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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 activites in banking sector from The Bank of Indonesia to Financial Services Authority since December 31th, 2003, accordinglu since SPI of November 2013 edition is published by Financial Services Authority and can be accessed through website www.ojk.go.id on menu Data and Banking Statistic.

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

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

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

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

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

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

Jakarta, Maret 2025
Jakarta, March 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 Februari 2025 akan diterbitkan pada minggu ke III bulan April 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)
February 2025 edition will be released on the 3rd week of April 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	: *Classified Earning assets*
ATMR	: Aktiva Tertimbang Menurut Risiko	ATMR	: *Risk Weighted Assets*
BOPO	: Biaya Operasional terhadap Pendapatan Operasional	BOPO	: *Operations Expenses to Operations Income*
BPD	: Bank Pembangunan Daerah	BPD	: *Regional Development Bank*
CAR	: *Capital Adequacy Ratio*	CAR	: *Capital Adequacy Ratio*
DPK	: Dana Pihak Ketiga	DPK	: *Third Party Funds*
KAP	: Kualitas Aktiva Produktif	KAP	: *Earning Assets Qualtiy*
KBAB	: Kewajiban Bersih Antar Bank	KBAB	: *Inter-Bank Net Liabilities*
KP	: Kantor Pusat	KP	: *Head Office*
KC	: Kantor Cabang	KC	: *Branch Office*
KCP	: Kantor Cabang Pembantu	KCP	: *Sub-Branch Office*
KK	: Kantor Kas	KK	: *Cash Office*
KPW	: Kantor Perwakilan	KPW	: *Representative Office*
LBU	: Laporan Bulanan Bank Umum	LBU	: *Commercial Bank Monthly Report*
LDR	: *Loan to Deposit Ratio*	LDR	: *Loan to Deposit Ratio*
NIM	: *Net Interest Margin*	NIM	: *Net Interest Margin*
NPL	: *Non Performing Loan*	NPL	: *Non-Performing Loan*
ROA	: *Return on Assets*	ROA	: *Return on Assets*
SIP	: Sistem Informasi Perbankan	SIP	: *Banking Information System*
UKM	: Usaha Kecil Menengah	UKM	: *Small/Medium-Scale-Enterprise Industry*
UMKM	: Usaha Mikro Kecil Menengah	UMKM	: *Small/Medium/Micro-Enterprise Industry (SMEs)*
NOM	: *Net Operating Margin*	NOM	: *Net Operating Margin*
FDR	: *Financing to Deposit Ratio*	FDR	: *Financing to Deposit Ratio*

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OTORITAS JASA KEUANGAN

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
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Penyaluran Dana / *Distribution of Funds*																
Bank Umum / *Commercial Banks*	10.114.135	11.065.740	11.621.114	11.553.744	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
Bank Perekonomian Rakyat / Rural Banks	161.831	175.631	188.212	187.662	186.986	186.777	187.588	187.730	189.021	190.342	191.548	192.518	193.442	194.710	196.398	195.734
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	9.253.893	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
Bank Perekonomian Rakyat / Rural Banks	139.648	151.607	163.564	163.355	162.685	162.934	163.883	163.891	165.231	166.347	167.233	167.942	168.512	169.440	171.060	171.042
Jumlah Aset / *Total Assets*																
Bank Umum / *Commercial Banks*	10.112.304	11.113.314	11.765.838	11.670.488	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
Bank Perekonomian Rakyat / Rural Banks	168.443	182.302	194.984	194.684	193.932	193.992	194.870	195.006	196.338	197.687	199.106	200.162	201.290	202.485	204.633	203.661
Jumlah Bank / *Total Banks*																
Bank Umum / *Commercial Banks*	107	106	105	106	106	106	106	106	106	106	106	105	105	105	105	105
Bank Perekonomian Rakyat / Rural Banks	1.468	1.441	1.402	1.400	1.393	1.392	1.389	1.388	1.384	1.381	1.378	1.377	1.369	1.367	1.356	1.356
Jumlah Kantor / *Total Bank Offices*																
Bank Umum / *Commercial Banks*	32.366	25.377	24.276	24.286	24.268	24.243	24.209	24.150	24.170	24.268	23.972	23.935	23.919	23.897	23.899	23.853
Bank Perekonomian Rakyat / Rural Banks	5.871	6.044	6.047	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

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
		Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Penyaluran Dana / *Distribution of Funds*														
a. Kredit / Pembiayaan Yang Diberikan / *Credit / Financing*	7.186.935	7.150.426	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
- Kepada Pihak Ketiga / *To Third Party*	7.090.243	7.057.558	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
Rupiah	6.082.640	6.038.236	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
Valas / *Foreign Exchange*	1.007.604	1.019.322	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
- Kepada Bank Lain / *Inter Bank Credit/Financing*	96.692	92.867	93.819	92.243	88.077	84.527	89.353	88.373	89.218	93.925	93.875	99.410	115.799	109.541
Rupiah	65.332	64.108	63.605	62.642	61.124	58.608	57.069	56.418	56.683	56.153	54.422	59.163	68.608	64.990
Valas / *Foreign Exchange*	31.360	28.760	30.214	29.601	26.953	25.919	32.284	31.955	32.535	37.773	39.454	40.247	47.191	44.551
b. Penempatan pada Bank Lain / *Interbank Placement*	258.375	269.217	288.631	294.873	278.392	281.345	294.565	259.371	270.118	318.734	284.315	296.833	275.052	296.991
- Giro / *Demand Deposit*	149.694	160.847	176.952	165.838	154.294	160.118	164.480	140.056	141.643	181.661	146.284	163.282	149.178	169.383
- Inter Bank Call Money / *Inter Bank Call Money*	89.153	90.788	89.930	104.935	102.809	92.888	104.840	93.694	104.858	111.884	111.062	113.422	104.023	106.017
- Deposito Berjangka / *Time Deposits*	14.565	11.538	14.076	17.128	13.580	19.164	13.126	15.884	12.738	15.630	17.784	10.730	12.463	11.458
- Lainnya / *Others*	4.963	6.043	7.673	6.972	7.710	9.174	12.118	9.737	10.879	9.560	9.186	9.399	9.388	10.132
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	1.047.750	894.750	888.257	892.628	852.950	890.173	798.191	761.901	834.903	784.629	780.866	806.754	858.861	842.403
- Giro / *Demand Deposit*	649.718	574.751	553.521	513.561	571.780	544.568	516.610	506.546	510.339	487.388	507.176	502.914	546.411	476.966
- *Fine Tune Operation* (FTO)	231.117	185.908	200.277	174.099	146.623	185.904	120.554	144.738	212.565	165.678	155.756	136.039	162.809	211.814
- Fasbi	154.566	126.375	124.926	202.901	126.316	154.012	154.159	103.984	111.533	121.921	108.245	158.792	139.067	144.772
- Lainnya / *Others*	12.349	7.716	9.534	2.067	8.231	5.689	6.868	6.632	467	9.642	9.689	9.008	10.573	8.850
d. Surat Berharga / *Securities*	1.987.800	2.144.721	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
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	25.976	26.016	22.795	22.549	21.450	19.824	19.592	18.628	15.994	15.229	15.930	13.592	10.633	13.701
- Obligasi / *Bonds*	1.468.745	1.541.600	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
- Lainnya / *Others*	493.079	577.105	639.741	645.036	657.217	703.001	781.779	864.209	849.549	863.802	913.530	945.945	882.215	896.015
e. Penyertaan / *Equity Investment*	116.678	117.607	117.963	124.236	124.694	127.052	126.077	126.986	127.320	125.385	125.741	126.993	126.051	126.414
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	342.397	343.934	345.753	344.689	346.766	346.251	337.237	335.809	332.942	330.667	331.743	332.830	320.073	323.203
- Kredit & Pembiayaan yang diberikan / *Credit & Financing*	333.040	334.645	337.020	336.020	339.232	338.767	329.853	328.253	325.631	323.479	324.446	325.480	313.262	316.071
- Surat Berharga / *Securities*	3.982	3.838	3.207	2.917	2.014	2.046	1.579	1.799	1.761	1.865	1.784	1.926	1.857	1.921
- Lainnya / *Others*	5.375	5.451	5.527	5.752	5.520	5.438	5.805	5.758	5.550	5.323	5.514	5.424	4.954	5.211
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	19.530	27.364	20.809	23.286	37.198	32.215	32.456	29.295	44.122	48.058	34.040	33.982	40.148	39.592
h. Tagihan Lainnya / *Other claims*	661.649	605.726	537.304	533.631	538.075	492.935	495.022	449.703	485.643	431.787	421.259	427.069	478.597	413.397
Sumber Dana / *Source of Funds*														
a. Dana Pihak Ketiga / *Third Party Funds*	8.457.929	8.415.282	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
Rupiah	7.144.439	7.077.879	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
Giro / *Demand Deposit*	1.869.826	1.809.550	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
Tabungan / *Saving*	2.488.350	2.465.490	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
Simpanan Berjangka / *Time Deposits*	2.786.262	2.802.840	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
Valas / *Foreign Exchange*	1.313.490	1.337.403	1.343.559	1.351.910	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
Giro / *Demand Deposit*	792.724	806.309	812.217	811.896	830.543	862.098	823.361	808.935	793.021	796.623	793.734	795.329	807.123	851.445
Tabungan / *Saving*	180.833	185.266	185.112	185.951	191.454	194.383	197.303	200.145	201.644	207.361	202.089	197.775	194.469	201.317
Simpanan Berjangka / *Time Deposits*	339.933	345.828	346.231	354.062	343.354	355.844	383.107	387.479	378.439	359.066	372.735	375.666	380.791	380.757
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	17.579	16.113	14.186	15.276	11.143	16.929	17.140	9.575	10.844	14.057	14.124	16.241	23.606	21.668
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	198.381	189.065	183.420	215.990	206.298	199.668	203.714	197.779	192.028	189.082	197.583	202.199	192.612	192.530
d. Surat Berharga yang diterbitkan / *Issued Securities*	99.040	104.030	103.599	99.904	95.242	94.406	95.780	94.125	90.921	90.324	99.640	96.562	99.327	93.646
e. Pinjaman yang Diterima / *Loans received*	308.328	308.021	304.945	304.258	314.338	318.871	323.207	326.484	332.274	326.527	336.907	345.134	395.420	385.821
Rupiah	98.029	99.044	99.025	97.470	97.625	96.820	94.688	93.388	94.194	94.003	93.563	98.721	107.224	103.316
Valas / *Foreign Exchange*	210.299	208.978	205.919	206.787	216.714	222.051	228.519	233.096	238.080	232.523	243.344	246.414	288.195	282.506
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	21.519	28.525	23.167	26.057	41.694	35.699	36.533	30.745	46.233	49.864	39.726	39.721	47.811	47.732
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities*	239.371	188.259	215.635	218.884	213.142	217.656	257.794	264.162	333.889	289.384	256.902	286.304	355.289	271.592
h. Setoran Jaminan / *Guarantee Deposits*	4.932	4.597	4.956	4.480	4.103	4.342	3.924	4.436	5.173	5.219	5.070	4.776	5.153	4.878
Beberapa komponen modal / *Several Components of Capital*														
a. Modal Disetor / *Paid In Capital*	312.788	314.422	314.963	315.092	315.086	315.727	316.763	317.363	317.244	312.186	313.520	313.527	313.778	313.824
b. Cadangan / *Reserves*	97.664	97.663	98.326	100.460	100.767	104.449	104.747	104.801	104.969	104.809	104.802	104.922	104.923	104.910
c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1)	738.593	983.116	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
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	243.326	20.878	39.361	61.872	79.345	101.467	126.525	149.620	171.026	194.970	217.590	237.148	255.200	19.361
e. Tambahan modal disetor / *Additional Paid In Capital*	288.231	290.899	291.296	298.644	292.397	296.830	296.181	300.528	305.886	311.136	303.477	302.177	300.368	303.430
f. Modal Pinjaman / *Loan Capital*	78.930	74.003	71.980	69.979	71.085	71.068	71.425	72.299	70.624	69.810	69.857	70.283	67.808	62.667

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

Keterangan	2023	2024												2025
		Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Penyaluran Dana / *Distribution of Funds*														
a. Kredit / Pembiayaan Yang Diberikan / *Credit / Financing*	754.649	746.379	750.256	718.795	757.536	763.934	773.981	778.552	784.585	782.946	792.232	801.954	810.760	809.425
- Kepada Pihak Ketiga / *To Third Party*	751.536	743.329	746.858	715.508	753.641	759.937	769.833	774.464	780.582	778.944	788.644	797.381	804.546	803.108
Rupiah	692.030	683.679	687.870	654.331	686.724	692.761	702.837	708.120	717.124	716.412	721.762	729.338	733.753	733.447
Valas / *Foreign Exchange*	59.506	59.650	58.988	61.177	66.917	67.176	66.995	66.344	63.458	62.532	66.882	68.044	70.793	69.661
- Kepada Bank Lain / *Inter Bank Credit/Financing*	3.113	3.050	3.398	3.287	3.896	3.997	4.149	4.088	4.003	4.001	3.588	4.573	6.214	6.318
Rupiah	3.006	2.919	2.937	2.795	3.366	3.412	3.545	3.446	3.453	3.468	3.395	4.107	5.781	5.885
Valas / *Foreign Exchange*	107	131	461	491	530	585	604	642	550	533	193	466	434	433
b. Penempatan pada Bank Lain / *Interbank Placement*	41.517	36.958	37.314	44.321	44.671	44.259	40.531	39.608	43.687	42.531	46.630	45.974	35.198	45.489
- Giro / *Demand Deposit*	14.110	11.950	10.872	13.365	14.273	15.425	13.469	12.357	12.315	11.899	11.375	9.708	10.612	13.497
- Inter Bank Call Money / *Inter Bank Call Money*	22.056	20.130	18.582	21.183	24.414	18.795	19.799	18.504	21.711	21.324	25.368	30.849	18.614	24.663
- Deposito Berjangka / *Time Deposits*	4.917	4.209	6.289	8.615	5.639	9.435	5.658	7.514	7.075	7.963	8.202	3.918	5.342	6.484
- Lainnya / *Others*	434	668	1.571	1.157	345	603	1.604	1.233	2.585	1.345	1.684	1.499	630	844
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	142.047	111.945	118.269	121.956	125.161	122.110	119.172	114.338	117.760	121.642	131.610	128.821	145.348	132.263
- Giro / *Demand Deposit*	83.653	71.033	69.327	67.527	73.896	74.035	67.297	67.242	70.308	63.118	68.109	66.429	74.135	56.180
- *Fine Tune Operation* (FTO)	16.506	15.045	20.081	15.773	19.697	16.388	12.435	17.501	15.594	23.179	29.061	25.175	34.023	33.485
- Fasbi	41.878	25.858	28.851	38.647	31.558	31.439	39.204	29.272	31.400	34.728	33.682	36.330	36.403	41.915
- Lainnya / *Others*	10	10	10	10	10	247	237	323	458	618	758	887	787	683
d. Surat Berharga / *Securities*	241.420	241.308	245.386	243.853	266.880	276.963	289.100	294.593	297.631	302.320	302.558	308.143	295.690	291.099
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	5.499	3.076	3.273	3.198	3.580	3.764	3.459	3.422	3.359	3.480	3.291	3.460	3.074	3.617
- Obligasi / *Bonds*	183.677	182.180	179.490	170.234	189.598	188.499	189.627	189.279	187.420	180.931	175.424	179.428	174.770	177.580
- Lainnya / *Others*	52.244	56.053	62.623	70.421	73.702	84.700	96.014	101.893	106.853	117.909	123.843	125.255	117.847	109.902
e. Penyertaan / *Equity Investment*	809	795	796	796	3.071	3.079	3.104	3.104	3.105	3.105	3.105	3.105	2.035	2.035
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	24.370	25.495	25.731	24.853	28.391	28.442	28.102	27.371	27.877	27.685	28.136	28.665	27.944	28.428
- Kredit & Pembiayaan yang diberikan / *Credit & Financing*	23.568	24.717	24.938	24.049	27.577	27.652	27.254	26.542	27.014	26.815	27.262	27.789	27.040	27.593
- Surat Berharga / *Securities*	182	165	165	155	135	122	120	114	119	127	136	126	147	138
- Lainnya / *Others*	619	614	628	650	679	668	728	714	744	744	737	750	758	697
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	3.456	2.234	2.024	1.992	3.203	2.920	2.890	2.511	3.778	3.115	6.343	6.301	7.131	7.243
h. Tagihan Lainnya / *Other claims*	99.097	101.360	98.917	84.961	96.647	76.639	76.842	75.177	64.183	67.759	63.481	55.656	62.207	56.875
Sumber Dana / *Source of Funds*														
a. Dana Pihak Ketiga / *Third Party Funds*	918.307	907.720	918.647	901.854	954.253	952.452	949.132	957.330	955.074	959.418	980.155	973.591	974.815	977.676
Rupiah	852.264	842.364	853.431	831.761	882.441	879.007	877.666	880.729	880.975	883.642	902.008	899.179	889.504	894.968
Giro / *Demand Deposit*	162.639	174.429	181.053	184.103	191.841	187.297	187.663	185.379	188.062	196.339	208.290	194.208	161.673	183.245
Tabungan / *Saving*	214.755	202.837	198.283	194.117	206.402	205.192	209.611	209.945	211.537	209.220	209.189	212.522	229.706	216.380
Simpanan Berjangka / *Time Deposits*	474.870	465.098	474.095	453.541	484.198	486.518	480.392	485.405	481.375	478.084	484.528	492.449	498.125	495.343
Valas / *Foreign Exchange*	66.043	65.356	65.216	70.093	71.811	73.445	71.466	76.601	74.099	75.775	78.147	74.412	85.311	82.708
Giro / *Demand Deposit*	27.384	27.652	26.707	31.694	30.356	31.596	28.119	30.042	27.637	33.878	35.503	31.114	42.594	38.404
Tabungan / *Saving*	4.375	4.512	4.724	4.609	4.239	4.383	4.084	4.272	4.564	3.313	2.862	4.020	3.737	4.135
Simpanan Berjangka / *Time Deposits*	34.283	33.192	33.785	33.789	37.217	37.465	39.262	42.287	41.898	38.584	39.781	39.279	38.980	40.169
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	5.183	3.988	2.822	3.132	2.040	1.809	4.732	2.178	2.720	3.307	3.155	3.395	4.778	2.741
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	52.434	41.576	39.221	36.070	44.832	41.325	46.099	39.011	38.249	43.426	39.893	40.974	40.983	37.241
d. Surat Berharga yang diterbitkan / *Issued Securities*	16.034	14.449	14.146	12.665	12.417	12.584	14.703	14.761	15.678	14.956	19.869	21.807	20.416	16.246
e. Pinjaman yang Diterima / *Loans received*	26.636	27.793	27.531	22.596	34.782	33.474	34.835	36.110	35.324	33.473	34.634	35.067	36.155	37.156
Rupiah	17.906	18.803	19.051	13.881	21.637	21.721	22.088	22.076	22.141	21.240	21.874	22.740	24.040	23.707
Valas / *Foreign Exchange*	8.730	8.990	8.480	8.715	13.145	11.754	12.747	14.034	13.183	12.233	12.760	12.326	12.114	13.449
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	4.086	3.510	3.320	3.392	4.851	4.522	4.506	4.031	4.647	3.873	7.346	7.661	8.749	8.897
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities*	15.820	11.893	14.685	14.619	11.220	8.070	14.414	15.497	23.343	25.792	16.423	19.981	27.148	16.844
h. Setoran Jaminan / *Guarantee Deposits*	278	248	240	224	198	189	190	195	185	172	162	210	246	250
Beberapa komponen modal / *Several Components of Capital*														
a. Modal Disetor / *Paid In Capital*	135.200	135.358	135.804	135.062	154.073	154.615	155.019	155.368	155.489	150.750	152.084	152.091	152.317	152.339
b. Cadangan / *Reserves*	26.562	26.561	27.223	27.870	28.053	28.438	28.695	28.750	28.914	28.754	28.747	28.866	28.867	28.854
c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1)	(7.973)	3.077	481	(6.466)	(20.728)	(22.723)	(23.962)	(24.015)	(24.319)	(23.158)	(23.162)	(23.420)	(23.511)	(15.673)
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	13.156	1.286	2.856	3.358	728	2.390	3.904	6.121	6.522	8.460	9.063	10.049	6.678	1.469
e. Tambahan modal disetor / *Additional Paid In Capital*	48.900	48.640	49.784	49.020	56.655	56.643	56.484	57.431	57.927	58.808	57.037	57.370	58.382	58.669
f. Modal Pinjaman / *Loan Capital*	8.979	9.019	9.013	9.028	13.065	13.065	13.078	12.767	13.175	13.142	13.201	13.217	12.841	12.042

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

Keterangan	2023	2024												2025
		Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Penyaluran Dana / *Distribution of Funds*														
a. Kredit / Pembiayaan Yang Diberikan / *Credit / Financing*	864.422	851.088	858.449	925.745	883.865	888.160	910.309	908.810	897.231	898.933	905.139	911.508	935.037	809.136
- Kepada Pihak Ketiga / *To Third Party*	834.792	824.744	830.843	900.185	860.044	863.789	880.336	880.616	868.498	864.320	868.702	874.277	890.587	774.239
Rupiah	683.825	676.017	679.819	735.748	700.878	706.327	719.230	717.706	720.073	728.085	727.506	725.923	740.757	608.789
Valas / *Foreign Exchange*	150.967	148.727	151.024	164.438	159.165	157.462	161.106	162.910	148.425	136.234	141.196	148.354	149.830	165.449
- Kepada Bank Lain / *Inter Bank Credit/Financing*	29.630	26.344	27.606	25.560	23.821	24.371	29.973	28.194	28.732	34.613	36.436	37.231	44.450	34.898
Rupiah	12.833	12.277	12.246	11.141	10.578	10.323	9.775	9.602	9.451	9.434	8.829	9.597	11.790	5.055
Valas / *Foreign Exchange*	16.797	14.067	15.360	14.419	13.243	14.047	20.198	18.592	19.282	25.180	27.608	27.634	32.661	29.843
b. Penempatan pada Bank Lain / *Interbank Placement*	53.296	51.388	53.872	56.544	56.103	58.458	64.353	47.856	55.994	68.623	69.113	56.557	58.146	58.709
- Giro / *Demand Deposit*	14.505	15.410	16.395	17.045	12.925	17.386	16.288	15.474	13.537	13.603	15.118	11.781	11.975	12.012
- Inter Bank Call Money / *Inter Bank Call Money*	37.043	34.732	34.854	36.638	41.462	37.512	46.180	31.025	41.254	52.543	50.239	43.780	44.552	45.440
- Deposito Berjangka / *Time Deposits*	1.526	1.122	2.502	2.638	1.270	3.112	1.116	1.177	1.005	2.397	3.693	992	1.551	1.257
- Lainnya / *Others*	223	124	122	223	447	448	768	180	198	80	63	5	68	0
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	187.861	183.648	181.673	188.817	182.910	182.587	179.013	171.931	164.141	153.517	147.543	144.216	160.420	153.311
- Giro / *Demand Deposit*	95.471	79.006	79.058	72.258	83.037	81.291	71.338	77.770	72.060	72.468	75.825	75.037	79.920	63.024
- *Fine Tune Operation* (FTO)	57.622	79.014	81.815	76.855	74.925	71.185	53.603	55.319	63.550	48.199	41.254	30.424	41.352	48.627
- Fasbi	34.307	25.628	20.799	39.703	23.524	29.203	52.451	38.842	28.531	31.957	30.126	38.296	38.826	41.660
- Lainnya / *Others*	461	-	1	1	1.424	908	1.620	1	1	894	338	460	322	1
d. Surat Berharga / *Securities*	270.620	304.824	309.787	308.556	292.515	305.245	331.854	348.361	351.531	360.155	380.617	381.158	347.654	323.936
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	5.070	7.627	6.249	5.672	5.025	4.306	3.347	3.248	1.308	1.180	1.389	572	581	588
- Obligasi / *Bonds*	206.032	225.929	228.491	225.232	207.972	205.948	208.638	206.687	206.326	208.126	211.347	208.187	194.587	183.914
- Lainnya / *Others*	59.518	71.268	75.047	77.652	79.518	94.992	119.870	138.427	143.897	150.849	167.881	172.399	152.486	139.435
e. Penyertaan / *Equity Investment*	4.669	5.193	5.192	5.379	3.181	3.180	3.177	3.177	3.275	3.304	3.302	3.301	3.509	1.082
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	25.737	25.817	26.017	27.010	24.371	24.556	24.023	24.219	24.236	24.686	25.244	25.268	25.126	22.743
- Kredit & Pembiayaan yang diberikan / *Credit & Financing*	25.491	25.550	25.752	26.734	24.130	24.320	23.774	23.958	23.994	24.454	25.008	25.047	24.888	22.524
- Surat Berharga / *Securities*	15	20	20	23	20	20	21	16	15	15	14	14	14	15
- Lainnya / *Others*	231	247	245	253	221	216	228	244	227	217	222	208	224	204
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	5.116	10.369	7.645	8.641	14.102	11.510	12.159	10.154	14.772	16.738	10.754	10.127	12.058	11.360
h. Tagihan Lainnya / *Other claims*	92.830	102.416	101.652	117.648	107.364	103.783	95.535	84.507	87.396	77.470	75.510	80.358	76.507	63.978
Sumber Dana / *Source of Funds*														
a. Dana Pihak Ketiga / *Third Party Funds*	989.283	1.003.295	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
Rupiah	810.144	812.279	822.576	885.055	851.759	855.686	866.126	859.899	862.745	875.242	887.774	879.514	858.566	748.160
Giro / *Demand Deposit*	212.134	225.046	226.645	231.634	230.784	223.549	233.356	221.223	218.320	228.482	227.343	223.488	214.578	212.656
Tabungan / *Saving*	163.352	156.218	155.678	167.797	161.678	160.160	166.628	167.520	170.661	167.795	166.689	167.831	176.575	136.997
Simpanan Berjangka / *Time Deposits*	434.658	431.015	440.253	485.623	459.297	471.977	466.142	471.156	473.764	478.965	493.742	488.195	467.413	398.507
Valas / *Foreign Exchange*	179.139	191.016	188.523	191.760	186.567	195.227	202.474	196.369	194.115	188.557	189.870	183.642	190.326	192.041
Giro / *Demand Deposit*	110.490	117.387	118.139	119.980	121.952	121.682	122.388	118.574	118.736	115.291	112.045	111.142	114.089	120.978
Tabungan / *Saving*	7.719	9.420	9.246	8.393	8.075	8.725	8.829	8.632	9.448	9.547	9.022	8.854	7.189	7.657
Simpanan Berjangka / *Time Deposits*	60.930	64.209	61.138	63.386	56.539	64.820	71.256	69.162	65.932	63.719	68.804	63.646	69.048	63.406
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	0	659	431	559	0	0	0	157	67	0	0	0	3	557
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	56.468	60.051	60.215	75.598	58.349	57.987	58.809	52.453	54.629	53.036	57.417	58.401	51.605	52.873
d. Surat Berharga yang diterbitkan / *Issued Securities*	2.382	1.982	1.958	4.956	2.832	2.982	3.427	2.891	2.592	2.793	2.468	2.096	2.998	1.307
e. Pinjaman yang Diterima / *Loans received*	44.290	44.794	47.108	49.690	38.962	40.293	42.387	43.354	40.414	39.912	39.102	40.789	46.209	28.822
Rupiah	31.414	31.598	31.432	34.588	28.230	28.268	28.520	28.639	28.591	28.553	28.587	29.697	32.125	17.657
Valas / *Foreign Exchange*	12.876	13.196	15.676	15.102	10.732	12.025	13.867	14.715	11.823	11.359	10.516	11.092	14.083	11.166
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	6.951	9.540	7.923	8.882	13.991	11.980	12.509	11.335	20.151	22.042	15.231	15.199	18.090	18.788
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities*	25.028	19.227	25.616	19.767	19.344	18.371	32.135	31.484	30.059	25.846	22.683	31.609	47.970	17.427
h. Setoran Jaminan / *Guarantee Deposits*	1.115	956	1.091	994	693	847	643	1.005	866	829	877	899	1.149	970
Beberapa komponen modal / *Several Components of Capital*														
a. Modal Disetor / *Paid In Capital*	72.940	74.328	74.384	75.203	56.216	56.216	56.848	57.134	57.134	57.161	57.161	57.161	57.186	54.556
b. Cadangan / *Reserves*	15.140	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
c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1)	71.634	93.113	91.618	89.917	101.736	101.736	100.428	100.286	100.268	99.331	98.647	97.968	97.970	115.830
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	17.948	1.651	3.345	5.297	8.407	10.704	12.849	14.949	17.339	19.489	21.367	22.795	24.631	2.180
e. Tambahan modal disetor / *Additional Paid In Capital*	47.967	50.228	50.372	51.998	44.947	45.827	45.011	45.290	46.068	46.860	45.832	45.485	44.837	44.044
f. Modal Pinjaman / *Loan Capital*	16.453	16.581	14.709	14.752	10.854	10.852	10.891	12.298	12.057	11.963	11.130	11.176	11.558	6.189

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

Keterangan	2023	2024												2025
		Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Penyaluran Dana / *Distribution of Funds*														
a. Kredit / Pembiayaan Yang Diberikan / *Credit / Financing*	1.860.582	1.844.972	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
- Kepada Pihak Ketiga / *To Third Party*	1.834.908	1.819.661	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
Rupiah	1.572.046	1.553.747	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
Valas / *Foreign Exchange*	262.861	265.914	268.509	290.636	302.064	301.514	303.297	301.096	285.252	276.867	294.188	297.437	301.751	302.028
- Kepada Bank Lain / *Inter Bank Credit/Financing*	25.675	25.311	24.828	24.526	22.574	23.017	23.614	23.258	23.714	23.814	21.839	25.184	28.189	32.038
Rupiah	18.001	17.458	17.120	16.725	15.545	15.991	16.447	15.969	15.961	16.368	15.189	18.212	20.872	24.527
Valas / *Foreign Exchange*	7.673	7.853	7.708	7.801	7.028	7.027	7.168	7.288	7.753	7.446	6.651	6.972	7.317	7.511
b. Penempatan pada Bank Lain / *Interbank Placement*	35.215	40.262	44.351	51.145	39.884	43.389	51.557	44.622	42.611	41.097	34.464	43.428	41.148	35.322
- Giro / *Demand Deposit*	23.141	23.395	25.946	28.053	24.442	27.858	34.553	24.946	25.611	24.903	24.141	26.781	27.435	24.524
- Inter Bank Call Money / *Inter Bank Call Money*	9.117	13.651	14.590	18.925	10.978	11.219	12.225	15.279	14.231	13.232	8.162	14.206	11.369	9.146
- Deposito Berjangka / *Time Deposits*	2.771	2.840	3.614	3.964	4.065	4.063	4.094	4.065	2.627	2.574	1.883	2.151	2.181	1.426
- Lainnya / *Others*	185	376	201	203	399	249	685	332	141	387	278	289	162	226
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	244.679	203.339	199.709	198.235	188.440	184.126	187.507	172.907	198.304	188.316	176.288	172.570	228.056	194.433
- Giro / *Demand Deposit*	125.155	137.306	121.979	116.721	119.806	116.405	101.225	108.888	111.929	107.910	117.302	107.655	129.638	113.249
- *Fine Tune Operation* (FTO)	54.257	34.900	40.369	32.048	38.426	24.562	34.210	36.277	47.769	32.366	25.709	24.244	29.116	24.184
- Fasbi	53.396	23.432	27.838	47.421	23.411	38.625	47.061	21.433	38.607	39.911	24.692	33.018	59.839	48.834
- Lainnya / *Others*	11.871	7.701	9.523	2.045	6.797	4.534	5.011	6.309	-	8.130	8.585	7.653	9.464	8.166
d. Surat Berharga / *Securities*	430.995	508.180	525.879	521.026	522.304	540.108	539.447	575.349	556.114	569.836	579.244	571.075	565.246	629.825
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	6.288	5.097	4.827	4.920	3.584	4.303	5.346	5.089	4.924	3.869	3.301	2.716	2.769	4.052
- Obligasi / *Bonds*	314.897	360.145	356.831	349.794	346.483	329.847	315.728	306.742	296.581	277.748	273.358	270.076	270.607	303.797
- Lainnya / *Others*	109.810	142.938	164.221	166.312	172.238	205.958	218.374	263.518	254.610	288.219	302.585	298.282	291.870	321.976
e. Penyertaan / *Equity Investment*	19.636	19.765	19.898	25.671	25.800	27.957	28.034	28.680	28.703	26.373	26.492	26.566	26.306	28.837
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	87.807	88.393	87.142	87.574	88.371	87.088	86.946	86.420	85.278	85.382	85.467	85.207	82.525	84.184
- Kredit & Pembiayaan yang diberikan / *Credit & Financing*	86.045	86.620	85.437	85.804	86.759	85.640	85.425	84.930	83.799	83.959	84.065	83.879	81.718	83.279
- Surat Berharga / *Securities*	582	595	535	539	374	388	379	381	394	391	387	349	316	296
- Lainnya / *Others*	1.181	1.178	1.170	1.231	1.238	1.060	1.142	1.108	1.085	1.032	1.014	979	490	609
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	6.871	8.102	6.610	7.425	12.050	10.980	10.847	10.644	13.440	15.426	9.518	9.045	10.265	10.092
h. Tagihan Lainnya / *Other claims*	193.407	125.931	112.612	118.004	105.337	100.895	116.546	104.160	128.045	126.875	111.221	126.674	134.497	105.310
Sumber Dana / *Source of Funds*														
a. Dana Pihak Ketiga / *Third Party Funds*	2.070.642	2.056.903	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
Rupiah	1.712.137	1.710.735	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
Giro / *Demand Deposit*	436.747	434.026	438.067	440.558	435.334	444.111	451.886	445.413	430.132	444.379	449.324	463.176	492.061	486.535
Tabungan / *Saving*	440.174	441.789	439.705	447.274	448.417	444.266	448.014	446.699	443.573	449.018	448.014	448.413	460.967	490.033
Simpanan Berjangka / *Time Deposits*	835.217	834.920	845.472	858.253	867.717	864.524	853.989	875.124	874.310	876.336	868.173	864.889	894.602	950.096
Valas / *Foreign Exchange*	358.505	346.169	345.610	362.158	360.951	362.749	387.732	388.649	389.711	384.788	380.735	374.882	375.863	384.659
Giro / *Demand Deposit*	143.174	135.244	133.937	138.294	138.761	135.713	146.773	147.564	141.696	142.733	139.835	139.700	137.361	138.448
Tabungan / *Saving*	96.791	97.036	97.587	99.571	102.969	105.152	106.281	108.144	109.905	113.623	110.442	104.542	104.077	107.747
Simpanan Berjangka / *Time Deposits*	118.540	113.889	114.087	124.293	119.221	121.884	134.678	132.941	138.109	128.432	130.457	130.640	134.425	138.463
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	11.900	11.016	10.490	11.131	8.671	14.692	11.954	6.747	7.586	10.304	10.537	12.406	18.418	17.911
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	39.931	44.986	37.844	51.486	44.679	48.096	41.972	47.735	46.701	45.280	46.514	46.941	39.771	44.939
d. Surat Berharga yang diterbitkan / *Issued Securities*	11.132	11.200	11.241	11.065	12.103	10.962	12.572	11.575	11.554	11.979	17.156	16.442	19.296	19.066
e. Pinjaman yang Diterima / *Loans received*	107.652	111.282	110.215	112.380	114.906	116.749	116.926	118.074	116.449	113.165	115.823	117.428	126.052	132.163
Rupiah	46.756	46.698	46.612	47.078	45.653	44.651	41.910	40.378	41.171	41.897	40.729	43.898	48.681	59.585
Valas / *Foreign Exchange*	60.896	64.584	63.602	65.302	69.253	72.098	75.016	77.696	75.278	71.267	75.093	73.530	77.371	72.578
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	6.513	8.784	7.671	8.598	13.808	11.827	12.651	9.730	12.725	14.979	10.478	8.936	10.293	9.333
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities*	98.344	52.865	72.951	72.112	57.882	67.075	88.751	82.391	113.559	116.797	100.220	113.120	119.907	101.017
h. Setoran Jaminan / *Guarantee Deposits*	1.401	1.377	1.492	1.222	1.338	1.414	1.340	1.380	2.215	2.444	2.156	1.634	1.440	1.632
Beberapa komponen modal / *Several Components of Capital*														
a. Modal Disetor / *Paid In Capital*	78.602	78.691	78.729	78.780	78.783	78.783	78.783	78.783	78.783	78.783	78.783	78.783	78.783	81.415
b. Cadangan / *Reserves*	44.593	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
c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1)	160.801	199.776	200.067	193.495	188.738	184.614	182.953	182.976	182.999	183.022	183.045	183.068	182.735	231.087
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	38.700	3.332	6.624	10.707	13.239	16.637	19.817	23.989	27.188	30.979	34.071	36.842	40.811	3.343
e. Tambahan modal disetor / *Additional Paid In Capital*	77.507	77.581	77.371	83.742	80.542	82.326	82.020	83.370	85.126	86.749	84.422	83.775	82.466	84.750
f. Modal Pinjaman / *Loan Capital*	29.353	29.843	29.771	27.556	28.073	28.070	28.237	28.150	27.198	26.859	27.066	27.265	24.506	25.314

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

Keterangan	2023	2024												2025
		Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Penyaluran Dana / *Distribution of Funds*														
a. Kredit / Pembiayaan Yang Diberikan / *Credit / Financing*	3.707.282	3.707.987	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
- Kepada Pihak Ketiga / *To Third Party*	3.669.008	3.669.825	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
Rupiah	3.134.739	3.124.793	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
Valas / *Foreign Exchange*	534.269	545.032	528.913	547.350	575.828	595.092	607.078	608.705	576.264	583.096	610.590	616.851	621.090	618.626
- Kepada Bank Lain / *Inter Bank Credit/Financing*	38.274	38.162	37.987	38.871	37.787	33.142	31.617	32.833	32.768	31.497	32.012	32.423	36.946	36.287
Rupiah	31.491	31.453	31.302	31.981	31.635	28.881	27.302	27.401	27.818	26.883	27.009	27.248	30.166	29.523
Valas / *Foreign Exchange*	6.783	6.709	6.684	6.890	6.152	4.261	4.315	5.433	4.950	4.614	5.003	5.175	6.780	6.764
b. Penempatan pada Bank Lain / *Interbank Placement*	128.346	140.609	153.094	142.864	137.733	135.239	138.124	127.285	127.827	166.483	134.107	150.874	140.559	157.471
- Giro / *Demand Deposit*	97.938	110.093	123.740	107.375	102.653	99.449	100.170	87.279	90.180	131.255	95.649	115.012	99.155	119.350
- Inter Bank Call Money / *Inter Bank Call Money*	20.936	22.275	21.905	28.189	25.955	25.362	26.636	28.885	27.662	24.785	27.293	24.586	29.488	26.768
- Deposito Berjangka / *Time Deposits*	5.351	3.367	1.671	1.911	2.606	2.555	2.258	3.129	2.031	2.696	4.005	3.669	3.388	2.291
- Lainnya / *Others*	4.120	4.875	5.779	5.389	6.519	7.874	9.060	7.993	7.954	7.748	7.161	7.607	8.529	9.061
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	473.163	395.818	388.607	383.620	356.438	401.351	312.499	302.725	354.697	321.153	325.425	361.147	325.036	362.396
- Giro / *Demand Deposit*	345.438	287.406	283.156	257.055	295.040	272.836	276.751	252.646	256.043	243.893	245.940	253.793	262.718	244.514
- *Fine Tune Operation* (FTO)	102.733	56.948	58.012	49.423	13.575	73.769	20.305	35.642	85.652	61.934	59.732	56.197	58.318	105.518
- Fasbi	24.985	51.458	47.439	77.131	47.823	54.745	15.442	14.437	12.994	15.326	19.746	51.148	3.999	12.364
- Lainnya / *Others*	7	6	0	11	0	0	0	0	8	0	7	8	0	0
d. Surat Berharga / *Securities*	1.044.765	1.090.409	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
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	9.119	10.216	8.446	8.758	9.261	7.451	7.440	6.870	6.404	6.700	7.948	6.844	4.210	5.444
- Obligasi / *Bonds*	764.138	773.346	775.131	751.875	731.289	723.524	737.575	713.818	684.344	727.053	721.614	725.920	689.802	721.781
- Lainnya / *Others*	271.507	306.847	337.850	330.651	331.759	317.351	347.522	360.372	344.189	306.826	319.221	350.009	320.013	324.703
e. Penyertaan / *Equity Investment*	91.563	91.854	92.077	92.389	92.642	92.836	91.761	92.026	92.237	92.603	92.842	94.021	94.200	94.459
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	204.483	204.229	206.863	205.251	205.633	206.166	198.166	197.800	195.551	192.914	192.897	193.690	184.478	187.848
- Kredit & Pembiayaan yang diberikan / *Credit & Financing*	197.936	197.758	200.892	199.433	200.765	201.155	193.399	192.822	190.824	188.253	188.110	188.766	179.616	182.674
- Surat Berharga / *Securities*	3.203	3.059	2.486	2.200	1.486	1.517	1.059	1.287	1.232	1.332	1.247	1.436	1.380	1.472
- Lainnya / *Others*	3.344	3.412	3.484	3.619	3.382	3.495	3.708	3.691	3.495	3.330	3.539	3.488	3.483	3.702
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	4.088	6.658	4.531	5.228	7.843	6.805	6.560	5.986	12.131	12.779	7.425	8.509	10.695	10.897
h. Tagihan Lainnya / *Other claims*	276.315	276.019	224.124	213.018	228.728	211.617	206.099	185.858	206.020	159.683	171.047	164.381	205.386	187.234
Sumber Dana / *Source of Funds*														
a. Dana Pihak Ketiga / *Third Party Funds*	4.479.696	4.447.364	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
Rupiah	3.769.893	3.712.502	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
Giro / *Demand Deposit*	1.058.307	976.049	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
Tabungan / *Saving*	1.670.070	1.664.646	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
Simpanan Berjangka / *Time Deposits*	1.041.517	1.071.807	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
Valas / *Foreign Exchange*	709.803	734.862	744.209	727.899	746.022	780.905	742.099	734.940	715.179	713.929	719.806	735.833	730.883	774.110
Giro / *Demand Deposit*	511.675	526.027	533.433	521.928	539.473	573.107	526.081	512.755	504.952	504.720	506.351	513.374	513.079	553.616
Tabungan / *Saving*	71.947	74.297	73.555	73.377	76.171	76.122	78.109	79.097	77.726	80.877	79.763	80.358	79.465	81.777
Simpanan Berjangka / *Time Deposits*	126.180	134.538	137.220	132.594	130.378	131.675	137.909	143.088	132.501	128.331	133.693	142.101	138.339	138.717
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	496	450	443	453	432	427	454	493	471	446	431	440	407	459
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	49.547	42.452	46.139	52.836	58.438	52.261	56.834	58.580	52.449	47.339	53.760	55.883	60.253	57.477
d. Surat Berharga yang diterbitkan / *Issued Securities*	69.492	76.399	76.255	71.217	67.891	67.878	65.078	64.896	61.098	60.596	60.147	56.217	56.617	57.027
e. Pinjaman yang Diterima / *Loans received*	129.750	124.152	120.091	119.591	125.689	128.355	129.060	128.947	140.087	139.976	147.349	151.850	187.005	187.679
Rupiah	1.953	1.945	1.931	1.923	2.105	2.180	2.171	2.296	2.291	2.313	2.374	2.385	2.378	2.367
Valas / *Foreign Exchange*	127.797	122.208	118.161	117.669	123.584	126.175	126.889	126.651	137.796	137.664	144.975	149.466	184.627	185.313
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	3.969	6.691	4.254	5.185	9.044	7.369	6.868	5.649	8.709	8.970	6.670	7.926	10.679	10.715
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities*	100.179	104.274	102.383	112.387	124.696	124.139	122.494	134.790	166.929	120.949	117.577	121.594	160.264	136.304
h. Setoran Jaminan / *Guarantee Deposits*	2.137	2.016	2.133	2.039	1.873	1.892	1.751	1.856	1.907	1.774	1.874	2.034	2.317	2.026
Beberapa komponen modal / *Several Components of Capital*														
a. Modal Disetor / *Paid In Capital*	26.046	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
b. Cadangan / *Reserves*	11.369	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
c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1)	514.130	687.150	687.150	579.694	579.694	579.694	579.695	579.695	579.694	579.694	579.693	573.529	553.223	735.155
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	173.521	14.610	26.537	42.510	56.971	71.736	89.955	104.560	119.978	136.043	153.088	167.463	183.080	12.370
e. Tambahan modal disetor / *Additional Paid In Capital*	113.857	114.450	113.768	113.884	110.253	112.033	112.667	114.436	116.765	118.718	116.186	115.547	114.683	115.967
f. Modal Pinjaman / *Loan Capital*	24.144	18.560	18.488	18.643	19.092	19.081	19.219	19.084	18.194	17.846	18.460	18.626	18.903	19.121

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

Keterangan	2022	2023	2024												2025
			Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
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	97.181	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
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	13.904	20.916	1.694	3.155	4.733	6.121	7.831	9.005	10.277	11.623	12.981	14.371	15.603	16.730	1.283
b. Dari Penempatan pada bank lain / *From interbank placement*	5.409	12.037	1.207	2.252	3.467	4.656	5.942	7.164	8.367	9.559	10.665	12.750	13.013	14.154	1.042
c. Dari surat berharga / *From securities*	94.584	110.038	10.665	20.849	31.650	42.005	52.008	62.896	74.503	86.314	98.058	109.334	121.426	135.976	12.016
d. Dari Kredit/Pembiayaan yang diberikan / *From credit/financing*	523.468	608.443	61.035	112.742	169.046	222.865	277.131	332.447	389.092	445.256	501.573	559.005	615.166	673.725	64.728
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	520.202	603.518	60.098	111.227	166.924	220.154	273.822	328.568	384.634	440.211	496.007	552.464	608.054	665.983	63.726
- kepada bank lain / *To other Bank*	3.267	4.925	937	1.515	2.123	2.711	3.309	3.879	4.458	5.045	5.566	6.541	7.112	7.742	1.002
e. Lainnya / *Others*	174.093	225.568	22.581	40.013	58.919	78.899	99.989	120.228	141.424	164.401	194.344	239.316	292.627	244.230	22.849
2. Beban Bunga/Bagi Hasil / *Interest/Profit Sharing Expenses*	323.610	447.336	52.601	91.585	134.040	177.114	220.623	263.538	308.871	355.894	410.404	480.717	558.352	535.059	56.028
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	484	553	27	68	130	208	293	373	468	633	850	985	1.146	1.277	134
b. Kewajiban pada Bank lain / *Interbank Liabilities*	6.833	12.374	1.203	2.351	3.575	4.789	4.737	7.561	8.391	9.629	10.730	12.467	13.057	14.205	1.106
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	129.628	199.055	20.256	39.200	59.672	79.838	100.937	120.871	141.863	162.882	183.208	204.364	225.637	247.280	21.867
- Giro / *Demand Deposit*	27.740	45.132	5.110	9.703	14.699	19.485	25.034	29.712	34.740	39.825	44.778	49.963	54.926	60.404	5.506
- Tabungan / *Saving*	15.492	17.834	1.599	3.109	4.679	6.248	7.838	9.575	11.210	12.829	14.405	16.047	17.959	19.790	1.743
- Simpanan Berjangka / *Time deposits*	86.396	136.088	13.547	26.388	40.294	54.105	68.064	81.584	95.913	110.228	124.025	138.354	152.752	167.086	14.617
d. Surat Berharga / *Securities*	10.297	9.397	944	1.534	2.529	3.300	4.663	4.770	5.502	6.221	7.256	7.749	8.723	9.511	771
e. Pinjaman yang diterima / *Loans received*	13.077	16.115	3.981	4.220	5.566	7.140	8.712	9.806	11.441	13.174	14.816	16.566	18.420	20.240	3.221
f. Lainnya / *Others*	163.291	209.843	26.191	44.212	62.567	81.840	101.281	120.157	141.204	163.355	193.545	238.586	291.370	242.547	28.929
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**	**44.581**	**87.425**	**133.775**	**177.431**	**222.278**	**268.203**	**314.793**	**361.258**	**407.217**	**454.060**	**499.482**	**549.757**	**45.890**
C. Pendapatan dan Beban Operasional Lain / *Other Operating Income and Expenses*	-														0
1. Pendapatan Operasional Selain Bunga/Bagi Hasil / *Other Operating Income*	522.998	664.976	147.813	433.677	171.204	223.705	271.224	314.444	359.885	441.097	508.041	581.781	684.808	877.623	134.757
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	10.408	16.855	1.644	2.781	4.034	4.528	6.144	7.355	8.908	11.406	13.730	14.571	15.829	17.415	2.967
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / *Increase in fair value and gain form sale of credit/financing*	-	57	3	-	0	5.074	1	6.799	1	1	117	118	130	130	16
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	316	371	570	789	917	983	1.395	1.487	1.489	1.491	1.477	1.489	70
d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction*	318.768	426.023	122.175	392.520	107.302	136.903	167.153	181.489	211.615	265.721	315.189	365.601	443.524	612.234	110.996
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions*	97.515	103.364	8.061	16.277	25.901	35.023	46.588	56.573	67.169	76.296	85.105	94.873	103.588	111.769	8.441
f. Lainnya / Others	96.030	117.317	15.615	21.729	33.397	41.388	50.421	61.245	70.797	86.186	92.413	105.127	120.261	134.586	12.266
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / *Non Interest/Profit Sharing Expense*	762.897	889.851	166.316	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
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	2.341	6.403	569	845	1.372	1.797	1.564	2.000	2.054	2.064	2.065	3.072	3.336	3.954	1.229
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
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets*	158	234	225	222	501	668	747	773	1.139	1.217	1.262	1.302	1.342	1.410	62
d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction*	307.170	413.583	121.759	390.462	104.780	133.722	163.027	176.472	205.234	257.986	306.026	356.432	433.425	601.458	109.521
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	171.698	174.447	19.008	36.533	51.234	69.503	83.810	96.738	108.519	121.378	133.337	149.028	164.417	176.060	20.251
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	5.196	6.097	523	1.151	1.380	1.813	2.470	2.885	3.399	3.999	4.472	4.896	5.446	6.254	477
g. Lainnya / Others	275.703	288.372	24.232	46.344	69.562	96.625	117.400	147.934	169.564	202.468	224.804	251.361	282.179	315.167	24.803
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	247.949	304.790	26.078	45.545	76.151	97.004	124.483	155.844	184.767	213.240	243.290	269.451	293.780	322.664	24.296
E. Pendapatan non - operasional / *Non Operational Income*	38.631	52.221	6.027	13.860	16.033	23.159	28.305	34.442	39.306	39.328	46.049	54.145	60.326	68.127	7.828
F. Beban non - operasional / *Non Operational Expenses*	34.081	52.567	5.764	10.301	15.243	21.679	26.900	32.623	38.094	38.959	45.760	52.109	58.373	67.576	7.911
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	4.550	(346)	264	3.559	790	1.481	1.404	1.819	1.212	369	289	2.036	1.953	552	(83)
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	252.499	304.445	26.341	49.104	76.941	98.484	125.887	157.663	185.979	213.609	243.579	271.487	295.733	323.216	24.214
I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*	125.725	146.960	(28)	(59)	(99)	(129)	(166)	(209)	(245)	(285)	(331)	(351)	(390)	158.209	(34)
J. Transfer Laba/Rugi ke Kantor Pusat / *Transfer of Profit/Loss to Head Office*	125.715	146.908	(28)	(59)	(99)	(129)	(166)	(209)	(245)	(285)	(331)	(351)	(390)	158.935	(34)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*	201.817	243.326	20.878	39.361	61.872	79.345	101.467	126.525	149.620	171.026	194.970	217.590	237.148	255.200	19.361

