12.725	12.726	12.698	12.680
Total															
Jumlah Bank / Total Banks	106	105	106	106	106	106	106	106	106	105	105	105	105	105	105
Jumlah Kantor / Total Bank Offices	25.377	24.276	24.268	24.243	24.209	24.150	24.170	24.268	23.972	23.935	23.919	23.897	23.899	23.853	23.832

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

Keterangan / Items	2021	2022	2023	2024												2025
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penyaluran Dana / Distribution of Funds																
a. Kredit Yang Diberikan / Credit	5.820.636	6.497.620	7.186.935	7.188.333	7.336.880	7.398.760	7.460.641	7.567.757	7.602.991	7.596.921	7.673.175	7.750.770	7.816.667	7.942.947	7.891.760	7.937.051
- Kepada Pihak Ketiga / To Third Party	5.768.585	6.423.564	7.090.243	7.094.514	7.244.637	7.310.683	7.376.114	7.478.404	7.514.618	7.507.704	7.579.250	7.656.895	7.717.257	7.827.148	7.782.219	7.825.494
Rupiah	4.955.703	5.475.409	6.082.640	6.087.081	6.181.036	6.206.709	6.254.871	6.339.927	6.375.563	6.434.305	6.520.520	6.544.039	6.586.571	6.683.684	6.626.455	6.653.821
Valas / Foreign Exchange	812.883	948.155	1.007.604	1.007.433	1.063.601	1.103.974	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
- Kepada Bank Lain / Inter Bank Credit	52.051	74.057	96.692	93.819	92.243	88.077	84.527	89.353	88.373	89.218	93.925	93.875	99.410	115.799	109.541	111.557
Rupiah	41.608	57.685	65.332	63.605	62.642	61.124	58.608	57.069	56.418	56.683	56.153	54.422	59.163	68.608	64.990	66.081
Valas / Foreign Exchange	10.443	16.371	31.360	30.214	29.601	26.953	25.919	32.284	31.955	32.535	37.773	39.454	40.247	47.191	44.551	45.476
b. Penempatan pada Bank Lain / Interbank Placement	223.134	245.442	258.375	288.631	294.873	278.392	281.345	294.565	259.371	270.118	318.734	284.315	296.833	275.052	296.991	295.308
- Giro / Demand Deposit	122.504	144.978	149.694	176.952	165.838	154.294	160.118	164.480	140.056	141.643	181.661	146.284	163.282	149.178	169.383	161.102
- Inter Bank Call Money / Inter Bank Call Money	75.942	85.345	89.153	89.930	104.935	102.809	92.888	104.840	93.694	104.858	111.884	111.062	113.422	104.023	106.017	114.430
- Deposito Berjangka / Time Deposits	19.992	8.596	14.565	14.076	17.128	13.580	19.164	13.126	15.884	12.738	15.630	17.784	10.730	12.463	11.458	9.236
- Lainnya / Others	4.696	6.523	4.963	7.673	6.972	7.710	9.174	12.118	9.737	10.879	9.560	9.186	9.399	9.388	10.132	10.539
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	1.146.356	1.293.578	1.047.750	888.257	892.628	852.950	890.173	798.191	761.901	834.903	784.629	780.866	806.754	858.861	842.403	793.443
- Giro / Demand Deposit	491.581	753.482	649.718	553.521	513.561	571.780	544.568	516.610	506.546	510.339	487.388	507.176	502.914	546.411	476.966	465.705
- Fine Tune Operation (FTO)	398.246	398.999	231.117	200.277	174.099	146.623	185.904	120.554	144.738	212.565	165.678	155.756	136.039	162.809	211.814	200.066
- Fasbi	242.494	242.494	154.566	124.926	202.901	126.316	154.159	103.984	111.533	121.921	108.245	158.792	139.067	144.772	121.963	
- Lainnya / Others	14.035	145	12.349	9.534	2.067	8.231	5.689	6.868	6.632	467	9.642	9.689	9.008	10.573	8.850	5.709
d. Surat Berharga / Securities	1.830.962	1.863.495	1.987.800	2.202.478	2.164.719	2.154.009	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
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	12.420	2.866	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	45.171	39.081	25.976	22.795	22.549	21.450	19.824	19.592	18.628	15.994	15.229	15.930	13.592	10.633	13.701	13.065
- Obligasi / Bonds	1.539.989	1.557.913	1.468.745	1.539.942	1.497.135	1.475.342	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
- Lainnya / Others	233.381	263.635	493.079	639.741	645.036	657.217	703.001	781.779	864.209	849.549	863.802	913.530	945.945	882.215	896.015	903.359
e. Penyertaan / Equity Investment	96.503	111.145	116.678	117.963	124.236	124.694	127.052	126.077	126.986	127.320	125.825	125.993	126.051	126.414	126.829	
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	354.825	358.264	342.397	345.753	344.689	346.766	346.251	337.237	335.809	332.942	330.667	331.743	332.830	320.073	323.203	325.332
- Kredit yang diberikan / Credit	345.888	349.526	333.040	337.020	336.020	339.232	338.767	329.853	328.253	325.631	323.479	324.446	325.480	313.262	316.071	317.980
- Surat Berharga / Securities	2.578	2.024	3.982	3.207	2.917	2.014	2.046	1.579	1.799	1.761	1.865	1.784	1.926	1.857	1.921	2.159
- Lainnya / Others	6.360	6.715	5.375	5.527	5.752	5.520	5.438	5.805	5.758	5.550	5.323	5.514	5.424	4.954	5.211	5.192
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	18.072	28.582	19.530	20.809	23.286	37.198	32.215	32.456	29.295	44.122	48.058	34.040	33.982	40.148	39.592	51.661
h. Tagihan Lainnya / Other claims	623.647	667.613	661.649	537.304	533.631	538.075	492.935	495.022	449.703	485.643	431.787	421.259	427.069	478.597	413.397	429.382
Sumber Dana / Source of Funds																
a. Dana Pihak Ketiga / Third Party Funds	7.479.463	8.153.590	8.457.929	8.440.845	8.601.220	8.653.014	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
Rupiah	6.442.601	6.907.838	7.144.439	7.097.285	7.249.311	7.287.663	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
Giro / Demand Deposit	1.591.523	1.839.473	1.869.826	1.806.068	1.851.919	1.854.437	1.867.598	1.917.477	1.874.987	1.859.586	1.906.992	1.909.330	2.008.707	1.944.250	1.943.905	1.932.656
Tabungan / Saving	2.263.564	2.422.410	2.488.350	2.459.334	2.507.458	2.525.121	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
Simpanan Berjangka / Time Deposits	2.587.514	2.645.955	2.786.262	2.831.883	2.898.933	2.908.105	2.908.517	2.851.985	2.860.818	2.874.111	2.893.272	2.902.741	2.874.905	2.854.836	2.877.747	2.922.014
Valas / Foreign Exchange	1.036.861	1.245.752	1.313.490	1.343.559	1.355.910	1.365.351	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
Giro / Demand Deposit	551.982	706.687	792.724	812.217	811.896	830.543	862.098	823.361	808.935	795.021	796.623	793.734	795.329	807.123	851.445	845.133
Tabungan / Saving	168.696	192.775	180.833	185.112	185.951	191.454	194.383	197.303	200.145	201.644	202.361	202.089	197.775	194.469	201.317	202.663
Simpanan Berjangka / Time Deposits	316.184	346.290	339.933	346.231	354.062	343.354	355.844	383.107	387.479	378.439	359.066	372.735	375.666	380.791	380.757	391.035
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	1.672	2.127	17.579	14.186	15.276	11.143	16.929	17.179	9.575	10.844	14.057	14.124	16.241	23.606	21.668	19.027
c. Kewajiban kepada Bank lain / Interbank Liabilities	160.594	173.399	198.381	183.420	215.990	206.298	199.668	203.714	197.779	192.028	189.082	197.583	202.199	192.612	192.530	210.210
d. Surat Berharga yang diterbitkan / Issued Securities	117.684	115.117	99.040	103.599	99.904	95.242	94.406	95.780	94.125	90.921	90.324	99.640	96.562	99.327	93.646	97.712
e. Pinjaman yang Diterima / Loans received	227.554	293.291	308.328	304.945	304.258	314.338	318.871	323.207	326.484	332.274	326.527	336.907	345.134	395.420	385.821	387.742
Rupiah	62.206	88.881	98.029	99.025	97.470	97.625	96.820	94.688	93.388	94.194	94.003	93.563	98.721	107.224	103.316	105.664
Valas / Foreign Exchange	165.349	204.410	210.299	205.919	206.787	216.714	222.051	228.519	233.096	238.080	232.523	243.344	246.414	288.195	282.506	282.078
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	12.370	27.589	21.519	23.167	26.057	41.694	35.699	36.533	30.745	46.233	49.864	39.726	39.721	47.811	47.732	58.090
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	125.817	156.076	239.371	215.635	218.884	213.142	217.656	257.794	264.162	333.889	289.384	256.902	286.304	355.289	271.592	254.716
h. Setoran Jaminan / Guarantee Deposits	4.565	4.283	4.932	4.956	4.480	4.103	4.342	3.924	4.436	5.173	5.219	5.070	4.776	5.153	4.878	4.826
Beberapa komponen modal / Several Components of Capital																
a. Modal Disetor / Paid In Capital	261.671	282.879	312.788	314.963	315.092	315.086	315.727	316.763	317.363	317.244	312.186	313.520	313.527	313.778	313.824	313.838
b. Cadangan / Reserves	81.168	88.915	97.664	98.326	100.460	100.767	104.449	104.747	104.801	104.969	104.802	104.802	104.922	104.923	104.910	105.638
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	648.343	675.740	738.593	979.316	856.640	849.440	843.320	839.114	838.941	838.642	838.888	838.222	831.146	810.417	1.066.399	1.062.641
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	140.207	201.817	243.326	39.361	61.872	79.345	101.467	126.525	148.620	171.026	194.970	217.590	231.148	255.200	19.361	40.014
e. Tambahan modal disetor / Additional Paid In Capital	273.985	282.024	288.231	291.296	298.644	292.397	296.830	296.181	300.528	305.886	311.136	3				

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

Keterangan / Items	2021	2022	2023	2024												2025	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	
Penyaluran Dana / Distribution of Funds																	
a. Kredit Yang Diberikan / Credit	2.630.961	2.903.228	3.253.481	3.269.943	3.325.693	3.372.596	3.412.336	3.470.674	3.494.068	3.491.556	3.535.064	3.572.672	3.597.615	3.646.528	3.623.517	3.627.388	
- Kepada Pihak Ketiga / To Third Party	2.623.165	2.894.142	3.241.987	3.258.671	3.314.118	3.361.159	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	
Rupiah	2.250.578	2.445.933	2.750.459	2.766.080	2.806.491	2.825.167	2.846.271	2.893.869	2.915.299	2.944.338	2.979.570	2.990.202	3.013.692	3.052.286	3.031.992	3.033.208	
Valas / Foreign Exchange	372.587	448.209	491.528	492.590	507.627	535.992	555.852	566.290	568.381	537.177	545.973	572.613	573.661	581.913	579.211	581.475	
- Kepada Bank Lain / Inter Bank Credit	7.796	9.086	11.494	11.272	11.575	11.437	10.213	10.515	10.387	10.041	9.521	9.857	10.262	12.329	12.315	12.706	
Rupiah	5.658	5.051	6.481	6.395	6.509	7.155	6.520	6.773	6.824	6.869	6.875	6.894	7.147	7.642	7.669	8.153	
Valas / Foreign Exchange	2.138	4.034	5.012	4.877	5.067	4.282	3.692	3.741	3.563	3.172	2.646	2.962	3.115	4.687	4.645	4.553	
b. Penempatan pada Bank Lain / Interbank Placement	72.637	117.187	122.295	145.970	133.680	128.080	127.679	129.893	116.701	119.270	157.347	120.926	138.764	136.347	146.024	151.622	
- Giro / Demand Deposit	54.993	89.749	94.538	121.950	105.425	100.325	98.310	100.733	86.076	87.768	128.431	93.867	112.476	101.087	115.679	110.500	
- Inter Bank Call Money / Inter Bank Call Money	12.635	21.321	18.484	16.770	21.157	18.833	19.144	18.047	19.710	21.725	18.681	15.894	15.012	23.343	18.993	30.330	
- Deposito Berjangka / Time Deposits	4.105	2.548	5.351	1.671	1.911	2.606	2.555	2.258	3.129	2.031	2.696	4.005	3.669	3.388	2.291	2.130	
- Lainnya / Others	904	3.569	3.922	5.578	5.187	6.317	7.670	8.855	7.786	7.746	7.538	7.161	7.607	8.529	9.061	8.661	
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	396.875	520.124	430.537	325.323	311.995	299.134	340.490	262.597	270.574	303.563	273.439	280.657	314.161	309.167	311.566	318.703	
- Giro / Demand Deposit	201.794	343.867	272.251	212.549	189.050	226.070	205.476	222.179	207.816	205.076	190.310	195.671	202.154	250.293	193.739	199.626	
- Fine Tune Operation (FTO)	94.247	154.876	121.145	60.200	57.673	20.407	71.056	21.127	43.123	79.390	56.632	60.360	57.941	56.065	98.428	98.367	
- Fasbi	100.827	21.371	37.134	50.754	65.261	52.657	63.958	19.291	19.635	19.086	26.497	24.619	54.058	2.810	19.399	20.700	
- Lainnya / Others	10	10	7	0	11	0	0	0	0	8	0	7	8	0	0	9	
d. Surat Berharga / Securities	786.707	805.839	763.985	831.056	811.431	790.148	765.981	783.941	739.155	695.550	697.500	721.023	750.561	689.833	736.615	769.038	
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	9.815	876	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	29.869	28.115	11.810	9.723	10.839	10.208	9.465	10.103	9.056	8.181	8.020	8.984	7.834	5.005	5.879	5.781	
- Obligasi / Bonds	676.547	621.203	504.658	542.253	528.778	510.062	502.728	504.311	478.748	452.179	480.236	486.355	489.171	455.814	492.381	507.727	
- Lainnya / Others	70.477	155.644	211.517	279.080	271.814	269.878	253.787	269.527	251.352	235.190	209.244	225.685	253.556	229.014	238.355	255.529	
e. Penyertaan / Equity Investment	65.030	78.186	81.302	81.816	82.058	82.311	82.505	81.430	81.695	81.906	82.253	82.491	83.670	83.850	84.108	84.400	
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	210.919	209.222	186.601	189.013	187.108	186.826	186.934	179.044	178.581	176.431	173.144	173.830	173.928	164.626	167.562	169.282	
- Kredit yang diberikan / Credit	205.201	203.279	180.338	183.353	181.565	182.259	182.285	174.799	174.161	172.183	168.908	169.529	169.548	160.241	162.869	164.225	
- Surat Berharga / Securities	2.124	1.761	3.164	2.450	2.166	1.453	1.483	1.027	1.255	1.201	1.301	1.216	1.407	1.352	1.445	1.681	
- Lainnya / Others	3.594	4.182	3.099	3.210	3.377	3.114	3.166	3.218	3.165	3.047	2.935	3.085	2.973	3.033	3.249	3.377	
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	2.929	3.951	3.935	4.484	5.175	7.708	6.724	6.490	5.978	11.803	12.459	7.309	8.449	10.579	10.713	13.357	
h. Tagihan Lainnya / Other claims	182.009	148.643	170.773	144.700	133.694	160.340	156.411	149.608	158.035	181.937	149.658	147.360	143.815	197.856	163.089	166.386	
Sumber Dana / Source of Funds																	
a. Dana Pihak Ketiga / Third Party Funds	3.179.487	3.581.139	3.747.610	3.716.820	3.771.957	3.806.579	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	
Rupiah	2.731.178	2.990.814	3.080.887	3.022.032	3.084.531	3.107.499	3.116.509	3.130.044	3.101.509	3.109.516	3.155.751	3.157.341	3.227.231	3.185.097	3.184.627	3.235.042	
Giro / Demand Deposit	690.666	890.753	873.115	786.566	802.083	838.387	867.380	848.887	848.887	865.905	957.201	942.376	902.529	876.933	869.830	869.830	
Tabungan / Saving	1.105.687	1.176.897	1.201.674	1.186.507	1.209.526	1.211.354	1.204.646	1.228.669	1.229.167	1.214.124	1.235.223	1.250.693	1.268.913	1.298.913	1.279.093	1.284.824	
Simpanan Berjangka / Time Deposits	934.825	953.163	1.006.098	1.048.958	1.072.922	1.080.252	1.073.476	1.033.995	1.023.455	1.046.476	1.054.623	1.049.447	1.021.416	983.255	1.028.600	1.080.388	
Valas / Foreign Exchange	448.310	590.326	666.723	694.788	687.426	699.081	729.490	694.353	689.536	662.150	654.768	667.599	677.166	677.700	719.267	717.783	
Giro / Demand Deposit	267.918	416.370	493.774	509.335	503.415	515.269	548.134	499.279	487.878	473.746	474.871	477.699	484.018	487.486	528.913	524.427	
Tabungan / Saving	46.357	56.563	54.025	55.807	55.826	58.341	58.229	60.115	60.589	58.663	61.399	60.231	61.117	60.507	62.065	62.358	
Simpanan Berjangka / Time Deposits	134.035	117.393	118.923	129.646	128.185	125.470	123.127	134.959	141.069	129.742	118.498	123.668	132.030	129.707	128.290	130.998	
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	1.671	757	495	442	453	431	427	454	492	470	445	431	439	406	458	494	
c. Kewajiban kepada Bank lain / Interbank Liabilities	38.720	41.672	40.701	40.299	47.630	49.665	47.934	52.101	56.162	48.111	44.159	49.098	50.082	56.659	49.962	51.663	
d. Surat Berharga yang diterbitkan / Issued Securities	80.309	85.868	76.327	83.086	78.027	74.696	70.846	69.807	66.005	65.876	65.423	61.489	62.061	62.467	62.323	62.323	
e. Pinjaman yang Diterima / Loans received	124.731	136.000	163.464	153.621	153.102	158.915	161.425	158.382	156.853	168.381	168.942	175.996	181.412	220.447	221.001	224.204	
Rupiah	23.436	25.661	34.976	34.794	34.712	34.798	34.570	30.828	29.458	29.898	30.545	31.467	35.150	35.046	34.942	34.942	
Valas / Foreign Exchange	101.295	110.339	128.487	118.827	118.390	124.117	126.855	127.554	127.395	136.483	138.396	145.450	149.945	185.297	185.954	189.262	
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	1.351	3.709	3.848	4.157	5.018	8.715	7.202	6.722	5.558	8.411	8.596	6.436	7.758	10.421	10.563	14.127	
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	62.316	60.981	93.700	95.717	107.043	117.195	119.847	122.492	129.817	151.512	117.247	111.905	116.385	158.632	128.822	117.934	
h. Setoran Jaminan / Guarantee Deposits	934	1.293	1.857	1.918	1.826	1.673	1.666	1.562	1.678	1.714	1.564	1.641	1.797	2.064	1.782	1.714	
Beberapa komponen modal / Several Components of Capital																	
a. Modal Disetor / Paid In Capital	33.461	32.541	31.522	31.522	31.522	31.490	31.589	31.589	31.555	31.314	30.968	30.968	30.968	30.968	30.990	30.990	
b. Cadangan / Reserves	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	312.691	328.621	355.529	484.064	404.439	404.439	404.439	404.439	404.439	404.438	404.438	404.438	404.438	384.095	514.348	514.288	
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	69.282	106.452	128.723	18.956	31.074	40.782	51.315	65.035	74.842	85.793	97.759	109.063	119.393	131.401	7.745	17.742	
e. Tambahan modal disetor / Additional Paid In Capital	119.757	103.220	113.714	113.467	113.701	110.643	112.114	112.782	114.448	116.783	118.361	115.990	115.512	114.919	115.998	117.169	
f. Modal Pinjaman / Loan Capital	25.162	27.505	32.757	27.197	27.395	27.952	27.952	28.128	27.959	26.828	26.386	27.167	27.379	24.731	20.121	20.431	

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

Keterangan / Items	2021	2022	2023	2024												2025	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	
Penyaluran Dana / Distribution of Funds																	
a. Kredit Yang Diberikan / Credit	520.497	571.247	618.449	611.855	619.824	622.194	627.539	635.377	640.569	645.190	651.854	653.637	654.734	658.599	652.569	656.000	
- Kepada Pihak Ketiga / To Third Party	516.091	562.847	606.680	600.650	609.927	612.310	617.795	625.616	630.119	634.921	641.603	643.980	644.351	645.772	640.168	643.725	
Rupiah	514.928	561.280	605.611	599.539	608.768	611.116	616.593	624.418	628.915	633.746	640.457	642.773	643.359	644.976	639.367	642.904	
Valas / Foreign Exchange	1.162	1.567	1.069	1.110	1.159	1.194	1.202	1.198	1.204	1.175	1.146	1.207	992	797	801	822	
- Kepada Bank Lain / Inter Bank Credit	4.407	8.400	11.770	11.205	9.896	9.883	9.744	9.761	10.450	10.268	10.251	9.657	10.383	12.826	12.401	12.274	
Rupiah	4.407	8.400	11.462	10.891	9.579	9.558	9.419	9.433	9.312	9.186	9.191	8.558	9.274	11.217	10.771	10.616	
Valas / Foreign Exchange	-	-	308	314	317	325	325	328	1.138	1.082	1.069	1.099	1.109	1.610	1.630	1.658	
b. Penempatan pada Bank Lain / Interbank Placement	23.315	22.947	35.883	32.305	41.725	40.726	40.212	43.001	35.574	38.513	46.628	51.863	40.121	32.743	37.470	39.930	
- Giro / Demand Deposit	4.317	3.678	3.931	4.307	5.048	5.050	5.553	8.161	8.269	3.901	4.938	6.666	3.799	3.194	3.888	3.582	
- Inter Bank Call Money / Inter Bank Call Money	9.736	16.129	26.959	20.836	26.977	29.976	19.275	29.130	20.367	28.193	32.938	35.117	33.148	24.739	27.600	31.671	
- Deposito Berjangka / Time Deposits	8.385	2.390	4.559	6.970	9.413	5.150	10.767	4.937	6.685	6.246	8.568	10.026	3.121	4.656	5.696	4.521	
- Lainnya / Others	878	750	434	192	287	550	616	772	254	173	185	54	54	155	287	156	
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	110.147	117.807	103.022	73.436	75.743	73.402	72.946	77.630	67.508	66.183	69.877	70.009	83.461	80.845	62.620	56.835	
- Giro / Demand Deposit	51.741	82.891	79.779	54.880	47.944	56.237	57.686	49.999	50.799	52.087	50.772	54.746	55.532	61.003	44.889	38.893	
- Fine Tune Operation (FTO)	18.249	13.669	3.839	5.944	3.666	2.007	2.701	5.082	1.907	2.210	605	1.187	2.501	3.330	1.146	1.453	
- Fasbi	39.582	21.247	19.404	12.613	24.133	15.158	12.559	22.549	14.803	11.886	18.500	14.076	25.428	16.513	16.585	16.490	
- Lainnya / Others	575	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
d. Surat Berharga / Securities	117.817	127.769	134.959	144.574	148.339	148.703	160.978	163.600	168.995	175.091	180.112	194.730	196.020	178.023	179.489	183.289	
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	1.369	195	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	4.944	2.642	1.638	1.212	914	1.054	1.176	1.051	1.202	1.032	967	817	917	518	968	955	
- Obligasi / Bonds	83.303	100.444	92.305	100.993	101.923	102.055	106.398	102.718	101.344	101.548	101.009	104.403	102.969	95.366	101.108	104.229	
- Lainnya / Others	28.201	24.488	41.017	42.369	45.503	45.593	53.403	59.831	66.449	72.511	78.136	89.510	92.113	82.139	77.414	78.105	
e. Penyertaan / Equity Investment	1.955	2.067	2.092	2.091	2.280	2.280	2.280	2.305	2.306	2.406	2.404	2.404	2.405	2.624	2.624	2.622	
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	16.089	15.771	16.668	17.609	17.814	18.351	18.527	17.933	18.056	18.274	18.651	18.920	19.154	18.532	19.148	19.520	
- Kredit yang diberikan / Credit	15.590	15.406	16.307	17.243	17.445	17.973	18.154	17.546	17.677	17.889	18.255	18.523	18.771	18.132	18.762	19.128	
- Surat Berharga / Securities	199	41	42	30	32	33	28	31	29	30	28	30	28	33	26	24	
- Lainnya / Others	299	324	319	336	337	345	346	355	350	355	367	370	354	366	360	367	
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	6	19	5	12	21	19	17	16	11	63	100	44	22	7	1	6	
h. Tagihan Lainnya / Other claims	46.175	52.866	46.726	43.541	42.833	40.748	27.150	34.983	29.014	24.745	27.958	23.453	22.188	23.947	23.041	19.516	
Sumber Dana / Source of Funds																	
a. Dana Pihak Ketiga / Third Party Funds	681.607	723.880	730.333	727.273	752.332	754.832	756.851	761.328	759.653	771.646	790.239	810.904	802.849	752.685	760.613	752.898	
Rupiah	676.637	721.844	723.757	720.858	743.416	751.111	747.466	746.311	749.420	765.136	786.410	805.161	799.552	745.351	756.947	748.237	
Giro / Demand Deposit	169.986	180.745	167.905	195.536	200.558	202.233	194.477	197.922	197.749	211.708	211.847	204.333	150.136	187.237	180.553		
Tabungan / Saving	208.612	239.041	239.041	211.944	216.517	220.923	220.874	220.923	231.964	235.696	232.539	231.603	235.039	257.932	241.568	232.495	
Simpunan Berjangka / Time Deposits	298.039	320.016	316.811	313.378	326.341	328.004	332.066	317.562	330.229	331.691	342.162	354.710	360.150	337.283	328.142	335.189	
Valas / Foreign Exchange	4.970	2.036	6.576	6.415	8.915	3.721	9.385	15.017	10.232	6.510	3.830	5.744	3.297	7.334	3.666	4.660	
Giro / Demand Deposit	808	760	136	99	88	94	352	215	197	147	140	147	132	133	136	94	
Tabungan / Saving	106	123	100	108	106	113	117	117	124	116	121	123	112	121	130	119	
Simpunan Berjangka / Time Deposits	4.056	1.152	6.339	6.208	8.722	3.514	8.916	14.685	9.912	6.248	3.568	5.474	3.053	7.079	3.401	4.448	
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	1	1	581	1	1	1	1	649	1	724	1	1	1	1.504	771	504	
c. Kewajiban kepada Bank lain / Interbank Liabilities	20.660	29.195	32.972	19.399	24.828	21.555	22.258	24.318	18.414	17.718	20.716	21.829	21.779	27.991	18.985	24.599	
d. Surat Berharga yang diterbitkan / Issued Securities	8.089	6.910	6.204	3.886	4.586	4.261	4.311	5.158	4.424	4.025	4.728	3.908	3.937	6.267	3.651	3.561	
e. Pinjaman yang Diterima / Loans received	18.400	25.854	29.894	31.558	29.236	29.505	29.547	30.075	29.875	29.860	29.604	29.174	29.916	34.192	33.641	36.221	
Rupiah	18.400	25.854	29.663	31.322	28.998	29.261	29.303	29.830	29.631	29.629	29.604	29.174	29.916	33.950	33.396	35.972	
Valas / Foreign Exchange	-	-	231	236	238	244	244	246	244	232	-	-	-	241	245	249	
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	0	3	1	18	20	58	27	14	38	10	12	39	25	14	29	39	
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	11.796	7.524	7.289	4.629	19.216	14.879	8.407	11.537	7.553	13.746	29.470	15.866	14.055	
h. Setoran Jaminan / Guarantee Deposits	406	436	497	277	264	201	212	199	212	225	280	256	249	455	352	268	
Beberapa komponen modal / Several Components of Capital																	
a. Modal Disetor / Paid In Capital	48.206	53.424	59.919	60.438	60.601	60.624	60.721	60.873	61.247	61.368	61.423	61.615	61.622	61.858	61.884	61.899	
b. Cadangan / Reserves	26.605	30.337	34.510	35.172	36.636	36.941	37.498	37.497	37.497	37.636	37.379	37.371	37.491	37.490	37.477	38.166	
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	3.978	2.702	3.965	15.875	10.809	8.497	7.259	6.388	6.388	6.141	6.130	6.127	5.869	5.853	20.729	17.329	
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	13.776	15.300	14.519	2.277	3.500	4.093	5.379	6.818	7.819	8.954	10.160	11.162	12.343	13.002	1.260	2.360	
e. Tambahan modal disetor / Additional Paid In Capital	2.698	2.625	2.765	2.759	2.984	2.159	2.692	2.489	2.516	3.235	3.763	3.005	3.290	3.089	3.413	4.194	
f. Modal Pinjaman / Loan Capital	3.930	4.122	4.122	4.148	4.148	4.124	4.124	4.124	5.566	5.566	5.566	5.566	5.567	5.674	5.875	5.875	

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

Tabel 1.4.a.																	
Kegiatan Usaha Bank Swasta Nasional																	
(Domestic Private Banks Operations)																	
Miliar Rp (Billion Rp)																	
Keterangan / Items	2021	2022	2023	2024												2025	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	
Penyaluran Dana / Distribution of Funds																	
a. Kredit Yang Diberikan / Credit	2.498.048	2.833.037	3.123.842	3.123.180	3.195.027	3.213.818	3.234.270	3.261.587	3.275.970	3.277.938	3.302.438	3.336.207	3.369.453	3.427.866	3.409.039	3.445.107	
- Kepada Pihak Ketiga / To Third Party	2.461.474	2.783.624	3.067.242	3.066.719	3.138.184	3.159.780	3.183.083	3.211.374	3.224.889	3.225.797	3.251.006	3.286.953	3.315.802	3.367.225	3.351.981	3.386.780	
Rupiah	2.098.946	2.367.959	2.633.578	2.634.167	2.674.589	2.684.734	2.708.827	2.732.127	2.745.932	2.771.591	2.814.191	2.825.328	2.842.454	2.891.782	2.874.381	2.897.503	
Valas / Foreign Exchange	362.528	415.665	433.664	432.551	463.595	475.046	476.256	479.246	478.957	454.206	436.815	461.625	473.348	475.443	477.600	489.277	
- Kepada Bank Lain / Inter Bank Credit	36.574	49.413	56.601	56.461	56.843	54.038	51.187	50.213	51.081	52.141	51.432	49.254	53.651	60.642	57.058	58.327	
Rupiah	31.543	39.393	46.589	45.519	45.754	43.611	42.008	40.863	40.282	40.628	40.081	38.969	42.739	48.749	46.550	47.291	
Valas / Foreign Exchange	5.031	10.020	10.012	10.942	11.089	10.427	9.178	9.351	10.799	11.513	11.351	10.285	10.912	11.893	10.508	11.036	
b. Penempatan pada Bank Lain / Interbank Placement	102.668	80.573	71.755	79.689	88.707	79.746	81.192	87.535	83.999	79.408	76.308	79.534	83.970	75.427	80.746	71.164	
- Giro / Demand Deposit	59.506	48.853	44.808	44.779	48.523	44.893	48.036	51.008	42.012	45.987	44.059	42.637	42.957	40.438	45.674	41.695	
- Inter Bank Call Money / Inter Bank Call Money	33.418	26.083	21.702	28.891	33.665	28.237	26.649	29.412	35.144	28.353	27.157	32.741	36.728	30.282	31.305	26.528	
- Deposito Berjangka / Time Deposits	7.002	3.657	4.655	5.435	5.804	5.824	5.842	5.931	6.071	4.461	4.366	3.753	3.940	4.419	3.471	2.584	
- Lainnya / Others	2.742	1.980	590	583	714	792	666	1.183	772	598	726	403	346	288	296	357	
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	521.894	541.815	418.695	386.690	395.675	370.868	366.512	352.867	320.372	371.383	354.222	336.302	330.420	372.470	353.341	312.159	
- Giro / Demand Deposit	188.136	301.395	273.556	264.006	256.983	267.281	259.794	222.312	224.418	232.641	227.091	235.713	226.079	212.645	218.655	206.791	
- Fine Tune Operation (FTO)	239.511	165.873	53.955	61.047	42.836	52.529	44.425	45.624	45.919	73.754	58.655	46.239	38.615	51.971	50.347	43.606	
- Fasbi	80.803	74.419	79.302	52.104	93.800	44.250	57.513	79.683	43.403	64.530	59.728	45.008	57.185	97.603	75.490	56.922	
- Lainnya / Others	13.443	128	11.881	9.533	2.055	6.807	4.781	5.247	6.632	4.58	8.748	9.343	8.541	10.251	8.849	4.840	
d. Surat Berharga / Securities	845.884	838.227	974.802	1.095.843	1.084.102	1.093.550	1.120.416	1.161.012	1.242.553	1.219.702	1.246.451	1.247.419	1.242.797	1.209.777	1.228.208	1.252.313	
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	1.236	1.795	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	8.357	3.597	7.355	5.481	4.278	3.482	2.487	2.832	2.929	3.173	2.674	2.479	1.801	2.048	3.886	3.444	
- Obligasi / Bonds	705.088	752.660	744.326	795.498	776.984	774.780	756.665	754.893	746.334	727.672	717.384	704.782	703.981	694.815	705.896	742.540	
- Lainnya / Others	131.203	80.175	223.120	294.863	302.840	315.288	361.264	403.287	493.289	488.857	526.393	540.158	537.016	512.915	518.425	506.329	
e. Penyertaan / Equity Investment	29.445	30.819	33.267	34.039	39.881	40.086	42.250	42.325	42.969	42.992	40.712	40.829	40.902	39.561	39.666	39.790	
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	121.292	128.426	135.052	135.111	135.618	137.588	136.748	136.189	135.112	134.239	134.754	134.642	135.350	132.354	131.927	131.852	
- Kredit yang diberikan / Credit	118.718	126.148	132.405	132.490	132.952	135.089	134.376	133.528	132.445	131.645	132.282	132.128	132.848	130.416	129.954	130.028	
- Surat Berharga / Securities	245	213	772	721	710	521	529	513	510	526	529	536	486	466	445	448	
- Lainnya / Others	2.330	2.065	1.875	1.901	1.957	1.979	1.844	2.148	2.158	2.068	1.943	1.978	2.016	1.472	1.528	1.376	
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	8.381	13.622	9.739	9.758	10.840	17.910	15.965	16.096	15.243	19.603	21.989	13.891	13.169	15.534	15.563	20.840	
h. Tagihan Lainnya / Other claims	371.833	405.807	379.482	284.089	285.921	263.060	234.276	248.642	205.009	221.263	200.660	197.543	207.195	207.126	181.979	188.012	
Sumber Dana / Source of Funds																	
a. Dana Pihak Ketiga / Third Party Funds	3.411.842	3.595.556	3.745.302	3.747.642	3.822.025	3.835.298	3.836.983	3.867.211	3.884.026	3.859.912	3.877.080	3.882.448	3.889.803	3.973.849	3.952.947	3.955.115	
Rupiah	2.916.904	3.052.474	3.206.723	3.212.831	3.276.268	3.281.201	3.276.303	3.288.934	3.296.092	3.263.106	3.281.755	3.285.096	3.306.586	3.389.707	3.358.988	3.355.928	
Giro / Demand Deposit	648.844	702.334	734.301	730.719	751.476	737.676	739.495	750.508	743.193	738.022	742.871	738.022	742.871	736.847	779.241	779.175	
Tabungan / Saving	940.522	1.014.955	1.041.836	1.054.253	1.074.967	1.086.223	1.079.916	1.082.383	1.086.676	1.082.287	1.083.286	1.081.818	1.078.720	1.093.016	1.097.539	1.109.554	
Simpanan Berjangka / Time Deposits	1.327.538	1.335.185	1.430.585	1.427.858	1.449.824	1.457.302	1.456.891	1.456.043	1.466.223	1.460.229	1.460.448	1.460.407	1.455.304	1.499.844	1.482.208	1.467.200	
Valas / Foreign Exchange	494.938	543.081	538.579	534.811	545.757	554.097	560.680	578.278	587.934	595.324	597.351	583.217	584.142	593.959	599.186		
Giro / Demand Deposit	209.304	208.181	215.818	216.233	221.855	226.091	222.278	231.692	232.548	232.266	234.385	235.800	228.381	227.614	229.439	226.886	
Tabungan / Saving	113.357	128.274	124.618	125.771	127.521	130.462	132.699	133.647	136.165	139.310	142.197	138.197	132.971	131.801	136.989	138.119	
Simpanan Berjangka / Time Deposits	172.278	206.626	198.144	192.807	200.381	197.544	205.702	212.939	219.221	225.231	218.742	223.355	221.865	224.727	227.531	234.182	
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	1	1.369	16.502	13.312	14.264	10.711	16.501	16.038	8.925	9.583	13.611	13.692	15.801	21.693	19.881	18.029	
c. Kewajiban kepada Bank lain / Interbank Liabilities	80.086	79.126	95.416	95.607	108.437	108.623	103.502	98.157	98.422	98.872	98.800	102.392	104.338	86.156	96.526	103.213	
d. Surat Berharga yang diterbitkan / Issued Securities	29.287	22.339	16.510	16.628	17.291	16.285	15.206	17.776	19.893	20.891	19.720	30.309	31.137	30.998	27.528	31.829	
e. Pinjaman yang Diterima / Loans received	84.359	131.435	114.970	119.766	121.919	125.919	127.899	134.720	137.755	134.031	127.976	133.806	140.781	127.310	131.180	127.317	
Rupiah	20.369	37.366	33.389	32.909	33.760	33.566	32.947	34.030	34.298	34.666	33.853	33.842	37.338	38.124	34.873	34.750	
Valas / Foreign Exchange	63.990	94.069	81.581	86.857	88.159	92.352	94.952	100.689	105.457	99.365	94.123	97.894	96.469	102.657	96.307	92.567	
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	6.041	11.770	9.539	11.271	12.530	19.949	16.920	17.886	14.254	18.912	21.586	14.795	13.088	15.787	14.578	19.165	
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	58.334	81.791	121.198	103.047	100.629	85.993	91.857	114.345	116.096	170.382	154.153	135.833	154.744	162.950	124.243	120.592	
h. Setoran Jaminan / Guarantee Deposits	2.530	2.061	2.069	2.103	1.819	1.898	1.991	1.896	1.931	2.755	2.982	2.729	2.260	2.045	2.173	2.155	
Beberapa komponen modal / Several Components of Capital																	
a. Modal Disetor / Paid In Capital	172.692	193.293	217.725	219.382	219.347	219.350	219.795	220.679	220.940	220.940	216.174	217.315	217.315	217.330	217.329	217.328	
b. Cadangan / Reserves	40.967	44.982	49.558	49.558	50.228	50.230	53.566	53.653	53.709	53.736	53.834	53.834	53.835	53.837	53.837	53.876	
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	293.812	304.689	334.202	422.238	386.586	381.931	377.049	374.650	374.478	374.428	375.625	375.648	369.509	369.137	466.316	466.017	
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	53.222	74.206	87.723	15.537	23.845	29.835	38.765	47.603	58.565	66.474	75.956	85.243	92.664	97.142	9.342	17.781	
e. Tambahan modal disetor / Additional Paid In Capital	151.133	176.439	171.989	175.248	182.169	180.066	182.333	181.238	183.779	185.972	188.942	184.559	183.540	182.618	184.076	185.406	
f. Modal Pinjaman / Loan Capital	36.760	46.484	42.051	40.636	38.436	38.996	38.993	39.173	38.774	38.229	37.858	37.124	37.338	37.203	36.672	38.189	

Tabel 1.5.a.

Keterangan / Items	2021	2022	2023	2024												2025
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penyaluran Dana / Distribution of Funds																
a. Kredit Yang Diberikan / Credit	171.130	190.108	191.163	183.356	196.335	190.152	186.496	200.119	192.385	182.238	183.820	188.255	194.866	209.954	206.635	208.557
- Kepada Pihak Ketiga / To Third Party	167.855	182.951	174.335	168.475	182.408	177.434	182.408	181.255	175.930	163.147	161.098	169.751	179.952	179.952	180.307	180.307
Rupiah	91.250	100.237	92.993	87.294	91.188	85.692	85.180	89.512	85.417	84.630	86.302	87.737	87.067	94.640	80.715	80.207
Valas / Foreign Exchange	76.606	82.714	81.342	81.181	91.219	91.742	87.933	91.742	90.513	80.840	74.795	77.411	82.685	85.311	98.153	100.100
- Kepada Bank Lain / Inter Bank Credit	3.274	7.157	16.828	14.881	13.928	12.719	13.384	18.864	16.455	16.767	22.722	25.108	25.114	30.002	27.767	28.250
Rupiah	-	4.840	800	800	800	800	660	-	-	-	6	-	4	1.000	-	21
Valas / Foreign Exchange	3.274	2.317	16.028	14.081	13.128	11.919	12.724	18.864	16.455	16.767	22.716	25.108	25.110	29.002	27.767	28.229
b. penempatan pada Bank Lain / Interbank Placement	24.514	24.734	28.442	30.067	30.761	29.840	32.261	34.136	23.097	32.927	38.452	31.991	33.977	30.535	32.750	32.592
- Giro / Demand Deposit	3.688	2.687	6.418	5.912	6.842	4.219	4.219	4.572	3.828	4.977	4.572	3.193	4.077	4.233	4.143	5.325
- Inter Bank Call Money / Inter Bank Call Money	20.153	21.812	22.008	23.432	23.136	25.763	27.819	28.250	18.473	26.588	33.108	27.310	28.534	25.659	28.120	25.901
- Deposito Berjangka / Time Deposits	500	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / Others	173	225	17	1.319	783	51	223	1.308	925	2.362	1.111	1.568	1.393	417	487	1.366
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	117.441	113.832	95.496	102.809	109.215	109.545	110.225	105.097	103.447	93.773	87.091	93.897	78.713	96.378	114.876	105.746
- Giro / Demand Deposit	49.910	25.329	24.132	22.086	19.583	22.191	21.612	22.121	23.513	20.534	19.215	21.047	19.149	22.471	19.683	20.395
- Fine Tune Operation (FTO)	46.238	64.581	52.178	71.266	69.924	77.723	67.723	48.721	53.790	57.210	49.786	36.984	51.443	61.894	56.640	56.640
- Fasbi	21.262	23.915	18.725	9.456	19.707	14.250	19.962	32.635	26.144	16.028	17.196	24.543	22.121	22.141	33.298	27.851
- Lainnya / Others	11	8	461	1.424	908	1.424	908	1.620	894	338	322	1	338	322	1	860
d. Surat Berharga / Securities	80.554	91.660	114.054	131.006	120.847	121.608	123.268	144.385	148.661	149.871	148.825	148.030	153.770	144.981	152.475	157.741
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	2.002	4.726	5.172	6.379	6.518	6.706	6.696	5.606	5.440	3.608	3.569	3.650	3.040	3.062	2.968	2.885
- Obligasi / Bonds	75.051	83.606	91.456	101.198	89.450	88.445	82.027	89.644	90.101	93.271	95.229	86.203	87.470	83.772	87.686	91.460
- Lainnya / Others	3.502	3.328	17.425	23.428	24.879	26.458	34.546	49.135	53.119	52.992	50.028	58.177	63.260	58.147	61.821	63.395
e. Penyerahan / Equity Investment	73	73	17	17	17	17	17	17	17	17	17	17	17	17	17	17
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets																
- Kredit yang diberikan / Credit	6.379	4.693	3.990	3.934	4.059	3.911	3.952	3.981	3.970	3.914	4.035	4.265	4.314	4.473	4.486	4.600
- Surat Berharga / Securities	9	9	5	6	9	7	7	8	6	4	5	4	4	5	6	6
- Lainnya / Others	138	143	82	80	80	82	82	83	84	79	78	81	81	83	75	72
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	6.757	10.990	5.851	6.555	7.249	11.561	9.509	9.854	8.063	12.653	13.510	12.797	12.341	14.028	13.315	17.458
h. Tagihan Lainnya / Other claims	23.630	60.296	64.668	64.975	71.184	73.928	75.098	61.789	57.644	57.699	53.510	52.903	53.871	49.668	45.288	55.468
Sumber Dana / Source of Funds																
a. Dana Pihak Ketiga / Third Party Funds	206.526	253.015	234.884	249.109	254.907	256.304	258.870	269.069	251.996	246.647	242.945	238.868	238.852	247.911	261.804	265.043
Rupiah	142.705	133.072	137.052	141.565	145.096	147.852	146.100	152.975	143.190	139.009	133.816	135.004	133.762	134.705	145.178	147.842
Giro / Demand Deposit	82.027	95.641	94.705	93.246	97.803	96.636	95.238	101.668	95.681	92.341	91.357	90.411	89.436	94.339	100.494	103.097
Tabungan / Saving	8.743	9.473	5.799	6.631	6.448	6.670	6.778	6.922	6.548	6.653	6.420	6.416	6.291	5.911	5.886	5.507
Simpanan Berjangka / Time Deposits	27.112	37.591	32.768	41.688	40.846	42.546	44.084	44.386	40.014	40.014	36.039	38.177	38.098	34.455	38.798	39.238
Valas / Foreign Exchange	88.644	110.310	101.612	107.544	109.811	108.453	112.771	116.124	108.857	107.638	109.128	103.865	105.090	113.206	116.626	117.201
Giro / Demand Deposit	73.952	81.376	82.995	86.550	90.539	88.088	91.334	92.175	88.831	86.864	87.226	80.868	82.798	91.889	92.958	93.726
Tabungan / Saving	8.876	7.815	2.090	3.425	2.499	2.538	3.338	3.424	3.268	3.555	3.645	3.538	3.574	2.039	2.133	2.068
Simpanan Berjangka / Time Deposits	5.816	21.119	16.527	17.569	16.774	16.827	18.098	20.524	17.276	17.219	18.258	20.239	18.718	19.279	21.535	21.407
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Kewajiban kepada Bank lain / Interbank Liabilities	21.128	23.406	29.292	28.114	35.094	26.454	25.974	29.138	24.782	27.327	25.407	24.264	26.000	21.805	27.056	30.735
d. Surat Berharga yang diterbitkan / Issued Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Pinjaman yang Diterima / Loans received	64	2	1	0	0	0	0	0	1	1	4	1	0	-	-	0
Rupiah	-	-	1	-	0	0	0	0	-	-	0	1	0	-	-	0
Valas / Foreign Exchange	64	2	-	-	-	-	-	-	30	-	4	-	-	-	-	0
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	4.978	12.107	8.131	7.721	8.488	12.971	11.550	11.911	10.894	18.899	19.671	18.456	18.850	21.590	22.563	24.759
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	2.402	4.427	3.460	5.074	3.688	2.664	1.323	1.740	3.369	3.588	6.447	1.611	1.428	4.237	2.661	2.135
h. Setoran Jaminan / Guarantee Deposits	696	493	509	657	571	330	474	268	616	478	393	444	470	590	571	689
Beberapa komponen modal / Several Components of Capital																
a. Modal Disetor / Paid In Capital	7.312	3.622	3.622	3.622	3.622	3.622	3.622	3.622	3.622	3.622	3.622	3.622	3.622	3.622	3.622	3.622
b. Cadangan / Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	37.862	39.728	44.899	57.139	54.806	54.573	54.573	53.637	53.635	53.633	52.695	52.009	51.330	51.331	65.006	65.007
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	3.926	5.858	12.361	2.592	3.453	4.635	6.007	7.069	8.394	9.806	11.095	12.123	12.748	13.655	1.014	2.131
e. Tambahan modal disetor / Additional Paid In Capital	397	(259)	(237)	(178)	(210)	(471)	(308)	(327)	(215)	(104)	69	(77)	(165)	(258)	(58)	36
f. Modal Pinjaman / Loan Capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Keterangan / Items	2021	2022	2023	2024												2025
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																
1. Pendapatan bunga / Interest Income	773.902	811.458	977.001	179.011	267.816	354.546	442.901	531.741	623.663	717.152	817.621	934.777	1.057.835	1.084.816	101.917	187.310
a. Dari Bank Indonesia / From Bank Indonesia Placement	9.740	13.904	20.916	3.155	4.733	6.121	7.831	9.005	10.277	11.623	12.981	14.371	15.603	16.730	1.283	2.335
b. Dari Penempatan pada bank lain / From interbank placement	2.691	5.409	12.037	2.252	3.467	4.656	5.942	7.164	8.367	9.559	10.665	12.750	13.013	14.154	1.042	2.168
c. Dari surat berharga / From securities	87.345	94.584	110.038	20.849	31.650	42.005	52.008	62.896	74.503	86.314	98.058	109.334	121.426	135.976	12.016	22.924
d. Dari Kredit yang diberikan / From credit	487.587	523.468	608.443	112.742	169.046	222.865	277.131	332.447	389.092	445.256	501.573	559.005	615.166	673.725	64.728	118.778
- kepada pihak ketiga bukan bank / To Third Party non Bank	484.944	520.202	603.518	111.227	166.924	220.154	273.822	328.568	384.634	440.211	496.007	552.464	608.054	665.983	63.726	117.169
- kepada bank lain / To other Bank	2.643	3.267	4.925	1.515	2.123	2.711	3.309	3.879	4.458	5.045	5.566	6.541	7.112	7.742	1.002	1.609
e. Lainnya / Others	186.539	174.093	225.568	40.013	58.919	78.899	99.989	120.228	141.424	164.401	194.344	239.316	292.627	244.230	22.849	41.105
2. Beban Bunga / Interest Expenses	342.699	323.610	447.336	91.585	134.040	177.114	220.623	263.538	308.871	355.894	410.404	480.717	558.352	535.059	56.028	97.356
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	145	484	553	68	130	208	293	373	468	633	850	985	1.146	1.277	134	254
b. Kewajiban pada Bank lain / Interbank Liabilities	5.618	6.833	12.374	2.351	3.575	4.789	4.737	7.561	8.391	9.629	10.730	12.467	13.057	14.205	1.106	2.116
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	140.844	129.628	199.055	39.200	59.672	79.838	100.937	120.871	141.863	162.882	183.208	204.364	225.637	247.280	21.867	42.196
- Giro / Demand Deposit	24.161	27.740	45.132	9.703	14.699	19.485	25.034	29.712	34.740	39.825	44.778	49.963	54.926	60.404	5.506	10.754
- Tabungan / Saving	17.181	15.492	17.834	3.109	4.679	6.248	7.838	9.575	11.210	12.829	14.405	16.047	17.959	19.790	1.743	3.406
- Simpanan Berjangka / Time deposits	99.502	86.396	136.088	26.388	40.294	54.105	68.064	81.584	95.913	110.228	124.025	138.354	152.752	167.086	14.617	28.036
d. Surat Berharga / Securities	9.797	10.297	9.397	1.534	2.529	3.300	4.663	4.770	5.502	6.221	7.256	7.749	8.723	9.511	771	1.382
e. Pinjaman yang diterima / Loans received	6.908	13.077	16.115	4.220	5.566	7.140	8.712	9.806	11.441	13.174	14.816	16.566	18.420	20.240	3.221	3.872
f. Lainnya / Others	174.872	163.291	209.843	44.212	62.567	81.840	101.281	120.157	141.204	163.355	193.545	238.586	291.370	242.547	28.929	47.536
g. Koreksi atas pendapatan bunga / Corrections	4.515	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bersih (A1-A2) / Net Interest Income (A1-A2)	431.203	487.848	529.665	87.425	133.775	177.431	222.278	268.203	314.793	361.258	407.217	454.060	499.482	549.757	45.890	89.954
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	433.677	171.204	223.705	271.224	314.444	359.885	441.097	508.041	581.781	684.808	877.623	134.757	229.548
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	2.781	4.034	4.528	6.144	7.355	8.908	11.406	13.730	14.571	15.829	17.415	2.967	5.219
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	-	-	57	-	0	5.074	1	6.799	1	1	117	118	130	130	16	136
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	371	570	789	917	983	1.395	1.487	1.489	1.491	1.477	1.489	70	182
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	208.665	318.768	426.023	392.520	107.302	136.903	167.153	181.489	211.615	265.721	315.189	365.601	443.524	612.234	110.996	186.846
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	16.277	25.901	35.023	46.588	56.573	67.169	76.296	85.105	94.873	103.588	111.769	8.441	16.784
f. Lainnya / Others	143.612	96.030	117.317	21.729	33.397	41.388	50.421	61.245	70.797	86.186	92.413	105.127	120.261	134.586	12.266	20.380
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	716.871	762.897	889.851	475.558	228.828	304.133	369.019	426.803	489.911	589.115	671.967	766.390	890.510	1.104.717	156.350	269.354
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	845	1.372	1.797	1.564	2.000	2.054	2.064	2.065	3.072	3.336	3.954	1.229	1.334
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	454	632	715	-	-	4	1	1	1	2	2	300	365	413	7	11
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	222	501	668	747	773	1.139	1.217	1.262	1.302	1.342	1.410	62	127
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	191.785	307.170	413.583	390.462	104.780	133.722	163.027	176.472	205.234	257.986	306.026	356.432	433.425	601.458	109.521	184.128
e. Penyusutan/Amortisasi / Depreciation/Amortizations	249.910	171.698	174.447	36.533	51.234	69.503	83.810	96.738	108.519	121.378	133.337	149.028	164.417	176.060	20.251	33.675
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	1.151	1.380	1.813	2.470	2.885	3.399	3.999	4.472	4.896	5.446	6.254	477	954
g. Lainnya / Others	268.059	275.703	288.372	46.344	69.562	96.625	117.400	147.934	169.564	202.468	224.804	251.361	282.179	315.167	24.803	49.124
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	174.352	247.949	304.790	45.545	76.151	97.004	124.483	155.844	184.767	213.240	243.290	269.451	293.780	322.664	24.296	50.148
E. Pendapatan non - operasional / Non Operational Income	20.216	38.631	52.221	13.860	16.033	23.159	28.305	34.442	39.306	39.328	46.049	54.145	60.326	68.127	7.828	16.654
F. Beban non - operasional / Non Operational Expenses	20.411	34.081	52.567	10.301	15.243	21.679	26.900	32.623	38.094	38.959	45.760	52.109	58.373	67.576	7.911	16.826
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	(195)	4.550	(346)	3.559	790	1.481	1.404	1.819	1.212	369	289	2.036	1.953	552	(83)	(171)
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	174.271	252.499	304.445	49.104	76.941	98.484	125.887	157.663	185.979	213.609	243.579	271.487	295.733	323.216	24.214	49.977
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	89.861	125.725	146.860	(59)	(99)	(129)	(166)	(209)	(245)	(285)	(331)	(351)	(390)	158.209	(34)	(68)
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	89.586	125.715	146.908	(59)	(99)	(129)	(166)	(209)	(245)	(285)	(331)	(351)	(390)	158.935	(34)	(68)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	140.206	201.817	243.326	39.361	61.872	79.345	101.467	126.525	149.620	171.026	194.970	217.590	237.148	255.200	19.361	40.014

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
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																
1. Pendapatan bunga / Interest Income	284.381	310.102	361.847	71.817	104.514	135.855	167.535	199.994	233.741	267.143	299.814	333.617	366.168	401.989	42.503	73.055
a. Dari Bank Indonesia / From Bank Indonesia Placement	1.809	2.686	4.301	816	1.120	1.386	1.936	1.924	2.175	2.454	2.770	3.122	3.434	3.736	313	572
b. Dari Penempatan pada bank lain / From interbank placement	1.125	2.902	5.659	1.084	1.659	2.250	2.910	3.517	4.053	4.614	5.124	5.683	6.199	6.769	485	1.114
c. Dari surat berharga / From securities	30.916	34.319	35.302	6.580	9.802	12.774	15.205	18.282	21.355	24.188	26.834	29.640	32.441	37.911	3.131	6.012
d. Dari Kredit yang diberikan / From credit	232.177	248.384	284.740	56.786	83.453	108.354	133.104	158.976	185.314	211.464	238.457	265.642	291.543	318.222	33.857	59.176
- kepada pihak ketiga bukan bank / To Third Party non Bank	232.039	247.487	283.480	56.095	82.563	107.265	131.802	157.469	183.620	209.576	236.371	263.357	289.111	315.645	33.352	58.499
- kepada bank lain / To other Bank	138	897	1.260	691	890	1.089	1.302	1.507	1.694	1.888	2.085	2.285	2.432	2.577	504	677
e. Lainnya / Others	18.354	21.811	31.845	6.551	8.480	11.091	14.382	17.295	20.845	24.423	26.629	29.530	32.552	35.351	4.718	6.180
2. Beban Bunga / Interest Expenses	84.725	88.362	128.806	33.193	45.746	58.439	71.005	83.617	97.313	110.648	123.595	137.375	150.487	163.679	23.050	34.309
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	5	1	2	0	0	0	1	9	39	71	112	159	215	234	40	71
b. Kewajiban pada Bank lain / Interbank Liabilities	3.378	3.699	5.495	894	1.354	1.880	1.167	3.330	3.435	3.976	4.417	4.863	5.383	5.828	453	868
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	51.596	47.778	77.439	16.905	25.744	34.327	43.538	51.821	60.494	69.235	77.861	86.746	95.480	104.421	8.956	17.553
- Giro / Demand Deposit	11.697	14.028	26.639	6.070	9.152	12.056	15.655	18.413	21.480	24.652	27.715	30.879	33.880	37.223	3.375	6.679
- Tabungan / Saving	7.674	5.735	6.032	971	1.483	1.983	2.501	3.191	3.746	4.274	4.807	5.374	6.169	6.841	632	1.237
- Simpanan Berjangka / Time deposits	32.224	28.015	44.768	9.864	15.109	20.288	25.382	30.217	35.267	40.309	45.339	50.493	55.432	60.357	4.949	9.636
d. Surat Berharga / Securities	4.055	5.358	4.230	667	1.010	1.395	2.375	2.077	2.380	2.653	2.930	3.248	3.559	3.852	293	577
e. Pinjaman yang diterima / Loans received	4.162	8.461	7.392	2.590	3.109	3.825	4.519	4.722	5.455	6.252	7.099	7.965	8.761	9.689	2.343	2.239
f. Lainnya / Others	17.204	23.065	34.249	12.136	14.529	17.012	19.405	21.659	25.510	28.461	31.177	34.394	37.069	39.655	10.965	13.002
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	38.625	58.768	77.416	96.531	116.376	136.428	156.494	176.219	196.242	215.681	238.310	19.454	38.746
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	46.701	69.761	95.368	118.229	147.049	158.332	185.699	205.002	226.727	257.148	341.695	74.547	129.571
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	1.059	1.565	1.953	2.636	3.079	3.649	4.433	5.155	5.662	6.360	6.886	808	1.751
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	-	-	-	-	-	5.073	-	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	23.291	32.771	43.768	57.019	65.557	71.442	79.535	88.882	97.183	111.321	181.365	61.975	106.299
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	8.067	12.868	17.103	24.431	30.140	34.958	39.881	44.618	49.385	53.635	57.058	4.197	8.416
f. Lainnya / Others	106.135	62.597	86.073	14.284	22.557	27.471	34.143	41.476	48.282	61.850	66.347	74.498	85.833	96.386	7.568	13.105
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	308.199	271.058	380.265	64.542	89.499	121.608	150.645	182.046	201.368	235.009	259.246	286.977	324.413	415.448	84.446	146.329
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	282	708	157	35	72	144	127	109	145	88	76	155	146	254	10	29
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	22.182	31.068	41.441	54.453	62.474	68.069	76.069	85.180	93.060	106.810	176.077	61.466	105.316
e. Penyusutan/Amortisasi / Depreciation/Amortizations	155.562	93.842	100.234	23.425	31.270	40.382	50.031	57.304	64.750	72.230	79.354	88.041	96.347	103.415	11.970	20.225
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	743	866	935	158	137	171	339	316	306	463	543	595	672	1.197	29	117
g. Lainnya / Others	122.501	116.650	117.388	18.740	26.953	39.470	45.694	61.843	68.098	86.160	94.094	105.125	120.437	134.505	10.971	20.641
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	85.232	128.767	161.061	20.784	39.030	51.175	64.115	81.379	93.392	107.185	121.975	135.993	148.416	164.556	9.555	21.988
E. Pendapatan non - operasional / Non Operational Income	761	3.603	766	3.389	154	239	306	345	398	494	606	1.046	1.025	1.181	157	258
F. Beban non - operasional / Non Operational Expenses	1.117	934	2.503	650	764	1.061	1.140	1.197	1.298	1.237	1.211	1.574	1.556	2.411	29	282
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	(357)	2.669	(1.737)	2.739	(610)	(822)	(834)	(851)	(900)	(743)	(605)	(528)	(531)	(1.230)	128	(25)
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	84.875	131.436	159.324	23.523	38.420	50.353	63.281	80.528	92.492	106.441	121.369	135.465	147.885	163.326	9.683	21.963
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	18.956	31.074	40.782	51.315	65.035	74.842	85.793	97.759	109.063	119.393	131.401	7.745	17.742

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

Keterangan / Items	2021	2022	2023	2024												2025
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																
1. Pendapatan bunga / Interest Income	100.679	101.231	116.967	19.578	29.791	39.899	50.393	60.746	71.438	82.131	92.915	104.299	115.286	126.821	11.287	21.606
a. Dari Bank Indonesia / From Bank Indonesia Placement	1.258	1.401	992	153	230	294	358	450	529	605	675	741	815	899	74	143
b. Dari Penempatan pada bank lain / From interbank placement	741	592	1.366	233	377	509	664	808	938	1.096	1.247	1.442	1.620	1.776	137	278
c. Dari surat berharga / From securities	6.865	7.943	9.073	1.549	2.366	3.169	4.023	4.867	5.771	6.724	7.621	8.623	9.664	10.690	982	1.841
d. Dari Kredit yang diberikan / From credit	55.898	56.577	61.138	10.224	15.559	20.775	26.119	31.559	37.015	42.412	48.065	53.713	59.101	65.163	5.528	10.772
- kepada pihak ketiga bukan bank / To Third Party non Bank	55.764	56.370	60.667	10.112	15.392	20.559	25.856	31.251	36.659	42.005	47.609	53.208	58.552	64.557	5.469	10.663
- kepada bank lain / To other Bank	134	207	471	112	166	216	263	309	357	407	456	505	550	606	59	109
e. Lainnya / Others	35.916	34.718	44.396	7.420	11.258	15.152	19.229	23.062	27.185	31.293	35.308	39.780	44.085	48.293	4.567	8.572
2. Beban Bunga / Interest Expenses	55.587	52.458	67.432	11.891	18.027	24.204	30.585	36.645	43.201	49.674	56.010	62.979	69.757	76.524	7.212	13.472
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	0	-	13	3	5	19	21	24	30	36	44	45	46	55	14	24
b. Kewajiban pada Bank lain / Interbank Liabilities	413	532	1.179	215	321	431	525	627	738	829	918	1.008	1.121	1.253	117	220
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	18.684	16.360	21.649	3.927	6.039	8.080	10.156	12.162	14.294	16.372	18.446	20.681	22.846	25.088	2.194	4.119
- Giro / Demand Deposit	2.583	2.620	2.537	410	637	834	1.065	1.271	1.472	1.675	1.883	2.117	2.333	2.543	192	375
- Tabungan / Saving	1.962	1.828	1.881	350	525	707	897	1.087	1.284	1.485	1.680	1.875	2.067	2.300	210	404
- Simpanan Berjangka / Time deposits	14.119	11.912	17.231	3.168	4.877	6.539	8.194	9.804	11.539	13.212	14.883	16.689	18.447	20.245	1.793	3.340
d. Surat Berharga / Securities	1.074	976	864	132	195	256	318	374	444	514	582	653	705	774	71	137
e. Pinjaman yang diterima / Loans received	870	913	1.333	310	479	625	773	927	1.081	1.240	1.393	1.542	1.692	1.856	178	336
f. Lainnya / Others	34.463	33.676	42.394	7.305	10.987	14.794	18.792	22.532	26.614	30.684	34.626	39.050	43.346	47.497	4.638	8.636
g. Koreksi atas pendapatan bunga / Corrections	84	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	45.091	48.774	49.535	7.687	11.764	15.694	19.808	24.100	28.237	32.456	36.906	41.320	45.529	50.297	4.076	8.133
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	2.102	3.265	4.119	5.055	5.914	6.933	7.985	9.163	10.556	11.569	12.985	1.283	2.229
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	699	437	346	73	93	93	135	187	275	357	431	453	484	658	109	181
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	-	-	-	-	-	-	-	-	-	-	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	0	0	0	1	1	1	1	0	0
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	1.658	2.017	1.654	148	227	358	505	573	714	948	1.112	1.280	1.379	1.449	66	165
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	829	1.293	1.739	2.194	2.605	3.045	3.507	3.976	4.484	4.940	5.454	389	827
f. Lainnya / Others	7.954	4.517	4.338	1.052	1.651	1.929	2.221	2.549	2.899	3.173	3.643	4.339	4.764	5.423	720	1.056
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	42.382	41.341	42.199	6.974	10.698	14.756	18.215	21.519	25.333	29.070	33.105	37.597	41.293	45.673	3.838	7.525
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	29	211	37	9	15	77	63	79	86	103	119	146	180	203	40	83
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
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	1.539	1.940	1.606	162	248	381	523	582	720	911	1.062	1.237	1.338	1.421	70	169
e. Penyusutan/Amortisasi / Depreciation/Amortizations	11.084	6.834	7.484	1.753	2.556	3.388	3.938	4.547	5.103	5.798	6.886	8.047	8.788	9.496	1.272	1.975
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	104	93	90	14	20	28	35	42	49	56	63	70	77	86	6	12
g. Lainnya / Others	29.626	32.264	32.982	5.036	7.858	10.882	13.656	16.269	19.376	22.203	24.972	28.090	30.902	34.454	2.450	5.285
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	16.560	18.821	18.632	2.815	4.331	5.058	6.648	8.496	9.837	11.372	12.963	14.280	15.805	17.609	1.521	2.838
E. Pendapatan non - operasional / Non Operational Income	5.772	7.224	10.921	2.536	3.553	4.918	6.137	7.427	8.726	3.295	4.714	6.127	7.595	10.079	493	824
F. Beban non - operasional / Non Operational Expenses	5.835	7.428	11.085	2.554	3.670	4.922	6.153	7.474	8.792	3.441	4.903	6.326	7.804	10.341	467	760
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	(63)	(204)	(164)	(18)	(17)	(5)	(17)	(47)	(66)	(146)	(189)	(199)	(209)	(262)	26	63
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	16.497	18.617	18.468	2.797	4.314	5.053	6.632	8.449	9.771	11.226	12.774	14.081	15.596	17.347	1.547	2.902
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	2.277	3.500	4.093	5.379	6.818	7.819	8.954	10.160	11.162	12.343	13.002	1.260	2.360

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
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																
1. Pendapatan bunga / Interest Income	377.151	7.891	471.221	82.653	125.933	168.673	212.197	255.664	300.533	347.458	402.044	471.506	548.697	525.765	45.636	87.944
a. Dari Bank Indonesia / From Bank Indonesia Placement	5.568	1.203	11.088	1.487	2.279	2.917	3.559	4.239	4.821	5.502	6.189	6.805	7.384	7.967	631	1.122
b. Dari Penempatan pada bank lain / From interbank placement	663	48.547	2.889	520	797	1.071	1.348	1.631	1.957	2.248	2.485	3.623	3.032	3.293	256	482
c. Dari surat berharga / From securities	46.339	210.081	59.023	11.243	17.194	23.066	28.968	35.141	41.943	49.145	56.532	63.192	70.624	77.682	7.051	13.438
d. Dari Kredit yang diberikan / From credit	192.555	208.048	249.936	43.529	66.733	89.294	112.330	135.213	158.889	182.385	204.977	228.438	252.258	276.862	24.171	46.616
- kepada pihak ketiga bukan bank / To Third Party non Bank	190.212	2.033	247.023	42.909	65.799	88.061	110.798	133.405	156.793	179.997	202.329	225.509	249.061	273.358	23.853	46.018
- kepada bank lain / To other Bank	2.343	116.763	2.913	620	934	1.233	1.532	1.808	2.097	2.387	2.648	2.928	3.197	3.504	319	599
e. Lainnya / Others	132.025	179.344	148.284	25.875	38.930	52.325	65.993	79.439	92.923	108.178	131.860	169.447	215.399	159.961	13.527	26.285
2. Beban Bunga / Interest Expenses	199.964	401	244.614	44.959	68.108	91.653	115.503	139.070	163.378	189.943	224.534	273.458	330.604	286.708	25.132	48.366
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	140	2.236	452	51	101	157	235	304	357	475	635	718	822	923	80	159
b. Kewajiban pada Bank lain / Interbank Liabilities	1.658	63.020	4.703	953	1.453	1.935	2.404	2.867	3.347	3.849	4.307	5.408	5.287	5.768	452	872
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	68.493	10.082	95.288	17.541	26.634	35.750	45.113	54.282	63.976	73.731	82.935	92.512	102.437	112.437	10.261	19.647
- Giro / Demand Deposit	9.004	7.688	14.102	2.875	4.381	5.883	7.400	8.908	10.458	11.977	13.479	15.060	16.602	18.301	1.710	3.265
- Tabungan / Saving	7.408	45.250	9.736	1.743	2.601	3.465	4.320	5.147	6.001	6.861	7.680	8.527	9.422	10.321	880	1.727
- Simpanan Berjangka / Time deposits	52.082	3.802	71.450	12.923	19.652	26.401	33.392	40.228	47.518	54.893	61.776	68.926	76.414	83.815	7.672	14.655
d. Surat Berharga / Securities	4.665	3.699	4.082	699	1.017	1.303	1.582	1.893	2.212	2.559	3.231	3.319	3.912	4.316	382	626
e. Pinjaman yang diterima / Loans received	1.824	106.187	7.390	1.311	1.978	2.668	3.392	4.123	4.904	5.682	6.323	7.059	7.947	8.695	700	1.297
f. Lainnya / Others	123.078	-	132.699	24.403	36.925	49.840	62.777	75.600	88.582	103.647	127.103	164.443	210.198	154.569	13.257	25.765
g. Koreksi atas pendapatan bunga / Corrections	105	205.140	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	177.187	-	226.607	37.694	57.825	77.020	96.694	116.594	137.155	157.515	177.510	198.407	218.093	239.057	20.504	39.578
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	21.417	31.855	44.564	55.360	63.971	74.864	92.763	109.954	133.632	174.998	252.259	16.004	29.720
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	1.389	1.889	1.960	2.691	3.341	4.022	5.344	6.675	6.734	7.051	7.819	1.102	2.610
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	-	-	-	-	-	-	-	-	-	-	114	116	116	116	12	130
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	149	155	227	249	228	205	203	221	231	245	259	13	33
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	33.979	35.421	33.100	6.573	9.604	15.128	19.539	20.671	23.368	34.941	46.000	61.492	95.300	164.582	7.258	13.594
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	7.086	11.291	15.569	19.188	22.908	28.075	31.624	35.088	39.357	43.260	47.338	3.713	7.239
f. Lainnya / Others	27.910	28.304	25.413	6.220	8.916	11.679	13.693	16.824	19.195	20.652	21.856	25.701	29.026	32.145	3.906	6.114
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	217.163	221.574	225.316	40.358	61.097	86.136	105.254	122.827	140.236	167.702	193.215	227.334	278.955	367.163	24.219	45.902
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	1.239	900	691	432	621	1.079	798	1.204	1.112	1.082	1.021	1.495	1.584	2.116	188	589
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	109	632	271	-	-	4	1	1	1	2	2	290	353	395	0	-
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	71	67	83	102	78	59	86	128	162	201	266	12	18
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	26.706	30.547	28.698	6.745	9.700	14.935	18.951	19.812	21.746	33.145	43.872	59.646	92.790	162.151	6.109	11.675
e. Penyusutan/Amortisasi / Depreciation/Amortizations	79.475	68.952	64.525	11.109	16.959	25.183	29.129	34.056	37.726	42.163	45.679	51.212	57.344	60.928	6.786	11.062
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	746	1.008	1.332	1.739	2.094	2.476	2.807	3.140	3.436	3.805	3.981	376	657
g. Lainnya / Others	106.737	116.970	127.087	21.256	32.743	43.519	54.534	65.581	77.116	88.417	99.373	111.093	122.878	137.325	10.749	21.900
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	68.340	93.196	110.288	18.754	28.582	35.448	46.800	57.739	71.783	82.576	94.248	104.345	114.136	124.153	12.289	23.396
E. Pendapatan non - operasional / Non Operational Income	12.749	26.911	38.849	7.783	12.008	17.182	20.972	25.627	28.972	34.677	39.674	45.928	50.329	55.265	6.763	14.625
F. Beban non - operasional / Non Operational Expenses	13.449	25.712	38.927	7.088	10.900	15.693	19.605	23.949	27.997	34.209	39.173	44.204	49.008	54.819	7.405	15.758
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	(700)	1.199	(79)	695	1.108	1.489	1.367	1.679	975	468	501	1.724	1.321	447	(642)	(1.133)
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	67.754	94.395	110.209	19.448	29.691	36.937	48.167	59.417	72.758	83.044	94.749	106.069	115.457	124.600	11.648	22.262
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	15.537	23.845	29.835	38.765	47.603	58.565	66.474	75.956	85.243	92.664	97.142	9.342	17.781

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
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																
1. Pendapatan bunga / Interest Income	11.691	15.641	26.967	4.962	7.579	10.119	12.775	15.338	17.951	20.421	22.848	25.355	27.684	30.241	2.490	4.705
a. Dari Bank Indonesia / From Bank Indonesia Placement	1.106	1.925	4.534	699	1.105	1.525	1.978	2.392	2.752	3.061	3.347	3.703	3.970	4.129	265	498
b. Dari Penempatan pada bank lain / From interbank placement	161	713	2.123	415	635	825	1.020	1.209	1.418	1.600	1.809	2.001	2.163	2.317	164	294
c. Dari surat berharga / From securities	3.224	3.774	6.639	1.478	2.288	2.996	3.813	4.606	5.435	6.257	7.071	7.880	8.697	9.693	852	1.633
d. Dari Kredit yang diberikan / From credit	6.957	8.426	12.628	2.203	3.301	4.443	5.579	6.699	7.873	8.996	10.074	11.212	12.264	13.478	1.172	2.214
- kepada pihak ketiga bukan bank / To Third Party non Bank	6.929	8.297	12.348	2.112	3.169	4.270	5.366	6.444	7.563	8.633	9.698	10.390	11.331	12.423	1.052	1.989
- kepada bank lain / To other Bank	28	130	281	91	132	173	212	255	310	363	376	822	933	1.055	121	225
e. Lainnya / Others	243	802	1.042	167	251	331	386	432	472	507	547	559	591	625	38	67
2. Beban Bunga / Interest Expenses	2.422	3.446	6.484	1.543	2.160	2.818	3.530	4.205	4.979	5.629	6.266	6.904	7.504	8.148	634	1.208
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	0	82	86	14	24	32	36	36	42	51	60	64	64	64	-	-
b. Kewajiban pada Bank lain / Interbank Liabilities	168	366	997	289	447	543	641	737	872	976	1.087	1.188	1.265	1.356	83	156
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	2.071	2.470	4.679	826	1.255	1.681	2.130	2.605	3.099	3.544	3.967	4.424	4.873	5.333	455	877
- Giro / Demand Deposit	877	1.011	1.854	348	530	712	915	1.120	1.330	1.520	1.700	1.908	2.111	2.337	230	434
- Tabungan / Saving	117	240	186	45	69	93	120	150	180	209	239	271	301	327	22	38
- Simpanan Berjangka / Time deposits	1.077	1.219	2.640	434	656	876	1.096	1.335	1.589	1.814	2.027	2.246	2.460	2.669	204	405
d. Surat Berharga / Securities	3	161	220	36	307	345	387	427	466	495	514	530	546	569	26	42
e. Pinjaman yang diterima / Loans received	52	4	-	10	-	22	28	33	2	-	-	-	-	-	-	0
f. Lainnya / Others	128	363	501	368	126	194	306	366	498	563	638	699	757	826	69	133
g. Koreksi atas pendapatan bunga / Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	9.269	12.194	20.483	3.419	5.418	7.301	9.245	11.133	12.972	14.792	16.583	18.451	20.180	22.093	1.856	3.497
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	363.457	66.324	79.655	92.580	97.510	119.757	154.649	183.923	210.866	241.093	270.685	42.923	68.028
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	259	486	523	681	748	962	1.272	1.469	1.722	1.933	2.052	949	677
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	-	-	57	-	0	1	1	1	1	1	2	1	13	14	4	6
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	222	416	562	668	755	1.190	1.284	1.267	1.259	1.231	1.229	57	149
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	137.961	218.981	225.585	362.508	64.699	77.648	90.090	94.688	116.091	150.297	179.195	205.647	235.524	264.838	41.698	66.789
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	295	449	612	776	920	1.091	1.284	1.423	1.647	1.753	1.919	142	302
f. Lainnya / Others	1.613	613	1.493	173	273	309	364	396	421	511	566	589	638	632	73	106
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	149.127	228.923	242.070	363.685	67.533	81.633	94.906	100.412	122.973	157.334	186.401	214.483	245.849	276.433	43.847	69.599
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	532	521	5.517	369	664	496	575	608	710	792	850	1.276	1.426	1.381	991	632
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
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	151	434	585	645	695	1.081	1.131	1.131	1.133	1.134	1.131	50	109
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	134.428	215.691	221.727	361.373	63.764	76.965	89.100	93.605	114.700	147.862	175.912	202.489	232.487	261.808	41.876	66.968
e. Penyusutan/Amortisasi / Depreciation/Amortizations	3.789	2.070	2.205	246	449	551	712	831	940	1.187	1.417	1.727	1.937	2.221	224	413
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	670	679	1.035	233	215	282	358	433	568	673	726	796	891	991	66	168
g. Lainnya / Others	9.196	9.819	10.914	1.312	2.008	2.754	3.516	4.240	4.974	5.689	6.365	7.053	7.963	8.883	634	1.298
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	4.220	7.166	14.810	3.192	4.209	5.323	6.919	8.231	9.756	12.107	14.104	14.834	15.423	16.345	931	1.926
E. Pendapatan non-operasional / Non Operational Income	934	893	1.685	152	317	821	891	1.042	1.210	862	1.055	1.043	1.376	1.603	415	948
F. Beban non-operasional / Non Operational Expenses	10	7	52	8	9	2	2	4	7	72	473	5	6	5	11	25
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	925	886	1.634	144	308	818	888	1.039	1.203	791	582	1.039	1.371	1.598	405	924
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year Profit	5.145	8.051	16.444	3.335	4.517	6.142	7.807	9.269	10.959	12.898	14.686	15.872	16.794	17.943	1.336	2.850
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	(257)	(289)	(410)	(59)	(99)	(129)	(166)	(209)	(245)	(285)	(331)	(351)	(390)	(442)	(34)	(68)
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	(356)	(289)	(410)	(59)	(99)	(129)	(166)	(209)	(245)	(285)	(331)	(351)	(390)	(442)	(34)	(68)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	3.926	5.858	12.361	2.592	3.453	4.635	6.007	7.069	8.394	9.806	11.095	12.123	12.748	13.655	1.014	2.131

Tabel 1.11.a. Rekening Administratif Bank Umum (Commercial Banks Off-Balance Sheet) Milliar Rp (Billion Rp)																	
Indikator / Indicator	2021	2022	2023	2024												2025	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	
Tagihan Komitmen / Committed Claims	1.213.629	1.447.440	1.591.926	1.678.533	1.745.457	1.844.959	1.844.355	2.045.052	2.148.577	2.181.414	2.164.067	2.345.003	2.328.255	2.454.960	2.434.460	2.522.244	
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	41.525	32.934	59.296	57.409	54.115	53.521	54.385	51.505	49.619	47.264	45.787	46.966	49.548	48.308	52.663	55.214	
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (purchased)	1.163.491	1.405.654	1.518.870	1.603.849	1.711.744	1.773.448	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	
- Lainnya / Others	8.613	8.851	13.760	17.275	19.598	17.990	17.226	17.567	17.918	17.951	15.394	17.622	16.499	15.784	18.347	21.018	
Kewajiban Komitmen / Committed Liabilities	3.113.244	3.664.205	3.648.305	3.841.291	3.867.654	4.036.986	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	
- Fasilitas kredit kepada nasabah yang belum ditarik / Undisbursed loan facilities to debtors	1.705.175	2.142.859	2.028.018	2.091.872	2.079.770	2.130.376	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	
- Committed	429.072	479.975	521.916	549.334	550.996	558.271	569.269	569.351	566.241	557.099	548.299	564.993	576.758	574.923	603.125	599.061	
- Uncommitted	1.276.104	1.662.883	1.506.102	1.542.538	1.528.774	1.572.105	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	
- Fasilitas kredit kepada bank lain yang belum ditarik / Undisbursed loan facilities to other banks	24.251	17.762	16.978	19.277	20.141	26.288	25.215	24.326	25.094	28.931	33.150	32.103	28.744	26.804	31.607	29.780	
- Committed	3.874	2.897	1.339	1.417	1.269	1.311	2.803	4.561	7.316	4.459	4.342	4.136	4.819	3.277	3.448	3.469	
- Uncommitted	20.377	14.865	15.639	17.860	18.871	24.977	22.412	19.765	17.778	24.472	28.808	27.967	23.924	23.527	28.159	26.311	
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	85.063	101.522	84.005	83.799	77.415	78.560	84.053	84.617	80.093	76.573	79.142	79.671	84.741	78.307	78.262	80.996	
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	1.285.893	1.388.554	1.505.814	1.628.711	1.669.110	1.782.418	1.747.821	1.984.885	2.087.001	2.147.045	2.157.955	2.286.513	2.302.678	2.414.415	2.374.252	2.444.067	
- Lainnya / Others	12.862	13.509	13.490	17.632	21.219	19.344	22.739	19.547	17.965	21.331	20.651	20.301	20.179	20.346	20.481	22.631	
Tagihan Kontinjensi / Contingent Claims	269.045	273.728	301.337	260.885	266.624	276.716	277.867	277.326	283.687	271.435	269.518	281.281	285.396	296.840	305.652	315.511	
- Garansi yang diterima / Received guarantees	204.276	249.893	275.473	235.638	239.718	251.371	251.841	250.903	256.256	244.985	240.906	251.596	255.909	267.050	275.740	284.970	
- Pendapatan bunga dalam penyelesaian / Accrued interest	50.770	1.811	1.591	1.489	1.475	1.504	1.520	1.533	1.499	1.521	1.566	1.597	1.664	1.632	1.536	1.543	
- Lainnya / Others	11.058	22.024	24.273	23.758	25.432	23.841	24.507	24.890	25.933	24.929	27.046	28.089	27.824	28.158	28.376	28.997	
Kewajiban Kontinjensi / Contingent Liabilities	348.030	388.567	395.260	372.684	385.791	387.032	397.043	401.139	385.357	393.211	393.652	409.513	424.452	433.795	412.523	428.352	
- Garansi yang diberikan / Issued guarantees	345.453	384.200	388.471	365.724	379.029	380.009	389.840	393.895	377.839	385.401	385.686	401.460	416.061	425.556	403.912	419.402	
- Lainnya / Others	2.576	4.367	6.789	6960.450154	6.762	7.022	7.203	7.244	7.518	7.809	7.965	8.053	8.391	8.239	8.611	8.950	
Lainnya / Others	696.230	578.345	602.308	591.613	599.706	611.791	619.322	632.673	637.069	639.238	644.460	648.985	650.942	664.349	649.457	656.064	
- Penerusan Kredit / Channelling	11.477	7.342	7.709	7.629	7.620	7.605	7.576	7.599	7.591	7.576	7.643	7.720	7.722	8.002	7.975	8.016	
- Aset produktif yang dihapusbukukan / Written off earning assets	627.791	570.265	593.689	583.048	591.129	603.204	610.750	624.061	628.448	630.622	635.764	640.182	642.121	655.206	640.318	646.858	
Kredit yang diberikan / Credit disbursed	548.614	562.649	587.383	576.738	584.801	596.866	604.412	617.476	621.868	624.410	629.564	633.955	636.676	649.723	634.834	641.366	
Lainnya / Others	79.177	7.616	6.306	6.310	6.318	6.338	6.338	6.585	6.579	6.213	6.200	6.227	5.445	5.483	5.485	5.492	
- Aset produktif yang dihapusstagh / Charged off earning assets	56.962	739	910	936	967	982	996	1.013	1.031	1.039	1.053	1.083	1.099	1.141	1.164	1.190	
Kredit yang diberikan / Credit disbursed	49.558	739	910	936	967	982	996	1.013	1.031	1.039	1.053	1.083	1.099	1.141	1.164	1.190	
Lainnya / Others	7.404	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Tabel 1.12.a. Rekening Administratif Bank Persero (State Owned Banks Off-Balance Sheet) Miliar Rp (Billion Rp)																	
Indikator / Indicator	2021	2022	2023	2024												2025	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	
Tagihan Komitmen / Committed Claims	272.165	330.578	374.959	421.232	458.985	492.266	506.613	552.920	587.801	636.000	618.074	621.091	623.578	748.519	773.019	800.957	
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding	271.748	330.493	374.876	421.147	458.898	492.178	506.524	552.831	587.713	635.916	617.991	621.005	623.492	748.431	772.931	800.867	
- Lainnya / Others	418	85	84	85	86	88	88	89	88	84	82	85	86	87	89	90	
Kewajiban Komitmen / Committed Liabilities	753.809	1.057.299	846.544	908.844	948.970	1.019.354	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	
- Fasilitas kredit kepada nasabah yang belum ditarik / Undisbursed loan	377.531	610.521	383.832	387.399	389.615	409.689	406.206	401.580	408.144	412.608	426.081	420.152	437.232	460.997	484.329	470.833	
- Committed	60.069	48.810	53.907	57.290	64.345	69.154	70.987	65.291	64.667	65.000	65.416	70.288	66.554	61.777	69.363	57.235	
- Uncommitted	317.462	561.712	329.925	330.109	325.270	340.535	335.219	336.290	343.477	347.609	360.664	349.864	370.678	399.219	414.966	413.598	
- Fasilitas kredit kepada bank lain yang belum ditarik / Undisbursed loan	3.379	702	738	743	548	545	547	531	546	546	550	832	651	549	538	625	
- Committed	785	508	500	500	506	506	506	500	506	500	506	506	506	506	500	500	
- Uncommitted	2.594	193	238	243	42	39	41	31	40	46	44	326	145	43	38	125	
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	38.007	58.082	48.993	48.202	42.263	44.340	47.587	45.438	44.403	42.244	44.609	45.016	48.423	44.046	44.044	45.146	
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	334.878	387.896	412.883	472.401	516.444	564.678	571.742	616.805	664.660	709.197	701.118	702.684	705.510	792.668	830.763	872.899	
- Lainnya / Others	13	98	97	99	100	102	102	103	102	98	96	100	100	102	103	105	
Tagihan Kontinjensi / Contingent Claims	89.772	76.846	103.196	67.118	69.614	70.683	78.970	79.976	80.868	79.794	77.806	79.881	91.611	93.488	93.432	95.149	
- Garansi yang diterima / Received guarantees	48.934	67.206	91.629	55.209	57.552	58.429	66.565	67.385	68.186	66.924	64.745	66.590	78.161	79.972	79.727	81.270	
- Pendapatan bunga dalam penyelesaian / Accrued interest	33.095	175	159	157	154	155	155	158	161	164	167	173	181	181	181	179	
- Lainnya / Others	7.742	9.465	11.407	11.752	11.908	12.099	12.249	12.434	12.522	12.707	12.894	13.118	13.269	13.335	13.525	13.701	
Kewajiban Kontinjensi / Contingent Liabilities	233.977	266.790	268.839	251.769	262.965	264.454	272.773	273.848	258.423	265.032	259.940	275.005	290.012	300.842	280.623	294.777	
- Garansi yang diberikan / Issued guarantees	232.373	264.067	264.297	256.297	257.324	258.731	266.970	267.733	252.086	258.447	253.222	268.126	282.889	293.685	273.189	287.109	
- Lainnya / Others	1.604	2.723	5.264	5.472	5.642	5.723	5.803	6.116	6.336	6.585	6.718	6.879	7.123	7.157	7.434	7.667	
Lainnya / Others	381.308	337.573	345.215	349.130	354.898	363.520	368.047	378.058	382.214	383.992	388.687	391.582	394.370	404.081	397.130	401.575	
- Penerusan Kredit / Channelling	4.349	4.926	5.348	5.269	5.262	5.239	5.212	5.236	5.228	5.218	5.286	5.364	5.368	5.648	5.622	5.654	
- Aset produktif yang dihapusbukan / Written off earning assets	376.821	332.646	339.867	343.861	349.636	358.281	362.835	372.822	376.986	378.773	383.401	386.217	389.002	398.433	391.508	395.921	
Kredit yang diberikan / Credit disbursed	306.652	329.137	336.559	340.550	346.325	354.967	359.520	369.270	373.434	375.228	379.857	382.670	385.455	394.853	387.926	392.337	
Lainnya / Others	70.170	3.510	3.308	3.310	3.314	3.315	3.315	3.552	3.552	3.546	3.544	3.547	3.547	3.580	3.582	3.585	
- Aset produktif yang dihapustagih / Charged off earning assets	138	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Kredit yang diberikan / Credit disbursed	138	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Tabel 1.13.a. Rekening Administratif BPD (Regional Development Banks Off-Balance Sheet) Miliar Rp (Billion Rp)																
Indikator / Indicator	2021	2022	2023	2024												2025
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	
Tagihan Komitmen / Committed Claims	13.570	11.454	12.739	17.681	17.658	19.393	17.126	15.567	17.301	17.362	17.038	17.654	18.418	13.017	17.728	16.920
- 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	5.321	5.301	8.957	6.376	3.968	5.306	4.519	6.167	7.136	7.368	2.135	5.418	2.958
- Lainnya / Others	7.492	7.626	10.962	12.253	12.249	10.328	10.642	11.491	11.887	12.735	10.764	10.410	10.942	10.774	12.202	13.854
Kewajiban Komitmen / Committed Liabilities	40.282	42.244	43.359	48.845	51.171	54.612	51.307	47.351	48.648	47.370	47.146	48.610	47.896	42.143	44.867	41.903
- Fasilitas kredit kepada nasabah yang belum ditarik / Undisbursed loan	20.263	27.067	30.674	31.315	32.861	32.481	32.586	31.529	31.390	30.926	28.491	28.617	28.308	26.123	25.180	24.554
- Committed	6.009	8.794	8.676	8.852	9.070	9.415	8.969	7.975	8.124	7.949	7.674	7.855	7.766	6.938	7.066	6.980
- Uncommitted	14.253	18.274	21.998	22.463	23.791	23.066	23.617	23.554	23.267	22.977	20.817	20.762	20.542	19.185	18.114	17.574
- Fasilitas kredit kepada bank lain yang belum ditarik / Undisbursed loan	976	977	789	972	578	586	525	529	596	630	617	584	520	949	963	963
- Committed	69	366	319	303	248	241	242	240	249	249	262	263	237	207	223	228
- Uncommitted	907	612	469	669	330	345	283	290	347	381	335	321	283	742	739	735
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	238	646	508	411	339	300	584	560	361	266	465	289	226	550	186	176
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	9.392	3.698	2.272	5.319	5.606	9.296	6.771	4.345	5.328	4.537	6.149	7.236	7.475	2.255	5.558	2.877
- Lainnya / Others	9.414	9.856	9.117	10.828	11.786	11.949	10.841	10.387	10.973	11.010	11.423	11.883	11.366	12.265	12.979	13.333
Tagihan Kontinjensi / Contingent Claims	9.050	5.938	5.842	5.811	5.857	5.932	5.972	5.961	5.930	5.937	6.130	6.204	6.266	6.246	6.272	6.322
- Garansi yang diterima / Received guarantees	1.726	1.255	1.199	1.204	1.213	1.251	1.254	1.265	1.274	1.248	1.234	1.271	1.277	1.248	1.250	1.274
- Pendapatan bunga dalam penyelesaian / Accrued interest	6.164	817	554	472	483	489	492	491	490	491	505	505	504	503	515	511
- Lainnya / Others	1.160	3.866	4.089	4.135	4.161	4.192	4.226	4.206	4.166	4.198	4.391	4.428	4.485	4.495	4.507	4.537
Kewajiban Kontinjensi / Contingent Liabilities	6.626	7.540	8.324	6.074	5.651	5.897	6.717	7.013	7.824	8.534	9.618	9.478	9.352	9.089	6.892	6.384
- Garansi yang diberikan / Issued guarantees	6.518	7.002	7.622	5.294	5.236	5.244	5.981	6.370	7.126	7.838	8.835	8.809	8.646	8.479	6.264	5.676
- Lainnya / Others	108	538	702	781	415	653	736	643	698	697	783	669	706	610	628	708
Lainnya / Others	26.445	26.357	37.769	27.097	27.513	27.236	27.284	28.365	28.431	28.520	28.708	28.921	29.049	29.564	28.737	28.888
- Penerusan Kredit / Channelling	1.786	1.480	1.451	1.449	1.440	1.449	1.447	1.446	1.445	1.444	1.443	1.443	1.441	1.441	1.441	1.441
- Aset produktif yang dihapusbukukan / Written off earning assets	24.494	24.876	36.318	25.648	26.073	25.787	25.838	26.919	26.985	27.076	27.265	27.478	27.608	28.123	27.296	27.448
Kredit yang diberikan / Credit disbursed	23.752	24.619	36.060	25.390	25.815	25.529	25.579	26.660	26.722	26.817	27.005	27.218	27.348	27.864	27.038	27.189
Lainnya / Others	742	257	257	257	257	259	259	259	259	260	259	260	260	260	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	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	
Tagihan Komitmen / Committed Claims	457.141	580.484	697.849	745.599	770.555	795.402	840.798	868.263	906.304	907.685	897.632	992.321	941.761	937.953	884.947	920.040	
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	414.17	32.826	59.188	57.301	54.007	53.413	54.277	51.397	49.511	47.156	45.679	46.858	49.440	48.200	52.555	55.106	
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding	415.020	546.517	636.042	683.599	709.409	734.416	780.026	811.808	850.851	855.513	847.424	938.337	887.009	884.898	826.462	857.86	
- Lainnya / Others	704	1.141	2.619	4.699	7.139	7.573	6.495	5.058	5.942	5.016	4.529	7.126	5.312	4.855	5.930	7.074	
Kewajiban Komitmen / Committed Liabilities	1.594.010	1.784.971	2.018.115	2.133.758	2.145.199	2.187.215	2.247.096	2.310.162	2.337.659	2.335.476	2.299.110	2.428.396	2.431.336	2.433.864	2.420.965	2.434.283	
- Fasilitas kredit kepada nasabah yang belum ditarik / Undisbursed loan	1.045.459	1.193.191	1.340.147	1.397.757	1.381.147	1.401.274	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	
- Committed	314.681	372.816	440.157	463.817	460.602	462.474	472.133	480.166	479.031	469.705	460.674	473.417	487.548	488.843	509.696	516.552	
- Uncommitted	730.778	820.374	899.990	933.941	920.545	938.799	948.947	961.888	963.334	964.292	954.050	977.179	995.580	995.069	1.031.361	1.017.535	
- Fasilitas kredit kepada bank lain yang belum ditarik / Undisbursed loan	14.083	11.919	8.175	10.596	10.232	12.752	13.466	14.902	15.548	13.838	16.510	18.503	15.599	14.224	16.775	16.139	
- Committed	3.020	2.023	519	614	516	564	2.055	3.412	3.552	2.049	2.911	2.730	3.433	2.564	2.724	2.740	
- Uncommitted	11.063	9.896	7.656	9.982	9.717	12.188	11.411	11.490	11.996	11.789	13.599	15.774	12.166	11.660	14.050	13.399	
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	40.860	37.394	31.389	31.836	31.614	30.830	32.574	35.291	32.759	31.484	30.837	31.878	32.171	30.466	30.369	32.118	
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	490.173	538.922	634.128	686.885	712.878	735.089	768.179	808.959	840.108	845.936	827.907	919.103	891.725	897.295	825.366	843.045	
- Lainnya / Others	3.436	3.544	4.276	6.684	9.327	7.270	11.796	8.957	6.880	10.222	9.132	8.315	8.713	7.978	7.398	8.893	
Tagihan Kontinjensi / Contingent Claims	149.462	169.598	165.646	161.614	164.588	172.792	166.592	165.233	171.182	160.846	160.817	170.075	174.232	170.899	179.153	186.802	
- Garansi yang diterima / Received guarantees	133.501	160.276	156.200	153.102	154.610	164.611	157.923	156.337	161.333	152.135	150.345	158.803	163.376	159.708	168.149	175.373	
- Pendapatan bunga dalam penyelesaian / Accrued interest	13.814	819	878	859	838	860	872	885	849	867	893	918	979	948	840	854	
- Lainnya / Others	2.148	8.503	8.568	7.653	9.141	7.321	7.797	8.012	9.001	7.844	9.579	10.353	9.877	10.153	10.163	10.575	
Kewajiban Kontinjensi / Contingent Liabilities	84.762	93.956	95.534	92.900	95.759	94.453	94.952	97.851	96.502	97.273	101.587	102.231	102.281	100.803	99.469	101.985	
- Garansi yang diberikan / Issued guarantees	83.898	92.990	94.711	92.193	95.054	93.807	94.288	97.365	96.019	96.745	101.124	101.727	101.719	100.331	98.920	101.411	
- Lainnya / Others	864	966	823	707	706	647	664	486	483	528	464	505	562	472	549	575	
Lainnya / Others	268.883	199.645	212.737	208.750	210.605	214.449	217.120	219.378	219.575	219.849	220.111	222.550	223.293	226.421	220.873	222.811	
- Penerusan Kredit / Channelling	5.342	935	910	910	918	918	918	918	918	914	914	913	913	913	913	921	
- Aset produktif yang dihapusbukukan / Written off earning assets	211.684	197.971	210.917	206.904	208.720	212.550	215.206	217.447	217.627	217.896	218.144	220.554	221.281	224.367	218.796	220.700	
- Kredit yang diberikan / Credit disbursed	203.570	194.273	208.328	204.313	206.123	209.936	212.593	214.825	215.009	215.640	215.898	218.285	219.793	222.875	217.304	219.202	
- Lainnya / Others	8.115	3.698	2.589	2.591	2.591	2.614	2.614	2.623	2.618	2.256	2.246	2.269	1.487	1.492	1.493	1.498	
- Aset produktif yang dihapustagih / Charged off earning assets	51.856	739	910	936	967	982	996	1.013	1.031	1.039	1.053	1.083	1.099	1.141	1.164	1.190	
- Kredit yang diberikan / Credit disbursed	44.502	739	910	936	967	982	996	1.013	1.031	1.039	1.053	1.083	1.099	1.141	1.164	1.190	
- Lainnya / Others	7.354	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Tabel 1.15.a.