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
			Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
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	14.655	28.826	41.800	59.070	74.366	89.538	105.278	122.830	148.285	188.377	237.140	184.481	16.565
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	2.543	2.874	205	387	592	807	1.018	1.229	1.424	1.643	1.850	2.090	2.346	2.628	289
b. Dari Penempatan pada bank lain / *From interbank placement*	964	2.059	217	457	706	951	1.206	1.438	1.669	1.933	2.124	3.216	2.586	2.791	187
c. Dari surat berharga / *From securities*	12.673	15.244	1.394	2.803	4.019	5.788	7.363	8.931	10.579	12.315	14.168	15.304	17.379	19.017	1.609
d. Dari Kredit/Pembiayaan yang diberikan / *From credit/financing*	71.646	77.252	6.773	13.282	18.919	26.258	32.935	39.691	46.694	53.532	59.705	66.358	73.789	81.255	7.256
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	71.570	77.163	6.760	13.256	18.879	26.205	32.869	39.611	46.600	53.425	59.585	66.225	73.644	81.096	7.243
- kepada bank lain / *To other Bank*	76	89	13	26	39	53	66	80	94	107	120	133	145	158	13
e. Lainnya / *Others*	54.146	63.897	6.066	11.897	17.563	25.266	31.844	38.249	44.912	53.408	70.439	101.409	141.039	78.790	7.224
2. Beban Bunga/Bagi Hasil / *Interest/Profit Sharing Expenses*	83.805	98.313	9.635	18.735	27.054	39.264	49.461	59.322	69.732	82.000	102.401	137.185	180.699	122.379	11.297
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	114	117	8	20	34	52	60	63	73	93	123	145	153	165	14
b. Kewajiban pada Bank lain / *Interbank Liabilities*	1.566	2.567	310	583	851	1.242	1.504	1.780	2.057	2.322	2.579	3.444	3.091	3.362	253
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	26.515	32.059	2.985	5.797	8.333	11.876	14.993	17.996	21.171	24.315	26.953	29.951	33.440	36.720	3.346
- Giro / *Demand Deposit*	2.847	3.131	280	563	874	1.174	1.491	1.783	2.079	2.386	2.681	3.000	3.332	3.664	334
- Tabungan / *Saving*	3.403	3.044	282	556	804	1.177	1.481	1.769	2.077	2.376	2.637	2.917	3.259	3.586	309
- Simpanan Berjangka / *Time deposits*	20.265	25.884	2.423	4.678	6.655	9.525	12.021	14.444	17.016	19.553	21.636	24.034	26.849	29.470	2.703
d. Surat Berharga / *Securities*	1.801	1.447	105	204	261	434	536	635	746	859	1.262	1.067	1.358	1.551	154
e. Pinjaman yang diterima / *Loans received*	1.169	1.325	134	262	316	749	948	1.138	1.346	1.554	1.653	1.752	2.139	2.330	189
f. Lainnya / *Others*	52.640	60.798	6.094	11.869	17.259	24.912	31.420	37.711	44.338	52.858	69.831	100.826	140.518	78.250	7.340
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**	**5.020**	**10.091**	**14.746**	**19.806**	**24.905**	**30.216**	**35.547**	**40.831**	**45.884**	**51.192**	**56.441**	**62.103**	**5.268**
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	4.359	6.478	8.820	14.066	18.228	19.191	22.578	27.824	31.860	35.226	39.237	43.584	4.408
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	1.012	1.354	75	141	175	379	455	471	434	611	788	816	845	1.173	177
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / *Increase in fair value and gain form sale of credit/financing*	-	-	3	-	-	-	-	-	-	-	0	0	0	0	12
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / *Increase in fair value and gain form sale of other financial assets*	136	727	191	222	416	562	668	752	1.181	1.256	1.262	1.255	1.231	1.218	56
d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction*	36.694	37.085	2.133	3.099	4.013	6.596	9.120	8.311	8.550	12.586	16.030	18.002	19.535	21.921	2.478
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions*	5.810	6.034	479	960	1.450	2.104	2.669	3.290	4.440	5.011	4978	5.560	6.261	7.008	494
f. Lainnya / Others	11.850	7.365	1.478	2.057	2.767	4.426	5.316	6.369	7973	8360	8.802	9.593	11.366	12.264	1.191
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / *Non Interest/Profit Sharing Expense*	102.965	97.805	7.625	12.897	19.219	33.008	40.150	44.162	50.865	60.008	67.184	75.096	83.267	91.968	7.876
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	510	976	51	74	93	217	206	242	283	318	291	378	438	490	113
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	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	149	426	577	633	686	1.071	1.124	1.125	1.129	1.129	1.130	37
d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction*	35.598	35.368	2.004	2.510	3.740	6.284	8.706	7.528	8.422	12.280	15.558	17.736	19.316	21.792	2.416
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	24.620	19.199	2.288	3.690	5.249	12.018	13.299	14.756	16.262	17.978	19.022	20.694	23.754	24.793	2.138
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	859	1.149	62	103	147	198	251	314	369	428	464	525	578	636	84
g. Lainnya / Others	41.223	40.865	3.071	6.371	9.564	13.710	17.054	20.635	24.456	27.878	30.722	34.633	38.050	43.125	3.087
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	10.704	17.773	1.754	3.672	4.347	865	2.983	5.246	7.259	8.646	10.561	11.322	12.411	13.718	1.801
E. Pendapatan non - operasional / *Non Operational Income*	9.328	11.259	1.583	2.913	4.133	6.220	7.409	8.984	10.297	4.101	5.781	7.199	8.973	11.635	847
F. Beban non - operasional / *Non Operational Expenses*	9.684	11.634	1.686	2.999	4.308	6.247	7.513	9.355	9.972	4.346	5.806	7.126	8.819	12.600	844
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	(356)	(375)	(103)	(86)	(175)	(27)	(105)	(371)	326	(245)	(24)	73	154	(965)	3
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	10.348	17.398	1.651	3.585	4.172	838	2.879	4.875	7.585	8.401	10.536	11.394	12.565	12.752	1.804
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	1.286	2.856	3.358	728	2.390	3.904	6.121	6.522	8.460	9.063	10.049	6.678	1.469

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
			Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
A. Pendapatan dan Beban Bunga / *Interest Income and Interest Expenses*															
1. Pendapatan bunga / *Interest Income*	107.720	152.752	13.762	26.627	42.584	54.443	68.890	83.161	97.927	112.661	127.194	142.387	156.982	172.358	12.603
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	3.184	5.405	475	919	1.462	1.963	2.496	3.025	3.470	3.878	4.254	4.656	4.959	5.151	281
b. Dari Penempatan pada bank lain / *From interbank placement*	766	2.632	240	421	639	840	1.056	1.274	1.529	1.746	1.999	2.270	2.506	2.733	241
c. Dari surat berharga / *From securities*	11.684	17.151	1.701	3.305	5.324	6.685	8.458	10.221	12.119	14.068	15.962	17.994	20.050	22.284	1.896
d. Dari Kredit/Pembiayaan yang diberikan / *From credit/financing*	57.640	75.311	6.577	12.740	20.661	26.831	33.852	40.767	47.873	54.926	61.921	69.125	75.960	83.398	6.136
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	57.303	74.542	6.473	12.532	20.356	26.432	33.364	40.188	47.189	54.136	61.066	67.770	74.447	81.704	5.976
- kepada bank lain / *To other Bank*	337	769	105	208	305	399	488	580	685	790	855	1.354	1.513	1.694	160
e. Lainnya / *Others*	34.445	52.252	4.769	9.244	14.497	18.123	23.027	27.873	32.935	38.042	43.058	48.343	53.506	58.792	4.049
2. Beban Bunga / *Interest Expenses*	54.300	87.521	8.363	16.024	25.481	31.644	40.077	48.371	57.087	65.731	74.223	83.180	91.890	100.830	7.029
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	-	10	1	2	4	16	18	21	25	34	44	47	48	62	10
b. Kewajiban pada Bank lain / *Interbank Liabilities*	900	2.767	280	541	871	1.005	1.242	1.464	1.729	1.954	2.188	2.416	2.662	2.935	210
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	19.046	31.505	2.959	5.666	9.162	11.716	14.880	18.036	21.380	24.683	27.910	31.370	34.714	38.087	2.947
- Giro / *Demand Deposit*	2.675	3.974	415	802	1.198	1.593	2.022	2.445	2.882	3.291	3.691	4.148	4.580	5.019	423
- Tabungan / *Saving*	1.669	2.120	218	412	649	783	996	1.211	1.436	1.663	1.885	2.110	2.331	2.579	176
- Simpanan Berjangka / *Time deposits*	14.702	25.411	2.326	4.452	7.315	9.339	11.861	14.380	17.062	19.729	22.334	25.111	27.803	30.489	2.347
d. Surat Berharga / *Securities*	1.013	1.357	273	204	591	628	735	839	951	1.054	1.145	1.225	1.303	1.390	46
e. Pinjaman yang diterima / *Loans received*	960	2.520	259	501	838	814	1.017	1.241	1.429	1.656	1.886	2.096	2.294	2.530	128
f. Lainnya / *Others*	32.382	49.362	4.591	9.110	14.015	17.465	22.184	26.770	31.572	36.350	41.050	46.026	50.868	55.825	3.689
g. Koreksi atas pendapatan bunga / *Corrections*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / *Net Interest Income* (A1-A2)	**53.420**	**65.231**	**5.399**	**10.603**	**17.102**	**22.798**	**28.813**	**34.790**	**40.840**	**46.930**	**52.972**	**59.207**	**65.092**	**71.529**	**5.574**
C. Pendapatan dan Beban Operasional Lain / *Other Operating Income and Expenses*	-						-	-	-	-	-	-	-	-	-
1. Pendapatan Operasional Selain Bunga / *Other Operating Income*	214.590	223.674	31.911	365.909	71.093	84.150	96.717	103.277	127.737	165.266	201.417	243.335	305.243	399.151	44.009
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	1.364	5.708	558	481	816	609	975	1.416	1.770	2.242	2.681	2.949	3.139	3.580	1.011
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
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / *Increase in fair value and gain form sale of other financial assets*	140	607	125	148	154	227	248	231	214	230	225	235	245	269	14
d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction*	201.538	202.502	29.633	362.943	65.802	79.126	90.336	95.595	118.798	154.802	189.644	230.026	290.790	382.978	41.978
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	589	1.174	1.818	2.306	2.928	3.464	4.025	4.658	5.235	5.881	6.431	7.044	557
f. Lainnya / Others	4.288	7.006	1.005	1.163	2.503	1.881	2.228	2.570	2.929	3.333	3.630	4.243	4.625	5.267	445
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / *Non Interest/Profit Sharing Expense*	246.170	266.862	35.259	372.324	81.792	96.469	112.204	121.879	149.901	190.455	229.593	275.681	341.647	439.991	46.855
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	709	4.819	275	409	752	457	625	933	1.072	1.188	1.261	1.632	1.742	1.854	980
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
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets*	-	26	77	74	75	91	114	87	68	94	138	173	211	280	24
d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction*	197.839	199.797	29.412	362.112	64.826	77.904	88.818	93.805	116.855	152.380	186.497	226.752	287.528	379.650	41.776
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	11.280	19.532	2.298	3.064	5.840	4.668	5.794	6.854	7.979	9.252	10.737	12.503	13.675	15.456	1.221
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	1.369	1.686	138	367	397	522	655	789	987	1.160	1.271	1.399	1.562	1.733	146
g. Lainnya / Others	34.973	40.558	3.059	6.298	9.901	12.826	16.197	19.411	22.940	26.382	29.690	33.214	36.918	41.001	2.700
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	21.840	22.043	2.051	4.188	6.403	10.479	13.325	16.189	18.676	21.742	24.796	26.861	28.688	30.688	2.728
E. Pendapatan non - operasional / *Non Operational Income*	1.465	3.193	573	370	817	1.238	1.361	1.586	1.807	1.653	1.980	1.913	2.257	2.617	527
F. Beban non - operasional / *Non Operational Expenses*	1.123	1.025	468	294	367	773	864	1.088	1.097	864	1.391	1.040	1.235	1.286	458
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	343	2.167	105	77	450	464	497	499	710	789	589	872	1.023	1.332	70
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	22.182	24.211	2.156	4.264	6.853	10.943	13.823	16.687	19.386	22.531	25.385	27.734	29.711	32.020	2.797
I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*	2.989	1.925	(28)	(59)	(99)	(129)	(166)	(209)	(245)	(285)	(331)	(351)	(390)	1.897	(34)
J. Transfer Laba/Rugi ke Kantor Pusat / *Transfer of Profit/Loss to Head Office*	2.989	1.925	(28)	(59)	(99)	(129)	(166)	(209)	(245)	(285)	(331)	(351)	(390)	1.897	(34)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*	17.562	17.948	1.651	3.345	5.297	8.407	10.704	12.849	14.949	17.339	19.489	21.367	22.795	24.631	2.180

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
			Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
A. Pendapatan dan Beban Bunga / *Interest Income and Interest Expenses*															
1. Pendapatan bunga / *Interest Income*	208.189	247.683	22.213	43.176	65.829	87.665	110.003	132.610	155.978	179.248	202.558	225.788	248.184	271.578	25.372
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	4.209	7.523	564	1.022	1.497	1.916	2.313	2.721	3.110	3.516	3.920	4.273	4.600	4.911	365
b. Dari Penempatan pada bank lain / *From interbank placement*	532	1.174	111	227	364	472	592	710	835	943	1.059	1.167	1.269	1.372	93
c. Dari surat berharga / *From securities*	24.785	26.852	2.698	5.335	8.174	10.971	13.694	16.657	19.881	23.282	26.696	30.151	33.525	36.923	3.583
d. Dari Kredit/Pembiayaan yang diberikan / *From credit/financing*	122.977	142.711	12.566	24.709	38.016	50.602	63.275	76.253	89.176	102.297	115.570	128.757	141.506	155.041	14.007
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	122.091	141.365	12.412	24.408	37.555	49.993	62.513	75.341	88.108	101.073	114.217	127.253	139.858	153.221	13.808
- kepada bank lain / *To other Bank*	886	1.346	153	301	461	609	762	912	1.068	1.224	1.353	1.504	1.648	1.819	199
e. Lainnya / *Others*	55.687	69.424	6.275	11.883	17.778	23.704	30.129	36.269	42.975	49.209	55.313	61.440	67.284	73.332	7.325
2. Beban Bunga / *Interest Expenses*	100.834	138.494	13.185	25.435	38.501	51.515	64.924	78.280	92.508	106.483	120.280	134.121	147.463	161.367	15.868
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	369	423	18	46	90	135	201	268	318	395	498	560	653	723	60
b. Kewajiban pada Bank lain / *Interbank Liabilities*	712	1.714	175	352	521	707	877	1.065	1.268	1.483	1.667	1.884	2.082	2.254	200
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	38.499	60.651	6.006	11.642	17.727	23.712	29.778	35.840	42.148	48.525	54.852	61.124	67.255	73.809	7.121
- Giro / *Demand Deposit*	7.522	11.757	1.258	2.386	3.630	4.828	6.043	7.267	8.524	9.767	10.965	12.230	13.441	14.821	1.393
- Tabungan / *Saving*	5.166	6.865	624	1.229	1.841	2.444	3.033	3.608	4.188	4.787	5.379	5.989	6.572	7.220	678
- Simpanan Berjangka / *Time deposits*	25.810	42.029	4.124	8.027	12.256	16.441	20.702	24.965	29.436	33.971	38.508	42.905	47.242	51.767	5.049
d. Surat Berharga / *Securities*	2.967	2.870	263	533	779	991	1.202	1.440	1.670	1.921	2.207	2.518	2.835	3.072	300
e. Pinjaman yang diterima / *Loans received*	4.288	6.831	641	1.246	1.884	2.540	3.212	3.879	4.556	5.214	5.856	6.591	7.213	7.881	719
f. Lainnya / *Others*	54.000	66.005	6.083	11.615	17.500	23.430	29.654	35.788	42.549	48.946	55.200	61.443	67.426	73.630	7.467
g. Koreksi atas pendapatan bunga / *Corrections*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / *Net Interest Income* (A1-A2)	**107.355**	**109.189**	**9.028**	**17.742**	**27.328**	**36.151**	**45.079**	**54.330**	**63.469**	**72.765**	**82.278**	**91.667**	**100.721**	**110.211**	**9.504**
C. Pendapatan dan Beban Operasional Lain / *Other Operating Income and Expenses*	-				-	-	-	-	-	-	-	-	-	-	-
1. Pendapatan Operasional Selain Bunga / *Other Operating Income*	54.586	62.282	6.559	11.111	16.830	22.657	29.044	33.901	38.057	47.308	53.268	55.652	60.818	70.743	9.571
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	3.185	4.176	489	868	1.223	1.203	1.617	1.859	2.419	3.353	4.240	4.253	4.460	4.709	800
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	0	1	0	0	1	0	0	1	1	1	1	2	-
d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction*	17.694	19.553	2.413	2.996	4.533	7.150	10.337	11.645	12.350	18.015	19.757	19.578	21.112	25.087	4.420
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	1.598	3.418	5.772	7.381	9.028	10.763	13.075	14.598	16.635	17.832	19.555	21.397	1.726
f. Lainnya / Others	15.014	17.821	2.059	3.828	5.301	6.922	8.061	9.633	10.212	11.341	12.521	13.871	15.573	19.432	2.625
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / *Non Interest/Profit Sharing Expense*	118.467	122.761	11.826	21.339	31.697	43.768	54.755	65.470	72.286	86.146	96.512	105.843	116.325	131.013	14.627
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	957	250	148	234	354	904	519	613	487	352	323	739	825	1.168	95
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	2.855	3.540	5.041	7.801	10.796	12.437	11.725	16.848	18.403	18.712	19.734	23.927	3.837
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	37.955	35.555	2.837	5.530	7.778	10.493	12.367	15.167	16.666	19.030	20.988	23.237	25.879	28.801	4.095
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	2.107	2.333	264	524	700	923	1.226	1.470	1.741	1.953	2.199	2.385	2.640	2.696	218
g. Lainnya / Others	64.422	68.057	5.722	11.511	17.824	23.647	29.847	35.784	41.668	47.963	54.599	60.771	67.248	74.420	6.382
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	43.474	48.710	3.761	7.513	12.461	15.040	19.368	22.761	29.241	33.926	39.034	41.476	45.213	49.941	4.449
E. Pendapatan non - operasional / *Non Operational Income*	21.721	36.670	3.742	7.177	10.763	15.109	18.907	23.145	26.392	32.640	37.259	43.750	47.639	52.252	6.315
F. Beban non - operasional / *Non Operational Expenses*	21.746	36.677	3.277	6.326	9.773	13.603	17.390	20.912	25.560	32.316	37.046	42.210	46.309	50.700	6.522
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	(25)	(6)	465	851	990	1.506	1.517	2.234	832	324	213	1.539	1.331	1.552	(207)
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	43.449	48.704	4.226	8.364	13.451	16.545	20.885	24.995	30.073	34.250	39.247	43.015	46.544	51.493	4.241
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	3.332	6.624	10.707	13.239	16.637	19.817	23.989	27.188	30.979	34.071	36.842	40.811	3.343

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
			Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
A. Pendapatan dan Beban Bunga / *Interest Income and Interest Expenses*															
1. Pendapatan bunga / *Interest Income*	353.577	415.241	46.551	80.381	117.603	153.368	189.642	226.432	264.481	302.413	339.584	378.225	415.529	456.398	47.377
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	3.967	5.114	450	827	1.182	1.435	2.003	2.030	2.272	2.585	2.956	3.352	3.698	4.041	349
b. Dari Penempatan pada bank lain / *From interbank placement*	3.147	6.172	639	1.147	1.758	2.392	3.087	3.741	4.333	4.937	5.483	6.098	6.651	7.258	521
c. Dari surat berharga / *From securities*	45.441	50.792	4.872	9.406	14.133	18.562	22.493	27.088	31.924	36.648	41.233	45.885	50.472	57.751	4.927
d. Dari Kredit/Pembiayaan yang diberikan / *From credit/financing*	271.205	313.169	35.119	62.011	91.451	119.174	147.068	175.735	205.349	234.501	264.378	294.766	323.910	354.031	37.328
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	269.237	310.448	34.453	61.031	90.134	117.524	145.076	173.428	202.738	231.577	261.140	291.216	320.105	349.961	36.699
- kepada bank lain / *To other Bank*	1.968	2.722	666	980	1.317	1.650	1.992	2.307	2.611	2.924	3.238	3.550	3.805	4.070	630
e. Lainnya / *Others*	29.816	39.995	5.472	6.989	9.081	11.804	14.989	17.838	20.603	23.742	25.534	28.125	30.798	33.316	4.252
2. Beban Bunga / *Interest Expenses*	84.671	123.008	21.418	31.391	43.005	54.691	66.161	77.565	89.544	101.681	113.501	126.231	138.301	150.483	21.833
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	1	2	0	0	2	5	14	22	52	112	185	234	292	327	49
b. Kewajiban pada Bank lain / *Interbank Liabilities*	3.655	5.326	438	875	1.332	1.835	1.113	3.253	3.337	3.870	4.296	4.723	5.222	5.654	442
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	45.568	74.840	8.306	16.094	24.451	32.534	41.286	48.999	57.164	65.359	73.494	81.919	90.228	98.664	8.453
- Giro / *Demand Deposit*	14.696	26.271	3.157	5.952	8.997	11.890	15.478	18.218	21.255	24.381	27.442	30.585	33.573	36.900	3.356
- Tabungan / *Saving*	5.253	5.805	474	911	1.386	1.844	2.328	2.987	3.509	4.003	4.504	5.030	5.796	6.404	580
- Simpanan Berjangka / *Time deposits*	25.619	42.764	4.675	9.231	14.068	18.800	23.480	27.795	32.400	36.976	41.548	46.304	50.859	55.360	4.517
d. Surat Berharga / *Securities*	4.517	3.722	303	593	899	1.248	2.191	1.856	2.135	2.387	2.642	2.938	3.227	3.498	270
e. Pinjaman yang diterima / *Loans received*	6.660	5.439	2.948	2.211	2.528	3.037	3.534	3.548	4.110	4.751	5.421	6.127	6.774	7.499	2.185
f. Lainnya / *Others*	24.269	33.678	9.424	11.617	13.792	16.033	18.023	19.888	22.745	25.202	27.463	30.292	32.558	34.842	10.434
g. Koreksi atas pendapatan bunga / *Corrections*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / *Net Interest Income* (A1-A2)	**268.906**	**292.233**	**25.133**	**48.990**	**74.599**	**98.676**	**123.481**	**148.866**	**174.937**	**200.732**	**226.084**	**251.994**	**277.229**	**305.915**	**25.543**
C. Pendapatan dan Beban Operasional Lain / *Other Operating Income and Expenses*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1. Pendapatan Operasional Selain Bunga / *Other Operating Income*	198.321	326.454	104.985	50.179	74.462	102.832	127.236	158.075	171.514	200.698	221.495	247.568	279.510	364.146	76.769
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	4.848	5.617	522	1.291	1.820	2.338	3.096	3.609	4.284	5.199	6.021	6.553	7.385	7.953	980
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	87.996	23.481	32.955	44.031	57.360	65.938	71.917	80.318	89.758	97.994	112.087	182.249	62.121
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions*	65.753	68.829	5.395	10.726	16.861	23.232	31.964	39.056	45.629	52.029	58.257	65.600	71.340	76.321	5.664
f. Lainnya / Others	64.878	85.125	11.072	14.681	22.825	28.158	34.816	42.674	49.683	63.152	67.460	77.420	88.697	97.623	8.005
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / *Non Interest/Profit Sharing Expense*	295.295	402.423	111.605	68.998	96.120	130.888	161.911	195.293	216.859	252.505	278.679	309.769	349.271	441.744	86.993
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	165	358	95	128	172	219	214	212	212	206	191	322	332	442	41
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	87.487	22.300	31.172	41.733	54.706	62.703	68.232	76.478	85.569	93.232	106.847	176.089	61.493
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	97.843	100.161	11.584	24.249	32.367	42.325	52.350	59.962	67.612	75.118	82.589	92.595	101.109	107.010	12.797
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	861	928	59	157	136	170	337	312	301	458	538	588	666	1.190	28
g. Lainnya / Others	135.085	138.891	12.380	22.164	32.273	46.442	54.303	72.104	80.501	100.245	109.792	122.743	139.964	156.621	12.634
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	171.932	216.264	18.512	30.171	52.940	70.620	88.806	111.648	129.591	148.926	168.900	189.792	207.468	228.317	15.319
E. Pendapatan non - operasional / *Non Operational Income*	6.116	1.099	129	3.399	320	593	628	726	809	934	1.029	1.283	1.456	1.623	139
F. Beban non - operasional / *Non Operational Expenses*	1.528	3.230	333	681	795	1.056	1.134	1.268	1.465	1.433	1.518	1.732	2.010	2.990	87
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	4.588	(2.132)	(204)	2.718	(475)	(462)	(505)	(543)	(656)	(499)	(489)	(448)	(554)	(1.367)	52
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	176.520	214.132	18.308	32.890	52.465	70.158	88.301	111.106	128.935	148.427	168.411	189.344	206.913	226.950	15.371
I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*	102.541	123.512	-	-	-	-	-	-	-	-	-	-	-	136.336	-
J. Transfer Laba/Rugi ke Kantor Pusat / *Transfer of Profit/Loss to Head Office*	102.541	123.512	-	-	-	-	-	-	-	-	-	-	-	136.336	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*	143.344	173.521	14.610	26.537	42.510	56.971	71.736	89.955	104.560	119.978	136.043	153.088	167.463	183.080	12.370

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

Indikator / *Indicator*	2022	2023	2024												2025
			Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Tagihan Komitmen / *Commited Claims*	**1.447.440**	**1.591.926**	**1.831.800**	**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**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	32.934	59.296	57.169	57.409	54.115	53.521	54.385	51.505	49.619	47.264	45.787	46.966	49.548	48.308	52.663
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (purchased)*	1.405.654	1.518.870	1.752.393	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
- Lainnya / *Others*	8.851	13.760	22.238	17.275	19.598	17.990	17.226	17.567	17.918	17.951	15.394	17.622	16.499	15.784	18.347
Kewajiban Komitmen / *Commited Liabilities*	**3.664.205**	**3.648.305**	**3.884.643**	**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**
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / *Undisbursed loan/financing facilities to debtors*	2.142.859	2.028.018	2.101.928	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
- *Committed*	479.975	521.916	545.584	549.334	550.996	558.271	569.269	569.351	566.241	557.099	548.299	564.993	576.758	574.923	603.125
- *Uncommitted*	1.662.883	1.506.102	1.556.344	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
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / *Undisbursed loan/financing facilities to other banks*	17.762	16.978	16.406	19.277	20.141	26.288	25.215	24.326	25.094	28.931	33.150	32.103	28.744	26.804	31.607
- *Committed*	2.897	1.339	1.379	1.417	1.269	1.311	2.803	4.561	7.316	4.459	4.342	4.136	4.819	3.277	3.448
- *Uncommitted*	14.865	15.639	15.027	17.860	18.871	24.977	22.412	19.765	17.778	24.472	28.808	27.967	23.924	23.527	28.159
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	101.522	84.005	83.412	83.799	77.415	78.560	84.053	84.617	80.093	76.573	79.142	79.671	84.741	78.307	78.262
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	1.388.554	1.505.814	1.665.416	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
- Lainnya / Others	13.509	13.490	17.482	17.632	21.219	19.344	22.739	19.547	17.965	21.331	20.651	20.301	20.179	20.346	20.481
Tagihan Kontinjensi / *Contingent Claims*	**273.728**	**301.337**	**300.915**	**260.885**	**266.624**	**276.716**	**277.867**	**277.326**	**283.687**	**271.435**	**269.518**	**281.281**	**285.396**	**296.840**	**305.652**
- Garansi yang diterima / *Received guarantees*	249.893	275.473	274.590	235.638	239.718	251.371	251.841	250.903	256.256	244.985	240.906	251.596	255.909	267.050	275.740
- Pendapatan bunga/bagi hasil dalam penyelesaian / *Accrued interest*	1.811	1.591	1.616	1.489	1.475	1.504	1.520	1.533	1.499	1.521	1.566	1.597	1.664	1.632	1.536
- Lainnya / Others	22.024	24.273	24.709	23.758	25.432	23.841	24.507	24.890	25.933	24.929	27.046	28.089	27.824	28.158	28.376
Kewajiban Kontijensi / *Contingent Liabilities*	**388.567**	**395.260**	**377.396**	**372.684**	**385.791**	**387.032**	**397.043**	**401.139**	**385.357**	**393.211**	**393.652**	**409.513**	**424.452**	**433.795**	**412.523**
- Garansi yang diberikan / *Issued guarantees*	384.200	388.471	370.443	365.724	379.029	380.009	389.840	393.895	377.839	385.401	385.686	401.460	416.061	425.556	403.912
- Lainnya / *Others*	4.367	6.789	6.953	6.960	6.762	7.022	7.203	7.244	7.518	7.809	7.965	8.053	8.391	8.239	8.611
Lainnya / *Others*	**578.345**	**602.308**	**585.820**	**591.613**	**599.706**	**611.791**	**619.322**	**632.673**	**637.069**	**639.238**	**644.460**	**648.985**	**650.942**	**664.349**	**649.457**
- Penerusan Kredit/pembiayaan / *Channelling*	7.342	7.709	7.665	7.629	7.620	7.605	7.576	7.599	7.591	7.576	7.643	7.720	7.722	8.002	7.975
- Aset produktif yang dihapusbukukan / *Written off earning assets*	570.265	593.689	577.229	583.048	591.119	603.204	610.750	624.061	628.448	630.622	635.764	640.182	642.121	655.206	640.318
Kredit/Pembiayaan yang diberikan / *Credit disbursed*	562.649	587.383	570.916	576.738	584.801	596.866	604.412	617.476	621.868	624.410	629.564	633.955	636.676	649.723	634.834
Lainnya / *Others*	7.616	6.306	6.313	6.310	6.318	6.338	6.338	6.585	6.579	6.213	6.200	6.227	5.445	5.483	5.485
- Aset produktif yang dihapustagih / *Charged off earning assets*	739	910	927	936	967	982	996	1.013	1.031	1.039	1.053	1.083	1.099	1.141	1.164
Kredit/Pembiayaan yang diberikan / *Credit/Financing disbursed*	739	910	927	936	967	982	996	1.013	1.031	1.039	1.053	1.083	1.099	1.141	1.164
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
			Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Tagihan Komitmen / *Commited Claims*	**228.624**	**210.367**	**69.147**	**66.544**	**75.203**	**78.761**	**107.773**	**104.492**	**109.043**	**110.397**	**110.209**	**133.697**	**134.543**	**149.620**	**135.565**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	1.543	8.353	7.958	8.399	8.016	7.886	7.965	8.008	7.873	7.555	6.875	6.649	7.268	6.980	7.148
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (purchased)*	226.286	197.482	54.705	51.935	61.105	65.969	93.710	90.103	93.997	94.455	97.276	119.739	120.657	138.219	122.951
- Lainnya / *Others*	794	4.532	6.484	6.211	6.082	4.906	6.098	6.381	7.173	8.387	6.058	7.309	6.619	4.421	5.466
Kewajiban Komitmen / *Commited Liabilities*	**375.654**	**349.865**	**171.556**	**167.182**	**176.273**	**193.367**	**225.364**	**223.782**	**224.706**	**227.384**	**218.899**	**245.060**	**259.069**	**282.153**	**253.779**
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / *Undisbursed loan/financing facilities to debtors*	115.563	125.341	113.579	110.646	112.600	122.065	122.630	119.285	120.197	119.466	118.031	124.583	124.853	118.420	125.784
- *Committed*	37.410	37.675	39.362	39.402	39.260	41.634	39.970	37.542	38.573	38.479	38.610	38.794	39.951	37.838	38.905
- *Uncommitted*	78.153	87.665	74.217	71.245	73.340	80.432	82.661	81.743	81.623	80.987	79.421	85.788	84.902	80.581	86.879
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / *Undisbursed loan/financing facilities to other banks*	155	409	497	533	429	455	478	380	473	519	508	560	1.169	299	453
- *Committed*	64	104	117	112	88	149	127	115	212	223	204	216	862	119	140
- *Uncommitted*	91	305	380	421	341	306	350	265	261	296	304	344	307	180	314
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	2.212	2.238	1.962	2.166	1.590	1.774	2.181	1.943	1.555	1.878	1.731	1.704	2.469	3.035	2.471
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	254.418	220.380	52.240	50.583	57.590	64.353	96.554	98.770	98.882	102.171	94.920	114.592	126.944	156.434	121.617
- Lainnya / Others	3.306	1.498	3.278	3.254	4.064	4.721	3.522	3.404	3.599	3.351	3.708	3.623	3.633	3.966	3.453
Tagihan Kontinjensi / *Contingent Claims*	**29.605**	**39.272**	**27.563**	**26.840**	**27.168**	**29.655**	**30.836**	**31.581**	**33.512**	**29.817**	**30.521**	**31.353**	**31.491**	**30.700**	**30.992**
- Garansi yang diterima / *Received guarantees*	18.930	33.337	21.644	20.866	21.195	20.860	22.165	22.395	23.041	20.678	19.600	19.991	20.453	19.301	19.781
- Pendapatan bunga/bagi hasil dalam penyelesaian / *Accrued interest*	1.058	791	794	626	641	647	663	674	629	633	648	651	651	650	664
- Lainnya / Others	9.618	5.143	5.125	5.349	5.333	8.148	8.008	8.512	9.843	8.506	10.273	10.710	10.387	10.748	10.547
Kewajiban Kontijensi / *Contingent Liabilities*	**17.738**	**16.620**	**13.166**	**12.506**	**12.548**	**13.042**	**12.905**	**12.663**	**12.810**	**13.082**	**13.885**	**13.371**	**13.059**	**12.199**	**11.862**
- Garansi yang diberikan / *Issued guarantees*	17.000	15.712	12.183	11.537	11.939	12.217	11.991	11.828	11.892	12.161	12.889	12.474	12.107	11.371	10.972
- Lainnya / *Others*	738	907	983	970	609	824	913	835	918	922	996	897	952	828	890
Lainnya / *Others*	**61.978**	**53.913**	**53.411**	**53.940**	**54.153**	**70.255**	**71.184**	**72.359**	**72.679**	**73.135**	**72.764**	**73.618**	**74.429**	**75.331**	**73.720**
- Penerusan Kredit/pembiayaan / *Channelling*	257	147	619	619	617	626	625	625	625	620	620	619	619	619	619
- Aset produktif yang dihapusbukukan / *Written off earning assets*	61.714	53.717	52.720	53.253	53.464	69.559	70.488	71.663	71.982	72.444	72.073	72.923	73.734	74.636	73.019
Kredit/Pembiayaan yang diberikan / *Credit disbursed*	61.215	53.148	51.817	52.349	52.560	68.655	69.584	70.759	71.078	71.537	71.167	72.017	72.831	73.733	72.119
Lainnya / *Others*	499	569	903	903	904	904	904	904	904	907	907	907	903	903	900
- Aset produktif yang dihapustagih / *Charged off earning assets*	8	49	71	68	71	71	71	71	72	71	71	76	76	75	83
Kredit/Pembiayaan yang diberikan / *Credit/Financing disbursed*	8	49	71	68	71	71	71	71	72	71	71	76	76	75	83
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
			Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Tagihan Komitmen / *Commited Claims*	**431.775**	**449.645**	**632.876**	**605.561**	**613.315**	**654.698**	**577.458**	**713.309**	**761.937**	**742.353**	**738.894**	**836.900**	**849.911**	**858.378**	**855.591**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	5.560	5.497	5.631	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	618.623	591.338	598.839	641.471	563.914	703.449	753.201	733.471	730.128	828.191	840.705	847.650	855.433
- Lainnya / *Others*	7.164	8.441	8.622	8.614	8.820	9.055	8.561	9.751	8.628	8.774	8.658	8.601	9.098	10.620	158
Kewajiban Komitmen / *Commited Liabilities*	**717.966**	**740.682**	**934.612**	**959.386**	**939.082**	**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**
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / *Undisbursed loan/financing facilities to debtors*	381.014	358.643	380.212	379.927	378.924	383.300	384.511	384.907	381.889	382.800	377.835	391.078	403.450	394.111	407.964
- *Committed*	58.917	37.678	37.358	38.631	35.650	32.875	33.994	33.827	31.734	31.767	31.418	32.596	38.663	40.815	41.849
- *Uncommitted*	322.096	320.965	342.854	341.296	343.274	350.425	350.517	351.079	350.155	351.033	346.417	358.482	364.786	353.296	366.115
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / *Undisbursed loan/financing facilities to other banks*	5.266	8.092	7.152	7.981	9.424	13.029	11.236	8.873	10.047	15.078	16.656	13.425	13.004	12.109	13.832
- *Committed*	353	286	285	263	209	204	207	612	4.237	2.353	1.348	1.282	1.280	184	169
- *Uncommitted*	4.913	7.806	6.867	7.718	9.215	12.825	11.029	8.261	5.810	12.725	15.309	12.143	11.725	11.926	13.663
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	8.212	4.916	4.739	5.105	5.089	4.322	5.125	5.415	4.883	4.375	5.459	4.670	5.599	4.545	5.317
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	315.921	360.237	533.585	557.417	536.111	572.536	481.991	646.947	690.087	695.258	711.702	759.386	786.814	800.571	801.426
- Lainnya / Others	7.553	8.794	8.925	8.956	9.533	9.080	8.985	9.062	9.096	9.271	9.202	9.425	9.609	10.819	4
Tagihan Kontinjensi / *Contingent Claims*	**57.426**	**54.165**	**61.138**	**59.454**	**61.641**	**58.074**	**53.855**	**55.660**	**56.452**	**53.546**	**52.488**	**55.109**	**47.787**	**62.470**	**65.840**
- Garansi yang diterima / *Received guarantees*	56.671	48.743	55.401	55.007	55.799	56.910	52.684	54.529	55.260	52.451	51.436	54.052	46.787	61.482	64.833
- Pendapatan bunga/bagi hasil dalam penyelesaian / *Accrued interest*	81	83	87	88	85	86	86	81	87	91	96	99	99	97	96
- Lainnya / Others	674	5.339	5.650	4.359	5.758	1.078	1.085	1.050	1.105	1.005	957	958	900	891	911
Kewajiban Kontijensi / *Contingent Liabilities*	**29.329**	**31.205**	**30.829**	**31.542**	**30.840**	**30.635**	**31.491**	**32.172**	**32.695**	**-**	**-**	**-**	**-**	**-**	**-**
- Garansi yang diberikan / *Issued guarantees*	28.955	30.971	30.595	31.308	30.606	30.400	31.257	32.172	32.695	32.353	33.189	33.545	33.581	33.496	33.105
- Lainnya / *Others*	374	234	234	234	234	234	234	0	0	0	0	0	0	0	0
Lainnya / *Others*	**45.261**	**69.132**	**56.926**	**56.770**	**58.226**	**44.859**	**45.552**	**46.666**	**46.996**	**47.244**	**47.690**	**47.178**	**45.969**	**46.719**	**41.112**
- Penerusan Kredit/pembiayaan / *Channelling*	1.774	1.830	1.356	1.355	1.355	1.355	1.354	1.353	1.353	1.352	1.352	1.351	1.350	1.350	855
- Aset produktif yang dihapusbukukan / *Written off earning assets*	43.476	67.280	55.570	55.415	56.870	43.503	44.197	45.312	45.642	45.891	46.337	45.825	44.616	45.365	40.252
Kredit/Pembiayaan yang diberikan / *Credit disbursed*	42.721	66.518	55.143	54.988	56.443	43.075	43.769	44.880	45.210	45.460	45.903	45.390	44.178	44.927	39.814
Lainnya / *Others*	755	762	427	427	428	428	428	432	432	431	434	435	438	438	438
- Aset produktif yang dihapustagih / *Charged off earning assets*	10	22	0	0	0	0	0	0	1	1	1	2	3	4	5
Kredit/Pembiayaan yang diberikan / *Credit/Financing disbursed*	10	22	0	0	0	0	0	0	1	1	1	2	3	4	5
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
			Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Tagihan Komitmen / *Commited Claims*	**448.901**	**538.889**	**599.528**	**570.631**	**584.886**	**603.935**	**639.881**	**659.075**	**677.647**	**676.070**	**680.392**	**735.750**	**704.146**	**670.678**	**653.610**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	25.831	45.446	43.579	43.402	40.442	41.462	41.437	43.389	41.638	39.601	38.804	40.208	42.172	41.220	45.515
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (purchased)*	422.597	493.217	553.949	526.340	543.138	560.548	597.872	615.010	635.538	636.251	641.427	695.313	661.862	629.326	596.712
- Lainnya / *Others*	473	225	2.000	889	1.307	1.924	573	676	472	218	160	228	112	132	11.384
Kewajiban Komitmen / *Commited Liabilities*	**1.177.302**	**1.316.953**	**1.422.104**	**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**
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / *Undisbursed loan/financing facilities to debtors*	733.622	802.050	842.648	834.316	825.915	841.149	847.619	853.277	855.257	850.331	846.724	862.823	892.056	886.733	922.781
- *Committed*	105.556	105.230	108.851	109.169	112.906	116.177	115.133	122.311	118.938	115.432	119.411	117.963	122.987	119.564	126.389
- *Uncommitted*	628.066	696.820	733.797	725.147	713.009	724.972	732.486	730.966	736.318	734.898	727.313	744.860	769.068	767.169	796.391
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / *Undisbursed loan/financing facilities to other banks*	9.700	7.310	7.553	9.511	9.305	11.838	11.025	12.546	13.400	12.246	13.967	15.939	12.570	11.436	14.216
- *Committed*	36	20	13	32	32	31	33	1.337	1.733	842	816	784	823	57	72
- *Uncommitted*	9.664	7.290	7.541	9.479	9.272	11.807	10.992	11.209	11.667	11.404	13.151	15.154	11.747	11.379	14.144
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	18.586	16.619	17.179	18.394	18.407	17.993	18.015	19.832	17.957	16.903	16.433	17.559	17.870	16.876	16.313
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	413.232	488.731	551.166	528.765	542.011	564.580	584.981	608.520	621.086	625.492	632.691	692.901	669.056	637.792	602.219
- Lainnya / Others	2.163	2.244	3.556	4.028	3.865	4.003	5.410	4.249	4.213	5.612	5.680	5.548	4.793	4.382	15.175
Tagihan Kontinjensi / *Contingent Claims*	**119.118**	**118.205**	**121.301**	**121.394**	**122.292**	**132.623**	**128.688**	**124.961**	**127.929**	**123.192**	**123.844**	**130.526**	**129.854**	**125.693**	**131.065**
- Garansi yang diterima / *Received guarantees*	107.129	104.191	107.127	107.069	107.708	117.748	113.019	109.379	112.694	107.517	107.755	113.817	112.963	108.857	113.944
- Pendapatan bunga/bagi hasil dalam penyelesaian / *Accrued interest*	672	717	736	775	749	771	771	778	784	797	821	847	913	885	776
- Lainnya / Others	11.316	13.297	13.439	13.551	13.835	14.105	14.898	14.803	14.451	14.877	15.268	15.862	15.977	15.950	16.345
Kewajiban Kontijensi / *Contingent Liabilities*	**55.987**	**58.901**	**57.362**	**57.098**	**58.356**	**58.284**	**58.931**	**-**	**58.955**	**-**	**-**	**-**	**-**	**-**	**64.525**
- Garansi yang diberikan / *Issued guarantees*	55.455	58.518	56.980	56.814	58.079	58.043	58.679	59.808	58.692	59.996	63.978	64.365	63.934	63.810	64.237
- Lainnya / *Others*	532	384	382	284	277	241	253	293	263	303	251	277	315	254	287
Lainnya / *Others*	**132.256**	**133.734**	**131.283**	**132.074**	**132.797**	**133.738**	**135.263**	**136.527**	**136.207**	**136.024**	**136.934**	**138.064**	**138.577**	**139.671**	**139.536**
- Penerusan Kredit/pembiayaan / *Channelling*	386	386	386	386	386	386	386	386	386	386	386	386	386	386	881
- Aset produktif yang dihapusbukukan / *Written off earning assets*	131.150	132.510	130.042	130.821	131.515	132.441	133.953	135.199	134.863	134.671	135.567	136.673	137.171	138.223	137.580
Kredit/Pembiayaan yang diberikan / *Credit disbursed*	129.080	131.620	129.155	129.935	130.627	131.546	133.058	134.302	133.968	134.119	135.021	136.117	136.612	137.660	137.013
Lainnya / *Others*	2.070	890	887	886	888	896	895	898	895	552	546	556	559	563	567
- Aset produktif yang dihapustagih / *Charged off earning assets*	720	839	855	868	896	911	925	942	959	967	982	1.005	1.021	1.062	1.075
Kredit/Pembiayaan yang diberikan / *Credit/Financing disbursed*	720	839	855	868	896	911	925	942	959	967	982	1.005	1.021	1.062	1.075
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
			Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Tagihan Komitmen / *Commited Claims*	**338.140**	**393.025**	**530.249**	**435.798**	**472.052**	**507.565**	**519.242**	**568.176**	**600.950**	**652.595**	**634.572**	**638.656**	**639.655**	**776.284**	**789.694**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (purchased)*	337.720	392.463	525.116	434.236	468.663	505.460	517.249	567.417	599.305	652.023	634.054	637.173	638.985	775.672	788.355
- Lainnya / *Others*	420	563	5.133	1.562	3.389	2.105	1.993	759	1.645	572	518	1.483	670	612	1.339
Kewajiban Komitmen / *Commited Liabilities*	**1.393.284**	**1.240.805**	**1.356.371**	**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**
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / *Undisbursed loan/financing facilities to debtors*	912.660	741.985	765.489	766.983	762.331	783.861	788.120	794.724	800.914	802.069	800.593	805.513	817.339	854.104	892.372
- *Committed*	278.092	341.333	360.013	362.131	363.180	367.584	380.172	375.671	376.995	371.421	358.860	375.640	375.156	376.706	395.982
- *Uncommitted*	634.568	400.652	405.475	404.851	399.151	416.277	407.948	419.054	423.919	430.648	441.733	429.872	442.183	477.399	496.390
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / *Undisbursed loan/financing facilities to other banks*	2.640	1.167	1.204	1.253	983	966	2.477	2.528	1.173	1.087	2.019	2.180	2.000	2.960	3.105
- *Committed*	2.444	929	965	1.010	940	927	2.436	2.497	1.133	1.041	1.975	1.854	1.855	2.917	3.067
- *Uncommitted*	197	238	240	243	42	39	41	31	40	46	44	326	145	43	38
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	72.512	60.233	59.531	58.135	52.328	54.472	58.732	57.428	55.698	53.418	55.519	55.739	58.802	53.852	54.161
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	404.984	436.466	528.424	491.945	533.399	580.948	584.296	630.649	676.945	724.124	718.641	719.635	719.863	819.618	848.990
- Lainnya / Others	487	955	1.723	1.393	3.756	1.540	4.822	2.831	1.058	3.098	2.062	1.705	2.145	1.179	1.849
Tagihan Kontinjensi / *Contingent Claims*	**67.580**	**89.695**	**90.913**	**53.196**	**55.523**	**56.364**	**64.487**	**65.125**	**65.795**	**64.880**	**62.665**	**64.294**	**76.265**	**77.978**	**77.754**
- Garansi yang diterima / *Received guarantees*	67.164	89.202	90.418	52.697	55.017	55.854	63.972	64.599	65.260	64.339	62.116	63.735	75.705	77.410	77.181
- Pendapatan bunga/bagi hasil dalam penyelesaian / *Accrued interest*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / Others	416	493	495	499	506	510	515	526	535	541	549	558	560	568	573
Kewajiban Kontijensi / *Contingent Liabilities*	**285.513**	**288.534**	**276.040**	**271.538**	**284.048**	**285.072**	**293.716**	**296.203**	**280.897**	**287.477**	**282.348**	**297.956**	**313.563**	**324.036**	**303.031**
- Garansi yang diberikan / *Issued guarantees*	282.790	283.270	270.685	266.066	278.406	279.349	287.912	290.087	274.560	280.892	275.630	291.077	306.439	316.879	295.598
- Lainnya / *Others*	2.723	5.264	5.354	5.472	5.642	5.723	5.803	6.116	6.336	6.585	6.718	6.879	7.123	7.157	7.434
Lainnya / *Others*	**338.850**	**345.529**	**344.200**	**348.828**	**354.531**	**362.939**	**367.323**	**377.122**	**381.187**	**382.834**	**387.072**	**390.125**	**391.967**	**402.629**	**395.089**
- Penerusan Kredit/pembiayaan / *Channelling*	4.926	5.348	5.304	5.269	5.262	5.239	5.212	5.235	5.228	5.218	5.286	5.364	5.367	5.647	5.621
- Aset produktif yang dihapusbukukan / *Written off earning assets*	333.924	340.182	338.896	343.560	349.269	357.701	362.111	371.886	375.960	377.616	381.786	384.761	386.600	396.982	389.468
Kredit/Pembiayaan yang diberikan / *Credit disbursed*	329.633	336.098	334.801	339.466	345.171	353.590	358.000	367.535	371.612	373.294	377.474	380.431	383.055	393.404	385.888
Lainnya / *Others*	4.291	4.084	4.095	4.093	4.098	4.111	4.111	4.351	4.348	4.323	4.313	4.330	3.545	3.578	3.580
- 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
			Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**25,66**	**27,65**	**27,52**	**27,73**	**25,96**	**25,97**	**26,17**	**26,09**	**26,56**	**26,69**	**26,78**	**27,02**	**26,87**	**26,69**	**27,01**
- Modal / *Capital*	1.721.678	1.854.756	1.876.930	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
- ATMR / *Risk Weighted Assets*	6.708.481	6.708.461	6.819.062	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
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**24,10**	**26,01**	**26,00**	**26,18**	**24,44**	**24,44**	**24,65**	**24,62**	**25,06**	**25,20**	**25,29**	**25,54**	**25,39**	**25,21**	**25,55**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	1.616.687	1.745.174	1.772.815	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
- ATMR / *Risk Weighted Assets*	6.708.481	6.708.461	6.819.062	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
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**2,43**	**2,74**	**2,71**	**2,52**	**2,62**	**2,51**	**2,56**	**2,66**	**2,69**	**2,69**	**2,73**	**2,73**	**2,69**	**2,69**	**2,34**
- Laba sebelum pajak / *Profit*	252.499	304.445	316.094	294.621	307.765	295.453	302.129	315.325	318.821	320.413	324.772	325.785	322.618	323.216	290.565
- Rata-rata total aset / *Average total assets*	10.391.582	11.129.980	11.670.488	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
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**78,65**	**78,92**	**88,27**	**91,48**	**80,05**	**80,62**	**79,85**	**78,68**	**78,26**	**78,75**	**78,71**	**79,04**	**79,87**	**81,30**	**88,86**
- Biaya Operasional / *Operating Expenses*	933.289	1.141.734	201.152	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
- Pendapatan Operasional / *Operating Income*	1.186.632	1.446.744	227.871	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
Net Interest Margin Ratio (%) / *Net Operation Margin Ratio* (%)	**4,71**	**4,81**	**4,54**	**4,49**	**4,59**	**4,56**	**4,56**	**4,57**	**4,59**	**4,60**	**4,60**	**4,61**	**4,59**	**4,62**	**4,50**
- Pendapatan bunga bersih / *Interest income net*	471.396	512.914	520.229	509.234	519.876	517.093	518.316	521.202	524.260	526.213	527.132	528.870	528.703	533.799	536.687
- Rata-rata total aset produktif / *Average total earning assets*	10.018.364	10.669.911	11.452.630	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
Loan to Deposits Ratio (%) / *Financing to Deposits Ratio* (%)	**78,78**	**83,83**	**83,87**	**84,05**	**84,23**	**84,49**	**84,80**	**85,74**	**86,51**	**86,80**	**86,91**	**87,50**	**87,34**	**88,57**	**87,64**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	6.423.563	7.090.243	7.057.558	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
- Total Dana Pihak Ketiga / *Total Third Party Funds*	8.153.590	8.457.929	8.415.282	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
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**15,90**	**13,29**	**13,07**	**13,24**	**13,24**	**12,27**	**12,46**	**12,12**	**11,27**	**11,65**	**11,92**	**11,31**	**11,48**	**11,27**	**12,46**
- Aset Likuid Primer / *Primary Liquid Asset*	1.080.533	981.613	887.467	910.848	947.300	832.703	872.947	851.904	765.830	837.058	859.002	790.211	836.535	852.588	921.558
- Aset Likuid Sekunder / *Secondary Liquid assets*	685.951	582.144	638.365	638.948	624.555	624.473	613.043	608.589	587.462	571.632	588.951	586.106	580.026	551.227	624.300
- Total Aset / *Total Assets*	11.113.321	11.765.838	11.670.488	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