Indikator / Indicator	2021	2022	2023	2024												2025
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Tagihan Komitmen / Committed Claims	470.754	524.924	506.378	494.021	498.259	537.898	479.818	608.302	638.170	620.367	631.322	713.937	744.498	755.471	758.767	784.326
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding	470.754	524.924	506.282	493.782	498.136	537.898	479.818	607.372	638.170	620.251	631.304	713.937	744.340	755.402	758.640	784.326
- Lainnya / Others	-	-	96	239	123	-	-	930	-	116	19	-	158	68	126	-
Kewajiban Komitmen / Committed Liabilities	725.145	779.692	740.287	749.843	722.313	775.806	698.122	843.597	864.245	881.007	915.370	956.796	1.002.889	1.018.871	1.027.893	1.044.635
- Fasilitas kredit kepada nasabah yang belum ditarik / Undisbursed loan	261.923	312.079	273.365	275.400	276.147	286.932	283.008	277.029	276.357	277.135	273.887	284.631	289.028	282.337	298.334	303.479
- Committed	48.312	49.556	19.176	19.375	16.979	17.227	17.180	15.919	14.420	14.445	14.535	13.433	14.889	17.365	17.000	18.293
- Uncommitted	213.611	262.523	254.189	256.025	259.168	269.705	265.828	261.110	261.938	262.690	259.352	271.198	274.139	264.972	281.334	285.186
- Fasilitas kredit kepada bank lain yang belum ditarik / Undisbursed loan	5.813	4.164	7.277	6.967	8.782	12.406	10.677	8.365	8.404	13.916	15.473	12.184	11.973	11.082	13.331	12.053
- Committed	-	-	-	-	-	-	-	409	3.008	1.661	643	637	643	-	-	-
- Uncommitted	5.813	4.164	7.277	6.967	8.782	12.406	10.677	7.955	5.395	12.255	14.829	11.546	11.330	11.082	13.331	12.053
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	5.958	5.400	3.115	3.351	3.197	3.091	3.308	3.327	2.569	2.579	3.231	2.488	3.920	3.255	3.663	3.557
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	451.451	458.038	456.530	464.106	434.181	473.355	401.129	554.776	576.905	587.376	622.780	657.490	697.968	722.196	712.565	725.246
- Lainnya / Others	-	11	-	20	5	23	-	100	10	1	-	3	-	1	-	300
Tagihan Kontinjensi / Contingent Claims	20.761	21.347	26.653	26.342	26.565	27.308	26.333	26.155	25.706	24.858	24.765	25.120	13.288	26.298	26.795	27.238
- Garansi yang diterima / Received guarantees	20.116	21.156	26.445	26.124	26.342	27.079	26.099	25.916	25.463	24.679	24.582	24.931	13.094	26.122	26.614	27.053
- Pendapatan bunga dalam penyelesaian / Accrued interest	637	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / Others	9	190	208	218	223	229	234	239	243	180	183	189	193	176	181	185
Kewajiban Kontinjensi / Contingent Liabilities	22.665	20.281	22.563	21.940	21.416	22.228	22.601	22.427	22.608	22.372	22.506	22.799	22.807	23.061	25.539	25.206
- Garansi yang diberikan / Issued guarantees	22.665	20.141	22.563	21.940	21.416	22.228	22.601	22.427	22.608	22.372	22.506	22.799	22.807	23.061	25.539	25.206
- Lainnya / Others	-	140	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lainnya / Others	19.594	14.771	6.587	6.636	6.690	6.586	6.871	6.873	6.850	6.877	6.954	5.933	4.230	4.283	2.718	2.789
- Penerusan Kredit / Channelling	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Aset produktif yang dihapusbukukan / Written off earning assets	14.791	14.771	6.587	6.636	6.690	6.586	6.871	6.873	6.850	6.877	6.954	5.933	4.230	4.283	2.718	2.789
- Kredit yang diberikan / Credit disbursed	14.640	14.620	6.436	6.485	6.539	6.435	6.720	6.721	6.699	6.726	6.803	5.782	4.079	4.132	2.567	2.638
- Lainnya / Others	151	151	151	151	151	151	151	151	151	151	151	151	151	151	151	151
- Aset produktif yang dihapustagih / Charged off earning assets	4.803	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Kredit yang diberikan / Credit disbursed	4.752	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / Others	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Keterangan / Items	2021	2022	2023	2024												
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	25,66	25,62	27,75	27,83	25,98	25,99	26,18	26,13	26,61	26,74	26,85	27,09	26,93	26,76	27,10	27,04
- Modal / Capital	1.519.278	1.649.203	1.777.439	1.815.585	1.720.863	1.728.523	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
- ATMR / Risk Weighted Assets	5.919.917	6.437.288	6.404.190	6.524.971	6.624.862	6.651.241	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
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	24,06	24,09	26,13	26,29	24,47	24,47	24,67	24,66	25,11	25,26	25,36	25,62	25,46	25,29	25,64	25,59
- Modal Inti (Tier I) / Core Capital (Tier I)	1.424.392	1.550.607	1.673.139	1.715.390	1.620.965	1.627.239	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
- ATMR / Risk Weighted Assets	5.919.917	6.437.288	6.404.190	6.524.971	6.624.862	6.651.241	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
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,85	2,45	2,78	2,55	2,65	2,54	2,59	2,69	2,72	2,73	2,76	2,77	2,73	2,72	2,36	2,44
- Laba sebelum pajak / Profit	168.047	242.903	294.198	283.484	295.763	283.771	290.279	303.069	306.758	308.399	312.645	313.718	310.495	310.593	277.803	287.476
- Rata-rata total aset / Average total assets	9.075.206	9.912.750	10.586.231	11.103.197	11.159.480	11.190.689	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
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	83,55	78,70	78,94	91,68	80,16	80,74	79,95	78,77	78,32	78,82	78,79	79,12	79,97	81,45	89,11	87,01
- Biaya Operasional / Operating Expenses	856.794	900.323	1.104.135	525.418	299.879	397.057	483.149	562.392	646.956	767.931	872.708	989.851	1.136.210	1.372.905	189.431	322.545
- Pendapatan Operasional / Operating Income	1.025.464	1.143.976	1.398.730	573.100	374.111	491.789	604.324	713.945	826.056	974.228	1.107.698	1.251.053	1.420.713	1.685.523	212.575	370.697
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	4,63	4,80	4,92	4,58	4,68	4,65	4,65	4,66	4,69	4,70	4,70	4,71	4,69	4,72	4,60	4,48
- Pendapatan bunga bersih / Interest income net	407.834	460.243	500.346	495.466	505.203	502.734	503.823	506.460	509.684	511.774	512.592	514.391	514.297	518.765	520.409	509.793
- Rata-rata total aset produktif / Average total earning assets	8.803.063	9.587.154	10.177.978	10.820.587	10.796.026	10.811.116	10.831.105	10.861.525	10.878.606	10.899.812	10.908.803	10.932.287	10.963.734	10.995.465	11.324.547	11.368.932
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	77,49	78,98	84,11	84,25	84,52	84,70	84,98	85,95	86,80	87,05	87,15	87,70	87,54	89,05	87,97	87,93
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	5.512.366	6.100.964	6.721.867	6.721.070	6.866.246	6.927.732	6.990.945	7.088.644	7.123.588	7.112.441	7.178.573	7.252.056	7.308.940	7.413.892	7.369.738	7.409.461
- Total Dana Pihak Ketiga / Total Third Party Funds	7.114.041	7.724.561	7.991.997	7.977.437	8.123.819	8.179.126	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
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	20,01	16,23	13,45	13,42	13,34	12,43	12,62	12,20	11,36	11,75	12,04	11,37	11,59	11,22	12,25	12,24
- Aset Likuid Primer / Primary Liquid Asset	1.174.590	1.047.654	938.600	873.650	898.636	797.627	836.422	807.059	728.421	798.851	819.975	747.796	792.443	787.278	869.962	837.651
- Aset Likuid Sekunder / Secondary Liquid assets	760.137	669.416	564.056	619.270	604.518	604.488	592.838	588.214	567.350	550.440	568.052	565.560	563.883	536.664	571.434	612.177
- Total Aset / Total Assets	9.670.515	10.581.455	11.171.129	11.121.426	11.272.046	11.284.316	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

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
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	21,39	21,20	23,21	23,12	20,56	20,63	20,93	21,19	21,77	22,04	22,21	22,53	22,35	21,82	22,21	22,16
- Modal / Capital	561.942	608.371	656.618	670.841	605.835	613.986	625.054	641.868	654.427	666.517	680.784	689.921	697.442	690.806	697.860	710.411
- ATMR / Risk Weighted Assets	2.627.678	2.869.649	2.828.475	2.901.560	2.946.463	2.976.023	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
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	19,85	19,80	21,54	21,70	19,15	19,19	19,50	19,77	20,35	20,63	20,82	21,13	20,96	20,42	20,81	20,77
- Modal Inti (Tier I) / Core Capital (Tier I)	521.477	568.213	609.217	629.675	564.236	571.066	582.240	598.671	611.592	624.117	638.279	647.103	653.988	646.729	654.055	665.907
- ATMR / Risk Weighted Assets	2.627.678	2.869.649	2.828.475	2.901.560	2.946.463	2.976.023	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
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,16	3,05	3,43	2,83	3,08	3,02	3,03	3,20	3,15	3,17	3,21	3,22	3,19	3,21	2,20	2,48
- Laba sebelum pajak / Profit	84.875	131.436	159.324	141.138	153.679	151.060	151.874	161.055	158.557	159.662	161.826	162.558	161.329	163.326	116.196	131.780
- Rata-rata total aset / Average total assets	3.932.076	4.306.153	4.644.803	4.979.839	4.985.668	5.000.485	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
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	81,66	72,35	75,29	79,78	77,06	77,35	76,96	75,86	75,38	75,48	74,92	74,83	75,32	77,16	91,59	88,82
- Biaya Operasional / Operating Expenses	378.705	343.300	486.573	93.813	129.349	172.251	211.546	253.213	283.439	327.824	362.586	401.966	450.339	552.439	105.165	176.165
- Pendapatan Operasional / Operating Income	463.761	474.496	646.273	117.582	167.865	222.688	274.882	333.806	376.000	434.307	483.962	537.176	597.915	715.975	114.825	198.332
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	5,16	5,24	5,15	4,78	4,85	4,79	4,76	4,78	4,80	4,81	4,81	4,81	4,79	4,84	4,58	4,53
- Pendapatan bunga bersih / Interest income net	199.656	221.739	233.040	231.749	235.072	232.248	231.674	232.753	233.877	234.741	234.958	235.491	235.288	238.310	233.446	232.474
- Rata-rata total aset produktif / Average total earning assets	3.870.328	4.228.754	4.523.220	4.846.923	4.843.355	4.851.216	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
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	82,50	80,82	86,51	87,67	87,86	88,30	88,46	90,48	91,89	92,31	92,52	93,29	91,88	94,08	92,50	91,45
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2.623.165	2.894.142	3.241.987	3.258.671	3.314.118	3.361.159	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
- Total Dana Pihak Ketiga / Total Third Party Funds	3.179.487	3.581.139	3.747.610	3.716.820	3.771.957	3.806.579	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
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	16,41	14,23	11,91	11,39	11,27	10,04	11,02	9,33	9,09	9,44	10,49	9,75	10,58	9,17	10,99	11,26
- Aset Likuid Primer / Primary Liquid Asset	395.658	401.380	410.025	366.965	362.978	309.025	363.309	274.573	275.505	308.432	336.622	295.589	344.473	289.568	369.424	380.270
- Aset Likuid Sekunder / Secondary Liquid assets	301.992	271.583	187.136	200.626	200.459	197.316	196.342	199.157	184.015	170.619	197.870	202.500	208.025	194.225	210.720	220.049
- Total Aset / Total Assets	4.251.749	4.728.435	5.014.378	4.982.998	4.997.325	5.044.938	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

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
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	22,77	23,59	25,91	26,04	25,10	24,81	24,79	24,28	24,88	25,16	25,13	25,11	25,46	25,77	26,58	26,50
- Modal / Capital	97.305	104.310	115.338	116.185	113.829	111.650	112.712	111.832	114.822	116.165	117.384	117.824	118.927	120.194	123.778	123.156
- ATMR / Risk Weighted Assets	427.260	442.232	445.114	446.198	453.576	449.952	454.663	460.678	461.490	461.697	467.141	469.181	467.198	466.356	465.745	464.787
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	21,00	21,65	23,88	24,01	23,09	22,80	22,79	22,64	22,95	23,25	23,23	23,23	23,59	23,92	24,75	24,68
- Modal Inti (Tier I) / Core Capital (Tier I)	89.726	95.764	106.285	107.153	104.722	102.573	103.619	104.310	105.909	107.356	108.506	109.005	110.209	111.565	115.261	114.717
- ATMR / Risk Weighted Assets	427.260	442.232	445.114	446.198	453.576	449.952	454.663	460.678	461.490	461.697	467.141	469.181	467.198	466.356	465.745	464.787
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,03	2,12	1,98	1,80	1,83	1,61	1,67	1,76	1,75	1,75	1,76	1,73	1,73	1,76	1,89	1,77
- Laba sebelum pajak / Profit	15.802	17.474	17.185	15.772	16.168	14.290	14.860	15.677	15.624	15.696	15.860	15.692	15.796	16.066	17.449	16.363
- Rata-rata total aset / Average total assets	779.783	825.593	868.361	875.075	883.219	885.704	887.432	892.925	895.110	897.604	902.355	907.761	912.246	914.792	923.627	922.378
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	79,38	76,38	78,38	80,38	80,37	82,61	81,94	80,94	81,08	81,01	80,97	81,35	81,25	81,13	80,81	81,20
- Biaya Operasional / Operating Expenses	61.033	57.197	62.931	10.874	16.683	22.696	28.213	33.511	39.334	45.093	51.161	57.775	63.599	70.164	6.074	11.645
- Pendapatan Operasional / Operating Income	76.892	74.886	80.287	13.528	20.757	27.473	34.433	41.402	48.515	55.660	63.186	71.021	78.272	86.489	7.517	14.342
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	5,72	5,76	5,52	4,98	5,08	5,07	5,11	5,14	5,16	5,17	5,20	5,21	5,19	5,24	5,11	5,07
- Pendapatan bunga bersih / Interest income net	42.834	45.542	45.679	42.366	43.340	43.365	43.767	44.310	44.507	44.738	45.245	45.598	45.652	46.208	45.279	44.923
- Rata-rata total aset produktif / Average total earning assets	749.355	790.313	826.936	849.884	853.891	855.193	856.529	861.628	863.366	865.599	870.215	875.457	879.763	881.682	886.451	886.760
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	75,87	77,87	83,03	82,33	81,08	81,12	81,68	82,16	83,08	82,25	81,13	79,27	80,44	85,91	84,12	85,53
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	492.338	517.187	557.741	551.698	560.624	562.991	568.046	575.259	579.321	583.517	589.570	591.155	591.372	592.464	587.265	590.651
- Total Dana Pihak Ketiga / Total Third Party Funds	648.918	664.150	671.699	670.075	691.450	693.990	695.452	700.179	697.307	709.458	726.720	745.724	735.140	689.632	698.098	690.553
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	17,02	14,41	13,57	13,20	15,04	13,66	13,38	14,90	13,03	12,94	13,97	14,17	14,23	13,17	13,43	13,77
- Aset Likuid Primer / Primary Liquid Asset	103.468	78.172	80.638	68.196	87.229	73.437	70.068	85.696	67.058	66.680	79.537	80.879	81.620	73.800	71.471	72.265
- Aset Likuid Sekunder / Secondary Liquid assets	36.398	46.423	42.940	47.679	48.033	48.557	49.550	51.423	51.241	51.763	51.830	54.621	54.556	50.361	52.550	54.614
- Total Aset / Total Assets	821.803	864.727	910.955	877.860	899.507	893.158	894.344	920.394	908.214	915.064	940.363	956.413	957.103	942.793	923.627	921.130

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
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	26,77	27,03	29,03	29,19	27,82	27,76	27,95	27,69	28,06	28,30	28,54	28,41	28,32	28,30	28,53	28,46
- Modal / Capital	693.681	762.944	814.023	830.909	804.595	801.803	812.038	817.060	829.955	838.192	850.833	853.661	857.524	865.058	875.601	886.455
- ATMR / Risk Weighted Assets	2.591.659	2.822.508	2.803.775	2.846.351	2.892.209	2.887.884	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
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	25,05	25,36	27,43	27,54	26,23	26,17	26,36	26,14	26,48	26,73	26,95	26,87	26,76	26,76	26,99	26,95
- Modal Inti (Tier I) / Core Capital (Tier I)	649.159	715.819	769.084	783.871	758.536	755.674	765.873	771.401	783.266	791.915	803.349	807.424	810.435	817.843	828.440	839.404
- ATMR / Risk Weighted Assets	2.591.659	2.822.508	2.803.775	2.846.351	2.892.209	2.887.884	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
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,59	2,00	2,23	2,28	2,29	2,12	2,21	2,27	2,39	2,38	2,41	2,43	2,39	2,35	2,58	2,46
- Laba sebelum pajak / Profit	62.225	85.942	101.245	106.562	107.848	99.996	104.807	107.798	113.790	113.695	115.378	116.421	115.049	113.258	128.126	122.235
- Rata-rata total aset / Average total assets	3.917.964	4.290.349	4.539.327	4.679.287	4.716.245	4.727.561	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
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	80,92	75,52	75,00	75,59	75,62	77,84	76,75	76,03	74,68	75,21	75,34	76,10	77,75	80,21	75,89	75,77
- Biaya Operasional / Operating Expenses	265.507	267.455	306.035	55.497	84.147	117.658	144.955	171.051	196.225	231.989	265.831	308.723	368.919	465.721	33.705	63.923
- Pendapatan Operasional / Operating Income	328.131	354.173	408.059	73.419	111.270	151.146	188.878	224.964	262.738	308.448	352.844	405.706	474.489	580.647	44.412	84.362
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	4,15	4,39	4,62	4,36	4,48	4,48	4,50	4,51	4,54	4,54	4,55	4,56	4,55	4,55	4,60	4,42
- Pendapatan bunga bersih / Interest income net	156.075	180.767	201.143	200.837	205.117	205.218	206.193	207.132	209.062	210.106	210.278	211.161	211.343	212.153	219.410	211.413
- Rata-rata total aset produktif / Average total earning assets	3.757.028	4.117.729	4.355.533	4.611.175	4.578.436	4.580.227	4.583.253	4.596.641	4.608.945	4.623.594	4.622.811	4.634.219	4.646.296	4.658.811	4.771.174	4.781.178
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	72,39	77,70	82,32	82,07	82,49	82,58	83,12	83,16	83,21	83,70	83,95	84,69	85,30	85,30	85,16	85,95
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2.229.008	2.506.684	2.747.804	2.742.226	2.809.096	2.826.147	2.847.663	2.871.971	2.884.656	2.881.939	2.902.362	2.934.938	2.960.464	3.007.277	2.992.403	3.023.820
- Total Dana Pihak Ketiga / Total Third Party Funds	3.079.110	3.226.257	3.338.005	3.341.433	3.405.505	3.422.253	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
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	22,66	16,39	12,67	12,90	12,54	12,04	11,58	12,05	10,93	11,48	10,83	10,17	10,08	10,79	10,74	10,55
- Aset Likuid Primer / Primary Liquid Asset	569.756	423.388	310.301	291.093	296.594	263.271	251.587	293.100	250.465	284.900	264.954	233.052	242.534	287.410	268.998	233.510
- Aset Likuid Sekunder / Secondary Liquid assets	372.862	308.317	284.186	313.799	304.200	310.073	300.619	290.582	281.356	278.463	266.775	266.623	256.713	251.018	263.340	291.486
- Total Aset / Total Assets	4.160.554	4.465.116	4.691.531	4.688.004	4.790.161	4.761.510	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

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
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	60,86	57,31	58,58	59,74	59,11	59,60	58,40	58,19	58,43	55,97	54,81	58,88	57,08	59,60	59,35	58,75
- Modal / Capital	166.351	173.578	191.459	197.650	196.604	201.083	202.071	203.421	203.464	197.545	195.469	202.035	203.726	206.412	207.033	212.435
- ATMR / Risk Weighted Assets	273.320	302.899	326.827	330.861	332.614	337.382	346.033	349.588	348.241	352.919	356.609	343.133	356.930	346.348	348.847	361.584
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	60,01	56,39	57,69	58,84	58,17	58,67	57,50	57,27	57,55	55,10	53,95	57,98	56,20	58,66	58,43	57,83
- Modal Inti (Tier I) / Core Capital (Tier I)	164.030	170.811	188.552	194.691	193.471	197.926	198.952	200.207	200.398	194.466	192.383	198.963	200.590	203.180	203.838	209.120
- ATMR / Risk Weighted Assets	273.320	302.899	326.827	330.861	332.614	337.382	346.033	349.588	348.241	352.919	356.609	343.133	356.930	346.348	348.847	361.584
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,16	1,64	3,08	3,52	3,15	3,19	3,24	3,19	3,23	3,32	3,36	3,28	3,16	3,09	2,66	2,81
- Laba sebelum pajak / Profit	5.145	8.051	16.444	20.012	18.068	18.425	18.737	18.538	18.786	19.347	19.581	19.047	18.321	17.943	16.032	17.098
- Rata-rata total aset / Average total assets	445.383	490.655	533.740	568.996	574.348	576.939	578.253	581.816	581.740	582.163	582.178	581.288	580.476	580.851	603.572	609.300
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	96,73	96,65	94,13	99,09	93,91	93,34	92,75	91,95	92,19	92,73	92,98	93,35	93,82	94,10	97,09	96,13
- Biaya Operasional / Operating Expenses	151.548	232.371	248.596	365.234	69.700	84.451	98.436	104.617	127.958	163.025	193.130	221.387	253.354	284.580	44.487	70.813
- Pendapatan Operasional / Operating Income	156.679	240.421	264.112	368.571	74.219	90.481	106.131	113.773	138.803	175.813	207.706	237.149	270.037	302.412	45.822	73.661
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	2,17	2,71	4,34	4,00	4,17	4,18	4,21	4,19	4,18	4,17	4,16	4,17	4,15	4,16	3,94	3,67
- Pendapatan bunga bersih / Interest income net	9.269	12.194	20.483	20.514	21.674	21.904	22.188	22.266	22.238	22.188	22.110	22.141	22.014	22.093	22.275	20.984
- Rata-rata total aset produktif / Average total earning assets	426.351	450.357	472.289	512.606	520.344	524.481	526.998	531.757	532.018	531.677	530.985	530.701	530.423	531.699	565.485	571.583
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	81,28	72,31	74,28	67,63	71,56	69,23	66,87	67,36	69,81	67,09	66,31	68,30	71,07	72,59	68,32	68,03
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	167.855	182.951	174.335	168.475	182.408	177.434	173.112	181.255	175.930	165.470	161.098	163.147	169.751	179.952	178.868	180.307
- Total Dana Pihak Ketiga / Total Third Party Funds	206.526	253.015	234.684	249.109	254.907	256.304	258.870	269.099	251.996	246.647	242.945	238.868	238.852	247.911	261.804	265.043
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	35,42	35,90	33,82	35,73	34,81	34,28	33,90	33,48	32,02	32,20	32,70	31,41	29,42	30,35	33,95	32,13
- Aset Likuid Primer / Primary Liquid Asset	105.708	144.713	137.636	147.395	151.835	151.895	151.459	153.690	135.393	138.839	138.861	138.277	123.817	136.499	160.069	151.606
- Aset Likuid Sekunder / Secondary Liquid assets	48.885	43.093	49.794	57.166	51.826	48.543	46.326	47.051	50.738	49.595	51.578	41.817	44.589	41.060	44.825	46.028
- Total Aset / Total Assets	436.409	523.177	554.266	572.564	585.052	584.711	583.509	599.630	581.286	585.122	582.296	573.286	572.350	584.973	603.572	615.029

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												
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
- Bank Persero / State Owned Banks	4.251.749	4.728.435	5.014.378	4.982.998	4.997.325	5.044.938	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
- BPD / Regional Development Banks	861.329	938.286	985.415	947.241	972.941	966.272	967.729	994.429	982.648	990.230	1.016.463	1.034.117	1.037.487	1.021.878	999.455	996.590
- Bank Swasta Nasional / Domestic Private Banks	4.562.817	4.923.416	5.211.779	5.205.214	5.320.510	5.282.169	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
- Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks	436.409	523.177	554.266	572.564	585.052	584.711	583.509	599.630	581.286	585.122	582.296	573.286	572.350	584.973	603.572	615.029
Total	10.112.304	11.113.314	11.765.838	11.708.017	11.875.828	11.878.090	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

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				Februari 2024				Desember 2024				Februari 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	37	21
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	60	34

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
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Aset Produktif Neraca / Earning Assets	8.262.969	8.981.890	9.692.662	9.876.400	9.990.451	10.045.377	10.063.754	10.259.259	10.261.304	10.256.442	10.354.483	10.412.642	10.519.262	10.554.440	10.536.728	10.668.224
a. Lancar / Current	7.858.621	8.592.333	9.246.886	9.367.506	9.487.233	9.524.757	9.552.614	9.752.874	9.760.305	9.762.822	9.853.763	9.916.343	10.023.234	10.080.012	10.031.195	10.149.981
b. Dalam Perhatian Khusus / Special Mention	232.695	236.947	295.149	346.105	343.724	354.701	343.068	341.338	334.393	328.495	338.296	332.863	331.917	315.727	340.849	349.613
c. Kurang Lancar / Sub-Standard	20.873	17.650	22.013	25.074	21.162	24.885	22.676	24.034	26.025	20.968	20.925	19.247	19.659	19.534	24.950	22.047
d. Diragukan / Doubtful	19.234	24.636	23.801	27.189	28.722	25.686	27.216	28.109	26.123	28.164	25.776	24.392	23.802	22.800	21.692	25.742
e. Macet / Loss	131.545	110.324	104.813	110.526	109.609	115.348	118.181	112.905	114.458	115.992	115.723	119.797	120.649	116.367	118.041	120.841
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	2.150.274	2.640.878	2.506.180	2.549.682	2.545.561	2.603.124	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
a. Lancar / Current	2.116.745	2.539.847	2.475.662	2.517.010	2.514.030	2.573.065	2.602.455	2.618.156	2.603.308	2.608.284	2.604.662	2.660.263	2.723.221	2.738.399	2.824.295	2.823.355
b. Dalam Perhatian Khusus / Special Mention	29.462	74.231	26.730	28.367	27.388	25.957	23.392	22.023	23.230	22.919	22.539	22.498	29.171	30.780	22.943	23.129
c. Kurang Lancar / Sub-Standard	879	1.004	1.364	1.812	1.658	1.458	1.383	952	949	934	826	906	898	1.158	1.687	1.540
d. Diragukan / Doubtful	213	218	253	307	247	313	308	328	266	262	243	207	225	185	198	198
e. Macet / Loss	2.975	25.579	2.170	2.187	2.238	2.331	2.294	2.235	2.278	2.208	1.911	2.251	2.168	2.168	2.111	2.051
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	175.719	179.410	154.414	167.095	163.636	170.021	172.059	168.564	170.099	168.529	165.405	166.800	167.402	162.212	168.678	172.418
Kredit kepada Bank Lain / Interbank Loans	52.051	74.057	96.692	93.819	92.243	88.077	84.671	89.512	88.540	89.384	94.092	94.042	99.581	115.953	109.692	111.708
a. Lancar / Current	52.028	73.999	96.617	93.640	92.025	87.891	84.348	89.145	88.206	89.047	93.755	93.704	99.229	115.646	109.389	111.406
b. Dalam Perhatian Khusus / Special Mention	13	31	9	58	86	48	16	45	0	4	4	4	11	0	0	0
c. Kurang Lancar / Sub-Standard	-	17	6	-	-	8	19	3	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	0	-	4	0	17	17	32	19	22	3	-	-	-	-	-	-
e. Macet / Loss	10	9	57	121	115	113	112	140	145	164	167	167	170	153	151	150
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	10	26	66	121	132	138	163	162	167	167	167	167	170	153	151	150

Tabel 1.24.a. Aset Produktif Bank Persero dan Kualitas Kredit Bank Persero kepada Bank Lain (Earning Asset of State Owned Banks and Credit Quality of State Owned Banks to Other Bank) Miliar Rp (Billion Rp)																
Indikator / Indicator	2021	2022	2023	2024												2025
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Aset Produktif Neraca / Earning Assets	3.782.349	4.098.278	4.420.226	4.510.771	4.524.225	4.575.662	4.576.272	4.644.775	4.620.362	4.608.042	4.658.148	4.675.313	4.746.520	4.790.335	4.789.872	4.838.681
a. Lancar / Current	3.577.917	3.897.989	4.185.100	4.242.900	4.263.018	4.301.362	4.309.206	4.386.438	4.360.327	4.352.924	4.401.898	4.420.859	4.489.072	4.544.529	4.528.908	4.569.426
b. Dalam Perhatian Khusus / Special Mention	118.199	124.276	162.380	189.737	184.831	195.224	187.360	180.325	180.460	176.226	179.525	176.096	178.027	169.236	181.042	187.342
c. Kurang Lancar / Sub-Standard	9.601	7.980	11.013	13.527	10.667	12.791	11.665	14.517	16.242	11.247	11.592	10.275	10.859	11.203	14.951	13.284
d. Diragukan / Doubtful	11.727	12.758	15.526	15.515	19.573	17.025	17.700	18.196	16.368	20.021	18.552	16.440	16.268	15.746	13.884	16.222
e. Macet / Loss	64.905	55.274	46.207	49.092	46.136	49.260	50.340	45.300	46.966	47.623	46.580	51.643	52.295	49.622	51.087	52.407
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	651.290	933.372	697.446	682.955	689.750	713.305	721.310	715.281	705.180	713.846	724.462	734.126	769.195	799.277	802.101	803.713
a. Lancar / Current	636.055	849.906	684.269	670.271	677.260	701.812	713.391	707.982	698.230	706.419	717.751	727.375	755.533	782.738	794.922	796.951
b. Dalam Perhatian Khusus / Special Mention	12.943	58.294	11.073	10.541	10.390	9.336	5.736	5.491	5.234	5.756	5.349	5.121	12.049	14.942	5.702	5.435
c. Kurang Lancar / Sub-Standard	148	149	427	415	391	395	395	89	77	64	66	62	59	64	75	70
d. Diragukan / Doubtful	138	145	166	218	163	211	213	209	165	170	158	118	132	92	97	115
e. Macet / Loss	2.007	24.877	1.512	1.510	1.546	1.552	1.574	1.511	1.474	1.437	1.138	1.450	1.421	1.441	1.305	1.142
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	88.525	101.184	74.851	80.277	78.476	81.233	81.887	79.822	81.291	80.562	78.087	79.987	81.035	78.167	81.399	83.239
Kredit kepada Bank Lain / Interbank Loans	7.796	9.086	11.494	11.272	11.575	11.437	10.213	10.515	10.387	10.041	9.521	9.857	10.262	12.329	12.315	12.706
a. Lancar / Current	7.791	9.086	11.493	11.272	11.575	11.437	10.212	10.515	10.387	10.041	9.521	9.857	10.262	12.329	12.315	12.706
b. Dalam Perhatian Khusus / Special Mention	-	-	0	0	-	0	0	-	-	0	0	0	0	0	-	-
c. Kurang Lancar / Sub-Standard	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	4	-	-	-	0	0	0	0	-	-	-	-	-	-	-	-
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	4	-	0	0	0	0	0	0	-	-	-	-	-	-	-	-

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

Indikator / Indicator	2021	2022	2023	2024												2025
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Aset Produktif Neraca / Earning Assets	679.494	717.049	771.695	774.298	793.512	792.664	795.063	814.783	810.670	820.624	841.853	859.185	845.775	827.965	828.898	835.449
a. Lancar / Current	657.302	697.212	745.692	742.893	761.347	760.086	762.029	782.625	778.505	788.144	808.419	825.812	811.599	795.258	788.930	796.503
b. Dalam Perhatian Khusus / Special Mention	9.137	8.302	13.314	17.511	17.936	17.606	17.120	17.022	16.691	17.015	17.648	17.525	18.022	17.277	23.399	22.104
c. Kurang Lancar / Sub-Standard	632	491	666	1.191	1.152	1.348	1.554	1.183	1.297	1.117	1.219	1.305	1.328	931	1.429	1.207
d. Diragukan / Doubtful	756	656	1.414	1.402	1.650	1.632	2.075	2.338	1.779	1.335	1.276	1.093	1.189	1.263	1.366	1.455
e. Macet / Loss	11.667	10.388	10.608	11.301	11.427	11.993	12.286	11.615	12.398	13.013	13.291	13.450	13.637	13.236	13.774	14.180
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	26.230	33.136	37.847	36.166	37.131	36.638	37.736	37.168	37.602	37.742	36.443	36.279	35.665	34.112	30.594	29.323
a. Lancar / Current	25.571	32.790	37.369	35.691	36.646	36.172	37.263	36.669	37.087	37.241	35.921	35.833	35.169	33.662	30.108	28.793
b. Dalam Perhatian Khusus / Special Mention	152	79	207	201	183	165	147	144	198	211	208	126	175	175	210	238
c. Kurang Lancar / Sub-Standard	4	5	2	7	17	14	34	5	7	4	2	10	3	4	6	6
d. Diragukan / Doubtful	2	2	6	6	11	11	19	40	18	11	3	2	10	3	4	4
e. Macet / Loss	501	259	263	261	274	276	273	309	293	276	308	308	308	268	266	283
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	13.563	11.801	12.959	14.167	14.531	15.274	16.241	15.491	15.791	15.755	16.099	16.167	16.475	15.705	16.845	17.135
Kredit kepada Bank Lain / Interbank Loans	4.407	8.400	11.770	11.205	9.896	9.883	9.744	9.761	10.450	10.268	10.251	9.657	10.383	12.826	12.401	12.274
a. Lancar / Current	4.406	8.389	11.731	11.082	9.738	9.753	9.620	9.611	10.338	10.152	10.135	9.541	10.267	12.722	12.297	12.171
b. Dalam Perhatian Khusus / Special Mention	-	11	9	38	79	45	15	42	-	4	4	4	-	-	-	-
c. Kurang Lancar / Sub-Standard	-	-	5	-	-	8	16	3	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	4	-	-	-	16	16	20	3	-	-	-	-	-	-
e. Macet / Loss	0	0	20	85	79	77	76	87	92	109	112	112	116	104	104	103
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	0	0	29	85	79	86	108	107	112	112	112	112	116	104	104	103

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
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Aset Produktif Neraca / Earning Assets	3.500.624	3.807.307	4.129.349	4.174.585	4.246.109	2.450.846	4.265.580	4.349.245	4.400.131	4.392.262	4.416.124	4.443.897	4.478.039	4.486.781	4.467.349	4.522.157
a. Lancar / Current	3.333.913	3.648.405	3.954.671	3.974.698	4.046.652	2.347.958	4.063.526	4.142.568	4.200.245	4.195.297	4.214.468	4.245.897	4.283.651	4.301.224	4.273.016	4.322.752
b. Dalam Perhatian Khusus / Special Mention	99.169	96.575	111.483	130.978	133.159	64.390	132.041	137.222	130.819	128.545	133.533	130.497	128.279	121.259	128.561	132.006
c. Kurang Lancar / Sub-Standard	9.055	9.021	10.075	10.254	8.505	5.041	8.611	7.488	7.589	7.748	7.814	7.449	6.525	7.174	8.372	7.342
d. Diragukan / Doubtful	6.501	11.142	6.849	10.255	7.484	4.102	7.423	7.557	7.961	6.808	5.934	6.843	6.329	5.772	6.390	7.985
e. Macet / Loss	51.986	42.164	46.271	48.400	50.310	29.355	53.979	54.409	53.517	53.864	54.376	53.211	53.255	51.353	51.011	52.072
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	1.176.394	1.332.586	1.464.566	1.522.903	1.509.137	945.325	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
a. Lancar / Current	1.165.871	1.323.689	1.453.632	1.510.052	1.497.923	941.060	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
b. Dalam Perhatian Khusus / Special Mention	9.846	8.020	10.082	11.538	9.932	3.962	10.361	9.373	10.236	9.893	10.153	9.643	9.512	8.482	9.745	10.011
c. Kurang Lancar / Sub-Standard	191	470	377	813	791	108	675	545	541	575	476	470	476	732	804	677
d. Diragukan / Doubtful	55	56	81	84	74	48	75	79	83	81	81	88	83	90	97	80
e. Macet / Loss	432	351	394	417	418	147	447	414	428	496	465	493	439	459	455	530
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	68.219	63.204	64.047	70.221	67.581	38.801	71.210	70.492	70.119	69.573	69.146	68.555	67.107	65.579	67.128	68.686
Kredit kepada Bank Lain / Interbank Loans	36.574	49.413	56.601	56.461	56.843	54.038	51.187	50.213	51.081	52.141	51.432	49.254	53.651	60.642	57.058	58.327
a. Lancar / Current	36.556	49.366	56.564	56.405	56.784	53.983	51.132	50.156	51.026	52.086	51.377	49.199	53.585	60.592	57.010	58.279
b. Dalam Perhatian Khusus / Special Mention	13	21	-	19	7	3	-	-	0	0	-	-	11	0	0	0
c. Kurang Lancar / Sub-Standard	-	17	-	-	-	-	3	3	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	17	17	17	3	3	-	-	-	-	-	-	-
e. Macet / Loss	6	9	36	36	36	36	36	52	52	55	55	55	55	49	47	47
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	6	26	36	36	52	52	55	58	55	55	55	55	55	49	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		Februari 2024		Desember 2024		Februari 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	2.618.284	31,02	2.751.373	31,13	2.777.789	31,12
Rupiah	1.839.473	22,56	1.869.826	22,11	1.806.068	21,40	1.944.250	22,00	1.932.656	21,65
Valas / Foreign Exchange	706.687	8,67	792.724	9,37	812.217	9,62	807.123	9,13	845.133	9,47
Tabungan / Saving	2.615.185	32,07	2.669.183	31,56	2.644.446	31,33	2.850.242	32,25	2.835.043	31,76
Rupiah	2.422.410	29,71	2.488.350	29,42	2.459.334	29,14	2.655.773	30,05	2.632.380	29,49
Valas / Foreign Exchange	192.775	2,36	180.833	2,14	185.112	2,19	194.469	2,20	202.663	2,27
Simpanan Berjangka / Time Deposits	2.992.245	36,70	3.126.195	36,96	3.178.114	37,65	3.235.627	36,61	3.313.049	37,12
Rupiah	2.645.955	32,45	2.786.262	32,94	2.831.883	33,55	2.854.836	32,30	2.922.014	32,74
Valas / Foreign Exchange	346.290	4,25	339.933	4,02	346.231	4,10	380.791	4,31	391.035	4,38
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	1.289.691	15,82	1.180.070	13,95	1.148.597	13,61	1.144.811	12,95	1.504.477	16,86
Valas / Foreign Exchange	213.808	2,62	161.717	1,91	168.138	1,99	175.299	1,98	220.303	2,47
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	708.827	8,69	861.312	4,43	927.757	4,65	1.038.153	4,81	727.620	5,02
Valas / Foreign Exchange	54.723	0,67	100.085	4,38	100.910	4,30	130.247	2,79	104.255	2,71
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	275.858	3,38	374.272	4,38	392.463	4,30	425.481	2,79	448.087	2,71
Valas / Foreign Exchange	34.987	0,43	40.958	0,44	42.098	0,42	45.488	0,34	35.733	0,34
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	371.577	4,56	370.608	4,38	363.066	4,30	246.391	2,79	241.831	2,71
Valas / Foreign Exchange	42.772	0,52	37.174	0,44	35.085	0,42	29.757	0,34	30.744	0,34
Total DPK / Total Third Party Funds	8.153.590	100,00	8.457.929	100,00	8.440.845	100,00	8.837.242	100,00	8.925.881	100,00
Rupiah	6.907.838	84,72	7.144.439	84,47	7.097.285	84,08	7.454.860	84,36	7.487.050	83,88
Valas / Foreign Exchange	1.245.752	15,28	1.313.490	15,53	1.343.559	15,92	1.382.382	15,64	1.438.831	16,12

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		Februari 2024		Desember 2024		Februari 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	1.295.901	34,87	1.390.415	36,00	1.394.257	35,27
Rupiah	860.753	28,78	873.115	28,34	786.566	26,03	902.929	23,38	869.830	22,01
Valas / Foreign Exchange	416.370	70,53	493.774	74,06	509.335	73,31	487.486	12,62	524.427	13,27
Tabungan / Saving	1.233.461	34,44	1.255.700	33,51	1.242.314	33,42	1.359.421	35,19	1.347.182	34,08
Rupiah	1.176.897	39,35	1.201.674	39,00	1.186.507	39,26	1.298.913	33,63	1.284.824	32,50
Valas / Foreign Exchange	56.563	9,58	54.025	8,10	55.807	8,03	60.507	1,57	62.358	1,58
Simpanan Berjangka / Time Deposits	1.070.556	29,89	1.125.021	30,02	1.178.605	31,71	1.112.962	28,81	1.211.386	30,65
Rupiah	953.163	26,62	1.006.098	26,85	1.048.958	28,22	983.255	25,45	1.080.388	27,33
Valas / Foreign Exchange	117.393	3,28	118.923	3,17	129.646	3,49	129.707	3,36	130.998	3,31
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	374.688	10,46	312.086	8,33	299.790	8,07	300.121	7,77	506.986	12,83
Valas / Foreign Exchange	67.517	1,89	46.969	1,25	57.919	1,56	52.136	1,35	70.460	1,78
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	315.935	0,43	384.126	4,49	430.065	4,80	488.230	3,54	359.814	4,06
Valas / Foreign Exchange	15.466	3,42	42.641	3,78	42.832	3,78	55.343	1,51	44.350	1,34
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	122.610	3,91	168.384	3,78	178.572	3,78	136.709	1,51	160.515	1,34
Valas / Foreign Exchange	17.103	0,48	17.685	0,31	17.365	0,31	13.857	0,22	7.442	0,22
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	139.929	3,91	141.503	3,78	140.531	3,78	58.196	1,51	53.073	1,34
Valas / Foreign Exchange	17.307	0,58	11.628	0,38	11.530	0,38	8.370	0,22	8.747	0,22
Total DPK / Total Third Party Funds	3.581.139	100,00	3.747.610	100,00	3.716.820	100,00	3.862.797	100,00	3.952.826	100,00
Rupiah	2.990.814	83,52	3.080.887	82,21	3.022.032	81,31	3.185.097	82,46	3.235.042	81,84
Valas / Foreign Exchange	590.326	16,48	666.723	17,79	694.788	18,69	677.700	17,54	717.783	18,16

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		Februari 2024		Desember 2024		Februari 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	195.635	26,90	150.269	19,96	180.647	23,99
Rupiah	180.745	24,97	209.021	27,82	195.536	26,89	150.136	19,95	180.553	23,98
Valas / Foreign Exchange	760	0,11	139	0,02	99	0,01	133	0,02	94	0,01
Tabungan / Saving	221.207	30,56	213.205	28,38	212.052	29,16	258.054	34,28	232.614	30,90
Rupiah	221.084	30,54	213.108	28,36	211.944	29,14	257.932	34,27	232.495	30,88
Valas / Foreign Exchange	123	0,02	97	0,01	108	0,01	121	0,02	119	0,02
Simpanan Berjangka / Time Deposits	321.168	44,37	328.975	43,79	319.586	43,94	344.363	45,75	339.637	45,11
Rupiah	320.016	44,21	324.792	43,23	313.378	43,09	337.283	44,81	335.189	44,52
Valas / Foreign Exchange	1.152	0,16	4.183	0,56	6.208	0,85	7.079	0,94	4.448	0,59
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	96.270	13,30	110.026	14,64	85.961	11,82	73.888	9,82	119.089	15,82
Valas / Foreign Exchange	459	0,06	1.838	0,24	4.581	0,63	4.000	0,53	2.526	0,34
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	94.448	3,46	77.629	0,02	85.583	0,02	105.401	12,24	50.581	13,67
Valas / Foreign Exchange	17	14,40	2.198	12,54	1.450	14,63	2.015	8,75	805	8,31
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	25.053	14,40	42.929	12,54	35.463	14,63	92.151	8,75	102.927	8,31
Valas / Foreign Exchange	128	0,08	126	0,00	126	0,01	1.049	0,00	1.100	0,00
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	104.245	14,40	94.207	12,54	106.371	14,63	65.843	8,75	62.591	8,31
Valas / Foreign Exchange	549	0,08	22	0,00	51	0,01	16	0,00	17	0,00
Total DPK / Total Third Party Funds	723.880	100,00	751.340	100,00	727.273	100,00	752.685	100,00	752.898	100,00
Rupiah	721.844	99,72	746.921	99,41	720.858	99,12	745.351	99,03	748.237	99,38
Valas / Foreign Exchange	2.036	0,28	4.419	0,59	6.415	0,88	7.334	0,97	4.660	0,62

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		Februari 2024		Desember 2024		Februari 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	946.952	25,27	1.024.461	25,78	1.006.061	25,44
Rupiah	702.334	19,53	734.301	19,61	730.719	19,50	796.847	20,05	779.175	19,70
Valas / Foreign Exchange	208.181	5,79	215.818	5,76	216.233	5,77	227.614	5,73	226.886	5,74
Tabungan / Saving	1.143.229	31,80	1.166.454	31,14	1.180.024	31,49	1.224.818	30,82	1.247.672	31,55
Rupiah	1.014.955	28,23	1.041.836	27,82	1.054.253	28,13	1.093.016	27,51	1.109.554	28,05
Valas / Foreign Exchange	128.274	3,57	124.618	3,33	125.771	3,36	131.801	3,32	138.119	3,49
Simpanan Berjangka / Time Deposits	1.541.811	42,88	1.628.728	43,49	1.620.666	43,24	1.724.570	43,40	1.701.381	43,02
Rupiah	1.335.185	37,13	1.430.585	38,20	1.427.898	38,10	1.499.844	37,74	1.467.200	37,10
Valas / Foreign Exchange	206.626	5,75	198.144	5,29	192.807	5,14	224.727	5,66	234.182	5,92
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	795.937	22,14	742.855	19,83	730.234	19,49	745.584	18,76	847.955	21,44
Valas / Foreign Exchange	132.422	3,68	103.097	2,75	94.602	2,52	109.290	2,75	132.956	3,36
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	291.145	3,39	402.413	4,43	406.618	4,70	440.128	4,85	313.308	4,57
Valas / Foreign Exchange	34.975	3,51	50.225	3,19	52.442	3,07	65.504	3,05	54.123	3,16
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	122.023	3,51	165.999	3,19	176.042	3,07	192.891	3,05	180.869	3,16
Valas / Foreign Exchange	16.416	0,63	21.749	0,62	23.285	0,60	29.293	0,52	26.000	0,53
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	126.079	3,51	119.318	3,19	114.965	3,07	121.241	3,05	125.068	3,16
Valas / Foreign Exchange	22.813	0,63	23.073	0,62	22.478	0,60	20.639	0,52	21.103	0,53
Total DPK / Total Third Party Funds	3.595.556	100,00	3.745.302	100,00	3.747.642	100,00	3.973.849	100,00	3.955.115	100,00
Rupiah	3.052.474	84,90	3.206.723	85,62	3.212.831	85,73	3.389.707	85,30	3.355.928	84,85
Valas / Foreign Exchange	543.081	15,10	538.579	14,38	534.811	14,27	584.142	14,70	599.186	15,15

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		Februari 2024		Desember 2024		Februari 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	179.796	72,18	186.228	75,12	196.824	74,26
Rupiah	95.641	37,80	94.505	40,27	93.246	37,43	94.339	38,05	103.097	38,90
Valas / Foreign Exchange	81.376	32,16	82.995	35,36	86.550	34,74	91.889	37,07	93.726	35,36
Tabungan / Saving	17.288	6,83	7.889	3,36	10.056	4,04	7.950	3,21	7.575	2,86
Rupiah	9.473	3,74	5.799	2,47	6.631	2,66	5.911	2,38	5.507	2,08
Valas / Foreign Exchange	7.815	3,09	2.090	0,89	3.425	1,37	2.039	0,82	2.068	0,78
Simpanan Berjangka / Time Deposits	58.710	23,20	49.295	21,00	59.258	23,79	53.733	21,67	60.645	22,88
Rupiah	37.591	14,86	32.768	13,96	41.688	16,74	34.455	13,90	39.238	14,80
Valas / Foreign Exchange	21.119	8,35	16.527	7,04	17.569	7,05	19.279	7,78	21.407	8,08
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	22.796	9,01	23.455	9,99	32.612	13,09	25.219	10,17	30.447	11,49
Valas / Foreign Exchange	13.410	5,30	8.108	3,45	11.036	4,43	9.872	3,98	14.362	5,42
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	7.299	2,44	5.127	0,87	5.491	0,96	4.394	1,50	3.916	1,42
Valas / Foreign Exchange	4.264	0,52	4.589	0,91	4.186	0,48	7.385	0,45	4.976	0,41
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	6.172	0,52	2.040	0,91	2.386	0,48	3.731	0,45	3.775	0,41
Valas / Foreign Exchange	1.341	0,83	1.400	1,04	1.321	0,41	1.288	0,30	1.192	0,33
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	1.324	0,52	2.146	0,91	1.199	0,48	1.111	0,45	1.099	0,41
Valas / Foreign Exchange	2.103	0,83	2.430	1,04	1.026	0,41	733	0,30	878	0,33
Total DPK / Total Third Party Funds	253.015	100,00	234.684	100,00	249.109	100,00	247.911	100,00	265.043	100,00
Rupiah	142.705	56,40	133.072	56,70	141.565	56,83	134.705	54,34	147.842	55,78
Valas / Foreign Exchange	110.310	43,60	101.612	43,30	107.544	43,17	113.206	45,66	117.201	44,22

Tabel 1.33.a.
Komposisi DPK Bank Umum Berdasarkan Lokasi Penghimpunan Dana Februari 2024
(Composition of Third Party Funds of Commercial Banks Based on Location - February 2024)
Miliar Rp (Billion Rp)

Lokasi	Giro (Demand Deposits)		Tabungan (Saving Deposits)		Deposito (Time Deposits)		Total DPK (Total Third Party Funds)			Pangsa Thd Total DPK (%) (Portion to Total Third Party %)
	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Total	
1. Jawa Barat	125.596	19.214	312.650	15.989	197.487	15.105	635.734	50.308	686.041	7,69
2. Banten	71.636	8.669	106.738	5.494	87.669	11.202	266.042	25.365	291.407	3,26
3. DKI Jakarta	1.188.545	703.886	665.640	116.026	1.753.092	294.009	3.607.277	1.113.922	4.721.199	52,89
4. D.I Yogyakarta	11.007	545	49.231	1.420	21.492	488	81.730	2.453	84.183	0,94
5. Jawa Tengah	57.404	6.338	225.585	6.911	120.514	4.953	403.502	18.201	421.703	4,72
6. Jawa Timur	138.102	23.846	318.359	16.918	261.520	20.404	717.982	61.168	779.150	8,73
7. Bengkulu	2.703	378	11.804	148	3.365	35	17.872	561	18.433	0,21
8. Jambi	7.114	836	26.731	420	12.529	129	46.375	1.385	47.760	0,54
9. Aceh	6.567	377	24.243	71	11.383	10	42.193	459	42.652	0,48
10. Sumatera Utara	45.059	11.166	133.882	7.091	116.575	12.775	295.516	31.032	326.549	3,66
11. Sumatera Barat	7.973	1.059	30.476	517	14.118	582	52.567	2.158	54.725	0,61
12. Riau	19.336	5.682	66.994	1.873	31.548	1.714	117.878	9.270	127.147	1,42
14. Sumatera Selatan	18.363	811	56.908	1.802	28.545	3.916	103.816	6.529	110.345	1,24
15. Bangka Belitung	4.512	598	13.282	389	6.598	425	24.392	1.412	25.805	0,29
13. Kepulauan Riau	25.129	11.545	33.574	6.325	17.586	3.291	76.290	21.161	97.450	1,09
16. Lampung	10.748	652	35.918	615	11.560	428	58.227	1.695	59.921	0,67
17. Kalimantan Selatan	23.151	3.356	42.348	826	24.004	349	89.502	4.531	94.033	1,05
18. Kalimantan Barat	12.593	520	45.829	1.511	20.287	902	78.709	2.933	81.641	0,91
19. Kalimantan Timur	43.597	10.114	79.837	2.269	42.795	5.206	166.229	17.588	183.817	2,06
20. Kalimantan Tengah	13.555	1.125	23.458	232	9.910	155	46.923	1.512	48.434	0,54
21. Sulawesi Tengah	7.408	3.067	20.580	147	4.513	73	32.501	3.288	35.789	0,40
22. Sulawesi Selatan	19.849	1.534	77.576	1.554	29.500	2.513	126.925	5.602	132.527	1,48
23. Sulawesi Utara	4.659	347	16.817	913	7.204	164	28.680	1.424	30.104	0,34
24. Gorontalo	1.241	132	3.920	37	1.176	3	6.337	173	6.510	0,07
25. Sulawesi Barat	999	1	4.739	4	454	0	6.192	5	6.197	0,07
26. Sulawesi Tenggara	5.344	82	20.313	164	5.027	32	30.683	278	30.961	0,35
27. Nusa Tenggara Barat	6.855	3.118	22.421	370	10.969	43	40.245	3.531	43.776	0,49
28. Bali	26.244	4.402	91.727	7.774	44.315	1.362	162.286	13.538	175.824	1,97
29. Nusa Tenggara Timur	5.961	159	19.120	224	10.131	40	35.211	423	35.634	0,40
30. Maluku	1.958	83	8.844	91	3.608	47	14.410	222	14.632	0,16
31. Papua	11.545	370	26.834	341	8.012	86	46.391	797	47.189	0,53
32. Maluku Utara	4.240	108	7.027	35	1.662	77	12.929	220	13.150	0,15
33. Papua Barat	3.650	69	8.935	65	2.856	15	15.441	149	15.590	0,17
34. Lainnya	12	20.942	41	4.098	11	10.499	64	35.539	35.603	0,40
Total	1.932.656	845.133	2.632.380	202.663	2.922.014	391.035	7.487.050	1.438.831	8.925.881	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
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
1. Jawa Barat	609.899	632.629	658.144	652.345	669.478	681.320	674.072	668.951	669.299	672.033	674.580	676.249	680.714	686.309	683.384	686.041
2. Banten	242.084	252.591	264.009	266.763	275.134	274.645	272.168	280.190	280.801	283.050	290.500	286.973	287.701	295.538	292.517	291.407
3. DKI Jakarta	3.908.384	4.373.922	4.499.584	4.471.875	4.576.871	4.572.527	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. D.I Yogyakarta	74.354	78.757	81.390	81.428	81.445	82.040	83.055	83.705	84.040	84.512	84.274	83.875	84.045	85.050	84.637	84.183
5. Jawa Tengah	371.697	384.849	404.249	403.441	402.942	421.809	422.006	422.536	421.890	424.521	428.495	430.205	418.747	425.113	422.923	421.703
6. Jawa Timur	683.634	708.011	736.718	743.866	752.817	754.789	760.419	766.653	768.869	767.078	768.466	774.878	773.277	771.767	778.115	779.150
7. Bengkulu	16.400	16.746	16.819	16.826	17.086	17.231	17.499	17.761	18.428	18.687	18.782	19.245	18.958	18.205	18.500	18.433
8. Jambi	42.790	44.400	44.492	45.536	45.299	44.935	44.849	44.497	44.873	45.021	45.318	46.844	46.445	47.457	47.078	47.760
9. Aceh	39.321	39.637	41.927	40.031	41.393	42.982	43.272	43.351	45.038	44.633	44.696	45.225	45.599	45.666	43.179	42.652
10. Sumatera Utara	293.498	306.773	318.612	320.300	320.702	320.025	317.374	324.225	325.064	322.700	324.880	328.372	327.267	323.066	324.323	326.549
11. Sumatera Barat	50.421	52.523	51.895	52.191	52.891	53.975	53.963	54.845	54.687	54.646	54.621	55.189	54.712	54.029	54.328	54.725
12. Riau	109.453	114.728	118.019	117.894	120.809	119.176	120.320	122.367	122.533	125.479	125.836	127.329	128.334	126.993	128.460	127.147
13. Sumatera Selatan	100.005	109.586	102.753	100.128	101.793	103.258	105.886	105.953	107.147	108.093	109.101	110.888	111.426	108.183	108.982	110.345
14. Bangka Belitung	24.284	25.940	24.909	23.610	23.230	23.156	22.945	23.238	23.525	23.873	24.424	25.280	25.547	24.799	25.396	25.805
15. Kepulauan Riau	66.415	75.841	85.158	84.303	85.051	86.673	86.420	88.917	88.938	89.696	91.129	92.955	92.745	93.303	94.995	97.450
16. Lampung	51.451	53.955	55.051	55.426	55.880	56.610	56.689	58.287	58.616	59.379	60.126	60.664	60.191	58.861	59.805	59.921
17. Kalimantan Selatan	64.398	76.363	80.176	83.141	82.345	87.429	85.075	86.081	86.189	86.917	87.945	92.382	93.861	92.383	92.712	94.033
18. Kalimantan Barat	71.359	73.661	77.531	78.517	78.854	78.998	80.353	81.291	81.895	81.752	82.372	82.764	82.966	80.915	81.650	81.641
19. Kalimantan Timur	131.337	162.497	173.747	175.252	176.059	180.275	183.830	184.800	184.318	184.734	186.481	190.848	191.261	187.612	186.807	183.817
20. Kalimantan Tengah	34.260	36.579	42.015	42.307	42.438	43.027	42.076	44.491	45.725	45.096	46.303	47.292	46.334	45.234	47.218	48.434
21. Sulawesi Tengah	32.247	32.442	31.411	32.364	34.721	34.266	35.917	36.087	35.417	34.948	35.736	36.541	36.024	35.632	36.931	35.789
22. Sulawesi Selatan	112.226	114.843	125.346	124.744	126.369	126.965	127.530	128.966	129.604	131.133	131.247	133.285	133.249	131.110	132.196	132.527
23. Sulawesi Utara	28.291	28.572	29.977	30.079	30.388	30.256	30.187	30.963	30.230	30.248	30.423	30.703	30.248	29.686	29.919	30.104
24. Gorontalo	5.967	6.136	6.253	6.370	6.667	6.723	6.702	6.720	6.721	6.678	6.943	6.937	6.680	6.312	6.443	6.510
25. Sulawesi Barat	5.860	5.704	5.899	5.750	5.767	5.941	5.979	6.308	6.245	6.329	6.284	6.496	6.420	6.196	6.261	6.197
26. Sulawesi Tenggara	29.829	30.489	32.431	29.656	29.994	30.701	30.462	33.147	32.444	31.706	31.848	32.102	32.084	32.090	31.504	30.961
27. Nusa Tenggara Barat	35.410	41.474	42.147	43.861	44.660	45.811	44.744	46.849	45.291	48.444	47.684	46.724	43.549	44.430	46.768	43.776
28. Bali	104.080	126.589	150.411	156.178	157.966	160.210	162.758	165.643	168.619	170.917	172.195	173.658	173.030	172.827	174.649	175.824
29. Nusa Tenggara Timur	33.167	33.059	34.947	35.237	36.152	36.603	36.326	35.605	36.383	36.158	36.252	36.770	36.342	34.832	35.677	35.634
30. Maluku	14.439	14.202	14.549	14.625	14.738	14.755	14.800	14.964	14.921	14.991	15.046	15.228	15.155	14.632	14.988	14.632
31. Papua	48.022	49.918	51.241	47.398	47.130	50.699	51.097	51.788	51.343	51.387	51.300	52.649	52.295	49.681	48.972	47.189
32. Maluku Utara	9.113	10.312	11.592	12.040	12.897	13.728	13.769	13.424	14.085	14.479	12.624	13.465	13.310	12.637	13.258	13.150
33. Papua Barat	17.034	17.962	17.880	17.266	17.499	16.833	16.611	17.407	17.402	17.353	17.591	17.537	16.945	17.052	16.393	15.590
34. Lainnya / Others	18.335	22.097	26.644	30.097	33.755	34.643	32.631	32.404	34.041	32.213	31.796	36.066	36.396	39.880	36.625	35.603
Total	7.479.463	8.153.590	8.457.929	8.440.845	8.601.220	8.653.014	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

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
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Giro / Demand Deposits																
Rupiah	1,71	1,91	2,20	2,16	2,16	2,15	2,21	2,24	2,26	2,25	2,30	2,29	2,35	2,41	2,35	2,34
Valas / Foreign Exchange	0,17	1,01	1,66	1,69	1,62	1,63	1,96	1,72	2,22	2,32	2,28	2,22	1,93	2,03	1,95	2,35
Tabungan / Saving																
Rupiah	0,69	0,67	0,69	0,67	0,68	0,68	0,67	0,67	0,65	0,65	0,67	0,66	0,67	0,68	0,68	0,68
Valas / Foreign Exchange	0,17	0,43	0,78	0,77	0,69	0,75	0,84	0,81	0,82	0,83	0,84	0,83	0,79	0,76	0,77	0,81
Simpanan Berjangka / Time Deposits																
- Simpanan Berjangka 1 bln / 1 Month Time Deposits																
Rupiah	2,92	3,95	4,76	4,62	4,62	4,65	4,68	4,70	4,78	4,79	4,81	4,78	4,78	4,92	4,87	5,02
Valas / Foreign Exchange	0,37	2,74	3,85	3,88	3,95	3,70	3,76	3,69	3,92	3,94	3,83	3,74	3,71	3,76	3,68	3,81
- Simpanan Berjangka 3 bln / 3 Month Time Deposits																
Rupiah	3,21	4,18	5,24	5,39	5,36	5,32	5,31	5,34	5,41	5,47	5,52	5,53	5,53	5,54	5,57	5,56
Valas / Foreign Exchange	0,50	2,60	4,57	4,55	4,41	4,52	4,54	4,64	4,69	4,60	4,61	4,53	4,38	4,41	4,42	4,27
- Simpanan Berjangka 6 bln / 6 Month Time Deposits																
Rupiah	3,52	4,16	5,52	5,66	5,69	5,70	5,69	5,45	5,43	5,46	5,54	5,57	5,67	5,97	6,01	6,06
Valas / Foreign Exchange	0,60	2,45	4,19	4,41	4,33	4,42	4,33	3,95	4,37	4,49	4,52	4,44	4,40	4,32	4,13	3,94
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits																
Rupiah	3,99	4,68	5,66	5,71	5,74	5,79	5,81	5,80	5,80	5,85	5,82	5,85	5,67	5,14	5,13	5,08
Valas / Foreign Exchange	0,66	2,05	3,16	2,99	3,03	3,03	3,08	3,12	3,16	3,40	3,43	3,44	3,37	3,36	3,37	3,39

Tabel 1.36.a. Suku Bunga Rata-rata DPK Bank Persero (Average of Interest Rate of Third Party Funds of State Owned Banks) Persen (Percent)																
Keterangan / Items	2021	2022	2023	2024												2025
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Giro / Demand Deposits																
Rupiah	1,95	2,20	2,57	2,50	2,49	2,49	2,58	2,63	2,68	2,71	2,75	2,75	2,84	2,82	2,79	2,79
Valas / Foreign Exchange	0,17	1,19	1,56	1,67	1,55	1,47	2,07	1,61	2,39	2,52	2,43	2,32	1,78	2,00	1,92	2,53
Tabungan / Saving																
Rupiah	0,62	0,61	0,61	0,62	0,63	0,62	0,62	0,63	0,62	0,63	0,64	0,65	0,66	0,68	0,68	0,69
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	4,34	4,34	4,45	4,42	4,29	4,41	4,47	4,43	4,38	4,49	4,46	4,57	5,07
Valas / Foreign Exchange	0,31	2,80	3,62	3,91	3,88	3,53	3,21	3,30	3,60	3,70	3,60	3,52	3,72	3,55	3,46	3,92
- Simpanan Berjangka 3 bln / 3 Month Time Deposits																
Rupiah	2,77	3,77	5,22	5,43	5,41	5,33	5,32	5,35	5,40	5,49	5,56	5,57	5,50	5,47	5,55	5,56
Valas / Foreign Exchange	0,40	2,55	4,89	4,79	4,49	4,67	4,71	4,79	4,83	4,64	4,74	4,69	4,51	4,59	4,66	4,68
- Simpanan Berjangka 6 bln / 6 Month Time Deposits																
Rupiah	3,12	4,11	5,62	5,80	5,80	5,75	5,78	5,31	4,96	5,04	5,09	5,10	5,37	5,85	5,93	6,01
Valas / Foreign Exchange	0,57	2,96	4,46	4,87	4,73	4,82	4,61	3,38	4,47	4,47	4,53	4,38	4,36	4,28	3,60	3,46
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits																
Rupiah	3,70	4,80	5,70	5,73	5,74	5,77	5,78	5,74	5,70	5,69	5,67	5,71	5,26	3,91	3,68	3,54
Valas / Foreign Exchange	0,54	1,58	1,46	1,37	1,36	1,38	1,39	1,35	1,43	1,87	1,88	1,89	1,96	2,03	2,15	2,12

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
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Giro / Demand Deposits																
Rupiah	1,69	1,68	1,51	1,64	1,67	1,65	1,65	1,64	1,60	1,60	1,67	1,65	1,66	1,66	1,66	1,64
Valas / Foreign Exchange	0,29	0,26	0,24	0,22	0,22	0,23	0,23	0,23	0,24	0,22	0,22	0,23	0,20	0,20	0,21	0,18
Tabungan / Saving																
Rupiah	1,03	0,97	0,96	0,85	0,90	0,93	0,93	0,94	0,85	0,83	0,92	0,91	0,91	0,91	0,92	0,95
Valas / Foreign Exchange	0,20	0,29	0,31	0,23	0,24	0,26	0,26	0,35	0,32	0,34	0,21	0,21	0,21	0,21	0,22	0,21
Simpanan Berjangka / Time Deposits																
- Simpanan Berjangka 1 bln / 1 Month Time Deposits																
Rupiah	3,41	4,61	5,64	4,70	4,65	4,54	4,54	4,65	4,81	4,65	4,77	4,68	4,63	4,63	5,07	4,43
Valas / Foreign Exchange	0,52	1,36	6,57	6,16	5,78	4,39	4,39	2,49	5,51	3,34	5,15	5,36	3,57	3,57	4,00	3,24
- Simpanan Berjangka 3 bln / 3 Month Time Deposits																
Rupiah	3,66	5,24	5,68	6,05	5,95	5,88	5,88	5,88	5,93	5,90	5,95	5,94	6,09	6,09	5,98	4,50
Valas / Foreign Exchange	0,53	0,56	6,42	6,40	6,15	5,74	5,74	5,69	5,34	5,66	5,61	5,34	5,60	5,60	5,69	4,03
- Simpanan Berjangka 6 bln / 6 Month Time Deposits																
Rupiah	3,92	4,22	5,63	5,62	5,64	5,78	5,78	5,20	5,37	5,39	5,63	5,73	5,81	5,81	6,53	5,72
Valas / Foreign Exchange	0,53	0,88	1,15	1,22	1,22	4,29	4,29	4,36	4,41	5,74	5,69	5,67	5,67	5,67	5,66	4,18
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits																
Rupiah	4,28	5,40	6,45	6,59	6,61	6,70	6,70	6,74	6,74	6,92	6,75	6,78	6,68	6,68	6,11	4,98
Valas / Foreign Exchange	0,30	0,25	3,46	3,55	3,44	3,45	3,45	3,38	3,37	2,47	3,18	3,14	2,61	2,61	1,24	2,96

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
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Giro / Demand Deposits																
Rupiah	1,51	1,66	1,95	1,98	2,00	1,98	1,98	2,02	2,01	1,97	2,03	2,03	2,04	2,04	2,11	2,09
Valas / Foreign Exchange	0,20	0,86	2,07	1,95	2,03	2,13	2,13	2,14	2,24	2,32	2,20	2,17	2,19	2,19	2,03	2,15
Tabungan / Saving																
Rupiah	0,67	0,65	0,69	0,67	0,66	0,66	0,66	0,63	0,62	0,61	0,61	0,60	0,60	0,60	0,60	0,60
Valas / Foreign Exchange	0,16	0,54	1,08	1,01	0,92	1,01	1,01	1,07	1,09	1,08	1,09	1,08	1,01	1,01	1,07	1,12
Simpanan Berjangka / Time Deposits																
- Simpanan Berjangka 1 bln / 1 Month Time Deposits																
Rupiah	3,08	4,04	4,86	4,74	4,74	4,75	4,75	4,88	4,93	4,95	4,98	4,97	4,93	4,93	5,00	4,99
Valas / Foreign Exchange	0,41	2,69	3,89	3,77	3,86	3,80	3,80	3,93	4,03	4,06	3,93	3,79	3,72	3,72	3,82	3,79
- Simpanan Berjangka 3 bln / 3 Month Time Deposits																
Rupiah	3,52	4,30	5,21	5,22	5,17	5,20	5,20	5,23	5,32	5,37	5,38	5,39	5,42	5,42	5,52	5,54
Valas / Foreign Exchange	0,56	2,55	4,24	4,34	4,33	4,39	4,39	4,42	4,52	4,52	4,53	4,42	4,32	4,32	4,22	3,93
- Simpanan Berjangka 6 bln / 6 Month Time Deposits																
Rupiah	3,81	4,19	5,40	5,53	5,61	5,65	5,65	5,57	5,67	5,69	5,73	5,76	5,80	5,80	5,83	5,84
Valas / Foreign Exchange	0,67	1,85	4,01	4,10	4,13	4,18	4,18	4,24	4,30	4,47	4,49	4,44	4,39	4,39	4,23	3,99
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits																
Rupiah	4,04	3,92	4,72	4,86	4,93	4,95	4,95	5,04	5,11	5,15	5,19	5,18	5,20	5,20	5,27	5,26
Valas / Foreign Exchange	0,80	2,41	3,98	3,85	3,90	3,91	3,91	4,03	4,05	3,99	4,04	4,06	3,98	3,98	3,92	3,94

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
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Giro / Demand Deposits																
Rupiah	1,27	1,76	2,12	1,97	1,91	1,79	1,79	2,01	1,90	1,91	1,97	1,80	1,83	1,83	1,75	1,68
Valas / Foreign Exchange	0,05	0,42	1,16	1,10	1,10	1,31	1,31	1,17	1,27	1,26	1,73	1,76	1,90	1,90	1,91	1,91
Tabungan / Saving																
Rupiah	2,13	2,49	3,24	3,41	3,56	3,80	3,80	3,93	3,98	4,11	4,08	4,18	4,18	4,18	4,00	3,57
Valas / Foreign Exchange	0,18	0,84	0,30	2,52	1,76	1,95	1,95	3,03	3,07	2,77	2,97	3,13	3,30	3,30	0,64	0,45
Simpanan Berjangka / Time Deposits																
- Simpanan Berjangka 1 bln / 1 Month Time Deposits																
Rupiah	2,03	3,86	4,42	4,47	4,49	4,62	4,62	4,79	4,71	4,69	4,55	4,59	4,49	4,49	4,40	4,43
Valas / Foreign Exchange	0,24	2,97	3,59	3,76	3,81	3,51	3,51	4,08	3,83	3,94	3,69	3,67	3,51	3,51	3,30	3,24
- Simpanan Berjangka 3 bln / 3 Month Time Deposits																
Rupiah	2,74	3,79	4,31	4,59	4,72	4,64	4,64	4,74	4,75	4,69	4,69	4,64	4,60	4,60	4,53	4,50
Valas / Foreign Exchange	0,17	3,21	4,00	4,00	4,10	4,10	4,10	4,08	4,23	4,26	4,22	4,05	3,63	3,63	3,83	4,03
- Simpanan Berjangka 6 bln / 6 Month Time Deposits																
Rupiah	3,40	4,13	4,74	4,77	4,84	5,20	5,20	5,50	5,61	5,71	5,82	5,80	5,80	5,80	5,76	5,72
Valas / Foreign Exchange	0,38	2,65	3,99	3,90	3,87	3,84	3,84	4,10	4,18	4,28	4,22	4,10	4,19	4,19	4,24	4,18
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits																
Rupiah	3,51	4,06	5,43	5,07	5,09	5,12	5,12	5,07	5,09	5,09	5,11	5,13	5,14	5,14	5,00	4,98
Valas / Foreign Exchange	0,46	2,69	4,39	3,37	3,32	3,30	3,30	3,20	3,17	3,11	3,04	2,93	2,67	2,67	2,83	2,96

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

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
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
1. Jenis Penggunaan / Type of Use																
- Modal Kerja / Working Capital																
Rupiah	8,63	8,60	8,86	8,84	8,83	8,85	8,86	8,82	8,81	8,78	8,87	8,72	8,68	8,62	8,62	8,67
Valas / Foreign Exchange	3,03	5,51	6,28	6,27	6,25	6,28	6,31	6,33	6,33	6,31	6,18	6,04	5,94	5,82	5,76	5,73
- Investasi / Investments																
Rupiah	8,35	8,51	8,81	8,86	8,85	8,85	8,85	8,86	8,82	8,81	8,75	8,71	8,69	8,71	8,66	8,62
Valas / Foreign Exchange	3,69	6,16	6,92	6,88	6,88	6,89	6,88	6,89	6,88	6,86	6,69	6,60	6,50	6,37	6,31	6,26
- Konsumsi / Consumption																
Rupiah	10,53	10,36	10,13	10,19	10,13	10,12	10,12	10,12	10,11	10,10	10,13	10,11	10,36	10,36	10,38	10,38
Valas / Foreign Exchange	3,71	6,21	5,80	6,91	6,96	6,98	6,96	6,24	6,25	6,27	6,34	6,32	6,27	6,00	5,97	5,99
2. Orientasi Penggunaan / User Orientation																
- Ekspor / Export																
Rupiah	9,07	9,08	8,60	8,47	8,63	8,40	8,40	8,43	8,38	8,39	8,31	8,14	7,90	7,84	7,79	7,76
Valas / Foreign Exchange	2,85	5,77	6,69	6,67	6,62	6,58	6,63	6,70	6,65	6,64	6,46	6,26	6,19	5,99	6,00	6,13
- Impor / Import																
Rupiah	8,62	8,43	8,27	8,24	8,16	8,28	8,35	8,27	8,27	8,27	8,21	8,17	8,15	8,09	8,11	8,14
Valas / Foreign Exchange	3,32	5,55	6,41	6,33	6,15	6,29	6,35	6,38	6,43	6,35	6,29	6,11	5,98	5,98	5,86	5,77
- Lainnya / Other																
Rupiah	9,19	9,15	9,27	9,30	9,27	9,28	9,28	9,27	9,25	9,23	9,27	9,19	9,25	9,23	9,23	9,24
Valas / Foreign Exchange	3,37	5,81	6,58	6,57	6,56	6,58	6,58	6,60	6,59	6,57	6,42	6,31	6,22	6,09	6,03	5,98

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	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	
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	12.392	12.391	12.377	12.375	12.364	12.373	12.245	12.221	12.209	12.194	12.194	12.167	12.148	
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	4.044	4.044	4.043	4.046	4.053	3.993	3.996	3.993	3.996	3.997	3.996	3.996	
Bank Swasta Nasional / Domestic Private Banks																	
Jumlah Bank / Total Banks	68	68	67	68	68	68	68	68	68	68	67	67	67	67	67	67	
Jumlah Kantor / Total Bank Offices	9.030	8.293	7.830	7.814	7.789	7.769	7.713	7.741	7.823	7.715	7.699	7.698	7.688	7.689	7.671	7.669	
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	106	106	106	105	105	105	105	105	105	
Jumlah Kantor / Total Bank Offices	32.366	25.377	24.276	24.268	24.243	24.209	24.150	24.170	24.268	23.972	23.935	23.919	23.897	23.899	23.853	23.832	

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
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
1. Jawa Barat	398	375	371	372	372	373	373	373	374	374	372	373	372	372	373	373
2. Banten	104	96	94	96	96	96	96	96	96	96	96	96	96	96	96	97
3. DKI Jakarta	456	451	446	444	444	444	445	446	446	446	446	447	448	447	448	447
4. D.I. Yogyakarta	61	59	59	59	59	59	59	59	59	59	58	58	58	58	58	59
5. Jawa Tengah	332	326	318	318	318	318	318	318	317	317	315	315	315	315	315	314
6. Jawa Timur	408	397	383	383	383	380	380	380	379	379	377	377	378	379	380	379
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	58	58	58	57	57	57	57	57	57
9. Aceh	62	52	52	52	52	52	52	52	52	52	52	52	52	53	53	53
10. Sumatera Utara	204	196	193	193	193	193	193	193	192	192	191	191	191	191	192	192
11. Sumatera Barat	88	84	84	84	84	84	84	84	83	83	83	83	83	83	83	83
12. Riau	91	84	86	87	87	87	87	87	87	87	85	85	85	85	85	84
13. Sumatera Selatan	108	98	98	98	98	98	98	98	98	98	97	97	97	97	97	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	59	59	59	58	58	58	58	58	59
16. Lampung	66	65	65	65	65	65	65	65	65	65	64	64	64	65	65	65
17. Kalimantan Selatan	73	71	71	71	71	71	71	71	71	71	70	70	70	70	70	70
18. Kalimantan Barat	81	76	77	77	77	77	77	77	77	77	76	75	75	75	75	75
19. Kalimantan Timur	118	113	112	112	112	112	112	112	111	111	109	109	109	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	133	133	133	132	132	132	132	132	132
23. Sulawesi Utara	62	61	61	61	61	61	61	61	61	61	61	61	61	60	60	60
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	48	48	48	47	47	47	47	47	47
28. Bali	90	88	85	88	88	88	88	88	88	88	87	87	87	87	87	88
29. Nusa Tenggara Timur	59	58	60	60	60	60	60	60	60	60	60	60	60	60	60	60
30. Maluku	35	35	36	36	36	36	36	36	36	36	36	36	36	36	36	36
31. Papua	64	64	65	65	65	65	65	65	65	65	65	65	65	65	65	65
32. Maluku Utara	23	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22
33. Irian Jaya Barat	28	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29
34. Lainnya / Others	18	18	19	19	19	19	19	19	19	19	19	19	19	19	19	19
Total	3.586	3.450	3.420	3.423	3.423	3.421	3.422	3.423	3.419	3.419	3.398	3.399	3.400	3.402	3.406	3.407

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) Milliar Rp (Billion Rp)																
Indikator / Indicator	2021	2022	2023	2024										2025		
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penyaluran Dana / Fund Disbursements																
a. Kredit / Credits	116.580	129.295	140.791	142.192	144.210	143.820	143.920	144.597	145.512	146.220	146.822	147.126	148.083	148.895	149.170	150.992
b. Antar Bank Aktiva / Inter-Bank Assets	45.251	46.336	47.421	44.794	42.567	43.768	43.810	44.424	44.829	45.328	45.696	46.316	46.627	47.503	46.563	44.917
Sumber Dana / Source of Funds																
a. DPK / Third Party Funds	117.006	126.944	137.909	137.960	137.662	138.506	138.735	139.341	140.738	141.590	142.108	142.790	143.259	143.789	143.849	143.867
Deposito / Time Deposits	81.139	86.775	95.293	96.184	96.971	97.307	97.270	97.792	98.372	98.625	98.723	98.882	98.749	98.743	99.765	100.277
Tabungan / Savings Deposits	35.867	40.169	42.617	41.777	40.690	41.199	41.465	41.549	42.366	42.965	43.386	43.908	44.510	45.045	44.084	43.590
b. Antar Bank Pasiva / Inter-Bank Liabilities	8.903	10.583	10.055	9.793	9.442	9.350	9.350	9.382	9.538	9.577	9.554	9.688	9.670	9.730	9.679	9.657
c. Pinjaman yang Diterima / Loans received	12.782	13.005	14.628	13.936	14.683	14.997	14.668	15.391	15.064	15.066	15.332	15.121	15.553	16.579	15.983	15.726
d. Kewajiban Segera / Immediate Liabilities	956	1.075	972	995	1.147	1.031	1.137	1.117	1.006	1.000	947	914	958	961	935	1.139
Beberapa Komponen Modal / Several Components of Capital																
a. Modal Disetor / Paid In Capital	16.144	17.440	18.914	18.948	19.019	19.118	19.151	19.241	19.322	19.484	19.573	19.624	19.743	19.816	19.845	19.899
b. Cadangan / Reserves	3.916	4.191	4.457	4.483	4.534	4.560	4.623	4.682	4.686	4.676	4.666	4.662	4.661	4.508	4.472	4.509
c. L/R Tahun Berjalan / Current Earnings	3.005	3.169	1.944	161	430	479	814	1.065	1.303	1.597	1.859	2.098	2.283	2.956	348	437
d. L/R Tahun Lalu / Retained Earnings (Profit/Loss)	3.516	3.562	3.261	4.797	4.267	4.165	3.851	3.409	3.181	3.147	3.103	3.083	3.038	3.177	5.323	5.015

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	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	
LDR (%)	73,67	75,83	76,56	76,26	77,37	76,87	77,09	77,02	77,14	77,15	77,24	77,24	77,45	77,28	77,12	78,22	
- Total Kredit / Total Credit	116.580	129.294	140.788	142.192	144.210	143.823	143.926	144.603	145.519	146.232	146.839	147.149	148.105	148.895	149.173	150.992	
- Penghimpunan Dana / Funds collected	135.256	146.110	158.749	186.468	186.389	187.099	186.691	187.742	188.633	189.531	190.104	190.502	191.224	192.671	193.427	193.026	
- Modal Inti / Core Capital	22.983	24.388	25.142	28.320	27.823	27.659	27.570	27.236	26.995	27.062	27.003	27.005	26.933	27.441	28.725	28.470	
NPL (%)	6,72	7,89	9,87	10,55	10,70	11,20	11,37	11,39	11,58	11,67	11,73	11,82	11,97	10,99	11,69	11,84	
- Kredit Non Lancar / Non Current Credits	7.836	10.202	13.890	14.994	15.424	16.107	16.369	16.464	16.850	17.065	17.216	17.397	17.729	16.369	17.433	17.883	
- Total Kredit / Total Credit	116.580	129.295	140.791	142.192	144.210	143.820	143.920	144.597	145.512	146.220	146.822	147.126	148.083	148.895	149.170	150.992	
ROA (%)	1,78	1,74	1,00	0,50	0,89	0,74	1,00	1,09	1,13	1,20	1,24	1,25	1,23	1,44	2,05	1,29	
- L/R Tahun Berjalan / Current Earnings (Profit/Loss)	3.005	3.169	1.944	965	1.718	1.438	1.953	2.131	2.234	2.395	2.479	2.517	2.491	2.956	4.181	2.620	
- Total Aktiva / Total Aktiva	168.443	182.302	194.984	193.932	193.992	194.870	195.006	196.338	197.687	199.106	200.162	201.290	202.485	204.633	203.661	203.688	
ROE (%)	15,77	15,39	8,74	4,33	7,66	6,37	8,63	9,36	9,78	10,41	10,74	10,88	10,71	12,70	17,93	11,19	
- L/R Tahun Berjalan / Current Earnings (Profit/Loss)	3.005	3.169	1.944	965	1.718	1.438	1.953	2.131	2.234	2.395	2.479	2.517	2.491	2.956	4.181	2.620	
- Modal Disetor / Paid In Capital	16.144	17.440	18.914	18.948	19.019	19.118	19.151	19.241	19.322	19.484	19.573	19.624	19.743	19.816	19.845	19.899	
- Cadangan Umum / General Reserve	2.914	3.151	3.335	3.372	3.409	3.442	3.479	3.520	3.520	3.520	3.515	3.511	3.514	3.464	3.477	3.514	