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
			Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**30,93**	**33,44**	**32,91**	**33,15**	**33,14**	**32,35**	**32,31**	**32,14**	**32,46**	**32,09**	**32,20**	**31,96**	**31,80**	**31,45**	**31,55**
- Modal / *Capital*	239.810	238.889	231.044	232.185	224.656	232.230	232.719	233.529	236.639	237.765	236.621	236.841	238.568	240.883	242.899
- ATMR / *Risk Weighted Assets*	775.277	714.454	702.063	700.315	677.935	717.781	720.259	726.570	729.076	740.905	734.787	741.170	750.245	765.838	769.994
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**28,93**	**31,97**	**31,45**	**31,59**	**31,67**	**30,39**	**30,37**	**30,21**	**30,53**	**30,14**	**30,23**	**29,95**	**29,88**	**29,48**	**29,70**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	224.274	228.441	220.804	221.226	214.676	218.120	218.740	219.496	222.601	223.308	222.123	221.944	224.151	225.771	228.656
- ATMR / *Risk Weighted Assets*	775.277	714.454	702.063	700.315	677.935	717.781	720.259	726.570	729.076	740.905	734.787	741.170	750.245	765.838	769.994
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**0,77**	**1,33**	**1,49**	**1,62**	**1,30**	**0,18**	**0,50**	**0,71**	**0,94**	**0,91**	**1,02**	**0,99**	**0,99**	**0,92**	**1,52**
- Laba sebelum pajak / *Profit*	10.347	17.398	19.814	21.512	16.688	2.514	6.909	9.750	13.003	12.602	14.048	13.673	13.707	12.752	21.648
- Rata-rata total aset / *Average total assets*	1.341.222	1.312.625	1.325.821	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
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**92,60**	**88,50**	**87,35**	**84,83**	**87,38**	**98,40**	**95,32**	**93,24**	**91,02**	**91,06**	**90,41**	**90,65**	**90,69**	**90,64**	**87,05**
- Biaya Operasional / *Operating Expenses*	135.166	136.195	11.545	20.223	29.478	48.095	59.020	67.021	76.897	89.900	100.616	112.406	124.505	137.254	12.063
- Pendapatan Operasional / *Operating Income*	145.961	153.901	13.217	23.838	33.734	48.879	61.921	71.877	84.483	98.725	111.284	123.998	137.283	151.431	13.857
Net Interest Margin Ratio (%) / *Net Operation Margin Ratio* (%)	**4,46**	**4,93**	**4,47**	**4,50**	**4,59**	**4,35**	**4,39**	**4,44**	**4,46**	**4,47**	**4,50**	**4,49**	**4,48**	**4,52**	**4,50**
- Pendapatan bunga bersih / *Interest income net*	55.236	59.530	56.782	56.610	55.103	55.514	56.036	56.796	57.268	57.460	57.436	57.653	57.755	58.426	60.144
- Rata-rata total aset produktif / *Average total earning assets*	1.238.396	1.207.106	1.270.118	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
Loan to Deposits Ratio (%) / *Financing to Deposits Ratio* (%)	**77,69**	**81,84**	**81,89**	**81,30**	**79,34**	**78,98**	**79,79**	**81,11**	**80,90**	**81,73**	**81,19**	**80,46**	**81,90**	**82,53**	**82,14**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	769.034	751.536	743.329	746.858	715.508	753.641	759.937	769.833	774.464	780.582	778.944	788.644	797.381	804.546	803.108
- Total Dana Pihak Ketiga / *Total Third Party Funds*	989.872	918.307	907.720	918.647	901.854	954.253	952.452	949.132	957.330	955.074	959.418	980.155	973.591	974.815	977.676
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**15,37**	**14,24**	**12,65**	**12,95**	**13,93**	**13,18**	**12,85**	**13,08**	**12,52**	**12,55**	**12,97**	**13,15**	**13,29**	**13,26**	**15,05**
- Aset Likuid Primer / *Primary Liquid Asset*	148.428	125.064	100.000	106.107	118.082	115.490	110.049	111.655	106.376	108.359	117.982	128.393	127.385	130.800	142.609
- Aset Likuid Sekunder / *Secondary Liquid assets*	72.361	71.173	67.738	67.099	63.283	67.305	66.952	70.652	68.773	68.447	65.604	60.320	63.429	61.082	71.805
- Total Aset / *Total Assets*	1.436.185	1.377.864	1.325.821	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

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
			Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**38,06**	**36,92**	**38,15**	**37,85**	**36,48**	**37,41**	**37,39**	**36,63**	**36,78**	**36,44**	**36,11**	**37,28**	**37,09**	**37,79**	**39,56**
- Modal / *Capital*	305.933	347.986	367.365	368.275	368.942	363.590	367.538	367.973	370.199	365.399	364.732	371.035	372.993	376.541	361.274
- ATMR / *Risk Weighted Assets*	803.798	942.515	962.935	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
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**35,68**	**34,58**	**35,84**	**35,41**	**34,22**	**35,47**	**35,47**	**34,90**	**34,92**	**34,61**	**34,32**	**35,45**	**35,28**	**35,96**	**38,00**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	286.794	325.890	345.156	344.542	346.050	344.730	348.608	350.555	351.518	347.096	346.612	352.861	354.822	358.258	347.017
- ATMR / *Risk Weighted Assets*	803.798	942.515	962.935	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
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**1,72**	**1,60**	**1,62**	**1,60**	**1,64**	**2,05**	**2,07**	**2,06**	**2,05**	**2,08**	**2,08**	**2,04**	**1,98**	**1,95**	**2,25**
- Laba sebelum pajak / *Profit*	22.182	24.211	25.871	25.586	27.413	32.829	33.174	33.375	33.233	33.796	33.847	33.281	32.412	32.020	33.570
- Rata-rata total aset / *Average total assets*	1.288.046	1.516.467	1.593.490	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
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**92,40**	**92,96**	**94,84**	**98,89**	**93,21**	**91,06**	**90,43**	**89,63**	**90,09**	**90,71**	**91,21**	**91,86**	**92,79**	**93,81**	**94,75**
- Biaya Operasional / *Operating Expenses*	269.274	305.728	39.347	379.649	93.489	111.257	130.797	144.382	176.353	220.466	263.888	313.581	383.679	486.041	50.585
- Pendapatan Operasional / *Operating Income*	291.436	328.876	41.489	383.929	100.301	122.183	144.638	161.094	195.761	243.033	289.328	341.387	413.474	518.123	53.386
Net Interest Margin Ratio (%) / *Net Operation Margin Ratio* (%)	**4,18**	**4,31**	**3,97**	**3,91**	**4,05**	**4,23**	**4,27**	**4,27**	**4,28**	**4,30**	**4,30**	**4,32**	**4,31**	**4,34**	**4,47**
- Pendapatan bunga bersih / *Interest income net*	50.667	61.354	60.904	59.832	64.755	64.804	65.596	66.016	66.429	66.803	67.027	67.449	67.448	68.008	63.763
- Rata-rata total aset produktif / *Average total earning assets*	1.211.223	1.421.990	1.535.876	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
Loan to Deposits Ratio (%) / *Financing to Deposits Ratio* (%)	**79,24**	**84,38**	**82,20**	**82,17**	**83,60**	**82,83**	**82,19**	**82,38**	**83,37**	**82,18**	**81,25**	**80,61**	**82,23**	**84,91**	**82,35**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	703.766	834.792	824.744	830.843	900.185	860.044	863.789	880.336	880.616	868.498	864.320	868.702	874.277	890.587	774.239
- Total Dana Pihak Ketiga / *Total Third Party Funds*	888.106	989.283	1.003.295	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
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**22,27**	**19,45**	**20,73**	**20,55**	**20,02**	**19,62**	**19,18**	**19,89**	**18,12**	**18,24**	**18,43**	**18,05**	**16,57**	**17,00**	**19,10**
- Aset Likuid Primer / *Primary Liquid Asset*	202.979	204.207	213.661	212.889	226.021	208.244	204.900	226.201	189.740	197.517	198.185	193.311	173.718	190.773	194.610
- Aset Likuid Sekunder / *Secondary Liquid assets*	98.200	98.951	116.630	116.703	114.393	108.643	107.927	106.293	109.986	105.114	108.467	108.063	103.034	93.914	90.912
- Total Aset / *Total Assets*	1.352.427	1.558.863	1.593.490	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

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
			Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**24,38**	**25,80**	**25,61**	**25,68**	**25,32**	**24,89**	**24,90**	**24,44**	**24,75**	**25,01**	**25,07**	**24,90**	**24,93**	**24,97**	**24,98**
- Modal / *Capital*	391.103	415.037	417.134	421.029	420.188	414.980	416.549	416.490	423.588	426.657	436.413	435.303	438.404	442.104	464.372
- ATMR / *Risk Weighted Assets*	1.604.015	1.608.457	1.629.073	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
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**22,70**	**24,30**	**24,10**	**24,20**	**23,84**	**23,42**	**23,44**	**23,05**	**23,31**	**23,61**	**23,63**	**23,55**	**23,55**	**23,60**	**23,48**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	364.092	390.825	392.611	396.696	395.641	390.427	392.129	392.841	399.000	402.832	411.319	411.670	414.221	417.930	436.470
- ATMR / *Risk Weighted Assets*	1.604.015	1.608.457	1.629.073	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
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**1,68**	**1,78**	**1,79**	**1,76**	**1,87**	**1,72**	**1,74**	**1,72**	**1,77**	**1,76**	**1,78**	**1,75**	**1,72**	**1,74**	**1,57**
- Laba sebelum pajak / *Profit*	43.450	48.704	50.710	50.185	53.805	49.636	50.125	49.989	51.553	51.375	52.329	51.618	50.775	51.493	50.896
- Rata-rata total aset / *Average total assets*	2.580.085	2.739.812	2.839.259	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
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**79,13**	**79,98**	**81,33**	**80,54**	**79,59**	**81,25**	**81,16**	**81,33**	**80,33**	**80,78**	**80,49**	**80,82**	**81,06**	**81,05**	**84,68**
- Biaya Operasional / *Operating Expenses*	166.148	196.352	19.034	35.393	53.089	72.405	90.732	108.800	123.282	144.949	163.078	180.240	198.297	220.934	23.530
- Pendapatan Operasional / *Operating Income*	209.957	245.501	23.405	43.944	66.703	89.116	111.797	133.774	153.474	179.444	202.619	223.021	244.638	272.599	27.787
Net Interest Margin Ratio (%) / *Net Operation Margin Ratio* (%)	**3,88**	**3,79**	**3,61**	**3,56**	**3,65**	**3,62**	**3,60**	**3,59**	**3,58**	**3,57**	**3,57**	**3,57**	**3,55**	**3,55**	**3,43**
- Pendapatan bunga bersih / *Interest income net*	96.588	99.797	100.947	98.853	101.623	100.746	100.331	100.657	100.671	100.852	101.224	101.375	101.069	101.450	106.261
- Rata-rata total aset produktif / *Average total earning assets*	2.489.948	2.635.698	2.797.152	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
Loan to Deposits Ratio (%) / *Financing to Deposits Ratio* (%)	**84,67**	**88,62**	**88,47**	**88,66**	**88,93**	**89,47**	**89,56**	**89,50**	**89,13**	**89,46**	**89,92**	**91,22**	**91,11**	**89,30**	**90,06**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	1.687.209	1.834.908	1.819.661	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
- Total Dana Pihak Ketiga / *Total Third Party Funds*	1.992.606	2.070.642	2.056.903	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
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**17,12**	**13,31**	**12,87**	**13,25**	**13,10**	**12,33**	**11,88**	**12,34**	**11,11**	**11,53**	**10,63**	**9,79**	**10,07**	**10,91**	**11,45**
- Aset Likuid Primer / *Primary Liquid Asset*	284.281	229.825	183.377	194.733	200.774	173.199	168.069	202.126	161.511	180.773	167.535	133.479	151.459	189.309	169.083
- Aset Likuid Sekunder / *Secondary Liquid assets*	179.198	152.861	182.007	183.404	182.264	184.785	178.759	164.548	169.239	164.533	154.298	161.029	153.502	150.854	201.078
- Total Aset / *Total Assets*	2.707.159	2.874.143	2.839.259	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

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
			Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**22,26**	**24,77**	**24,44**	**24,81**	**21,94**	**22,11**	**22,49**	**22,78**	**23,42**	**23,71**	**23,97**	**24,29**	**24,08**	**23,65**	**24,10**
- Modal / *Capital*	784.832	852.844	861.386	873.839	787.375	798.335	815.366	837.068	853.617	870.931	890.073	904.101	912.475	908.001	921.503
- ATMR / *Risk Weighted Assets*	3.525.391	3.443.036	3.524.991	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
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**21,03**	**23,24**	**23,10**	**23,48**	**20,61**	**20,75**	**21,13**	**21,42**	**22,06**	**22,37**	**22,63**	**22,94**	**22,73**	**22,32**	**22,74**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	741.527	800.018	814.245	826.882	739.544	749.189	766.095	787.177	804.014	821.520	840.320	853.895	861.318	856.821	869.665
- ATMR / *Risk Weighted Assets*	3.525.391	3.443.036	3.524.991	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
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**3,41**	**3,85**	**3,72**	**3,34**	**3,54**	**3,55**	**3,56**	**3,73**	**3,71**	**3,73**	**3,76**	**3,80**	**3,76**	**3,77**	**2,95**
- Laba sebelum pajak / *Profit*	176.520	214.132	219.700	197.337	209.859	210.473	211.922	222.212	221.031	222.640	224.548	227.213	225.724	226.950	184.451
- Rata-rata total aset / *Average total assets*	5.182.229	5.561.076	5.911.917	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
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**67,26**	**70,07**	**87,62**	**74,55**	**71,81**	**71,79**	**71,28**	**70,21**	**69,49**	**69,57**	**69,02**	**68,82**	**69,32**	**71,48**	**87,45**
- Biaya Operasional / *Operating Expenses*	362.700	503.458	131.225	96.993	133.971	178.752	219.344	262.162	293.895	339.585	375.611	417.686	467.484	570.318	107.040
- Pendapatan Operasional / *Operating Income*	539.278	718.466	149.761	130.108	186.573	249.008	307.716	373.387	422.961	488.153	544.222	606.957	674.387	797.856	122.401
Net Interest Margin Ratio (%) / *Net Operation Margin Ratio* (%)	**5,29**	**5,41**	**5,16**	**5,07**	**5,19**	**5,14**	**5,14**	**5,15**	**5,19**	**5,20**	**5,20**	**5,21**	**5,20**	**5,24**	**5,07**
- Pendapatan bunga bersih / *Interest income net*	268.906	292.233	301.596	293.939	298.395	296.029	296.353	297.733	299.891	301.099	301.445	302.393	302.431	305.915	306.518
- Rata-rata total aset produktif / *Average total earning assets*	5.078.797	5.405.117	5.849.484	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
Loan to Deposits Ratio (%) / *Financing to Deposits Ratio* (%)	**76,20**	**81,90**	**82,52**	**82,90**	**83,16**	**83,71**	**84,23**	**85,73**	**87,17**	**87,69**	**88,01**	**88,89**	**87,90**	**90,34**	**88,67**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	3.263.554	3.669.008	3.669.825	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
- Total Dana Pihak Ketiga / *Total Third Party Funds*	4.283.006	4.479.696	4.447.364	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
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**13,90**	**11,45**	**11,20**	**11,31**	**11,21**	**10,04**	**10,83**	**9,63**	**9,16**	**9,69**	**10,53**	**9,77**	**10,39**	**9,44**	**10,80**
- Aset Likuid Primer / *Primary Liquid Asset*	444.845	422.517	390.429	397.120	402.424	335.770	389.929	311.922	308.203	350.409	375.301	335.028	383.973	341.706	415.255
- Aset Likuid Sekunder / *Secondary Liquid assets*	336.192	259.159	271.989	271.741	264.616	263.739	259.405	267.096	239.464	233.539	260.582	256.695	260.061	245.376	260.504
- Total Aset / *Total Assets*	5.617.550	5.954.968	5.911.917	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

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
			Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
- KBMI 1	1.436.185	1.377.863	1.325.821	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
- KBMI 2	1.352.427	1.558.864	1.593.490	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
- KBMI 3	2.707.159	2.874.143	2.839.259	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
- KBMI 4	5.617.550	5.954.968	5.911.917	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
Total	**11.113.321**	**11.765.838**	**11.670.488**	**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**

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

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

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

Indikator / *Indicator*	2022	2023	2024												2025
			Jan	Feb	Mar	Apr r)	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Aset Produktif Neraca / *Earning Assets*	**9.451.430**	**10.231.028**	**10.605.165**	**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**
a. Lancar / *Current*	9.045.096	9.764.748	10.079.720	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
b. Dalam Perhatian Khusus / *Special Mention*	245.638	307.279	354.897	360.814	358.178	369.817	357.624	355.950	348.005	342.798	352.154	347.112	331.917	315.727	340.849
c. Kurang Lancar / *Sub-Standard*	20.182	24.369	31.266	27.504	23.432	27.170	25.209	26.521	28.634	23.336	23.418	21.688	19.659	19.534	24.950
d. Diragukan / *Doubtful*	25.509	24.802	26.884	28.177	29.740	26.682	28.149	29.030	27.121	29.366	27.004	25.391	23.802	22.800	21.692
e. Macet / *Loss*	115.006	109.830	112.398	115.419	114.683	120.469	123.329	117.981	119.653	121.304	121.088	125.531	120.649	116.367	118.041
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**2.824.164**	**2.513.236**	**2.567.534**	**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**
a. Lancar / *Current*	2.713.801	2.482.662	2.535.660	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
b. Dalam Perhatian Khusus / Special Mention	79.291	26.747	27.667	28.395	33.664	32.142	23.424	22.054	23.258	28.963	28.982	28.771	29.171	30.780	22.943
c. Kurang Lancar / *Sub-Standard*	2.104	1.365	1.605	1.819	2.954	2.784	1.387	955	955	2.231	2.173	2.225	898	1.158	1.687
d. Diragukan / *Doubtful*	867	255	262	309	919	993	310	332	268	1.009	1.062	949	225	185	198
e. Macet / *Loss*	28.101	2.208	2.341	2.229	4.852	5.008	2.341	2.278	2.324	4.930	4.624	5.157	2.168	2.168	2.111
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	**191.767**	**162.828**	**174.755**	**175.456**	**176.580**	**183.106**	**180.725**	**177.097**	**178.954**	**182.175**	**179.369**	**180.941**	**167.402**	**162.212**	**182.685**
Kredit/Pembiayaan kepada Bank Lain / *Interbank Loans/financing*	**74.029**	**96.692**	**92.867**	**93.819**	**92.243**	**88.077**	**84.527**	**89.353**	**88.373**	**89.218**	**93.925**	**93.875**	**99.581**	**115.953**	**109.542**
a. Lancar / *Current*	73.999	96.617	92.712	93.640	92.025	87.891	84.348	89.145	88.206	89.047	93.755	93.704	99.229	115.646	109.389
b. Dalam Perhatian Khusus / Special Mention	23	9	27	58	86	50	16	42	20	4	4	4	11	0	0
c. Kurang Lancar / *Sub-Standard*	-	6	-	-	-	-	19	6	0	-	-	-	-	-	-
d. Diragukan / *Doubtful*	-	4	5	0	17	25	32	19	3	3	-	-	-	-	-
e. Macet / *Loss*	7	57	123	121	115	111	112	140	145	164	167	167	170	153	151
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	**7**	**66**	**129**	**121**	**132**	**136**	**163**	**165**	**147**	**167**	**167**	**167**	**170**	**153**	**50**

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

Indikator / *Indicator*	2022	2023	2024												2025
			Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Aset Produktif Neraca / *Earning Assets*	**1.148.163**	**1.129.515**	**1.180.301**	**1.143.589**	**1.106.250**	**1.181.119**	**1.175.749**	**1.196.794**	**1.200.880**	**1.204.003**	**1.209.739**	**1.224.131**	**1.230.344**	**1.221.116**	**1.219.386**
a. Lancar / *Current*	1.100.948	1.083.492	1.126.711	1.091.549	1.053.853	1.121.616	1.115.257	1.136.263	1.142.029	1.143.654	1.149.620	1.163.165	1.168.430	1.164.061	1.153.268
b. Dalam Perhatian Khusus / Special Mention	26.284	28.798	35.150	33.646	33.985	35.809	36.125	36.596	35.371	36.562	36.671	37.514	38.636	34.570	42.214
c. Kurang Lancar / *Sub-Standard*	2.445	2.611	2.830	2.804	2.734	3.192	3.498	2.910	3.053	2.782	2.697	2.817	2.643	2.659	3.685
d. Diragukan / *Doubtful*	1.983	1.368	2.024	2.354	1.901	2.015	2.097	2.307	2.123	2.135	2.144	1.876	1.673	1.807	1.848
e. Macet / *Loss*	16.502	13.246	13.587	13.237	13.777	18.488	18.771	18.718	18.304	18.869	18.608	18.758	18.963	18.018	18.372
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**172.530**	**139.767**	**124.239**	**120.951**	**162.375**	**171.717**	**132.933**	**129.573**	**130.107**	**168.258**	**167.000**	**172.981**	**173.605**	**165.656**	**171.126**
a. Lancar / *Current*	167.406	138.448	123.462	119.778	156.283	166.069	131.628	128.168	128.860	162.618	161.152	167.084	167.811	161.321	166.097
b. Dalam Perhatian Khusus / Special Mention	3.710	1.175	636	966	4.740	4.155	969	1.059	921	4.185	4.397	4.408	4.270	2.849	3.744
c. Kurang Lancar / *Sub-Standard*	95	4	8	66	167	140	20	6	15	132	126	158	169	107	126
d. Diragukan / *Doubtful*	105	13	9	15	70	86	28	32	18	75	67	68	88	89	84
e. Macet / *Loss*	1.214	127	124	126	1.114	1.268	289	308	292	1.248	1.258	1.264	1.268	1.290	1.075
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	**22.344**	**17.369**	**18.582**	**18.601**	**19.763**	**25.189**	**24.703**	**24.282**	**23.806**	**25.241**	**24.901**	**24.941**	**24.802**	**23.971**	**25.189**
Kredit/Pembiayaan kepada Bank Lain / *Interbank Loans/financing*	**3.653**	**3.113**	**3.050**	**3.398**	**3.287**	**3.896**	**3.997**	**4.149**	**4.088**	**4.003**	**4.001**	**3.588**	**4.573**	**6.214**	**6.318**
a. Lancar / *Current*	3.652	3.112	3.049	3.397	3.285	3.894	3.995	4.147	4.087	4.002	4.000	3.586	4.571	6.213	6.318
b. Dalam Perhatian Khusus / Special Mention	2	-	-	-	-	-	-	0	-	-	-	-	-	-	-
c. Kurang Lancar / *Sub-Standard*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / *Doubtful*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / *Loss*	-	2	2	2	2	2	2	2	2	2	2	2	2	2	-
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	**-**	**2**	**2**	**2**	**2**	**2**	**2**	**2**	**2**	**2**	**2**	**2**	**2**	**2**	**-**

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

Indikator / *Indicator*	2022	2023	2024												2025
			Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Aset Produktif Neraca / *Earning Assets*	**1.085.851**	**1.271.780**	**1.352.906**	**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**
a. Lancar / *Current*	1.044.701	1.214.194	1.288.117	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
b. Dalam Perhatian Khusus / Special Mention	26.703	36.492	41.770	39.997	41.992	40.013	38.530	40.030	37.326	36.988	39.702	39.939	39.771	38.155	38.032
c. Kurang Lancar / *Sub-Standard*	1.313	3.336	4.270	3.534	2.956	3.089	2.952	2.811	3.195	2.764	2.480	2.404	2.649	1.707	1.672
d. Diragukan / *Doubtful*	1.785	1.995	2.053	2.604	2.212	2.149	2.875	2.747	2.104	2.067	1.384	1.558	1.735	1.499	1.168
e. Macet / *Loss*	11.349	15.763	16.696	16.725	18.225	14.428	14.554	14.012	15.002	15.412	16.044	16.258	16.178	17.232	15.482
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**434.891**	**402.623**	**422.698**	**424.321**	**434.909**	**441.795**	**431.929**	**431.275**	**429.413**	**444.491**	**442.968**	**452.349**	**465.245**	**453.733**	**469.539**
a. Lancar / *Current*	426.221	396.685	415.637	417.107	426.522	433.756	424.128	423.594	421.077	436.011	434.748	443.428	456.239	445.043	460.000
b. Dalam Perhatian Khusus / Special Mention	7.665	4.967	6.058	6.244	7.203	7.016	7.259	7.114	7.684	7.502	7.291	7.902	7.989	7.695	8.041
c. Kurang Lancar / *Sub-Standard*	672	563	481	581	764	680	301	319	328	600	538	658	637	629	1.061
d. Diragukan / *Doubtful*	40	8	5	7	12	6	5	23	9	85	117	86	105	110	99
e. Macet / *Loss*	293	400	517	381	407	337	236	224	315	292	274	275	274	256	339
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	**15.453**	**22.066**	**24.021**	**23.831**	**24.577**	**20.689**	**20.922**	**20.136**	**20.952**	**21.221**	**20.837**	**21.239**	**21.579**	**21.433**	**19.820**
Kredit/Pembiayaan kepada Bank Lain / *Interbank Loans/financing*	**16.362**	**29.630**	**26.344**	**27.606**	**25.560**	**23.821**	**24.371**	**29.973**	**28.194**	**28.732**	**34.613**	**36.436**	**37.231**	**44.450**	**34.898**
a. Lancar / *Current*	16.352	29.592	26.242	27.483	25.401	23.690	24.247	29.824	28.082	28.616	34.497	36.320	37.115	44.346	34.795
b. Dalam Perhatian Khusus / Special Mention	11	9	10	38	79	45	15	42	20	4	4	4	-	104	102
c. Kurang Lancar / *Sub-Standard*	-	5	-	-	-	-	16	3	-	-	-	-	-	-	-
d. Diragukan / *Doubtful*	-	4	5	-	-	8	16	16	-	3	-	-	-	-	-
e. Macet / *Loss*	0	20	87	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**	**92**	**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)*
Miliar Rp *(Billion Rp)*

Indikator / *Indicator*	2022	2023	2024												2025
			Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Aset Produktif Neraca / *Earning Assets*	**2.347.833**	**2.554.703**	**2.622.646**	**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**
a. Lancar / *Current*	2.224.534	2.422.926	2.466.606	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
b. Dalam Perhatian Khusus / Special Mention	76.057	88.324	108.996	112.141	109.301	114.101	109.648	111.018	108.265	107.092	110.836	110.752	107.529	101.372	113.348
c. Kurang Lancar / *Sub-Standard*	7.352	5.581	6.517	6.112	5.306	6.200	6.713	5.843	6.716	6.501	6.161	6.317	6.251	5.906	6.365
d. Diragukan / *Doubtful*	5.210	5.372	7.307	7.193	5.520	4.664	4.874	5.582	5.930	5.327	5.575	4.887	5.115	6.213	5.680
e. Macet / *Loss*	34.680	32.500	33.219	33.894	33.575	34.626	34.278	33.606	33.315	33.484	33.324	33.915	33.889	32.263	34.218
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**946.140**	**883.884**	**923.373**	**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**
a. Lancar / *Current*	933.146	874.314	912.990	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
b. Dalam Perhatian Khusus / Special Mention	9.275	8.829	9.358	9.857	10.080	11.008	9.046	7.529	8.597	10.645	11.216	10.699	10.594	9.285	10.990
c. Kurang Lancar / *Sub-Standard*	1.215	372	640	719	1.566	1.494	624	488	492	1.385	1.380	1.291	1.321	1.565	1.658
d. Diragukan / *Doubtful*	593	68	72	70	673	681	65	67	73	685	727	685	669	639	644
e. Macet / *Loss*	1.910	302	312	308	1.889	1.952	332	337	338	2.054	2.071	2.272	2.311	2.248	2.228
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	**50.961**	**44.194**	**48.068**	**48.297**	**48.528**	**49.617**	**46.886**	**45.924**	**46.865**	**49.436**	**49.238**	**49.367**	**49.555**	**48.834**	**50.793**
Kredit/Pembiayaan kepada Bank Lain / *Interbank Loans/financing*	**21.480**	**25.675**	**25.311**	**24.828**	**24.526**	**22.574**	**23.017**	**23.614**	**23.258**	**23.714**	**23.814**	**21.839**	**25.184**	**28.189**	**32.038**
a. Lancar / *Current*	21.463	25.640	25.259	24.774	24.468	22.520	22.964	23.558	23.205	23.661	23.761	21.786	25.120	28.141	31.989
b. Dalam Perhatian Khusus / Special Mention	11	-	17	19	7	5	-	-	-	0	-	-	11	0	0
c. Kurang Lancar / *Sub-Standard*	-	-	-	-	-	-	3	3	0	-	-	-	-	-	-
d. Diragukan / *Doubtful*	-	-	-	-	17	17	17	3	3	-	-	-	-	-	-
e. Macet / *Loss*	7	35	35	35	34	32	34	50	50	53	53	53	53	47	49
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	**7**	**35**	**35**	**35**	**50**	**49**	**53**	**56**	**53**	**53**	**53**	**53**	**53**	**47**	**49**

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

Indikator / *Indicator*	2022	2023	2024												2025
			Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Aset Produktif Neraca / *Earning Assets*	**4.869.583**	**5.275.030**	**5.449.311**	**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**
a. Lancar / *Current*	4.674.912	5.044.136	5.198.285	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
b. Dalam Perhatian Khusus / Special Mention	116.595	153.666	168.981	175.031	172.900	179.895	173.320	168.306	167.043	162.157	164.945	158.908	161.140	154.240	161.825
c. Kurang Lancar / *Sub-Standard*	9.072	12.841	17.648	15.055	12.436	14.690	12.047	14.957	15.670	11.289	12.080	10.149	10.593	11.481	15.607
d. Diragukan / *Doubtful*	16.530	16.066	15.500	16.026	20.106	17.854	18.302	18.394	16.964	19.837	17.901	17.069	16.249	14.368	14.091
e. Macet / *Loss*	52.474	48.321	48.896	51.563	49.105	52.926	55.727	51.646	53.032	53.538	53.113	56.599	57.419	54.681	55.784
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**1.270.603**	**1.086.962**	**1.097.225**	**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**
a. Lancar / *Current*	1.187.029	1.073.215	1.083.571	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
b. Dalam Perhatian Khusus / Special Mention	58.641	11.776	11.614	11.328	11.641	9.963	6.149	6.352	6.056	6.630	6.079	5.761	13.112	15.904	6.689
c. Kurang Lancar / *Sub-Standard*	122	426	476	453	458	470	442	141	120	113	129	118	105	109	176
d. Diragukan / *Doubtful*	129	166	175	217	164	220	212	209	167	163	151	111	124	82	87
e. Macet / *Loss*	24.683	1.379	1.388	1.414	1.442	1.451	1.485	1.410	1.379	1.336	1.020	1.347	1.258	1.296	1.140
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	**103.009**	**79.199**	**84.084**	**84.727**	**83.711**	**87.612**	**88.215**	**86.755**	**87.332**	**86.277**	**84.393**	**85.393**	**85.747**	**82.016**	**86.884**
Kredit/Pembiayaan kepada Bank Lain / *Interbank Loans/financing*	**32.533**	**38.274**	**38.162**	**37.987**	**38.871**	**37.787**	**33.142**	**31.617**	**32.833**	**32.768**	**31.497**	**32.012**	**32.423**	**36.946**	**36.288**
a. Lancar / *Current*	32.533	38.274	38.162	37.986	38.871	37.787	33.142	31.616	32.833	32.768	31.497	32.012	32.423	36.945	36.287
b. Dalam Perhatian Khusus / Special Mention	-	0	0	0	-	0	0	-	-	0	0	0	0	0	-
c. Kurang Lancar / *Sub-Standard*	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / *Doubtful*	-	-	0	0	0	-	-	-	-	-	-	-	-	-	-
e. Macet / *Loss*	-	-	-	-	0	0	0	0	-	-	-	-	-	-	1
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**-**	**-**	**-**	**-**	**-**	**1**

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

Keterangan / *Items*	Januari 2025	
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*
Giro / *Demand Deposits*	**2.795.351**	**31,48**
Rupiah	1.943.905	21,89
Valas / *Foreign Exchange*	851.445	9,59
Tabungan / *Saving*	**2.825.404**	**31,82**
Rupiah	2.624.087	29,55
Valas / *Foreign Exchange*	201.317	2,27
Simpanan Berjangka / *Time Deposits*	**3.258.503**	**36,70**
Rupiah	2.877.747	32,41
Valas / *Foreign Exchange*	380.757	4,29
- Jangka Waktu 1 bulan / *Period 1 Month*		
Rupiah	1.165.704	13,13
Valas / *Foreign Exchange*	175.304	1,97
- Jangka Waktu 3 bulan / *Period 3 Month*		
Rupiah	1.032.215	11,63
Valas / *Foreign Exchange*	135.100	1,52
- Jangka Waktu 6 bulan / *Period 6 Month*		
Rupiah	430.182	4,84
Valas / *Foreign Exchange*	40.292	0,45
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	249.646	2,81
Valas / *Foreign Exchange*	30.060	0,34
Total DPK / *Total Third Party Funds*	**8.879.258**	**100**
Rupiah	7.445.739	84
Valas / *Foreign Exchange*	1.433.518	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*	Januari 2025	
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*
Giro / *Demand Deposits*	**221.648**	**22,67**
Rupiah	183.245	18,74
Valas / *Foreign Exchange*	38.404	3,93
Tabungan / *Saving*	**220.515**	**22,56**
Rupiah	216.380	22,13
Valas / *Foreign Exchange*	4.135	0,42
Simpanan Berjangka / *Time Deposits*	**535.512**	**54,77**
Rupiah	495.343	50,67
Valas / *Foreign Exchange*	40.169	4,11
- Jangka Waktu 1 bulan / *Period 1 Month*		
Rupiah	193.935	19,84
Valas / *Foreign Exchange*	15.582	1,59
- Jangka Waktu 3 bulan / *Period 3 Month*		
Rupiah	130.166	13,31
Valas / *Foreign Exchange*	10.944	1,12
- Jangka Waktu 6 bulan / *Period 6 Month*		
Rupiah	95.686	9,79
Valas / *Foreign Exchange*	4.813	0,49
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	75.556	7,73
Valas / *Foreign Exchange*	8.830	0,90
Total DPK / *Total Third Party Funds*	**977.676**	**100**
Rupiah	894.968	92
Valas / *Foreign Exchange*	82.708	8

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*	Januari 2025	
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*
Giro / *Demand Deposits*	**333.634**	**35,49**
Rupiah	212.656	22,62
Valas / *Foreign Exchange*	120.978	12,87
Tabungan / *Saving*	**144.654**	**15,39**
Rupiah	136.997	14,57
Valas / *Foreign Exchange*	7.657	0,81
Simpanan Berjangka / *Time Deposits*	**461.913**	**49,13**
Rupiah	398.507	42,39
Valas / *Foreign Exchange*	63.406	6,74
- Jangka Waktu 1 bulan / *Period 1 Month*		
Rupiah	184.393	19,61
Valas / *Foreign Exchange*	31.241	3,32
- Jangka Waktu 3 bulan / *Period 3 Month*		
Rupiah	106.466	11,32
Valas / *Foreign Exchange*	19.754	2,10
- Jangka Waktu 6 bulan / *Period 6 Month*		
Rupiah	68.052	7,24
Valas / *Foreign Exchange*	8.036	0,85
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	39.596	4,21
Valas / *Foreign Exchange*	4.376	0,47
Total DPK / *Total Third Party Funds*	**940.201**	**100**
Rupiah	748.160	80
Valas / *Foreign Exchange*	192.041	20

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*	Januari 2025	
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*
Giro / *Demand Deposits*	**624.983**	**27,04**
Rupiah	486.535	21,05
Valas / *Foreign Exchange*	138.448	5,99
Tabungan / *Saving*	**597.780**	**25,86**
Rupiah	490.033	21,20
Valas / *Foreign Exchange*	107.747	4,66
Simpanan Berjangka / *Time Deposits*	**1.088.559**	**47,10**
Rupiah	950.096	41,11
Valas / *Foreign Exchange*	138.463	5,99
- Jangka Waktu 1 bulan / *Period 1 Month*		
Rupiah	417.988	18,08
Valas / *Foreign Exchange*	68.538	2,97
- Jangka Waktu 3 bulan / *Period 3 Month*		
Rupiah	304.518	13,18
Valas / *Foreign Exchange*	44.049	1,91
- Jangka Waktu 6 bulan / *Period 6 Month*		
Rupiah	147.293	6,37
Valas / *Foreign Exchange*	18.057	0,78
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	80.296	3,47
Valas / *Foreign Exchange*	7.819	0,34
Total DPK / *Total Third Party Funds*	**2.311.323**	**100**
Rupiah	1.926.664	83
Valas / *Foreign Exchange*	384.659	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)

Keterangan / *Items*	Januari 2025	
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*
Giro / *Demand Deposits*	**1.615.085**	**34,73**
Rupiah	1.061.469	22,83
Valas / *Foreign Exchange*	553.616	11,91
Tabungan / *Saving*	**1.862.455**	**40,05**
Rupiah	1.780.678	38,29
Valas / *Foreign Exchange*	81.777	1,76
Simpanan Berjangka / *Time Deposits*	**1.172.518**	**25,22**
Rupiah	1.033.801	22,23
Valas / *Foreign Exchange*	138.717	2,98
- Jangka Waktu 1 bulan / *Period 1 Month*		
Rupiah	369.387	7,94
Valas / *Foreign Exchange*	59.943	1,29
- Jangka Waktu 3 bulan / *Period 3 Month*		
Rupiah	491.065	10,56
Valas / *Foreign Exchange*	60.353	1,30
- Jangka Waktu 6 bulan / *Period 6 Month*		
Rupiah	119.150	2,56
Valas / *Foreign Exchange*	9.387	0,20
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	54.198	1,17
Valas / *Foreign Exchange*	9.035	0,19
Total DPK / *Total Third Party Funds*	**4.650.058**	**100,00**
Rupiah	3.875.948	83,35
Valas / *Foreign Exchange*	774.110	16,65

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
			Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Giro / *Demand Deposits*															
Rupiah	1,91	2,20	2,14	2,16	2,16	2,15	2,21	2,24	2,26	2,25	2,30	2,29	2,35	2,41	2,35
Valas / *Foreign Exchange*	1,01	1,66	1,68	1,69	1,62	1,63	1,96	1,72	2,22	2,32	2,28	2,22	1,93	2,03	1,95
Tabungan / *Saving*															
Rupiah	0,67	0,69	0,68	0,67	0,68	0,68	0,67	0,67	0,65	0,65	0,67	0,66	0,67	0,68	0,68
Valas / *Foreign Exchange*	0,43	0,78	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
Simpanan Berjangka / *Time Deposits*															
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*															
Rupiah	3,95	4,76	4,68	4,62	4,62	4,65	4,68	4,70	4,78	4,79	4,81	4,78	4,78	4,92	4,87
Valas / *Foreign Exchange*	2,74	3,85	3,98	3,88	3,95	3,70	3,76	3,69	3,92	3,94	3,83	3,74	3,71	3,76	3,68
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*															
Rupiah	4,18	5,24	5,37	5,39	5,36	5,32	5,31	5,34	5,41	5,47	5,52	5,53	5,53	5,54	5,57
Valas / *Foreign Exchange*	2,60	4,57	4,61	4,55	4,41	4,52	4,54	4,64	4,69	4,60	4,61	4,53	4,38	4,41	4,42
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*															
Rupiah	4,16	5,52	5,61	5,66	5,69	5,70	5,69	5,45	5,43	5,46	5,54	5,57	5,67	5,97	6,01
Valas / *Foreign Exchange*	2,45	4,19	4,36	4,41	4,33	4,42	4,33	3,95	4,37	4,49	4,52	4,44	4,40	4,32	4,13
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*															
Rupiah	4,68	5,66	5,78	5,71	5,74	5,79	5,81	5,80	5,80	5,85	5,82	5,85	5,67	5,14	5,13
Valas / *Foreign Exchange*	2,05	3,16	3,00	2,99	3,03	3,03	3,08	3,12	3,16	3,40	3,43	3,44	3,37	3,36	3,37

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
			Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Giro / *Demand Deposits*															
Rupiah	1,75	1,86	1,95	1,95	1,93	2,12	1,88	1,86	1,92	1,86	1,97	2,00	1,99	2,13	2,03
Valas / *Foreign Exchange*	0,55	1,14	1,33	1,27	1,06	1,43	1,21	1,09	1,51	1,40	0,89	1,04	1,09	1,54	1,33
Tabungan / *Saving*															
Rupiah	1,54	1,54	1,50	1,55	1,58	1,26	1,61	1,56	1,52	1,52	1,55	1,54	1,53	1,50	1,69
Valas / *Foreign Exchange*	0,63	0,94	1,10	1,18	1,19	1,04	1,11	1,03	1,21	1,57	2,41	2,00	2,71	2,55	2,82
Simpanan Berjangka / *Time Deposits*															
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*															
Rupiah	4,76	5,33	5,23	5,17	5,13	5,21	5,24	5,24	5,33	5,31	5,31	5,37	5,09	5,59	5,48
Valas / *Foreign Exchange*	2,89	4,03	3,95	4,11	4,05	4,16	3,99	4,16	4,42	4,20	4,15	4,09	3,78	4,29	4,18
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*															
Rupiah	4,90	5,77	5,86	5,90	5,83	5,97	5,90	5,90	5,99	6,01	6,01	5,99	5,64	6,12	6,12
Valas / *Foreign Exchange*	2,48	4,07	4,10	4,20	4,18	4,72	4,40	4,34	4,48	4,58	4,67	4,55	4,29	4,41	4,42
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*															
Rupiah	4,55	5,66	5,91	5,79	5,88	6,01	5,96	5,73	5,84	5,87	5,88	5,96	5,64	6,16	6,32
Valas / *Foreign Exchange*	1,53	4,23	4,01	4,33	4,38	4,47	4,44	4,28	4,40	4,44	4,50	4,50	4,56	4,46	4,39
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*															
Rupiah	4,57	5,60	6,04	5,78	5,82	5,99	6,01	6,05	6,11	6,28	6,11	6,09	5,35	5,80	5,79
Valas / *Foreign Exchange*	2,66	4,12	4,39	4,34	4,38	4,59	4,59	4,75	4,77	4,63	4,71	4,71	3,20	4,63	4,54

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

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
			Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Giro / *Demand Deposits*															
Rupiah	2,25	2,49	2,43	2,46	2,52	2,42	2,57	2,57	2,51	2,45	2,48	2,49	2,52	2,73	2,53
Valas / *Foreign Exchange*	1,17	2,72	2,38	2,56	2,80	2,70	2,66	2,78	2,86	3,04	2,89	2,87	2,89	2,77	2,67
Tabungan / *Saving*															
Rupiah	1,06	1,03	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
Valas / *Foreign Exchange*	0,61	1,31	1,25	1,21	1,08	1,21	1,32	1,29	1,31	1,28	1,26	1,26	1,12	1,19	1,20
Simpanan Berjangka / *Time Deposits*															
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*															
Rupiah	4,13	4,92	4,84	4,80	4,89	4,91	4,96	4,98	5,01	5,05	5,09	5,02	5,16	5,14	5,07
Valas / *Foreign Exchange*	2,91	4,11	4,08	4,06	4,18	4,00	4,06	4,12	4,19	4,24	4,07	3,86	4,00	3,95	3,91
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*															
Rupiah	4,36	5,38	5,47	5,48	5,45	5,41	5,43	5,44	5,54	5,60	5,61	5,61	6,01	5,74	5,80
Valas / *Foreign Exchange*	2,61	4,42	4,36	4,37	4,46	4,45	4,49	4,70	4,74	4,69	4,51	4,40	4,40	4,30	4,32
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*															
Rupiah	4,10	5,39	5,43	5,45	5,52	5,54	5,59	5,41	5,48	5,58	5,63	5,62	6,14	5,92	5,98
Valas / *Foreign Exchange*	1,96	4,34	4,40	4,41	4,42	4,48	4,36	4,31	4,37	4,65	4,67	4,59	4,42	4,42	4,42
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*															
Rupiah	4,33	5,26	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
Valas / *Foreign Exchange*	2,31	3,73	3,21	3,15	3,22	3,08	3,19	3,24	3,32	3,33	3,41	3,40	4,68	3,22	3,27

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
			Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Giro / *Demand Deposits*															
Rupiah	1,82	2,19	2,09	2,13	2,12	2,15	2,19	2,25	2,28	2,32	2,35	2,34	2,43	2,42	2,40
Valas / *Foreign Exchange*	1,11	1,47	1,51	1,61	1,49	1,43	1,98	1,57	2,27	2,38	2,31	2,22	1,72	1,94	1,85
Tabungan / *Saving*															
Rupiah	0,39	0,41	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
Valas / *Foreign Exchange*	0,24	0,25	0,24	0,24	0,24	0,25	0,25	0,24	0,24	0,25	0,25	0,25	0,24	0,24	0,24
Simpanan Berjangka / *Time Deposits*															
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*															
Rupiah	3,03	3,79	3,83	3,73	3,58	3,67	3,60	3,62	3,74	3,81	3,79	3,78	3,85	3,89	3,92
Valas / *Foreign Exchange*	2,52	3,34	3,63	3,51	3,47	3,19	2,96	3,06	3,29	3,40	3,31	3,23	3,44	3,23	3,19
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*															
Rupiah	3,38	4,82	4,96	4,98	4,97	4,90	4,87	4,94	4,99	5,09	5,18	5,20	5,12	5,05	5,16
Valas / *Foreign Exchange*	2,37	4,62	4,71	4,60	4,21	4,44	4,54	4,51	4,53	4,29	4,53	4,50	4,33	4,40	4,48
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*															
Rupiah	3,78	5,38	5,55	5,61	5,56	5,52	5,52	5,05	4,65	4,62	4,63	4,65	4,94	5,45	5,59
Valas / *Foreign Exchange*	2,81	4,05	4,42	4,50	4,26	4,41	4,29	3,28	4,35	4,33	4,39	4,24	4,22	4,15	3,46
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*															
Rupiah	4,49	5,40	5,44	5,45	5,45	5,49	5,50	5,45	5,40	5,36	5,33	5,37	4,91	3,71	3,46
Valas / *Foreign Exchange*	1,55	1,46	1,37	1,37	1,37	1,39	1,40	1,36	1,44	1,86	1,88	1,89	1,96	2,02	2,14

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
			Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
KBMI 1															
Jumlah Bank / *Total Banks*	70	66	66	66	65	66	66	66	66	66	65	65	65	65	65
Jumlah Kantor / *Total Bank Offices*	4.681	3.835	3.884	3.885	3.592	3.758	3.719	3.762	3.766	3.740	3.735	3.735	3.738	3.747	3.742
KBMI 2															
Jumlah Bank / *Total Banks*	19	22	22	23	24	23	23	23	23	23	23	23	23	23	22
Jumlah Kantor / *Total Bank Offices*	2.312	2.871	2.699	2.825	3.117	2.946	2.945	2.942	2.960	2.891	2.889	2.887	2.887	2.882	2.022
KBMI 3															
Jumlah Bank / *Total Banks*	13	13	14	13	13	13	13	13	13	13	13	13	13	13	14
Jumlah Kantor / *Total Bank Offices*	4.841	4.654	4.786	4.643	4.620	4.604	4.585	4.578	4.645	4.572	4.564	4.560	4.547	4.544	5.391
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	12.917	12.915	12.914	12.901	12.901	12.888	12.897	12.769	12.747	12.737	12.725	12.726	12.698
Total															
Jumlah Bank / *Total Banks*	**106**	**105**	**106**	**106**	**106**	**106**	**106**	**106**	**106**	**106**	**105**	**105**	**105**	**105**	**105**
Jumlah Kantor / *Total Bank Offices*	**25.377**	**24.276**	**24.286**	**24.268**	**24.243**	**24.209**	**24.150**	**24.170**	**24.268**	**23.972**	**23.935**	**23.919**	**23.897**	**23.899**	**23.853**

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
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Penyaluran Dana / *Distribution of Funds*																
a. Kredit Yang Diberikan / *Credit*	5.820.636	6.497.620	7.186.935	7.150.426	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
- Kepada Pihak Ketiga / *To Third Party*	5.768.585	6.423.564	7.090.243	7.057.558	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
Rupiah	4.955.703	5.475.409	6.082.640	6.038.236	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
Valas / *Foreign Exchange*	812.883	948.155	1.007.604	1.019.322	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
- Kepada Bank Lain / *Inter Bank Credit*	52.051	74.057	96.692	92.867	93.819	92.243	88.077	84.527	89.353	88.373	89.218	93.925	93.875	99.410	115.799	109.541
Rupiah	41.608	57.685	65.332	64.108	63.605	62.642	61.124	58.608	57.069	56.418	56.683	56.153	54.422	59.163	68.608	64.990
Valas / *Foreign Exchange*	10.443	16.371	31.360	28.760	30.214	29.601	26.953	25.919	32.284	31.955	32.535	37.773	39.454	40.247	47.191	44.551
b. Penempatan pada Bank Lain / *Interbank Placement*	223.134	245.442	258.375	269.217	288.631	294.873	278.392	281.345	294.565	259.371	270.118	318.734	284.315	296.833	275.052	296.991
- Giro / *Demand Deposit*	122.504	144.978	149.694	160.847	176.952	165.838	154.294	160.118	164.480	140.056	141.643	181.661	146.284	163.282	149.178	169.383
- Inter Bank Call Money / *Inter Bank Call Money*	75.942	85.345	89.153	90.788	89.930	104.935	102.809	92.888	104.840	93.694	104.858	111.884	111.062	113.422	104.023	106.017
- Deposito Berjangka / *Time Deposits*	19.992	8.596	14.565	11.538	14.076	17.128	13.580	19.164	13.126	15.884	12.738	15.630	17.784	10.730	12.463	11.458
- Lainnya / *Others*	4.696	6.523	4.963	6.043	7.673	6.972	7.710	9.174	12.118	9.737	10.879	9.560	9.186	9.399	9.388	10.132
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	1.146.356	1.293.578	1.047.750	894.750	888.257	892.628	852.950	890.173	798.191	761.901	834.903	784.629	780.866	806.754	858.861	842.403
- Giro / Demand Deposit	491.581	753.482	649.718	574.751	553.521	513.561	571.780	544.568	516.610	506.546	510.339	487.388	507.176	502.914	546.411	476.966
- Fine Tune Operation (FTO)	398.246	398.999	231.117	185.908	200.277	174.099	146.623	185.904	120.554	144.738	212.565	165.678	155.756	136.039	162.809	211.814
- Fasbi	242.494	140.952	154.566	126.375	124.926	202.901	126.316	154.012	154.159	103.984	111.533	121.921	108.245	158.792	139.067	144.772
- Lainnya / *Others*	14.035	145	12.349	7.716	9.534	2.067	8.231	5.689	6.868	6.632	467	9.642	9.689	9.008	10.573	8.850
d. Surat Berharga / Securities	1.830.962	1.863.495	1.987.800	2.144.721	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
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	12.420	2.866	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	45.171	39.081	25.976	26.016	22.795	22.549	21.450	19.824	19.592	18.628	15.994	15.229	15.930	13.592	10.633	13.701
- Obligasi / *Bonds*	1.539.989	1.557.913	1.468.745	1.541.600	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
- Lainnya / *Others*	233.381	263.635	493.079	577.105	639.741	645.036	657.217	703.001	781.779	864.209	849.549	863.802	913.530	945.945	882.215	896.015
e. Penyertaan / *Equity Investment*	96.503	111.145	116.678	117.607	117.963	124.236	124.694	127.052	126.077	126.986	127.320	125.385	125.741	126.993	126.051	126.414
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	354.825	358.264	342.397	343.934	345.753	344.689	346.766	346.251	337.237	335.809	332.942	330.667	331.743	332.830	320.073	323.203
- Kredit yang diberikan / *Credit*	345.888	349.526	333.040	334.645	337.020	336.020	339.232	338.767	329.853	328.253	325.631	323.479	324.446	325.480	313.262	316.071
- Surat Berharga / *Securities*	2.578	2.024	3.982	3.838	3.207	2.917	2.014	2.046	1.579	1.799	1.761	1.865	1.784	1.926	1.857	1.921
- Lainnya / *Others*	6.360	6.715	5.375	5.451	5.527	5.752	5.520	5.438	5.805	5.758	5.550	5.323	5.514	5.424	4.954	5.211
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	18.072	28.582	19.530	27.364	20.809	23.286	37.198	32.215	32.456	29.295	44.122	48.058	34.040	33.982	40.148	39.592
h. Tagihan Lainnya / *Other claims*	623.647	667.613	661.649	605.726	537.304	533.631	538.075	492.935	495.022	449.703	485.643	431.787	421.259	427.069	478.597	413.397
Sumber Dana / *Source of Funds*																
a. Dana Pihak Ketiga / *Third Party Funds*	7.479.463	8.153.590	8.457.929	8.415.282	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
Rupiah	6.442.601	6.907.838	7.144.439	7.077.879	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
Giro / *Demand Deposit*	1.591.523	1.839.473	1.869.826	1.809.550	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
Tabungan / *Saving*	2.263.564	2.422.410	2.488.350	2.465.490	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
Simpanan Berjangka / *Time Deposits*	2.587.514	2.645.955	2.786.262	2.802.840	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
Valas / *Foreign Exchange*	1.036.861	1.245.752	1.313.490	1.337.403	1.343.559	1.351.910	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
Giro / *Demand Deposit*	551.982	706.687	792.724	806.309	812.217	811.896	830.543	862.098	823.361	808.935	793.021	796.623	793.734	795.329	807.123	851.445
Tabungan / *Saving*	168.696	192.775	180.833	185.266	185.112	185.951	191.454	194.383	197.303	200.145	201.644	207.361	202.089	197.775	194.469	201.317
Simpanan Berjangka / *Time Deposits*	316.184	346.290	339.933	345.828	346.231	354.062	343.354	355.844	383.107	387.479	378.439	359.066	372.735	375.666	380.791	380.757
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	1.672	2.127	17.579	16.113	14.186	15.276	11.143	16.929	17.140	9.575	10.844	14.057	14.124	16.241	23.606	21.668
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	160.594	173.399	198.381	189.065	183.420	215.990	206.298	199.668	203.714	197.779	192.028	189.082	197.583	202.199	192.612	192.530
d. Surat Berharga yang diterbitkan / *Issued Securities*	117.684	115.117	99.040	104.030	103.599	99.904	95.242	94.406	95.780	94.125	90.921	90.324	99.640	96.562	99.327	93.646
e. Pinjaman yang Diterima / *Loans received*	227.554	293.291	308.328	308.021	304.945	304.258	314.338	318.871	323.207	326.484	332.274	326.527	336.907	345.134	395.420	385.821
Rupiah	62.206	88.881	98.029	99.044	99.025	97.470	97.625	96.820	94.688	93.388	94.194	94.003	93.563	98.721	107.224	103.316
Valas / *Foreign Exchange*	165.349	204.410	210.299	208.978	205.919	206.787	216.714	222.051	228.519	233.096	238.080	232.523	243.344	246.414	288.195	282.506
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	12.370	27.589	21.519	28.525	23.167	26.057	41.694	35.699	36.533	30.745	46.233	49.864	39.726	39.721	47.811	47.732
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	188.259	215.635	218.884	213.142	217.656	257.794	264.162	333.889	289.384	256.902	286.304	355.289	271.592
h. Setoran Jaminan / *Guarantee Deposits*	4.565	4.283	4.932	4.597	4.956	4.480	4.103	4.342	3.924	4.436	5.173	5.219	5.070	4.776	5.153	4.878
Beberapa komponen modal / *Several Components of Capital*																
a. Modal Disetor / *Paid In Capital*	261.671	282.879	312.788	314.422	314.963	315.092	315.086	315.727	316.763	317.363	317.244	312.186	313.520	313.527	313.778	313.824
b. Cadangan / *Reserves*	81.168	88.915	97.664	97.663	98.326	100.460	100.767	104.449	104.747	104.801	104.969	104.809	104.802	104.922	104.923	104.910
c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1)	648.343	675.740	738.593	983.116	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
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	140.207	201.817	243.326	20.878	39.361	61.872	79.345	101.467	126.525	149.620	171.026	194.970	217.590	237.148	255.200	19.361
e. Tambahan modal disetor / *Additional Paid In Capital*	273.985	282.024	288.231	290.899	291.296	298.644	292.397	296.830	296.181	300.528	305.886	311.136	303.477	302.177	300.368	303.430
f. Modal Pinjaman / *Loan Capital*	65.852	78.111	78.930	74.003	71.980	69.979	71.085	71.068	71.425	72.299	70.624	69.810	69.857	70.283	67.808	62.667