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	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	
1. Jawa Barat	21.788	23.098	23.447	23.658	23.774	23.929	23.797	23.760	23.905	24.175	24.306	24.483	23.965	24.333	24.269	24.332	
2. Banten	6.121	6.940	7.711	7.649	7.701	7.771	7.750	7.825	7.944	7.961	7.977	7.949	8.687	9.101	9.042	9.065	
3. DKI Jakarta	3.993	5.011	5.557	5.512	5.649	5.642	5.629	5.738	5.702	5.778	5.753	5.866	5.916	5.913	5.829	5.821	
4. D.I Yogyakarta	8.244	8.675	8.787	8.685	8.691	8.702	8.758	8.787	8.870	8.874	8.846	8.797	8.821	8.942	8.808	8.758	
5. Jawa Tengah	41.006	45.856	47.224	46.640	46.126	46.321	46.238	46.304	46.753	47.212	47.515	47.774	47.826	48.021	47.458	47.241	
6. Jawa Timur	17.629	19.021	22.629	22.540	22.361	22.394	22.471	22.729	22.838	23.061	23.221	23.259	23.407	23.679	23.514	23.529	
7. Bengkulu	118	135	177	186	194	184	185	188	188	195	194	196	199	206	210	212	
8. Jambi	1.197	1.261	1.386	1.408	1.383	1.376	1.381	1.396	1.387	1.404	1.405	1.403	1.399	1.303	1.317	1.325	
9. Aceh	91	93	49	47	44	42	43	43	46	45	44	45	45	44	46	45	
10. Sumatera Utara	2.076	2.225	2.430	2.471	2.475	2.492	2.499	2.504	2.553	2.564	2.592	2.611	2.626	2.633	2.641	2.645	
11. Sumatera Barat	1.985	2.041	2.030	1.988	1.931	1.949	1.968	1.982	1.998	2.004	2.029	1.965	1.987	2.042	2.037	2.022	
12. Riau	1.828	1.963	2.136	2.090	2.093	2.119	2.109	2.128	2.182	2.166	2.150	2.183	2.205	2.222	2.185	2.203	
13. Kepulauan Riau	7.667	8.519	9.912	10.161	10.367	10.477	10.549	10.827	10.988	11.145	11.220	11.313	11.466	11.517	11.733	11.969	
14. Sumatera Selatan	1.899	1.964	2.126	2.156	2.212	2.231	2.239	2.231	2.239	2.250	2.263	2.286	2.293	2.299	2.308	2.289	
15. Bangka Belitung	208	195	214	211	211	205	207	207	209	211	213	214	213	218	214	220	
16. Lampung	13.901	14.322	14.933	14.612	14.574	14.858	14.732	14.978	14.878	14.995	15.296	15.272	15.505	16.053	16.006	15.872	
17. Kalimantan Selatan	809	908	1.487	1.540	1.524	1.513	1.485	1.475	1.468	1.516	1.520	1.527	1.563	1.602	1.686	1.687	
18. Kalimantan Barat	1.716	1.894	2.026	1.963	1.952	1.940	1.939	1.920	1.910	1.921	1.928	1.915	1.932	1.711	1.693	1.687	
19. Kalimantan Timur	473	542	705	684	667	662	675	677	670	674	677	680	688	726	716	727	
20. Kalimantan Tengah	1.187	1.930	2.305	2.317	2.312	2.304	2.326	2.303	2.305	2.300	2.297	2.333	2.374	2.439	2.478	2.460	
21. Kalimantan Utara	89	115	144	141	193	200	188	171	181	216	209	198	193	160	161	160	
22. Sulawesi Tengah	2.732	2.602	327	315	308	309	316	324	333	339	347	349	349	361	350	355	
23. Sulawesi Selatan	2.898	3.007	3.151	3.265	3.340	3.375	3.364	3.361	3.370	3.323	3.334	3.312	3.323	3.288	3.362	3.374	
24. Sulawesi Utara	2.091	2.166	2.184	2.177	2.179	2.153	2.178	2.179	2.226	2.216	2.207	2.188	2.192	2.229	2.225	2.244	
25. Sulawesi Tenggara	376	438	498	457	457	463	485	482	515	498	494	516	558	603	583	553	
26. Sulawesi Barat	121	143	149	151	154	138	157	155	168	163	161	167	161	165	172	173	
27. Gorontalo	32	41	59	58	57	57	59	59	60	61	59	63	62	68	70	67	
28. Nusa Tenggara Barat	1.707	1.843	2.056	2.020	1.994	2.008	2.035	2.022	2.066	2.087	2.113	2.164	2.192	2.217	2.208	2.200	
29. Bali	18.528	19.245	20.650	20.543	20.708	20.758	20.856	20.949	21.073	21.102	21.072	21.363	21.371	21.467	21.334	21.466	
30. Nusa Tenggara Timur	906	898	832	829	820	831	824	825	834	840	848	856	862	867	865	868	
31. Maluku	2.348	2.416	6.986	6.805	6.872	6.813	6.912	7.138	7.177	7.146	7.205	7.373	7.432	7.555	7.507	7.502	
32. Papua	1.678	1.773	339	319	337	324	324	327	305	311	308	309	310	341	323	311	
33. Maluku Utara	282	307	155	150	147	147	145	162	165	172	175	182	182	183	186	184	
34. Papua Barat	718	712	184	185	184	183	179	181	180	181	182	181	179	124	120	122	
35. Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	168.443	182.302	194.984	193.932	193.992	194.870	195.006	196.338	197.687	199.106	200.162	201.290	202.485	204.633	203.661	203.688	

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		
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Total Aset BPR / Total Asset Rural bank	5	2	2	1	1	1	1	1	1	1	1	-	-	-	-	-
< 1 Miliar / < 1 Billion																
Total Aset BPR / Total Asset Rural bank	37	30	22	22	21	19	19	19	18	18	18	18	19	18	15	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	69	69	69	60	57	55	54	54
5 s.d 10 Miliar / 5 up to 10 Billion																
Total Aset BPR / Total Asset Rural bank	1.324	1.324	1.309	1.301	1.301	1.300	1.299	1.295	1.293	1.290	1.289	1.291	1.291	1.283	1.287	1.289
> 10 Miliar / > 10 Billion																
Total	1.468	1.441	1.402	1.393	1.392	1.389	1.388	1.384	1.381	1.378	1.377	1.369	1.367	1.356	1.356	1.356

Tabel 2.5 Non Performing Loan Bank Perekonomian Rakyat (NPL of Rural Bank) Miliar Rp (Billion Rp)																
Kolektibilitas / Collectibility	2021	2022	2023	2024										2025		
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Kredit / Credit	116.580	129.295	140.791	142.192	144.210	143.820	143.920	144.597	145.512	146.220	146.822	147.126	148.083	148.895	149.170	150.992
a. Lancar / Current	99.464	108.489	113.709	113.228	113.789	112.254	111.965	112.574	113.452	114.181	114.909	114.945	115.889	118.096	117.299	118.128
b. Dalam Perhatian Khusus / Special Mention	9.280	10.604	13.192	13.969	14.996	15.459	15.586	15.559	15.210	14.974	14.697	14.785	14.465	14.431	14.438	14.981
c. Kurang Lancar / Sub-Standard	982	1.348	2.031	2.763	2.789	2.993	3.030	3.037	3.064	3.050	3.069	2.990	3.029	2.395	3.031	3.096
d. Diragukan / Doubtful	1.058	1.454	2.350	2.383	2.359	2.465	2.655	2.514	2.680	2.740	2.767	2.889	2.785	2.780	2.797	2.765
e. Macet / Lost	5.795	7.399	9.510	9.849	10.276	10.648	10.685	10.913	11.107	11.275	11.380	11.518	11.916	11.194	11.606	12.022
Non Performing Loan (Nominal) / Non Performing Loan (Nominal)	7.836	10.202	13.890	14.994	15.424	16.107	16.369	16.464	16.850	17.065	17.216	17.397	17.729	16.369	17.433	17.883
Rasio Non Performing Loan (%) / Non Performing Loan Ratio (%)	6,72	7,89	9,87	10,55	10,70	11,20	11,37	11,39	11,58	11,67	11,73	11,82	11,97	10,99	11,69	11,84

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		
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
1. Jawa Barat	1.363	1.702	1.953	1.938	1.988	2.113	2.202	2.232	2.282	2.286	2.285	2.271	2.318	2.162	2.255	2.338
2. Banten	222	255	459	537	543	606	635	649	630	659	635	649	724	660	731	773
3. DKI Jakarta	153	177	341	405	414	497	501	574	580	592	640	633	686	742	856	813
4. D.I Yogyakarta	307	441	723	817	811	838	855	843	851	848	850	836	845	776	813	861
5. Jawa Tengah	2.213	3.276	4.816	5.183	5.304	5.448	5.275	5.357	5.468	5.490	5.534	5.693	5.819	5.532	5.831	5.985
6. Jawa Timur	930	1.137	1.539	1.632	1.690	1.789	1.801	1.821	1.843	1.858	1.866	1.888	1.974	1.918	2.007	2.025
7. Bengkulu	9	7	6	7	7	8	9	8	8	8	8	8	8	7	8	8
8. Jambi	95	106	153	172	175	180	189	181	181	180	184	183	177	150	168	174
9. Aceh	11	10	3	3	3	4	4	4	4	4	4	4	4	4	4	4
10. Sumatera Utara	98	99	126	138	147	153	162	160	165	167	169	164	170	165	175	185
11. Sumatera Barat	87	93	117	145	167	193	200	196	201	204	200	200	198	172	191	214
12. Riau	110	122	124	141	147	150	154	159	163	173	177	173	178	163	175	193
13. Kepulauan Riau	285	291	356	401	482	517	528	534	559	554	555	554	548	516	558	566
14. Sumatera Selatan	81	89	98	105	112	116	122	120	123	130	132	128	126	113	117	111
15. Bangka Belitung	8	10	11	12	13	13	13	8	9	8	8	9	8	8	8	9
16. Lampung	211	200	231	253	280	293	302	310	343	350	354	359	346	308	342	336
17. Kalimantan Selatan	43	38	50	54	57	60	59	59	57	57	57	55	58	54	58	63
18. Kalimantan Barat	66	84	162	169	167	165	170	166	172	171	167	172	178	86	93	96
19. Kalimantan Timur	23	28	23	24	29	30	31	30	34	36	38	41	41	35	39	51
20. Kalimantan Tengah	34	36	50	66	67	70	77	75	110	110	108	111	107	88	92	101
21. Kalimantan Utara	2	3	6	7	8	10	12	12	12	12	11	10	11	12	15	13
22. Sulawesi Tengah	26	28	9	9	9	9	9	10	10	10	10	10	10	13	14	14
23. Sulawesi Selatan	50	81	83	84	85	86	86	87	85	85	83	82	82	81	85	86
24. Sulawesi Utara	100	110	107	123	114	113	112	114	113	114	114	115	113	101	108	122
25. Sulawesi Tenggara	25	21	23	30	30	33	32	33	32	31	31	31	31	26	27	30
26. Sulawesi Barat	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
27. Gorontalo	1	1	2	3	2	3	2	1	2	2	1	2	1	1	2	2
28. Nusa Tenggara Barat	159	168	194	209	219	226	224	227	229	235	241	243	242	233	249	252
29. Bali	782	1.388	1.632	1.801	1.827	1.842	2.048	1.946	2.029	2.123	2.188	2.201	2.148	2.006	2.136	2.168
30. Nusa Tenggara Timur	30	35	45	67	59	65	70	63	67	69	67	66	69	58	81	74
31. Maluku	14	27	99	109	113	122	126	128	128	139	136	136	142	131	145	159
32. Papua	30	27	17	20	22	24	26	27	29	29	28	33	36	34	36	36
33. Maluku Utara	4	3	3	4	4	4	5	4	4	4	5	5	5	4	4	5
34. Papua Barat	266	105	324	326	326	326	326	326	326	326	326	328	327	10	10	13
35. Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0 -	-	-	-
Total	7.836	10.202	13.890	14.994	15.424	16.107	16.369	16.464	16.850	17.065	17.216	17.397	17.729	16.369	17.433	17.883

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		Februari 2024		Desember 2024		Februari 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	96.184	0,70	98.743	0,69	100.277	0,70
Tabungan / Saving	40.169	0,08	42.617	0,31	41.777	0,30	45.045	0,31	43.590	0,30
Total DPK / Total Third Party Funds	126.944	1,00	137.909	1,00	137.960	1,00	143.789	1,00	143.867	1,00

Tabel 2.8
Komposisi DPK BPR Berdasarkan Lokasi Penghimpunan - Februari 2025
(Composition of Third Party Funds of Rural Banks Based on Location - February 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	5.181	11.789	16.970	11,80
2. Banten	771	4.236	5.007	3,48
3. DKI Jakarta	307	4.251	4.558	3,17
4. D.I Yogyakarta	2.231	4.770	7.002	4,87
5. Jawa Tengah	16.732	20.048	36.780	25,57
6. Jawa Timur	4.559	11.548	16.107	11,20
7. Bengkulu	43	79	122	0,08
8. Jambi	160	887	1.047	0,73
9. Aceh	17	11	28	0,02
10. Sumatera Utara	919	1.098	2.017	1,40
11. Sumatera Barat	842	659	1.501	1,04
12. Riau	524	824	1.348	0,94
13. Kepulauan Riau	1.347	8.374	9.722	6,76
14. Sumatera Selatan	314	1.178	1.492	1,04
15. Bangka Belitung	30	116	146	0,10
16. Lampung	1.343	6.432	7.775	5,40
17. Kalimantan Selatan	251	936	1.187	0,83
18. Kalimantan Barat	404	1.072	1.476	1,03
19. Kalimantan Timur	135	211	346	0,24
20. Kalimantan Tengah	351	1.050	1.400	0,97
21. Kalimantan Utara	55	44	99	0,07
22. Sulawesi Tengah	120	937	1.058	0,74
23. Sulawesi Selatan	351	2.111	2.462	1,71
24. Sulawesi Utara	345	1.400	1.745	1,21
25. Sulawesi Tenggara	107	120	228	0,16
26. Sulawesi Barat	98	23	121	0,08
27. Gorontalo	10	23	33	0,02
28. Nusa Tenggara Barat	837	710	1.547	1,08
29. Bali	4.506	12.559	17.065	11,86
30. Nusa Tenggara Timur	250	406	656	0,46
31. Maluku	178	1.504	1.682	1,17
32. Papua	203	679	882	0,61
33. Maluku Utara	35	84	119	0,08
34. Papua Barat	35	106	141	0,10
35. Lainnya / Others	-	-	-	0,00
Total	43.590	100.277	143.867	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	2024												2025	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	
1. Jawa Barat	15.114	15.770	16.106	16.254	16.163	16.383	16.229	16.130	16.345	16.528	16.651	16.768	16.668	16.952	16.895	16.970	
2. Banten	3.517	3.990	4.504	4.496	4.513	4.578	4.636	4.665	4.731	4.735	4.825	4.770	5.030	5.060	5.009	5.007	
3. DKI Jakarta	3.143	3.880	4.405	4.361	4.403	4.422	4.410	4.431	4.426	4.495	4.460	4.605	4.652	4.622	4.565	4.558	
4. D.I Yogyakarta	6.307	6.747	6.933	6.852	6.851	6.885	6.953	6.974	7.057	7.038	7.000	7.015	7.036	7.127	7.041	7.002	
5. Jawa Tengah	31.334	34.979	36.498	36.067	35.564	35.929	35.878	35.942	36.360	36.676	36.899	37.135	37.240	37.246	37.064	36.780	
6. Jawa Timur	11.852	12.530	15.430	15.444	15.289	15.471	15.562	15.713	15.844	15.965	16.050	16.003	16.024	16.188	16.131	16.107	
7. Bengkulu	71	86	110	113	116	110	112	114	118	119	117	117	118	125	122	122	
8. Jambi	875	894	990	1.017	1.014	1.019	1.023	1.038	1.027	1.039	1.036	1.026	1.020	1.017	1.035	1.047	
9. Aceh	64	62	30	28	29	28	28	28	29	29	29	30	30	29	29	28	
10. Sumatera Utara	1.623	1.707	1.868	1.893	1.902	1.929	1.933	1.932	1.974	1.968	1.979	1.986	1.996	1.996	2.010	2.017	
11. Sumatera Barat	1.545	1.594	1.559	1.505	1.460	1.506	1.523	1.531	1.543	1.544	1.563	1.501	1.520	1.572	1.530	1.501	
12. Riau	1.303	1.323	1.357	1.305	1.308	1.342	1.338	1.357	1.408	1.379	1.364	1.371	1.372	1.428	1.413	1.348	
13. Kepulauan Riau	6.192	6.817	7.938	8.297	8.486	8.557	8.626	8.709	8.886	9.004	9.050	9.144	9.215	9.247	9.486	9.722	
14. Sumatera Selatan	1.204	1.259	1.357	1.380	1.423	1.457	1.474	1.471	1.471	1.462	1.462	1.482	1.479	1.482	1.498	1.492	
15. Bangka Belitung	159	143	149	144	145	144	148	150	152	154	151	148	147	151	146	146	
16. Lampung	7.072	7.293	7.570	7.660	7.536	7.449	7.443	7.485	7.475	7.501	7.507	7.555	7.507	7.544	7.763	7.775	
17. Kalimantan Selatan	488	556	1.051	1.095	1.078	1.070	1.048	1.034	1.012	1.049	1.049	1.052	1.083	1.110	1.192	1.187	
18. Kalimantan Barat	1.330	1.420	1.587	1.546	1.543	1.524	1.523	1.528	1.510	1.518	1.522	1.513	1.532	1.484	1.483	1.476	
19. Kalimantan Timur	253	279	345	321	316	317	322	324	318	323	329	332	331	347	337	346	
20. Kalimantan Tengah	702	1.156	1.337	1.338	1.350	1.327	1.345	1.342	1.343	1.345	1.343	1.383	1.389	1.426	1.414	1.400	
21. Kalimantan Utara	38	54	86	83	137	145	134	116	128	163	157	145	139	100	100	99	
22. Sulawesi Tengah	1.058	1.177	1.108	1.091	1.071	1.070	1.046	1.052	1.065	1.049	1.054	1.055	1.068	1.074	1.058	1.058	
23. Sulawesi Selatan	2.008	2.083	2.250	2.377	2.465	2.501	2.496	2.485	2.479	2.430	2.440	2.427	2.430	2.400	2.452	2.462	
24. Sulawesi Utara	1.635	1.669	1.699	1.714	1.733	1.714	1.730	1.730	1.744	1.722	1.711	1.690	1.688	1.714	1.717	1.745	
25. Sulawesi Tenggara	166	208	246	198	195	196	217	219	241	223	220	225	230	275	258	228	
26. Sulawesi Barat	79	98	101	101	105	88	106	104	121	117	115	120	113	117	121	121	
27. Gorontalo	18	26	30	27	27	28	30	29	32	32	30	30	32	37	36	33	
28. Nusa Tenggara Barat	1.190	1.300	1.461	1.419	1.399	1.413	1.434	1.414	1.443	1.459	1.481	1.526	1.549	1.575	1.558	1.547	
29. Bali	13.460	14.478	16.235	16.308	16.466	16.340	16.425	16.547	16.748	16.782	16.792	16.914	16.924	16.909	16.887	17.065	
30. Nusa Tenggara Timur	666	650	651	643	636	648	640	643	647	652	659	661	659	664	656	656	
31. Maluku	1.084	1.179	1.498	1.454	1.484	1.479	1.500	1.676	1.666	1.690	1.672	1.673	1.667	1.655	1.706	1.682	
32. Papua	814	893	882	887	913	895	884	885	859	861	848	841	831	859	881	882	
33. Maluku Utara	108	117	113	112	115	115	116	118	111	114	115	118	115	115	117	119	
34. Papua Barat	534	526	426	427	427	426	423	426	425	426	428	429	427	139	139	141	
35. Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	117.006	126.944	137.909	137.960	137.662	138.506	138.735	139.341	140.738	141.590	142.108	142.790	143.259	143.789	143.849	143.867	

Tabel 2.10 Suku Bunga Rata-rata DPK Bank Perekonomian Rakyat (Average of Third Party Interest Rates of Rural Banks) Persentase (%)																
Indikator / Indicator	2021	2022	2023	2024										2025		
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Tabungan / Saving	2,57	2,31	2,26	2,25	2,24	2,23	2,22	2,20	2,19	2,18	2,18	2,18	2,17	2,18	2,17	2,16
Deposito / Time Deposits	5,88	5,57	5,93	5,95	5,96	5,97	5,97	5,98	5,99	6,00	6,01	6,00	6,01	6,08	6,05	6,04

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

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		
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Modal Kerja / Working Capital	23,22	22,37	21,21	21,16	21,22	21,41	21,35	21,31	20,92	21,23	21,24	21,20	21,13	21,03	19,98
Investasi / Investment	21,29	20,52	19,45	19,36	19,43	19,75	19,61	19,54	19,09	19,38	19,50	19,38	19,24	19,23	18,78
Konsumsi / Consumption	20,98	20,49	19,30	19,31	19,20	19,23	19,14	19,10	18,97	19,02	18,99	18,95	18,90	18,82	17,83

Tabel 2.13 Perkembangan Jumlah Bank Perekonomian Rakyat (Growth of Total Rural Banks)																
Keterangan / Information	2021	2022	2023	2024									2025			
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Jumlah BPR / Total Rural Banks	1.468	1.441	1.402	1.393	1.392	1.389	1.388	1.384	1.381	1.378	1.377	1.369	1.367	1.356	1.356	1.356
Jumlah Kantor / Total Bank Offices	5.871	6.044	6.047	6.050	6.041	6.026	6.007	5.998	6.008	5.993	5.975	5.960	5.955	5.882	5.884	5.939

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

Lokasi / Location	BPR (Rural Bank)			Total
	KP	KC	KPK	
1. Jawa Barat	218	378	305	901
2. Banten	52	69	68	189
3. DKI Jakarta	28	17	4	49
4. D.I Yogyakarta	46	51	104	201
5. Jawa Tengah	238	624	855	1.717
6. Jawa Timur	241	280	835	1.356
7. Bengkulu	5	7	1	13
8. Jambi	18	9	3	30
9. Aceh	1	-	10	11
10. Sumatera Utara	45	58	42	145
11. Sumatera Barat	64	48	74	186
12. Riau	27	14	22	63
13. Kepulauan Riau	44	31	6	81
14. Sumatera Selatan	21	19	9	49
15. Bangka Belitung	3	4	5	12
16. Lampung	23	37	17	77
17. Kalimantan Selatan	14	24	11	49
18. Kalimantan Barat	17	9	8	34
19. Kalimantan Timur	14	13	29	56
20. Kalimantan Tengah	6	9	9	24
21. Kalimantan Utara	2	1	8	11
22. Sulawesi Tengah	6	18	23	47
23. Sulawesi Selatan	18	16	8	42
24. Sulawesi Utara	15	29	19	63
25. Sulawesi Tenggara	15	7	2	24
26. Sulawesi Barat	2	1	-	3
27. Gorontalo	2	2	1	5
28. Nusa Tenggara Barat	19	58	32	109
29. Bali	128	63	100	291
30. Nusa Tenggara Timur	11	10	10	31
31. Maluku	1	10	11	22
32. Papua	7	18	4	29
33. Maluku Utara	2	7	3	12
34. Papua Barat	3	4	-	7
35. Lainnya / Others	-	-	-	-
Total	1.356	1.945	2.638	5.939

Tabel 2.15 Kegiatan Usaha BPR Syariah (Sharia Rural Banks Operation) Miliar Rp (Billion Rp)																
Indikator / Indicator	2021	2022	2023	2024										2025		
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan ¹⁾	Feb
Penyaluran Dana iB / Disbursement of Fund iB	16.033	18.955	21.873	21.643	21.380	21.397	21.616	21.645	22.043	22.443	22.562	22.812	22.915	23.522	23.290	23.054
Pembiayaan iB / Financing iB	11.984	14.448	17.025	17.423	17.696	17.664	17.877	17.977	18.141	18.379	18.520	18.756	18.825	18.986	19.019	19.139
Antar Bank Aktiva iB / Interbank Assets iB	4.050	4.507	4.848	4.220	3.684	3.733	3.739	3.668	3.902	4.064	4.042	4.056	4.090	4.537	4.271	3.915
Sumber Dana iB / Source of Funds iB	14.521	17.344	20.131	19.936	19.756	19.799	19.973	19.991	20.367	20.700	20.830	21.078	21.170	21.794	21.560	21.492
Dana Pihak Ketiga / Third Party Funds	11.592	13.446	15.270	15.194	15.119	15.200	15.289	15.290	15.654	15.917	16.053	16.260	16.364	16.844	16.735	16.671
Tabungan iB Wadiah / Wadiah Savings iB	2.296	2.583	3.032	2.720	2.640	2.564	2.642	2.662	2.744	2.746	2.760	2.827	2.820	3.043	2.855	2.764
Tabungan iB Mudharabah / Mudharabah Savings	1.601	1.762	1.959	1.941	1.890	1.898	1.943	1.914	1.981	2.034	2.090	2.108	2.164	2.254	2.258	2.208
Deposito iB Mudharabah / Deposit Mudharabah	7.694	9.102	10.279	10.534	10.590	10.738	10.704	10.713	10.929	11.137	11.204	11.326	11.380	11.548	11.622	11.699
Antar Bank Passiva / Interbank Liabilities	2.074	2.843	3.382	3.328	3.162	3.127	3.172	3.218	3.211	3.254	3.247	3.247	3.252	3.354	3.319	3.292
Pinjaman yang Diterima / Loan received	652	820	1.229	1.137	1.204	1.206	1.244	1.211	1.218	1.242	1.229	1.267	1.245	1.276	1.231	1.232
Kewajiban Lainnya / Other Liabilities	204	234	249	277	270	266	268	271	283	288	301	304	308	320	275	297
Beberapa Komponen Modal / Some Components of Capital	2.270	2.535	2.724	2.705	2.652	2.644	2.667	2.710	2.726	2.758	2.758	2.806	2.822	2.886	2.870	2.798
Modal Disetor / Paid-In Capital	1.758	1.985	2.257	2.269	2.282	2.304	2.310	2.332	2.352	2.362	2.363	2.387	2.388	2.411	2.413	2.421
Cadangan / Reserves	277	328	362	374	391	403	394	391	388	392	391	393	389	390	393	399
L/R Tahun berjalan / Current Earnings (Profit/Loss)	219	293	360	37	34	46	80	108	119	137	136	159	170	212	9	32
L/R Tahun Lalu / Last Year Earnings (Profit/Loss)	14	(71)	(255)	25	(55)	(109)	(117)	(122)	(133)	(133)	(132)	(133)	(125)	(127)	56	(54)

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		
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan ¹⁾	Feb
Aset / Assets	17.060	20.157	23.177	22.970	22.745	22.758	22.958	23.018	23.413	23.789	23.909	24.206	24.314	25.032	24.774	24.645
Pembiayaan iB / Financing iB	11.984	14.448	17.025	17.423	17.696	17.664	17.877	17.977	18.141	18.379	18.520	18.756	18.825	18.986	19.019	19.139
Lancar / Current	10.139	12.358	14.263	14.279	14.291	13.934	14.031	14.196	14.228	14.395	14.564	14.704	14.776	15.106	14.896	14.742
DPK	1.012	1.235	1.658	1.880	2.087	2.300	2.347	2.302	2.317	2.329	2.283	2.344	2.327	2.409	2.517	2.696
Kurang Lancar / Sub Standard	128	129	226	354	335	381	407	372	426	442	444	441	444	283	376	438
Diragukan / Doubtful	102	121	208	206	222	236	255	251	304	319	304	277	273	265	268	262
Macet / Lost	603	604	670	705	761	812	837	856	866	894	924	991	1.004	922	962	1.001
Non Performing Financing (Nominal) / Non Performing Financing (Nominal)	833	855	1.104	1.264	1.317	1.430	1.499	1.479	1.596	1.655	1.673	1.709	1.722	1.471	1.606	1.701
Non Performing Financing (%) / Non Performing Financing (%)	6,95	5,91	6,49	7,26	7,44	8,09	8,38	8,23	8,80	9,00	9,03	9,11	9,15	7,75	8,45	8,89

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
			Feb	Mar *)	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	458.325	497.658	496.076	504.081	502.366	509.733	514.165	519.810	517.253	517.924	522.186	523.523	523.784	521.863	527.993
NPL/NPF	6.342	9.271	10.174	9.736	10.073	10.248	10.120	10.746	10.755	9.845	10.299	10.419	10.180	10.476	10.640
2. Perikanan / Fishery	19.726	20.797	20.466	20.732	20.729	20.769	20.763	20.676	20.492	20.399	20.407	19.857	19.784	19.588	19.588
NPL/NPF	1.286	1.102	1.122	1.153	1.237	1.245	1.249	1.226	1.115	1.138	1.173	957	893	963	999
3. Pertambangan dan Penggalian / Mining and Quarrying	237.390	290.468	299.705	307.837	314.098	328.433	326.437	332.172	329.133	341.990	352.400	360.695	373.508	376.931	372.518
NPL/NPF	5.755	3.564	3.730	3.814	3.784	3.763	5.048	4.253	4.358	4.366	4.205	4.218	4.094	4.105	4.339
4. Industri Pengolahan / Processing Industry	1.067.006	1.117.340	1.101.415	1.128.541	1.164.819	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
NPL/NPF	40.184	36.383	35.569	36.310	37.024	37.688	38.584	39.141	38.004	37.373	37.546	38.139	35.970	35.363	35.992
5. Listrik, gas dan air / Electricity, Gas and Water	162.327	183.959	186.266	188.931	194.453	198.090	201.753	211.134	217.783	200.753	208.007	219.620	220.290	220.066	221.835
NPL/NPF	761	664	304	293	312	405	416	550	543	535	541	548	520	446	455
6. Konstruksi / Construction	396.583	395.097	386.577	390.064	388.261	389.088	393.436	394.213	394.062	402.766	394.507	398.861	395.178	384.636	388.436
NPL/NPF	14.080	14.284	15.079	14.675	15.275	15.554	14.729	15.259	15.209	14.593	14.160	13.229	11.744	10.947	10.791
7. Perdagangan Besar dan Eceran / Wholesale and Retail Trade	1.043.912	1.139.157	1.135.755	1.166.723	1.167.201	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
NPL/NPF	37.666	37.217	40.385	39.602	42.017	42.467	40.669	40.932	40.591	40.152	40.226	40.457	39.166	41.966	43.598
8. Penyediaan akomodasi dan penyediaan makan minum / Provision of accommodation and the provision of eating and drinking	123.620	130.793	130.119	129.883	133.387	133.982	135.773	135.086	135.656	136.210	137.816	138.311	137.352	136.479	136.482
NPL/NPF	6.636	3.880	4.338	4.291	4.797	4.944	4.527	4.172	4.463	4.521	4.519	4.413	3.783	3.776	3.608
9. Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications	313.052	373.419	374.421	387.437	395.253	405.983	412.014	412.535	408.343	416.446	417.817	417.906	444.980	450.965	447.320
NPL/NPF	5.116	3.773	4.091	4.080	4.095	4.129	3.994	3.691	3.630	3.566	3.614	3.534	4.236	4.126	4.265
10. Perantara Keuangan / Financial intermediaries	305.787	369.668	377.007	410.520	410.417	417.691	429.804	423.201	425.789	428.862	427.574	426.979	448.980	437.177	439.691
NPL/NPF	2.248	1.623	1.938	1.953	2.097	2.054	1.922	1.957	1.939	1.886	1.836	1.719	1.593	1.364	1.376
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	314.584	356.071	351.535	354.262	355.918	358.436	367.651	371.687	368.892	368.139	367.324	368.106	371.748	372.533	374.146
NPL/NPF	6.284	6.599	10.041	7.589	8.052	7.890	6.775	6.767	6.966	6.829	6.828	6.599	6.512	7.280	7.288
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / Government administration, Defense and Compulsory social security	43.829	65.292	64.839	66.283	68.607	69.362	77.369	80.114	78.863	78.258	84.975	89.474	96.690	97.193	96.887
NPL/NPF	0	1	4	4	74	74	74	74	71	71	71	1	0	0	1
13. Jasa Pendidikan / Education Services	14.893	16.877	17.115	17.118	17.022	17.197	17.331	17.411	17.533	17.451	17.445	17.655	17.914	17.964	18.180
NPL/NPF	258	228	255	237	237	247	227	217	208	213	218	251	247	260	256
14. Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	31.522	37.410	37.487	37.984	38.455	39.084	39.547	39.847	39.758	40.811	41.182	42.708	46.675	46.580	46.996
NPL/NPF	234	456	345	350	353	378	366	391	384	380	389	394	388	439	459
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / Community, Sociocultural, Entertainment and Other Individual Services	114.669	158.563	159.756	149.489	146.599	151.334	156.934	156.089	159.587	163.871	167.963	172.187	176.906	174.656	178.717
NPL/NPF	2.399	3.137	3.560	3.353	3.213	3.292	3.065	3.137	3.096	3.106	3.158	3.388	2.940	4.786	4.960
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	3.985	4.002	3.903	3.892	3.808	3.765	3.779	3.734	3.722	3.765	3.696	3.636	3.633	3.585	3.584
NPL/NPF	95	109	133	138	137	135,11	129,22	131,99	129,78	137,15	119,32	114,01	101,60	107,01	107,05
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency	22	18	17	17	15	14	13	12	12	261	270	11	11	11	11
NPL/NPF	-	0,15	-	0,02	0,40	0	0	0	0	0	0	1	1	1	1
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	668.307	637.903	683.263	689.624	697.266	704.365	707.448	709.140	715.842	718.945	723.582	732.805	736.755
NPL/NPF	11.831	15.382	16.654	14.870	16.816	16.961	16.709	17.215	17.210	17.300	17.951	18.848	18.530	20.397	21.251
- Untuk Pemilikan Flat atau Apartemen / For Apartement Ownership	27.945	29.552	29.497	29.630	29.714	29.995	30.316	30.611	30.666	30.821	31.018	31.171	31.468	31.895	31.912
NPL/NPF	542	710	770	777	824	832	795	814	790	795	810	865	844	980	998
- Untuk Pemilikan Ruko atau Rukan / For Shop House Ownership	20.995	22.476	22.977	20.114	27.985	28.030	28.205	28.292	28.410	28.532	28.636	28.805	28.898	28.965	29.190
NPL/NPF	1.005	935	1.005	2.737	1.487	1.334	1.286	1.261	1.239	1.244	1.188	1.169	1.087	1.153	1.182
- Untuk Pemilikan Kendaraan Bermotor / For Vehicles Ownership	115.955	131.419	133.420	134.794	135.875	135.736	133.191	135.550	135.747	137.812	139.800	142.442	142.092	141.535	141.709
NPL/NPF	1.756	2.594	2.676	2.781	2.917	3.085	3.041	3.133	3.141	3.189	3.194	3.211	3.191	3.167	3.100
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / Others	773.017	820.985	825.604	834.120	836.914	843.699	852.574	862.416	873.122	883.511	893.586	902.327	910.853	911.195	916.971
NPL/NPF	9.726	10.271	11.360	11.430	12.019	12.402	12.381	12.844	12.807	12.878	13.050	13.149	13.402	14.357	14.675
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others															
NPL/NPF	247.852	269.458	272.250	274.281	275.524	277.880	284.140	283.785	286.170	291.900	294.989	298.040	301.832	296.135	296.733
NPL/NPF	2.371	2.794	3.070	3.086	3.160	3.212	3.128	2.982	2.945	3.073	3.233	3.341	3.483	3.293	3.405

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		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	35,760	33,058	33,637	27,168	27,746	27,790	27,976	28,034	28,043	28,176	27,300	27,261	27,696	27,698	27,029
NPL/NPF	669	815	867	872	929	896	860	833	870	802	954	967	947	1,038	984
2. Perikanan / Fishery	2,622	2,146	1,941	1,610	1,656	1,643	1,641	1,638	1,634	1,591	1,621	1,609	1,579	1,559	
NPL/NPF	183	202	144	140	172	176	174	176	180	178	183	137	136	154	154
3. Pertambangan dan Penggalian / Mining and Quarrying	15,306	16,138	16,599	16,814	18,983	19,781	19,947	18,601	18,398	18,515	19,802	20,248	21,158	21,521	19,744
NPL/NPF	241	236	251	277	1,047	1,110	989	204	182	179	178	173	214	173	392
4. Industri Pengolahan / Processing Industry	98,216	97,424	94,802	96,642	102,300	102,398	103,791	104,829	105,063	104,956	106,940	109,208	116,277	114,339	109,783
NPL/NPF	2,333	2,040	2,076	2,071	2,282	2,436	2,460	2,467	2,464	2,396	2,448	2,447	2,624	2,958	2,485
5. Listrik, gas dan air / Electricity, Gas and Water	11,080	9,195	9,365	9,787	11,843	11,777	11,963	11,726	11,453	11,142	11,344	11,532	11,505	11,442	8,141
NPL/NPF	67	13	15	11	18	127	127	239	238	238	238	239	238	164	164
6. Konstruksi / Construction	44,281	38,974	36,192	36,680	38,380	38,742	39,423	40,157	40,563	39,122	38,979	38,544	37,811	36,272	34,204
NPL/NPF	2,012	1,762	1,938	1,965	2,394	2,364	2,340	2,342	2,367	2,486	2,450	2,430	2,316	2,359	2,348
7. Perdagangan Besar dan Eceran / Wholesale and Retail Trade	97,104	94,828	96,546	86,782	88,243	89,109	90,075	89,493	90,023	89,377	90,258	91,755	91,126	87,116	88,056
NPL/NPF	4,085	4,316	4,337	4,389	5,129	5,369	5,082	5,346	5,273	5,108	5,130	4,991	4,935	5,200	5,187
8. Penyediaan akomodasi dan penyediaan makan minum / Provision of accomodation and theprovision of eating and drinking	27,828	21,655	21,713	14,023	16,930	17,123	17,404	17,087	17,552	17,748	18,442	17,784	17,840	17,675	17,329
NPL/NPF	1,862	585	579	534	715	702	754	744	1,047	1,074	1,025	1,027	761	777	777
9. Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications	21,860	22,578	22,705	23,944	26,528	26,202	27,016	26,906	27,005	27,033	25,912	25,682	27,024	27,002	26,315
NPL/NPF	658	550	716	646	917	953	931	886	878	837	814	686	619	413	541
10. Perantara Keuangan / Financial intermediaries	49,509	53,749	49,514	50,456	53,137	54,743	55,556	55,642	55,556	55,130	55,812	56,311	57,167	56,535	51,275
NPL/NPF	496	256	378	380	731	718	725	750	777	768	726	726	609	620	625
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	40,856	43,365	41,938	40,153	43,089	42,906	43,608	45,502	45,388	44,621	45,471	46,143	40,755	45,407	38,258
NPL/NPF	1,044	1,210	1,302	1,244	1,586	1,543	1,552	1,487	1,498	1,482	1,426	1,424	1,419	2,122	2,139
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / Government administration, Defense and Compulsory social security	2,004	1,546	1,194	1,087	989	887	786	730	590	466	426	397	552	577	508
NPL/NPF	0	0	0	0	70	70	70	70	70	70	70	0	0	0	0
13. Jasa Pendidikan / Education Services	5,192	5,313	5,276	5,245	5,732	5,729	5,674	5,735	5,679	5,640	5,794	5,593	5,684	5,789	5,880
NPL/NPF	28	37	45	43	53	64	47	43	32	39	39	54	49	48	47
14. Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	4,609	4,522	4,701	4,156	4,380	4,372	4,489	4,497	4,646	4,689	4,814	5,682	5,801	5,661	5,087
NPL/NPF	87	67	67	66	86	113	134	171	170	171	166	164	165	164	170
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / Community, Sociocultural, Entertainment and Other Individual Services	10,687	9,760	9,689	7,797	7,792	7,871	7,943	7,664	7,965	8,296	8,298	8,453	8,807	9,049	9,357
NPL/NPF	353	230	283	275	339	338	317	300	298	302	325	331	310	322	334
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	1,895	1,939	1,939	178	180	179	178	176	176	173	154	153	156	154	150
NPL/NPF	20	13	27	22	23	23	23	23	23	25	8	8	8	8	8
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency	1	-	-	-	-	-	0	0	0	0	0	0	0	0	0
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	33,196	33,604	34,558	34,951	35,469	35,940	36,242	35,967	36,396	36,726	36,721	36,792	37,130
NPL/NPF	1,047	1,218	1,324	1,322	1,632	1,673	1,684	1,699	1,686	1,665	1,659	1,687	1,548	1,593	1,614
- Untuk Pemilikan Flat atau Apartemen / For Apartement Ownership	2,925	2,632	2,607	2,611	2,638	2,657	2,662	2,658	2,674	2,689	2,701	2,691	2,680	2,659	2,691
NPL/NPF	30	23	26	27	37	35	36	37	30	35	39	44	31	28	30
- Untuk Pemilikan Ruko atau Rukan / For Shop House Ownership	1,515	1,446	1,560	1,593	1,611	1,648	1,678	1,701	1,691	1,669	1,732	1,786	1,807	1,797	1,839
NPL/NPF	90	74	84	80	84	86	83	83	82	84	82	83	79	85	87
- Untuk Pemilikan Kendaraan Bermotor / For Vehicles Ownership	7,511	6,496	6,359	6,406	6,629	6,775	6,787	6,614	6,931	3,598	3,684	3,843	4,117	4,063	4,107
NPL/NPF	168	134	133	133	282	280	272	272	266	253	251	245	206	195	195
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / Others	176,002	166,575	167,632	159,866	171,236	172,628	174,704	177,092	179,891	181,912	184,547	186,692	188,167	188,896	188,940
NPL/NPF	3,620	1,826	2,082	2,081	3,358	3,429	3,374	3,429	3,472	3,352	3,410	3,496	3,392	3,597	3,693
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others															
NPL/NPF	80,868	86,152	87,753	88,908	89,060	90,025	91,060	92,042	93,419	96,435	98,221	99,276	100,088	101,086	101,827
NPL/NPF	783	825	924	924	929	978	939	918	927	951	942	977	1,022	1,090	1,138