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

Keterangan / *Items*	2021	2022	2023	2024												2025
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Penyaluran Dana / *Distribution of Funds*																
a. Kredit Yang Diberikan / *Credit*	2.630.961	2.903.228	3.253.481	3.265.192	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
- Kepada Pihak Ketiga / *To Third Party*	2.623.165	2.894.142	3.241.987	3.253.814	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
Rupiah	2.250.578	2.445.933	2.750.459	2.745.819	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
Valas / *Foreign Exchange*	372.587	448.209	491.528	507.996	492.590	507.627	535.992	555.852	566.290	568.381	537.177	545.973	572.613	573.661	581.913	579.211
- Kepada Bank Lain / *Inter Bank Credit*	7.796	9.086	11.494	11.378	11.272	11.575	11.437	10.213	10.515	10.387	10.041	9.521	9.857	10.262	12.329	12.315
Rupiah	5.658	5.051	6.481	6.483	6.395	6.509	7.155	6.520	6.773	6.824	6.869	6.875	6.894	7.147	7.642	7.669
Valas / *Foreign Exchange*	2.138	4.034	5.012	4.895	4.877	5.067	4.282	3.692	3.741	3.563	3.172	2.646	2.962	3.115	4.687	4.645
b. Penempatan pada Bank Lain / *Interbank Placement*	72.637	117.187	122.295	134.061	145.970	133.680	128.080	127.679	129.893	116.701	119.270	157.347	120.926	138.764	136.347	146.024
- Giro / *Demand Deposit*	54.993	89.749	94.538	109.362	121.950	105.425	100.325	98.310	100.733	86.076	87.768	128.431	93.867	112.476	101.087	115.679
- Inter Bank Call Money / *Inter Bank Call Money*	12.635	21.321	18.484	16.657	16.770	21.157	18.833	19.144	18.047	19.710	21.725	18.681	15.894	15.012	23.343	18.993
- Deposito Berjangka / *Time Deposits*	4.105	2.548	5.351	3.367	1.671	1.911	2.606	2.555	2.258	3.129	2.031	2.696	4.005	3.669	3.388	2.291
- Lainnya / *Others*	904	3.569	3.922	4.675	5.578	5.187	6.317	7.670	8.855	7.786	7.746	7.538	7.161	7.607	8.529	9.061
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	396.875	520.124	430.537	334.478	325.323	311.995	299.134	340.490	262.597	270.574	303.563	273.439	280.657	314.161	309.167	311.566
- Giro / Demand Deposit	201.794	343.867	272.251	214.351	212.549	189.050	226.070	205.476	222.179	207.816	205.076	190.310	195.671	202.154	250.293	193.739
- Fine Tune Operation (FTO)	94.247	154.876	121.145	61683	62020	57673	20407	71056	21127	43123	79390	56632	60.360	57.941	56.065	98.428
- Fasbi	100.827	21.371	37.134	58.438	50.754	65.261	52.657	63.958	19.291	19.635	19.088	26.497	24.619	54.058	2.810	19.399
- Lainnya / Others	6	10	7	6	0	11	0	0	0	0	8	0	7	8	0	0
d. Surat Berharga / Securities	786.707	805.839	763.985	810.276	831.056	811.431	790.148	765.981	783.941	739.155	695.550	697.500	721.023	750.561	689.833	736.615
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	9.815	876	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	29.869	28.115	11.810	11.460	9.723	10.839	10.208	9.465	10.103	9.056	8.181	8.020	8.984	7.834	5.005	5.879
- Obligasi / *Bonds*	676.547	621.203	540.658	549.459	542.253	528.778	510.062	502.728	504.311	478.748	452.179	480.236	486.355	489.171	455.814	492.381
- Lainnya / *Others*	70.477	155.644	211.517	249.357	279.080	271.814	269.878	253.787	269.527	251.352	235.190	209.244	225.685	253.556	229.014	238.355
e. Penyertaan / *Equity Investment*	65.030	78.186	81.302	81.593	81.816	82.058	82.311	82.505	81.430	81.695	81.906	82.253	82.491	83.670	83.850	84.108
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	210.919	209.222	186.601	186.595	189.013	187.108	186.826	186.934	179.044	178.581	176.431	173.144	173.830	173.928	164.626	167.562
- Kredit yang diberikan / *Credit*	205.201	203.279	180.338	180.417	183.353	181.565	182.259	182.285	174.799	174.161	172.183	168.908	169.529	169.548	160.241	162.869
- Surat Berharga / *Securities*	2.124	1.761	3.164	3.020	2.450	2.166	1.453	1.483	1.027	1.255	1.201	1.301	1.216	1.407	1.352	1.445
- Lainnya / *Others*	3.594	4.182	3.099	3.157	3.210	3.377	3.114	3.166	3.218	3.165	3.047	2.935	3.085	2.973	3.033	3.249
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	2.929	3.951	3.935	6.518	4.484	5.175	7.708	6.724	6.490	5.978	11.803	12.459	7.309	8.449	10.579	10.713
h. Tagihan Lainnya / *Other claims*	182.009	148.643	170.773	166.640	144.700	133.694	160.340	156.411	149.608	158.035	181.937	149.658	147.360	143.815	197.856	163.089
Sumber Dana / *Source of Funds*		0														
a. Dana Pihak Ketiga / *Third Party Funds*	3.179.487	3.581.139	3.747.610	3.713.099	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
Rupiah	2.731.178	2.990.814	3.080.887	3.027.187	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
Giro / *Demand Deposit*	690.666	860.753	873.115	798.843	786.566	802.083	815.893	838.387	867.380	848.887	848.915	865.905	857.201	942.376	902.929	876.933
Tabungan / *Saving*	1.105.687	1.176.897	1.201.674	1.186.653	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	1.263.439	1.298.913	1.279.093
Simpanan Berjangka / *Time Deposits*	934.825	953.163	1.006.098	1.041.691	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
Valas / *Foreign Exchange*	448.310	590.326	666.723	685.912	694.788	687.426	699.081	729.490	694.353	689.536	662.150	654.768	661.599	677.166	677.700	719.267
Giro / *Demand Deposit*	267.918	416.370	493.774	503.611	509.335	503.415	515.269	548.134	499.279	487.878	473.746	474.871	477.699	484.018	487.486	528.913
Tabungan / *Saving*	46.357	56.563	54.025	56.600	55.807	55.826	58.341	58.229	60.115	60.589	58.663	61.399	60.231	61.117	60.507	62.065
Simpanan Berjangka / *Time Deposits*	134.035	117.393	118.923	125.702	129.646	128.185	125.470	123.127	134.959	141.069	129.742	118.498	123.668	132.030	129.707	128.290
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	1.671	757	495	449	442	453	431	427	454	492	470	445	431	439	406	458
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	38.720	41.672	40.701	36.436	40.299	47.630	49.665	47.934	52.101	56.162	48.111	44.159	49.098	50.082	56.659	49.962
d. Surat Berharga yang diterbitkan / *Issued Securities*	80.309	85.868	76.327	83.229	83.086	78.027	74.696	74.886	70.846	69.807	66.005	65.876	65.423	61.489	62.061	62.467
e. Pinjaman yang Diterima / *Loans received*	124.731	136.000	163.464	157.772	153.621	153.102	158.915	161.425	158.382	156.853	168.381	168.942	175.996	181.412	220.447	221.001
Rupiah	23.436	25.661	34.976	34.895	34.794	34.712	34.798	34.570	30.828	29.458	29.898	30.545	30.546	31.467	35.150	35.046
Valas / *Foreign Exchange*	101.295	110.339	128.487	122.877	118.827	118.390	124.117	126.855	127.554	127.395	138.483	138.396	145.450	149.945	185.297	185.954
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	1.351	3.709	3.848	6.511	4.157	5.018	8.715	7.202	6.722	5.558	8.411	8.596	6.436	7.758	10.421	10.563
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	93.366	95.717	107.043	117.195	119.847	122.492	129.817	151.512	117.247	111.905	116.385	158.632	128.822
h. Setoran Jaminan / *Guarantee Deposits*	934	1.293	1.857	1.771	1.918	1.826	1.673	1.666	1.562	1.678	1.714	1.564	1.641	1.797	2.064	1.782
Beberapa komponen modal / *Several Components of Capital*		-														
a. Modal Disetor / *Paid In Capital*	33.461	32.541	31.522	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
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	483.981	484.064	404.439	404.439	404.439	404.439	404.439	404.438	404.438	404.438	404.438	384.095	514.348
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	69.282	106.452	128.723	10.427	18.956	31.074	40.782	51.315	65.035	74.842	85.793	97.759	109.063	119.393	131.401	7.745
e. Tambahan modal disetor / *Additional Paid In Capital*	119.757	103.220	113.714	114.019	113.467	113.701	110.643	112.114	112.782	114.448	116.783	118.361	115.990	115.512	114.919	115.998
f. Modal Pinjaman / *Loan Capital*	25.162	27.505	32.757	27.288	27.197	27.395	27.965	27.952	28.128	27.959	26.828	26.386	27.167	27.379	24.731	20.121

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

Keterangan / *Items*	2021	2022	2023	2024												2025
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Penyaluran Dana / *Distribution of Funds*																
a. Kredit Yang Diberikan / *Credit*	520.497	571.247	618.449	610.860	611.855	619.824	622.194	627.539	635.377	640.569	645.190	651.854	653.637	654.734	658.599	652.569
- Kepada Pihak Ketiga / *To Third Party*	516.091	562.847	606.680	599.641	600.650	609.927	612.310	617.795	625.616	630.119	634.921	641.603	643.980	644.351	645.772	640.168
Rupiah	514.928	561.280	605.611	598.543	599.539	608.768	611.116	616.593	624.418	628.915	633.746	640.457	642.773	643.359	644.976	639.367
Valas / *Foreign Exchange*	1.162	1.567	1.069	1.098	1.110	1.159	1.194	1.202	1.198	1.204	1.175	1.146	1.207	992	797	801
- Kepada Bank Lain / *Inter Bank Credit*	4.407	8.400	11.770	11.218	11.205	9.896	9.883	9.744	9.761	10.450	10.268	10.251	9.657	10.383	12.826	12.401
Rupiah	4.407	8.400	11.462	10.903	10.891	9.579	9.558	9.419	9.433	9.312	9.186	9.191	8.558	9.274	11.217	10.771
Valas / *Foreign Exchange*	-	-	308	316	314	317	325	325	328	1.138	1.082	1.060	1.099	1.109	1.610	1.630
b. Penempatan pada Bank Lain / *Interbank Placement*	23.315	22.947	35.883	28.624	32.305	41.725	40.726	40.212	43.001	35.574	38.513	46.628	51.863	40.121	32.743	37.470
- Giro / *Demand Deposit*	4.317	3.678	3.931	3.975	4.307	5.048	5.050	9.553	8.161	8.269	3.901	4.938	6.666	3.799	3.194	3.888
- Inter Bank Call Money / *Inter Bank Call Money*	9.736	16.129	26.959	21.046	20.836	26.977	29.976	19.275	29.130	20.367	28.193	32.938	35.117	33.148	24.739	27.600
- Deposito Berjangka / *Time Deposits*	8.385	2.390	4.559	3.390	6.970	9.413	5.150	10.767	4.937	6.685	6.246	8.568	10.026	3.121	4.656	5.696
- Lainnya / *Others*	878	750	434	212	192	287	550	616	772	254	173	185	54	54	155	287
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	110.147	117.807	103.022	72.373	73.436	75.743	73.402	72.946	77.630	67.508	66.183	69.877	70.009	83.461	80.845	62.620
- Giro / Demand Deposit	51.741	82.891	79.779	55.977	54.880	47.944	56.237	57.686	49.999	50.799	52.087	50.772	54.746	55.532	61.003	44.889
- Fine Tune Operation (FTO)	18.249	13.669	3.839	4.610	5.944	3.666	2.007	2.701	5.082	1.907	2.210	605	1.187	2.501	3.330	1.146
- Fasbi	39.582	21.247	19.404	11.786	12.613	24.133	15.158	12.559	22.549	14.803	11.886	18.500	14.076	25.428	16.513	16.585
- Lainnya / Others	575	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Surat Berharga / Securities	117.817	127.769	134.959	140.160	144.574	148.339	148.703	160.978	163.600	168.995	175.091	180.112	194.730	196.020	178.023	179.489
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	1.369	195	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	4.944	2.642	1.638	958	1.212	914	1.054	1.176	1.051	1.202	1.032	967	817	917	518	968
- Obligasi / *Bonds*	83.303	100.444	92.305	100.477	100.993	101.923	102.055	106.398	102.718	101.344	101.548	101.009	104.403	102.989	95.366	101.108
- Lainnya / *Others*	28.201	24.488	41.017	38.725	42.369	45.503	45.593	53.403	59.831	66.449	72.511	78.136	89.510	92.113	82.139	77.414
e. Penyertaan / *Equity Investment*	1.955	2.067	2.092	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
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	16.089	15.771	16.668	17.155	17.609	17.814	18.351	18.527	17.933	18.056	18.274	18.651	18.920	19.154	18.532	19.148
- Kredit yang diberikan / *Credit*	15.590	15.406	16.307	16.789	17.243	17.445	17.973	18.154	17.546	17.677	17.889	18.255	18.523	18.771	18.132	18.762
- Surat Berharga / *Securities*	199	41	42	31	30	32	33	28	31	29	30	30	28	28	33	26
- Lainnya / *Others*	299	324	319	336	336	337	345	346	355	350	355	367	370	354	366	360
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	6	19	5	38	12	21	19	17	16	11	63	100	44	22	7	1
h. Tagihan Lainnya / *Other claims*	46.175	52.866	46.726	46.295	43.541	42.833	40.748	27.150	34.983	29.014	24.745	27.958	23.453	22.188	23.947	23.041
Sumber Dana / *Source of Funds*																
a. Dana Pihak Ketiga / *Third Party Funds*	681.607	723.880	730.333	712.647	727.273	752.332	754.832	756.851	761.328	759.653	771.646	790.239	810.904	802.849	752.685	760.613
Rupiah	676.637	721.844	723.757	704.130	720.858	743.416	751.111	747.466	746.311	749.420	765.136	786.410	805.161	799.552	745.351	756.947
Giro / *Demand Deposit*	169.986	180.745	167.905	187.257	195.536	200.558	202.233	194.477	197.922	187.227	197.749	211.708	218.847	204.333	150.136	187.237
Tabungan / *Saving*	208.612	221.084	239.041	219.571	211.944	216.517	220.874	220.923	230.827	231.964	235.696	232.539	231.603	235.069	257.932	241.568
Simpanan Berjangka / *Time Deposits*	298.039	320.016	316.811	297.302	313.378	326.341	328.004	332.066	317.562	330.229	331.691	342.162	354.710	360.150	337.283	328.142
Valas / *Foreign Exchange*	4.970	2.036	6.576	8.518	6.415	8.915	3.721	9.385	15.017	10.232	6.510	3.830	5.744	3.297	7.334	3.666
Giro / *Demand Deposit*	808	760	136	100	99	88	94	352	215	197	147	140	147	132	133	136
Tabungan / *Saving*	106	123	100	105	108	106	113	117	117	124	116	121	123	112	121	130
Simpanan Berjangka / *Time Deposits*	4.056	1.152	6.339	8.313	6.208	8.722	3.514	8.916	14.685	9.912	6.248	3.568	5.474	3.053	7.079	3.401
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	1	1	581	1	1	1	1	1	649	1	724	1	1	1	1.504	771
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	20.660	29.195	32.972	24.381	19.399	24.828	21.555	22.258	24.318	18.414	17.718	20.716	21.829	21.779	27.991	18.985
d. Surat Berharga yang diterbitkan / *Issued Securities*	8.089	6.910	6.204	3.910	3.886	4.586	4.261	4.311	5.158	4.424	4.025	4.728	3.908	3.937	6.267	3.651
e. Pinjaman yang Diterima / *Loans received*	18.400	25.854	29.894	31.288	31.558	29.236	29.505	29.547	30.075	29.875	29.860	29.604	29.174	29.916	34.192	33.641
Rupiah	18.400	25.854	29.663	31.051	31.322	28.998	29.261	29.303	29.830	29.631	29.629	29.604	29.174	29.916	33.950	33.396
Valas / *Foreign Exchange*	-	-	231	237	236	238	244	244	246	244	232	-	-	-	241	245
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	0	3	1	18	18	20	58	27	14	38	10	12	39	25	14	29
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	12.727	11.796	7.524	7.289	4.629	19.216	14.879	8.407	11.537	7.553	13.746	29.470	15.866
h. Setoran Jaminan / *Guarantee Deposits*	406	436	497	329	277	264	201	212	199	212	225	280	256	249	455	352
Beberapa komponen modal / *Several Components of Capital*																
a. Modal Disetor / *Paid In Capital*	48.206	53.424	59.919	59.934	60.438	60.601	60.624	60.721	60.873	61.247	61.368	61.423	61.615	61.622	61.858	61.884
b. Cadangan / *Reserves*	26.605	30.337	34.510	34.509	35.172	36.636	36.941	37.287	37.498	37.497	37.636	37.379	37.371	37.491	37.490	37.477
c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1)	3.978	2.702	3.965	20.108	15.875	10.809	8.497	7.259	6.388	6.388	6.141	6.130	6.127	5.869	5.853	20.729
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	13.776	15.300	14.519	1.255	2.277	3.500	4.093	5.379	6.818	7.819	8.954	10.160	11.162	12.343	13.002	1.260
e. Tambahan modal disetor / *Additional Paid In Capital*	2.698	2.625	2.765	2.841	2.759	2.984	2.159	2.692	2.489	2.516	3.235	3.763	3.005	3.290	3.089	3.413
f. Modal Pinjaman / *Loan Capital*	3.930	4.122	4.122	4.122	4.148	4.148	4.124	4.124	4.124	5.566	5.566	5.566	5.566	5.567	5.874	5.875

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

Keterangan / *Items*	2021	2022	2023	2024												2025
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Penyaluran Dana / *Distribution of Funds*																
a. Kredit Yang Diberikan / *Credit*	2.498.048	2.833.037	3.123.842	3.092.393	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
- Kepada Pihak Ketiga / *To Third Party*	2.461.474	2.783.624	3.067.242	3.035.704	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
Rupiah	2.098.946	2.367.959	2.633.578	2.606.919	2.634.167	2.674.589	2.684.734	2.706.827	2.732.127	2.745.932	2.771.591	2.814.191	2.825.328	2.842.454	2.891.782	2.874.381
Valas / *Foreign Exchange*	362.528	415.665	433.664	428.786	432.551	463.595	475.046	476.256	479.246	478.957	454.206	436.815	461.625	473.348	475.443	477.600
- Kepada Bank Lain / *Inter Bank Credit*	36.574	49.413	56.601	56.689	56.461	56.843	54.038	51.187	50.213	51.081	52.141	51.432	49.254	53.651	60.642	57.058
Rupiah	31.543	39.393	46.589	45.922	45.519	45.754	43.611	42.008	40.863	40.282	40.628	40.081	38.969	42.739	48.749	46.550
Valas / *Foreign Exchange*	5.031	10.020	10.012	10.767	10.942	11.089	10.427	9.178	9.351	10.799	11.513	11.351	10.285	10.912	11.893	10.508
b. Penempatan pada Bank Lain / *Interbank Placement*	102.668	80.573	71.755	78.188	79.689	88.707	79.746	81.192	87.535	83.999	79.408	76.308	79.534	83.970	75.427	80.746
- Giro / *Demand Deposit*	59.506	48.853	44.808	40.347	44.779	48.523	44.893	48.036	51.008	42.012	45.997	44.059	42.637	42.957	40.438	45.674
- Inter Bank Call Money / *Inter Bank Call Money*	33.418	26.083	21.702	32.273	28.891	33.665	28.237	26.649	29.412	35.144	28.353	27.157	32.741	36.728	30.282	31.305
- Deposito Berjangka / *Time Deposits*	7.002	3.657	4.655	4.781	5.435	5.804	5.824	5.842	5.931	6.071	4.461	4.366	3.753	3.940	4.419	3.471
- Lainnya / *Others*	2.742	1.980	590	786	583	714	792	666	1.183	772	598	726	403	346	288	296
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	521.894	541.815	418.695	385.923	386.690	395.675	370.868	366.512	352.867	320.372	371.383	354.222	336.302	330.420	372.470	353.341
- Giro / Demand Deposit	188.136	301.395	273.556	282.676	264.006	256.983	267.281	259.794	222.312	224.418	232.641	227.091	235.713	226.079	212.645	218.655
- Fine Tune Operation (FTO)	239.511	165.873	53.955	53.846	61.047	42.836	52.529	44.425	45.624	45.919	73.754	58.655	46.239	38.615	51.971	50.347
- Fasbi	80.803	74.419	79.302	41.691	52.104	93.800	44.250	57.513	79.683	43.403	64.530	59.728	45.008	57.185	97.603	75.490
- Lainnya / Others	13.443	128	11.881	7.710	9.533	2.055	6.807	4.781	5.247	6.632	458	8.748	9.343	8.541	10.251	8.849
d. Surat Berharga / Securities	845.884	838.227	974.802	1.068.151	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
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	1.236	1.795	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	8.357	3.597	7.355	6.877	5.481	4.278	3.482	2.487	2.832	2.929	3.173	2.674	2.479	1.801	2.048	3.886
- Obligasi / *Bonds*	705.088	752.660	744.326	793.499	795.498	776.984	774.780	756.665	754.893	746.334	727.672	717.384	704.782	703.981	694.815	705.896
- Lainnya / *Others*	131.203	80.175	223.120	267.775	294.863	302.840	315.288	361.264	403.287	493.289	488.857	526.393	540.158	537.016	512.915	518.425
e. Penyertaan / *Equity Investment*	29.445	30.819	33.267	33.906	34.039	39.881	40.086	42.250	42.325	42.969	42.992	40.712	40.829	40.902	39.561	39.666
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	121.292	128.426	135.052	136.065	135.111	135.618	137.588	136.748	136.189	135.112	134.239	134.754	134.642	135.350	132.354	131.927
- Kredit yang diberikan / *Credit*	118.718	126.148	132.405	133.409	132.490	132.952	135.089	134.376	133.528	132.445	131.645	132.282	132.128	132.848	130.416	129.954
- Surat Berharga / *Securities*	245	213	772	781	721	710	521	529	513	510	526	529	536	486	466	445
- Lainnya / *Others*	2.330	2.065	1.875	1.876	1.901	1.957	1.979	1.844	2.148	2.158	2.068	1.943	1.978	2.016	1.472	1.528
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	8.381	13.622	9.739	11.694	9.758	10.840	17.910	15.965	16.096	15.243	19.603	21.989	13.891	13.169	15.534	15.563
h. Tagihan Lainnya / *Other claims*	371.833	405.807	379.482	326.062	284.089	285.921	263.060	234.276	248.642	205.009	221.263	200.660	197.543	207.195	207.126	181.979
Sumber Dana / *Source of Funds*																
a. Dana Pihak Ketiga / *Third Party Funds*	3.411.842	3.595.556	3.745.302	3.745.857	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
Rupiah	2.916.904	3.052.474	3.206.723	3.209.087	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
Giro / *Demand Deposit*	648.844	702.334	734.301	732.749	730.719	751.476	737.676	739.495	750.508	743.193	720.580	738.022	742.871	772.562	796.847	779.241
Tabungan / *Saving*	940.522	1.014.955	1.041.836	1.052.586	1.054.253	1.074.967	1.086.223	1.079.916	1.082.383	1.086.676	1.082.297	1.083.286	1.081.818	1.078.720	1.093.016	1.097.539
Simpanan Berjangka / *Time Deposits*	1.327.538	1.335.185	1.430.585	1.423.752	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
Valas / *Foreign Exchange*	494.938	543.081	538.579	536.770	534.811	545.757	554.097	560.680	578.278	587.934	596.806	595.324	597.351	583.217	584.142	593.959
Giro / *Demand Deposit*	209.304	208.181	215.818	218.426	216.233	217.855	226.091	222.278	231.692	232.548	232.266	234.385	235.800	228.381	227.614	229.439
Tabungan / *Saving*	113.357	128.274	124.618	125.087	125.771	127.521	130.462	132.699	133.647	136.165	139.310	142.197	138.197	132.971	131.801	136.989
Simpanan Berjangka / *Time Deposits*	172.278	206.626	198.144	193.257	192.807	200.381	197.544	205.702	212.939	219.221	225.231	218.742	223.355	221.865	224.727	227.531
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	1	1.369	16.502	15.004	13.312	14.264	10.711	16.501	16.038	8.925	9.583	13.611	13.692	15.801	21.693	19.881
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	80.086	79.126	95.416	100.382	95.607	108.437	108.623	103.502	98.157	98.422	98.872	98.800	102.392	104.338	86.156	96.526
d. Surat Berharga yang diterbitkan / *Issued Securities*	29.287	22.339	16.510	16.891	16.628	17.291	16.285	15.208	19.776	19.893	20.891	19.720	30.309	31.137	30.998	27.528
e. Pinjaman yang Diterima / *Loans received*	84.359	131.435	114.970	118.961	119.766	121.919	125.919	127.899	134.720	139.755	134.031	127.976	131.736	133.806	140.781	131.180
Rupiah	20.369	37.366	33.389	33.097	32.909	33.760	33.566	32.947	34.030	34.298	34.666	33.853	33.842	37.338	38.124	34.873
Valas / *Foreign Exchange*	63.990	94.069	81.581	85.864	86.857	88.159	92.352	94.952	100.689	105.457	99.365	94.123	97.894	96.469	102.657	96.307
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	6.041	11.770	9.539	12.734	11.271	12.530	19.949	16.920	17.886	14.254	18.912	21.586	14.795	13.088	15.787	14.578
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	78.731	103.047	100.629	85.993	91.857	114.345	116.096	170.382	154.153	135.833	154.744	162.950	124.243
h. Setoran Jaminan / *Guarantee Deposits*	2.530	2.061	2.069	2.005	2.103	1.819	1.898	1.991	1.896	1.931	2.755	2.982	2.729	2.260	2.045	2.173
Beberapa komponen modal / *Several Components of Capital*																
a. Modal Disetor / *Paid In Capital*	172.692	193.293	217.725	219.345	219.382	219.347	219.350	219.795	220.679	220.940	220.940	216.174	217.315	217.315	217.330	217.329
b. Cadangan / *Reserves*	40.967	44.982	49.558	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
c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1)	293.812	304.689	334.202	421.887	422.238	386.586	381.931	377.049	374.650	374.478	374.429	375.625	375.648	369.509	369.137	466.316
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	53.222	74.206	87.723	8.075	15.537	23.845	29.835	38.765	47.603	58.565	66.474	75.956	85.243	92.664	97.142	9.342
e. Tambahan modal disetor / *Additional Paid In Capital*	151.133	176.439	171.989	174.213	175.248	182.169	180.066	182.333	181.238	183.779	185.972	188.942	184.559	183.540	182.618	184.076
f. Modal Pinjaman / *Loan Capital*	36.760	46.484	42.051	42.592	40.636	38.436	38.996	38.993	39.173	38.774	38.229	37.858	37.124	37.338	37.203	36.672

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

Keterangan / *Items*	2021	2022	2023	2024												2025
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Penyaluran Dana / *Distribution of Funds*																
a. Kredit Yang Diberikan / *Credit*	171.130	190.108	191.163	181.980	183.356	196.335	190.152	186.496	200.119	192.385	182.238	183.820	188.255	194.866	209.954	206.635
- Kepada Pihak Ketiga / *To Third Party*	167.855	182.951	174.335	168.398	168.475	182.408	177.434	173.112	181.255	175.930	165.470	161.098	163.147	169.751	179.952	178.868
Rupiah	91.250	100.237	92.993	86.956	87.294	91.188	85.692	85.180	89.512	85.417	84.630	86.302	85.737	87.067	94.640	80.715
Valas / *Foreign Exchange*	76.606	82.714	81.342	81.443	81.181	91.219	91.742	87.933	91.742	90.513	80.840	74.795	77.411	82.685	85.311	98.153
- Kepada Bank Lain / *Inter Bank Credit*	3.274	7.157	16.828	13.582	14.881	13.928	12.719	13.384	18.864	16.455	16.767	22.722	25.108	25.114	30.002	27.767
Rupiah	-	4.840	800	800	800	800	800	660	-	-	-	6	-	4	1.000	-
Valas / *Foreign Exchange*	3.274	2.317	16.028	12.782	14.081	13.128	11.919	12.724	18.864	16.455	16.767	22.716	25.108	25.110	29.002	27.767
b. Penempatan pada Bank Lain / *Interbank Placement*	24.514	24.734	28.442	28.344	30.667	30.761	29.840	32.261	34.136	23.097	32.927	38.452	31.991	33.977	30.535	32.750
- Giro / *Demand Deposit*	3.688	2.697	6.418	7.163	5.915	6.842	4.026	4.219	4.578	3.699	3.977	4.233	3.113	4.050	4.459	4.143
- Inter Bank Call Money / *Inter Bank Call Money*	20.153	21.812	22.008	20.811	23.432	23.136	25.763	27.819	28.250	18.473	26.588	33.108	27.310	28.534	25.659	28.120
- Deposito Berjangka / *Time Deposits*	500	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / *Others*	173	225	17	370	1.319	783	51	223	1.308	925	2.362	1.111	1.568	1.393	417	487
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	117.441	113.832	95.496	101.976	102.809	109.215	109.545	110.225	105.097	103.447	93.773	87.091	93.897	78.713	96.378	114.876
- Giro / Demand Deposit	49.910	25.329	24.132	21.747	22.086	19.583	22.191	21.612	22.121	23.513	20.534	19.215	21.047	19.149	22.471	19.683
- Fine Tune Operation (FTO)	46.238	64.581	52.178	65.769	71.266	69.924	71.680	67.723	48.721	53.790	57.210	49.786	47.970	36.984	51.443	61.894
- Fasbi	21.282	23.915	18.725	14.461	9.456	19.707	14.250	19.982	32.635	26.144	16.028	17.196	24.543	22.121	22.141	33.298
- Lainnya / Others	11	8	461	-	1	1	1.424	908	1.620	1	1	894	338	460	322	1
d. Surat Berharga / Securities	80.554	91.660	114.054	126.134	131.006	120.847	121.608	123.268	144.385	148.661	149.871	148.825	148.030	153.770	144.981	152.475
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	2.002	4.726	5.172	6.721	6.379	6.518	6.706	6.696	5.606	5.440	3.608	3.569	3.650	3.040	3.062	2.968
- Obligasi / *Bonds*	75.051	83.606	91.456	98.165	101.198	89.450	88.445	82.027	89.644	90.101	93.271	95.229	86.203	87.470	83.772	87.686
- Lainnya / *Others*	3.502	3.328	17.425	21.249	23.428	24.879	26.458	34.546	49.135	53.119	52.992	50.028	58.177	63.260	58.147	61.821
e. Penyertaan / *Equity Investment*	73	73	17	17	17	17	17	17	17	17	17	17	17	17	17	17
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	6.526	4.845	4.077	4.119	4.020	4.149	4.001	4.042	4.072	4.060	3.998	4.118	4.351	4.398	4.562	4.567
- Kredit yang diberikan / *Credit*	6.379	4.693	3.990	4.030	3.934	4.059	3.911	3.952	3.981	3.970	3.914	4.035	4.265	4.314	4.473	4.486
- Surat Berharga / *Securities*	9	9	5	6	6	9	7	7	8	6	4	5	4	4	5	6
- Lainnya / *Others*	138	143	82	82	80	80	82	82	83	84	79	78	81	81	83	75
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	6.757	10.990	5.851	9.113	6.555	7.249	11.561	9.509	9.854	8.063	12.653	13.510	12.797	12.341	14.028	13.315
h. Tagihan Lainnya / *Other claims*	23.630	60.296	64.668	66.729	64.975	71.184	73.928	75.098	61.789	57.644	57.699	53.510	52.903	53.871	49.668	45.288
Sumber Dana / *Source of Funds*																
a. Dana Pihak Ketiga / *Third Party Funds*	206.526	253.015	234.684	243.679	249.109	254.907	256.304	258.870	269.099	251.996	246.647	242.945	238.868	238.852	247.911	261.804
Rupiah	117.882	142.705	133.072	137.476	141.565	145.096	147.852	146.100	152.975	143.139	139.009	133.816	135.004	133.762	134.705	145.178
Giro / *Demand Deposit*	82.027	95.641	94.505	90.701	93.246	97.803	98.636	95.238	101.668	95.681	92.341	91.357	90.411	89.436	94.339	100.494
Tabungan / *Saving*	8.743	9.473	5.799	6.680	6.631	6.448	6.670	6.778	6.922	6.548	6.653	6.420	6.416	6.291	5.911	5.886
Simpanan Berjangka / *Time Deposits*	27.112	37.591	32.768	40.095	41.688	40.846	42.546	44.084	44.386	40.911	40.014	36.039	38.177	38.036	34.455	38.798
Valas / *Foreign Exchange*	88.644	110.310	101.612	106.203	107.544	109.811	108.453	112.771	116.124	108.857	107.638	109.128	103.865	105.090	113.206	116.626
Giro / *Demand Deposit*	73.952	81.376	82.995	84.172	86.550	90.539	89.088	91.334	92.175	88.313	86.864	87.226	80.088	82.798	91.889	92.958
Tabungan / *Saving*	8.876	7.815	2.090	3.474	3.425	2.499	2.538	3.338	3.424	3.268	3.555	3.645	3.538	3.574	2.039	2.133
Simpanan Berjangka / *Time Deposits*	5.816	21.119	16.527	18.557	17.569	16.774	16.827	18.098	20.524	17.276	17.219	18.258	20.239	18.718	19.279	21.535
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	-	-	-	659	430	558	-	-	-	157	66	-	-	-	3	557
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	21.128	23.406	29.292	27.867	28.114	35.094	26.454	25.974	29.138	24.782	27.327	25.407	24.264	26.000	21.805	27.056
d. Surat Berharga yang diterbitkan / *Issued Securities*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Pinjaman yang Diterima / *Loans received*	64	2	1	0	-	0	0	0	30	1	1	4	1	0	-	-
Rupiah	-	-	1	0	-	0	0	0	0	1	1	0	1	0	-	-
Valas / *Foreign Exchange*	64	2	-	-	-	-	-	-	30	-	-	4	-	-	-	-
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	4.978	12.107	8.131	9.263	7.721	8.488	12.971	11.550	11.911	10.894	18.899	19.671	18.456	18.850	21.590	22.563
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	3.435	5.074	3.688	2.664	1.323	1.740	3.369	3.588	6.447	1.611	1.428	4.237	2.661
h. Setoran Jaminan / *Guarantee Deposits*	696	493	509	492	657	571	330	474	268	616	478	393	444	470	590	571
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	57.140	57.139	54.806	54.573	54.573	53.637	53.635	53.633	52.695	52.009	51.330	51.331	65.006
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	3.926	5.858	12.361	1.121	2.592	3.453	4.635	6.007	7.069	8.394	9.806	11.095	12.123	12.748	13.655	1.014
e. Tambahan modal disetor / *Additional Paid In Capital*	397	(259)	(237)	(174)	(178)	(210)	(471)	(308)	(327)	(215)	(104)	69	(77)	(165)	(258)	(58)
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
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
A. Pendapatan dan Beban Bunga / *Interest Income and Interest Expenses*																
1. Pendapatan bunga / *Interest Income*	773.902	811.458	977.001	97.181	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
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	9.740	13.904	20.916	1.694	3.155	4.733	6.121	7.831	9.005	10.277	11.623	12.981	14.371	15.603	16.730	1.283
b. Dari Penempatan pada bank lain / *From interbank placement*	2.691	5.409	12.037	1.207	2.252	3.467	4.656	5.942	7.164	8.367	9.559	10.665	12.750	13.013	14.154	1.042
c. Dari surat berharga / *From securities*	87.345	94.584	110.038	10.665	20.849	31.650	42.005	52.008	62.896	74.503	86.314	98.058	109.334	121.426	135.976	12.016
d. Dari Kredit yang diberikan / *From credit*	487.587	523.468	608.443	61.035	112.742	169.046	222.865	277.131	332.447	389.092	445.256	501.573	559.005	615.166	673.725	64.728
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	484.944	520.202	603.518	60.098	111.227	166.924	220.154	273.822	328.568	384.634	440.211	496.007	552.464	608.054	665.983	63.726
- kepada bank lain / *To other Bank*	2.643	3.267	4.925	937	1.515	2.123	2.711	3.309	3.879	4.458	5.045	5.566	6.541	7.112	7.742	1.002
e. Lainnya / *Others*	186.539	174.093	225.568	22.581	40.013	58.919	78.899	99.989	120.228	141.424	164.401	194.344	239.316	292.627	244.230	22.849
2. Beban Bunga / *Interest Expenses*	342.699	323.610	447.336	52.601	91.585	134.040	177.114	220.623	263.538	308.871	355.894	410.404	480.717	558.352	535.059	56.028
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	145	484	553	27	68	130	208	293	373	468	633	850	985	1.146	1.277	134
b. Kewajiban pada Bank lain / *Interbank Liabilities*	5.618	6.833	12.374	1.203	2.351	3.575	4.789	4.737	7.561	8.391	9.629	10.730	12.467	13.057	14.205	1.106
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	140.844	129.628	199.055	20.256	39.200	59.672	79.838	100.937	120.871	141.863	162.882	183.208	204.364	225.637	247.280	21.867
- Giro / *Demand Deposit*	24.161	27.740	45.132	5.110	9.703	14.699	19.485	25.034	29.712	34.740	39.825	44.778	49.963	54.926	60.404	5.506
- Tabungan / *Saving*	17.181	15.492	17.834	1.599	3.109	4.679	6.248	7.838	9.575	11.210	12.829	14.405	16.047	17.959	19.790	1.743
- Simpanan Berjangka / *Time deposits*	99.502	86.396	136.088	13.547	26.388	40.294	54.105	68.064	81.584	95.913	110.228	124.025	138.354	152.752	167.086	14.617
d. Surat Berharga / *Securities*	9.797	10.297	9.397	944	1.534	2.529	3.300	4.663	4.770	5.502	6.221	7.256	7.749	8.723	9.511	771
e. Pinjaman yang diterima / *Loans received*	6.908	13.077	16.115	3.981	4.220	5.566	7.140	8.712	9.806	11.441	13.174	14.816	16.566	18.420	20.240	3.221
f. Lainnya / *Others*	174.872	163.291	209.843	26.191	44.212	62.567	81.840	101.281	120.157	141.204	163.355	193.545	238.586	291.370	242.547	28.929
g. Koreksi atas pendapatan bunga / *Corrections*	4.515	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / *Net Interest Income* (A1-A2)	431.203	487.848	529.665	44.581	87.425	133.775	177.431	222.278	268.203	314.793	361.258	407.217	454.060	499.482	549.757	45.890
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	147.813	433.677	171.204	223.705	271.224	314.444	359.885	441.097	508.041	581.781	684.808	877.623	134.757
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	1.644	2.781	4.034	4.528	6.144	7.355	8.908	11.406	13.730	14.571	15.829	17.415	2.967
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / *Increase in fair value and gain form sale of credit*	-	-	57	3	-	0	5.074	1	6.799	1	1	117	118	130	130	16
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	316	371	570	789	917	983	1.395	1.487	1.489	1.491	1.477	1.489	70
d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction*	208.665	318.768	426.023	122.175	392.520	107.302	136.903	167.153	181.489	211.615	265.721	315.189	365.601	443.524	612.234	110.996
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions*	87.234	97.515	103.364	8.061	16.277	25.901	35.023	46.588	56.573	67.169	76.296	85.105	94.873	103.588	111.769	8.441
f. Lainnya / Others	143.612	96.030	117.317	15.615	21.729	33.397	41.388	50.421	61.245	70.797	86.186	92.413	105.127	120.261	134.586	12.266
2. Beban Operasional Selain Beban Bunga / *Non Interest Expense*	716.871	762.897	889.851	166.316	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
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	569	845	1.372	1.797	1.564	2.000	2.054	2.064	2.065	3.072	3.336	3.954	1.229
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
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	225	222	501	668	747	773	1.139	1.217	1.262	1.302	1.342	1.410	62
d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction*	191.785	307.170	413.583	121.759	390.462	104.780	133.722	163.027	176.472	205.234	257.986	306.026	356.432	433.425	601.458	109.521
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	249.910	171.698	174.447	19.008	36.533	51.234	69.503	83.810	96.738	108.519	121.378	133.337	149.028	164.417	176.060	20.251
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	4.404	5.196	6.097	523	1.151	1.380	1.813	2.470	2.885	3.399	3.999	4.472	4.896	5.446	6.254	477
g. Lainnya / Others	268.059	275.703	288.372	24.232	46.344	69.562	96.625	117.400	147.934	169.564	202.468	224.804	251.361	282.179	315.167	24.803
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	**174.352**	**247.949**	**304.790**	**26.078**	**45.545**	**76.151**	**97.004**	**124.483**	**155.844**	**184.767**	**213.240**	**243.290**	**269.451**	**293.780**	**322.664**	**24.296**
E. Pendapatan non - operasional / *Non Operational Income*	**20.216**	**38.631**	**52.221**	**6.027**	**13.860**	**16.033**	**23.159**	**28.305**	**34.442**	**39.306**	**39.328**	**46.049**	**54.145**	**60.326**	**68.127**	**7.828**
F. Beban non - operasional / *Non Operational Expenses*	**20.411**	**34.081**	**52.567**	**5.764**	**10.301**	**15.243**	**21.679**	**26.900**	**32.623**	**38.094**	**38.959**	**45.760**	**52.109**	**58.373**	**67.576**	**7.911**
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	**(195)**	**4.550**	**(346)**	**264**	**3.559**	**790**	**1.481**	**1.404**	**1.819**	**1.212**	**369**	**289**	**2.036**	**1.953**	**552**	**(83)**
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	**174.271**	**252.499**	**304.445**	**26.341**	**49.104**	**76.941**	**98.484**	**125.887**	**157.663**	**185.979**	**213.609**	**243.579**	**271.487**	**295.733**	**323.216**	**24.214**
I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*	**89.861**	**125.725**	**146.960**	**(28)**	**(59)**	**(99)**	**(129)**	**(166)**	**(209)**	**(245)**	**(285)**	**(331)**	**(351)**	**(390)**	**158.209**	**(34)**
J. Transfer Laba/Rugi ke Kantor Pusat / *Transfer of Profit/Loss to Head Office*	**89.586**	**125.715**	**146.908**	**(28)**	**(59)**	**(99)**	**(129)**	**(166)**	**(209)**	**(245)**	**(285)**	**(331)**	**(351)**	**(390)**	**158.935**	**(34)**
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*	**140.206**	**201.817**	**243.326**	**20.878**	**39.361**	**61.872**	**79.345**	**101.467**	**126.525**	**149.620**	**171.026**	**194.970**	**217.590**	**237.148**	**255.200**	**19.361**

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
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
A. Pendapatan dan Beban Bunga / *Interest Income and Interest Expenses*																
1. Pendapatan bunga / *Interest Income*	284.381	310.102	361.847	42.154	71.817	104.514	135.855	167.535	199.994	233.741	267.143	299.814	333.617	366.168	401.989	42.503
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	1.809	2.686	4.301	465	816	1.120	1.386	1.936	1.924	2.175	2.454	2.770	3.122	3.434	3.736	313
b. Dari Penempatan pada bank lain / *From interbank placement*	1.125	2.902	5.659	603	1.084	1.659	2.250	2.910	3.517	4.053	4.614	5.124	5.683	6.199	6.769	485
c. Dari surat berharga / *From securities*	30.916	34.319	35.302	3.418	6.580	9.802	12.774	15.205	18.282	21.355	24.188	26.834	29.640	32.441	37.911	3.131
d. Dari Kredit yang diberikan / *From credit*	232.177	248.384	284.740	32.427	56.786	83.453	108.354	133.104	158.976	185.314	211.464	238.457	265.642	291.543	318.222	33.857
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	232.039	247.487	283.480	31.911	56.095	82.563	107.265	131.802	157.469	183.620	209.576	236.371	263.357	289.111	315.645	33.352
- kepada bank lain / *To other Bank*	138	897	1.260	516	691	890	1.089	1.302	1.507	1.694	1.888	2.085	2.285	2.432	2.577	504
e. Lainnya / *Others*	18.354	21.811	31.845	5.240	6.551	8.480	11.091	14.382	17.295	20.845	24.423	26.629	29.530	32.552	35.351	4.718
2. Beban Bunga / *Interest Expenses*	84.725	88.362	128.806	22.406	33.193	45.746	58.439	71.005	83.617	97.313	110.648	123.595	137.375	150.487	163.679	23.050
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	5	1	2	0	0	0	0	1	9	39	71	112	159	215	234	40
b. Kewajiban pada Bank lain / *Interbank Liabilities*	3.378	3.699	5.495	450	894	1.354	1.880	1.167	3.330	3.435	3.976	4.417	4.863	5.383	5.828	453
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	51.596	47.778	77.439	8.705	16.905	25.744	34.327	43.538	51.821	60.494	69.235	77.861	86.746	95.480	104.421	8.956
- Giro / *Demand Deposit*	11.697	14.028	26.639	3.234	6.070	9.152	12.056	15.655	18.413	21.480	24.652	27.715	30.879	33.880	37.223	3.375
- Tabungan / *Saving*	7.674	5.735	6.032	497	971	1.483	1.983	2.501	3.191	3.746	4.274	4.807	5.374	6.169	6.841	632
- Simpanan Berjangka / *Time deposits*	32.224	28.015	44.768	4.974	9.864	15.109	20.288	25.382	30.217	35.267	40.309	45.339	50.493	55.432	60.357	4.949
d. Surat Berharga / *Securities*	4.055	5.358	4.230	340	667	1.010	1.395	2.375	2.077	2.380	2.653	2.930	3.248	3.559	3.852	293
e. Pinjaman yang diterima / *Loans received*	4.162	8.461	7.392	3.141	2.590	3.109	3.825	4.519	4.722	5.455	6.252	7.099	7.965	8.781	9.689	2.343
f. Lainnya / *Others*	17.204	23.065	34.249	9.771	12.136	14.529	17.012	19.405	21.659	25.510	28.461	31.177	34.394	37.069	39.655	10.965
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	19.748	38.625	58.768	77.416	96.531	116.376	136.428	156.494	176.219	196.242	215.681	238.310	19.454
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	102.745	46.701	69.761	95.368	118.229	147.049	158.332	185.699	205.002	226.727	257.148	341.695	74.547
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	485	1.059	1.565	1.953	2.636	3.079	3.649	4.433	5.155	5.662	6.360	6.886	808
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	87.742	23.291	32.771	43.768	57.019	65.557	71.442	79.535	88.882	97.183	111.321	181.365	61.975
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions*	42.773	48.744	51.390	4.044	8.067	12.868	17.103	24.431	30.140	34.958	39.881	44.618	49.385	53.635	57.058	4.197
f. Lainnya / Others	106.135	62.597	86.073	10.474	14.284	22.557	27.471	34.143	41.476	48.282	61.850	66.347	74.498	85.833	96.386	7.568
2. Beban Operasional Selain Beban Bunga / *Non Interest Expense*	308.199	271.058	380.265	109.047	64.542	89.499	121.608	150.645	182.046	201.368	235.009	259.246	286.977	324.413	415.448	84.446
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	282	708	157	18	35	72	144	127	109	145	88	76	155	146	254	10
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	87.244	22.182	31.068	41.441	54.453	62.474	68.069	76.069	85.180	93.060	106.810	176.077	61.466
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	155.562	93.842	100.234	10.859	23.425	31.270	40.382	50.031	57.304	64.750	72.230	79.354	88.041	96.347	103.415	11.970
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	743	866	935	59	158	137	171	339	316	306	463	543	595	672	1.197	29
g. Lainnya / Others	122.501	116.650	117.388	10.867	18.740	26.953	39.470	45.694	61.843	68.098	86.160	94.094	105.125	120.437	134.505	10.971
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	**85.232**	**128.767**	**161.061**	**13.446**	**20.784**	**39.030**	**51.175**	**64.115**	**81.379**	**93.392**	**107.185**	**121.975**	**135.993**	**148.416**	**164.556**	**9.555**
E. Pendapatan non - operasional / *Non Operational Income*	**761**	**3.603**	**766**	**34**	**3.389**	**154**	**239**	**306**	**345**	**398**	**494**	**606**	**1.046**	**1.025**	**1.181**	**157**
F. Beban non - operasional / *Non Operational Expenses*	**1.117**	**934**	**2.503**	**321**	**650**	**764**	**1.061**	**1.140**	**1.197**	**1.298**	**1.237**	**1.211**	**1.574**	**1.556**	**2.411**	**29**
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	**(357)**	**2.669**	**(1.737)**	**(287)**	**2.739**	**(610)**	**(822)**	**(834)**	**(851)**	**(900)**	**(743)**	**(605)**	**(528)**	**(531)**	**(1.230)**	**128**
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	**84.875**	**131.436**	**159.324**	**13.159**	**23.523**	**38.420**	**50.353**	**63.281**	**80.528**	**92.492**	**106.441**	**121.369**	**135.465**	**147.885**	**163.326**	**9.683**
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**	**10.427**	**18.956**	**31.074**	**40.782**	**51.315**	**65.035**	**74.842**	**85.793**	**97.759**	**109.063**	**119.393**	**131.401**	**7.745**

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

Keterangan / *Items*	2021	2022	2023	2024												2025
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
A. Pendapatan dan Beban Bunga / *Interest Income and Interest Expenses*																
1. Pendapatan bunga / *Interest Income*	100.679	101.231	116.967	9.901	19.578	29.791	39.899	50.393	60.746	71.438	82.131	92.915	104.299	115.286	126.821	11.287
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	1.258	1.401	992	82	153	230	294	358	450	529	605	675	741	815	899	74
b. Dari Penempatan pada bank lain / *From interbank placement*	741	592	1.366	109	233	377	509	664	808	938	1.096	1.247	1.442	1.620	1.776	137
c. Dari surat berharga / *From securities*	6.865	7.943	9.073	787	1.549	2.366	3.169	4.023	4.867	5.771	6.724	7.621	8.623	9.664	10.690	982
d. Dari Kredit yang diberikan / *From credit*	55.898	56.577	61.138	5.137	10.224	15.559	20.775	26.119	31.559	37.015	42.412	48.065	53.713	59.101	65.163	5.528
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	55.764	56.370	60.667	5.078	10.112	15.392	20.559	25.856	31.251	36.659	42.005	47.609	53.208	58.552	64.557	5.469
- kepada bank lain / *To other Bank*	134	207	471	59	112	166	216	263	309	357	407	456	505	550	606	59
e. Lainnya / *Others*	35.916	34.718	44.396	3.787	7.420	11.258	15.152	19.229	23.062	27.185	31.293	35.308	39.780	44.085	48.293	4.567
2. Beban Bunga / *Interest Expenses*	55.587	52.458	67.432	6.144	11.891	18.027	24.204	30.585	36.645	43.201	49.674	56.010	62.979	69.757	76.524	7.212
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	0	-	13	2	3	5	19	21	24	30	36	44	45	46	55	14
b. Kewajiban pada Bank lain / *Interbank Liabilities*	413	532	1.179	109	215	321	431	525	627	738	829	918	1.008	1.121	1.253	117
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	18.684	16.360	21.649	2.057	3.927	6.039	8.080	10.156	12.162	14.294	16.372	18.446	20.681	22.846	25.088	2.194
- Giro / *Demand Deposit*	2.583	2.620	2.537	204	410	637	834	1.065	1.271	1.472	1.675	1.883	2.117	2.333	2.543	192
- Tabungan / *Saving*	1.982	1.828	1.881	187	350	525	707	897	1.087	1.284	1.485	1.680	1.875	2.067	2.300	210
- Simpanan Berjangka / *Time deposits*	14.119	11.912	17.231	1.667	3.168	4.877	6.539	8.194	9.804	11.539	13.212	14.883	16.689	18.447	20.245	1.793
d. Surat Berharga / *Securities*	1.074	976	864	69	132	195	256	318	374	444	514	582	653	705	774	71
e. Pinjaman yang diterima / *Loans received*	870	913	1.333	157	310	479	625	773	927	1.081	1.240	1.393	1.542	1.692	1.856	178
f. Lainnya / *Others*	34.463	33.676	42.394	3.750	7.305	10.987	14.794	18.792	22.532	26.614	30.684	34.626	39.050	43.346	47.497	4.638
g. Koreksi atas pendapatan bunga / *Corrections*	84	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / *Net Interest Income* (A1-A2)	45.091	48.774	49.535	3.757	7.687	11.764	15.694	19.808	24.100	28.237	32.456	36.906	41.320	45.529	50.297	4.076
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	1.639	2.102	3.265	4.119	5.055	5.914	6.933	7.985	9.163	10.556	11.569	12.985	1.283
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	699	437	346	68	73	93	93	135	187	275	357	431	453	484	658	109
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	0	1	1	1	1	0
d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction*	1.658	2.017	1.654	80	148	227	358	505	573	714	948	1.112	1.280	1.379	1.449	66
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions*	3.540	4.416	4.958	398	829	1.293	1.739	2.194	2.605	3.045	3.507	3.976	4.484	4.940	5.454	389
f. Lainnya / Others	7.954	4.517	4.338	1.093	1.052	1.651	1.929	2.221	2.549	2.899	3.173	3.643	4.339	4.764	5.423	720
2. Beban Operasional Selain Beban Bunga / *Non Interest Expense*	42.382	41.341	42.199	3.861	6.974	10.698	14.756	18.215	21.519	25.333	29.070	33.105	37.597	41.293	45.673	3.838
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	29	211	37	7	9	15	77	63	79	86	103	119	146	180	203	40
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	-
d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction*	1.539	1.940	1.606	105	162	248	381	523	582	720	911	1.062	1.237	1.338	1.421	70
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	11.084	6.834	7.484	1.404	1.753	2.556	3.388	3.938	4.547	5.103	5.798	6.886	8.047	8.788	9.496	1.272
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	104	93	90	7	14	20	28	35	42	49	56	63	70	77	86	6
g. Lainnya / Others	29.626	32.264	32.982	**2.337**	**5.036**	**7.858**	**10.882**	**13.656**	**16.269**	**19.376**	**22.203**	**24.972**	**28.090**	**30.902**	**34.454**	**2.450**
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	**16.560**	**18.821**	**18.632**	**1.535**	**2.815**	**4.331**	**5.058**	**6.648**	**8.496**	**9.837**	**11.372**	**12.963**	**14.280**	**15.805**	**17.609**	**1.521**
E. Pendapatan non - operasional / *Non Operational Income*	**5.772**	**7.224**	**10.921**	**1.175**	**2.536**	**3.553**	**4.918**	**6.137**	**7.427**	**8.726**	**3.295**	**4.714**	**6.127**	**7.595**	**10.079**	**493**
F. Beban non - operasional / *Non Operational Expenses*	**5.835**	**7.428**	**11.085**	**1.169**	**2.554**	**3.570**	**4.922**	**6.153**	**7.474**	**8.792**	**3.441**	**4.903**	**6.326**	**7.804**	**10.341**	**467**
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	**(63)**	**(204)**	**(164)**	**6**	**(18)**	**(17)**	**(5)**	**(17)**	**(47)**	**(66)**	**(146)**	**(189)**	**(199)**	**(209)**	**(262)**	**26**
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	**16.497**	**18.617**	**18.468**	**1.541**	**2.797**	**4.314**	**5.053**	**6.632**	**8.449**	**9.771**	**11.226**	**12.774**	**14.081**	**15.596**	**17.347**	**1.547**
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**	**1.255**	**2.277**	**3.500**	**4.093**	**5.379**	**6.818**	**7.819**	**8.954**	**10.160**	**11.162**	**12.343**	**13.002**	**1.260**

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
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
A. Pendapatan dan Beban Bunga / *Interest Income and Interest Expenses*																
1. Pendapatan bunga / *Interest Income*	377.151	7.891	471.221	42.542	82.653	125.933	168.673	212.197	255.664	300.533	347.458	402.044	471.506	548.697	525.765	45.636
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	5.568	1.203	11.088	796	1.487	2.279	2.917	3.559	4.239	4.821	5.502	6.189	6.805	7.384	7.967	631
b. Dari Penempatan pada bank lain / *From interbank placement*	663	48.547	2.889	261	520	797	1.071	1.348	1.631	1.957	2.248	2.485	3.623	3.032	3.293	256
c. Dari surat berharga / *From securities*	46.339	210.081	59.023	5.739	11.243	17.194	23.066	28.968	35.141	41.943	49.145	56.532	63.192	70.624	77.682	7.051
d. Dari Kredit yang diberikan / *From credit*	192.555	208.048	249.936	22.281	43.529	66.733	89.294	112.330	135.213	158.889	182.385	204.977	228.438	252.258	276.862	24.171
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	190.212	2.033	247.023	21.962	42.909	65.799	88.061	110.798	133.405	156.793	179.997	202.329	225.509	249.061	273.358	23.853
- kepada bank lain / *To other Bank*	2.343	116.763	2.913	319	620	934	1.233	1.532	1.808	2.097	2.387	2.648	2.928	3.197	3.504	319
e. Lainnya / *Others*	132.025	179.344	148.284	13.465	25.875	38.930	52.325	65.993	79.439	92.923	108.178	131.860	169.447	215.399	159.961	13.527
2. Beban Bunga / *Interest Expenses*	199.964	401	244.614	23.177	44.959	68.108	91.653	115.503	139.070	163.378	189.943	224.534	273.458	330.604	286.708	25.132
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	140	2.236	452	20	51	101	157	235	304	357	475	635	718	822	923	80
b. Kewajiban pada Bank lain / *Interbank Liabilities*	1.658	63.020	4.703	475	953	1.453	1.935	2.404	2.867	3.347	3.849	4.307	5.408	5.287	5.768	452
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	68.493	10.082	95.288	9.077	17.541	26.634	35.750	45.113	54.282	63.976	73.731	82.935	92.512	102.437	112.437	10.261
- Giro / *Demand Deposit*	9.004	7.688	14.102	1.492	2.875	4.381	5.883	7.400	8.908	10.458	11.977	13.479	15.060	16.602	18.301	1.710
- Tabungan / *Saving*	7.408	45.250	9.736	894	1.743	2.601	3.465	4.320	5.147	6.001	6.861	7.680	8.527	9.422	10.321	880
- Simpanan Berjangka / *Time deposits*	52.082	3.802	71.450	6.691	12.923	19.652	26.401	33.392	40.228	47.518	54.893	61.776	68.926	76.414	83.815	7.672
d. Surat Berharga / *Securities*	4.665	3.699	4.082	345	699	1.017	1.303	1.582	1.893	2.212	2.559	3.231	3.319	3.912	4.316	382
e. Pinjaman yang diterima / *Loans received*	1.824	106.187	7.390	678	1.311	1.978	2.668	3.392	4.123	4.904	5.682	6.323	7.059	7.947	8.695	700
f. Lainnya / *Others*	123.078	-	132.699	12.580	24.403	36.925	49.840	62.777	75.600	88.582	103.647	127.103	164.443	210.198	154.569	13.257
g. Koreksi atas pendapatan bunga / *Corrections*	105	205.140	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / *Net Interest Income* (A1-A2)	177.187	-	226.607	19.365	37.694	57.825	77.020	96.694	116.594	137.155	157.515	177.510	198.047	218.093	239.057	20.504
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	13.923	21.417	31.855	44.564	55.360	63.971	74.864	92.763	109.954	133.632	174.998	252.259	16.004
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	700	1.389	1.889	1.960	2.691	3.341	4.022	5.344	6.675	6.734	7.051	7.819	1.102
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / *Increase in fair value and gain form sale of credit*	-	-	-	3	-	-	-	-	-	-	-	114	116	116	116	12
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	125	149	155	227	249	228	205	203	221	231	245	259	13
d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction*	33.979	35.421	33.100	5.630	6.573	9.604	15.128	19.539	20.671	23.368	34.941	46.000	61.492	95.300	164.582	7.258
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	3.456	7.086	11.291	15.569	19.188	22.908	28.075	31.624	35.088	39.357	43.260	47.338	3.713
f. Lainnya / Others	27.910	28.304	25.413	4.009	6.220	8.916	11.679	13.693	16.824	19.195	20.652	21.856	25.701	29.026	32.145	3.906
2. Beban Operasional Selain Beban Bunga / *Non Interest Expense*	217.163	221.574	225.316	23.574	40.358	61.097	86.136	105.254	122.827	140.236	167.702	193.215	227.334	278.955	367.163	24.219
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	1.239	900	691	305	432	621	1.079	798	1.204	1.112	1.082	1.021	1.495	1.584	2.116	188
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	77	71	67	83	102	78	59	86	128	162	201	266	12
d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction*	26.706	30.547	28.698	5.782	6.745	9.700	14.935	18.951	19.812	21.746	33.145	43.872	59.646	92.790	162.151	6.109
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	79.475	68.952	64.525	6.617	11.109	16.959	25.183	29.129	34.056	37.726	42.163	45.679	51.212	57.344	60.928	6.786
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	397	746	1.008	1.332	**1.739**	**2.094**	**2.476**	**2.807**	**3.140**	**3.436**	**3.805**	**3.981**	**376**
g. Lainnya / Others	106.737	116.970	127.087	**10.396**	**21.256**	**32.743**	**43.519**	**54.534**	**65.581**	**77.116**	**88.417**	**99.373**	**111.093**	**122.878**	**137.325**	**10.749**
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	**68.340**	**93.196**	**110.288**	**9.715**	**18.754**	**28.582**	**35.448**	**46.800**	**57.739**	**71.783**	**82.576**	**94.248**	**104.345**	**114.136**	**124.153**	**12.289**
E. Pendapatan non - operasional / *Non Operational Income*	**12.749**	**26.911**	**38.849**	**4.470**	**7.783**	**12.008**	**17.182**	**20.972**	**25.627**	**28.972**	**34.677**	**39.674**	**45.928**	**50.329**	**55.265**	**6.763**
F. Beban non - operasional / *Non Operational Expenses*	**13.449**	**25.712**	**38.927**	**4.076**	**7.088**	**10.900**	**15.693**	**19.605**	**23.949**	**27.997**	**34.209**	**39.173**	**44.204**	**49.008**	**54.819**	**7.405**
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	**(700)**	**1.199**	**(79)**	**394**	**695**	**1.108**	**1.489**	**1.367**	**1.679**	**975**	**468**	**501**	**1.724**	**1.321**	**447**	**(642)**
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	**67.754**	**94.395**	**110.209**	**10.109**	**19.448**	**29.691**	**36.937**	**48.167**	**59.417**	**72.758**	**83.044**	**94.749**	**106.069**	**115.457**	**124.600**	**11.648**
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**	**8.075**	**15.537**	**23.845**	**29.835**	**38.765**	**47.603**	**58.565**	**66.474**	**75.956**	**85.243**	**92.664**	**97.142**	**9.342**

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
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
A. Pendapatan dan Beban Bunga / *Interest Income and Interest Expenses*																
1. Pendapatan bunga / *Interest Income*	11.691	15.641	26.967	2.585	4.962	7.579	10.119	12.775	15.338	17.951	20.421	22.848	25.355	27.684	30.241	2.490
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	1.106	1.925	4.534	350	699	1.105	1.525	1.978	2.392	2.752	3.061	3.347	3.703	3.970	4.129	265
b. Dari Penempatan pada bank lain / *From interbank placement*	161	713	2.123	234	415	635	825	1.020	1.209	1.418	1.600	1.809	2.001	2.163	2.317	164
c. Dari surat berharga / *From securities*	3.224	3.774	6.639	721	1.478	2.288	2.996	3.813	4.606	5.435	6.257	7.071	7.880	8.697	9.693	852
d. Dari Kredit yang diberikan / *From credit*	6.957	8.426	12.628	1.190	2.203	3.301	4.443	5.579	6.699	7.873	8.996	10.074	11.212	12.264	13.478	1.172
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	6.929	8.297	12.348	1.146	2.112	3.169	4.270	5.366	6.444	7.563	8.633	9.698	10.390	11.331	12.423	1.052
- kepada bank lain / *To other Bank*	28	130	281	43	91	132	173	212	255	310	363	376	822	933	1.055	121
e. Lainnya / *Others*	243	802	1.042	90	167	251	331	386	432	472	507	547	559	591	625	38
2. Beban Bunga / *Interest Expenses*	2.422	3.446	6.484	874	1.543	2.160	2.818	3.530	4.205	4.979	5.629	6.266	6.904	7.504	8.148	634
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	0	82	86	4	14	24	32	36	36	42	51	60	64	64	64	-
b. Kewajiban pada Bank lain / *Interbank Liabilities*	168	366	997	169	289	447	543	641	737	872	976	1.087	1.188	1.265	1.356	83
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	2.071	2.470	4.679	416	826	1.255	1.681	2.130	2.605	3.099	3.544	3.967	4.424	4.873	5.333	455
- Giro / *Demand Deposit*	877	1.011	1.854	180	348	530	712	915	1.120	1.330	1.520	1.700	1.908	2.111	2.337	230
- Tabungan / *Saving*	117	240	186	21	45	69	93	120	150	180	209	239	271	301	327	22
- Simpanan Berjangka / *Time deposits*	1.077	1.219	2.640	215	434	656	876	1.096	1.335	1.589	1.814	2.027	2.246	2.460	2.669	204
d. Surat Berharga / *Securities*	3	161	220	190	36	307	345	387	427	466	495	514	530	546	569	26
e. Pinjaman yang diterima / *Loans received*	52	4	-	5	10	-	22	28	33	2	-	-	-	-	-	-
f. Lainnya / *Others*	128	363	501	90	368	126	194	306	366	498	563	638	699	757	826	69
g. Koreksi atas pendapatan bunga / *Corrections*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / *Net Interest Income* (A1-A2)	9.269	12.194	20.483	1.710	3.419	5.418	7.301	9.245	11.133	12.972	14.792	16.583	18.451	20.180	22.093	1.856
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	29.506	363.457	66.324	79.655	92.580	97.510	119.757	154.649	183.923	210.866	241.093	270.685	42.923
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	390	259	486	523	681	748	962	1.272	1.469	1.722	1.933	2.052	949
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
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	191	222	416	562	668	755	1.190	1.284	1.267	1.259	1.231	1.229	57
d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction*	137.961	218.981	225.585	28.722	362.508	64.699	77.648	90.090	94.688	116.091	150.297	179.195	205.647	235.524	264.838	41.698
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions*	3.262	3.178	2.973	164	295	449	612	776	920	1.091	1.284	1.423	1.647	1.753	1.919	142
f. Lainnya / Others	1.613	613	1.493	39	173	273	309	364	396	421	511	566	589	638	632	73
2. Beban Operasional Selain Beban Bunga / *Non Interest Expense*	149.127	228.923	242.070	29.834	363.685	67.533	81.633	94.906	100.412	122.973	157.334	186.401	214.483	245.849	276.433	43.847
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / *Decrease in fair value and losses form sale of securities*	532	521	5.517	239	369	664	496	575	608	710	792	850	1.276	1.426	1.381	991
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
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	149	151	434	585	645	695	1.081	1.131	1.131	1.133	1.134	1.131	50
d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction*	134.428	215.691	221.727	28.628	361.373	63.764	76.965	89.100	93.605	114.700	147.862	175.912	202.489	232.487	261.808	41.876
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	3.789	2.070	2.205	128	246	449	551	712	831	940	1.187	1.417	1.727	1.937	2.221	224
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	670	679	1.035	59	233	215	282	358	433	568	673	726	796	891	991	66
g. Lainnya / Others	9.196	9.819	10.914	631	1.312	2.008	2.754	3.516	4.240	4.974	5.689	6.365	7.053	7.963	8.883	634
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	**4.220**	**7.166**	**14.810**	**1.382**	**3.192**	**4.209**	**5.323**	**6.919**	**8.231**	**9.756**	**12.107**	**14.104**	**14.834**	**15.423**	**16.345**	**931**
E. Pendapatan non - operasional / *Non Operational Income*	**934**	**893**	**1.685**	**348**	**152**	**317**	**821**	**891**	**1.042**	**1.210**	**862**	**1.055**	**1.043**	**1.376**	**1.603**	**415**
F. Beban non - operasional / *Non Operational Expenses*	**10**	**7**	**52**	**198**	**8**	**9**	**2**	**2**	**4**	**7**	**72**	**473**	**5**	**6**	**5**	**11**
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	**925**	**886**	**1.634**	**150**	**144**	**308**	**818**	**888**	**1.039**	**1.203**	**791**	**582**	**1.039**	**1.371**	**1.598**	**405**
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	**5.145**	**8.051**	**16.444**	**1.532**	**3.335**	**4.517**	**6.142**	**7.807**	**9.269**	**10.959**	**12.898**	**14.686**	**15.872**	**16.794**	**17.943**	**1.336**
I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*	**(257)**	**(289)**	**(410)**	**(28)**	**(59)**	**(99)**	**(129)**	**(166)**	**(209)**	**(245)**	**(285)**	**(331)**	**(351)**	**(390)**	**(442)**	**(34)**
J. Transfer Laba/Rugi ke Kantor Pusat / *Transfer of Profit/Loss to Head Office*	**(356)**	**(289)**	**(410)**	**(28)**	**(59)**	**(99)**	**(129)**	**(166)**	**(209)**	**(245)**	**(285)**	**(331)**	**(351)**	**(390)**	**(442)**	**(34)**
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*	**3.926**	**5.858**	**12.361**	**1.121**	**2.592**	**3.453**	**4.635**	**6.007**	**7.069**	**8.394**	**9.806**	**11.095**	**12.123**	**12.748**	**13.655**	**1.014**

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

Indikator / *Indicator*	2021	2022	2023	2024												2025
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Tagihan Komitmen / *Commited Claims*	**1.213.629**	**1.447.440**	**1.591.926**	**1.831.800**	**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**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	41.525	32.934	59.296	57.169	57.409	54.115	53.521	54.385	51.505	49.619	47.264	45.787	46.966	49.548	48.308	52.663
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (purchased)*	1.163.491	1.405.654	1.518.870	1.752.393	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
- Lainnya / *Others*	8.613	8.851	13.760	22.238	17.275	19.598	17.990	17.226	17.567	17.918	17.951	15.394	17.622	16.499	15.784	18.347
Kewajiban Komitmen / *Commited Liabilities*	**3.113.244**	**3.664.205**	**3.648.305**	**3.884.643**	**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**
- Fasilitas kredit kepada nasabah yang belum ditarik / *Undisbursed loan facilities to debtors*	1.705.175	2.142.859	2.028.018	2.101.928	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
- Committed	429.072	479.975	521.916	545.584	549.334	550.996	558.271	569.269	569.351	566.241	557.099	548.299	564.993	576.758	574.923	603.125
- Uncommitted	1.276.104	1.662.883	1.506.102	1.556.344	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
- Fasilitas kredit kepada bank lain yang belum ditarik / *Undisbursed loan facilities to other banks*	24.251	17.762	16.978	16.406	19.277	20.141	26.288	25.215	24.326	25.094	28.931	33.150	32.103	28.744	26.804	31.607
- Committed	3.874	2.897	1.339	1.379	1.417	1.269	1.311	2.803	4.561	7.316	4.459	4.342	4.136	4.819	3.277	3.448
- Uncommitted	20.377	14.865	15.639	15.027	17.860	18.871	24.977	22.412	19.765	17.778	24.472	28.808	27.967	23.924	23.527	28.159
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	85.063	101.522	84.005	83.412	83.799	77.415	78.560	84.053	84.617	80.093	76.573	79.142	79.671	84.741	78.307	78.262
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	1.285.893	1.388.554	1.505.814	1.665.416	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
- Lainnya / *Others*	12.862	13.509	13.490	17.482	17.632	21.219	19.344	22.739	19.547	17.965	21.331	20.651	20.301	20.179	20.346	20.481
Tagihan Kontinjensi / *Contingent Claims*	**269.045**	**273.728**	**301.337**	**300.915**	**260.885**	**266.624**	**276.716**	**277.867**	**277.326**	**283.687**	**271.435**	**269.518**	**281.281**	**285.396**	**296.840**	**305.652**
- Garansi yang diterima / *Received guarantees*	204.276	249.893	275.473	274.590	235.638	239.718	251.371	251.841	250.903	256.256	244.985	240.906	251.596	255.909	267.050	275.740
- Pendapatan bunga dalam penyelesaian / *Accrued interest*	53.711	1.811	1.591	1.616	1.489	1.475	1.504	1.520	1.533	1.499	1.521	1.566	1.597	1.664	1.632	1.536
- Lainnya / *Others*	11.058	22.024	24.273	24.709	23.758	25.432	23.841	24.507	24.890	25.933	24.929	27.046	28.089	27.824	28.158	28.376
Kewajiban Kontijensi / *Contingent Liabilities*	**348.030**	**388.567**	**395.260**	**377396,4883**	**372.684**	**385.791**	**387.032**	**397.043**	**401.139**	**385.357**	**393.211**	**393.652**	**409.513**	**424.452**	**433.795**	**412.523**
- Garansi yang diberikan / *Issued guarantees*	345.453	384.200	388.471	370.443	365.724	379.029	380.009	389.840	393.895	377.839	385.401	385.686	401.460	416.061	425.556	403.912
- Lainnya / *Others*	2.576	4.367	6.789	6953,066828	6.960	6.762	7.022	7.203	7.244	7.518	7.809	7.965	8.053	8.391	8.239	8.611
Lainnya / *Others*	**696.230**	**578.345**	**602.308**	**585.820**	**591.613**	**599.706**	**611.791**	**619.322**	**632.673**	**637.069**	**639.238**	**644.460**	**648.985**	**650.942**	**664.349**	**649.457**
- Penerusan Kredit / *Channelling*	11.477	7.342	7.709	7.665	7.629	7.620	7.605	7.576	7.599	7.591	7.576	7.643	7.720	7.722	8.002	7.975
- Aset produktif yang dihapusbukukan / *Written off earning assets*	627.791	570.265	593.689	577.229	583.048	591.119	603.204	610.750	624.061	628.448	630.622	635.764	640.182	642.121	655.206	640.318
Kredit yang diberikan / *Credit disbursed*	548.614	562.649	587.383	570.916	576.738	584.801	596.866	604.412	617.476	621.868	624.410	629.564	633.955	636.676	649.723	634.834
Lainnya / *Others*	79.177	7.616	6.306	6.313	6.310	6.318	6.338	6.338	6.585	6.579	6.213	6.200	6.227	5.445	5.483	5.485
- Aset produktif yang dihapustagih / *Charged off earning assets*	56.962	739	910	927	936	967	982	996	1.013	1.031	1.039	1.053	1.083	1.099	1.141	1.164
Kredit yang diberikan / *Credit disbursed*	49.558	739	910	927	936	967	982	996	1.013	1.031	1.039	1.053	1.083	1.099	1.141	1.164
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
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Tagihan Komitmen / *Commited Claims*	**272.165**	**330.578**	**374.959**	**508.983**	**421.232**	**458.985**	**492.266**	**506.613**	**552.920**	**587.801**	**636.000**	**618.074**	**621.091**	**623.578**	**748.519**	**773.019**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding*	271.748	330.493	374.876	508.897	421.147	458.898	492.178	506.524	552.831	587.713	635.916	617.991	621.005	623.492	748.431	772.931
- Lainnya / *Others*	418	85	84	86	85	86	88	88	89	88	84	82	85	86	87	89
Kewajiban Komitmen / *Commited Liabilities*	**753.808**	**1.057.299**	**846.544**	**944.764**	**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**
- Fasilitas kredit kepada nasabah yang belum ditarik / *Undisbursed loan*	377.531	610.521	383.832	386.484	387.399	389.615	409.689	406.206	401.580	408.144	412.608	426.081	420.152	437.232	460.997	484.329
- *Committed*	60.069	48.810	53.907	56.131	57.290	64.345	69.154	70.987	65.291	64.667	65.000	65.416	70.288	66.554	61.777	69.363
- *Uncommitted*	317.462	561.712	329.925	330.353	330.109	325.270	340.535	335.219	336.290	343.477	347.609	360.664	349.864	370.678	399.219	414.966
- Fasilitas kredit kepada bank lain yang belum ditarik / *Undisbursed loan*	3.379	702	738	746	743	548	545	547	531	546	546	550	832	651	549	538
- *Committed*	785	508	500	506	500	506	506	506	500	506	500	506	506	506	506	500
- *Uncommitted*	2.594	193	238	240	243	42	39	41	31	40	46	44	326	145	43	38
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	38.007	58.082	48.993	48.253	48.202	42.263	44.340	47.587	45.438	44.403	42.244	44.609	45.016	48.423	44.046	44.044
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	334.878	387.896	412.883	509.182	472.401	516.444	564.678	571.742	616.805	664.660	709.197	701.118	702.684	705.510	792.668	830.763
- Lainnya / Others	13	98	97	100	99	100	102	102	103	102	98	96	100	100	102	103
Tagihan Kontinjensi / *Contingent Claims*	**89.772**	**76.846**	**103.196**	**104.667**	**67.118**	**69.614**	**70.683**	**78.970**	**79.976**	**80.868**	**79.794**	**77.806**	**79.881**	**91.611**	**93.488**	**93.432**
- Garansi yang diterima / *Received guarantees*	48.934	67.206	91.629	92.919	55.209	57.552	58.429	66.565	67.385	68.186	66.924	64.745	66.590	78.161	79.972	79.727
- Pendapatan bunga dalam penyelesaian / *Accrued interest*	33.095	175	159	158	157	154	155	155	158	161	164	167	173	181	181	181
- Lainnya / *Others*	7.742	9.465	11.407	11.590	11.752	11.908	12.099	12.249	12.434	12.522	12.707	12.894	13.118	13.269	13.335	13.525
Kewajiban Kontijensi / *Contingent Liabilities*	**233.977**	**266.790**	**268.839**	**256.289**	**251.769**	**262.965**	**264.454**	**272.773**	**273.848**	**258.423**	**265.032**	**259.940**	**275.005**	**290.012**	**300.842**	**280.623**
- Garansi yang diberikan / *Issued guarantees*	232.373	264.067	263.575	250.934	246.297	257.324	258.731	266.970	267.733	252.086	258.447	253.222	268.126	282.889	293.685	273.189
- Lainnya / *Others*	1.604	2.723	5.264	5.354	5.472	5.642	5.723	5.803	6.116	6.336	6.585	6.718	6.879	7.123	7.157	7.434
Lainnya / *Others*	**381.308**	**337.573**	**345.215**	**344.429**	**349.130**	**354.898**	**363.520**	**368.047**	**378.058**	**382.214**	**383.992**	**388.687**	**391.582**	**394.370**	**404.081**	**397.130**
- Penerusan Kredit / *Channelling*	4.349	4.926	5.348	5.304	5.269	5.262	5.239	5.212	5.236	5.228	5.218	5.286	5.364	5.368	5.648	5.622
- Aset produktif yang dihapusbukukan / *Written off earning assets*	376.821	332.646	339.867	339.124	343.861	349.636	358.281	362.835	372.822	376.986	378.773	383.401	386.217	389.002	398.433	391.508
Kredit yang diberikan / *Credit disbursed*	306.652	329.137	336.559	335.814	340.550	346.325	354.967	359.520	369.270	373.434	375.228	379.857	382.670	385.455	394.853	387.926
Lainnya / *Others*	70.170	3.510	3.308	3.311	3.310	3.311	3.314	3.315	3.552	3.552	3.546	3.544	3.547	3.547	3.580	3.582
- 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
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Tagihan Komitmen / *Commited Claims*	**13.570**	**11.454**	**12.739**	**15.601**	**17.681**	**17.658**	**19.393**	**17.126**	**15.567**	**17.301**	**17.362**	**17.038**	**17.654**	**18.418**	**13.017**	**17.728**
- 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	4.466	5.321	5.301	8.957	6.376	3.968	5.306	4.519	6.167	7.136	7.368	2.135	5.418
- Lainnya / *Others*	7.492	7.626	10.962	11.027	12.253	12.249	10.328	10.642	11.491	11.887	12.735	10.764	10.410	10.942	10.774	12.202
Kewajiban Komitmen / *Commited Liabilities*	**40.282**	**42.244**	**43.359**	**47.840**	**48.845**	**51.171**	**54.612**	**51.307**	**47.351**	**48.648**	**47.370**	**47.146**	**48.610**	**47.896**	**42.143**	**44.867**
- Fasilitas kredit kepada nasabah yang belum ditarik / *Undisbursed loan*	20.263	27.067	30.674	31.094	31.315	32.861	32.481	32.586	31.529	31.390	30.926	28.491	28.617	28.308	26.123	25.180
- Committed	6.009	8.794	8.676	9.061	8.852	9.070	9.415	8.969	7.975	8.124	7.949	7.674	7.855	7.766	6.938	7.066
- Uncommitted	14.253	18.274	21.998	22.033	22.463	23.791	23.066	23.617	23.554	23.267	22.977	20.817	20.762	20.542	19.185	18.114
- Fasilitas kredit kepada bank lain yang belum ditarik / *Undisbursed loan*	976	977	789	742	972	578	586	525	529	596	630	617	584	520	949	963
- Committed	69	366	319	325	303	248	241	242	240	249	249	282	263	237	207	223
- Uncommitted	907	612	469	417	669	330	345	283	290	347	381	335	321	283	742	739
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	238	646	508	431	411	339	300	584	560	361	266	465	289	226	550	186
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	9.392	3.698	2.272	4.634	5.319	5.606	9.296	6.771	4.345	5.328	4.537	6.149	7.236	7.475	2.255	5.558
- Lainnya / *Others*	9.414	9.856	9.117	10.939	10.828	11.786	11.949	10.841	10.387	10.973	11.010	11.423	11.883	11.366	12.265	12.979
Tagihan Kontinjensi / *Contingent Claims*	**9.050**	**5.938**	**5.842**	**5.888**	**5.811**	**5.857**	**5.932**	**5.972**	**5.961**	**5.930**	**5.937**	**6.130**	**6.204**	**6.266**	**6.246**	**6.272**
- Garansi yang diterima / *Received guarantees*	1.726	1.255	1.199	1.209	1.204	1.213	1.251	1.254	1.265	1.274	1.248	1.234	1.271	1.277	1.248	1.250
- Pendapatan bunga dalam penyelesaian / *Accrued interest*	6.164	817	554	562	472	483	489	492	491	490	491	505	505	504	503	515
- Lainnya / *Others*	1.160	3.866	4.089	4.117	4.135	4.161	4.192	4.226	4.206	4.166	4.198	4.391	4.428	4.485	4.495	4.507
Kewajiban Kontijensi / *Contingent Liabilities*	**6.626**	**7.540**	**8.324**	**6.494**	**6.074**	**5.651**	**5.897**	**6.717**	**7.013**	**7.824**	**8.534**	**9.618**	**9.478**	**9.352**	**9.089**	**6.892**
- Garansi yang diberikan / *Issued guarantees*	6.518	7.002	7.622	5.711	5.294	5.236	5.244	5.981	6.370	7.126	7.838	8.835	8.809	8.646	8.479	6.264
- Lainnya / *Others*	108	538	702	783	781	415	653	736	643	698	697	783	669	706	610	628
Lainnya / *Others*	**26.445**	**26.357**	**37.769**	**27.121**	**27.097**	**27.513**	**27.236**	**27.284**	**28.365**	**28.431**	**28.520**	**28.708**	**28.921**	**29.049**	**29.564**	**28.737**
- Penerusan Kredit / *Channelling*	1.786	1.480	1.451	1.450	1.449	1.440	1.449	1.447	1.446	1.445	1.444	1.443	1.443	1.441	1.441	1.441
- Aset produktif yang dihapusbukukan / *Written off earning assets*	24.494	24.876	36.318	25.671	25.648	26.073	25.787	25.838	26.919	26.985	27.076	27.265	27.478	27.608	28.123	27.296
Kredit yang diberikan / *Credit disbursed*	23.752	24.619	36.060	25.413	25.390	25.815	25.529	25.579	26.660	26.727	26.817	27.005	27.218	27.348	27.864	27.038
Lainnya / *Others*	742	257	257	257	257	257	259	259	259	259	260	259	260	260	260	259
- Aset produktif yang dihapustagih / *Charged off earning assets*	165	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kredit yang diberikan / *Credit disbursed*	165	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lainnya / *Others*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / *Indicator*	2021	2022	2023	2024												2025
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Tagihan Komitmen / *Commited Claims*	**457.141**	**580.484**	**697.849**	**779.898**	**745.599**	**770.555**	**795.402**	**840.798**	**868.263**	**906.304**	**907.685**	**897.632**	**992.321**	**941.761**	**937.953**	**884.947**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	41.417	32.826	59.188	57.061	57.301	54.007	53.413	54.277	51.397	49.511	47.156	45.679	46.858	49.440	48.200	52.555
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding*	415.020	546.517	636.042	711.712	683.599	709.409	734.416	780.026	811.808	850.851	855.513	847.424	938.337	887.009	884.898	826.462
- Lainnya / *Others*	704	1.141	2.619	11.126	4.699	7.139	7.573	6.495	5.058	5.942	5.016	4.529	7.126	5.312	4.855	5.930
Kewajiban Komitmen / *Commited Liabilities*	**1.594.010**	**1.784.971**	**2.018.115**	**2.158.683**	**2.133.758**	**2.145.199**	**2.187.215**	**2.247.096**	**2.310.163**	**2.337.659**	**2.335.476**	**2.299.110**	**2.428.396**	**2.431.336**	**2.433.864**	**2.420.965**
- Fasilitas kredit kepada nasabah yang belum ditarik / *Undisbursed loan*	1.045.459	1.193.191	1.340.147	1.408.358	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
- Committed	314.681	372.816	440.157	460.664	463.817	460.602	462.474	472.133	480.166	479.031	469.705	460.674	473.417	487.548	488.843	509.696
- Uncommitted	730.778	820.374	899.990	947.695	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
- Fasilitas kredit kepada bank lain yang belum ditarik / *Undisbursed loan*	14.083	11.919	8.175	8.521	10.596	10.232	12.752	13.466	14.902	15.548	13.838	16.510	18.503	15.599	14.224	16.775
- Committed	3.020	2.023	519	549	614	516	564	2.055	3.412	3.552	2.049	2.911	2.730	3.433	2.564	2.724
- Uncommitted	11.063	9.896	7.656	7.972	9.982	9.717	12.188	11.411	11.490	11.996	11.789	13.599	15.774	12.166	11.660	14.050
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	40.860	37.394	31.389	31.540	31.836	31.614	30.830	32.574	35.291	32.759	31.484	30.837	31.878	32.171	30.456	30.369
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	490.173	538.922	634.128	703.821	686.885	712.878	735.089	768.179	808.959	840.108	845.936	827.907	919.103	891.725	897.295	825.366
- Lainnya / *Others*	3.436	3.544	4.276	6.443	6.684	9.327	7.270	11.796	8.957	6.880	10.222	9.132	8.315	8.713	7.978	7.398
Tagihan Kontinjensi / *Contingent Claims*	**149.462**	**169.598**	**165.646**	**164.528**	**161.614**	**164.588**	**172.792**	**166.592**	**165.233**	**171.182**	**160.846**	**160.817**	**170.075**	**174.232**	**170.809**	**179.153**
- Garansi yang diterima / *Received guarantees*	133.501	160.276	156.200	154.843	153.102	154.610	164.611	157.923	156.337	161.333	152.135	150.345	158.803	163.376	159.708	168.149
- Pendapatan bunga dalam penyelesaian / *Accrued interest*	13.814	819	878	896	859	838	860	872	885	849	867	893	918	979	948	840
- Lainnya / *Others*	2.148	8.503	8.568	8.788	7.653	9.141	7.321	7.797	8.012	9.001	7.844	9.579	10.353	9.877	10.153	10.163
Kewajiban Kontijensi / *Contingent Liabilities*	**84.762**	**93.956**	**95.534**	**93.262**	**92.900**	**95.759**	**94.453**	**94.952**	**97.851**	**96.502**	**97.273**	**101.587**	**102.231**	**102.281**	**100.803**	**99.469**
- Garansi yang diberikan / *Issued guarantees*	83.898	92.990	94.711	92.446	92.193	95.054	93.807	94.288	97.365	96.019	96.745	101.124	101.727	101.719	100.331	98.920
- Lainnya / *Others*	864	966	823	816	707	706	647	664	486	483	528	464	505	562	472	549
Lainnya / *Others*	**268.883**	**199.645**	**212.737**	**207.667**	**208.750**	**210.605**	**214.449**	**217.120**	**219.378**	**219.575**	**219.849**	**220.111**	**222.550**	**223.293**	**226.421**	**220.873**
- Penerusan Kredit / *Channelling*	5.342	935	910	910	910	918	918	918	918	918	914	914	913	913	913	913
- Aset produktif yang dihapusbukukan / *Written off earning assets*	211.684	197.971	210.917	205.830	206.904	208.720	212.550	215.206	217.447	217.627	217.896	218.144	220.554	221.281	224.367	218.796
Kredit yang diberikan / *Credit disbursed*	203.570	194.273	208.328	203.236	204.313	206.123	209.936	212.593	214.825	215.009	215.640	215.898	218.285	219.793	222.875	217.304
Lainnya / *Others*	8.115	3.698	2.589	2.594	2.591	2.591	2.614	2.614	2.623	2.618	2.256	2.246	2.269	1.487	1.492	1.493
- Aset produktif yang dihapustagih / *Charged off earning assets*	51.856	739	910	927	936	967	982	996	1.013	1.031	1.039	1.053	1.083	1.099	1.141	1.164
Kredit yang diberikan / *Credit disbursed*	44.502	739	910	927	936	967	982	996	1.013	1.031	1.039	1.053	1.083	1.099	1.141	1.164
Lainnya / *Others*	7.354	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / *Indicator*	2021	2022	2023	2024												2025
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Tagihan Komitmen / *Commited Claims*	**470.754**	**524.924**	**506.378**	**527.318**	**494.021**	**498.259**	**537.898**	**479.818**	**608.302**	**638.170**	**620.367**	**631.322**	**713.937**	**744.498**	**755.471**	**758.767**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding*	470.754	524.924	506.282	527.318	493.782	498.136	537.898	479.818	607.372	638.170	620.251	631.304	713.937	744.340	755.402	758.640
- Lainnya / *Others*	-	-	96	-	239	123	-	-	930	-	116	19	-	158	68	126
Kewajiban Komitmen / *Commited Liabilities*	**725.145**	**779.692**	**740.287**	**733.356**	**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**
- Fasilitas kredit kepada nasabah yang belum ditarik / *Undisbursed loan*	261.923	312.079	273.365	275.992	275.400	276.147	286.932	283.008	277.029	276.357	277.135	273.887	284.631	289.028	282.337	298.334
- *Committed*	48.312	49.556	19.176	19.728	19.375	16.979	17.227	17.180	15.919	14.420	14.445	14.535	13.433	14.889	17.365	17.000
- *Uncommitted*	213.611	262.523	254.189	256.264	256.025	259.168	269.705	265.828	261.110	261.938	262.690	259.352	271.198	274.139	264.972	281.334
- Fasilitas kredit kepada bank lain yang belum ditarik / *Undisbursed loan*	5.813	4.164	7.277	6.398	6.967	8.782	12.406	10.677	8.365	8.404	13.916	15.473	12.184	11.973	11.082	13.331
- *Committed*	-	-	-	-	-	-	-	-	409	3.008	1.661	643	637	643	-	-
- *Uncommitted*	5.813	4.164	7.277	6.398	6.967	8.782	12.406	10.677	7.955	5.395	12.255	14.829	11.546	11.330	11.082	13.331
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	5.958	5.400	3.115	3.188	3.351	3.197	3.091	3.308	3.327	2.569	2.579	3.231	2.488	3.920	3.255	3.663
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	451.451	458.038	456.530	447.778	464.106	434.181	473.355	401.129	554.776	576.905	587.376	622.780	657.490	697.968	722.196	712.565
- Lainnya / *Others*	-	11	-	-	20	5	23	-	100	10	1	-	3	-	1	-
Tagihan Kontinjensi / *Contingent Claims*	**20.761**	**21.347**	**26.653**	**25.832**	**26.342**	**26.565**	**27.308**	**26.333**	**26.155**	**25.706**	**24.858**	**24.765**	**25.120**	**13.288**	**26.298**	**26.795**
- Garansi yang diterima / *Received guarantees*	20.116	21.156	26.445	25.618	26.124	26.342	27.079	26.099	25.916	25.463	24.679	24.582	24.931	13.094	26.122	26.614
- Pendapatan bunga dalam penyelesaian / *Accrued interest*	637	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / *Others*	9	190	208	214	218	223	229	234	239	243	180	183	189	193	176	181
Kewajiban Kontijensi / *Contingent Liabilities*	**22.665**	**20.281**	**22.563**	**21.352**	**21.940**	**21.416**	**22.228**	**22.601**	**22.427**	**22.608**	**22.372**	**22.506**	**22.799**	**22.807**	**23.061**	**25.539**
- Garansi yang diberikan / *Issued guarantees*	22.665	20.141	22.563	21.352	21.940	21.416	22.228	22.601	22.427	22.608	22.372	22.506	22.799	22.807	23.061	25.539
- Lainnya / *Others*	-	140	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lainnya / *Others*	**19.594**	**14.771**	**6.587**	**6.604**	**6.636**	**6.690**	**6.586**	**6.871**	**6.873**	**6.850**	**6.877**	**6.954**	**5.933**	**4.230**	**4.283**	**2.718**
- Penerusan Kredit / *Channelling*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Aset produktif yang dihapusbukukan / *Written off earning assets*	14.791	14.771	6.587	6.604	6.636	6.690	6.586	6.871	6.873	6.850	6.877	6.954	5.933	4.230	4.283	2.718
Kredit yang diberikan / *Credit disbursed*	14.640	14.620	6.436	6.453	6.485	6.539	6.435	6.720	6.721	6.699	6.726	6.803	5.782	4.079	4.132	2.567
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												
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**25,66**	**25,62**	**27,75**	**27,62**	**27,83**	**25,98**	**25,99**	**26,18**	**26,13**	**26,61**	**26,74**	**26,85**	**27,09**	**26,93**	**26,76**	**27,10**
- Modal / *Capital*	1.519.278	1.649.203	1.777.439	1.797.787	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
- ATMR / *Risk Weighted Assets*	5.919.917	6.437.288	6.404.190	6.509.329	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
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**24,06**	**24,09**	**26,13**	**26,10**	**26,29**	**24,47**	**24,47**	**24,67**	**24,66**	**25,11**	**25,26**	**25,36**	**25,62**	**25,46**	**25,29**	**25,64**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	1.424.392	1.550.607	1.673.139	1.698.975	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
- ATMR / *Risk Weighted Assets*	5.919.917	6.437.288	6.404.190	6.509.329	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
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**1,85**	**2,45**	**2,78**	**2,76**	**2,55**	**2,65**	**2,54**	**2,59**	**2,69**	**2,72**	**2,73**	**2,76**	**2,77**	**2,73**	**2,72**	**2,36**
- Laba sebelum pajak / *Profit*	168.047	242.903	294.198	305.707	283.484	295.763	283.771	290.279	303.069	306.758	308.399	312.645	313.718	310.495	310.593	277.803
- Rata-rata total aset / *Average total assets*	9.075.206	9.912.750	10.586.231	11.084.967	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
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**83,55**	**78,70**	**78,94**	**88,43**	**91,68**	**80,16**	**80,74**	**79,95**	**78,77**	**78,32**	**78,82**	**78,79**	**79,12**	**79,97**	**81,45**	**89,11**
- Biaya Operasional / *Operating Expenses*	856.794	900.323	1.104.135	197.417	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
- Pendapatan Operasional / *Operating Income*	1.025.464	1.143.976	1.398.730	223.255	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
Net Interest Margin Ratio (%) / *Net Interest Margin Ratio* (%)	**4,63**	**4,80**	**4,92**	**4,64**	**4,58**	**4,68**	**4,65**	**4,65**	**4,66**	**4,69**	**4,70**	**4,70**	**4,71**	**4,69**	**4,72**	**4,60**
- Pendapatan bunga bersih / *Interest income net*	407.834	460.243	500.346	506.630	495.466	505.203	502.734	503.823	506.460	509.684	511.774	512.592	514.391	514.297	518.765	520.409
- Rata-rata total aset produktif / *Average total earning assets*	8.803.063	9.587.154	10.177.978	10.922.778	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
Loan to Deposits Ratio (%) / *Loan to Deposits Ratio* (%)	**77,49**	**78,98**	**84,11**	**84,06**	**84,25**	**84,52**	**84,70**	**84,98**	**85,95**	**86,80**	**87,05**	**87,15**	**87,70**	**87,54**	**89,05**	**87,97**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	5.512.366	6.100.964	6.721.867	6.686.393	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
- Total Dana Pihak Ketiga / *Total Third Party Funds*	7.114.041	7.724.561	7.991.997	7.954.722	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
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**20,01**	**16,23**	**13,45**	**13,27**	**13,42**	**13,34**	**12,43**	**12,62**	**12,20**	**11,36**	**11,75**	**12,04**	**11,37**	**11,59**	**11,22**	**12,25**
- Aset Likuid Primer / *Primary Liquid Asset*	1.174.590	1.047.654	938.600	851.474	873.650	898.636	797.627	836.422	807.059	728.421	798.851	819.975	747.796	792.443	787.278	869.962
- Aset Likuid Sekunder / *Secondary Liquid assets*	760.137	669.416	564.056	618.976	619.270	604.518	604.488	592.838	588.214	567.350	550.440	568.052	565.560	563.883	536.664	571.434
- Total Aset / *Total Assets*	9.670.515	10.581.455	11.171.129	11.084.967	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

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
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**21,39**	**21,20**	**23,21**	**22,65**	**23,12**	**20,56**	**20,63**	**20,93**	**21,19**	**21,77**	**22,04**	**22,21**	**22,53**	**22,35**	**21,82**	**22,21**
- Modal / *Capital*	561.942	608.371	656.618	660.737	670.841	605.835	613.986	625.054	641.868	654.427	666.517	680.784	689.921	697.442	690.806	697.860
- ATMR / *Risk Weighted Assets*	2.627.678	2.869.649	2.828.475	2.917.624	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
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**19,85**	**19,80**	**21,54**	**21,22**	**21,70**	**19,15**	**19,19**	**19,50**	**19,77**	**20,35**	**20,63**	**20,82**	**21,13**	**20,96**	**20,42**	**20,81**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	521.477	568.213	609.217	619.086	629.675	564.236	571.066	582.240	598.671	611.592	624.117	638.279	647.103	653.988	646.729	654.055
- ATMR / *Risk Weighted Assets*	2.627.678	2.869.649	2.828.475	2.917.624	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
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**2,16**	**3,05**	**3,43**	**3,17**	**2,83**	**3,08**	**3,02**	**3,03**	**3,20**	**3,15**	**3,17**	**3,21**	**3,22**	**3,19**	**3,21**	**2,20**
- Laba sebelum pajak / *Profit*	84.875	131.436	159.324	157.909	141.138	153.679	151.060	151.874	161.055	158.557	159.662	161.826	162.558	161.329	163.326	116.196
- Rata-rata total aset / *Average total assets*	3.932.076	4.306.153	4.644.803	4.976.680	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
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**81,66**	**72,35**	**75,29**	**90,62**	**79,78**	**77,06**	**77,35**	**76,96**	**75,86**	**75,38**	**75,48**	**74,92**	**74,83**	**75,32**	**77,16**	**91,59**
- Biaya Operasional / *Operating Expenses*	378.705	343.300	486.573	129.313	93.813	129.349	172.251	211.546	253.213	283.439	327.824	362.586	401.966	450.339	552.439	105.165
- Pendapatan Operasional / *Operating Income*	463.761	474.496	646.273	142.704	117.582	167.865	222.688	274.882	333.806	376.000	434.307	483.962	537.176	597.915	715.975	114.825
Net Interest Margin Ratio (%) / *Net Interest Margin Ratio* (%)	**5,16**	**5,24**	**5,15**	**4,88**	**4,78**	**4,85**	**4,79**	**4,76**	**4,78**	**4,80**	**4,81**	**4,81**	**4,81**	**4,79**	**4,84**	**4,58**
- Pendapatan bunga bersih / *Interest income net*	199.656	221.739	233.040	236.979	231.749	235.072	232.248	231.674	232.753	233.877	234.741	234.958	235.491	235.288	238.310	233.446
- Rata-rata total aset produktif / *Average total earning assets*	3.870.328	4.228.754	4.523.220	4.857.751	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
Loan to Deposits Ratio (%) / *Loan to Deposits Ratio* (%)	**82,50**	**80,82**	**86,51**	**87,63**	**87,67**	**87,86**	**88,30**	**88,46**	**90,48**	**91,89**	**92,31**	**92,52**	**93,29**	**91,88**	**94,08**	**92,50**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	2.623.165	2.894.142	3.241.987	3.253.814	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
- Total Dana Pihak Ketiga / *Total Third Party Funds*	3.179.487	3.581.139	3.747.610	3.713.099	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
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**16,41**	**14,23**	**11,91**	**11,35**	**11,39**	**11,27**	**10,04**	**11,02**	**9,33**	**9,09**	**9,44**	**10,49**	**9,75**	**10,58**	**9,17**	**10,99**
- Aset Likuid Primer / *Primary Liquid Asset*	395.658	401.380	410.025	363.662	366.965	362.978	309.025	363.309	274.573	275.505	308.432	336.622	295.589	344.473	289.568	369.424
- Aset Likuid Sekunder / *Secondary Liquid assets*	301.992	271.583	187.136	201.283	200.626	200.459	197.316	196.342	199.157	184.015	170.619	197.870	202.500	208.025	194.225	210.720
- Total Aset / *Total Assets*	4.251.749	4.728.435	5.014.378	4.976.680	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