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
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	13.594	17.330	16.819	24.588	24.152	25.515	25.313	25.747	25.280	24.848	24.941	25.177	25.558	24.277	24.442
NPL/NPF	561	680	722	769	750	785	764	773	780	785	800	805	775	755	771
2. Perikanan / <i>Fishery</i>	1.203	1.605	1.560	1.955	1.892	1.942	1.948	1.984	1.971	1.987	1.974	1.958	1.981	1.765	1.765
NPL/NPF	11	31	37	43	46	54	47	48	45	47	50	53	45	44	44
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	26.446	29.016	32.555	32.370	31.859	30.705	30.789	32.732	31.412	31.432	30.302	30.573	32.687	32.633	33.951
NPL/NPF	450	1.155	1.159	1.182	329	323	322	321	485	311	315	316	313	308	313
4. Industri Pengolahan / <i>Processing Industry</i>	131.594	144.317	146.362	150.169	147.176	145.760	149.990	148.941	142.091	133.843	135.177	139.786	144.913	139.915	146.963
NPL/NPF	4.027	4.037	3.927	4.808	4.666	5.072	5.342	5.486	5.342	5.043	5.097	5.732	5.738	5.258	5.668
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	10.154	15.055	14.337	14.670	12.543	12.752	13.196	13.203	12.649	12.635	13.021	13.207	13.769	13.699	17.530
NPL/NPF	6	17	18	15	13	13	13	13	13	13	13	13	14	14	14
6. Konstruksi / <i>Construction</i>	52.727	60.018	59.511	59.681	57.429	57.938	59.144	59.367	59.335	59.243	57.569	56.674	56.015	47.608	50.383
NPL/NPF	1.297	2.555	2.827	2.671	2.788	2.926	2.463	2.778	2.764	2.603	2.849	2.398	2.195	1.759	1.755
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	89.670	115.495	109.748	131.884	122.504	123.324	124.753	122.306	121.425	121.489	126.809	127.129	122.479	111.451	113.214
NPL/NPF	3.118	4.293	4.712	4.692	4.650	4.639	4.442	4.509	4.525	4.821	4.857	5.021	5.229	4.556	5.025
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	3.877	9.842	10.068	17.533	14.429	14.363	14.512	14.588	14.739	15.108	15.211	15.353	15.692	15.442	16.047
NPL/NPF	266	191	198	208	232	233	232	235	240	243	246	250	242	226	226
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	28.511	36.211	35.061	35.439	35.024	37.287	35.785	37.835	38.075	36.707	34.071	34.411	37.554	38.515	41.671
NPL/NPF	403	704	763	748	460	433	419	420	426	434	423	426	440	449	453
10. Perantara Keuangan / <i>Financial intermediaries</i>	66.749	80.485	80.246	88.274	83.460	82.191	89.708	85.867	82.768	85.672	85.348	84.259	93.145	87.526	93.954
NPL/NPF	268	400	468	487	268	265	216	221	218	178	185	181	166	126	126
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	65.845	72.368	69.197	72.665	71.096	71.088	71.902	72.297	70.138	68.369	69.834	69.914	69.785	70.589	76.555
NPL/NPF	1.423	1.439	1.727	1.555	1.430	1.431	1.407	1.423	1.422	1.428	1.407	1.400	1.371	1.337	1.341
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	788	1.722	1.758	1.841	1.923	1.924	2.129	2.171	2.278	2.662	2.626	2.567	2.529	2.537	2.548
NPL/NPF	-	1	1	1	0	0	0	0	0	0	0	0	0	0	1
13. Jasa Pendidikan / <i>Education Services</i>	1.210	2.686	2.677	2.699	2.145	2.168	2.176	2.182	2.192	2.178	2.186	2.469	2.509	1.557	1.544
NPL/NPF	103	121	132	114	107	107	107	107	107	107	110	110	110	110	109
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	2.769	2.964	2.714	2.742	2.613	2.633	2.622	2.612	2.610	2.642	2.668	2.686	2.845	2.650	3.316
NPL/NPF	18	193	54	55	27	30	18	19	17	18	21	21	18	13	19
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	7.174	7.933	7.979	10.301	9.534	9.585	9.612	9.737	9.939	9.787	9.741	9.739	9.717	8.718	8.786
NPL/NPF	110	522	546	551	208	213	184	194	197	192	194	220	223	244	289
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	786	777	695	2.450	2.435	2.415	2.403	2.395	2.389	2.392	2.373	2.369	2.376	2.347	2.358
NPL/NPF	18	21	22	28	29	28	29	33	33	36	37	36	35	36	36
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
NPL/NPF	-	-	-	-	0	-	-	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>	15.379	18.944	19.079	19.190	18.151	18.256	18.270	18.448	18.517	18.505	18.562	18.575	18.572	8.364	8.428
NPL/NPF	1.007	1.498	1.581	1.473	1.159	1.193	1.160	1.179	1.179	1.166	1.128	1.136	1.086	791	790
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	693	1.104	1.077	1.083	1.038	1.029	972	1.033	1.027	1.018	1.011	1.005	982	813	813
NPL/NPF	28	55	59	61	48	46	35	44	46	42	41	41	34	29	32
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	295	495	508	508	515	505	506	519	574	582	590	587	586	545	544
NPL/NPF	60	57	70	70	67	68	69	64	64	63	51	50	49	45	44
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	3.323	4.684	5.520	5.619	5.465	5.463	3.177	5.478	5.443	5.451	5.448	5.416	5.403	5.398	5.703
NPL/NPF	69	268	276	265	98	107	68	105	107	124	116	118	116	134	123
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	105.901	141.458	143.099	154.333	144.148	146.130	147.738	149.612	152.455	155.196	156.401	157.459	158.338	99.331	101.783
NPL/NPF	675	2.149	2.279	2.328	1.183	1.269	1.136	1.158	1.113	1.135	1.156	1.124	1.147	1.141	1.158
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>															
NPL/NPF	75.078	70.279	70.271	70.188	70.512	70.814	73.689	71.559	71.190	72.572	72.838	72.962	73.150	58.556	58.807
NPL/NPF	467	470	523	510	545	555	507	451	427	458	465	446	445	377	444

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		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	59.434	62.077	60.724	63.552	61.923	62.865	64.307	65.143	63.567	63.254	66.587	66.635	70.402	70.300	72.632
NPL/NPF	797	792	776	772	788	806	814	796	805	804	804	804	797	836	831
2. Perikanan / Fishery	1.916	1.990	1.872	1.964	2.026	2.041	2.058	1.932	1.749	1.698	1.710	1.756	1.709	1.915	1.902
NPL/NPF	204	187	185	184	190	191	192	192	84	85	97	92	92	100	104
3. Pertambangan dan Penggalian / Mining and Quarrying	54.986	56.060	59.602	61.565	62.009	62.652	60.092	56.858	56.082	55.068	56.111	60.950	62.672	64.661	64.542
NPL/NPF	291	266	353	352	361	359	359	367	354	559	348	379	256	257	258
4. Industri Pengolahan / Processing Industry	291.381	288.837	287.328	293.167	302.715	296.110	301.089	308.335	300.664	303.604	312.190	306.298	312.620	319.901	327.001
NPL/NPF	11.986	8.709	8.669	8.583	8.603	8.578	7.955	8.330	7.672	7.505	7.098	7.029	7.003	7.204	7.609
5. Listrik, gas dan air / Electricity, Gas and Water	30.865	39.464	39.231	39.392	37.799	38.579	38.071	38.442	37.489	37.293	40.161	40.700	43.475	44.032	45.096
NPL/NPF	427	362	195	193	198	185	197	196	189	183	188	189	189	190	198
6. Konstruksi / Construction	114.604	101.607	98.093	98.396	97.114	97.814	98.912	98.720	98.283	100.280	95.586	97.719	94.460	96.237	93.987
NPL/NPF	7.432	7.167	7.459	7.220	7.237	7.509	7.588	7.857	7.806	7.215	7.021	6.593	5.596	5.052	4.900
7. Perdagangan Besar dan Eceran / Wholesale and Retail Trade	193.308	210.642	216.892	224.142	225.028	223.158	228.153	223.151	223.273	232.377	230.213	227.985	223.542	226.207	233.207
NPL/NPF	9.158	7.629	7.683	7.571	7.925	7.799	7.773	7.677	7.621	7.612	7.583	7.479	7.633	8.458	8.655
8. Penyediaan akomodasi dan penyediaan makan minum / Provision of accomodation and theprovision of eating and drinking	24.241	23.293	23.067	23.119	23.178	23.895	23.995	23.854	23.722	23.711	24.068	24.516	24.115	24.340	24.136
NPL/NPF	1.801	1.216	1.516	1.521	1.542	1.732	1.529	1.221	1.211	1.194	1.229	1.228	925	966	974
9. Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications	79.997	97.341	98.445	100.186	103.938	103.997	105.468	107.524	103.795	106.284	108.155	108.355	112.577	115.548	116.593
NPL/NPF	904	923	944	895	888	901	907	913	903	898	915	941	914	917	927
10. Perantara Keuangan / Financial intermediaries	104.207	125.670	121.285	134.752	136.985	141.159	141.991	136.482	139.423	140.643	141.372	137.209	144.653	138.709	139.303
NPL/NPF	1.230	777	797	796	801	773	803	810	808	806	789	789	795	588	589
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	101.493	115.019	108.516	108.115	107.167	107.799	110.115	111.842	111.154	111.243	112.698	113.303	115.633	111.895	111.073
NPL/NPF	2.211	2.249	4.656	2.252	2.302	2.226	2.196	2.239	2.410	2.623	2.614	2.419	2.392	2.459	2.444
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / Government administration, Defense and Compulsory social security	7	4.345	3.167	3.167	3.188	3.481	3.590	3.767	3.808	3.852	3.921	3.883	4.019	4.162	4.165
NPL/NPF	-	-	0	0	0	1	0	0	0	0	0	0	0	0	0
13. Jasa Pendidikan / Education Services	5.197	5.609	5.777	5.833	5.825	5.906	5.954	5.946	6.046	6.041	5.874	5.915	5.982	6.894	6.987
NPL/NPF	95	42	46	46	46	41	44	46	48	48	51	57	58	59	56
14. Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	9.446	11.809	11.410	11.952	12.271	12.489	12.505	12.622	12.751	13.246	13.406	13.812	16.673	16.824	17.054
NPL/NPF	65	77	83	84	85	84	83	78	75	75	86	86	86	91	94
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / Community, Sociocultural,Entertainment and Other Individual Services	10.055	11.659	10.966	10.854	10.924	10.973	11.336	11.685	11.920	12.393	12.662	12.860	13.253	13.665	15.177
NPL/NPF	298	218	217	243	235	277	244	235	232	236	234	233	230	271	275
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	283	269	274	274	248	250	258	268	272	277	266	270	274	267	262
NPL/NPF	13	16	16	21	21	21	21	21	20	21	22	22	21	20	19
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency	1	1	1	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	425.841	428.245	430.100	433.283	437.374	441.487	442.372	442.725	446.077	446.631	447.529	459.449	461.877
NPL/NPF	6.552	8.139	8.724	8.570	9.098	9.100	9.015	9.565	9.601	9.638	10.350	11.143	11.051	12.504	13.164
- Untuk Pemilikan Flat atau Apartemen / For Apartement Ownership	15.269	16.334	16.353	16.436	16.444	16.586	16.809	16.941	16.958	17.043	17.080	17.140	17.315	17.391	17.403
NPL/NPF	313	391	411	426	453	473	457	474	465	463	456	490	483	546	558
- Untuk Pemilikan Ruko atau Rukan / For Shop House Ownership	12.795	14.286	14.546	14.698	14.749	14.785	14.856	14.930	15.015	15.108	15.148	15.198	15.221	15.163	15.189
NPL/NPF	462	496	511	512	540	463	483	489	503	507	481	479	455	502	494
- Untuk Pemilikan Kendaraan Bermotor / For Vehicles Ownership	37.045	43.391	43.536	44.126	44.219	43.617	44.042	44.469	44.566	48.817	50.250	52.515	51.022	51.516	51.812
NPL/NPF	466	623	649	696	744	816	815	844	877	918	935	952	849	898	876
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / Others	140.330	157.408	159.742	163.377	164.228	165.913	167.785	169.412	171.501	174.260	176.113	177.851	179.427	238.996	240.809
NPL/NPF	1.938	2.235	2.420	2.522	2.597	2.707	2.670	2.746	2.774	2.813	2.871	2.898	2.941	3.189	3.216
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others															
NPL/NPF	19.260	27.883	27.534	27.500	27.555	27.517	27.894	27.832	27.987	28.224	28.144	28.546	28.921	43.537	42.969
NPL/NPF	372	533	565	600	592	580	565	536	522	525	626	630	636	686	660

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
			Feb	Mar *)	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	349.536	385.193	384.897	388.773	388.545	393.562	396.568	400.886	400.363	401.646	403.358	404.451	400.128	399.588	403.890
NPL/NPF	4.315	6.985	7.809	7.324	7.607	7.761	7.682	8.343	8.299	7.455	7.742	7.842	7.661	7.847	8.053
2. Perikanan / Fishery	13.985	15.056	15.093	15.202	15.155	15.144	15.115	15.122	15.138	15.124	15.106	14.522	14.486	14.329	14.362
NPL/NPF	887	682	756	786	830	824	836	809	807	827	844	675	619	664	697
3. Pertambangan dan Penggalian / Mining and Quarrying	140.653	189.254	190.949	197.088	201.247	215.295	215.609	223.980	223.241	236.975	246.185	248.924	256.990	258.116	254.281
NPL/NPF	4.773	1.908	1.967	2.002	2.047	1.971	3.379	3.362	3.337	3.316	3.364	3.350	3.311	3.367	3.377
4. Industri Pengolahan / Processing Industry	545.814	586.763	572.922	588.563	612.628	609.642	610.788	611.925	604.117	616.008	631.721	646.403	650.326	641.420	643.909
NPL/NPF	21.838	21.598	20.898	20.847	21.472	21.602	22.828	22.859	22.527	22.430	22.903	22.931	20.604	19.944	20.230
5. Listrik, gas dan air / Electricity, Gas and Water	110.228	120.245	123.333	125.082	132.267	134.982	138.523	147.763	156.193	139.683	143.481	154.181	151.541	150.892	151.067
NPL/NPF	262	273	76	75	84	79	79	102	103	101	102	107	79	78	79
6. Konstruksi / Construction	184.971	194.498	192.780	195.307	195.337	194.594	195.956	195.969	195.880	204.122	202.373	205.924	206.892	204.519	209.862
NPL/NPF	3.338	2.800	2.855	2.819	2.857	2.755	2.338	2.282	2.273	2.288	1.841	1.809	1.638	1.776	1.788
7. Perdagangan Besar dan Eceran / Wholesale and Retail Trade	663.830	718.192	712.569	723.915	731.427	738.685	747.303	742.899	742.605	757.973	756.146	747.437	749.707	739.114	737.710
NPL/NPF	21.305	20.980	23.653	22.950	24.313	24.660	23.373	23.400	23.172	22.611	22.655	22.966	21.369	23.752	24.730
8. Penyediaan akomodasi dan penyediaan makan minum / Provision of accomodation and theprovision of eating and drinking	67.675	76.002	75.270	75.208	78.850	78.601	79.862	79.557	79.643	79.643	80.095	80.658	79.705	79.023	78.970
NPL/NPF	2.707	1.888	2.046	2.028	2.307	2.278	2.011	1.972	1.966	2.010	2.019	1.907	1.855	1.806	1.632
9. Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications	182.684	217.289	218.210	227.869	229.763	238.497	243.746	240.270	239.469	246.423	249.679	249.458	267.825	269.900	262.740
NPL/NPF	3.150	1.596	1.669	1.791	1.831	1.843	1.737	1.472	1.424	1.397	1.462	1.481	2.264	2.347	2.345
10. Perantara Keuangan / Financial intermediaries	85.322	109.764	125.962	137.039	136.836	139.598	142.549	145.210	148.042	147.418	145.041	149.200	154.015	154.407	155.159
NPL/NPF	254	190	295	290	298	298	177	176	137	134	136	23	24	29	36
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	106.390	125.319	131.884	133.330	134.566	136.643	142.026	142.045	142.213	143.907	139.322	138.746	145.575	144.642	148.259
NPL/NPF	1.605	1.701	2.356	2.537	2.733	2.691	1.620	1.619	1.636	1.297	1.382	1.356	1.329	1.362	1.365
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / Government administration, Defense and Compulsory social security	41.030	57.679	58.721	60.189	62.508	63.071	70.864	73.446	72.187	71.279	78.003	82.627	89.590	89.918	89.666
NPL/NPF	-	0	3	3	3	3	3	3	0	0	0	0	0	-	-
13. Jasa Pendidikan / Education Services	3.295	3.269	3.385	3.341	3.320	3.394	3.527	3.549	3.617	3.592	3.592	3.678	3.739	3.724	3.769
NPL/NPF	32	28	31	34	32	36	29	22	21	18	18	30	31	42	43
14. Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	14.697	18.115	18.662	19.134	19.193	19.591	19.930	20.115	19.750	20.235	20.295	20.528	21.356	21.445	21.539
NPL/NPF	64	119	141	144	155	150	131	123	123	116	116	122	119	171	175
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / Community, Sociocultural, Entertainment and Other Individual Services	86.752	129.210	131.123	120.537	118.349	122.905	128.044	127.002	129.763	133.394	137.262	141.134	145.128	143.224	145.396
NPL/NPF	1.639	2.167	2.515	2.284	2.432	2.464	2.319	2.408	2.369	2.376	2.406	2.604	2.178	3.950	4.062
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	1.020	1.016	994	990	944	921	940	896	884	922	903	843	828	817	813
NPL/NPF	44	59	68	67	64	63	57	55	53	56	53	48	37	43	44
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency	18	15	14	14	12	12	11	10	10	259	268	9	9	9	9
NPL/NPF	-	0	-	0	0	0	0	0	0	0	0	1	1	1	1
18. Kegiatan yang belum jelas batasannya / Business Activities which are not clearly defined	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin															
Rumah Tangga / House Hold															
- Untuk Pemilikan Rumah Tinggal / For Home Ownership	158.544	188.861	190.192	156.863	200.454	203.133	206.154	208.490	210.316	211.943	214.806	217.012	220.760	228.199	229.320
NPL/NPF	3.226	4.526	5.025	3.505	4.926	4.994	4.850	4.771	4.744	4.832	4.813	4.882	4.845	5.509	5.682
- Untuk Pemilikan Flat atau Apartemen / For Apartement Ownership	9.059	9.482	9.460	9.501	9.594	9.724	9.873	9.979	10.007	10.072	10.226	10.335	10.491	11.032	11.005
NPL/NPF	171	242	274	263	286	278	266	259	248	255	274	289	296	376	377
- Untuk Pemilikan Ruko atau Rukan / For Shop House Ownership	6.390	6.249	6.364	53.315	11.110	11.092	11.164	11.142	11.131	11.173	11.165	11.234	11.283	11.460	11.618
NPL/NPF	393	309	340	2.075	797	717	650	624	590	591	574	557	504	521	557
- Untuk Pemilikan Kendaraan Bermotor / For Vehicles Ownership	68.076	76.848	78.005	78.643	79.562	79.883	79.184	78.989	78.807	79.947	80.418	80.668	81.550	80.559	80.086
NPL/NPF	1.053	1.569	1.618	1.687	1.794	1.882	1.886	1.912	1.891	1.895	1.892	1.896	2.020	1.939	1.906
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / Others	350.784	355.545	355.131	356.544	357.301	359.028	362.347	366.301	369.275	372.142	376.526	380.325	384.922	383.972	385.439
NPL/NPF	3.493	4.061	4.580	4.499	4.881	4.997	5.201	5.512	5.449	5.578	5.613	5.631	5.922	6.430	6.608
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others															
NPL/NPF	72.799	85.144	86.692	87.685	88.397	89.524	91.497	92.352	93.574	94.668	95.786	97.257	99.673	92.955	93.129
NPL/NPF	812	966	1.058	1.052	1.094	1.099	1.117	1.077	1.068	1.139	1.200	1.288	1.380	1.140	1.163

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
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
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	3.192.017	3.273.269	3.319.148	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
NPL/NPF	95.607	90.069	93.607	92.574	95.338	96.835	95.807	96.416	95.444	93.801	93.270	93.043	89.965	93.212	95.197
2. Investasi / Investment	1.710.944	1.920.752	1.950.443	1.990.525	2.002.260	2.038.685	2.063.182	2.077.144	2.056.025	2.063.920	2.121.535	2.143.787	2.182.313	2.198.604	2.235.617
NPL/NPF	33.737	32.222	37.461	35.004	37.441	37.679	36.087	36.230	36.020	34.911	35.634	35.338	32.404	33.193	33.938
3. Konsumsi / Consumption	1.772.331	1.933.656	1.952.055	1.980.842	1.989.275	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
NPL/NPF	27.232	32.686	35.534	35.682	37.222	37.826	37.339	38.249	38.132	38.481	39.425	40.582	40.537	43.347	44.611
Total Kredit/Pembiayaan / Total Credit/Financing	6.423.564	7.090.243	7.094.514	7.244.637	7.310.683	7.376.114	7.478.404	7.514.618	7.507.704	7.579.250	7.656.895	7.717.257	7.827.148	7.782.219	7.825.494
NPL/NPF	156.576	154.977	166.603	163.260	170.002	172.339	169.234	170.895	169.596	167.192	168.329	168.963	162.906	169.752	173.745
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	189.896	184.109	183.627	184.917	205.748	200.596	195.075	200.469	187.268	174.613	178.258	180.072	186.123	188.514	189.420
NPL/NPF	5.533	5.237	5.476	5.989	5.568	5.654	5.006	4.869	4.655	3.882	3.781	4.712	4.705	5.517	5.526
2. Impor / Import	86.567	105.929	100.717	110.502	110.380	107.934	114.619	109.912	111.218	111.308	115.651	121.739	120.765	117.222	117.290
NPL/NPF	1.948	1.446	1.465	1.431	1.451	1.432	1.428	1.576	1.431	1.527	1.556	1.514	1.574	1.392	1.503
3. Lainnya / Other	6.147.100	6.800.205	6.810.171	6.949.217	6.994.555	7.067.585	7.168.710	7.204.238	7.209.218	7.293.329	7.362.987	7.415.446	7.520.260	7.476.483	7.518.784
NPL/NPF	149.094	148.294	159.662	155.840	162.982	165.254	162.800	164.450	163.510	161.783	162.992	162.737	156.627	162.844	166.716
Total Kredit/Pembiayaan / Total Credit/Financing	6.423.564	7.090.243	7.094.514	7.244.637	7.310.683	7.376.114	7.478.404	7.514.618	7.507.704	7.579.250	7.656.895	7.717.257	7.827.148	7.782.219	7.825.494
NPL/NPF	156.576	154.977	166.603	163.260	170.002	172.339	169.234	170.895	169.596	167.192	168.329	168.963	162.906	169.752	173.745

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	
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	
Jenis Penggunaan / Type of Use																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party																
1. Modal Kerja / Working Capital	313.815	309.136	300.462	272.386	286.496	287.945	293.033	293.041	294.495	292.034	294.516	299.773	305.168	297.146	287.126	
NPL/NPF	10.574	9.374	9.767	9.682	12.425	12.817	12.451	11.993	12.061	11.893	11.953	11.640	11.534	11.828	12.168	
2. Investasi / Investment	154.996	147.053	147.289	150.134	161.413	163.308	164.439	165.377	165.239	164.641	166.847	166.595	165.798	170.668	155.550	
NPL/NPF	3.564	2.956	3.257	3.253	4.065	4.184	4.136	4.088	4.306	4.263	4.228	4.166	3.817	4.693	4.188	
3. Konsumsi / Consumption	300.222	295.346	299.106	292.987	305.732	308.684	312.361	316.046	320.848	322.269	327.281	331.014	333.580	335.293	336.533	
NPL/NPF	5.676	4.100	4.573	4.567	6.322	6.481	6.388	6.438	6.465	6.340	6.383	6.532	6.278	6.588	6.756	
Total Kredit/Pembiayaan / Total Credit/Financing	769.034	751.536	746.858	715.508	753.641	759.937	769.833	774.464	780.582	778.944	788.644	797.381	804.546	803.108	779.209	
NPL/NPF	19.814	16.430	17.598	17.502	22.811	23.482	22.974	22.519	22.831	22.496	22.564	22.338	21.629	23.109	23.112	
Orientasi Penggunaan / User Orientation																
Kredit kepada Pihak Ketiga / Credit to Third Party																
1. Ekspor / Export	12.504	12.006	11.101	11.853	12.202	12.458	12.538	12.270	11.933	10.715	10.567	10.299	10.939	10.554	10.592	
NPL/NPF	341	188	189	190	193	269	258	257	249	238	243	244	245	171	92	
2. Impor / Import	3.348	4.032	4.860	4.499	4.408	3.868	4.156	4.359	4.162	3.981	3.979	4.032	4.546	4.287	4.459	
NPL/NPF	19	75	68	68	68	68	97	97	66	68	85	79	76	81	117	
3. Lainnya / Other	753.182	735.499	730.896	699.157	737.031	743.611	753.139	757.835	764.487	764.248	774.098	783.050	789.061	788.267	764.159	
NPL/NPF	19.454	16.166	17.341	17.244	22.551	23.146	22.619	22.166	22.516	22.190	22.236	22.015	21.307	22.857	22.903	
Total Kredit/Pembiayaan / Total Credit/Financing	769.034	751.536	746.858	715.508	753.641	759.937	769.833	774.464	780.582	778.944	788.644	797.381	804.546	803.108	779.209	
NPL/NPF	19.814	16.430	17.598	17.502	22.811	23.482	22.974	22.519	22.831	22.496	22.564	22.338	21.629	23.109	23.112	

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
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party															
1. Modal Kerja / Working Capital	362.072	430.076	426.869	482.513	464.811	464.131	478.639	475.906	465.286	462.653	465.737	467.094	475.243	449.816	465.417
NPL/NPF	9.661	13.482	14.013	14.941	13.911	14.493	14.028	14.580	14.524	14.040	14.389	14.745	14.689	13.241	13.542
2. Investasi / Investment	141.026	167.752	164.420	166.751	155.404	157.461	157.345	158.061	154.006	148.341	148.116	151.178	158.313	151.415	169.612
NPL/NPF	2.418	2.876	3.301	2.986	2.091	2.060	1.978	2.001	2.091	2.220	2.214	2.238	2.225	1.994	2.647
3. Konsumsi / Consumption	200.668	236.964	239.554	250.921	239.828	242.197	244.352	246.649	249.206	253.325	254.849	256.005	257.031	173.007	176.080
NPL/NPF	2.305	4.496	4.788	4.709	3.100	3.238	2.975	3.001	2.936	2.988	2.956	2.915	2.876	2.518	2.592
Total Kredit/Pembiayaan / Total Credit/Financing	703.766	834.792	830.843	900.185	860.044	863.789	880.336	880.616	868.498	864.320	868.702	874.277	890.587	774.239	811.109
NPL/NPF	14.385	20.853	22.101	22.637	19.103	19.791	18.981	19.582	19.551	19.248	19.560	19.898	19.790	17.752	18.781
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	30.726	31.336	33.212	34.718	38.274	36.954	38.174	39.008	37.245	31.038	32.601	34.649	37.467	37.970	37.492
NPL/NPF	2.028	775	788	1.526	1.352	1.363	1.368	1.363	1.298	653	628	1.399	1.409	1.404	1.408
2. Impor / Import	6.655	4.709	5.327	6.638	7.305	6.425	6.608	5.707	6.249	5.829	6.221	6.384	5.989	6.343	6.245
NPL/NPF	434	319	320	321	323	323	323	440	319	410	414	415	416	111	112
3. Lainnya / Other	666.386	798.747	792.303	858.830	814.464	820.410	835.555	835.900	825.004	827.452	829.880	833.244	847.131	729.926	767.372
NPL/NPF	11.922	19.759	20.992	20.789	17.428	18.105	17.290	17.779	17.934	18.186	18.518	18.084	17.965	16.237	17.261
Total Kredit/Pembiayaan / Total Credit/Financing	703.766	834.792	830.843	900.185	860.044	863.789	880.336	880.616	868.498	864.320	868.702	874.277	890.587	774.239	811.109
NPL/NPF	14.385	20.853	22.101	22.637	19.103	19.791	18.981	19.582	19.551	19.248	19.560	19.898	19.790	17.752	18.781

Tabel 3.9. Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 3 Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan (Credit/Financing and NPL/NPF of Commercial Banks - KBMI 3 to Non Bank Third Party Based on Types and Orientation of Use) Miliar Rp (Billion Rp)																
Keterangan / Items	2022	2023	2024												2025	
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	
Jenis Penggunaan / Type of Use																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party																
1. Modal Kerja / Working Capital	666.861	714.983	706.429	735.580	746.071	741.321	755.764	751.278	744.506	760.011	767.197	759.787	768.321	770.347	783.245	
NPL/NPF	27.020	22.878	23.395	22.825	22.007	22.188	21.639	21.836	21.453	20.938	20.161	19.753	18.744	20.016	20.155	
2. Investasi / Investment	414.560	440.707	440.222	444.850	446.268	451.848	452.129	455.292	449.492	451.251	457.782	462.379	477.738	485.209	489.873	
NPL/NPF	9.893	7.751	10.199	7.907	9.215	9.294	9.065	9.142	8.784	8.926	8.916	8.587	8.244	7.455	7.777	
3. Konsumsi / Consumption	605.788	679.217	687.552	694.382	697.296	701.701	708.761	715.071	718.399	726.176	732.814	737.880	739.434	826.053	830.059	
NPL/NPF	10.103	12.417	13.279	13.325	14.023	14.139	14.005	14.654	14.742	14.864	15.720	16.590	16.416	18.326	18.968	
Total Kredit/Pembiayaan / Total Credit/Financing	1.687.209	1.834.908	1.834.203	1.874.812	1.889.635	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	
NPL/NPF	47.016	43.046	46.873	44.057	45.245	45.621	44.708	45.631	44.979	44.727	44.796	44.930	43.403	45.797	46.900	
Orientasi Penggunaan / User Orientation																
Kredit kepada Pihak Ketiga / Credit to Third Party																
1. Ekspor / Export	50.019	49.319	50.132	50.308	62.542	59.505	56.432	64.295	56.913	52.202	53.448	52.234	54.549	56.995	59.726	
NPL/NPF	870	1.246	1.285	1.211	860	863	826	829	824	819	836	839	845	853	954	
2. Impor / Import	50.197	59.664	56.101	66.060	64.634	62.488	66.338	62.874	63.337	65.315	66.761	71.783	68.546	65.106	64.835	
NPL/NPF	700	648	655	634	639	637	637	734	732	729	749	751	837	832	858	
3. Lainnya / Other	1.586.993	1.725.925	1.727.970	1.758.444	1.762.459	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	
NPL/NPF	45.446	41.152	44.933	42.213	43.746	44.122	43.245	44.068	43.423	43.179	43.211	43.341	41.722	44.112	45.088	
Total Kredit/Pembiayaan / Total Credit/Financing	1.687.209	1.834.908	1.834.203	1.874.812	1.889.635	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	
NPL/NPF	47.016	43.046	46.873	44.057	45.245	45.621	44.708	45.631	44.979	44.727	44.796	44.930	43.403	45.797	46.900	

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	
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	
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	1.758.257	1.782.791	1.821.770	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	
NPL/NPF	48.351	44.335	46.432	45.125	46.996	47.337	47.690	48.008	47.407	46.930	46.768	46.905	44.997	48.128	49.332	
2. Investasi / Investment	1.000.362	1.165.240	1.198.511	1.228.790	1.239.175	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	
NPL/NPF	17.862	18.639	20.704	20.858	22.070	22.140	20.908	20.999	20.839	19.502	20.276	20.346	18.119	19.051	19.327	
3. Konsumsi / Consumption	665.652	722.128	725.843	742.551	746.419	752.383	760.219	767.252	773.110	779.945	788.927	796.831	808.680	808.177	810.598	
NPL/NPF	9.148	11.673	12.895	13.081	13.777	13.967	13.972	14.156	13.989	14.289	14.366	14.544	14.967	15.915	16.294	
Total Kredit/Pembiayaan / Total Credit/Financing	3.263.554	3.669.008	3.682.611	3.754.132	3.807.364	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	
NPL/NPF	75.361	74.648	80.032	79.064	82.843	83.445	82.570	83.163	82.235	80.721	81.410	81.796	78.084	83.094	84.953	
Orientasi Penggunaan / User Orientation																
Kredit kepada Pihak Ketiga / Credit to Third Party																
1. Ekspor / Export	96.647	91.449	89.181	88.039	92.730	91.678	87.931	84.895	81.176	80.659	81.642	82.889	83.168	82.996	81.611	
NPL/NPF	2.294	3.028	3.213	3.062	3.163	3.159	2.553	2.420	2.283	2.172	2.075	2.230	2.206	3.089	3.072	
2. Impor / Import	26.367	37.524	34.428	33.306	34.034	35.153	37.517	36.972	37.471	36.182	38.690	39.541	41.685	41.486	41.752	
NPL/NPF	795	404	422	409	422	405	371	305	315	321	308	270	245	368	417	
3. Lainnya / Other	3.140.540	3.540.035	3.559.001	3.632.787	3.680.601	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	
NPL/NPF	72.272	71.216	76.396	75.593	79.258	79.881	79.646	80.437	79.637	78.228	79.027	79.297	75.633	79.638	81.464	
Total Kredit/Pembiayaan / Total Credit/Financing	3.263.554	3.669.008	3.682.611	3.754.132	3.807.364	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	
NPL/NPF	75.361	74.648	80.032	79.064	82.843	83.445	82.570	83.163	82.235	80.721	81.410	81.796	78.084	83.094	84.953	

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
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
1. KBMI 1	1.010	480	474	490	920	918	937	953	963	944	948	965	950	967	962
NPL/NPF	168	18	18	19	173	175	179	181	183	159	161	164	155	158	161
2. KBMI 2	10.286	5.383	5.495	5.503	5.114	5.169	5.202	5.254	5.291	5.353	5.404	5.471	5.446	5.568	5.613
NPL/NPF	186	272	276	278	130	137	137	138	137	145	149	158	155	158	164
3. KBMI 3	28.386	36.876	37.260	37.472	37.872	37.634	38.222	38.175	38.389	38.782	38.593	39.058	39.462	39.935	39.575
NPL/NPF	521	648	684	712	725	734	725	705	690	695	816	823	838	815	786
4. KBMI 4	45.844	51.769	52.022	52.371	52.515	52.812	53.909	54.214	54.805	55.194	54.658	55.351	56.533	56.956	56.978
NPL/NPF	509	634	672	685	698	709	715	696	684	697	723	756	907	946	956
5. Bank Umum / Commercial Bank	85.527	94.509	95.251	95.837	96.422	96.533	98.270	98.595	99.449	100.273	99.603	100.845	102.391	103.426	103.127
NPL/NPF	1.384	1.571	1.650	1.694	1.725	1.755	1.755	1.719	1.694	1.696	1.850	1.901	2.055	2.076	2.067

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
				Feb	Mar *)	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
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	496.076	504.081	502.366	509.733	514.165	519.810	517.253	517.924	522.186	523.523	523.784	521.863	527.993
NPL/NPF	6.518	6.342	9.271	10.174	9.736	10.073	10.248	10.120	10.746	10.755	9.845	10.299	10.419	10.180	10.476	10.640
2. Perikanan / <i>Fishery</i>	18.688	19.726	20.797	20.466	20.732	20.729	20.769	20.763	20.676	20.492	20.399	20.407	19.857	19.784	19.588	19.588
NPL/NPF	1.053	1.286	1.102	1.122	1.153	1.237	1.245	1.249	1.226	1.115	1.138	1.173	957	893	963	999
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	153.803	237.390	290.468	299.705	307.837	314.098	328.433	326.437	332.172	329.133	341.990	352.400	360.695	373.508	376.931	372.518
NPL/NPF	6.799	5.755	3.564	3.730	3.814	3.784	3.763	5.048	4.253	4.358	4.366	4.205	4.218	4.094	4.105	4.339
4. Industri Pengolahan / <i>Processing Industry</i>	951.109	1.067.006	1.117.340	1.101.415	1.128.541	1.164.819	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
NPL/NPF	49.248	40.184	36.383	35.569	36.310	37.024	37.688	38.584	39.141	38.004	37.373	37.546	38.139	35.970	35.363	35.992
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	159.701	162.327	183.959	186.266	188.931	194.453	198.090	201.753	211.134	217.783	200.753	208.007	219.620	220.290	220.066	221.835
NPL/NPF	1.668	761	664	304	293	312	405	416	550	543	535	541	548	520	446	455
6. Konstruksi / <i>Construction</i>	380.381	396.583	395.097	386.577	390.064	388.261	389.088	393.436	394.213	394.062	402.766	394.507	398.861	395.178	384.636	388.436
NPL/NPF	13.755	14.080	14.284	15.079	14.675	15.275	15.554	14.729	15.259	15.209	14.593	14.160	13.229	11.744	10.947	10.791
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	974.420	1.043.912	1.139.157	1.135.755	1.166.723	1.167.201	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
NPL/NPF	39.728	37.666	37.217	40.385	39.602	42.017	42.467	40.669	40.932	40.591	40.152	40.226	40.457	39.166	41.966	43.598
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	120.741	123.620	130.793	130.119	129.883	133.387	133.982	135.773	135.086	135.656	136.210	137.816	138.311	137.352	136.479	136.482
NPL/NPF	7.653	6.636	3.880	4.338	4.291	4.797	4.944	4.527	4.172	4.463	4.521	4.519	4.413	3.783	3.776	3.608
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	306.242	313.052	373.419	374.421	387.437	395.253	405.983	412.014	412.535	408.343	416.446	417.817	417.906	444.980	450.965	447.320
NPL/NPF	6.347	5.116	3.773	4.091	4.080	4.095	4.129	3.994	3.691	3.630	3.566	3.614	3.534	4.236	4.126	4.265
10. Perantara Keuangan / <i>Financial intermediaries</i>	224.714	305.787	369.668	377.007	410.520	410.417	417.691	429.804	423.201	425.789	428.862	427.574	426.979	448.980	437.177	439.691
NPL/NPF	2.925	2.248	1.623	1.938	1.953	2.097	2.054	1.922	1.957	1.939	1.886	1.836	1.719	1.593	1.364	1.376
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	265.315	314.584	356.071	351.535	354.262	355.918	358.436	367.651	371.687	368.892	368.139	367.324	368.106	371.748	372.533	374.146
NPL/NPF	7.414	6.284	6.599	10.041	7.589	8.052	7.890	6.775	6.767	6.966	6.829	6.828	6.599	6.512	7.280	7.288
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	34.272	43.829	65.292	64.839	66.283	68.607	69.362	77.369	80.114	78.863	78.258	84.975	89.474	96.690	97.193	96.887
NPL/NPF	3	0	1	4	4	74	74	74	74	71	71	71	1	0	0	1
13. Jasa Pendidikan / <i>Education Services</i>	13.990	14.893	16.877	17.115	17.118	17.022	17.197	17.331	17.411	17.533	17.451	17.445	17.655	17.914	17.964	18.180
NPL/NPF	211	258	228	255	237	237	247	227	217	208	213	218	251	247	260	256
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	28.513	31.522	37.410	37.487	37.984	38.455	39.084	39.547	39.847	39.758	40.811	41.182	42.708	46.675	46.580	46.996
NPL/NPF	171	234	456	345	350	353	378	366	391	384	380	389	394	388	439	459
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural/Entertainment and Other Individual Services</i>	95.691	114.669	158.563	159.756	149.489	146.599	151.334	156.934	156.089	159.587	163.871	167.963	172.187	176.906	174.656	178.717
NPL/NPF	2.253	2.399	3.137	3.560	3.353	3.213	3.292	3.065	3.137	3.096	3.106	3.158	3.388	2.940	4.786	4.960
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	3.872	3.985	4.002	3.903	3.892	3.808	3.765	3.779	3.734	3.722	3.765	3.696	3.636	3.633	3.585	3.584
NPL/NPF	80	95	109	133	138	137	135	129	132	130	137	119	114	102	107	107
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	365	22	18	17	17	15	14	13	12	12	261	270	11	11	11	11
NPL/NPF	-	-	0	-	0	0	0	0	0	0	0	0	1	1	1	1
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 / House Hold																
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	581.135	586.568	659.766	668.307	637.903	683.263	689.624	697.266	704.365	707.448	709.140	715.842	718.945	723.582	732.805	736.755
NPL/NPF	12.521	11.831	15.382	16.654	14.870	16.816	16.961	16.709	17.215	17.210	17.300	17.951	18.848	18.530	20.397	21.251
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	27.869	27.945	29.552	29.497	29.630	29.714	29.995	30.316	30.611	30.666	30.821	31.018	31.171	31.468	31.895	31.912
NPL/NPF	546	542	710	770	777	824	832	795	814	790	795	810	865	844	980	998
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	21.010	20.995	22.476	22.977	70.114	27.985	28.030	28.205	28.292	28.410	28.532	28.636	28.805	28.898	28.965	29.190
NPL/NPF	1.018	1.005	935	1.005	2.737	1.487	1.334	1.286	1.261	1.239	1.244	1.188	1.169	1.087	1.153	1.182
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	114.492	115.955	131.419	133.420	134.794	135.875	135.736	133.191	135.550	135.747	137.812	139.800	142.442	142.092	141.535	141.709
NPL/NPF	1.864	1.756	2.594	2.676	2.781	2.917	3.085	3.041	3.133	3.141	3.189	3.194	3.211	3.191	3.167	3.100
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	760.741	773.017	820.985	825.604	834.120	836.914	843.699	852.574	862.416	873.122	883.511	893.586	902.327	910.853	911.195	916.971
NPL/NPF	10.116	9.726	10.271	11.360	11.430	12.019	12.402	12.381	12.844	12.807	12.878	13.050	13.149	13.402	14.357	14.675
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>																
NPL/NPF	2.539	2.371	2.794	3.070	3.086	3.160	3.212	3.128	2.982	2.945	3.073	3.233	3.341	3.483	3.293	3.405

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
				Feb	Mar *)	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
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	352.250	354.135	354.497	359.557	362.126	364.694	364.251	365.337	367.456	368.324	363.728	363.340	367.607
NPL/NPF	3.967	4.286	6.869	7.657	7.158	7.436	7.577	7.498	8.136	8.090	7.252	7.536	7.649	7.465	7.648	7.849
2. Perikanan / <i>Fishery</i>	11.313	12.883	13.629	13.727	13.831	13.761	13.727	13.692	13.699	13.694	13.676	13.651	13.051	12.894	12.802	12.823
NPL/NPF	752	794	587	661	691	735	734	744	711	710	727	762	592	538	584	598
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	88.074	137.863	175.643	175.556	180.194	184.295	196.837	193.025	202.129	200.481	215.442	221.681	223.946	232.028	232.354	228.633
NPL/NPF	5.666	4.770	1.905	1.958	1.993	2.046	1.973	3.367	3.344	3.312	3.293	3.341	3.327	3.291	3.348	3.373
4. Industri Pengolahan / <i>Processing Industry</i>	347.203	385.352	405.889	401.850	411.051	433.372	428.420	433.802	433.727	420.058	431.292	442.083	450.886	456.261	446.194	444.167
NPL/NPF	22.244	15.208	13.680	12.908	12.753	12.948	12.912	14.136	13.972	13.862	13.840	14.369	14.491	12.721	11.321	11.571
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	94.900	102.264	109.795	112.861	114.734	117.335	118.713	122.009	131.328	140.071	123.540	126.537	137.025	124.909	125.749	126.231
NPL/NPF	921	265	270	73	72	83	78	77	101	101	100	101	105	78	77	78
6. Konstruksi / <i>Construction</i>	177.544	184.004	187.542	189.326	191.346	189.998	189.038	190.746	190.359	188.921	194.041	189.283	192.374	192.413	188.170	192.885
NPL/NPF	8.212	9.312	7.359	7.526	7.304	7.388	7.670	7.146	7.355	7.339	6.989	6.405	5.963	4.829	4.883	4.744
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	489.375	526.379	567.941	564.842	573.833	578.510	586.598	594.153	591.565	589.605	599.732	596.298	585.576	587.892	580.326	578.589
NPL/NPF	19.066	19.105	18.167	20.638	19.679	20.572	20.701	19.251	19.301	19.119	18.394	18.735	19.091	18.023	19.528	20.265
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	51.110	54.726	60.981	60.548	60.194	63.715	63.315	64.848	64.368	64.343	64.399	64.634	65.018	63.870	63.098	62.847
NPL/NPF	2.455	2.038	1.832	1.986	1.967	2.103	2.059	1.776	1.719	1.726	1.769	1.774	1.676	1.640	1.645	1.466
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	134.995	139.778	165.636	164.816	174.140	171.320	177.297	183.228	180.461	181.592	188.884	191.964	189.783	206.297	206.922	201.358
NPL/NPF	3.790	3.114	1.318	1.379	1.499	1.531	1.503	1.429	1.408	1.358	1.332	1.393	1.400	2.200	2.264	2.243
10. Perantara Keuangan / <i>Financial intermediaries</i>	37.882	52.707	71.936	77.747	85.979	92.476	91.935	97.437	98.779	99.728	101.040	103.734	101.939	110.740	109.058	105.980
NPL/NPF	318	265	201	305	302	310	309	189	189	149	146	148	35	36	40	47
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	81.413	77.132	92.034	95.462	96.143	97.320	99.622	105.741	102.333	102.372	103.803	100.109	99.100	100.920	100.111	103.565
NPL/NPF	3.307	1.807	1.854	2.482	2.643	2.794	2.748	1.618	1.616	1.629	1.260	1.267	1.257	1.235	1.257	1.269
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	31.573	41.030	62.017	61.878	63.346	65.685	66.542	74.445	77.204	75.987	75.123	81.909	86.486	93.586	93.913	93.662
NPL/NPF	3	-	0	3	3	3	3	3	3	0	0	0	0	0	-	-
13. Jasa Pendidikan / <i>Education Services</i>	2.548	2.532	2.265	2.364	2.326	2.315	2.361	2.405	2.422	2.440	2.434	2.414	2.480	2.517	2.521	2.560
NPL/NPF	45	46	35	37	38	36	36	33	27	27	24	24	30	31	42	43
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	9.641	10.100	13.800	14.342	14.614	14.573	14.949	15.299	15.413	14.961	15.418	15.470	15.676	16.707	16.872	16.956
NPL/NPF	66	66	113	135	136	146	142	121	115	112	106	100	108	105	118	125
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	61.478	81.953	124.138	126.005	115.349	115.793	120.336	125.421	124.313	127.063	130.610	134.448	138.250	142.185	140.214	142.380
NPL/NPF	1.537	1.608	2.129	2.476	2.242	2.367	2.401	2.262	2.371	2.329	2.327	2.366	2.556	2.146	3.912	4.029
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	1.211	1.053	1.050	1.030	1.026	981	960	979	937	929	968	949	890	875	864	860
NPL/NPF	39	49	64	73	72	69	68	62	60	58	61	58	53	42	48	49
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	361	17	15	14	14	11	11	11	10	10	259	268	9	9	9	9
NPL/NPF	-	-	0	-	0	0	0	0	0	0	0	0	1	1	1	1
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	389.855	357.345	401.717	406.040	411.038	416.160	418.009	418.615	423.483	425.324	427.771	437.906	441.273
NPL/NPF	6.415	5.719	8.035	8.803	7.084	8.700	8.941	8.653	9.217	9.267	9.307	10.016	10.798	10.734	12.182	12.927
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	7.492	7.624	8.245	8.347	8.462	8.591	8.783	8.997	9.212	9.342	9.494	9.679	9.843	10.034	10.684	10.724
NPL/NPF	266	254	342	367	353	378	378	359	393	385	384	420	449	447	542	558
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	5.119	4.534	4.369	4.452	51.395	9.168	9.144	9.179	9.086	9.091	9.136	9.124	9.175	9.218	9.413	9.570
NPL/NPF	312	398	291	315	2.047	763	696	629	616	580	576	567	554	515	534	573
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	33.135	36.915	38.379	38.385	38.058	38.024	37.632	36.677	35.893	35.365	35.271	35.267	35.198	35.967	35.239	34.647
NPL/NPF	387	435	627	711	728	777	779	788	752	693	663	626	648	767	665	640
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	305.113	329.856	332.005	331.952	334.796	335.343	336.895	339.948	343.765	346.621	349.283	353.578	356.967	361.414	360.346	362.049
NPL/NPF	3.291	3.422	3.981	4.448	4.430	4.639	4.741	4.821	5.174	5.128	5.239	5.312	5.506	5.839	6.313	6.452
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>																
NPL/NPF	51.765	59.416	69.361	71.061	71.809	72.358	73.413	74.953	75.724	76.581	77.746	78.793	80.034	81.965	75.097	75.311
NPL/NPF	845	676	819	903	892	928	928	945	900	891	956	1.010	1.090	1.175	920	933