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
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**22,77**	**23,59**	**25,91**	**26,59**	**26,04**	**25,10**	**24,81**	**24,79**	**24,28**	**24,88**	**25,16**	**25,13**	**25,11**	**25,46**	**25,77**	**26,58**
- Modal / *Capital*	97.305	104.310	115.338	118.014	116.185	113.829	111.650	112.712	111.832	114.822	116.165	117.384	117.824	118.927	120.194	123.778
- ATMR / *Risk Weighted Assets*	427.260	442.232	445.114	443.809	446.198	453.576	449.952	454.663	460.678	461.490	461.697	467.141	469.181	467.198	466.356	465.745
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**21,00**	**21,65**	**23,88**	**24,57**	**24,01**	**23,09**	**22,80**	**22,79**	**22,64**	**22,95**	**23,25**	**23,23**	**23,23**	**23,59**	**23,92**	**24,75**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	89.726	95.764	106.285	109.052	107.153	104.722	102.573	103.619	104.310	105.909	107.356	108.506	109.005	110.209	111.565	115.261
- ATMR / *Risk Weighted Assets*	427.260	442.232	445.114	443.809	446.198	453.576	449.952	454.663	460.678	461.490	461.697	467.141	469.181	467.198	466.356	465.745
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**2,03**	**2,12**	**1,98**	**2,06**	**1,80**	**1,83**	**1,61**	**1,67**	**1,76**	**1,75**	**1,75**	**1,76**	**1,73**	**1,73**	**1,76**	**1,89**
- Laba sebelum pajak / *Profit*	15.802	17.474	17.185	17.960	15.772	16.168	14.290	14.860	15.677	15.624	15.696	15.860	15.692	15.796	16.066	17.449
- Rata-rata total aset / *Average total assets*	779.783	825.593	868.361	872.290	875.075	883.219	885.704	887.432	892.925	895.110	897.604	902.355	907.761	912.246	914.792	923.627
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**79,38**	**76,38**	**78,38**	**79,76**	**80,38**	**80,37**	**82,61**	**81,94**	**80,94**	**81,08**	**81,01**	**80,97**	**81,35**	**81,25**	**81,13**	**80,81**
- Biaya Operasional / *Operating Expenses*	61.033	57.197	62.931	5.935	10.874	16.683	22.696	28.213	33.511	39.334	45.093	51.161	57.775	63.599	70.164	6.074
- Pendapatan Operasional / *Operating Income*	76.892	74.886	80.287	7.441	13.528	20.757	27.473	34.433	41.402	48.515	55.660	63.186	71.021	78.272	86.489	7.517
Net Interest Margin Ratio (%) / *Net Interest Margin Ratio* (%)	**5,72**	**5,76**	**5,52**	**4,89**	**4,98**	**5,08**	**5,07**	**5,11**	**5,14**	**5,16**	**5,17**	**5,20**	**5,21**	**5,19**	**5,24**	**5,11**
- Pendapatan bunga bersih / *Interest income net*	42.834	45.542	45.679	41.925	42.366	43.340	43.365	43.767	44.310	44.507	44.738	45.245	45.598	45.652	46.208	45.279
- Rata-rata total aset produktif / *Average total earning assets*	749.355	790.313	826.936	857.195	849.884	853.891	855.193	856.529	861.628	863.366	865.599	870.215	875.457	879.763	881.682	886.451
Loan to Deposits Ratio (%) / *Loan to Deposits Ratio* (%)	**75,87**	**77,87**	**83,03**	**83,89**	**82,33**	**81,08**	**81,12**	**81,68**	**82,16**	**83,08**	**82,25**	**81,13**	**79,27**	**80,44**	**85,91**	**84,12**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	492.338	517.187	557.741	551.049	551.698	560.624	562.991	568.046	575.259	579.321	583.517	589.570	591.155	591.372	592.464	587.265
- Total Dana Pihak Ketiga / *Total Third Party Funds*	648.918	664.150	671.699	656.875	670.075	691.450	693.990	695.452	700.179	697.307	709.458	726.720	745.724	735.140	689.632	698.098
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**17,02**	**14,41**	**13,57**	**12,52**	**13,20**	**15,04**	**13,66**	**13,38**	**14,90**	**13,03**	**12,94**	**13,97**	**14,17**	**14,23**	**13,17**	**13,43**
- Aset Likuid Primer / *Primary Liquid Asset*	103.468	78.172	80.638	61.704	68.196	87.229	73.437	70.068	85.696	67.058	66.680	79.537	80.879	81.620	73.800	71.471
- Aset Likuid Sekunder / *Secondary Liquid assets*	36.398	46.423	42.940	47.538	47.679	48.033	48.557	49.550	51.423	51.241	51.763	51.830	54.621	54.556	50.361	52.550
- Total Aset / *Total Assets*	821.803	864.727	910.955	872.290	877.860	899.507	893.158	894.344	920.394	908.214	915.064	940.363	956.413	957.103	942.793	923.627

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
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**26,77**	**27,03**	**29,03**	**29,16**	**29,19**	**27,82**	**27,76**	**27,95**	**27,69**	**28,06**	**28,30**	**28,54**	**28,41**	**28,32**	**28,30**	**28,53**
- Modal / *Capital*	693.681	762.944	814.023	821.894	830.909	804.595	801.803	812.038	817.060	829.955	838.192	850.833	853.661	857.524	865.058	875.601
- ATMR / *Risk Weighted Assets*	2.591.659	2.822.508	2.803.775	2.818.720	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
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**25,05**	**25,36**	**27,43**	**27,55**	**27,54**	**26,23**	**26,17**	**26,36**	**26,14**	**26,48**	**26,73**	**26,95**	**26,87**	**26,76**	**26,76**	**26,99**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	649.159	715.819	769.084	776.609	783.871	758.536	755.674	765.873	771.401	783.266	791.915	803.349	807.424	810.435	817.843	828.440
- ATMR / *Risk Weighted Assets*	2.591.659	2.822.508	2.803.775	2.818.720	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
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**1,59**	**2,00**	**2,23**	**2,39**	**2,28**	**2,29**	**2,12**	**2,21**	**2,27**	**2,39**	**2,38**	**2,41**	**2,43**	**2,39**	**2,35**	**2,58**
- Laba sebelum pajak / *Profit*	62.225	85.942	101.245	111.452	106.562	107.848	99.996	104.807	107.798	113.790	113.695	115.378	116.421	115.049	113.258	128.126
- Rata-rata total aset / *Average total assets*	3.917.964	4.290.349	4.539.327	4.670.570	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
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**80,92**	**75,52**	**75,00**	**76,91**	**75,59**	**75,62**	**77,84**	**76,75**	**76,03**	**74,68**	**75,21**	**75,34**	**76,10**	**77,75**	**80,21**	**75,89**
- Biaya Operasional / *Operating Expenses*	265.507	267.455	306.035	31.339	55.497	84.147	117.658	144.955	171.051	196.225	231.989	265.831	308.723	368.919	465.721	33.705
- Pendapatan Operasional / *Operating Income*	328.131	354.173	408.059	40.746	73.419	111.270	151.146	188.878	224.964	262.738	308.448	352.844	405.706	474.489	580.647	44.412
Net Interest Margin Ratio (%) / *Net Interest Margin Ratio* (%)	**4,15**	**4,39**	**4,62**	**4,41**	**4,36**	**4,48**	**4,48**	**4,50**	**4,51**	**4,54**	**4,54**	**4,55**	**4,56**	**4,55**	**4,55**	**4,60**
- Pendapatan bunga bersih / *Interest income net*	156.075	180.767	201.143	207.203	200.837	205.117	205.218	206.193	207.132	209.062	210.106	210.278	211.161	211.343	212.153	219.410
- Rata-rata total aset produktif / *Average total earning assets*	3.757.028	4.117.729	4.355.533	4.702.175	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
Loan to Deposits Ratio (%) / *Loan to Deposits Ratio* (%)	**72,39**	**77,70**	**82,32**	**81,21**	**82,07**	**82,49**	**82,58**	**83,12**	**83,16**	**83,21**	**83,70**	**83,95**	**84,69**	**85,30**	**85,30**	**85,16**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	2.229.008	2.506.684	2.747.804	2.713.132	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
- Total Dana Pihak Ketiga / *Total Third Party Funds*	3.079.110	3.226.257	3.338.005	3.341.069	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
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**22,66**	**16,39**	**12,67**	**12,71**	**12,90**	**12,54**	**12,04**	**11,58**	**12,05**	**10,93**	**11,48**	**10,83**	**10,17**	**10,08**	**10,79**	**10,74**
- Aset Likuid Primer / *Primary Liquid Asset*	569.756	423.388	310.301	278.577	291.093	296.594	263.271	251.587	293.100	250.465	284.900	264.954	233.052	242.534	287.410	268.998
- Aset Likuid Sekunder / *Secondary Liquid assets*	372.862	308.317	284.186	315.099	313.799	304.200	310.073	300.619	290.582	281.356	278.463	266.775	266.623	256.713	251.018	263.340
- Total Aset / *Total Assets*	4.160.554	4.465.116	4.691.531	4.670.570	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

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
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**60,86**	**57,31**	**58,58**	**59,89**	**59,74**	**59,11**	**59,60**	**58,40**	**58,19**	**58,43**	**55,97**	**54,81**	**58,88**	**57,08**	**59,60**	**59,35**
- Modal / *Capital*	166.351	173.578	191.459	197.141	197.650	196.604	201.083	202.071	203.421	203.464	197.545	195.469	202.035	203.726	206.412	207.033
- ATMR / *Risk Weighted Assets*	273.320	302.899	326.827	329.176	330.861	332.614	337.382	346.033	349.588	348.241	352.919	356.609	343.133	356.930	346.348	348.847
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**60,01**	**56,39**	**57,69**	**59,00**	**58,84**	**58,17**	**58,67**	**57,50**	**57,27**	**57,55**	**55,10**	**53,95**	**57,98**	**56,20**	**58,66**	**58,43**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	164.030	170.811	188.552	194.228	194.691	193.471	197.926	198.952	200.207	200.398	194.466	192.383	198.963	200.590	203.180	203.838
- ATMR / *Risk Weighted Assets*	273.320	302.899	326.827	329.176	330.861	332.614	337.382	346.033	349.588	348.241	352.919	356.609	343.133	356.930	346.348	348.847
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**1,16**	**1,64**	**3,08**	**3,25**	**3,52**	**3,15**	**3,19**	**3,24**	**3,19**	**3,23**	**3,32**	**3,36**	**3,28**	**3,16**	**3,09**	**2,66**
- Laba sebelum pajak / *Profit*	5.145	8.051	16.444	18.386	20.012	18.068	18.425	18.737	18.538	18.786	19.347	19.581	19.047	18.321	17.943	16.032
- Rata-rata total aset / *Average total assets*	445.383	490.655	533.740	565.427	568.996	574.348	576.939	578.253	581.816	581.740	582.163	582.178	581.288	580.476	580.851	603.572
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**96,73**	**96,65**	**94,13**	**95,26**	**99,09**	**93,91**	**93,34**	**92,75**	**91,95**	**92,19**	**92,73**	**92,98**	**93,35**	**93,82**	**94,10**	**97,09**
- Biaya Operasional / *Operating Expenses*	151.548	232.371	248.596	30.830	365.234	69.700	84.451	98.436	104.617	127.958	163.025	193.130	221.387	253.354	284.580	44.487
- Pendapatan Operasional / *Operating Income*	156.679	240.421	264.112	32.363	368.571	74.219	90.481	106.131	113.773	138.803	175.813	207.706	237.149	270.037	302.412	45.822
Net Interest Margin Ratio (%) / *Net Interest Margin Ratio* (%)	**2,17**	**2,71**	**4,34**	**4,06**	**4,00**	**4,17**	**4,18**	**4,21**	**4,19**	**4,18**	**4,17**	**4,16**	**4,17**	**4,15**	**4,16**	**3,94**
- Pendapatan bunga bersih / *Interest income net*	9.269	12.194	20.483	20.523	20.514	21.674	21.904	22.188	22.266	22.238	22.188	22.110	22.141	22.014	22.093	22.275
- Rata-rata total aset produktif / *Average total earning assets*	426.351	450.357	472.289	505.657	512.606	520.344	524.481	526.998	531.757	532.018	531.677	530.985	530.701	530.423	531.699	565.485
Loan to Deposits Ratio (%) / *Loan to Deposits Ratio* (%)	**81,28**	**72,31**	**74,28**	**69,11**	**67,63**	**71,56**	**69,23**	**66,87**	**67,36**	**69,81**	**67,09**	**66,31**	**68,30**	**71,07**	**72,59**	**68,32**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	167.855	182.951	174.335	168.398	168.475	182.408	177.434	173.112	181.255	175.930	165.470	161.098	163.147	169.751	179.952	178.868
- Total Dana Pihak Ketiga / *Total Third Party Funds*	206.526	253.015	234.684	243.679	249.109	254.907	256.304	258.870	269.099	251.996	246.647	242.945	238.868	238.852	247.911	261.804
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**35,42**	**35,90**	**33,82**	**35,83**	**35,73**	**34,81**	**34,28**	**33,90**	**33,48**	**32,02**	**32,20**	**32,70**	**31,41**	**29,42**	**30,35**	**33,95**
- Aset Likuid Primer / *Primary Liquid Asset*	105.708	144.713	137.636	147.530	147.395	151.835	151.895	151.459	153.690	135.393	138.839	138.861	138.277	123.817	136.499	160.069
- Aset Likuid Sekunder / *Secondary Liquid assets*	48.885	43.093	49.794	55.055	57.166	51.826	48.543	46.326	47.051	50.738	49.595	51.578	41.817	44.589	41.060	44.825
- Total Aset / *Total Assets*	436.409	523.177	554.266	565.427	572.564	585.052	584.711	583.509	599.630	581.286	585.122	582.296	573.286	572.350	584.973	603.572

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												
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
- Bank Persero / *State Owned Banks*	4.251.749	4.728.435	5.014.378	4.976.681	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
- BPD / *Regional Development Banks*	861.329	938.286	985.415	940.520	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
- Bank Swasta Nasional / *Domestic Private Banks*	4.562.817	4.923.416	5.211.779	5.187.860	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
- Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / *Branch Offices of Foreign Banks*	436.409	523.177	554.266	565.427	572.564	585.052	584.711	583.509	599.630	581.286	585.122	582.296	573.286	572.350	584.973	603.572
Total	**10.112.304**	**11.113.314**	**11.765.838**	**11.670.488**	**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**

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

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

Indikator / *Indicator*	2021	2022	2023	2024												2025
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Aset Produktif Neraca / *Earning Assets*	**8.262.969**	**8.981.890**	**9.692.662**	**10.079.668**	**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**
a. Lancar / *Current*	7.858.621	8.592.333	9.246.886	9.577.060	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
b. Dalam Perhatian Khusus / Special Mention	232.695	236.947	295.149	340.526	346.105	343.724	354.701	343.068	341.338	334.393	328.495	338.296	332.863	331.917	315.727	340.849
c. Kurang Lancar / *Sub-Standard*	20.873	17.650	22.013	28.879	25.074	21.162	24.885	22.676	24.034	26.025	20.968	20.925	19.247	19.659	19.534	24.950
d. Diragukan / *Doubtful*	19.234	24.636	23.801	25.870	27.189	28.722	25.686	27.216	28.109	26.123	28.164	25.776	24.392	23.802	22.800	21.692
e. Macet / *Loss*	131.545	110.324	104.813	107.333	110.526	109.609	115.348	118.181	112.905	114.458	115.992	115.723	119.797	120.649	116.367	118.041
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**2.150.274**	**2.640.878**	**2.506.180**	**2.561.013**	**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**
a. Lancar / *Current*	2.116.745	2.539.847	2.475.662	2.529.208	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
b. Dalam Perhatian Khusus / Special Mention	29.462	74.231	26.730	27.643	28.367	27.388	25.957	23.392	22.023	23.230	22.919	22.539	22.498	29.171	30.780	22.943
c. Kurang Lancar / *Sub-Standard*	879	1.004	1.364	1.601	1.812	1.658	1.458	1.383	952	949	934	826	906	898	1.158	1.687
d. Diragukan / *Doubtful*	213	218	253	261	307	247	313	308	328	266	262	243	207	225	185	198
e. Macet / *Loss*	2.975	25.579	2.170	2.301	2.187	2.238	2.331	2.294	2.235	2.278	2.208	1.911	2.251	2.168	2.168	2.111
***Non Performing Earning Aset (Nominal)* / Non Performing Earning Asset (Nominal)**	**175.719**	**179.410**	**154.414**	**166.244**	**167.095**	**163.636**	**170.021**	**172.059**	**168.564**	**170.099**	**168.529**	**165.405**	**166.800**	**167.402**	**162.212**	**168.678**
Kredit kepada Bank Lain / *Interbank Loans*	**52.051**	**74.057**	**96.692**	**93.023**	**93.819**	**92.243**	**88.077**	**84.671**	**89.512**	**88.540**	**89.384**	**94.092**	**94.042**	**99.581**	**115.953**	**109.692**
a. Lancar / *Current*	52.028	73.999	96.617	92.712	93.640	92.025	87.891	84.348	89.145	88.206	89.047	93.755	93.704	99.229	115.646	109.389
b. Dalam Perhatian Khusus / Special Mention	13	31	9	27	58	86	48	16	45	0	4	4	4	11	0	0
c. Kurang Lancar / *Sub-Standard*	-	17	6	-	-	-	8	19	3	-	-	-	-	-	-	-
d. Diragukan / *Doubtful*	0	-	4	5	0	17	17	32	19	22	3	-	-	-	-	-
e. Macet / *Loss*	10	9	57	123	121	115	113	112	140	145	164	167	167	170	153	151
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	**10**	**26**	**66**	**129**	**121**	**132**	**138**	**163**	**162**	**167**	**167**	**167**	**167**	**170**	**153**	**151**

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
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Aset Produktif Neraca / *Earning Assets*	**3.782.349**	**4.098.278**	**4.420.226**	**4.523.273**	**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**
a. Lancar / *Current*	3.577.917	3.897.989	4.185.100	4.262.055	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
b. Dalam Perhatian Khusus / Special Mention	118.199	124.276	162.380	183.738	189.737	184.831	195.224	187.360	180.325	180.460	176.226	179.525	176.096	178.027	169.236	181.042
c. Kurang Lancar / *Sub-Standard*	9.601	7.980	11.013	16.196	13.527	10.667	12.791	11.665	14.517	16.242	11.247	11.592	10.275	10.859	11.203	14.951
d. Diragukan / *Doubtful*	11.727	12.758	15.526	14.716	15.515	19.573	17.025	17.700	18.196	16.368	20.021	18.552	16.440	16.268	15.746	13.884
e. Macet / *Loss*	64.905	55.274	46.207	46.567	49.092	46.136	49.260	50.340	45.300	46.966	47.623	46.580	51.643	52.295	49.622	51.087
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**651.290**	**933.372**	**697.446**	**686.732**	**682.955**	**689.750**	**713.305**	**721.310**	**715.281**	**705.180**	**713.846**	**724.462**	**734.126**	**769.195**	**799.277**	**802.101**
a. Lancar / *Current*	636.055	849.906	684.269	673.729	670.271	677.260	701.812	713.391	707.982	698.230	706.419	717.751	727.375	755.533	782.738	794.922
b. Dalam Perhatian Khusus / Special Mention	12.943	58.294	11.073	10.890	10.541	10.390	9.336	5.736	5.491	5.234	5.756	5.349	5.121	12.049	14.942	5.702
c. Kurang Lancar / *Sub-Standard*	148	149	427	437	415	391	395	395	89	77	64	66	62	59	64	75
d. Diragukan / *Doubtful*	138	145	166	171	218	163	211	213	209	165	170	158	118	132	92	97
e. Macet / *Loss*	2.007	24.877	1.512	1.504	1.510	1.546	1.552	1.574	1.511	1.474	1.437	1.138	1.450	1.421	1.441	1.305
***Non Performing Earning Aset (Nominal)* / Non Performing Earning Asset (Nominal)**	**88.525**	**101.184**	**74.851**	**79.593**	**80.277**	**78.476**	**81.233**	**81.887**	**79.822**	**81.291**	**80.562**	**78.087**	**79.987**	**81.035**	**78.167**	**81.399**
Kredit kepada Bank Lain / *Interbank Loans*	**7.796**	**9.086**	**11.494**	**11.378**	**11.272**	**11.575**	**11.437**	**10.213**	**10.515**	**10.387**	**10.041**	**9.521**	**9.857**	**10.262**	**12.329**	**12.315**
a. Lancar / *Current*	7.791	9.086	11.493	11.378	11.272	11.575	11.437	10.212	10.515	10.387	10.041	9.521	9.857	10.262	12.329	12.315
b. Dalam Perhatian Khusus / Special Mention	-	-	0	0	0	-	0	0	-	-	0	0	0	0	0	-
c. Kurang Lancar / *Sub-Standard*	-	-	0	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**	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
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Aset Produktif Neraca / *Earning Assets*	**679.494**	**717.049**	**771.695**	**789.641**	**774.298**	**793.512**	**792.664**	**795.063**	**814.783**	**810.670**	**820.624**	**841.853**	**859.185**	**845.775**	**827.965**	**828.898**
a. Lancar / *Current*	657.302	697.212	745.692	757.216	742.893	761.347	760.086	762.029	782.625	778.505	788.144	808.419	825.812	811.599	795.258	788.930
b. Dalam Perhatian Khusus / Special Mention	9.137	8.302	13.314	18.708	17.511	17.936	17.606	17.120	17.022	16.691	17.015	17.648	17.525	18.022	17.277	23.399
c. Kurang Lancar / *Sub-Standard*	632	491	666	1.145	1.191	1.152	1.348	1.554	1.183	1.297	1.117	1.219	1.305	1.328	931	1.429
d. Diragukan / *Doubtful*	756	656	1.414	1.270	1.402	1.650	1.632	2.075	2.338	1.779	1.335	1.276	1.093	1.189	1.263	1.366
e. Macet / *Loss*	11.667	10.388	10.608	11.303	11.301	11.427	11.993	12.286	11.615	12.398	13.013	13.291	13.450	13.637	13.236	13.774
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**26.230**	**33.136**	**37.847**	**36.163**	**36.166**	**37.131**	**36.638**	**37.736**	**37.168**	**37.602**	**37.742**	**36.443**	**36.279**	**35.665**	**34.112**	**30.594**
a. Lancar / *Current*	25.571	32.790	37.369	35.625	35.691	36.646	36.172	37.263	36.669	37.087	37.241	35.921	35.833	35.169	33.662	30.108
b. Dalam Perhatian Khusus / Special Mention	152	79	207	264	201	183	165	147	144	198	211	208	126	175	175	210
c. Kurang Lancar / *Sub-Standard*	4	5	2	11	7	17	14	34	5	7	4	2	10	3	4	6
d. Diragukan / *Doubtful*	2	2	6	1	6	11	11	19	40	18	11	3	2	10	3	4
e. Macet / *Loss*	501	259	263	261	261	274	276	273	309	293	276	308	308	308	268	266
***Non Performing Earning Aset (Nominal)* / Non Performing Earning Asset (Nominal)**	**13.563**	**11.801**	**12.959**	**13.991**	**14.167**	**14.531**	**15.274**	**16.241**	**15.491**	**15.791**	**15.755**	**16.099**	**16.167**	**16.475**	**15.705**	**16.845**
Kredit kepada Bank Lain / *Interbank Loans*	**4.407**	**8.400**	**11.770**	**11.218**	**11.205**	**9.896**	**9.883**	**9.744**	**9.761**	**10.450**	**10.268**	**10.251**	**9.657**	**10.383**	**12.826**	**12.401**
a. Lancar / *Current*	4.406	8.389	11.731	11.116	11.082	9.738	9.753	9.620	9.611	10.338	10.152	10.135	9.541	10.267	12.722	12.297
b. Dalam Perhatian Khusus / Special Mention	-	11	9	10	38	79	45	15	42	-	4	4	4	-	-	-
c. Kurang Lancar / *Sub-Standard*	-	-	5	-	-	-	8	16	3	-	-	-	-	-	-	-
d. Diragukan / *Doubtful*	-	-	4	5	-	-	-	16	16	20	3	-	-	-	-	-
e. Macet / *Loss*	0	0	20	87	85	79	77	76	87	92	109	112	112	116	104	104
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	**0**	**0**	**29**	**92**	**85**	**79**	**86**	**108**	**107**	**112**	**112**	**112**	**112**	**116**	**104**	**104**

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
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Aset Produktif Neraca / *Earning Assets*	**3.500.624**	**3.807.307**	**4.129.349**	**4.363.073**	**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**
a. Lancar / *Current*	3.333.913	3.648.405	3.954.671	4.163.932	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
b. Dalam Perhatian Khusus / Special Mention	99.169	96.575	111.483	130.205	130.978	133.159	64.390	132.041	137.222	130.819	128.545	133.533	130.497	128.279	121.259	128.561
c. Kurang Lancar / *Sub-Standard*	9.055	9.021	10.075	11.333	10.254	8.505	5.041	8.611	7.488	7.589	7.748	7.814	7.449	6.525	7.174	8.372
d. Diragukan / *Doubtful*	6.501	11.142	6.849	9.878	10.255	7.484	4.102	7.423	7.557	7.961	6.808	5.934	6.843	6.329	5.772	6.390
e. Macet / *Loss*	51.986	42.164	46.271	47.725	48.400	50.310	29.355	53.979	54.409	53.517	53.864	54.376	53.211	53.255	51.353	51.011
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**1.176.394**	**1.332.586**	**1.464.566**	**1.531.188**	**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**
a. Lancar / *Current*	1.165.871	1.323.689	1.453.632	1.519.232	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
b. Dalam Perhatian Khusus / Special Mention	9.846	8.020	10.082	10.649	11.538	9.932	3.962	10.361	9.373	10.236	9.893	10.153	9.643	9.512	8.482	9.745
c. Kurang Lancar / *Sub-Standard*	191	470	377	683	813	791	108	675	545	541	575	476	470	476	732	804
d. Diragukan / *Doubtful*	55	56	81	88	84	74	48	75	79	83	81	81	88	83	90	97
e. Macet / *Loss*	432	351	394	535	417	418	147	447	414	428	496	465	493	439	459	455
***Non Performing Earning Aset (Nominal)* / Non Performing Earning Asset (Nominal)**	**68.219**	**63.204**	**64.047**	**70.243**	**70.221**	**67.581**	**38.801**	**71.210**	**70.492**	**70.119**	**69.573**	**69.146**	**68.555**	**67.107**	**65.579**	**67.128**
Kredit kepada Bank Lain / *Interbank Loans*	**36.574**	**49.413**	**56.601**	**56.689**	**56.461**	**56.843**	**54.038**	**51.187**	**50.213**	**51.081**	**52.141**	**51.432**	**49.254**	**53.651**	**60.642**	**57.058**
a. Lancar / *Current*	36.556	49.366	56.564	56.636	56.405	56.784	53.983	51.132	50.156	51.026	52.086	51.377	49.199	53.585	60.592	57.010
b. Dalam Perhatian Khusus / Special Mention	13	21	-	17	19	7	3	-	-	0	0	-	-	11	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	36	52	52	55	55	55	55	49	47
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	**6**	**26**	**36**	**36**	**36**	**52**	**52**	**55**	**58**	**55**	**55**	**55**	**55**	**55**	**49**	**47**

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

Indikator / *Indicator*	2021	2022	2023	2024												2025
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Aset Produktif Neraca / *Earning Assets*	**300.502**	**359.256**	**371.392**	**403.681**	**416.746**	**426.605**	**427.349**	**426.839**	**450.456**	**430.141**	**435.514**	**438.357**	**434.246**	**448.927**	**449.359**	**450.609**
a. Lancar / *Current*	289.489	348.727	361.423	393.857	407.014	416.217	418.623	417.852	441.242	421.228	426.457	428.977	423.776	438.912	439.000	440.342
b. Dalam Perhatian Khusus / Special Mention	6.190	7.795	7.971	7.875	7.878	7.798	6.285	6.547	6.768	6.423	6.709	7.589	8.744	7.590	7.956	7.847
c. Kurang Lancar / *Sub-Standard*	1.585	157	258	205	103	838	847	846	847	897	856	300	219	947	226	198
d. Diragukan / *Doubtful*	251	80	13	5	17	15	17	18	18	15	0	14	15	16	20	53
e. Macet / *Loss*	2.986	2.498	1.727	1.738	1.734	1.737	1.577	1.577	1.580	1.577	1.492	1.477	1.493	1.462	2.157	2.168
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**296.359**	**341.784**	**306.320**	**306.930**	**307.658**	**309.542**	**324.657**	**319.594**	**311.148**	**309.938**	**316.002**	**315.096**	**322.102**	**327.728**	**319.734**	**340.867**
a. Lancar / *Current*	289.249	333.461	300.392	300.621	300.995	302.202	317.540	312.165	303.819	301.967	308.652	307.984	314.131	319.932	312.195	332.694
b. Dalam Perhatian Khusus / Special Mention	6.521	7.837	5.369	5.840	6.086	6.882	6.682	7.148	7.014	7.563	7.059	6.830	7.607	7.435	7.181	7.287
c. Kurang Lancar / *Sub-Standard*	536	380	559	469	576	458	351	280	314	324	291	282	364	361	358	801
d. Diragukan / *Doubtful*	18	14	0	0	0	-	0	0	0	0	0	0	0	0	-	-
e. Macet / *Loss*	36	92	0	0	0	0	84	0	0	84	0	0	0	0	0	85
***Non Performing Earning Aset (Nominal)* / Non Performing Earning Asset (Nominal)**	**5.412**	**3.220**	**2.557**	**2.418**	**2.430**	**3.049**	**2.877**	**2.721**	**2.759**	**2.898**	**2.640**	**2.073**	**2.090**	**2.785**	**2.761**	**3.306**
Kredit kepada Bank Lain / *Interbank Loans*	**3.274**	**7.157**	**16.828**	**13.582**	**14.881**	**13.928**	**12.719**	**13.384**	**18.864**	**16.455**	**16.767**	**22.722**	**25.108**	**25.114**	**30.002**	**27.767**
a. Lancar / *Current*	3.274	7.157	16.828	13.582	14.881	13.928	12.719	13.384	18.864	16.455	16.767	22.722	25.108	25.114	30.002	27.767
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Kurang Lancar / *Sub-Standard*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / *Doubtful*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / *Loss*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	-	-	-

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

Keterangan	Desember 2022		Desember 2023		Januari 2024		Desember 2024		Januari 2025	
	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*
Giro / *Demand Deposits*	**2.546.160**	**31,23**	**2.662.551**	**31,48**	**2.615.859**	**31,08**	**2.751.373**	**31,13**	**2.795.351**	**31,48**
Rupiah	1.839.473	22,56	1.869.826	22,11	1.809.550	21,50	1.944.250	22,00	1.943.905	21,89
Valas / *Foreign Exchange*	706.687	8,67	792.724	9,37	806.309	9,58	807.123	9,13	851.445	9,59
Tabungan / *Saving*	**2.615.185**	**32,07**	**2.669.183**	**31,56**	**2.650.756**	**31,50**	**2.850.242**	**32,25**	**2.825.404**	**31,82**
Rupiah	2.422.410	29,71	2.488.350	29,42	2.465.490	29,30	2.655.773	30,05	2.624.087	29,55
Valas / *Foreign Exchange*	192.775	2,36	180.833	2,14	185.266	2,20	194.469	2,20	201.317	2,27
Simpanan Berjangka / *Time Deposits*	**2.992.245**	**36,70**	**3.126.195**	**36,96**	**3.148.667**	**37,42**	**3.235.627**	**36,61**	**3.258.503**	**36,70**
Rupiah	2.645.955	32,45	2.786.262	32,94	2.802.840	33,31	2.854.836	32,30	2.877.747	32,41
Valas / *Foreign Exchange*	346.290	4,25	339.933	4,02	345.828	4,11	380.791	4,31	380.757	4,29
- Jangka Waktu 1 bulan / *Period 1 Month*										
Rupiah	1.289.691	15,82	1.180.070	13,95	1.145.543	13,61	1.144.811	12,95	1.165.704	13,13
Valas / *Foreign Exchange*	213.808	2,62	161.717	1,91	167.555	1,99	175.299	1,98	175.304	1,97
- Jangka Waktu 3 bulan / *Period 3 Month*										
Rupiah	708.827	8,69	861.312	4,43	904.859	4,61	1.038.153	4,81	1.032.215	4,84
Valas / *Foreign Exchange*	54.723	0,67	100.085	4,38	100.823	4,33	130.247	2,79	135.100	2,81
- Jangka Waktu 6 bulan / *Period 6 Month*										
Rupiah	275.858	3,38	374.272	4,38	388.088	4,33	425.481	2,79	430.182	2,81
Valas / *Foreign Exchange*	34.987	0,43	40.958	0,44	41.738	0,42	45.488	0,34	40.292	0,34
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	371.577	4,56	370.608	4,38	364.350	4,33	246.391	2,79	249.646	2,81
Valas / *Foreign Exchange*	42.772	0,52	37.174	0,44	35.712	0,42	29.757	0,34	30.060	0,34
Total DPK / *Total Third Party Funds*	**8.153.590**	**100,00**	**8.457.929**	**100,00**	**8.415.282**	**100,00**	**8.837.242**	**100,00**	**8.879.258**	**100,00**
Rupiah	6.907.838	84,72	7.144.439	84,47	7.077.879	84,11	7.454.860	84,36	7.445.739	83,86
Valas / *Foreign Exchange*	1.245.752	15,28	**1.313.490**	15,53	**1.337.403**	15,89	1.382.382	15,64	1.433.518	16,14

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		Januari 2024		Desember 2024		Januari 2025	
	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*
Giro / *Demand Deposits*	**1.277.123**	**35,66**	**1.366.889**	**36,47**	**1.302.454**	**35,08**	**1.390.415**	**36,00**	**1.405.846**	**36,01**
Rupiah	860.753	28,78	873.115	28,34	798.843	26,39	902.929	23,38	876.933	22,46
Valas / *Foreign Exchange*	416.370	70,53	493.774	74,06	503.611	73,42	487.486	12,62	528.913	13,55
Tabungan / *Saving*	**1.233.461**	**34,44**	**1.255.700**	**33,51**	**1.243.253**	**33,48**	**1.359.421**	**35,19**	**1.341.159**	**34,35**
Rupiah	1.176.897	39,35	1.201.674	39,00	1.186.653	39,20	1.298.913	33,63	1.279.093	32,76
Valas / *Foreign Exchange*	56.563	9,58	54.025	8,10	56.600	8,25	60.507	1,57	62.065	1,59
Simpanan Berjangka / *Time Deposits*	**1.070.556**	**29,89**	**1.125.021**	**30,02**	**1.167.392**	**31,44**	**1.112.962**	**28,81**	**1.156.889**	**29,63**
Rupiah	953.163	26,62	1.006.098	26,85	1.041.691	28,05	983.255	25,45	1.028.600	26,35
Valas / *Foreign Exchange*	117.393	3,28	118.923	3,17	125.702	3,39	129.707	3,36	128.290	3,29
- Jangka Waktu 1 bulan / *Period 1 Month*										
Rupiah	374.688	10,46	312.086	8,33	309.135	8,33	300.121	7,77	315.061	8,07
Valas / *Foreign Exchange*	67.517	1,89	46.969	1,25	53.999	1,45	52.136	1,35	48.755	1,25
- Jangka Waktu 3 bulan / *Period 3 Month*										
Rupiah	315.935	0,43	384.126	4,49	412.441	4,83	488.230	3,54	507.030	3,87
Valas / *Foreign Exchange*	15.466	3,42	42.641	3,78	42.853	3,79	55.343	1,51	62.152	1,42
- Jangka Waktu 6 bulan / *Period 6 Month*										
Rupiah	122.610	3,91	168.384	3,78	179.378	3,79	136.709	1,51	150.919	1,42
Valas / *Foreign Exchange*	17.103	0,48	17.685	0,31	17.212	0,31	13.857	0,22	8.624	0,22
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	139.929	3,91	141.503	3,78	140.737	3,79	58.196	1,51	55.589	1,42
Valas / *Foreign Exchange*	17.307	0,58	11.628	0,38	11.637	0,38	8.370	0,22	8.759	0,22
Total DPK / *Total Third Party Funds*	**3.581.139**	**100,00**	**3.747.610**	**100,00**	**3.713.099**	**100,00**	**3.862.797**	**100,00**	**3.903.894**	**100,00**
Rupiah	2.990.814	83,52	3.080.887	82,21	3.027.187	81,53	3.185.097	82,46	3.184.627	81,58
Valas / *Foreign Exchange*	590.326	16,48	666.723	17,79	685.912	18,47	677.700	17,54	719.267	18,42

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		Januari 2024		Desember 2024		Januari 2025	
	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*
Giro / *Demand Deposits*	**181.505**	**25,07**	**209.160**	**27,84**	**187.357**	**26,29**	**150.269**	**19,96**	**187.373**	**24,63**
Rupiah	180.745	24,97	209.021	27,82	187.257	26,28	150.136	19,95	187.237	24,62
Valas / *Foreign Exchange*	760	0,11	139	0,02	100	0,01	133	0,02	136	0,02
Tabungan / *Saving*	**221.207**	**30,56**	**213.205**	**28,38**	**219.676**	**30,83**	**258.054**	**34,28**	**241.698**	**31,78**
Rupiah	221.084	30,54	213.108	28,36	219.571	30,81	257.932	34,27	241.568	31,76
Valas / *Foreign Exchange*	123	0,02	97	0,01	105	0,01	121	0,02	130	0,02
Simpanan Berjangka / *Time Deposits*	**321.168**	**44,37**	**328.975**	**43,79**	**305.614**	**42,88**	**344.363**	**45,75**	**331.542**	**43,59**
Rupiah	320.016	44,21	324.792	43,23	297.302	41,72	337.283	44,81	328.142	43,14
Valas / *Foreign Exchange*	1.152	0,16	4.183	0,56	8.313	1,17	7.079	0,94	3.401	0,45
- Jangka Waktu 1 bulan / *Period 1 Month*										
Rupiah	96.270	13,30	110.026	14,64	81.409	11,42	73.888	9,82	81.099	10,66
Valas / *Foreign Exchange*	459	0,06	1.838	0,24	5.235	0,73	4.000	0,53	741	0,10
- Jangka Waktu 3 bulan / *Period 3 Month*										
Rupiah	94.448	3,46	77.629	0,02	78.669	0,02	105.401	12,24	91.351	12,02
Valas / *Foreign Exchange*	17	14,40	2.198	12,54	2.901	14,40	2.015	8,75	1.578	8,45
- Jangka Waktu 6 bulan / *Period 6 Month*										
Rupiah	25.053	14,40	42.929	12,54	34.629	14,40	92.151	8,75	91.451	8,45
Valas / *Foreign Exchange*	128	0,08	126	0,00	126	0,01	1.049	0,00	1.067	0,00
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	104.245	14,40	94.207	12,54	102.594	14,40	65.843	8,75	64.240	8,45
Valas / *Foreign Exchange*	549	0,08	22	0,00	50	0,01	16	0,00	15	0,00
Total DPK / *Total Third Party Funds*	**723.880**	**100,00**	**751.340**	**100,00**	**712.647**	**100,00**	**752.685**	**100,00**	**760.613**	**100,00**
Rupiah	721.844	99,72	746.921	99,41	704.130	98,80	745.351	99,03	756.947	99,52
Valas / *Foreign Exchange*	2.036	0,28	4.419	0,59	8.518	1,20	7.334	0,97	3.666	0,48

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		Januari 2024		Desember 2024		Januari 2025	
	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*
Giro / *Demand Deposits*	**910.515**	**25,32**	**950.120**	**25,37**	**951.175**	**25,39**	**1.024.461**	**25,78**	**1.008.680**	**25,52**
Rupiah	702.334	19,53	734.301	19,61	732.749	19,56	796.847	20,05	779.241	19,71
Valas / *Foreign Exchange*	208.181	5,79	215.818	5,76	218.426	5,83	227.614	5,73	229.439	5,80
Tabungan / *Saving*	**1.143.229**	**31,80**	**1.166.454**	**31,14**	**1.177.673**	**31,44**	**1.224.818**	**30,82**	**1.234.528**	**31,23**
Rupiah	1.014.955	28,23	1.041.836	27,82	1.052.586	28,10	1.093.016	27,51	1.097.539	27,77
Valas / *Foreign Exchange*	128.274	3,57	124.618	3,33	125.087	3,34	131.801	3,32	136.989	3,47
Simpanan Berjangka / *Time Deposits*	**1.541.811**	**42,88**	**1.628.728**	**43,49**	**1.617.009**	**43,17**	**1.724.570**	**43,40**	**1.709.739**	**43,25**
Rupiah	1.335.185	37,13	1.430.585	38,20	1.423.752	38,01	1.499.844	37,74	1.482.208	37,50
Valas / *Foreign Exchange*	206.626	5,75	198.144	5,29	193.257	5,16	224.727	5,66	227.531	5,76
- Jangka Waktu 1 bulan / *Period 1 Month*										
Rupiah	795.937	22,14	742.855	19,83	723.700	19,32	745.584	18,76	740.230	18,73
Valas / *Foreign Exchange*	132.422	3,68	103.097	2,75	96.003	2,56	109.290	2,75	113.679	2,88
- Jangka Waktu 3 bulan / *Period 3 Month*										
Rupiah	291.145	3,39	402.413	4,43	408.521	4,59	440.128	4,85	429.194	4,66
Valas / *Foreign Exchange*	34.975	3,51	50.225	3,19	51.433	3,20	65.504	3,05	63.943	3,26
- Jangka Waktu 6 bulan / *Period 6 Month*										
Rupiah	122.023	3,51	165.999	3,19	171.750	3,20	192.891	3,05	184.092	3,26
Valas / *Foreign Exchange*	16.416	0,63	21.749	0,62	22.853	0,61	29.293	0,52	29.431	0,52
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	126.079	3,51	119.318	3,19	119.781	3,20	121.241	3,05	128.692	3,26
Valas / *Foreign Exchange*	22.813	0,63	23.073	0,62	22.969	0,61	20.639	0,52	20.479	0,52
Total DPK / *Total Third Party Funds*	**3.595.556**	**100,00**	**3.745.302**	**100,00**	**3.745.857**	**100,00**	**3.973.849**	**100,00**	**3.952.947**	**100,00**
Rupiah	3.052.474	84,90	3.206.723	85,62	3.209.087	85,67	3.389.707	85,30	3.358.988	84,97
Valas / *Foreign Exchange*	543.081	15,10	538.579	14,38	536.770	14,33	584.142	14,70	593.959	15,03

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		Januari 2024		Desember 2024		Januari 2025	
	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*
Giro / *Demand Deposits*	**177.017**	**69,96**	**177.501**	**75,63**	**174.873**	**71,76**	**186.228**	**75,12**	**193.452**	**73,89**
Rupiah	95.641	37,80	94.505	40,27	90.701	37,22	94.339	38,05	100.494	38,39
Valas / *Foreign Exchange*	81.376	32,16	82.995	35,36	84.172	34,54	91.889	37,07	92.958	35,51
Tabungan / *Saving*	**17.288**	**6,83**	**7.889**	**3,36**	**10.154**	**4,17**	**7.950**	**3,21**	**8.019**	**3,06**
Rupiah	9.473	3,74	5.799	2,47	6.680	2,74	5.911	2,38	5.886	2,25
Valas / *Foreign Exchange*	7.815	3,09	2.090	0,89	3.474	1,43	2.039	0,82	2.133	0,81
Simpanan Berjangka / *Time Deposits*	**58.710**	**23,20**	**49.295**	**21,00**	**58.652**	**24,07**	**53.733**	**21,67**	**60.333**	**23,05**
Rupiah	37.591	14,86	32.768	13,96	40.095	16,45	34.455	13,90	38.798	14,82
Valas / *Foreign Exchange*	21.119	8,35	16.527	7,04	18.557	7,62	19.279	7,78	21.535	8,23
- Jangka Waktu 1 bulan / *Period 1 Month*										
Rupiah	22.796	9,01	23.455	9,99	31.299	12,84	25.219	10,17	29.314	11,20
Valas / *Foreign Exchange*	13.410	5,30	8.108	3,45	12.318	5,05	9.872	3,98	12.130	4,63
- Jangka Waktu 3 bulan / *Period 3 Month*										
Rupiah	7.299	2,44	5.127	0,87	5.228	0,96	4.394	1,50	4.639	1,42
Valas / *Foreign Exchange*	4.264	0,52	4.589	0,91	3.636	0,51	7.385	0,45	7.428	0,43
- Jangka Waktu 6 bulan / *Period 6 Month*										
Rupiah	6.172	0,52	2.040	0,91	2.331	0,51	3.731	0,45	3.719	0,43
Valas / *Foreign Exchange*	1.341	0,83	1.400	1,04	1.547	0,43	1.288	0,30	1.171	0,31
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	1.324	0,52	2.146	0,91	1.238	0,51	1.111	0,45	1.125	0,43
Valas / *Foreign Exchange*	2.103	0,83	2.430	1,04	1.056	0,43	733	0,30	807	0,31
Total DPK / *Total Third Party Funds*	**253.015**	**100,00**	**234.684**	**100,00**	**243.679**	**100,00**	**247.911**	**100,00**	**261.804**	**100,00**
Rupiah	142.705	56,40	133.072	56,70	137.476	56,42	134.705	54,34	145.178	55,45
Valas / *Foreign Exchange*	110.310	43,60	101.612	43,30	106.203	43,58	113.206	45,66	116.626	44,55

Tabel 1.33.a.
Komposisi DPK Bank Umum Berdasarkan Lokasi Penghimpunan Dana Januari 2024
(*Composition of Third Party Funds of Commercial Banks Based on Location - January 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	123.170	20.250	311.646	15.840	197.469	15.010	632.284	51.100	683.384	7,70
2. Banten	71.650	8.980	104.511	5.500	90.772	11.104	266.933	25.584	292.517	3,29
3. DKI Jakarta	1.197.636	706.879	653.007	116.294	1.716.788	283.061	3.567.431	1.106.234	4.673.665	52,64
4. D.I Yogyakarta	11.916	579	49.596	1.251	20.796	500	82.308	2.330	84.637	0,95
5. Jawa Tengah	56.231	6.251	225.129	6.717	123.483	5.113	404.843	18.080	422.923	4,76
6. Jawa Timur	139.951	23.997	319.082	16.446	256.799	21.839	715.832	62.282	778.115	8,76
7. Bengkulu	2.446	455	12.112	92	3.361	35	17.918	582	18.500	0,21
8. Jambi	6.628	815	27.017	452	12.036	130	45.681	1.397	47.078	0,53
9. Aceh	6.963	402	24.873	70	10.859	12	42.695	484	43.179	0,49
10. Sumatera Utara	43.606	9.813	133.996	7.191	116.191	13.526	293.793	30.530	324.323	3,65
11. Sumatera Barat	7.388	964	31.036	542	13.736	662	52.160	2.168	54.328	0,61
12. Riau	18.878	6.108	67.198	1.825	32.836	1.614	118.913	9.547	128.460	1,45
14. Sumatera Selatan	18.140	924	57.019	1.707	27.907	3.285	103.066	5.916	108.982	1,23
15. Bangka Belitung	3.557	790	13.130	385	6.928	607	23.614	1.782	25.396	0,29
13. Kepulauan Riau	24.569	11.239	33.155	6.045	16.753	3.234	74.478	20.517	94.995	1,07
16. Lampung	10.663	507	35.997	602	11.597	440	58.257	1.548	59.805	0,67
17. Kalimantan Selatan	25.673	2.807	42.689	828	20.376	339	88.738	3.974	92.712	1,04
18. Kalimantan Barat	12.426	721	45.985	1.539	20.078	901	78.489	3.161	81.650	0,92
19. Kalimantan Timur	46.918	10.333	80.829	2.170	41.348	5.210	169.095	17.712	186.807	2,10
20. Kalimantan Tengah	12.808	1.063	23.521	204	9.472	150	45.800	1.417	47.218	0,53
21. Sulawesi Tengah	7.130	4.487	20.781	147	4.313	72	32.224	4.707	36.931	0,42
22. Sulawesi Selatan	19.802	1.619	78.524	1.612	29.466	1.173	127.792	4.404	132.196	1,49
23. Sulawesi Utara	4.642	434	16.765	905	7.001	171	28.409	1.510	29.919	0,34
24. Gorontalo	1.330	96	3.894	38	1.082	3	6.305	138	6.443	0,07
25. Sulawesi Barat	997	1	4.843	3	417	0	6.257	4	6.261	0,07
26. Sulawesi Tenggara	5.566	86	20.675	157	4.985	34	31.226	278	31.504	0,35
27. Nusa Tenggara Barat	8.217	3.847	22.873	379	11.409	44	42.498	4.270	46.768	0,53
28. Bali	26.269	4.801	91.206	7.634	43.554	1.185	161.029	13.620	174.649	1,97
29. Nusa Tenggara Timur	6.163	156	19.272	228	9.818	40	35.254	424	35.677	0,40
30. Maluku	2.152	62	9.041	92	3.594	47	14.787	201	14.988	0,17
31. Papua	12.211	362	28.000	332	7.986	82	48.196	776	48.972	0,55
32. Maluku Utara	4.305	27	7.141	37	1.672	75	13.118	140	13.258	0,15
33. Papua Barat	3.894	63	9.505	63	2.854	15	16.253	140	16.393	0,18
34. Lainnya	11	21.528	39	3.989	12	11.045	62	36.563	36.625	0,41
Total	**1.943.905**	**851.445**	**2.624.087**	**201.317**	**2.877.747**	**380.757**	**7.445.739**	**1.433.518**	**8.879.258**	**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
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
1. Jawa Barat	609.899	632.629	658.144	654.219	652.345	669.478	681.320	674.072	668.951	669.299	672.033	674.580	676.249	680.714	686.309	683.384
2. Banten	242.084	252.591	264.009	264.774	266.763	275.134	274.645	272.168	280.190	280.801	283.050	290.500	286.973	287.701	295.538	292.517
3. DKI Jakarta	3.908.384	4.373.922	4.499.584	4.457.434	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. D.I Yogyakarta	74.354	78.757	81.390	81.619	81.428	81.445	82.040	83.055	83.705	84.040	84.512	84.274	83.875	84.045	85.050	84.637
5. Jawa Tengah	371.697	384.849	404.249	401.541	403.441	402.942	421.809	422.006	422.536	421.890	424.521	428.495	430.205	418.747	425.113	422.923
6. Jawa Timur	683.634	708.011	736.718	743.608	743.866	752.817	754.789	760.419	766.653	768.869	767.078	768.466	774.878	773.277	771.767	778.115
7. Bengkulu	16.400	16.746	16.819	16.872	16.826	17.086	17.231	17.499	17.761	18.428	18.687	18.782	19.245	18.958	18.205	18.500
8. Jambi	42.790	44.400	44.492	43.230	45.536	45.299	44.935	44.849	44.497	44.873	45.021	45.318	46.844	46.445	47.457	47.078
9. Aceh	39.321	39.637	41.927	40.022	40.031	41.393	42.982	43.272	43.351	45.038	44.633	44.696	45.225	45.599	45.666	43.179
10. Sumatera Utara	293.498	306.773	318.612	319.963	320.300	320.702	320.025	317.374	324.225	325.064	322.730	324.880	328.372	327.267	323.066	324.323
11. Sumatera Barat	50.421	52.523	51.895	52.374	52.191	52.891	53.975	53.963	54.845	54.687	54.646	54.621	55.189	54.712	54.029	54.328
12. Riau	109.453	114.728	118.019	118.879	117.894	120.809	119.176	120.320	122.367	122.533	125.479	125.836	127.329	128.334	126.993	128.460
13. Sumatera Selatan	100.005	109.586	102.753	100.817	100.128	101.793	103.258	105.886	105.953	107.147	108.093	109.101	110.888	111.426	108.183	108.982
14. Bangka Belitung	24.284	25.940	24.909	24.059	23.610	23.230	23.156	22.945	23.238	23.525	23.873	24.424	25.280	25.547	24.799	25.396
15. Kepulauan Riau	66.415	75.641	85.158	81.977	84.303	85.051	86.673	86.420	88.917	88.938	89.696	91.129	92.955	92.745	93.303	94.995
16. Lampung	51.451	53.955	55.051	54.952	55.426	55.880	56.610	56.689	58.287	58.616	59.379	60.126	60.664	60.191	58.861	59.805
17. Kalimantan Selatan	64.398	76.363	80.176	83.080	83.141	82.345	87.429	85.075	86.081	86.189	86.917	87.945	92.382	93.861	92.383	92.712
18. Kalimantan Barat	71.359	73.661	77.531	77.605	78.517	78.854	78.998	80.353	81.291	81.895	81.752	82.372	82.764	82.966	80.915	81.650
19. Kalimantan Timur	131.337	162.497	173.747	176.060	175.252	176.059	180.275	183.830	184.800	184.318	184.734	186.481	190.848	191.261	187.612	186.807
20. Kalimantan Tengah	34.260	36.579	42.015	42.621	42.307	42.438	43.027	42.076	44.491	45.725	45.096	46.303	47.292	46.334	45.234	47.218
21. Sulawesi Tengah	32.247	32.442	31.411	31.595	32.364	34.721	34.266	35.917	36.087	35.417	34.948	35.736	36.541	36.024	35.632	36.931
22. Sulawesi Selatan	112.226	114.843	125.346	124.571	124.744	126.369	126.965	127.530	128.966	129.604	131.133	131.247	133.285	133.249	131.110	132.196
23. Sulawesi Utara	28.291	28.572	29.977	29.889	30.079	30.388	30.256	30.187	30.963	30.230	30.248	30.423	30.703	30.248	29.686	29.919
24. Gorontalo	5.967	6.136	6.253	6.372	6.370	6.667	6.723	6.702	6.720	6.721	6.678	6.943	6.937	6.680	6.312	6.443
25. Sulawesi Barat	5.860	5.704	5.899	5.755	5.750	5.767	5.941	5.979	6.308	6.245	6.329	6.284	6.496	6.420	6.196	6.261
26. Sulawesi Tenggara	29.829	30.489	32.431	30.006	29.656	29.994	30.701	30.462	33.147	32.444	31.706	31.848	32.102	32.084	32.090	31.504
27. Nusa Tenggara Barat	35.410	41.474	42.147	42.851	43.861	44.660	45.811	44.744	46.849	45.291	48.444	47.684	46.724	43.549	44.430	46.768
28. Bali	104.080	126.589	150.411	154.702	156.178	157.966	160.210	162.758	165.643	168.619	170.917	172.195	173.658	173.030	172.827	174.649
29. Nusa Tenggara Timur	33.167	33.059	34.947	34.515	35.237	36.152	36.603	36.326	35.605	36.383	36.158	36.252	36.770	36.342	34.832	35.677
30. Maluku	14.439	14.202	14.549	14.698	14.625	14.738	14.755	14.800	14.964	14.921	14.991	15.046	15.228	15.155	14.632	14.988
31. Papua	48.022	49.918	51.241	48.864	47.398	47.130	50.699	51.097	51.788	51.343	51.387	51.300	52.649	52.295	49.681	48.972
32. Maluku Utara	9.113	10.312	11.592	12.523	12.040	12.897	13.728	13.769	13.424	14.085	14.479	12.624	13.465	13.310	12.637	13.258
33. Papua Barat	17.034	17.962	17.880	17.452	17.266	17.499	16.833	16.611	17.407	17.402	17.353	17.591	17.537	16.945	17.052	16.393
34. Lainnya / *Others*	18.335	22.097	26.644	25.785	30.097	33.755	34.643	32.631	32.404	34.041	32.213	31.796	36.066	36.396	39.880	36.625
Total	**7.479.463**	**8.153.590**	**8.457.929**	**8.415.282**	**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**

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
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Giro / *Demand Deposits*																
Rupiah	1,71	1,91	2,20	2,14	2,16	2,16	2,15	2,21	2,24	2,26	2,25	2,30	2,29	2,35	2,41	2,35
Valas / *Foreign Exchange*	0,17	1,01	1,66	1,68	1,69	1,62	1,63	1,96	1,72	2,22	2,32	2,28	2,22	1,93	2,03	1,95
Tabungan / *Saving*																
Rupiah	0,69	0,67	0,69	0,68	0,67	0,68	0,68	0,67	0,67	0,65	0,65	0,67	0,66	0,67	0,68	0,68
Valas / *Foreign Exchange*	0,17	0,43	0,78	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
Simpanan Berjangka / *Time Deposits*																
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*																
Rupiah	2,92	3,95	4,76	4,68	4,62	4,62	4,65	4,68	4,70	4,78	4,79	4,81	4,78	4,78	4,92	4,87
Valas / *Foreign Exchange*	0,37	2,74	3,85	3,98	3,88	3,95	3,70	3,76	3,69	3,92	3,94	3,83	3,74	3,71	3,76	3,68
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*																
Rupiah	3,21	4,18	5,24	5,37	5,39	5,36	5,32	5,31	5,34	5,41	5,47	5,52	5,53	5,53	5,54	5,57
Valas / *Foreign Exchange*	0,50	2,60	4,57	4,61	4,55	4,41	4,52	4,54	4,64	4,69	4,60	4,61	4,53	4,38	4,41	4,42
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*																
Rupiah	3,52	4,16	5,52	5,61	5,66	5,69	5,70	5,69	5,45	5,43	5,46	5,54	5,57	5,67	5,97	6,01
Valas / *Foreign Exchange*	0,60	2,45	4,19	4,36	4,41	4,33	4,42	4,33	3,95	4,37	4,49	4,52	4,44	4,40	4,32	4,13
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*																
Rupiah	3,99	4,68	5,66	5,78	5,71	5,74	5,79	5,81	5,80	5,80	5,85	5,82	5,85	5,67	5,14	5,13
Valas / *Foreign Exchange*	0,66	2,05	3,16	3,00	2,99	3,03	3,03	3,08	3,12	3,16	3,40	3,43	3,44	3,37	3,36	3,37

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
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Giro / *Demand Deposits*																
Rupiah	1,95	2,20	2,57	2,47	2,50	2,49	2,49	2,58	2,63	2,68	2,71	2,75	2,75	2,84	2,82	2,79
Valas / *Foreign Exchange*	0,17	1,19	1,56	1,59	1,67	1,55	1,47	2,07	1,61	2,39	2,52	2,43	2,32	1,78	2,00	1,92
Tabungan / *Saving*																
Rupiah	0,62	0,61	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
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	4,39	4,34	4,34	4,45	4,42	4,29	4,41	4,47	4,43	4,38	4,49	4,46	4,57
Valas / *Foreign Exchange*	0,31	2,80	3,62	3,98	3,91	3,88	3,53	3,21	3,30	3,60	3,70	3,60	3,52	3,72	3,55	3,46
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*																
Rupiah	2,77	3,77	5,22	5,41	5,43	5,41	5,33	5,32	5,35	5,40	5,49	5,56	5,57	5,50	5,47	5,55
Valas / *Foreign Exchange*	0,40	2,55	4,89	4,91	4,79	4,49	4,67	4,71	4,79	4,83	4,64	4,74	4,69	4,51	4,59	4,66
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*																
Rupiah	3,12	4,11	5,62	5,76	5,80	5,80	5,75	5,78	5,31	4,96	5,04	5,09	5,10	5,37	5,85	5,93
Valas / *Foreign Exchange*	0,57	2,96	4,46	4,81	4,87	4,73	4,82	4,61	3,38	4,47	4,47	4,53	4,38	4,36	4,28	3,60
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*																
Rupiah	3,70	4,80	5,70	5,72	5,73	5,74	5,77	5,78	5,74	5,70	5,69	5,67	5,71	5,26	3,91	3,68
Valas / *Foreign Exchange*	0,54	1,58	1,46	1,37	1,37	1,36	1,38	1,39	1,35	1,43	1,87	1,88	1,89	1,96	2,03	2,15

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
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Giro / *Demand Deposits*																
Rupiah	1,69	1,68	1,51	1,62	1,64	1,67	1,65	1,65	1,64	1,60	1,60	1,67	1,65	1,66	1,66	1,66
Valas / *Foreign Exchange*	0,29	0,26	0,24	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
Tabungan / *Saving*																
Rupiah	1,03	0,97	0,96	0,86	0,85	0,90	0,93	0,93	0,94	0,85	0,83	0,92	0,91	0,91	0,91	0,92
Valas / *Foreign Exchange*	0,20	0,29	0,31	0,22	0,23	0,24	0,26	0,26	0,35	0,32	0,34	0,21	0,21	0,21	0,21	0,22
Simpanan Berjangka / *Time Deposits*																
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*																
Rupiah	3,41	4,61	5,64	4,92	4,70	4,65	4,54	4,54	4,65	4,81	4,65	4,77	4,68	4,63	4,63	5,07
Valas / *Foreign Exchange*	0,52	1,36	6,57	6,39	6,16	5,78	4,39	4,39	2,49	5,51	3,34	5,15	5,36	3,57	3,57	4,00
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*																
Rupiah	3,66	5,24	5,68	5,96	6,05	5,95	5,88	5,88	5,88	5,93	5,90	5,95	5,94	6,09	6,09	5,98
Valas / *Foreign Exchange*	0,53	0,56	6,42	6,41	6,40	6,15	5,74	5,74	5,69	5,34	5,66	5,61	5,34	5,60	5,60	5,69
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*																
Rupiah	3,92	4,22	5,63	5,64	5,62	5,64	5,78	5,78	5,20	5,37	5,39	5,63	5,73	5,81	5,81	6,53
Valas / *Foreign Exchange*	0,53	0,88	1,15	1,22	1,22	1,22	4,29	4,29	4,36	4,41	5,74	5,69	5,67	5,67	5,67	5,66
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*																
Rupiah	4,28	5,40	6,45	6,54	6,59	6,61	6,70	6,70	6,74	6,74	6,92	6,75	6,78	6,68	6,68	6,11
Valas / *Foreign Exchange*	0,30	0,25	3,46	3,57	3,55	3,44	3,45	3,45	3,38	3,37	2,47	3,18	3,14	2,61	2,61	1,24

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
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Giro / *Demand Deposits*																
Rupiah	1,51	1,66	1,95	1,96	1,98	2,00	1,98	1,98	2,02	2,01	1,97	2,03	2,03	2,04	2,04	2,11
Valas / *Foreign Exchange*	0,20	0,86	2,07	2,09	1,95	2,03	2,13	2,13	2,14	2,24	2,32	2,20	2,17	2,19	2,19	2,03
Tabungan / *Saving*																
Rupiah	0,67	0,65	0,69	0,68	0,67	0,66	0,66	0,66	0,63	0,62	0,61	0,61	0,60	0,60	0,60	0,60
Valas / *Foreign Exchange*	0,16	0,54	1,08	1,03	1,01	0,92	1,01	1,01	1,07	1,09	1,08	1,09	1,08	1,01	1,01	1,07
Simpanan Berjangka / *Time Deposits*																
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*																
Rupiah	3,08	4,04	4,86	4,78	4,74	4,74	4,75	4,75	4,88	4,93	4,95	4,98	4,97	4,93	4,93	5,00
Valas / *Foreign Exchange*	0,41	2,69	3,89	3,85	3,77	3,86	3,80	3,80	3,93	4,03	4,06	3,93	3,79	3,72	3,72	3,82
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*																
Rupiah	3,52	4,30	5,21	5,23	5,22	5,17	5,20	5,20	5,23	5,32	5,37	5,38	5,39	5,42	5,42	5,52
Valas / *Foreign Exchange*	0,56	2,55	4,24	4,29	4,34	4,33	4,39	4,39	4,42	4,52	4,52	4,53	4,42	4,32	4,32	4,22
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*																
Rupiah	3,81	4,19	5,40	5,47	5,53	5,61	5,65	5,65	5,57	5,67	5,69	5,73	5,76	5,80	5,80	5,83
Valas / *Foreign Exchange*	0,67	1,85	4,01	4,07	4,10	4,13	4,18	4,18	4,24	4,30	4,47	4,49	4,44	4,39	4,39	4,23
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*																
Rupiah	4,04	3,92	4,72	5,21	4,86	4,93	4,95	4,95	5,04	5,11	5,15	5,19	5,18	5,20	5,20	5,27
Valas / *Foreign Exchange*	0,80	2,41	3,98	3,85	3,85	3,90	3,91	3,91	4,03	4,05	3,99	4,04	4,06	3,98	3,98	3,92

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
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Giro / *Demand Deposits*																
Rupiah	1,27	1,76	2,12	1,98	1,97	1,91	1,79	1,79	2,01	1,90	1,91	1,97	1,80	1,83	1,83	1,75
Valas / *Foreign Exchange*	0,05	0,42	1,16	1,17	1,10	1,10	1,31	1,31	1,17	1,27	1,26	1,73	1,76	1,90	1,90	1,91
Tabungan / *Saving*																
Rupiah	2,13	2,49	3,24	3,52	3,41	3,56	3,80	3,80	3,93	3,98	4,11	4,08	4,18	4,18	4,18	4,00
Valas / *Foreign Exchange*	0,18	0,84	0,30	2,49	2,52	1,76	1,95	1,95	3,03	3,07	2,77	2,97	3,13	3,30	3,30	0,64
Simpanan Berjangka / *Time Deposits*																
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*																
Rupiah	2,03	3,86	4,42	4,58	4,47	4,49	4,62	4,62	4,79	4,71	4,69	4,55	4,59	4,49	4,49	4,40
Valas / *Foreign Exchange*	0,24	2,97	3,59	3,92	3,76	3,81	3,51	3,51	4,08	3,83	3,94	3,69	3,67	3,51	3,51	3,30
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*																
Rupiah	2,74	3,79	4,31	4,48	4,59	4,72	4,64	4,64	4,74	4,75	4,69	4,69	4,64	4,60	4,60	4,53
Valas / *Foreign Exchange*	0,17	3,21	4,00	3,91	4,00	4,10	4,10	4,10	4,08	4,23	4,26	4,22	4,05	3,63	3,63	3,83
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*																
Rupiah	3,40	4,13	4,74	4,73	4,77	4,84	5,20	5,20	5,50	5,61	5,71	5,82	5,80	5,80	5,80	5,76
Valas / *Foreign Exchange*	0,38	2,65	3,99	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
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*																
Rupiah	3,51	4,06	5,43	5,07	5,07	5,09	5,12	5,12	5,07	5,09	5,09	5,11	5,13	5,14	5,14	5,00
Valas / *Foreign Exchange*	0,46	2,69	4,39	3,44	3,37	3,32	3,30	3,30	3,20	3,17	3,11	3,04	2,93	2,67	2,67	2,83

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

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
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
1. Jenis Penggunaan / *Type of Use*																
- Modal Kerja / *Working Capital*																
Rupiah	8,63	8,60	8,86	8,87	8,84	8,83	8,85	8,86	8,82	8,81	8,78	8,87	8,72	8,68	8,62	8,62
Valas / *Foreign Exchange*	3,03	5,51	6,28	6,29	6,27	6,25	6,28	6,31	6,33	6,33	6,31	6,18	6,04	5,94	5,82	5,76
- Investasi / *Investments*																
Rupiah	8,35	8,51	8,81	8,84	8,86	8,85	8,85	8,85	8,86	8,82	8,81	8,75	8,71	8,69	8,71	8,66
Valas / *Foreign Exchange*	3,69	6,16	6,92	6,89	6,88	6,88	6,89	6,88	6,89	6,88	6,86	6,69	6,60	6,50	6,37	6,31
- Konsumsi / *Consumption*																
Rupiah	10,53	10,36	10,13	10,21	10,19	10,13	10,12	10,12	10,12	10,11	10,10	10,13	10,11	10,36	10,36	10,38
Valas / *Foreign Exchange*	3,71	6,21	5,80	7,03	6,91	6,96	6,98	6,96	6,24	6,25	6,27	6,34	6,32	6,27	6,00	5,97
2. Orientasi Penggunaan / *User Orientation*																
- Ekspor / *Export*																
Rupiah	9,07	9,08	8,60	8,37	8,47	8,63	8,40	8,40	8,43	8,38	8,39	8,31	8,14	7,90	7,84	7,79
Valas / *Foreign Exchange*	2,85	5,77	6,69	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
- Impor / *Import*																
Rupiah	8,62	8,43	8,27	8,25	8,24	8,16	8,28	8,35	8,27	8,27	8,27	8,21	8,17	8,15	8,09	8,11
Valas / *Foreign Exchange*	3,32	5,55	6,41	6,45	6,33	6,15	6,29	6,35	6,38	6,43	6,35	6,29	6,11	5,98	5,98	5,86
- Lainnya / *Other*																
Rupiah	9,19	9,15	9,27	9,32	9,30	9,27	9,28	9,28	9,27	9,25	9,23	9,27	9,19	9,25	9,23	9,23
Valas / *Foreign Exchange*	3,37	5,81	6,58	6,57	6,57	6,56	6,58	6,58	6,60	6,59	6,57	6,42	6,31	6,22	6,09	6,03

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
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
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*	## ##	## ##	## ##	## ##	## ##	## ##	## ##	## ##	## ##	## ##	## ##	## ##	## ##	## ##	## ##	## ##
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	4.043	4.044	4.044	4.043	4.046	4.053	3.993	3.996	3.993	3.996	3.997	3.996
Bank Swasta Nasional / *Domestic Private Banks*																
Jumlah Bank / *Total Banks*	68	68	67	68	68	68	68	68	68	68	68	67	67	67	67	67
Jumlah Kantor / *Total Bank Offices*	9.030	8.293	7.830	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
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**	**106**	**105**	**105**	**105**	**105**	**105**
Jumlah Kantor / *Total Bank Offices*	**32.366**	**25.377**	**24.276**	**24.286**	**24.268**	**24.243**	**24.209**	**24.150**	**24.170**	**24.268**	**23.972**	**23.935**	**23.919**	**23.897**	**23.899**	**23.853**

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

Data Bank Perekonomian Rakyat (BPR)

Sumber Data:

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

Keterangan symbol/tanda pada tabel:

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

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

Indikator / *Indicator*	2020	2021	2022	2023	2024												2025
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des [r]	Jan
Penyaluran Dana / Fund Disbursements																	
a. Kredit / *Credits*	110.770	116.580	129.295	140.791	141.175	142.192	144.210	143.820	143.920	144.597	145.512	146.220	146.822	147.126	148.083	148.895	149.170
b. Antar Bank Aktiva / *Inter-Bank Assets*	37.938	45.251	46.336	47.421	46.488	44.794	42.567	43.768	43.810	44.424	44.829	45.328	45.696	46.316	46.627	47.503	46.563
Sumber Dana / *Source of Funds*																	
a. DPK / *Third Party Funds*	106.151	117.006	126.944	137.909	138.271	137.960	137.662	138.506	138.735	139.341	140.738	141.590	142.108	142.790	143.259	143.789	143.849
Deposito / *Time Deposits*	73.389	81.139	86.775	95.293	96.186	96.184	96.971	97.307	97.270	97.792	98.372	98.625	98.723	98.882	98.749	98.743	99.765
Tabungan / *Savings Deposits*	32.763	35.867	40.169	42.617	42.085	41.777	40.690	41.199	41.465	41.549	42.366	42.965	43.386	43.908	44.510	45.045	44.084
b. Antar Bank Pasiva / *Inter-Bank Liabilities*	6.656	8.903	10.583	10.055	10.054	9.793	9.442	9.350	9.350	9.382	9.538	9.577	9.554	9.688	9.670	9.730	9.679
c. Pinjaman yang Diterima / *Loans received*	13.707	12.782	13.005	14.628	14.117	13.936	14.683	14.997	14.668	15.391	15.064	15.066	15.332	15.121	15.553	16.579	15.983
d. Kewajiban Segera / *Immediate Liabilities*	1.008	956	1.075	972	913	995	1.147	1.031	1.137	1.117	1.006	1.000	947	914	958	961	935
Beberapa Komponen Modal / *Several Components of Capital*																	
a. Modal Disetor / *Paid In Capital*	15.008	16.144	17.440	18.914	18.937	18.948	19.019	19.118	19.151	19.241	19.322	19.484	19.573	19.624	19.743	19.816	19.845
b. Cadangan / *Reserves*	3.629	3.916	4.191	4.457	4.473	4.483	4.534	4.560	4.623	4.682	4.686	4.676	4.666	4.662	4.661	4.508	4.472
c. L/R Tahun Berjalan / *Current Earnings*	2.901	3.005	3.169	1.944	(55)	161	430	479	814	1.065	1.303	1.597	1.859	2.098	2.283	2.956	348
d. L/R Tahun Lalu / *Retained Earnings (Profit/Loss)*	3.495	3.516	3.562	3.261	5.126	4.797	4.267	4.165	3.851	3.409	3.181	3.147	3.103	3.083	3.038	3.177	5.323

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

Indikator / *Indicator*	2020	2021	2022	2023	2024												2025
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des *)	Jan
LDR (%)	**75,44**	**73,67**	**75,83**	**76,56**	**75,31**	**76,26**	**77,37**	**76,87**	**77,09**	**77,02**	**77,14**	**77,15**	**77,24**	**77,24**	**77,45**	**77,28**	**77,12**
- Total Kredit / Total Credit	110.770	116.580	129.294	140.788	141.175	142.192	144.210	143.823	143.926	144.603	145.519	146.232	146.839	147.149	148.105	148.895	149.173
- Penghimpunan Dana / Funds collected	123.745	135.256	146.110	158.749	187.451	186.468	186.389	187.099	186.691	187.742	188.633	189.531	190.104	190.502	191.224	192.671	193.427
- Modal Inti / Core Capital	23.079	22.983	24.388	25.142	28.606	28.320	27.823	27.659	27.570	27.236	26.995	27.062	27.003	27.005	26.933	27.441	28.725
NPL (%)	**7,22**	**6,72**	**7,89**	**9,87**	**10,25**	**10,55**	**10,70**	**11,20**	**11,37**	**11,39**	**11,58**	**11,67**	**11,73**	**11,82**	**11,97**	**10,99**	**11,69**
- Kredit Non Lancar / *Non Current Credits*	7.995	7.836	10.202	13.890	14.466	14.994	15.424	16.107	16.369	16.464	16.850	17.065	17.216	17.397	17.729	16.369	17.433
- Total Kredit / *Total Credit*	110.770	116.580	129.295	140.791	141.175	142.192	144.210	143.820	143.920	144.597	145.512	146.220	146.822	147.126	148.083	148.895	149.170
ROA (%)	**1,87**	**1,78**	**1,74**	**1,00**	**(0,34)**	**0,50**	**0,89**	**0,74**	**1,00**	**1,09**	**1,13**	**1,20**	**1,24**	**1,25**	**1,23**	**1,44**	**2,05**
- L/R Tahun Berjalan / *Current Earnings (Profit/Loss)*	2.901	3.005	3.169	1.944	(665)	965	1.718	1.438	1.953	2.131	2.234	2.395	2.479	2.517	2.491	2.956	4.181
- Total Aktiva / *Total Aktiva*	155.075	168.443	182.302	194.984	194.684	193.932	193.992	194.870	195.006	196.338	197.687	199.106	200.162	201.290	202.485	204.633	203.661
ROE (%)	**16,40**	**15,77**	**15,39**	**8,74**	**(2,98)**	**4,33**	**7,66**	**6,37**	**8,63**	**9,36**	**9,78**	**10,41**	**10,74**	**10,88**	**10,71**	**12,70**	**17,93**
- L/R Tahun Berjalan / *Current Earnings (Profit/Loss)*	2.901	3.005	3.169	1.944	(665)	965	1.718	1.438	1.953	2.131	2.234	2.395	2.479	2.517	2.491	2.956	4.181
- Modal Disetor / *Paid In Capital*	15.008	16.144	17.440	18.914	18.937	18.948	19.019	19.118	19.151	19.241	19.322	19.484	19.573	19.624	19.743	19.816	19.845
- Cadangan Umum / *General Reserve*	2.686	2.914	3.151	3.335	3.350	3.372	3.409	3.442	3.479	3.520	3.520	3.520	3.515	3.511	3.514	3.464	3.477

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

Lokasi / *Location*	2020	2021	2022	2023	2024												2025
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des *)	Jan
1. Jawa Barat	20.370	21.788	23.098	23.447	23.642	23.658	23.774	23.929	23.797	23.760	23.905	24.175	24.306	24.483	23.965	24.333	24.269
2. Banten	5.152	6.121	6.940	7.711	7.732	7.649	7.701	7.771	7.750	7.825	7.944	7.961	7.977	7.949	8.687	9.101	9.042
3. DKI Jakarta	3.459	3.993	5.011	5.557	5.514	5.512	5.649	5.642	5.629	5.738	5.702	5.778	5.753	5.866	5.916	5.913	5.829
4. D.I Yogyakarta	7.607	8.244	8.675	8.787	8.692	8.685	8.691	8.702	8.758	8.787	8.870	8.874	8.846	8.797	8.821	8.942	8.808
5. Jawa Tengah	37.675	41.006	45.856	47.224	46.948	46.640	46.126	46.321	46.238	46.304	46.753	47.212	47.515	47.774	47.826	48.021	47.458
6. Jawa Timur	16.242	17.629	19.021	22.629	22.477	22.540	22.361	22.394	22.471	22.729	22.838	23.061	23.221	23.259	23.407	23.679	23.514
7. Bengkulu	106	118	135	177	182	186	194	184	185	188	188	195	194	196	199	206	210
8. Jambi	1.091	1.197	1.261	1.386	1.408	1.408	1.383	1.376	1.381	1.396	1.387	1.404	1.405	1.403	1.399	1.303	1.317
9. Aceh	242	91	93	49	48	47	44	42	43	43	46	45	44	45	45	44	46
10. Sumatera Utara	1.901	2.076	2.225	2.430	2.463	2.471	2.475	2.492	2.499	2.504	2.553	2.564	2.592	2.611	2.626	2.633	2.641
11. Sumatera Barat	1.902	1.985	2.041	2.030	2.014	1.988	1.931	1.949	1.968	1.982	1.998	2.004	2.029	1.965	1.987	2.042	2.037
12. Riau	1.473	1.828	1.963	2.136	2.115	2.090	2.093	2.119	2.109	2.128	2.182	2.166	2.150	2.183	2.205	2.222	2.185
13. Kepulauan Riau	7.453	7.667	8.519	9.912	10.117	10.161	10.367	10.477	10.549	10.827	10.988	11.145	11.220	11.313	11.466	11.517	11.733
14. Sumatera Selatan	1.826	1.899	1.964	2.126	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
15. Bangka Belitung	190	208	195	214	210	211	211	205	207	207	209	211	213	214	213	218	214
16. Lampung	12.851	13.901	14.322	14.933	14.748	14.612	14.574	14.858	14.732	14.978	14.878	14.995	15.296	15.272	15.505	16.053	16.006
17. Kalimantan Selatan	761	809	908	1.487	1.586	1.540	1.524	1.513	1.485	1.475	1.468	1.516	1.520	1.527	1.563	1.602	1.686
18. Kalimantan Barat	1.470	1.716	1.894	2.026	1.966	1.963	1.952	1.940	1.939	1.920	1.910	1.921	1.928	1.915	1.932	1.711	1.693
19. Kalimantan Timur	400	473	542	705	691	684	667	662	675	677	670	674	677	680	688	726	716
20. Kalimantan Tengah	694	1.187	1.930	2.305	2.309	2.317	2.312	2.304	2.326	2.303	2.305	2.300	2.297	2.333	2.374	2.439	2.478
21. Kalimantan Utara	86	89	115	144	140	141	193	200	188	171	181	216	209	198	193	160	161
22. Sulawesi Tengah	2.677	2.732	2.602	327	319	315	308	309	316	324	333	339	347	349	349	361	350
23. Sulawesi Selatan	2.843	2.898	3.007	3.151	3.269	3.265	3.340	3.375	3.364	3.361	3.370	3.323	3.334	3.312	3.323	3.288	3.362
24. Sulawesi Utara	1.798	2.091	2.166	2.184	2.196	2.177	2.179	2.153	2.178	2.179	2.226	2.216	2.207	2.188	2.192	2.229	2.225
25. Sulawesi Tenggara	334	376	438	498	467	457	457	463	485	482	515	498	494	516	558	603	583
26. Sulawesi Barat	9	121	143	149	164	151	154	138	157	155	168	163	161	167	161	165	172
27. Gorontalo	54	32	41	59	59	58	57	57	59	59	60	61	59	63	62	68	70
28. Nusa Tenggara Barat	1.617	1.707	1.843	2.056	2.044	2.020	1.994	2.008	2.035	2.022	2.066	2.087	2.113	2.164	2.192	2.217	2.208
29. Bali	17.074	18.528	19.245	20.650	20.653	20.543	20.708	20.758	20.856	20.949	21.073	21.102	21.072	21.363	21.371	21.467	21.334
30. Nusa Tenggara Timur	867	906	898	832	835	829	820	831	824	825	834	840	848	856	862	867	865
31. Maluku	2.177	2.348	2.416	6.986	6.896	6.805	6.872	6.813	6.912	7.138	7.177	7.146	7.205	7.373	7.432	7.555	7.507
32. Papua	1.429	1.678	1.773	339	321	319	337	324	324	327	305	311	308	309	310	341	323
33. Maluku Utara	252	282	307	155	151	150	147	147	145	162	165	172	175	182	182	183	186
34. Papua Barat	993	718	712	184	180	185	184	183	179	181	180	181	182	181	179	124	120
35. Lainnya / *Others*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	**155.075**	**168.443**	**182.302**	**194.984**	**194.684**	**193.932**	**193.992**	**194.870**	**195.006**	**196.338**	**197.687**	**199.106**	**200.162**	**201.290**	**202.485**	**204.633**	**203.661**

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

Total Aset / *Total Asset*	2020	2021	2022	2023	2024												2025
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Total Aset BPR / *Total Asset Rural bank* < 1 Miliar / *< 1 Billion*	8	5	2	2	1	1	1	1	1	1	1	1	1	-	-	- -	
Total Aset BPR / *Total Asset Rural bank* 1 s.d 5 Miliar / *1 up to 5 Billion*	49	37	30	22	22	22	21	19	19	19	18	18	18	18	19	18	15
Total Aset BPR / *Total Asset Rural bank* 5 s.d 10 Miliar / *5 up to 10 Billion*	123	102	85	69	70	69	69	69	69	69	69	69	69	60	57	55	54
Total Aset BPR / *Total Asset Rural bank* > 10 Miliar / *> 10 Billion*	1.326	1.324	1.324	1.309	1.307	1.301	1.301	1.300	1.299	1.295	1.293	1.290	1.289	1.291	1.291	1.283	1.287
Total	**1.506**	**1.468**	**1.441**	**1.402**	**1.400**	**1.393**	**1.392**	**1.389**	**1.388**	**1.384**	**1.381**	**1.378**	**1.377**	**1.369**	**1.367**	**1.356**	**1.356**

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

Kolektibilitas / *Collectibility*	2020	2021	2022	2023	2024												2025
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des [r)]	Jan
Kredit / *Credit*	**110.770**	**116.580**	**129.295**	**140.791**	**141.175**	**142.192**	**144.210**	**143.820**	**143.920**	**144.597**	**145.512**	**146.220**	**146.822**	**147.126**	**148.083**	**148.895**	**149.170**
a. Lancar / *Current*	102.775	99.464	108.489	113.709	113.357	113.228	113.789	112.254	111.965	112.574	113.452	114.181	114.909	114.945	115.889	118.096	117.299
b. Dalam Perhatian Khusus / *Spesial Mention*	0	9.280	10.604	13.192	13.352	13.969	14.996	15.459	15.586	15.559	15.210	14.974	14.697	14.785	14.465	14.431	14.438
c. Kurang Lancar / *Sub-Standard*	923	982	1.348	2.031	2.474	2.763	2.789	2.993	3.030	3.037	3.064	3.050	3.069	2.990	3.029	2.395	3.031
d. Diragukan / *Doubtful*	1.292	1.058	1.454	2.350	2.393	2.383	2.359	2.465	2.655	2.514	2.680	2.740	2.767	2.889	2.785	2.780	2.797
e. Macet / *Lost*	5.780	5.795	7.399	9.510	9.599	9.849	10.276	10.648	10.685	10.913	11.107	11.275	11.380	11.518	11.916	11.194	11.606
Non Performing Loan* (Nominal) / *Non Performing Loan (Nominal)	**7.995**	**7.836**	**10.202**	**13.890**	**14.466**	**14.994**	**15.424**	**16.107**	**16.369**	**16.464**	**16.850**	**17.065**	**17.216**	**17.397**	**17.729**	**16.369**	**17.433**
***Rasio Non Performing Loan (%) / Non Performing Loan Ratio* (%)**	**7,22**	**6,72**	**7,89**	**9,87**	**10,25**	**10,55**	**10,70**	**11,20**	**11,37**	**11,39**	**11,58**	**11,67**	**11,73**	**11,82**	**11,97**	**10,99**	**11,69**

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

Lokasi / *Location*	2020	2021	2022	2023	2024												2025
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des *)	Jan
1. Jawa Barat	1.316	1.363	1.702	1.953	1.877	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. Banten	266	222	255	459	498	537	543	606	635	649	630	659	635	649	724	660	731
3. DKI Jakarta	116	153	177	341	349	405	414	497	501	574	580	592	640	633	686	742	856
4. D.I Yogyakarta	292	307	441	723	792	817	811	838	855	843	851	848	850	836	845	776	813
5. Jawa Tengah	2.035	2.213	3.276	4.816	5.078	5.183	5.304	5.448	5.275	5.357	5.468	5.490	5.534	5.693	5.819	5.532	5.831
6. Jawa Timur	936	930	1.137	1.539	1.604	1.632	1.690	1.789	1.801	1.821	1.843	1.858	1.866	1.888	1.974	1.918	2.007
7. Bengkulu	6	9	7	6	7	7	7	8	9	8	8	8	8	8	8	7	8
8. Jambi	106	95	106	153	166	172	175	180	189	181	181	180	184	183	177	150	168
9. Aceh	22	11	10	3	3	3	3	4	4	4	4	4	4	4	4	4	4
10. Sumatera Utara	100	98	99	126	132	138	147	153	162	160	165	167	169	164	170	165	175
11. Sumatera Barat	105	87	93	117	135	145	167	193	200	196	201	204	200	200	198	172	191
12. Riau	128	110	122	124	135	141	147	150	154	159	163	173	177	173	178	163	175
13. Kepulauan Riau	383	285	291	356	392	401	482	517	528	534	559	554	555	554	548	516	558
14. Sumatera Selatan	103	81	89	98	102	105	112	116	122	120	123	130	132	128	126	113	117
15. Bangka Belitung	9	8	10	11	12	12	13	13	13	8	9	8	8	9	8	8	8
16. Lampung	201	211	200	231	234	253	280	293	302	310	343	350	354	359	346	308	342
17. Kalimantan Selatan	43	43	38	50	51	54	57	60	59	59	57	57	57	55	58	54	58
18. Kalimantan Barat	76	66	84	162	161	169	167	165	170	166	172	171	167	172	178	86	93
19. Kalimantan Timur	29	23	28	23	24	24	29	30	31	30	34	36	38	41	41	35	39
20. Kalimantan Tengah	39	34	36	50	55	66	67	70	77	75	110	110	108	111	107	88	92
21. Kalimantan Utara	2	2	3	6	6	7	8	10	12	12	12	12	11	10	11	12	15
22. Sulawesi Tengah	34	26	28	9	9	9	9	9	9	10	10	10	10	10	10	13	14
23. Sulawesi Selatan	62	50	81	83	84	84	85	86	86	87	85	85	83	82	82	81	85
24. Sulawesi Utara	100	100	110	107	111	123	114	113	112	114	113	114	114	115	113	101	108
25. Sulawesi Tenggara	35	25	21	23	25	30	30	33	32	33	32	31	31	31	31	26	27
26. Sulawesi Barat	1	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
27. Gorontalo	1	1	1	2	2	3	2	3	2	1	2	2	1	2	1	1	2
28. Nusa Tenggara Barat	159	159	168	194	203	209	219	226	224	227	229	235	241	243	242	233	249
29. Bali	863	782	1.388	1.632	1.695	1.801	1.827	1.842	2.048	1.946	2.029	2.123	2.188	2.201	2.148	2.006	2.136
30. Nusa Tenggara Timur	28	30	35	45	64	67	59	65	70	63	67	69	67	66	69	58	81
31. Maluku	5	14	27	99	110	109	113	122	126	128	128	139	136	136	142	131	145
32. Papua	36	30	27	17	19	20	22	24	26	27	29	29	28	33	36	34	36
33. Maluku Utara	4	4	3	3	4	4	4	4	5	4	4	4	5	5	5	4	4
34. Papua Barat	355	266	105	324	325	326	326	326	326	326	326	326	326	328	327	10	10
35. Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-
Total	**7.995**	**7.836**	**10.202**	**13.890**	**14.466**	**14.994**	**15.424**	**16.107**	**16.369**	**16.464**	**16.850**	**17.065**	**17.216**	**17.397**	**17.729**	**16.369**	**17.433**

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		Januari 2024		Desember 2024 r)		Januari 2025	
	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds)* (%)	Nominal	Persentase thd Total DPK (%) (Persentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Persentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Persentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Persentage of Total Third Party Funds) (%)
Deposito / *Time Deposits*	86.775	0,68	95.293	0,69	96.186	0,70	98.743	0,69	99.765	0,69
Tabungan / *Saving*	40.169	0,08	42.617	0,31	42.085	0,30	45.045	0,31	44.084	0,31
Total DPK / *Total Third Party Funds*	**126.944**	**1,00**	**137.909**	**1,00**	**138.271**	**1,00**	**143.789**	**1,00**	**143.849**	**1,00**

Tabel 2.8
Komposisi DPK BPR Berdasarkan Lokasi Penghimpunan - Januari 2024 r)
(Composition of Third Party Funds of Rural Banks Based on Location - Januari 2024 r))
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	5.340	11.612	16.952	11,79
2. Banten	812	4.247	5.060	3,52
3. DKI Jakarta	337	4.286	4.622	3,21
4. D.I Yogyakarta	2.465	4.662	7.127	4,96
5. Jawa Tengah	17.331	19.915	37.246	25,90
6. Jawa Timur	4.665	11.522	16.188	11,26
7. Bengkulu	51	74	125	0,09
8. Jambi	159	859	1.017	0,71
9. Aceh	18	11	29	0,02
10. Sumatera Utara	918	1.078	1.996	1,39
11. Sumatera Barat	902	671	1.572	1,09
12. Riau	621	806	1.428	0,99
13. Kepulauan Riau	1.264	7.983	9.247	6,43
14. Sumatera Selatan	320	1.162	1.482	1,03
15. Bangka Belitung	38	114	151	0,11
16. Lampung	1.317	6.227	7.544	5,25
17. Kalimantan Selatan	254	857	1.110	0,77
18. Kalimantan Barat	409	1.075	1.484	1,03
19. Kalimantan Timur	143	205	347	0,24
20. Kalimantan Tengah	386	1.040	1.426	0,99
21. Kalimantan Utara	56	44	100	0,07
22. Sulawesi Tengah	133	941	1.074	0,75
23. Sulawesi Selatan	352	2.048	2.400	1,67
24. Sulawesi Utara	363	1.351	1.714	1,19
25. Sulawesi Tenggara	156	119	275	0,19
26. Sulawesi Barat	93	24	117	0,08
27. Gorontalo	13	23	37	0,03
28. Nusa Tenggara Barat	880	695	1.575	1,10
29. Bali	4.526	12.382	16.909	11,76
30. Nusa Tenggara Timur	258	407	664	0,46
31. Maluku	176	1.479	1.655	1,15
32. Papua	223	636	859	0,60
33. Maluku Utara	30	84	115	0,08
34. Papua Barat	36	103	139	0,10
35. Lainnya / *Others*	-	-	-	-
Total	**45.045**	**98.743**	**143.789**	**100,00**

Tabel 2.8
Komposisi DPK BPR Berdasarkan Lokasi Penghimpunan - Januari 2025
(Composition of Third Party Funds of Rural Banks Based on Location - January 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	5.195	11.700	16.895	11,74
2. Banten	782	4.226	5.009	3,48
3. DKI Jakarta	321	4.244	4.565	3,17
4. D.I Yogyakarta	2.307	4.735	7.041	4,89
5. Jawa Tengah	16.991	20.073	37.064	25,77
6. Jawa Timur	4.571	11.560	16.131	11,21
7. Bengkulu	44	78	122	0,08
8. Jambi	162	873	1.035	0,72
9. Aceh	18	12	29	0,02
10. Sumatera Utara	924	1.085	2.010	1,40
11. Sumatera Barat	864	666	1.530	1,06
12. Riau	597	816	1.413	0,98
13. Kepulauan Riau	1.270	8.216	9.486	6,59
14. Sumatera Selatan	328	1.170	1.498	1,04
15. Bangka Belitung	31	114	146	0,10
16. Lampung	1.379	6.384	7.763	5,40
17. Kalimantan Selatan	253	939	1.192	0,83
18. Kalimantan Barat	425	1.057	1.483	1,03
19. Kalimantan Timur	131	206	337	0,23
20. Kalimantan Tengah	375	1.039	1.414	0,98
21. Kalimantan Utara	57	43	100	0,07
22. Sulawesi Tengah	124	934	1.058	0,74
23. Sulawesi Selatan	348	2.104	2.452	1,70
24. Sulawesi Utara	351	1.366	1.717	1,19
25. Sulawesi Tenggara	137	121	258	0,18
26. Sulawesi Barat	98	24	121	0,08
27. Gorontalo	12	23	36	0,02
28. Nusa Tenggara Barat	862	696	1.558	1,08
29. Bali	4.432	12.455	16.887	11,74
30. Nusa Tenggara Timur	248	408	656	0,46
31. Maluku	176	1.530	1.706	1,19
32. Papua	204	677	881	0,61
33. Maluku Utara	31	87	117	0,08
34. Papua Barat	36	103	139	0,10
35. Lainnya / *Others*	-	-	-	0,00
Total	**44.084**	**99.765**	**143.849**	**100,00**

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

Lokasi / *Location*	2020	2021	2022	2023	2024												2025
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des *r)*	Jan
1. Jawa Barat	13.847	15.114	15.770	16.106	16.165	16.254	16.163	16.383	16.229	16.130	16.345	16.528	16.651	16.768	16.668	16.952	16.895
2. Banten	3.161	3.517	3.990	4.504	4.536	4.496	4.513	4.578	4.636	4.665	4.731	4.735	4.825	4.770	5.030	5.060	5.009
3. DKI Jakarta	2.495	3.143	3.880	4.405	4.348	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. D.I Yogyakarta	5.732	6.307	6.747	6.933	6.845	6.852	6.851	6.885	6.953	6.974	7.057	7.038	7.000	7.015	7.036	7.127	7.041
5. Jawa Tengah	28.422	31.334	34.979	36.498	36.288	36.067	35.564	35.929	35.878	35.942	36.360	36.676	36.899	37.135	37.240	37.246	37.064
6. Jawa Timur	10.787	11.852	12.530	15.430	15.388	15.444	15.289	15.471	15.562	15.713	15.844	15.965	16.050	16.003	16.024	16.188	16.131
7. Bengkulu	58	71	86	110	113	113	116	110	112	114	118	119	117	117	118	125	122
8. Jambi	788	875	894	990	1.015	1.017	1.014	1.019	1.023	1.038	1.027	1.039	1.036	1.026	1.020	1.017	1.035
9. Aceh	138	64	62	30	29	28	29	28	28	28	29	29	29	30	30	29	29
10. Sumatera Utara	1.476	1.623	1.707	1.868	1.883	1.893	1.902	1.929	1.933	1.932	1.974	1.968	1.979	1.986	1.996	1.996	2.010
11. Sumatera Barat	1.475	1.545	1.594	1.559	1.545	1.505	1.460	1.506	1.523	1.531	1.543	1.544	1.563	1.501	1.520	1.572	1.530
12. Riau	1.045	1.303	1.323	1.357	1.327	1.305	1.308	1.342	1.338	1.357	1.408	1.379	1.364	1.371	1.372	1.428	1.413
13. Kepulauan Riau	6.006	6.192	6.817	7.938	8.209	8.297	8.486	8.557	8.626	8.709	8.886	9.004	9.050	9.144	9.215	9.247	9.486
14. Sumatera Selatan	1.143	1.204	1.259	1.357	1.349	1.380	1.423	1.457	1.474	1.471	1.471	1.462	1.462	1.482	1.479	1.482	1.498
15. Bangka Belitung	146	159	143	149	145	144	145	144	148	150	152	154	151	148	147	151	146
16. Lampung	6.539	7.072	7.293	7.570	7.719	7.660	7.536	7.449	7.443	7.485	7.475	7.501	7.507	7.555	7.507	7.544	7.763
17. Kalimantan Selatan	461	488	556	1.051	1.142	1.095	1.078	1.070	1.048	1.034	1.012	1.049	1.049	1.052	1.083	1.110	1.192
18. Kalimantan Barat	1.151	1.330	1.420	1.587	1.552	1.546	1.543	1.524	1.523	1.528	1.510	1.518	1.522	1.513	1.532	1.484	1.483
19. Kalimantan Timur	209	253	279	345	321	321	316	317	322	324	318	323	329	332	331	347	337
20. Kalimantan Tengah	448	702	1.156	1.337	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
21. Kalimantan Utara	31	38	54	86	84	83	137	145	134	116	128	163	157	145	139	100	100
22. Sulawesi Tengah	985	1.058	1.177	1.108	1.097	1.091	1.071	1.070	1.046	1.052	1.065	1.049	1.054	1.055	1.068	1.074	1.058
23. Sulawesi Selatan	1.879	2.008	2.083	2.250	2.367	2.377	2.465	2.501	2.496	2.485	2.479	2.430	2.440	2.427	2.430	2.400	2.452
24. Sulawesi Utara	1.395	1.635	1.669	1.699	1.728	1.714	1.733	1.714	1.730	1.730	1.744	1.722	1.711	1.690	1.688	1.714	1.717
25. Sulawesi Tenggara	151	166	208	246	210	198	195	196	217	219	241	223	220	225	230	275	258
26. Sulawesi Barat	20	79	98	101	115	101	105	88	106	104	121	117	115	120	113	117	121
27. Gorontalo	37	18	26	30	29	27	27	28	30	29	32	32	30	30	32	37	36
28. Nusa Tenggara Barat	1.114	1.190	1.300	1.461	1.443	1.419	1.399	1.413	1.434	1.414	1.443	1.459	1.481	1.526	1.549	1.575	1.558
29. Bali	11.920	13.460	14.478	16.235	16.378	16.308	16.466	16.340	16.425	16.547	16.748	16.782	16.792	16.914	16.924	16.909	16.887
30. Nusa Tenggara Timur	640	666	650	651	649	643	636	648	640	643	647	652	659	661	659	664	656
31. Maluku	936	1.084	1.179	1.498	1.489	1.454	1.484	1.479	1.500	1.676	1.666	1.690	1.672	1.673	1.667	1.655	1.706
32. Papua	844	814	893	882	901	887	913	895	884	885	859	861	848	841	831	859	881
33. Maluku Utara	103	108	117	113	106	112	115	115	116	118	111	114	115	118	115	115	117
34. Papua Barat	567	534	526	426	421	427	427	426	423	426	425	426	428	429	427	139	139
35. Lainnya / *Others*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	**106.151**	**117.006**	**126.944**	**137.909**	**138.271**	**137.960**	**137.662**	**138.506**	**138.735**	**139.341**	**140.738**	**141.590**	**142.108**	**142.790**	**143.259**	**143.789**	**143.849**

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

Indikator / *Indicator*	2020	2021	2022	2023	2024												2025
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des *)	Jan
Tabungan / *Saving*	3,08	2,57	2,31	2,26	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
Deposito / *Time Deposits*	7,16	5,88	5,57	5,93	5,94	5,95	5,96	5,97	5,97	5,98	5,99	6,00	6,01	6,00	6,01	6,08	6,05

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

Sektor Ekonomi / *Economic Sector*	2020	2021	2022	2023	2024												2025
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des [r)]	Jan
1 Pertanian, Perburuhan, dan Kehutanan / *Agriculture, hunting, and forestry*	27,60	26,94	25,98	25,17	25,15	25,21	25,20	24,79	25,08	24,83	25,01	25,07	25,11	25,04	24,99	24,57	23,04
2 Perikanan / *Fisheryies*	23,93	23,57	23,15	21,85	22,09	22,20	22,25	22,22	22,45	22,47	22,55	22,98	22,88	22,74	22,86	22,49	21,98
3 Pertambangan dan Penggalian / *Mining and quarrying*	22,79	20,71	20,13	18,87	18,89	18,91	18,91	19,34	19,71	20,04	19,36	19,62	19,80	20,05	19,83	19,24	18,51
4 Industri Pengolahan / *Processing industry*	21,40	21,10	20,23	19,30	19,31	19,38	19,34	19,50	19,14	19,12	18,97	19,11	19,06	19,02	18,90	19,10	17,97
5 Listrik, Gas dan Air / *Electricity, gas and water*	21,31	21,35	21,47	19,84	22,13	22,22	22,32	22,39	23,45	22,14	21,94	22,20	22,25	22,25	22,27	22,97	21,78
6 Konstruksi / *Construction*	22,43	22,62	21,84	20,43	20,39	20,20	20,26	20,42	20,38	20,34	20,12	20,26	20,22	20,20	20,06	19,84	19,11
7 Perdagangan Besar dan Eceran / *Big and retail trade*	24,41	23,83	23,35	22,17	22,06	21,98	22,02	22,11	21,98	21,97	21,64	21,74	21,83	21,80	21,79	21,60	20,65
8 Penyediaan Akomodasi dan Penyedian Makan Minum / *Provision of accommodation and food supply drinking*	20,70	20,06	18,69	17,76	17,78	17,67	17,99	18,84	18,82	18,87	17,86	18,75	18,80	18,86	18,72	18,85	18,07
9 Transportasi, Pergudangan dan Komunikasi / *Transportation, warehousing and communications*	21,85	21,75	21,09	19,91	19,72	19,78	19,76	19,99	19,88	19,76	19,58	19,61	19,75	19,72	19,47	19,25	18,47
10 Perantara Keuangan / *Transitional finance*	16,99	15,09	13,04	13,34	13,46	13,30	13,23	13,86	13,82	13,78	13,46	13,74	13,73	13,65	13,44	13,27	12,60
11 Real Estate / *Real estate, rental business, and services company*	17,30	17,08	16,53	15,67	15,62	15,81	16,17	17,50	17,13	17,22	15,71	17,32	17,26	17,11	17,10	17,32	16,89
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / *Government administration, the defense and compulsory social security*	23,00	22,09	20,32	19,36	19,78	19,75	19,83	19,98	19,79	19,80	20,16	20,44	20,24	20,57	20,56	19,90	19,44
13 Jasa Pendidikan / *Education services*	21,51	21,06	21,38	19,98	19,81	19,60	19,59	19,64	19,75	19,56	19,31	19,38	19,41	19,30	19,28	19,03	18,65
14 Jasa Kesehatan dan Kegiatan Sosial / *Health and social services*	22,07	21,24	20,75	19,16	19,37	19,31	18,69	19,91	19,93	19,83	19,07	19,84	20,01	19,84	19,70	19,43	18,88
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	23,14	22,31	22,21	21,29	21,40	21,53	21,56	22,04	21,96	21,91	21,34	21,95	21,86	21,85	21,71	22,10	20,93
16 Jasa Perorangan yang Melayani Rumah Tangga / *Individual services serving the household*	25,21	25,49	25,03	22,78	22,82	22,82	22,52	22,52	22,47	22,45	22,60	22,93	22,45	22,44	22,39	22,36	20,80
17 Kegiatan Usaha yang Belum Jelas Batasannya / *International Agency and Other Extra Agency International*	25,34	24,59	31,11	25,27	25,94	25,87	25,79	27,32	27,51	26,97	22,91	22,85	22,85	23,63	23,21	25,43	25,04
18 Bukan Lapangan Usaha - Rumah Tangga / *Business Activities which are not clearly defined*	18,52	17,96	18,06	17,32	17,46	17,45	17,42	17,59	17,52	17,51	17,29	17,52	17,50	17,38	17,32	17,31	16,77
19 Bukan Lapangan Usaha - Lainnya / *Not the business field - other*	22,02	22,15	21,55	20,18	20,19	20,14	19,99	19,97	19,87	19,81	19,72	19,69	19,66	19,69	19,65	19,52	18,33