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
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
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	22.301	22.669	22.763	22.894	23.088	23.249	23.424	23.504	23.289	23.571	23.778	23.740	23.837
NPL/NPF	675	635	746	840	891	910	943	920	940	974	922	934	951	915	1.008	968
2. Perikanan / <i>Fishery</i>	1.379	1.587	1.824	1.841	1.861	1.871	1.861	1.866	1.878	1.882	1.867	1.912	1.903	1.913	1.895	1.874
NPL/NPF	107	103	133	144	147	160	173	167	170	169	171	180	137	126	151	152
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	1.065	4.089	3.128	3.401	3.502	3.819	3.510	3.586	3.634	3.610	4.077	4.416	4.292	4.262	4.173	4.255
NPL/NPF	269	277	96	101	149	123	141	136	137	113	111	110	110	104	102	104
4. Industri Pengolahan / <i>Processing Industry</i>	20.312	25.550	26.987	24.439	24.752	24.757	25.178	24.828	24.178	24.209	25.631	26.045	25.708	27.417	27.060	27.346
NPL/NPF	550	485	773	828	831	870	1.272	1.242	1.260	1.271	1.259	1.283	1.287	1.261	1.456	1.475
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	2.204	1.765	1.553	1.539	1.674	1.687	1.684	1.834	1.842	1.839	1.732	1.740	1.661	1.562	1.507	1.513
NPL/NPF	56	10	11	14	10	11	11	11	11	11	11	11	12	12	12	12
6. Konstruksi / <i>Construction</i>	36.285	39.217	42.001	39.374	40.276	39.824	39.796	41.300	42.819	43.434	42.238	40.517	39.778	38.009	34.821	35.177
NPL/NPF	2.558	2.394	2.511	2.650	2.687	2.752	2.880	2.668	2.715	2.721	2.811	2.830	2.846	2.629	2.699	2.719
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	42.815	51.287	59.773	59.131	61.131	61.226	62.130	64.432	64.767	64.897	65.324	65.577	65.282	65.172	64.234	64.957
NPL/NPF	2.909	2.518	3.204	3.557	3.758	4.065	4.137	3.942	4.060	4.091	4.338	4.360	4.565	4.564	4.892	5.004
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and the provision of eating and drinking</i>	7.431	7.942	9.071	9.190	9.266	9.342	9.424	9.597	9.613	9.729	9.847	9.907	10.010	10.103	9.970	10.062
NPL/NPF	824	538	328	338	336	387	389	413	419	383	427	431	457	431	426	426
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	7.011	7.182	8.379	8.122	8.281	9.207	9.474	9.149	9.080	9.106	8.116	8.060	7.821	7.838	7.685	7.797
NPL/NPF	166	118	104	115	117	133	133	120	97	98	107	97	110	121	148	202
10. Perantara Keuangan / <i>Financial intermediaries</i>	8.943	11.757	12.185	10.774	12.378	12.777	13.694	14.670	14.201	14.130	14.113	13.828	13.464	13.173	12.717	12.849
NPL/NPF	325	408	324	449	448	484	478	425	432	427	417	423	419	308	307	309
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	4.858	5.467	5.951	5.876	6.027	6.164	6.172	6.256	6.243	5.691	5.622	5.614	5.640	5.554	5.471	5.487
NPL/NPF	629	638	700	723	724	734	768	752	755	744	764	767	767	750	771	782
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	2.681	2.726	2.994	2.895	2.867	2.853	2.752	2.854	2.838	2.799	3.054	2.983	2.891	3.032	3.200	3.136
NPL/NPF	0	0	0	0	0	70	70	70	70	70	70	70	0	0	0	0
13. Jasa Pendidikan / <i>Education Services</i>	1.282	1.261	2.249	2.264	2.301	2.282	2.334	2.320	2.331	2.351	2.353	2.352	2.638	2.762	2.782	2.801
NPL/NPF	19	16	32	42	40	34	43	26	25	17	25	28	27	24	24	23
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	2.249	2.336	2.563	2.511	2.515	2.580	2.585	2.640	2.632	2.638	2.661	2.682	2.692	2.818	2.801	2.779
NPL/NPF	20	27	40	43	44	44	69	79	83	79	80	83	86	81	84	95
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	5.917	6.138	6.928	6.978	7.061	7.039	7.160	7.200	7.261	7.332	7.748	7.859	7.920	7.813	7.702	7.748
NPL/NPF	216	197	245	279	275	297	310	279	287	284	291	295	330	329	381	427
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	219	256	262	200	204	193	191	189	188	187	187	177	173	190	172	177
NPL/NPF	6	8	10	10	12	12	13	12	13	13	13	13	13	14	15	15
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	-	-	-	-	-	-	-	-	-	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 / House Hold																
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	24.829	26.917	29.207	29.553	29.909	29.963	30.171	30.380	30.646	30.676	30.551	30.675	30.709	30.585	30.638	30.776
NPL/NPF	1.669	1.497	1.606	1.749	1.770	1.834	1.902	1.872	1.912	1.924	1.899	1.878	1.910	1.778	1.912	1.929
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	501	503	564	561	577	589	592	599	605	607	609	610	610	610	615	619
NPL/NPF	36	23	27	30	31	33	34	33	34	35	34	34	35	32	39	39
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	408	412	408	417	419	440	435	438	439	441	452	465	472	474	485	483
NPL/NPF	94	83	82	94	95	96	99	98	94	92	90	81	84	81	85	85
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	592	701	1.100	1.297	1.323	1.336	1.376	1.412	1.463	1.493	1.531	1.547	1.548	1.565	1.547	1.538
NPL/NPF	3	4	8	12	14	19	19	20	23	27	32	34	36	37	53	56
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	210.004	224.468	243.433	244.815	247.574	248.544	251.050	253.472	256.367	260.032	264.276	267.235	269.155	270.672	270.919	272.438
NPL/NPF	1.320	1.404	1.491	1.644	1.648	1.694	1.778	1.644	1.699	1.679	1.686	1.695	1.731	1.670	1.834	1.896
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others																
NPL/NPF	120.110	122.924	124.215	123.171	123.358	123.053	123.331	123.505	123.846	124.413	126.110	126.489	126.411	126.469	126.033	126.076
	635	630	759	833	810	828	848	751	751	757	749	747	749	748	800	828

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
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
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	120.729	126.215	124.166	126.167	128.245	130.940	128.665	128.578	130.900	131.136	135.822	134.324	136.091
NPL/NPF	1.876	1.421	1.655	1.677	1.688	1.727	1.728	1.702	1.670	1.691	1.672	1.830	1.819	1.800	1.820	1.823
2. Perikanan / <i>Fishery</i>	5.996	5.256	5.344	4.898	5.040	5.097	5.182	5.205	5.098	4.916	4.855	4.844	4.903	4.977	4.890	4.891
NPL/NPF	194	389	382	317	314	342	338	338	345	236	240	231	228	228	227	250
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	57.716	87.142	105.270	112.353	116.736	117.227	120.141	122.305	118.727	117.939	115.206	119.310	125.377	130.574	133.646	132.699
NPL/NPF	864	708	1.563	1.672	1.672	1.616	1.649	1.545	772	933	961	754	782	698	655	862
4. Industri Pengolahan / <i>Processing Industry</i>	517.323	584.901	614.180	607.907	622.986	635.077	632.655	634.814	644.320	639.544	639.215	657.010	660.754	671.108	674.067	690.667
NPL/NPF	22.699	22.330	20.159	20.211	20.364	21.009	21.296	20.992	21.647	20.725	20.700	20.388	20.123	19.735	20.283	20.633
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	54.148	51.602	68.622	67.448	67.934	71.269	73.527	73.882	73.923	72.108	71.663	75.966	77.017	89.947	88.873	89.993
NPL/NPF	692	486	382	218	211	219	316	327	438	431	424	429	430	430	358	365
6. Konstruksi / <i>Construction</i>	163.800	169.139	162.285	154.613	155.099	155.233	156.837	158.085	158.881	159.565	164.232	162.456	164.442	162.497	159.261	157.961
NPL/NPF	2.985	2.373	4.415	4.902	4.683	5.135	5.004	4.915	5.189	5.149	4.793	4.925	4.420	4.287	3.365	3.327
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	425.857	453.004	493.074	497.087	507.231	507.558	505.655	511.571	504.310	508.201	523.000	523.376	524.318	516.925	503.306	511.257
NPL/NPF	17.192	15.842	15.689	16.032	16.007	17.219	17.469	17.316	17.412	17.223	17.264	16.973	16.642	16.465	17.431	18.213
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	60.859	60.861	60.740	60.380	60.423	60.330	61.244	61.328	61.105	61.584	61.964	63.275	63.283	63.379	63.412	63.573
NPL/NPF	4.281	3.969	1.720	2.014	1.987	2.307	2.497	2.338	2.035	2.354	2.325	2.315	2.280	1.713	1.706	1.716
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	150.554	151.930	186.647	189.465	193.403	201.869	204.487	204.842	206.525	200.740	202.585	203.791	204.856	214.547	219.275	219.943
NPL/NPF	2.391	1.883	2.351	2.597	2.464	2.431	2.493	2.445	2.186	2.173	2.127	2.123	2.023	1.915	1.715	1.819
10. Perantara Keuangan / <i>Financial intermediaries</i>	144.436	192.610	234.941	239.580	260.655	258.984	267.807	268.985	264.933	269.367	268.926	264.491	265.867	272.064	263.550	267.728
NPL/NPF	2.282	1.575	1.098	1.184	1.202	1.303	1.268	1.307	1.337	1.363	1.324	1.266	1.265	1.250	1.018	1.021
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	174.670	226.992	251.664	243.366	245.346	244.816	245.042	248.295	255.426	253.559	251.814	254.107	255.691	257.949	258.890	257.107
NPL/NPF	3.478	3.839	4.044	6.837	4.222	4.524	4.375	4.405	4.396	4.593	4.805	4.794	4.575	4.527	5.252	5.237
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	18	73	66	66	70	69	68	70	72	77	81	83	97	72	80	89
NPL/NPF	0	0	1	1	1	0	1	1	1	1	1	0	0	0	0	1
13. Jasa Pendidikan / <i>Education Services</i>	10.160	11.100	12.363	12.486	12.490	12.424	12.502	12.605	12.656	12.740	12.662	12.677	12.534	12.634	12.657	12.818
NPL/NPF	147	195	161	176	159	168	168	168	165	164	164	166	194	192	193	189
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	16.565	19.082	21.045	20.631	20.853	21.300	21.549	21.605	21.799	22.159	22.732	23.027	24.337	27.148	26.904	27.258
NPL/NPF	85	142	302	166	170	163	166	167	193	192	193	205	200	203	237	239
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	27.998	26.532	27.448	26.596	26.885	23.766	23.837	24.312	24.515	25.192	25.512	25.656	26.017	26.907	26.740	28.589
NPL/NPF	501	595	763	805	836	550	581	523	478	484	488	497	502	465	493	504
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	2.441	2.676	2.690	2.673	2.662	2.633	2.614	2.611	2.609	2.606	2.610	2.569	2.572	2.568	2.549	2.547
NPL/NPF	35	39	36	50	54	56	54	55	59	59	63	49	48	46	44	43
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	3	5	3	3	3	3	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 / House Hold																
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	196.152	224.200	246.821	248.772	250.521	251.452	253.282	255.717	257.429	258.629	259.841	261.552	262.778	265.092	264.128	264.572
NPL/NPF	4.078	4.613	5.740	6.103	6.016	6.281	6.118	6.184	6.085	6.019	6.093	6.057	6.140	6.018	6.302	6.394
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	18.071	19.784	20.729	20.576	20.578	20.522	20.608	20.708	20.782	20.706	20.707	20.717	20.705	20.813	20.584	20.558
NPL/NPF	227	265	341	373	392	412	421	403	387	370	377	355	380	366	399	401
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	15.241	16.046	17.696	18.105	18.296	18.373	18.448	18.585	18.763	18.874	18.941	19.043	19.155	19.203	19.062	19.134
NPL/NPF	537	524	562	595	595	628	539	559	551	567	578	540	530	492	534	524
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	65.335	78.297	91.925	93.723	95.398	96.500	96.713	95.087	98.177	98.873	100.992	102.968	105.679	104.544	104.733	105.508
NPL/NPF	1.584	1.317	1.959	1.954	2.040	2.122	2.287	2.233	2.358	2.421	2.495	2.534	2.527	2.387	2.449	2.405
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	179.068	218.249	245.493	248.788	251.703	252.979	255.706	259.107	262.238	266.422	269.913	272.734	276.201	278.764	279.927	282.482
NPL/NPF	4.290	4.848	4.751	5.224	5.310	5.645	5.840	5.873	5.929	5.958	5.918	6.007	5.912	5.893	6.209	6.327
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>																
NPL/NPF	54.069	55.453	74.570	76.471	77.658	78.134	79.011	83.409	81.657	83.326	84.973	86.397	88.079	89.689	91.120	91.313
	1.067	900	1.194	1.305	1.358	1.362	1.407	1.405	1.306	1.295	1.344	1.450	1.474	1.525	1.572	1.599

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)

Milliar Rp (Billion Rp)

Keterangan / Items	2021	2022	2023	2024												2025
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
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	796	1.062	940	1.115	705	927	913	505	540	492	456	459	459
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Perikanan / <i>Fishery</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	6.948	8.296	6.427	8.394	7.404	8.756	7.945	7.522	7.682	7.103	7.265	6.992	7.080	6.644	6.758	6.931
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Industri Pengolahan / <i>Procesing Industry</i>	66.270	71.203	70.283	67.218	69.752	71.614	67.657	72.215	71.806	68.124	62.272	60.890	64.347	69.349	68.255	65.476
NPL/NPF	3.754	2.161	1.771	1.622	2.363	2.197	2.208	2.215	2.262	2.147	1.574	1.507	2.239	2.253	2.303	2.313
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	9.259	6.696	3.990	4.419	4.590	4.162	4.166	4.029	4.042	3.765	3.818	3.765	3.917	3.873	3.937	4.099
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6. Konstruksi / <i>Construction</i>	2.753	4.224	3.269	3.263	3.343	3.205	3.416	3.305	2.155	2.141	2.255	2.251	2.267	2.260	2.384	2.413
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	16.373	13.242	18.368	14.695	24.528	19.907	19.893	20.128	17.206	14.623	13.160	18.175	19.128	16.864	16.022	17.383
NPL/NPF	562	201	157	158	159	160	160	160	160	158	157	158	159	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	0	0	-	-	-	-	-	-	-	-	-	-
NPL/NPF	94	91	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	13.683	14.162	12.756	12.018	11.613	12.857	14.725	14.795	16.470	16.904	16.862	14.002	15.446	16.298	17.083	18.221
NPL/NPF	-	0	-	-	-	0	0	-	-	-	-	-	-	-	-	-
10. Perantara Keuangan / <i>Financial Intermediaries</i>	33.453	48.713	50.605	48.906	51.508	46.181	44.256	48.711	45.188	42.564	44.783	45.521	45.709	53.002	51.852	53.134
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	6.830	6.747	7.618	7.601	7.359	7.685	7.270	6.901	7.494	7.675	7.326	8.061	7.987
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	1	1	1	2	2	1	2	4	2	3	2
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	58	3	3	3	2	3	2	3	3	1	1	3	3	2	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	177	194	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 / House Hold																
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	324	271	129	127	129	131	131	131	131	134	133	132	133	133	132	134
NPL/NPF	2	3	-	-	1	1	1	1	1	1	1	-	0	0	0	0
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	36	34	13	13	13	13	12	12	11	11	11	12	12	11	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	14	16	16	16	16	16	17	18	17	17	17	16	17
NPL/NPF	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	543	443	54	49	47	47	48	47	46	46	39	38	3	3	3	3
NPL/NPF	60	53	48	44	42	42	42	42	41	42	35	35	-	-	-	-
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	9.887	10.059	1.312	1.546	1.456	1.979	2.124	2.273	2.557	1.849	3.071	3.310	3.516	3.708	3.885	4.032
NPL/NPF	229	165	21	30	26	42	30	27	25	2	25	26	27	35	2	45

Tabel 3.6.a. Kredit/Pembiayaan dan NPL/NPF Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Kredit/Pembiayaan - Februari 2024 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 - February 2024) 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, Persewaan, dan Jasa Perusahaan	Admiistrasi 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 Rukho atau Internasional Lainnya	Kegiatan yang belum jelas batasannya	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan Rumah Apartemen	Rumah Tangga - Untuk Pemilikan Rumah atau Rukan	Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor	Rumah Tangga - Untuk Pemilikan Peralatan Rumah Tangga Lainnya	Bukan Lapangan Usaha Lainnya
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
Jawa Barat	15.958	1.351	3.667	68.071	3.424	19.562	112.699	11.951	22.918	7.945	15.475	147	3.204	6.441	11.325	306	0	0	169.296	3.554	3.385	3.374	119.775	19.632
NPL/NPF	1.458	92	33	2.868	13	1.517	5.402	379	124	142	287	0	31	48	487	17	0	0	6.096	141	207	70	1.831	103
Banten	934	180	728	23.630	428	10.803	25.452	2.381	10.803	3.408	14.993	0	522	3.129	2.862	100	0	0	66.854	2.256	2.021	1.037	32.020	6.465
NPL/NPF	40	7	38	543	3	620	986	47	777	23	83	0	3	9	90	1	0	0	1.665	98	62	6	553	56
DKI Jakarta	179.426	2.310	276.540	761.812	184.204	266.748	393.243	52.839	345.387	413.938	283.545	18.471	5.231	17.604	98.240	341	5	0	183.416	19.739	10.676	122.043	182.531	134.715
NPL/NPF	2.699	128	3.860	19.562	334	3.883	11.534	1.452	2.166	760	5.193	0	141	120	2.354	14	0	0	4.811	629	350	2.751	4.865	2.319
D.I Yogyakarta	2.713	275	104	4.409	55	6.572	12.332	3.351	1.021	841	1.339	0	1.058	1.085	2.731	52	0	0	4.962	101	349	184	10.689	1.166
NPL/NPF	90	18	1	96	2	144	582	123	18	11	46	0	4	73	95	5	0	0	142	11	22	1	234	6
Jawa Tengah	25.410	2.721	403	61.573	325	20.443	117.157	13.036	4.876	2.290	7.511	11	1.935	4.816	12.628	310	0	0	33.376	410	1.175	1.863	37.804	37.338
NPL/NPF	738	144	41	7.509	6	579	4.816	335	107	175	134	0	10	61	417	13	0	0	789	6	72	40	427	142
Jawa Timur	41.237	2.752	2.843	119.919	4.553	22.700	153.809	11.313	13.921	1.760	12.061	6	2.198	3.480	13.392	634	1	0	74.829	2.839	2.927	4.446	93.805	3.570
NPL/NPF	1.383	98	83	2.519	33	657	7.124	325	348	71	588	0	29	26	379	16	0	0	2.387	68	171	93	1.223	33
Bengkulu	6.426	94	357	526	13	167	4.963	562	230	9	284	0	40	144	611	25	0	0	2.948	11	74	52	6.835	5.498
NPL/NPF	81	2	1	15	0	24	148	11	4	0	2	0	0	0	21	0	0	0	73	0	2	0	50	33
Jambi	15.550	123	137	2.571	30	937	8.663	1.229	473	33	615	0	100	154	1.060	31	0	0	7.086	109	147	99	15.722	97
NPL/NPF	150	4	1	18	0	60	242	29	6	14	9	0	1	6	17	2	0	0	187	1	4	2	231	1
Aceh	3.497	299	128	1.484	104	439	6.181	623	337	28	275	0	86	378	826	39	0	0	2.939	70	39	859	25.589	13
NPL/NPF	72	14	1	35	1	127	290	27	20	0	31	0	0	2	19	1	0	0	34	1	2	11	169	0
Sumatera Utara	54.263	604	400	70.003	631	6.961	47.961	3.041	4.281	1.196	5.748	7	595	2.585	4.329	202	2	0	24.124	728	1.660	2.778	48.239	1.922
NPL/NPF	510	27	23	383	2	350	1.615	104	124	20	91	0	5	15	123	4	0	0	774	5	48	52	662	32
Sumatera Barat	11.983	312	128	2.824	32	723	16.912	1.132	1.495	41	818	0	239	357	1.528	42	0	0	6.002	78	154	81	11.124	15.653
NPL/NPF	297	20	6	64	0	88	684	38	17	4	17	0	0	1	58	1	0	0	105	1	5	1	137	45
Riau	25.652	149	281	8.849	76	2.720	13.397	1.891	3.174	403	2.014	0	109	1.41	2.175	37	0	0	13.381	151	516	180	23.703	808
NPL/NPF	484	7	4	109	1	161	452	28	40	73	29	0	0	8	46	1	0	0	486	4	10	1	336	9
Sumatera Selatan	21.302	278	1.722	11.736	265	3.192	18.828	1.945	2.352	48	3.844	3	340	576	1.510	135	0	0	17.127	141	459	523	29.493	1.679
NPL/NPF	444	27	6	38	2	231	877	35	28	3	64	0	0	4	58	3	0	0	460	6	28	9	393	11
Bangka Belitung	2.508	393	946	425	7	171	3.116	196	168	5	100	0	43	139	396	4	0	0	2.891	22	55	56	5.770	60
NPL/NPF	52	29	7	11	1	19	78	2	4	0	3	0	0	0	13	0	0	0	40	0	4	0	62	1
Kepulauan Riau	306	404	324	7.455	2.082	1.231	7.787	1.585	5.797	77	2.960	0	288	237	1.102	15	0	0	10.625	121	416	159	10.645	795
NPL/NPF	10	11	0	948	0	184	144	59	2	4	194	0	4	2	4	19	0	0	263	3	7	1	153	9
Lampung	11.263	579	282	4.426	180	670	17.793	1.248	1.947	343	1.141	0	385	786	1.325	59	0	0	6.916	101	175	140	9.163	6.182
NPL/NPF	243	44	14	235	5	78	823	37	11	3	15	0	4	4	69	2	0	0	161	1	5	3	96	71
Kalimantan Selatan	10.463	326	10.548	2.376	531	979	11.843	857	3.856	434	2.319	0	95	167	1.953	41	0	0	13.317	72	453	138	16.434	253
NPL/NPF	88	17	82	88	2	143	545	17	36	7	27	0	6	1	68	4	0	0	447	0	27	1	295	0
Kalimantan Barat	20.006	448	232	1.593	145	511	12.637	1.456	3.291	261	1.066	43	87	130	1.072	21	0	0	9.686	172	484	353	21.992	294
NPL/NPF	170	36	8	91	0	61	754	42	32	3	20	0	1	5	46	0	0	0	257	0	7	4	234	3
Kalimantan Timur	16.151	599	9.113	3.670	3.422	4.434	17.052	2.713	7.303	172	3.359	1	221	242	2.798	35	0	0	10.038	208	868	972	25.427	807
NPL/NPF	36	27	40	27	2	435	699	24	85	12	106	0	0	7	79	0	0	0	279	4	21	12	423	14
Kalimantan Tengah	14.818	154	197	1.092	126	691	9.330	770	682	687	491	2	74	112	1.100	21	0	0	5.466	38	56	61	13.965	204
NPL/NPF	108	5	1	9	4	148	232	7	19	0	11	0	0	0	31	0	0	0	155	0	2	0	176	3
Sulawesi Tengah	4.965	587	12.126	3.111	233	869	9.182	700	741	25	777	0	26	49	758	25	0	0	3.644	52	129	40	19.938	421
NPL/NPF	75	23	27	22	0	69	326	8	13	0	10	0	0	0	25	2	0	0	50	2	8	0	264	3
Sulawesi Selatan	14.252	2.052	7.887	3.690	5.460	38.092	3.210	2.677	434	3.250	4	484	741	4.046	194	0	0	0	27.021	550	1.504	1.435	29.613	12.928
NPL/NPF	224	61	22	409	32	308	1.728	207	100	28	146	0	4	32	152	5	0	0	585	10	66	31	428	83
Sulawesi Utara	1.629	340	4.975	847	170	1.551	8.357	1.019	426	12	1.171	1	20	111	768	116	0	0	6.063	72	280	73	13.167	10.827
NPL/NPF	42	18	0	55	0	207	230	23	21	0	9	0	2	2	29	2	0	0	187	1	11	1	207	124
Gorontalo	638	113	37	278	2.269	122	2.632	154	55	1	89	0	51	32	303	1	3	0	1.404	12	31	4	5.543	3.783
NPL/NPF	99	11	1	25	0	49	218	22	3	0	23	0	0	0	23	0	1	0	22	0	0	0	103	27
Sulawesi Barat	2.238	103	15	270	26	140	2.390	106	47	6	46	0	11	38	328	5	0	0						

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
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
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	3.192.017	3.273.269	3.319.148	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
NPL/NPF	104.692	95.607	90.069	93.607	92.574	95.338	96.835	95.807	96.416	95.444	93.801	93.270	93.043	89.965	93.212	95.197
2. Investasi / Investment	1.527.639	1.710.944	1.920.752	1.950.443	1.990.525	2.002.260	2.038.685	2.063.182	2.077.144	2.056.025	2.063.920	2.121.535	2.143.787	2.182.313	2.198.604	2.235.617
NPL/NPF	41.276	33.737	32.222	37.461	35.004	37.441	37.679	36.087	36.230	36.020	34.911	35.634	35.338	32.404	33.193	33.938
3. Konsumsi / Consumption	1.619.696	1.772.331	1.933.656	1.952.055	1.980.842	1.989.275	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
NPL/NPF	27.303	27.232	32.686	35.534	35.682	37.222	37.826	37.339	38.249	38.132	38.481	39.425	40.582	40.537	43.347	44.611
Total Kredit/Pembiayaan / Total Credit/Financing	5.768.585	6.423.564	7.090.243	7.094.514	7.244.637	7.310.683	7.376.114	7.478.404	7.514.618	7.507.704	7.579.250	7.656.895	7.717.257	7.827.148	7.782.219	7.825.494
NPL/NPF	173.270	156.576	154.977	166.603	163.260	170.002	172.339	169.234	170.895	169.596	167.192	168.329	168.963	162.906	169.752	173.745
Orientasi Penggunaan / User Orientation																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																
1. Ekspor / Export	199.100	189.896	184.109	183.627	184.917	205.748	200.596	195.075	200.469	187.268	174.613	178.258	180.072	186.123	188.514	189.420
NPL/NPF	6.092	5.533	5.237	5.476	5.989	5.568	5.654	5.006	4.869	4.655	3.882	3.781	4.712	4.705	5.517	5.526
2. Impor / Import	79.660	86.567	105.929	100.717	110.502	110.380	107.934	114.619	109.912	111.218	111.308	115.651	121.739	120.765	117.222	117.290
NPL/NPF	3.472	1.948	1.446	1.465	1.431	1.451	1.432	1.428	1.576	1.431	1.527	1.556	1.514	1.574	1.392	1.503
3. Lainnya / Other	5.489.825	6.147.100	6.800.205	6.810.171	6.949.217	6.994.555	7.067.585	7.168.710	7.204.238	7.209.218	7.293.329	7.362.987	7.415.446	7.520.260	7.476.483	7.518.784
NPL/NPF	163.706	149.094	148.294	159.662	155.840	162.982	165.254	162.800	164.450	163.510	161.783	162.992	162.737	156.627	162.844	166.716
Total Kredit/Pembiayaan / Total Credit/Financing	5.768.585	6.423.564	7.090.243	7.094.514	7.244.637	7.310.683	7.376.114	7.478.404	7.514.618	7.507.704	7.579.250	7.656.895	7.717.257	7.827.148	7.782.219	7.825.494
NPL/NPF	173.270	156.576	154.977	166.603	163.260	170.002	172.339	169.234	170.895	169.596	167.192	168.329	168.963	162.906	169.752	173.745

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
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
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	1.457.665	1.472.431	1.506.314	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
NPL/NPF	51.166	46.655	39.541	41.461	39.608	40.641	40.959	41.035	41.598	41.222	40.192	40.212	40.131	38.250	39.739	40.526
2. Investasi / Investment	712.338	795.726	933.562	956.954	979.824	989.644	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
NPL/NPF	21.226	16.079	16.845	18.835	18.944	19.926	19.955	18.678	18.831	18.702	17.428	18.167	18.203	16.130	16.975	17.225
3. Konsumsi / Consumption	725.325	773.527	835.969	844.051	861.864	865.201	871.907	880.792	889.840	895.009	899.546	909.925	916.541	926.369	928.686	933.573
NPL/NPF	11.515	10.903	14.095	15.546	15.534	16.184	16.462	16.195	17.052	16.943	17.126	17.951	19.045	19.476	21.156	22.083
Total Kredit/Pembiayaan / Total Credit/Financing	2.623.165	2.894.142	3.241.987	3.258.671	3.314.118	3.361.159	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
NPL/NPF	83.906	73.637	70.481	75.842	74.086	76.751	77.377	75.909	77.481	76.867	74.746	76.330	77.379	73.855	77.871	79.834
Orientasi Penggunaan / User Orientation																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																
1. Ekspor / Export	102.437	93.345	85.130	90.633	86.289	85.078	89.635	88.594	84.776	81.688	77.703	78.438	79.629	79.908	79.907	78.413
NPL/NPF	1.495	2.287	2.923	3.251	3.211	3.060	3.160	3.157	2.551	2.417	2.167	2.072	2.227	2.203	2.297	2.252
2. Impor / Import	12.747	20.066	29.581	29.675	28.316	26.888	27.905	28.923	30.985	31.254	30.068	32.851	33.041	34.894	34.909	34.896
NPL/NPF	106	212	290	301	321	283	292	284	246	259	263	249	210	185	191	177
3. Lainnya / Other	2.507.981	2.780.731	3.076.636	3.133.507	3.144.066	3.202.152	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
NPL/NPF	82.305	71.138	71.989	71.627	72.310	70.744	73.299	73.936	73.112	74.805	72.316	74.009	74.942	71.467	75.383	77.405
Total Kredit/Pembiayaan / Total Credit/Financing	2.623.165	2.894.142	3.191.347	3.253.814	3.258.671	3.314.118	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
NPL/NPF	83.906	73.637	75.201	75.179	75.842	74.086	76.751	77.377	75.909	77.481	74.746	76.330	77.379	73.855	77.871	79.834

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
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
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	116.437	120.305	121.038	122.841	126.401	126.651	126.559	126.266	124.266	122.825	119.885	114.876	115.827
NPL/NPF	7.337	6.722	7.453	8.145	8.428	8.881	9.519	9.017	9.214	9.232	9.469	9.565	9.709	9.323	9.978	10.121
2. Investasi / Investment	62.060	72.672	85.393	84.398	86.462	87.348	87.999	89.409	90.102	90.700	91.810	92.692	92.619	95.512	95.053	95.969
NPL/NPF	1.992	1.651	1.803	1.988	2.042	2.207	2.312	2.246	2.259	2.233	2.347	2.350	2.409	2.344	2.498	2.592
3. Konsumsi / Consumption	356.444	375.924	398.927	399.815	403.160	403.924	406.956	409.807	413.366	417.662	423.528	427.022	428.907	430.375	430.239	431.930
NPL/NPF	3.757	3.641	3.974	4.362	4.368	4.503	4.679	4.418	4.513	4.514	4.489	4.469	4.547	4.345	4.723	4.833
Total Kredit/Pembiayaan / Total Credit/Financing	516.091	562.847	606.680	600.650	609.927	612.310	617.795	625.616	630.119	634.921	641.603	643.980	644.351	645.772	640.168	643.725
NPL/NPF	13.086	12.013	13.229	14.495	14.839	15.590	16.509	15.681	15.985	15.980	16.305	16.384	16.665	16.012	17.200	17.546
Orientasi Penggunaan / User Orientation																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																
1. Ekspor / Export	529	953	758	347	334	332	323	306	306	303	302	295	207	203	202	191
NPL/NPF	3	1	1	1	1	1	1	1	1	1	0	0	3	3	3	3
2. Impor / Import	142	266	63	58	56	54	53	34	39	32	40	40	43	43	44	45
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	600.246	609.537	611.924	617.419	625.277	629.774	634.586	641.261	643.645	644.101	645.526	639.922	643.490
NPL/NPF	13.078	12.005	13.224	14.489	14.833	15.585	16.504	15.676	15.980	15.974	16.300	16.379	16.658	16.005	17.192	17.539
Total Kredit/Pembiayaan / Total Credit/Financing	516.091	562.847	606.680	600.650	609.927	612.310	617.795	625.616	630.119	634.921	641.603	643.980	644.351	645.772	640.168	643.725
NPL/NPF	13.086	12.013	13.229	14.495	14.839	15.590	16.509	15.681	15.985	15.980	16.305	16.384	16.665	16.012	17.200	17.546

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
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
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	1.479.500	1.528.246	1.545.144	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
NPL/NPF	42.536	40.373	41.531	42.614	42.412	43.866	44.395	43.789	43.588	43.071	42.787	42.221	41.201	40.426	41.484	42.535
2. Investasi / Investment	718.332	809.460	874.310	880.782	895.783	896.675	908.623	914.016	922.853	912.737	913.774	924.415	931.281	969.776	978.057	985.693
NPL/NPF	17.300	15.411	13.189	16.245	13.622	14.903	15.006	14.754	14.734	14.699	14.757	14.725	14.330	13.529	13.312	13.707
3. Konsumsi / Consumption	527.095	612.029	697.233	706.436	714.155	717.961	723.768	732.612	739.047	746.830	755.367	763.412	772.597	778.105	779.555	783.567
NPL/NPF	11.739	12.467	14.548	15.553	15.710	16.451	16.611	16.656	16.617	16.630	16.805	16.943	16.963	16.680	17.466	17.649
Total Kredit/Pembiayaan / Total Credit/Financing	2.461.474	2.783.624	3.067.242	3.066.719	3.138.184	3.159.780	3.183.083	3.211.374	3.224.889	3.225.797	3.251.006	3.286.953	3.315.802	3.367.225	3.351.981	3.386.780
NPL/NPF	71.575	68.251	69.269	74.413	71.744	75.219	76.013	75.199	74.939	74.401	74.349	73.890	72.494	70.635	72.262	73.891
Orientasi Penggunaan / User Orientation																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																
1. Ekspor / Export	72.521	68.394	71.942	73.195	73.933	89.116	86.515	84.083	92.199	83.866	75.878	78.169	77.367	82.651	86.126	88.594
NPL/NPF	1.879	1.205	1.614	1.656	1.584	1.239	1.317	1.271	1.272	1.228	1.189	1.212	1.256	1.265	1.988	2.039
2. Impor / Import	64.995	65.159	73.319	70.121	80.511	78.716	75.958	79.909	75.492	77.305	79.425	80.532	86.329	83.975	80.011	80.075
NPL/NPF	3.345	1.712	1.149	1.123	1.127	1.139	1.127	1.161	1.297	1.137	1.243	1.287	1.284	1.369	1.180	1.306
3. Lainnya / Other	2.323.958	2.650.071	2.921.980	2.923.403	2.983.740	2.991.948	3.020.610	3.047.382	3.057.198	3.064.626	3.095.703	3.128.251	3.152.107	3.200.599	3.185.843	3.218.111
NPL/NPF	66.351	65.335	66.506	71.634	69.033	72.841	73.568	72.766	72.370	72.035	71.917	71.391	69.954	68.001	69.095	70.546
Total Kredit/Pembiayaan / Total Credit/Financing	2.461.474	2.783.624	3.067.242	3.066.719	3.138.184	3.159.780	3.183.083	3.211.374	3.224.889	3.225.797	3.251.006	3.286.953	3.315.802	3.367.225	3.351.981	3.386.780
NPL/NPF	71.575	68.251	69.269	74.413	71.744	75.219	76.013	75.199	74.939	74.401	74.349	73.890	72.494	70.635	72.262	73.891

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
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
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	138.414	152.287	146.652	141.569	151.082	145.658	137.238	134.269	135.713	140.346	149.333	148.295	149.374
NPL/NPF	3.653	1.856	1.544	1.387	2.125	1.951	1.962	1.966	2.016	1.919	1.352	1.273	2.002	1.966	2.011	2.015
2. Investasi / Investment	34.909	33.086	27.487	28.308	28.456	28.593	29.209	27.691	27.506	26.171	23.553	23.922	25.721	26.743	26.521	26.732
NPL/NPF	758	596	385	393	396	406	406	409	406	386	378	392	396	402	407	414
3. Konsumsi / Consumption	10.832	10.852	1.526	1.753	1.664	2.189	2.334	2.482	2.766	2.061	3.276	3.513	3.684	3.876	4.051	4.201
NPL/NPF	292	222	69	73	69	85	73	70	68	44	60	61	27	35	2	46
Total Kredit/Pembiayaan / Total Credit/Financing	167.855	182.951	174.335	168.475	182.408	177.434	173.112	181.255	175.930	165.470	161.098	163.147	169.751	179.952	178.868	180.307
NPL/NPF	4.703	2.674	1.998	1.853	2.590	2.441	2.440	2.445	2.490	2.349	1.791	1.726	2.425	2.403	2.420	2.474
Orientasi Penggunaan / User Orientation																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																
1. Ekspor / Export	23.612	27.204	22.847	23.796	25.572	26.665	25.164	25.910	26.275	24.907	20.731	21.356	22.869	23.360	22.279	22.222
NPL/NPF	2.716	2.041	598	608	1.345	1.168	1.179	1.183	1.179	1.145	526	497	1.227	1.234	1.230	1.232
2. Impor / Import	1.776	1.076	1.535	2.222	3.047	3.705	3.000	3.692	3.127	2.584	1.774	2.227	2.327	1.854	2.258	2.274
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	142.457	153.789	147.064	144.949	151.653	146.528	137.980	138.593	139.564	144.555	154.738	154.331	155.811
NPL/NPF	1.971	617	1.384	1.230	1.230	1.258	1.245	1.246	1.295	1.188	1.249	1.213	1.183	1.153	1.174	1.226
Total Kredit/Pembiayaan / Total Credit/Financing	167.855	182.951	174.335	168.475	182.408	177.434	173.112	181.255	175.930	165.470	161.098	163.147	169.751	179.952	178.868	180.307
NPL/NPF	4.703	2.674	1.998	1.853	2.590	2.441	2.440	2.445	2.490	2.349	1.791	1.726	2.425	2.403	2.420	2.474

Lokasi / Location	Modal Kerja (Working Capital)	Investasi (Investment)	Konsumsi (Consumption)	Orientasi Penggunaan (User Orientation)		
				Ekspor	Impor	Lainnya
1. Jawa Barat	207.718	96.725	319.017	5.092	3.127	615.240
NPL/NPF	10.295	2.601	8.449	290	22	21.034
2. Banten	64.823	35.731	110.653	886	317	208.803
NPL/NPF	2.932	340	2.440	77	7	8.627
3. DKI Jakarta	1.909.829	1.390.056	653.121	126.670	80.834	3.745.502
NPL/NPF	36.898	17.302	15.724	2.886	876	66.163
4. D.I Yogyakarta	19.463	18.477	17.452	369	95	54.928
NPL/NPF	790	519	415	34	7	1.682
5. Jawa Tengah	203.650	71.793	111.966	5.602	1.170	380.637
NPL/NPF	12.711	2.375	1.478	369	314	15.878
6. Jawa Timur	305.180	101.398	182.416	13.361	5.894	569.740
NPL/NPF	10.742	2.935	3.975	1.240	96	16.316
7. Bengkulu	8.723	5.729	15.418	317	42	29.512
NPL/NPF	194	116	159	7	2	460
8. Jambi	15.824	15.881	23.259	449	88	54.426
NPL/NPF	973	189	426	21	2	965
9. Aceh	7.013	7.709	29.510	1	1	44.230
NPL/NPF	439	203	217	-	-	860
10. Sumatera Utara	136.788	66.021	79.451	13.364	1.327	267.571
NPL/NPF	2.309	1.089	1.573	42	9	4.919
11. Sumatera Barat	26.526	12.042	33.082	1.042	55	70.563
NPL/NPF	917	378	295	4	4	1.567
12. Riau	28.425	33.644	38.740	431	374	100.003
NPL/NPF	916	526	845	13	6	2.267
13. Sumatera Selatan	42.534	25.544	49.421	855	124	116.520
NPL/NPF	1.385	435	907	32	65	2.630
14. Bangka Belitung	5.234	3.384	8.854	99	8	17.365
NPL/NPF	152	69	108	7	0	321
15. Kepulauan Riau	15.851	15.800	22.760	270	1.058	53.082
NPL/NPF	477	1.105	436	1	1	2.016
16. Lampung	33.894	8.533	22.676	787	190	64.126
NPL/NPF	1.345	242	337	29	1	1.894
17. Kalimantan Selatan	27.671	19.118	30.866	605	88	76.763
NPL/NPF	923	206	771	33	3	1.864
18. Kalimantan Barat	20.220	22.778	32.981	467	37	75.476
NPL/NPF	949	321	505	17	1	1.758
19. Kalimantan Timur	31.786	39.499	38.319	675	296	108.633
NPL/NPF	1.278	303	753	43	7	2.284
20. Kalimantan Tengah	17.018	13.328	19.789	281	48	49.808
NPL/NPF	471	103	337	17	2	892
21. Sulawesi Tengah	23.555	10.620	24.223	596	28	57.774
NPL/NPF	524	74	327	21	1	903
22. Sulawesi Selatan	59.554	29.177	73.051	3.620	256	157.906
NPL/NPF	2.470	988	1.204	121	38	4.503
23. Sulawesi Utara	14.051	7.463	30.483	2.308	68	49.620
NPL/NPF	570	71	531	27	0	1.144
26. Gorontalo	3.737	3.041	10.777	213	4	17.338
NPL/NPF	362	114	152	15	0	613
25. Sulawesi Barat	3.673	2.094	6.683	99	10	12.341
NPL/NPF	170	65	71	9	1	297
24. Sulawesi Tenggara	11.624	6.342	22.346	284	16	40.013
NPL/NPF	349	104	219	24	1	647
27. Nusa Tenggara Barat	22.210	16.286	30.909	436	28	68.912
NPL/NPF	1.191	120	303	27	1	1.586
28. Bali	32.593	33.042	33.826	688	50	98.724
NPL/NPF	603	271	469	12	0	1.332
29. Nusa Tenggara Timur	15.399	3.141	26.645	654	39	44.492
NPL/NPF	1.160	280	236	19	4	1.652
30. Maluku	5.868	1.322	10.039	189	18	17.042
NPL/NPF	289	44	131	17	0	446
31. Papua	11.240	7.097	22.545	557	73	40.252
NPL/NPF	477	176	261	36	5	873
32. Maluku Utara	3.077	3.104	9.781	146	12	15.804
NPL/NPF	89	33	267	13	0	375
33. Papua Barat	4.708	1.874	11.070	173	31	17.447
NPL/NPF	162	55	282	7	5	487
34. Lainnya	97.326	107.855	1.328	7.834	21.483	177.192
NPL/NPF	286	185	10	-	21	460
Total	3.436.607	2.235.617	2.153.270	189.420	117.290	7.518.784
NPL/NPF	95.197	33.938	44.611	5.526	1.503	166.716

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
				Feb	Mar	April	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
1. Jawa Barat NPL/NPF	501.483 17.698	543.165 16.496	577.246 17.232	587.661 17.801	598.022 17.391	599.198 18.254	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 19.291	620.098 19.068	617.514 20.577	623.460 21.346
2. Banten NPL/NPF	170.500 3.861	182.240 3.677	195.873 3.384	200.405 3.854	201.813 3.703	203.688 3.923	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
3. DKI Jakarta NPL/NPF	2.733.222 80.648	3.129.491 67.798	3.540.977 65.491	3.531.954 69.804	3.632.604 67.623	3.679.148 69.112	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	3.957.809 68.141	3.933.480 68.879	3.953.006 69.924
4. D.I Yogyakarta NPL/NPF	42.704 1.122	47.355 1.260	51.386 1.330	51.517 1.484	52.066 1.470	52.329 1.736	52.593 1.750	53.316 1.648	53.164 1.697	54.219 1.681	54.683 1.700	54.770 1.714	54.911 1.713	55.714 1.573	55.175 1.654	55.391 1.723
5. Jawa Tengah NPL/NPF	318.564 16.158	351.350 14.531	373.724 15.270	373.282 16.963	376.149 16.946	379.683 17.757	374.495 16.351	376.680 18.556	376.728 19.183	378.549 18.375	384.065 18.088	385.503 17.888	388.010 17.878	386.544 15.838	383.080 16.122	387.410 16.562
6. Jawa Timur NPL/NPF	491.193 17.532	520.569 17.487	551.129 16.566	547.581 16.980	554.905 16.946	555.740 17.761	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
7. Bengkulu NPL/NPF	24.254 333	26.191 385	27.804 537	27.950 591	28.171 545	28.210 589	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
8. Jambi NPL/NPF	44.479 897	47.270 893	50.203 910	50.607 1.023	51.411 990	51.470 1.037	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
9. Aceh NPL/NPF	31.166 605	34.232 524	38.567 605	38.518 636	39.059 656	39.545 690	40.082 679	40.798 658	41.270 697	41.895 697	42.513 751	43.062 777	43.428 787	43.984 751	43.718 834	44.232 860
10. Sumatera Utara NPL/NPF	211.424 5.511	222.900 5.163	250.210 4.624	247.907 5.115	254.576 5.144	254.706 5.394	255.772 5.457	261.265 5.299	263.521 5.363	264.238 5.129	266.316 5.049	268.700 5.089	273.384 5.051	280.943 4.579	282.194 4.776	282.261 4.970
11. Sumatera Barat NPL/NPF	58.633 1.036	63.336 1.066	67.730 1.183	67.943 1.183	68.554 1.498	68.578 1.498	68.887 1.676	69.366 1.589	69.536 1.575	70.154 1.548	70.859 1.488	71.243 1.488	71.398 1.467	71.245 1.350	71.069 1.519	71.660 1.590
12. Riau NPL/NPF	77.625 1.770	84.935 1.658	91.971 2.004	92.484 2.246	93.646 2.244	93.697 2.319	94.563 2.425	95.398 2.288	96.767 2.322	97.937 2.337	98.354 2.324	99.147 2.384	99.867 2.387	101.165 2.108	100.368 2.286	100.808 2.286
13. Sumatera Selatan NPL/NPF	89.398 2.747	94.767 2.792	103.500 3.523	102.617 3.692	103.960 3.696	104.958 3.701	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
14. Bangka Belitung NPL/NPF	13.028 288	14.474 288	16.162 284	15.994 285	16.092 285	16.099 285	16.233 285	16.517 300	16.782 313	17.413 296	17.552 303	17.674 284	17.753 284	17.810 284	17.463 287	17.472 328
15. Kepulauan Riau NPL/NPF	40.243 1.202	45.724 873	49.441 1.886	48.807 1.942	48.869 1.892	49.451 2.076	49.675 2.028	51.288 1.972	51.288 1.988	51.560 1.990	52.207 2.000	52.257 2.041	52.626 1.943	53.313 1.924	53.945 1.975	54.411 2.017
16. Lampung NPL/NPF	56.740 3.044	60.667 2.955	60.479 1.573	60.536 1.719	61.829 1.662	62.014 1.676	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
17. Kalimantan Selatan NPL/NPF	53.332 1.275	56.904 1.461	64.693 1.421	65.313 1.530	66.276 1.571	67.880 1.561	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
18. Kalimantan Barat NPL/NPF	58.138 1.262	64.787 1.260	71.395 1.257	71.597 1.410	72.156 1.362	72.434 1.512	73.056 1.668	74.752 1.675	74.691 1.716	74.954 1.676	75.438 1.680	75.613 1.680	75.957 1.692	76.133 1.621	75.594 1.732	75.979 1.775
19. Kalimantan Timur NPL/NPF	80.963 3.151	88.372 2.890	100.731 1.908	98.965 2.019	97.701 2.050	98.418 2.126	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	108.805 2.177	108.805 2.343	109.604 2.334
20. Kalimantan Tengah NPL/NPF	36.544 450	42.588 488	47.034 633	45.940 768	46.175 779	46.261 810	45.973 813	48.273 804	48.977 813	49.196 815	49.509 802	49.458 815	49.852 786	50.201 815	49.627 806	50.136 874
21. Sulawesi Tengah NPL/NPF	38.354 733	45.256 757	48.260 840	49.981 881	52.595 858	52.111 928	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
22. Sulawesi Selatan NPL/NPF	126.948 4.174	136.667 3.415	154.690 4.346	155.124 4.773	156.776 4.705	156.468 5.136	157.149 5.105	158.109 4.806	158.393 4.771	159.175 4.741	160.132 4.648	161.432 4.671	161.148 4.671	161.071 4.339	160.691 4.541	161.782 4.662
23. Sulawesi Utara NPL/NPF	41.433 1.316	44.068 1.211	48.841 1.207	49.018 1.230	49.360 1.181	49.729 1.250	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 1.079	51.632 1.129	51.996 1.171
24. Gorontalo NPL/NPF	15.901 596	17.036 607	17.545 943	17.530 934	17.677 884	17.628 887	17.621 866	17.435 661	17.455 672	17.363 658	17.373 612	17.312 610	17.446 593	17.472 599	17.414 602	17.555 628
25. Sulawesi Barat NPL/NPF	10.049 132	10.894 206	11.897 260	11.918 291	12.020 293	12.083 313	12.173 282	12.167 316	12.218 292	12.232 292	12.299 297	12.376 301	12.410 294	12.402 287	12.383 290	12.450 307
26. Sulawesi Tenggara NPL/NPF	32.255 560	36.140 534	35.787 581	36.129 657	36.565 645	36.684 669	36.937 662	37.412 603	37.703 626	38.870 632	39.336 631	39.839 677	40.100 688	40.158 653	40.063 686	40.313 672
27. Nusa Tenggara Barat NPL/NPF	53.696 734	54.265 888	62.733 719	65.298 917	65.973 924	64.810 1.011	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
28. Bali NPL/NPF	83.299 2.111	86.821 2.083	92.265 1.466	92.568 1.551	93.166 1.484	93.693 1.612	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
29. Nusa Tenggara Timur NPL/NPF	36.860 465	39.766 534	44.236 728	44.164 928	44.556 944	44.679 1.131	44.931 1.164	45.077 1.312	45.252 1.388	45.397 1.423	45.560 1.522	45.770 1.592	45.999 1.654	45.399 1.477	45.103 1.600	45.185 1.676
30. Maluku NPL/NPF	13.650 246	14.808 258	16.110 359	16.151 384	16.324 398	16.342 402	16.441 452	16.558 452	16.752 485	16.940 476	17.030 425	17.154 435	17.146 425	17.060 419	17.143 463	17.249 464
31. Papua NPL/NPF	32.443 843	34.763 863	38.776 957	38.339 1.092	39.036 1.089	39.101 1.207	39.345 1.240	39.717 1.104	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
32. Maluku Utara NPL/NPF	10.677 144	14.042 150	14.863 226	14.888 247	14.969 235	15.008 270	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
33. Irian Jaya Barat NPL/NPF	15.069 391	15.785 558	16.666 415	16.570 447	16.726 456	16.745 494	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
34. Lainnya / Others NPL/NPF	124.321 237	151.934 380	157.769 326	159.276 911	164.857 693	172.082 711	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
Total NPL/NPF	5.768.585 173.270	6.423.564 156.576	7.090.243 154.977	7.094.514 166.603	7.244.637 163.260	7.310.683 170.002	7.376.114 172.339	7.478.404 169.234	7.514.618 170.895	7.507.704 169.596	7.579.250 167.192	7.656.895 168.329	7.717.257 168.963	7.827.148 162.906	7.782.219 169.752	7.825.494 173.745

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
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Kredit Kepada Pihak Tidak Terkait / Loan for Unconnected Parties	5.710.968	6.371.758	7.031.243	7.034.072	7.182.921	7.247.996	7.313.503	7.414.497	7.451.941	7.448.463	7.520.106	7.595.537	7.656.041	7.744.455	7.698.925	7.742.772
a. Lancar / Current	5.301.445	5.972.133	6.571.409	6.510.077	6.665.043	6.711.797	6.786.676	6.892.716	6.938.259	6.939.051	7.003.922	7.083.188	7.143.748	7.270.749	7.188.760	7.219.366
b. DPK / Special Mention	236.567	243.367	305.188	357.747	354.974	366.624	354.910	353.000	343.234	340.234	349.437	344.465	343.708	311.165	340.785	350.032
c. Kurang Lancar / Sub-Standard	21.521	18.779	23.177	26.312	22.119	25.889	23.961	25.262	27.346	22.098	22.229	20.445	20.989	20.602	26.075	23.338
d. Diragukan / Doubtful	20.605	25.407	24.675	28.148	29.693	26.636	28.017	28.895	26.964	29.258	26.905	25.360	24.709	23.148	22.702	26.721
e. Macet / Lost	130.829	112.072	106.793	111.788	111.092	117.050	119.939	114.624	116.138	117.823	117.612	122.079	122.887	118.792	120.605	123.315
Non Performing Loan Pihak Tidak Terkait / Non Performing Loan of Non Connected Parties	172.955	156.258	154.645	166.248	162.904	169.575	171.917	168.780	170.448	169.179	166.746	167.884	168.585	162.542	169.381	173.374
Kredit Kepada Pihak Terkait / Loan for Connected Parties	57.618	51.805	59.001	60.442	61.716	62.688	62.611	63.908	62.678	59.241	59.144	61.358	61.216	82.692	83.294	82.723
a. Lancar / Current	57.190	50.488	57.714	57.865	59.155	60.109	60.129	61.446	60.199	56.762	56.506	58.734	58.390	67.842	68.302	67.270
b. DPK / Special Mention	113	1.000	955	2.222	2.205	2.152	2.060	2.008	2.031	2.062	2.192	2.178	2.449	14.487	14.621	15.081
c. Kurang Lancar / Sub-Standard	245	2	3	6	5	75	22	44	4	3	35	103	6	8	5	4
d. Diragukan / Doubtful	10	6	13	2	4	4	73	90	108	78	73	5	36	37	45	13
e. Macet / Lost	60	310	315	347	346	348	327	319	335	336	338	338	336	319	322	354
Non Performing Loan Pihak Terkait / Non Performing Loan of Connected Parties	315	318	332	355	356	427	422	454	447	417	446	446	378	364	372	371

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
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
1. Bank Persero / State Owned Banks	27.472	32.096	35.707	36.160	36.267	36.290	36.519	37.193	37.451	37.665	38.125	37.524	37.972	38.639	38.978	39.006
NPL	575	366	481	510	521	526	532	539	517	506	517	538	564	710	735	737
2. BPD / Regional Development Banks	-	-	0	0	0	-	0	0	1	3	5	5	5	1	0	1
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Bank Swasta Nasional / Domestic Private Banks	42.179	47.344	58.639	58.924	59.420	59.991	59.806	60.925	60.987	61.630	61.994	61.900	62.682	63.598	64.276	63.953
NPL	1.129	919	1.082	1.135	1.170	1.196	1.221	1.215	1.201	1.186	1.178	1.311	1.337	1.344	1.340	1.327
4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Foreign Owned Banks	5.705	6.087	163	167	150	141	208	152	157	151	148	175	186	153	172	167
NPL	128	99	9	5	3	3	3	2	1	1	1	1	0	0	1	3
5. Bank Umum / Commercial Bank	75.355	85.527	94.509	95.251	95.837	96.422	96.533	98.270	98.595	99.449	100.273	99.603	100.845	102.391	103.426	103.127
NPL	1.833	1.384	1.571	1.650	1.694	1.725	1.755	1.755	1.719	1.694	1.696	1.850	1.901	2.055	2.076	2.067

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	2024										2025		
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
1 Pertanian, Perburuhan, dan Kehutanan / <i>Agriculture, Hunting, and Forestry</i>	7.041	8.616	9.317	9.510	9.654	9.554	9.550	9.530	9.524	9.485	9.461	9.471	9.674	9.473	9.634	9.899
2 Perikanan / <i>Fishery</i>	504	609	645	643	630	627	620	626	621	617	613	606	598	592	595	599
3 Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	635	941	1.237	1.231	1.213	1.198	1.100	1.116	1.103	1.086	1.090	1.141	1.092	1.010	1.051	1.066
4 Industri Pengolahan / <i>Processing industry</i>	2.784	3.986	4.778	4.813	5.116	5.217	5.005	5.017	5.089	5.091	5.130	5.145	5.223	5.112	5.429	5.468
5 Listrik, Gas dan Air / <i>Electricity, Gas and Water</i>	163	159	211	182	189	188	209	201	205	211	214	223	225	199	236	245
6 Konstruksi / <i>Construction</i>	4.858	6.421	8.029	7.940	8.095	8.108	8.203	8.364	8.565	8.632	8.761	8.857	8.820	8.481	8.613	8.712
7 Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	24.746	26.560	28.738	28.869	29.070	28.956	28.844	28.737	28.792	28.879	28.851	28.649	28.738	28.162	28.555	29.120
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	3.701	3.746	3.559	3.617	3.582	3.617	3.606	3.610	3.594	3.680	3.630	3.720	3.791
9 Transportasi, Pergudangan dan Komunikasi / <i>Transportation, Warehousing and communications</i>	3.104	3.789	5.089	5.294	5.395	5.416	5.499	5.544	5.571	5.684	5.680	5.698	5.830	5.776	6.104	6.288
10 Perantara Keuangan / <i>Financial intermediaries</i>	835	1.640	1.969	2.120	2.273	2.260	2.227	2.186	2.223	2.242	2.246	2.232	2.295	2.359	2.283	2.293
11 Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business</i>	4.374	4.906	5.709	5.727	5.796	5.873	5.915	6.001	6.081	6.141	6.252	6.403	6.502	6.449	6.565	6.613
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / <i>Government administration, Defese and Compulsory Social Security</i>	102	236	249	241	242	242	248	241	240	230	235	229	228	202	217	248
13 Jasa Pendidikan / <i>Education services</i>	372	426	508	507	515	501	497	508	505	507	517	525	532	543	525	551
14 Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	636	698	758	742	775	757	748	754	738	699	710	716	728	714	724	744
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	6.902	9.060	9.354	9.004	9.034	8.999	8.907	8.954	8.924	8.844	8.873	8.805	8.881	9.755	9.459	9.210
16 Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	816	259	200	192	190	189	188	189	179	181	175	170	167	164	164	166
17 Kegiatan Usaha yang Belum Jelas Batasannya / <i>Business Activities are not clearly defined</i>	2.628	3	13	15	15	14	17	16	11	12	11	11	10	8	8	8
18 Bukan Lapangan Usaha - Rumah Tangga / <i>Loans to Non Industrial Origin - Households</i>	15.053	17.661	18.570	18.903	19.155	19.191	19.331	19.565	19.730	19.898	19.999	20.638	20.865	20.929	20.942	21.066
19 Bukan Lapangan Usaha - Lainnya / <i>Non Industrial Origin- Others</i>	38.801	40.333	41.788	42.558	43.110	42.972	43.195	43.466	43.796	44.177	44.391	44.014	43.995	45.336	44.346	44.924
Total	116.580	129.295	140.791	142.192	144.210	143.820	143.920	144.597	145.512	146.220	146.822	147.126	148.083	148.895	149.170	150.992

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	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	
Modal Kerja / <i>Working Capital</i>																	
- Pertanian, Perburuhan, dan Kehutanan / <i>Agriculture, Hunting, and Forestry</i>	6.094	7.586	8.167	8.320	8.457	8.363	8.342	8.316	8.312	8.264	8.207	8.220	8.405	8.220	8.355	8.593	
- Perikanan / <i>Fishery</i>	458	551	574	573	559	558	551	555	551	546	544	538	529	526	529	535	
- Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	504	707	950	959	957	947	857	868	855	851	869	921	854	763	797	808	
- Industri Pengolahan / <i>Processing industry</i>	2.381	3.381	4.112	4.148	4.458	4.588	4.389	4.413	4.476	4.435	4.479	4.499	4.557	4.426	4.724	4.761	
- Listrik, Gas dan Air / <i>Electricity, Gas and Water</i>	140	134	169	132	137	139	156	152	157	161	165	195	196	166	204	215	
- Konstruksi / <i>Construction</i>	4.517	5.872	7.313	7.194	7.336	7.362	7.459	7.606	7.770	7.841	7.944	8.017	7.962	7.623	7.732	7.835	
- Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	22.295	23.955	25.922	26.000	26.191	26.126	26.047	25.921	25.962	26.041	26.011	25.841	25.873	25.312	25.678	26.172	
- Penyediaan Akomodasi dan Penyediaan Makan Minum / <i>Provision of accommodation and the provision of eating and drinking</i>	1.654	2.110	2.497	2.532	2.567	2.455	2.466	2.419	2.430	2.420	2.459	2.466	2.519	2.459	2.526	2.589	
- Transportasi, Pergudangan dan Komunikasi / <i>Transportation, Warehousing and communications</i>	2.050	2.430	3.278	3.412	3.468	3.486	3.572	3.571	3.576	3.680	3.656	3.641	3.734	3.640	3.895	4.125	
- Perantara Keuangan / <i>Financial intermediaries</i>	772	1.583	1.888	2.034	2.175	2.165	2.133	2.089	2.117	2.135	2.141	2.127	2.190	2.263	2.190	2.198	
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	3.946	4.367	5.064	5.110	5.167	5.228	5.252	5.317	5.381	5.436	5.564	5.705	5.780	5.718	5.834	5.880	
- Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / <i>Government administration, Defese and Compulsory Social Security</i>	66	168	188	180	182	184	188	184	186	177	183	179	179	156	170	199	
- Jasa Pendidikan / <i>Education services</i>	224	268	289	274	280	271	268	276	270	261	268	267	276	286	273	290	
- Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	429	486	501	466	496	474	469	475	460	463	473	475	491	483	490	503	
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	5.432	7.250	7.384	6.968	6.986	6.938	6.860	6.894	6.837	6.752	6.762	6.676	6.764	7.624	7.338	7.042	
- Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	638	194	147	142	142	141	141	142	138	139	135	131	129	128	128	131	
- Kegiatan Usaha yang Belum Jelas Batasannya / <i>Business Activities are not clearly defined</i>	2.021	3	13	15	15	14	17	16	10	11	11	10	9	7	7	7	
- 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	68.458	69.572	69.438	69.169	69.213	69.487	69.614	69.871	69.911	70.447	69.799	70.870	71.880	
Investasi																	
- Pertanian, Perburuhan, dan Kehutanan / <i>Agriculture, Hunting, and Forestry</i>	947	1.030	1.150	1.190	1.197	1.190	1.208	1.213	1.212	1.221	1.254	1.251	1.269	1.254	1.279	1.307	
- Perikanan / <i>Fishery</i>	46	57	70	70	71	69	70	72	70	71	70	68	69	66	66	65	
- Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	131	234	287	272	256	251	243	249	248	234	220	219	238	247	254	258	
- Industri Pengolahan / <i>Processing industry</i>	402	605	666	666	658	629	615	604	613	655	651	645	666	686	706	707	
- Listrik, Gas dan Air / <i>Electricity, Gas and Water</i>	23	24	42	49	52	49	52	48	48	50	50	28	28	32	32	30	
- Konstruksi / <i>Construction</i>	341	549	715	746	759	746	744	758	795	792	817	840	858	858	881	877	
- Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	2.451	2.605	2.817	2.869	2.878	2.830	2.797	2.817	2.829	2.838	2.841	2.807	2.864	2.850	2.876	2.949	
- Penyediaan Akomodasi dan Penyediaan Makan Minum / <i>Provision of accommodation and the provision of eating and drinking</i>	573	884	1.132	1.169	1.179	1.104	1.151	1.164	1.187	1.186	1.151	1.128	1.160	1.171	1.194	1.202	
- Transportasi, Pergudangan dan Komunikasi / <i>Transportation, Warehousing and communications</i>	1.054	1.358	1.812	1.882	1.926	1.930	1.927	1.973	1.995	2.003	2.023	2.057	2.096	2.136	2.209	2.144	
- Perantara Keuangan / <i>Financial intermediaries</i>	63	57	81	86	99	94	93	96	106	107	106	105	106	96	94	95	
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and</i>	428	539	645	617	628	645	663	684	700	705	688	697	722	732	730	733	
- Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / <i>Government administration, Defese and Compulsory Social Security</i>	36	69	61	61	60	58	59	57	55	53	52	50	50	47	47	49	
- Jasa Pendidikan / <i>Education services</i>	148	158	219	232	235	230	229	231	235	246	249	258	257	256	252	261	
- Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	207	211	257	277	279	283	279	278	278	236	237	240	238	231	234	242	
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	1.469	1.809	1.970	2.036	2.047	2.061	2.047	2.060	2.087	2.091	2.111	2.129	2.117	2.131	2.121	2.168	
- Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	178	65	53	50	49	48	47	47	41	42	40	38	38	36	36	35	
- Kegiatan Usaha yang Belum Jelas Batasannya / <i>Business Activities are not clearly defined</i>	607	0	0	0	0	0	0	0	1	1	1	1	1	1	1	1	
- 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	12.273	12.373	12.218	12.225	12.352	12.500	12.531	12.562	12.563	12.777	12.831	13.012	13.122	
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	2.075	2.079	2.094	2.088	2.095	2.112	2.098	2.091	2.094	2.085	2.065	2.046	2.052	
- Kredit pemilikan kendaraan bermotor / <i>Vehicle Loans</i>	1.080	1.172	1.264	1.292	1.306	1.309	1.306	1.323	1.340	1.366	1.380	1.407	1.432	1.469	1.441	1.326	
- Kredit konsumsi lainnya / <i>Other consumer credit</i>	50.797	54.663	56.923	58.095	58.879	58.761	59.131	59.614	60.073	60.611	60.919	61.151	61.343	62.731	61.801	62.612	
Total Konsumsi / <i>Total consumption</i>	53.850	57.993	60.358	61.461	62.265	62.163	62.526	63.031	63.525	64.075	64.390	64.652	64.860	66.265	65.288	65.990	
Total	116.580	129.295	140.791	142.192	144.210	143.820	143.920	144.597	145.512	146.220	146.822	147.126	148.083	148.895	149.170	150.992	

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												
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
1. Jawa Barat	13.961	15.834	16.393	16.740	17.336	17.343	17.220	17.293	17.448	17.515	17.534	17.565	17.642	17.713	17.619	17.981
2. Banten	4.096	4.918	5.614	5.678	5.826	5.855	5.847	5.865	5.934	5.974	6.010	6.054	6.162	6.260	6.313	6.378
3. DKI Jakarta	2.427	2.995	3.503	3.466	3.559	3.545	3.539	3.546	3.561	3.562	3.667	3.700	3.725	3.795	3.795	3.843
4. D.I Yogyakarta	5.805	6.146	6.583	6.643	6.693	6.662	6.688	6.707	6.745	6.793	6.781	6.774	6.788	6.812	6.808	6.837
5. Jawa Tengah	29.847	33.363	34.702	34.801	35.074	34.879	34.588	34.628	34.675	34.697	34.719	34.612	34.583	34.649	34.607	35.013
6. Jawa Timur	11.554	12.774	15.277	15.573	15.843	15.784	15.825	15.989	16.113	16.138	16.194	16.282	16.380	16.546	16.632	16.941
7. Bengkulu	79	102	141	149	150	149	147	147	146	149	147	150	153	152	160	165
8. Jambi	863	969	1.081	1.100	1.119	1.107	1.100	1.101	1.109	1.112	1.119	1.119	1.135	1.137	1.132	1.143
9. Aceh	57	48	33	34	34	32	32	31	31	32	31	30	30	29	28	29
10. Sumatera Utara	1.406	1.566	1.760	1.776	1.807	1.817	1.829	1.844	1.876	1.886	1.910	1.925	1.934	1.941	1.941	1.982
11. Sumatera Barat	1.369	1.449	1.508	1.500	1.511	1.513	1.521	1.530	1.531	1.539	1.548	1.481	1.484	1.481	1.534	1.573
12. Riau	1.028	1.177	1.441	1.476	1.512	1.518	1.529	1.548	1.594	1.625	1.631	1.627	1.647	1.654	1.668	1.720
13. Kepulauan Riau	5.220	6.219	7.458	7.730	7.856	7.941	8.042	8.230	8.373	8.466	8.551	8.709	8.884	9.049	9.053	9.107
14. Sumatera Selatan	1.474	1.621	1.904	1.942	1.954	1.967	1.975	1.981	1.988	2.008	2.020	2.039	2.044	2.082	2.088	2.082
15. Bangka Belitung	109	112	137	146	149	148	150	151	153	153	155	156	156	159	160	172
16. Lampung	10.322	10.869	11.769	11.835	11.981	12.029	12.154	12.216	12.257	12.322	12.475	12.480	12.538	12.736	12.863	12.997
17. Kalimantan Selatan	520	599	1.107	1.191	1.186	1.153	1.155	1.155	1.151	1.204	1.202	1.196	1.263	1.259	1.366	1.332
18. Kalimantan Barat	977	1.123	1.203	1.152	1.180	1.167	1.148	1.175	1.160	1.167	1.158	1.152	1.127	1.082	1.045	1.052
19. Kalimantan Timur	270	327	409	380	390	423	435	444	448	454	454	462	466	449	403	425
20. Kalimantan Tengah	826	1.534	1.830	1.862	1.881	1.862	1.845	1.814	1.798	1.806	1.798	1.811	1.862	1.975	2.038	2.043
21. Kalimantan Utara	56	66	94	96	104	104	108	115	119	127	129	130	129	131	129	133
22. Sulawesi Tengah	2.224	2.212	2.131	2.135	2.147	2.159	2.173	2.186	2.203	2.216	2.228	2.233	2.226	2.221	2.223	2.220
23. Sulawesi Selatan	2.384	2.537	2.822	2.855	2.889	2.916	2.947	2.982	3.018	3.032	3.052	3.083	3.093	3.097	3.104	3.125
24. Sulawesi Utara	1.351	1.536	1.518	1.502	1.498	1.489	1.486	1.485	1.511	1.536	1.564	1.580	1.598	1.617	1.624	1.654
25. Sulawesi Tenggara	257	300	359	370	378	377	380	388	391	412	423	445	453	457	459	472
26. Sulawesi Barat	79	79	90	89	92	94	95	95	94	97	99	97	99	101	101	106
27. Gorontalo	48	53	69	75	75	75	74	75	75	76	76	77	76	78	82	85
28. Nusa Tenggara Barat	1.255	1.405	1.551	1.588	1.611	1.610	1.605	1.593	1.577	1.580	1.608	1.642	1.673	1.718	1.725	1.765
29. Bali	11.894	12.274	12.874	12.912	12.939	12.636	12.774	12.742	12.770	12.798	12.754	12.683	12.849	12.950	12.898	12.993
30. Nusa Tenggara Timur	672	697	747	747	750	758	765	770	842	852	856	863	874	873	870	880
31. Maluku	1.974	2.094	2.224	2.177	2.188	2.189	2.199	2.205	2.218	2.234	2.242	2.250	2.254	2.250	2.254	2.262
32. Papua	1.354	1.467	1.646	1.654	1.672	1.686	1.706	1.722	1.742	1.778	1.793	1.810	1.827	1.829	1.829	1.853
33. Maluku Utara	220	244	272	277	282	284	289	291	296	313	322	328	336	338	344	352
34. Papua Barat	602	586	539	541	545	548	550	555	565	567	572	581	592	274	273	276
35. 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	142.192	144.210	143.820	143.920	144.597	145.512	146.220	146.822	147.126	148.083	148.895	149.170	150.992

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				2024															
				2021	2022	2023	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises																			
1. Pertanian, Perburuan dan Kehutanan / Agriculture, hunting, and forestry				161.456	214.198	244.970	247.030	250.357	250.879	251.902	252.535	254.530	255.964	259.901	262.216	263.259	261.883	262.532	264.369
Baki Debet				2.900	3.067	4.951	5.793	5.834	6.171	6.325	6.225	6.344	6.370	6.437	6.741	6.860	6.549	6.866	7.028
NPL/NPF																			
2. Perikanan / Fishery				14.751	16.021	17.332	17.365	17.501	17.402	17.385	17.376	17.436	17.442	17.522	17.537	17.408	17.259	17.029	17.011
Baki Debet				376	489	686	697	732	817	830	834	815	813	836	869	871	807	878	914
NPL/NPF																			
3. Pertambangan dan Penggalian / Mining and quarrying				8.969	7.080	8.146	8.683	8.925	8.772	8.813	9.206	9.313	9.195	9.909	9.758	9.682	9.690	9.611	9.591
Baki Debet				397	332	377	350	371	394	370	326	317	327	330	334	346	324	392	396
NPL/NPF																			
4. Industri Pengolahan / Processing industry				128.136	135.619	145.212	144.425	145.466	145.426	146.689	146.486	146.312	146.874	147.687	148.251	148.715	149.504	147.009	145.936
Baki Debet				5.419	4.678	5.894	6.174	5.985	6.342	6.305	6.026	5.989	6.082	6.148	6.216	6.226	5.713	6.239	6.580
NPL/NPF																			
5. Listrik, Gas dan Air / Electricity, gas and water				3.808	3.565	4.400	4.720	4.643	4.731	4.929	5.076	4.841	4.761	4.893	4.184	4.314	4.323	4.373	4.366
Baki Debet				133	103	98	100	92	119	166	166	204	208	210	147	153	146	146	147
NPL/NPF																			
6. Konstruksi / Construction				57.583	52.264	54.476	50.403	50.361	50.200	51.582	53.942	53.606	54.189	55.769	55.687	55.647	54.404	49.875	49.482
Baki Debet				7.342	5.649	5.241	5.342	5.152	5.423	5.428	5.365	5.298	5.388	5.344	5.339	5.279	4.920	5.017	5.020
NPL/NPF																			
7. Perdagangan Besar dan Eceran / Wholesale and retail trade				601.384	656.418	686.499	686.375	688.936	684.391	684.775	684.160	682.578	683.650	689.865	691.881	692.028	692.440	686.607	687.447
Baki Debet				21.565	23.799	27.352	30.360	29.494	31.478	31.609	29.609	29.799	29.666	29.366	29.657	29.602	27.890	29.843	30.854
NPL/NPF																			
8. Penyediaan Akomodasi dan Penyediaan Makan Minum / Provision of accommodation and the provision of eating and drinking				58.603	61.393	67.097	69.251	69.400	67.638	68.111	68.558	68.671	69.463	71.283	71.465	71.718	71.642	71.159	71.557
Baki Debet				1.694	1.850	1.957	2.336	2.257	2.547	2.542	2.288	1.999	2.240	2.474	2.316	2.213	2.041	2.001	2.076
NPL/NPF																			
9. Transportasi, Pergudangan dan Komunikasi / Transportation, warehousing and communications				41.876	45.268	52.194	53.356	53.721	52.930	53.934	54.140	54.007	53.681	56.549	55.889	56.281	58.328	57.756	58.196
Baki Debet				1.886	1.437	1.753	1.872	1.831	1.982	2.064	1.950	1.886	1.887	1.852	1.881	1.871	1.767	1.862	1.914
NPL/NPF																			
10. Perantara Keuangan / Financial intermediaries				10.001	10.835	13.669	11.967	12.217	12.073	13.125	11.104	10.956	10.701	10.640	10.951	11.312	11.636	11.341	11.394
Baki Debet				286	350	581	608	624	663	756	760	791	809	809	801	736	715	731	743
NPL/NPF																			
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real estate, Business Ownership, and Business Services				48.499	51.024	54.500	54.554	56.411	56.291	56.221	57.113	56.536	56.230	57.138	56.728	57.839	58.401	57.542	57.214
Baki Debet				2.876	2.098	2.222	2.588	2.735	2.846	2.774	2.636	2.726	2.707	2.666	2.664	2.661	2.547	2.656	2.691
NPL/NPF																			
12. Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib / Government administration, defense and compulsory social security				214	387	238	191	194	315	273	226	256	272	273	206	187	133	142	161
Baki Debet				3	0	1	4	4	4	4	4	4	1	1	1	1	0	0	1
NPL/NPF																			
13. Jasa Pendidikan / Education services				8.294	8.554	9.391	9.504	9.538	9.320	9.479	9.603	9.633	9.729	9.629	9.672	9.553	9.792	9.721	9.778
Baki Debet				85	154	105	132	114	114	124	126	113	104	110	111	127	124	137	132
NPL/NPF																			
14. Jasa Kesehatan dan Kegiatan Sosial / Health services and social activities				11.824	12.537	13.922	13.934	13.571	13.664	13.782	13.875	14.027	14.247	14.821	14.767	14.936	15.572	15.409	15.583
Baki Debet				132	134	258	295	301	293	315	283	271	264	272	279	285	282	337	353
NPL/NPF																			
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services				60.959	69.711	81.231	81.393	83.241	83.807	84.146	84.572	84.469	84.802	86.452	87.665	87.339	87.755	87.310	87.921
Baki Debet				1.557	1.805	2.520	2.791	2.797	2.901	3.000	2.799	2.855	2.818	2.825	2.873	2.861	2.659	2.915	3.052
NPL/NPF																			
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual services which serve households				3.825	3.926	3.844	3.744	3.726	3.657	3.624	3.606	3.566	3.552	3.601	3.543	3.525	3.518	3.470	3.470
Baki Debet				74	90	104	128	133	132	130	124	127	124	132	114	109	97	102	102
NPL/NPF																			
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency				5	15	11	10	10	10	10	9	8	8	12	12	11	11	11	11
Baki Debet				-	-	0	-	0	0	0	0	0	0	0	0	1	1	1	1
NPL/NPF																			
18. Kegiatan yang Belum Jelas Batasannya / Business activities are not clearly defined				829	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Baki Debet				31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF																			
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				1.221.015	1.348.813	1.457.132	1.456.905	1.468.216	1.461.505	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
Baki Debet				46.757	46.033	54.099	59.570	58.455	62.226	62.743	59.521	59.539	59.809	59.812	60.343	60.204	56.582	60.122	62.003
NPL/NPF																			

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	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	
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	1.040.963	1.045.537	1.041.242	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	
NPL/NPF	36.453	36.961	42.726	46.633	45.470	48.189	48.571	46.030	46.013	46.022	45.929	46.499	46.131	43.705	45.932	47.268	
2. Investasi / Investment																	
Baki Debet	295.831	335.355	403.160	415.943	422.679	420.263	424.709	426.849	429.091	431.544	440.083	442.808	449.509	450.274	448.653	449.205	
NPL/NPF	10.304	9.072	11.373	12.936	12.985	14.037	14.172	13.491	13.526	13.787	13.883	13.843	14.073	12.877	14.190	14.735	
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	1.456.905	1.468.216	1.461.505	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	
NPL/NPF	46.757	46.033	54.099	59.570	58.455	62.226	62.743	59.521	59.539	59.809	59.812	60.343	60.204	56.582	60.122	62.003	

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
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
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	916.764	923.789	920.626	922.236	922.471	920.390	920.718	935.980	937.762	936.281	932.511	926.249	926.992
Mikro / Micro	326.560	455.972	515.525	516.225	521.625	520.541	521.328	519.690	517.491	515.787	515.504	514.989	513.372	508.445	503.814	500.853
Kecil / Small	333.146	311.440	316.111	316.367	317.611	315.874	316.335	317.374	318.729	320.354	332.883	334.912	334.694	332.364	333.620	338.155
Menengah / Medium	89.149	81.747	85.842	84.172	84.552	84.210	84.574	85.407	84.170	84.577	87.594	87.861	88.215	91.702	88.815	87.984
NPL/NPF	23.175	24.608	30.792	34.632	33.735	35.564	35.633	32.931	33.230	33.132	33.297	34.005	33.904	31.703	33.944	35.318
Mikro / Micro	5.532	8.430	12.802	14.944	14.655	15.642	15.971	15.689	16.036	16.075	16.079	16.764	16.603	14.738	15.985	16.900
Kecil / Small	10.391	11.566	13.919	16.114	15.597	16.386	16.398	14.752	14.797	14.351	14.144	14.102	14.158	13.535	14.375	14.713
Menengah / Medium	7.251	4.612	4.070	3.575	3.482	3.537	3.264	2.491	2.397	2.706	3.075	3.138	3.143	3.430	3.584	3.706
2. BPD / Regional Development Banks																
Baki Debet	81.582	91.839	108.053	106.244	108.786	110.094	112.094	114.034	115.364	116.864	118.216	119.276	119.741	118.963	114.572	115.972
Mikro / Micro	19.377	22.809	33.767	33.902	34.581	34.922	35.680	35.872	36.269	36.684	36.861	37.106	37.205	37.087	36.337	36.670
Kecil / Small	37.033	44.161	49.618	49.635	50.730	51.067	51.628	52.729	53.514	54.236	55.053	55.626	55.939	55.929	54.431	55.076
Menengah / Medium	25.172	24.868	24.668	22.707	23.476	24.105	24.786	25.432	25.581	25.944	26.302	26.544	26.597	25.948	23.804	24.225
NPL/NPF	6.570	6.415	7.171	7.943	8.078	8.617	8.882	8.398	8.549	8.571	8.594	8.647	8.888	8.584	9.190	9.335
Mikro / Micro	694	749	1.471	1.849	1.733	1.884	2.266	2.210	2.265	2.288	2.240	2.256	2.442	2.500	2.683	2.696
Kecil / Small	2.397	2.165	2.331	2.580	2.666	2.854	2.766	2.638	2.719	2.697	2.689	2.676	2.707	2.561	2.813	2.899
Menengah / Medium	3.479	3.501	3.369	3.514	3.680	3.879	3.849	3.551	3.565	3.586	3.666	3.715	3.739	3.523	3.694	3.740
3. Bank Swasta Nasional / Domestic Private Banks																
Baki Debet	390.463	407.718	431.542	433.835	435.577	430.717	434.382	435.015	434.393	437.140	441.711	443.336	447.692	454.780	450.036	450.484
Mikro / Micro	43.934	53.916	113.001	114.331	114.712	112.993	113.442	113.472	114.513	114.903	116.610	117.396	119.636	123.473	122.336	121.978
Kecil / Small	89.334	110.901	95.044	96.213	96.584	96.669	98.625	98.773	99.639	100.920	101.885	103.344	107.067	106.285	105.131	106.558
Menengah / Medium	257.195	242.901	223.498	223.291	224.280	221.055	222.314	222.769	220.241	221.317	223.217	222.596	220.990	225.022	222.569	221.948
NPL/NPF	17.013	15.009	16.137	16.994	16.642	18.045	18.228	18.192	17.760	18.106	17.921	17.691	17.412	16.295	16.988	17.351
Mikro / Micro	2.262	1.912	3.306	3.358	3.374	3.450	3.473	3.355	3.352	3.332	3.390	3.301	3.343	3.102	3.151	3.299
Kecil / Small	2.436	2.442	3.286	3.406	3.383	3.788	3.806	3.773	3.833	3.848	3.835	3.867	4.133	3.779	3.959	4.077
Menengah / Medium	12.315	10.656	9.544	10.230	9.885	10.807	10.949	11.064	10.575	10.925	10.696	10.524	9.936	9.413	9.878	9.975
4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks																
Baki Debet	115	97	59	62	64	68	67	66	52	37	36	37	38	38	39	39
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	62	64	68	67	66	52	37	36	37	38	38	39	39
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mikro / Micro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kecil / Small	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Menengah / Medium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / Total																
Baki Debet	1.221.015	1.348.813	1.457.132	1.456.905	1.468.216	1.461.505	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
NPL/NPF	46.757	46.033	54.099	59.570	58.455	62.226	62.743	59.521	59.539	59.809	59.812	60.343	60.204	56.582	60.122	62.000

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
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises																
1. Jawa Barat	169.569	185.184	192.429	190.902	191.188	190.594	191.553	191.727	191.285	191.115	193.199	193.289	193.111	192.841	190.320	190.536
2. Banten	50.737	54.291	58.659	58.364	58.869	58.571	58.810	59.150	58.918	58.572	58.692	59.046	59.261	60.182	59.706	58.672
3. DKI Jakarta	138.889	144.233	149.967	147.775	149.033	147.208	149.293	147.742	146.587	146.304	149.548	149.886	151.226	155.107	151.923	149.952
4. D.I Yogyakarta	20.067	22.236	23.059	22.936	23.144	23.010	22.954	22.965	22.901	22.931	23.047	23.007	22.970	23.018	22.660	22.745
5. Jawa Tengah	148.313	171.888	185.808	185.773	187.191	186.640	186.368	186.191	186.390	187.119	189.585	189.777	190.287	190.212	188.524	188.994
6. Jawa Timur	179.883	199.243	215.372	216.456	217.659	217.528	219.253	220.804	219.363	220.893	223.630	224.574	225.497	225.662	224.205	225.452
7. Bengkulu	11.369	13.195	13.939	13.972	14.074	13.999	14.073	14.087	14.109	14.185	14.247	14.005	14.050	14.061	14.024	14.130
8. Jambi	18.880	21.819	24.249	24.532	24.962	24.803	25.023	25.141	25.313	25.456	25.893	26.038	26.190	26.329	26.468	26.697
9. Aceh	10.538	10.773	12.107	11.854	11.995	11.918	12.118	12.509	12.681	12.847	13.121	13.210	13.321	13.379	13.097	13.257
10 Sumatera Utara	63.143	70.370	78.730	78.694	79.281	79.574	79.723	79.792	79.911	80.196	81.048	80.501	80.883	80.980	80.502	80.955
11 Sumatera Barat	23.693	27.485	30.003	30.183	30.470	30.363	30.354	30.424	30.404	30.412	30.659	30.821	30.842	30.619	30.539	30.780
12 Riau	32.446	36.091	41.112	41.126	41.736	41.548	41.956	42.212	42.459	42.809	43.086	43.294	43.397	43.186	42.800	42.831
13 Kepulauan Riau	31.073	36.162	38.591	38.811	39.121	39.137	39.310	39.390	39.600	40.021	40.704	40.937	40.950	40.489	40.360	40.414
14 Sumatera Selatan	5.758	6.572	7.377	7.224	7.263	7.295	7.414	7.480	7.495	7.534	7.519	7.567	7.460	7.419	7.222	7.235
15 Bangka Belitung	10.321	11.596	12.627	12.772	13.234	13.080	13.397	13.671	13.827	13.911	14.310	14.315	14.405	14.810	14.726	14.986
16 Lampung	23.981	27.550	29.864	30.198	30.397	30.330	30.552	30.540	30.639	30.643	30.793	30.957	31.093	31.162	31.022	31.275
17 Kalimantan Selatan	16.692	19.427	23.370	23.747	23.689	23.497	22.824	22.992	23.094	23.127	23.325	23.571	23.779	23.881	23.453	23.514
19 Kalimantan Timur	30.158	32.400	36.694	35.681	36.286	36.178	36.696	36.912	36.815	36.990	38.254	38.400	38.311	38.560	37.546	37.764
20 Kalimantan Tengah	14.227	16.882	18.718	18.649	19.242	19.244	19.342	19.418	19.570	19.621	20.156	20.243	20.150	19.681	19.494	19.851
21 Sulawesi Tengah	11.835	13.927	15.744	15.878	16.109	16.103	16.181	16.180	16.204	16.328	16.891	17.027	17.123	17.168	17.026	17.228
22 Sulawesi Selatan	49.304	54.853	59.680	59.598	60.016	59.766	59.910	59.805	59.890	59.991	60.560	60.851	60.791	60.289	59.901	60.069
23 Sulawesi Utara	11.754	12.715	13.382	13.331	13.319	13.347	13.273	13.305	13.265	13.258	13.440	13.509	13.531	13.529	13.382	13.443
24 Sulawesi Tenggara	5.001	5.453	5.557	6.417	6.416	5.415	5.369	5.305	5.241	5.206	5.220	5.264	5.086	5.080	5.032	5.069
25 Sulawesi Barat	6.102	6.644	7.429	7.456	7.518	7.538	7.609	7.544	7.533	7.544	7.627	7.665	7.645	7.599	7.563	7.597
26 Gorontalo	11.187	12.898	14.659	14.895	15.196	15.170	15.244	15.419	15.520	15.573	15.801	15.855	15.884	15.790	15.772	16.052
27 Nusa Tenggara Barat	17.993	19.474	21.230	21.376	21.711	21.767	21.840	21.928	21.937	22.099	22.560	22.903	22.803	22.581	22.385	22.466
28 Bali	43.288	45.818	50.097	52.183	52.481	51.360	51.699	52.240	52.675	53.168	53.907	54.287	54.087	53.841	53.420	53.652
29 Nusa Tenggara Timur	14.201	16.406	18.410	18.345	18.505	18.592	18.636	18.577	18.516	18.462	18.595	18.679	18.647	18.237	17.958	17.996
30 Maluku	4.799	5.494	6.304	6.295	6.357	6.343	6.373	6.336	6.392	6.450	6.500	6.591	6.588	6.433	6.499	6.529
31 Papua	11.402	12.207	12.912	12.676	12.812	12.802	12.789	12.737	12.757	12.842	13.765	13.716	13.696	13.578	13.186	13.147
32 Maluku Utara	3.104	3.878	4.393	4.429	4.402	4.371	4.356	4.398	4.359	4.370	4.376	4.441	4.538	4.596	4.580	4.588
33 Papua Barat	4.441	5.046	5.460	5.360	5.425	5.478	5.494	5.546	5.544	5.589	6.219	6.228	6.236	6.146	6.054	5.998
34 Lainnya / Others	31	82	10	11	11	20	19	20	19	17	18	17	17	19	17	17
35 Tidak Teridentifikasi / Un-identified	2.813	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / Total	1.221.015	1.348.813	1.457.132	1.456.905	1.468.216	1.461.505	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



**Departemen Pengelolaan
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