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*	2020	2021	2022	2023	2024												2025
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des [r]	Jan
Modal Kerja / *Working Capital*	23,79	23,22	22,37	21,21	21,18	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*	21,57	21,29	20,52	19,45	19,35	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*	21,13	20,98	20,49	19,30	19,35	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*	2020	2021	2022	2023	2024												2025
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des [r]	Jan
Jumlah BPR / *Total Rural Banks*	1.506	1.468	1.441	1.402	1.400	1.393	1.392	1.389	1.388	1.384	1.381	1.378	1.377	1.369	1.367	1.356	1.356
Jumlah Kantor / *Total Bank Offices*	5.913	5.871	6.044	6.047	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

Tabel 2.14
Perkembangan Jumlah BPR dan Kantor BPR Berdasarkan Lokasi -- Desember 2024 r)
(Growth of Total Rural Bank and Rural Banks Offices Based on Location - December 2024 r))

Lokasi / *Location*	BPR *(Rural Bank)*			Total
	KP	KC	KPK	
1. Jawa Barat	219	380	313	912
2. Banten	52	68	41	161
3. DKI Jakarta	28	17	4	49
4. D.I Yogyakarta	46	52	106	204
5. Jawa Tengah	237	623	857	1.717
6. Jawa Timur	241	280	788	1.309
7. Bengkulu	5	7	1	13
8. Jambi	18	9	4	31
9. Aceh	1	0	10	11
10. Sumatera Utara	45	57	42	144
11. Sumatera Barat	64	51	72	187
12. Riau	27	14	22	63
13. Kepulauan Riau	44	31	8	83
14. Sumatera Selatan	21	19	8	48
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	21	45
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	0	3
27. Gorontalo	2	2	1	5
28. Nusa Tenggara Barat	19	58	35	112
29. Bali	128	63	102	293
30. Nusa Tenggara Timur	11	10	10	31
31. Maluku	1	9	11	21
32. Papua	7	18	4	29
33. Maluku Utara	2	7	3	12
34. Papua Barat	3	4	0	7
35. Lainnya / *Others*	-	-	-	-
Total	**1356**	**1.947**	**2.579**	**5.882**

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

Lokasi / *Location*	BPR *(Rural Bank)*			Total
	KP	KC	KPK	
1. Jawa Barat	218	377	307	902
2. Banten	52	69	40	161
3. DKI Jakarta	28	17	4	49
4. D.I Yogyakarta	46	52	105	203
5. Jawa Tengah	238	623	870	1.731
6. Jawa Timur	241	280	786	1.307
7. Bengkulu	5	7	1	13
8. Jambi	18	9	4	31
9. Aceh	1	-	10	11
10. Sumatera Utara	45	58	42	145
11. Sumatera Barat	64	51	73	188
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	21	45
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	35	112
29. Bali	128	63	102	293
30. Nusa Tenggara Timur	11	10	10	31
31. Maluku	1	9	11	21
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**	**1.946**	**2.582**	**5.884**

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

Indikator / *Indicator*	2020	2021	2022	2023	2024												2025
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Penyaluran Dana iB / *Disbursement of Fund iB*	**14.025**	**16.033**	**18.955**	**21.873**	**21.635**	**21.643**	**21.380**	**21.397**	**21.616**	**21.645**	**22.043**	**22.443**	**22.562**	**22.812**	**22.915**	**23.522**	**23.331**
Pembiayaan iB / *Financing iB*	10.681	11.984	14.448	17.025	17.050	17.423	17.696	17.664	17.877	17.977	18.141	18.379	18.520	18.756	18.825	18.986	19.023
Antar Bank Aktiva iB / *Interbank Assets iB*	3.343	4.050	4.507	4.848	4.586	4.220	3.684	3.733	3.739	3.668	3.902	4.064	4.042	4.056	4.090	4.537	4.309
Sumber Dana iB / *Source of Funds iB*	**12.862**	**14.521**	**17.344**	**20.131**	**19.906**	**19.936**	**19.756**	**19.799**	**19.973**	**19.991**	**20.367**	**20.700**	**20.830**	**21.078**	**21.170**	**21.794**	**21.596**
Dana Pihak Ketiga / *Third Party Funds*	9.819	11.592	13.446	15.270	15.094	15.194	15.119	15.200	15.289	15.290	15.654	15.917	16.053	16.260	16.364	16.844	16.770
Tabungan iB Wadiah / *Wadiah Savings iB*	1.993	2.296	2.583	3.032	2.801	2.720	2.640	2.564	2.642	2.662	2.744	2.746	2.760	2.827	2.820	3.043	2.890
Tabungan iB Mudharabah / *Mudharabah Savings*	1.379	1.601	1.762	1.959	1.913	1.941	1.890	1.898	1.943	1.914	1.981	2.034	2.090	2.108	2.164	2.254	2.239
Deposito iB Mudharabah / *Deposit Mudharabah*	6.447	7.694	9.102	10.279	10.380	10.534	10.590	10.738	10.704	10.713	10.929	11.137	11.204	11.326	11.380	11.548	11.641
Antar Bank Passiva / *Interbank Liabilities*	2.513	2.074	2.843	3.382	3.365	3.328	3.162	3.127	3.172	3.218	3.211	3.254	3.247	3.247	3.252	3.354	3.314
Pinjaman yang Diterima / *Loan received*	187	652	820	1.229	1.180	1.137	1.204	1.206	1.244	1.211	1.218	1.242	1.229	1.267	1.245	1.276	1.241
Kewajiban Lainnya / *Other Liabilities*	342	204	234	249	268	277	270	266	268	271	283	288	301	304	308	320	271
Beberapa Komponen Modal / *Some Components of Capital*	**1.972**	**2.270**	**2.535**	**2.724**	**2.757**	**2.705**	**2.652**	**2.644**	**2.667**	**2.710**	**2.726**	**2.758**	**2.758**	**2.806**	**2.822**	**2.886**	**2.875**
Modal Disetor / *Paid-In Capital*	1.457	1.758	1.985	2.257	2.252	2.269	2.282	2.304	2.310	2.332	2.352	2.362	2.363	2.387	2.388	2.411	2.413
Cadangan / *Reserves*	249	277	328	362	362	374	391	403	394	391	388	392	391	393	389	390	393
L/R Tahun berjalan / *Current Earnings (Profit/Loss)*	224	219	293	360	11	37	34	46	80	108	119	137	136	159	170	212	(10)
L/R Tahun Lalu / *Last Year Earnings (Profit/Loss)*	42	14	(71)	(255)	132	25	(55)	(109)	(117)	(122)	(133)	(133)	(132)	(133)	(125)	(127)	78

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

Indikator / *Indicator*	2020	2021	2022	2023	2024												2025
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Aset / *Assets*	**14.950**	**17.060**	**20.157**	**23.177**	**22.993**	**22.970**	**22.745**	**22.758**	**22.958**	**23.018**	**23.413**	**23.789**	**23.909**	**24.206**	**24.314**	**25.032**	**24.815**
Pembiayaan iB / *Financing iB*	**10.681**	**11.984**	**14.448**	**17.025**	**17.050**	**17.423**	**17.696**	**17.664**	**17.877**	**17.977**	**18.141**	**18.379**	**18.520**	**18.756**	**18.825**	**18.986**	**19.023**
Lancar / Current	9.908	10.139	12.358	14.263	14.161	14.279	14.291	13.934	14.031	14.196	14.228	14.395	14.564	14.704	14.776	15.106	14.897
DPK	-	1.012	1.235	1.658	1.698	1.880	2.087	2.300	2.347	2.302	2.317	2.329	2.283	2.344	2.327	2.409	2.538
Kurang Lancar / Sub Standard	125	128	129	226	326	354	335	381	407	372	426	442	444	441	444	283	365
Diragukan / Doubtful	126	102	121	208	212	206	222	236	255	251	304	319	304	277	273	265	268
Macet / Lost	522	603	604	670	653	705	761	812	837	856	866	894	924	991	1.004	922	955
Non Performing Financing* (Nominal) / *Non Performing Financing (Nominal)	**773**	**833**	**855**	**1.104**	**1.191**	**1.264**	**1.317**	**1.430**	**1.499**	**1.479**	**1.596**	**1.655**	**1.673**	**1.709**	**1.722**	**1.471**	**1.587**
Non Performing Financing* (%) / *Non Performing Financing (%)	**7,24**	**6,95**	**5,91**	**6,49**	**6,99**	**7,26**	**7,44**	**8,09**	**8,38**	**8,23**	**8,80**	**9,00**	**9,03**	**9,11**	**9,15**	**7,75**	**8,34**

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:

a. 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.

b. 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
			Jan	Feb	Mar *)	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*															
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	458.325	497.658	495.431	496.076	504.081	502.366	509.733	514.165	519.810	517.253	517.924	522.186	523.523	523.784	521.863
NPL/NPF	6.342	9.271	10.005	10.174	9.736	10.073	10.248	10.120	10.746	10.755	9.845	10.299	10.419	10.180	10.476
2. Perikanan / *Fishery*	19.726	20.797	20.549	20.466	20.732	20.729	20.769	20.763	20.676	20.492	20.399	20.407	19.857	19.784	19.588
NPL/NPF	1.286	1.102	1.169	1.122	1.153	1.237	1.245	1.249	1.226	1.115	1.138	1.173	957	893	963
3. Pertambangan dan Penggalian / *Mining and Quarrying*	237.390	290.468	298.436	299.705	307.837	314.098	328.433	326.437	332.172	329.133	341.990	352.400	360.695	373.508	376.931
NPL/NPF	5.755	3.564	3.770	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. Industri Pengolahan / *Procesing Industry*	1.067.006	1.117.340	1.104.256	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
NPL/NPF	40.184	36.383	36.456	35.569	36.310	37.024	37.688	38.584	39.141	38.004	37.373	37.546	38.139	35.970	35.363
5. Listrik, gas dan air / *Electricity, Gas and Water*	162.327	183.959	187.612	186.266	188.931	194.453	198.090	201.753	211.134	217.783	200.753	208.007	219.620	220.290	220.066
NPL/NPF	761	664	501	304	293	312	405	416	550	543	535	541	548	520	446
6. Konstruksi / *Construction*	396.583	395.097	384.170	386.577	390.064	388.261	389.088	393.436	394.213	394.062	402.766	394.507	398.861	395.178	384.636
NPL/NPF	14.080	14.284	15.053	15.079	14.675	15.275	15.554	14.729	15.259	15.209	14.593	14.160	13.229	11.744	10.947
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	1.043.912	1.139.157	1.115.478	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
NPL/NPF	37.666	37.217	40.234	40.385	39.602	42.017	42.467	40.669	40.932	40.591	40.152	40.226	40.457	39.166	41.966
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	123.620	130.793	129.910	130.119	129.883	133.387	133.982	135.773	135.086	135.656	136.210	137.816	138.311	137.352	136.479
NPL/NPF	6.636	3.880	4.268	4.338	4.291	4.797	4.944	4.527	4.172	4.463	4.521	4.519	4.413	3.783	3.776
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	313.052	373.419	375.223	374.421	387.437	395.253	405.983	412.014	412.535	408.343	416.446	417.817	417.906	444.980	450.965
NPL/NPF	5.116	3.773	4.086	4.091	4.080	4.095	4.129	3.994	3.691	3.630	3.566	3.614	3.534	4.236	4.126
10. Perantara Keuangan / *Financial intermediaries*	305.787	369.668	364.088	377.007	410.520	410.417	417.691	429.804	423.201	425.789	428.862	427.574	426.979	448.980	437.177
NPL/NPF	2.248	1.623	1.744	1.938	1.953	2.097	2.054	1.922	1.957	1.939	1.886	1.836	1.719	1.593	1.364
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	314.584	356.071	359.556	351.535	354.262	355.918	358.436	367.651	371.687	368.892	368.139	367.324	368.106	371.748	372.533
NPL/NPF	6.284	6.599	9.433	10.041	7.589	8.052	7.890	6.775	6.767	6.966	6.829	6.828	6.599	6.512	7.280
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	43.829	65.292	66.054	64.839	66.283	68.607	69.362	77.369	80.114	78.863	78.258	84.975	89.474	96.690	97.193
NPL/NPF	0	1	1	4	4	74	74	74	74	71	71	71	1	0	0
13. Jasa Pendidikan / *Education Services*	14.893	16.877	16.975	17.115	17.118	17.022	17.197	17.331	17.411	17.533	17.451	17.445	17.655	17.914	17.964
NPL/NPF	258	228	243	255	237	237	247	227	217	208	213	218	251	247	260
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	31.522	37.410	37.128	37.487	37.984	38.455	39.084	39.547	39.847	39.758	40.811	41.182	42.708	46.675	46.580
NPL/NPF	234	456	331	345	350	353	378	366	391	384	380	389	394	388	439
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	114.669	158.563	157.575	159.756	149.489	146.599	151.334	156.934	156.089	159.587	163.871	167.963	172.187	176.906	174.656
NPL/NPF	2.399	3.137	3.478	3.560	3.353	3.213	3.292	3.065	3.137	3.096	3.106	3.158	3.388	2.940	4.786
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	3.985	4.002	3.942	3.903	3.892	3.808	3.765	3.779	3.734	3.722	3.765	3.696	3.636	3.633	3.585
NPL/NPF	95	109	131	133	138	136,71	135,11	129,22	131,99	129,78	137,15	119,32	114,01	101,60	107,01
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*	22	18	18	17	17	15	14	13	12	12	261	270	11	11	11
NPL/NPF	-	0,15	0,15	-	0,02	0	0	0	0	0	0	0	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	664.035	668.307	637.903	683.263	689.624	697.266	704.365	707.448	709.140	715.842	718.945	723.582	732.805
NPL/NPF	11.831	15.382	16.355	16.654	14.870	16.816	16.961	16.709	17.215	17.210	17.300	17.951	18.848	18.530	20.397
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	27.945	29.552	29.518	29.497	29.630	29.714	29.995	30.316	30.611	30.666	30.821	31.018	31.171	31.468	31.895
NPL/NPF	542	710	761	770	777	824	832	795	814	790	795	810	865	844	980
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	20.995	22.476	22.762	22.977	70.114	27.985	28.030	28.205	28.292	28.410	28.532	28.636	28.805	28.898	28.965
NPL/NPF	1.005	935	987	1.005	2.737	1.487	1.334	1.286	1.261	1.239	1.244	1.188	1.169	1.087	1.153
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	115.955	131.419	132.259	133.420	134.794	135.875	135.736	133.191	135.550	135.747	137.812	139.800	142.442	142.092	141.535
NPL/NPF	1.756	2.594	2.653	2.676	2.781	2.917	3.085	3.041	3.133	3.141	3.189	3.194	3.211	3.191	3.167
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	773.017	820.985	821.923	825.604	834.120	836.914	843.699	852.574	862.416	873.122	883.511	893.586	902.327	910.853	911.195
NPL/NPF	9.726	10.271	10.953	11.360	11.430	12.019	12.402	12.381	12.844	12.807	12.878	13.050	13.149	13.402	14.357
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	247.852	269.458	270.660	272.250	274.281	275.524	277.880	284.140	283.785	286.170	291.900	294.989	298.040	301.832	296.135
NPL/NPF	2.371	2.794	2.934	3.070	3.086	3.160	3.212	3.128	2.982	2.945	3.073	3.233	3.341	3.483	3.293

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
			Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*															
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	35.760	33.058	33.470	33.637	27.168	27.746	27.790	27.976	28.034	28.043	28.176	27.300	27.261	27.696	27.698
NPL/NPF	669	815	908	867	872	929	896	860	833	870	802	954	967	947	1.038
2. Perikanan / *Fishery*	2.622	2.146	1.980	1.941	1.610	1.656	1.643	1.641	1.638	1.634	1.591	1.617	1.621	1.609	1.579
NPL/NPF	183	202	209	144	140	172	176	174	176	180	178	183	137	136	154
3. Pertambangan dan Penggalian / *Mining and Quarrying*	15.306	16.138	16.608	16.599	16.814	18.983	19.781	19.947	18.601	18.398	18.515	19.802	20.248	21.158	21.521
NPL/NPF	241	236	248	251	277	1.047	1.110	989	204	182	179	178	173	214	173
4. Industri Pengolahan / *Procesing Industry*	98.216	97.424	94.831	94.802	96.642	102.300	102.398	103.791	104.829	105.063	104.956	106.940	109.208	116.277	114.339
NPL/NPF	2.333	2.040	2.092	2.076	2.071	2.282	2.436	2.460	2.467	2.464	2.396	2.448	2.447	2.624	2.958
5. Listrik, gas dan air / *Electricity, Gas and Water*	11.080	9.195	8.994	9.365	9.787	11.843	11.777	11.963	11.726	11.453	11.142	11.344	11.532	11.505	11.442
NPL/NPF	67	13	15	15	11	18	127	127	239	238	238	238	239	238	164
6. Konstruksi / *Construction*	44.281	38.974	35.961	36.192	36.680	38.380	38.742	39.423	40.157	40.563	39.122	38.979	38.544	37.811	36.272
NPL/NPF	2.012	1.762	1.889	1.938	1.965	2.394	2.364	2.340	2.342	2.367	2.486	2.450	2.430	2.316	2.359
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	97.104	94.828	96.418	96.546	86.782	88.243	89.109	90.075	89.493	90.023	89.377	90.258	91.755	91.126	87.116
NPL/NPF	4.085	4.316	4.572	4.337	4.389	5.129	5.369	5.082	5.346	5.273	5.108	5.130	4.991	4.935	5.200
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	27.828	21.655	21.793	21.713	14.023	16.930	17.123	17.404	17.087	17.552	17.748	18.442	17.784	17.840	17.675
NPL/NPF	1.862	585	569	579	534	715	702	754	744	1.047	1.074	1.025	1.027	761	777
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	21.860	22.578	23.007	22.705	23.944	26.528	26.202	27.016	26.906	27.005	27.033	25.912	25.682	27.024	27.002
NPL/NPF	658	550	709	716	646	917	953	931	886	878	837	814	686	619	413
10. Perantara Keuangan / *Financial intermediaries*	49.509	53.749	49.225	49.514	50.456	53.137	54.743	55.556	55.642	55.556	55.130	55.812	56.311	57.167	56.535
NPL/NPF	496	256	264	378	380	731	718	725	750	777	768	726	726	609	620
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	40.856	43.365	41.414	41.938	40.153	43.089	42.906	43.608	45.502	45.388	44.621	45.471	46.143	40.755	45.407
NPL/NPF	1.044	1.210	1.214	1.302	1.244	1.586	1.543	1.552	1.487	1.498	1.482	1.426	1.424	1.419	2.122
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	2.004	1.546	1.272	1.194	1.087	989	887	786	730	590	466	426	397	552	577
NPL/NPF	0	0	0	0	0	70	70	70	70	70	70	70	0	0	0
13. Jasa Pendidikan / *Education Services*	5.192	5.313	5.316	5.276	5.245	5.732	5.729	5.674	5.735	5.679	5.640	5.794	5.593	5.684	5.789
NPL/NPF	28	37	45	45	43	53	64	47	43	32	39	39	54	49	48
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	4.609	4.522	4.565	4.701	4.156	4.380	4.372	4.489	4.497	4.646	4.689	4.814	5.682	5.801	5.661
NPL/NPF	87	67	68	67	66	86	113	134	171	170	171	166	164	165	164
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	10.687	9.760	9.591	9.689	7.797	7.792	7.871	7.943	7.664	7.965	8.296	8.298	8.453	8.807	9.049
NPL/NPF	353	230	257	283	275	339	338	317	300	298	302	325	331	310	322
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	1.895	1.939	1.938	1.939	178	180	179	178	176	176	173	154	153	156	154
NPL/NPF	20	13	27	27	22	23	23	23	23	23	25	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
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	32.641	33.196	33.604	34.558	34.951	35.469	35.940	36.242	35.967	36.396	36.726	36.721	36.792
NPL/NPF	1.047	1.218	1.268	1.324	1.322	1.632	1.673	1.684	1.699	1.686	1.665	1.659	1.687	1.548	1.593
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	2.925	2.632	2.611	2.607	2.611	2.638	2.657	2.662	2.658	2.674	2.689	2.701	2.691	2.680	2.659
NPL/NPF	30	23	23	26	27	37	35	36	37	30	35	39	44	31	28
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	1.515	1.446	1.503	1.560	1.593	1.611	1.648	1.678	1.701	1.691	1.669	1.732	1.786	1.807	1.797
NPL/NPF	90	74	80	84	80	84	86	83	83	82	84	82	83	79	85
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	7.511	6.496	6.453	6.359	6.406	6.629	6.775	6.787	6.614	6.931	3.598	3.684	3.843	4.117	4.063
NPL/NPF	168	134	135	133	133	282	280	272	272	266	253	251	245	206	195
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	176.002	166.575	166.944	167.632	159.866	171.236	172.628	174.704	177.092	179.891	181.912	184.547	186.692	188.167	188.896
NPL/NPF	3.620	1.826	1.942	2.082	2.081	3.358	3.429	3.374	3.429	3.472	3.352	3.410	3.496	3.392	3.597
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	80.868	86.152	86.796	87.753	88.908	89.060	90.025	91.060	92.042	93.419	96.435	98.221	99.276	100.088	101.086
NPL/NPF	783	825	870	924	924	929	978	939	918	927	951	942	977	1.022	1.090

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
			Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*															
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	13.594	17.330	16.505	16.819	24.588	24.152	25.515	25.313	25.747	25.280	24.848	24.941	25.177	25.558	24.277
NPL/NPF	561	680	704	722	769	750	785	764	773	780	785	800	805	775	755
2. Perikanan / *Fishery*	1.203	1.605	1.612	1.560	1.955	1.892	1.942	1.948	1.984	1.971	1.987	1.974	1.958	1.981	1.765
NPL/NPF	11	31	32	37	43	46	54	47	48	45	47	50	53	45	44
3. Pertambangan dan Penggalian / *Mining and Quarrying*	26.446	29.016	31.513	32.555	32.370	31.859	30.705	30.789	32.732	31.412	31.432	30.302	30.573	32.687	32.633
NPL/NPF	450	1.155	1.160	1.159	1.182	329	323	322	321	485	311	315	316	313	308
4. Industri Pengolahan / *Procesing Industry*	131.594	144.317	148.571	146.362	150.169	147.176	145.760	149.990	148.941	142.091	133.843	135.177	139.786	144.913	139.915
NPL/NPF	4.027	4.037	4.036	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. Listrik, gas dan air / *Electricity, Gas and Water*	10.154	15.055	13.887	14.337	14.670	12.543	12.752	13.196	13.203	12.649	12.635	13.021	13.207	13.769	13.699
NPL/NPF	6	17	7	18	15	13	13	13	13	13	13	13	13	14	14
6. Konstruksi / *Construction*	52.727	60.018	59.389	59.511	59.681	57.429	57.938	59.144	59.367	59.335	59.243	57.569	56.674	56.015	47.608
NPL/NPF	1.297	2.555	2.977	2.827	2.671	2.788	2.926	2.463	2.778	2.764	2.603	2.849	2.398	2.195	1.759
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	89.670	115.495	105.948	109.748	131.884	122.504	123.324	124.753	122.306	121.425	121.489	126.809	127.129	122.479	111.451
NPL/NPF	3.118	4.293	4.686	4.712	4.692	4.650	4.639	4.442	4.509	4.525	4.821	4.857	5.021	5.229	4.556
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	3.877	9.842	9.824	10.068	17.533	14.429	14.363	14.512	14.588	14.739	15.108	15.211	15.353	15.692	15.442
NPL/NPF	266	191	193	198	208	232	233	232	235	240	243	246	250	242	226
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	28.511	36.211	35.612	35.061	35.439	35.024	37.287	35.785	37.835	38.075	36.707	34.071	34.411	37.554	38.515
NPL/NPF	403	704	740	763	748	460	433	419	420	426	434	423	426	440	449
10. Perantara Keuangan / *Financial intermediaries*	66.749	80.485	78.961	80.246	88.274	83.460	82.191	89.708	85.867	82.768	85.672	85.348	84.259	93.145	87.526
NPL/NPF	268	400	404	468	487	268	265	216	221	218	178	185	181	166	126
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	65.845	72.368	69.244	69.197	72.665	71.096	71.088	71.902	72.297	70.138	68.369	69.834	69.914	69.785	70.589
NPL/NPF	1.423	1.439	1.747	1.727	1.555	1.430	1.431	1.407	1.423	1.422	1.428	1.407	1.400	1.371	1.337
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	788	1.722	2.044	1.758	1.841	1.923	1.924	2.129	2.171	2.278	2.662	2.626	2.567	2.529	2.537
NPL/NPF	-	1	1	1	1	0	0	0	0	0	0	0	0	0	0
13. Jasa Pendidikan / *Education Services*	1.210	2.686	2.684	2.677	2.699	2.145	2.168	2.176	2.182	2.192	2.178	2.186	2.469	2.509	1.557
NPL/NPF	103	121	121	132	114	107	107	107	107	107	107	110	110	110	110
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	2.769	2.964	2.815	2.714	2.742	2.613	2.633	2.622	2.612	2.610	2.642	2.668	2.686	2.845	2.650
NPL/NPF	18	193	43	54	55	27	30	18	19	17	18	21	21	18	13
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	7.174	7.933	7.729	7.979	10.301	9.534	9.585	9.612	9.737	9.939	9.787	9.741	9.739	9.717	8.718
NPL/NPF	110	522	530	546	551	208	213	184	194	197	192	194	220	223	244
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	786	777	709	695	2.450	2.435	2.415	2.403	2.395	2.389	2.392	2.373	2.369	2.376	2.347
NPL/NPF	18	21	21	22	28	29	28	29	33	33	36	37	36	35	36
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
NPL/NPF	-	-	-	-	-	0	-	-	0	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / *Loans/Financing to Non Industrial Origin*								-	-						
Rumah Tangga / *House Hold*															
- Untuk Pemilikan Rumah Tinggal / *For Home Ownership*	15.379	18.944	19.025	19.079	19.190	18.151	18.256	18.270	18.448	18.517	18.505	18.562	18.575	18.572	8.364
NPL/NPF	1.007	1.498	1.588	1.581	1.473	1.159	1.193	1.160	1.179	1.179	1.166	1.128	1.136	1.086	791
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	693	1.104	1.089	1.077	1.083	1.038	1.029	972	1.033	1.027	1.018	1.011	1.005	982	813
NPL/NPF	28	55	56	59	61	48	46	35	44	46	42	41	41	34	29
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	295	495	489	508	508	515	505	506	519	574	582	590	587	586	545
NPL/NPF	60	57	62	70	70	67	68	69	64	64	63	51	50	49	45
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	3.323	4.684	5.170	5.520	5.619	5.465	5.463	3.177	5.478	5.443	5.451	5.448	5.416	5.403	5.398
NPL/NPF	69	268	271	276	265	98	107	68	105	107	124	116	118	116	134
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	105.901	141.458	141.832	143.099	154.333	144.148	146.130	147.738	149.612	152.455	155.196	156.401	157.459	158.338	99.331
NPL/NPF	675	2.149	2.223	2.279	2.328	1.183	1.269	1.136	1.158	1.113	1.135	1.156	1.124	1.147	1.141
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	75.078	70.279	70.089	70.271	70.188	70.512	70.814	73.689	71.559	71.190	72.572	72.838	72.962	73.150	58.556
NPL/NPF	467	470	481	523	510	545	555	507	451	427	458	465	446	445	377

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

Keterangan / *Items*	2022	2023	2024												2025
			Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*															
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	59.434	62.077	60.884	60.724	63.552	61.923	62.865	64.307	65.143	63.567	63.254	66.587	66.635	70.402	70.300
NPL/NPF	797	792	777	776	772	788	806	814	796	805	804	804	804	797	836
2. Perikanan / *Fishery*	1.916	1.990	1.921	1.872	1.964	2.026	2.041	2.058	1.932	1.749	1.698	1.710	1.756	1.709	1.915
NPL/NPF	204	187	191	185	184	190	191	192	192	84	85	97	92	92	100
3. Pertambangan dan Penggalian / *Mining and Quarrying*	54.986	56.060	57.005	59.602	61.565	62.009	62.652	60.092	56.858	56.082	55.068	56.111	60.950	62.672	64.661
NPL/NPF	291	266	355	353	352	361	359	359	367	354	559	348	379	256	257
4. Industri Pengolahan / *Procesing Industry*	291.381	288.837	283.685	287.328	293.167	302.715	296.110	301.089	308.335	300.664	303.604	312.190	306.298	312.620	319.901
NPL/NPF	11.986	8.709	8.700	8.669	8.583	8.603	8.578	7.955	8.330	7.672	7.505	7.098	7.029	7.003	7.204
5. Listrik, gas dan air / *Electricity, Gas and Water*	30.865	39.464	39.654	39.231	39.392	37.799	38.579	38.071	38.442	37.489	37.293	40.161	40.700	43.475	44.032
NPL/NPF	427	362	196	195	193	198	185	197	196	189	183	188	189	189	190
6. Konstruksi / *Construction*	114.604	101.607	98.260	98.093	98.396	97.114	97.814	98.912	98.720	98.283	100.280	95.586	97.719	94.460	96.237
NPL/NPF	7.432	7.167	7.291	7.459	7.220	7.237	7.509	7.588	7.857	7.806	7.215	7.021	6.593	5.596	5.052
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	193.308	210.642	204.141	216.892	224.142	225.028	223.158	228.153	223.151	223.273	232.377	230.213	227.985	223.542	226.207
NPL/NPF	9.158	7.629	7.719	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. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	24.241	23.293	23.069	23.067	23.119	23.178	23.895	23.995	23.854	23.722	23.711	24.068	24.516	24.115	24.340
NPL/NPF	1.801	1.216	1.484	1.516	1.521	1.542	1.732	1.529	1.221	1.211	1.194	1.229	1.228	925	966
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	79.997	97.341	97.750	98.445	100.186	103.938	103.997	105.468	107.524	103.795	106.284	108.155	108.355	112.577	115.548
NPL/NPF	904	923	939	944	895	888	901	907	913	903	898	915	941	914	917
10. Perantara Keuangan / *Financial intermediaries*	104.207	125.670	122.361	121.285	134.752	136.985	141.159	141.991	136.482	139.423	140.643	141.372	137.209	144.653	138.709
NPL/NPF	1.230	777	779	797	796	801	773	803	810	808	806	789	789	795	588
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	101.493	115.019	115.791	108.516	108.115	107.167	107.799	110.115	111.842	111.154	111.243	112.698	113.303	115.633	111.895
NPL/NPF	2.211	2.249	4.704	4.656	2.252	2.302	2.226	2.196	2.239	2.410	2.623	2.614	2.419	2.392	2.459
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	7	4.345	3.168	3.167	3.167	3.188	3.481	3.590	3.767	3.808	3.852	3.921	3.883	4.019	4.162
NPL/NPF	-	-	-	0	0	0	1	0	0	0	0	0	0	0	0
13. Jasa Pendidikan / *Education Services*	5.197	5.609	5.689	5.777	5.833	5.825	5.906	5.954	5.946	6.046	6.041	5.874	5.915	5.982	6.894
NPL/NPF	95	42	47	46	46	46	41	44	46	48	48	51	57	58	59
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	9.446	11.809	11.363	11.410	11.952	12.271	12.489	12.505	12.622	12.751	13.246	13.406	13.812	16.673	16.824
NPL/NPF	65	77	80	83	84	85	84	83	78	75	75	86	86	86	91
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	10.055	11.659	11.876	10.966	10.854	10.924	10.973	11.336	11.685	11.920	12.393	12.662	12.860	13.253	13.665
NPL/NPF	298	218	221	217	243	235	277	244	235	232	236	234	233	230	271
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	283	269	276	274	274	248	250	258	268	272	277	266	270	274	267
NPL/NPF	13	16	16	16	21	21	21	21	21	20	21	22	22	21	20
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*	1	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	422.918	425.841	428.245	430.100	433.283	437.374	441.487	442.372	442.725	446.077	446.631	447.529	459.449
NPL/NPF	6.552	8.139	8.610	8.724	8.570	9.098	9.100	9.015	9.565	9.601	9.638	10.350	11.143	11.051	12.504
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	15.269	16.334	16.365	16.353	16.436	16.444	16.586	16.809	16.941	16.958	17.043	17.080	17.140	17.315	17.391
NPL/NPF	313	391	419	411	426	453	473	457	474	465	463	456	490	483	546
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	12.795	14.286	14.418	14.546	14.698	14.749	14.785	14.856	14.930	15.015	15.108	15.148	15.198	15.221	15.163
NPL/NPF	462	496	510	511	512	540	463	483	489	503	507	481	479	455	502
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	37.045	43.391	43.118	43.536	44.126	44.219	43.617	44.042	44.469	44.566	48.817	50.250	52.515	51.022	51.516
NPL/NPF	466	623	661	649	696	744	816	815	844	877	918	935	952	849	898
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	140.330	157.408	158.201	159.742	163.377	164.228	165.913	167.785	169.412	171.501	174.260	176.113	177.851	179.427	238.996
NPL/NPF	1.938	2.235	2.397	2.420	2.522	2.597	2.707	2.670	2.746	2.774	2.813	2.871	2.898	2.941	3.189
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	19.260	27.883	27.747	27.534	27.500	27.555	27.517	27.894	27.832	27.987	28.224	28.144	28.546	28.921	43.537
NPL/NPF	372	533	538	565	600	592	580	565	536	522	525	626	630	636	686

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
			Jan	Feb	Mar *)	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*															
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	349.536	385.193	384.572	384.897	388.773	388.545	393.562	396.568	400.886	400.363	401.646	403.358	404.451	400.128	399.588
NPL/NPF	4.315	6.985	7.616	7.809	7.324	7.607	7.761	7.682	8.343	8.299	7.455	7.742	7.842	7.661	7.847
2. Perikanan / *Fishery*	13.985	15.056	15.036	15.093	15.202	15.155	15.144	15.115	15.122	15.138	15.124	15.106	14.522	14.486	14.329
NPL/NPF	887	682	738	756	786	830	824	836	809	807	827	844	675	619	664
3. Pertambangan dan Penggalian / *Mining and Quarrying*	140.653	189.254	193.310	190.949	197.088	201.247	215.295	215.609	223.980	223.241	236.975	246.185	248.924	256.990	258.116
NPL/NPF	4.773	1.908	2.006	1.967	2.002	2.047	1.971	3.379	3.362	3.337	3.316	3.364	3.350	3.311	3.367
4. Industri Pengolahan / *Procesing Industry*	545.814	586.763	577.169	572.922	588.563	612.628	609.642	610.788	611.925	604.117	616.008	631.721	646.403	650.326	641.420
NPL/NPF	21.838	21.598	21.628	20.898	20.847	21.472	21.602	22.828	22.859	22.527	22.430	22.903	22.931	20.604	19.944
5. Listrik, gas dan air / *Electricity, Gas and Water*	110.228	120.245	125.077	123.333	125.082	132.267	134.982	138.523	147.763	156.193	139.683	143.481	154.181	151.541	150.892
NPL/NPF	262	273	283	76	75	84	79	79	102	103	101	102	107	79	78
6. Konstruksi / *Construction*	184.971	194.498	190.560	192.780	195.307	195.337	194.594	195.956	195.969	195.880	204.122	202.373	205.924	206.892	204.519
NPL/NPF	3.338	2.800	2.896	2.855	2.819	2.857	2.755	2.338	2.282	2.273	2.288	1.841	1.809	1.638	1.776
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	663.830	718.192	708.972	712.569	723.915	731.427	738.685	747.303	742.899	742.605	757.973	756.146	747.437	749.707	739.114
NPL/NPF	21.305	20.980	23.257	23.653	22.950	24.313	24.660	23.373	23.400	23.172	22.611	22.655	22.966	21.369	23.752
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	67.675	76.002	75.225	75.270	75.208	78.850	78.601	79.862	79.557	79.643	79.643	80.095	80.658	79.705	79.023
NPL/NPF	2.707	1.888	2.022	2.046	2.028	2.307	2.278	2.011	1.972	1.966	2.010	2.019	1.907	1.855	1.806
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	182.684	217.289	218.854	218.210	227.869	229.763	238.497	243.746	240.270	239.469	246.423	249.679	249.458	267.825	269.900
NPL/NPF	3.150	1.596	1.697	1.669	1.791	1.831	1.843	1.737	1.472	1.424	1.397	1.462	1.481	2.264	2.347
10. Perantara Keuangan / *Financial intermediaries*	85.322	109.764	113.541	125.962	137.039	136.836	139.598	142.549	145.210	148.042	147.418	145.041	149.200	154.015	154.407
NPL/NPF	254	190	297	295	290	298	298	177	176	137	134	136	23	24	29
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	106.390	125.319	133.106	131.884	133.330	134.566	136.643	142.026	142.045	142.213	143.907	139.322	138.746	145.575	144.642
NPL/NPF	1.605	1.701	1.768	2.356	2.537	2.733	2.691	1.620	1.619	1.636	1.297	1.382	1.356	1.329	1.362
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	41.030	57.679	59.571	58.721	60.189	62.508	63.071	70.864	73.446	72.187	71.279	78.003	82.627	89.590	89.918
NPL/NPF	-	0	0	3	3	3	3	3	3	0	0	0	0	0	-
13. Jasa Pendidikan / *Education Services*	3.295	3.269	3.286	3.385	3.341	3.320	3.394	3.527	3.549	3.617	3.592	3.592	3.678	3.739	3.724
NPL/NPF	32	28	29	31	34	32	36	29	22	21	18	18	30	31	42
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	14.697	18.115	18.385	18.662	19.134	19.193	19.591	19.930	20.115	19.750	20.235	20.295	20.528	21.356	21.445
NPL/NPF	64	119	139	141	144	155	150	131	123	123	116	116	122	119	171
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	86.752	129.210	128.378	131.123	120.537	118.349	122.905	128.044	127.002	129.763	133.394	137.262	141.134	145.128	143.224
NPL/NPF	1.639	2.167	2.470	2.515	2.284	2.432	2.464	2.319	2.408	2.369	2.376	2.406	2.604	2.178	3.950
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	1.020	1.016	1.018	994	990	944	921	940	896	884	922	903	843	828	817
NPL/NPF	44	59	67	68	67	64	63	57	55	53	56	53	48	37	43
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*	18	15	15	14	14	12	12	11	10	10	259	268	9	9	9
NPL/NPF	-	0	0	-	0	0	0	0	0	0	0	0	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	189.452	190.192	156.863	200.454	203.133	206.154	208.490	210.316	211.943	214.806	217.012	220.760	228.199
NPL/NPF	3.226	4.526	4.889	5.025	3.505	4.926	4.994	4.850	4.771	4.744	4.832	4.813	4.882	4.845	5.509
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	9.059	9.482	9.453	9.460	9.501	9.594	9.724	9.873	9.979	10.007	10.072	10.226	10.335	10.491	11.032
NPL/NPF	171	242	263	274	263	286	278	266	259	248	255	274	289	296	376
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	6.390	6.249	6.352	6.364	53.315	11.110	11.092	11.164	11.142	11.131	11.173	11.165	11.234	11.283	11.460
NPL/NPF	393	309	334	340	2.075	797	717	650	624	590	591	574	557	504	521
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	68.076	76.848	77.518	78.005	78.643	79.562	79.883	79.184	78.989	78.807	79.947	80.418	80.668	81.550	80.559
NPL/NPF	1.053	1.569	1.586	1.618	1.687	1.794	1.882	1.886	1.912	1.891	1.895	1.892	1.896	2.020	1.939
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	350.784	355.545	354.945	355.131	356.544	357.301	359.028	362.347	366.301	369.275	372.142	376.526	380.325	384.922	383.972
NPL/NPF	3.493	4.061	4.391	4.580	4.499	4.881	4.997	5.201	5.512	5.449	5.578	5.613	5.631	5.922	6.430
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	72.799	85.144	86.028	86.692	87.685	88.397	89.524	91.497	92.352	93.574	94.668	95.786	97.257	99.673	92.955
NPL/NPF	812	966	1.045	1.058	1.052	1.094	1.099	1.117	1.077	1.068	1.139	1.200	1.288	1.380	1.140

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
			Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Jenis Penggunaan / *Type of Use*															
Kredit/Pembiayaankepada Pihak Ketiga / *Credit/financing to Third Party*															
1. Modal Kerja / *Working Capital*	2.940.289	3.235.836	3.174.440	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
NPL/NPF	95.607	90.069	93.968	93.607	92.574	95.338	96.835	95.807	96.416	95.444	93.801	93.270	93.043	89.965	93.212
2. Investasi / *Investment*	1.710.944	1.920.752	1.941.961	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
NPL/NPF	33.737	32.222	36.937	37.461	35.004	37.441	37.679	36.087	36.230	36.020	34.911	35.634	35.338	32.404	33.193
3. Konsumsi / *Consumption*	1.772.331	1.933.656	1.941.158	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
NPL/NPF	27.232	32.686	34.643	35.534	35.682	37.222	37.826	37.339	38.249	38.132	38.481	39.425	40.582	40.537	43.347
Total Kredit/Pembiayaan / *Total Credit/Financing*	**6.423.564**	**7.090.243**	**7.057.558**	**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**
NPL/NPF	**156.576**	**154.977**	**165.548**	**166.603**	**163.260**	**170.002**	**172.339**	**169.234**	**170.895**	**169.596**	**167.192**	**168.329**	**168.963**	**162.906**	**169.752**
Orientasi Penggunaan / *User Orientation*															
Kredit kepada Pihak Ketiga / *Credit to Third Party*															
1. Ekspor / *Export*	189.896	184.109	188.048	183.627	184.917	205.748	200.596	195.075	200.469	187.268	174.613	178.258	180.072	186.123	188.514
NPL/NPF	5.533	5.237	5.487	5.476	5.989	5.568	5.654	5.006	4.869	4.655	3.882	3.781	4.712	4.705	5.517
2. Impor / *Import*	86.567	105.929	99.898	100.717	110.502	110.380	107.934	114.619	109.912	111.218	111.308	115.651	121.739	120.765	117.222
NPL/NPF	1.948	1.446	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
3. Lainnya / *Other*	6.147.100	6.800.205	6.769.612	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
NPL/NPF	149.094	148.294	158.615	159.662	155.840	162.982	165.254	162.800	164.450	163.510	161.783	162.992	162.737	156.627	162.844
Total Kredit/Pembiayaan / *Total Credit/Financing*	**6.423.564**	**7.090.243**	**7.057.558**	**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**
NPL/NPF	**156.576**	**154.977**	**165.548**	**166.603**	**163.260**	**170.002**	**172.339**	**169.234**	**170.895**	**169.596**	**167.192**	**168.329**	**168.963**	**162.906**	**169.752**

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
			Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Jenis Penggunaan / *Type of Use*															
Kredit/Pembiayaankepada Pihak Ketiga / *Credit/financing to Third Party*															
1. Modal Kerja / *Working Capital*	313.815	309.136	298.595	300.462	272.386	286.496	287.945	293.033	293.041	294.495	292.034	294.516	299.773	305.168	297.146
NPL/NPF	10.574	9.374	9.902	9.767	9.682	12.425	12.817	12.451	11.993	12.061	11.893	11.953	11.640	11.534	11.828
2. Investasi / *Investment*	154.996	147.053	147.786	147.289	150.134	161.413	163.308	164.439	165.377	165.239	164.641	166.847	166.595	165.798	170.668
NPL/NPF	3.564	2.956	3.185	3.257	3.253	4.065	4.184	4.136	4.088	4.306	4.263	4.228	4.166	3.817	4.693
3. Konsumsi / *Consumption*	300.222	295.346	296.947	299.106	292.987	305.732	308.684	312.361	316.046	320.848	322.269	327.281	331.014	333.580	335.293
NPL/NPF	5.676	4.100	4.318	4.573	4.567	6.322	6.481	6.388	6.438	6.465	6.340	6.383	6.532	6.278	6.588
Total Kredit/Pembiayaan / *Total Credit/Financing*	**769.034**	**751.536**	**743.329**	**746.858**	**715.508**	**753.641**	**759.937**	**769.833**	**774.464**	**780.582**	**778.944**	**788.644**	**797.381**	**804.546**	**803.108**
NPL/NPF	**19.814**	**16.430**	**17.405**	**17.598**	**17.502**	**22.811**	**23.482**	**22.974**	**22.519**	**22.831**	**22.496**	**22.564**	**22.338**	**21.629**	**23.109**
Orientasi Penggunaan / *User Orientation*															
Kredit kepada Pihak Ketiga / *Credit to Third Party*															
1. Ekspor / *Export*	12.504	12.006	11.212	11.101	11.853	12.202	12.458	12.538	12.270	11.933	10.715	10.567	10.299	10.939	10.554
NPL/NPF	341	188	190	189	190	193	269	258	257	249	238	243	244	245	171
2. Impor / *Import*	3.348	4.032	4.548	4.860	4.499	4.408	3.868	4.156	4.359	4.162	3.981	3.979	4.032	4.546	4.287
NPL/NPF	19	75	68	68	68	68	68	97	97	66	68	85	79	76	81
3. Lainnya / *Other*	753.182	735.499	727.569	730.896	699.157	737.031	743.611	753.139	757.835	764.487	764.248	774.098	783.050	789.061	788.267
NPL/NPF	19.454	16.166	17.147	17.341	17.244	22.551	23.146	22.619	22.166	22.516	22.190	22.236	22.015	21.307	22.857
Total Kredit/Pembiayaan / *Total Credit/Financing*	**769.034**	**751.536**	**743.329**	**746.858**	**715.508**	**753.641**	**759.937**	**769.833**	**774.464**	**780.582**	**778.944**	**788.644**	**797.381**	**804.546**	**803.108**
NPL/NPF	**19.814**	**16.430**	**17.405**	**17.598**	**17.502**	**22.811**	**23.482**	**22.974**	**22.519**	**22.831**	**22.496**	**22.564**	**22.338**	**21.629**	**23.109**

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
			Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Jenis Penggunaan / *Type of Use*															
Kredit/Pembiayaankepada Pihak Ketiga / *Credit/financing to Third Party*															
1. Modal Kerja / *Working Capital*	362.072	430.076	422.341	426.869	482.513	464.811	464.131	478.639	475.906	465.286	462.653	465.737	467.094	475.243	449.816
NPL/NPF	9.661	13.482	14.105	14.013	14.941	13.911	14.493	14.028	14.580	14.524	14.040	14.389	14.745	14.689	13.241
2. Investasi / *Investment*	141.026	167.752	164.708	164.420	166.751	155.404	157.461	157.345	158.061	154.006	148.341	148.116	151.178	158.313	151.415
NPL/NPF	2.418	2.876	3.299	3.301	2.986	2.091	2.060	1.978	2.001	2.091	2.220	2.214	2.238	2.225	1.994
3. Konsumsi / *Consumption*	200.668	236.964	237.695	239.554	250.921	239.828	242.197	244.352	246.649	249.206	253.325	254.849	256.005	257.031	173.007
NPL/NPF	2.305	4.496	4.681	4.788	4.709	3.100	3.238	2.975	3.001	2.936	2.988	2.956	2.915	2.876	2.518
Total Kredit/Pembiayaan / *Total Credit/Financing*	**703.766**	**834.792**	**824.744**	**830.843**	**900.185**	**860.044**	**863.789**	**880.336**	**880.616**	**868.498**	**864.320**	**868.702**	**874.277**	**890.587**	**774.239**
NPL/NPF	**14.385**	**20.853**	**22.085**	**22.101**	**22.637**	**19.103**	**19.791**	**18.981**	**19.582**	**19.551**	**19.248**	**19.560**	**19.898**	**19.790**	**17.752**
Orientasi Penggunaan / *User Orientation*															
Kredit kepada Pihak Ketiga / *Credit to Third Party*															
1. Ekspor / *Export*	30.726	31.336	32.822	33.212	34.718	38.274	36.954	38.174	39.008	37.245	31.038	32.601	34.649	37.467	37.970
NPL/NPF	2.028	775	789	788	1.526	1.352	1.363	1.368	1.363	1.298	653	628	1.399	1.409	1.404
2. Impor / *Import*	6.655	4.709	6.603	5.327	6.638	7.305	6.425	6.608	5.707	6.249	5.829	6.221	6.384	5.989	6.343
NPL/NPF	434	319	320	320	321	323	323	323	440	319	410	414	415	416	111
3. Lainnya / *Other*	666.386	798.747	785.319	792.303	858.830	814.464	820.410	835.555	835.900	825.004	827.452	829.880	833.244	847.131	729.926
NPL/NPF	11.922	19.759	20.975	20.992	20.789	17.428	18.105	17.290	17.779	17.934	18.186	18.518	18.084	17.965	16.237
Total Kredit/Pembiayaan / *Total Credit/Financing*	**703.766**	**834.792**	**824.744**	**830.843**	**900.185**	**860.044**	**863.789**	**880.336**	**880.616**	**868.498**	**864.320**	**868.702**	**874.277**	**890.587**	**774.239**
NPL/NPF	**14.385**	**20.853**	**22.085**	**22.101**	**22.637**	**19.103**	**19.791**	**18.981**	**19.582**	**19.551**	**19.248**	**19.560**	**19.898**	**19.790**	**17.752**

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
			Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Jenis Penggunaan / *Type of Use*															
Kredit/Pembiayaankepada Pihak Ketiga / *Credit/financing to Third Party*															
1. Modal Kerja / *Working Capital*	666.861	714.983	694.900	706.429	735.580	746.071	741.321	755.764	751.278	744.506	760.011	767.197	759.787	768.321	770.347
NPL/NPF	27.020	22.878	23.281	23.395	22.825	22.007	22.188	21.639	21.836	21.453	20.938	20.161	19.753	18.744	20.016
2. Investasi / *Investment*	414.560	440.707	441.994	440.222	444.850	446.268	451.848	452.129	455.292	449.492	451.251	457.782	462.379	477.738	485.209
NPL/NPF	9.893	7.751	10.218	10.199	7.907	9.215	9.294	9.065	9.142	8.784	8.926	8.916	8.587	8.244	7.455
3. Konsumsi / *Consumption*	605.788	679.217	682.767	687.552	694.382	697.296	701.701	708.761	715.071	718.399	726.176	732.814	737.880	739.434	826.053
NPL/NPF	10.103	12.417	13.136	13.279	13.325	14.023	14.139	14.005	14.654	14.742	14.864	15.720	16.590	16.416	18.326
Total Kredit/Pembiayaan / *Total Credit/Financing*	**1.687.209**	**1.834.908**	**1.819.661**	**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**
NPL/NPF	**47.016**	**43.046**	**46.636**	**46.873**	**44.057**	**45.245**	**45.621**	**44.708**	**45.631**	**44.979**	**44.727**	**44.796**	**44.930**	**43.403**	**45.797**
Orientasi Penggunaan / *User Orientation*															
Kredit kepada Pihak Ketiga / *Credit to Third Party*															
1. Ekspor / *Export*	50.019	49.319	50.438	50.132	50.308	62.542	59.505	56.432	64.295	56.913	52.202	53.448	52.234	54.549	56.995
NPL/NPF	870	1.246	1.254	1.285	1.211	860	863	826	829	824	819	836	839	845	853
2. Impor / *Import*	50.197	59.664	52.652	56.101	66.060	64.634	62.488	66.338	62.874	63.337	65.315	66.761	71.783	68.546	65.106
NPL/NPF	700	648	655	655	634	639	637	637	734	732	729	749	751	837	832
3. Lainnya / *Other*	1.586.993	1.725.925	1.716.571	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
NPL/NPF	45.446	41.152	44.726	44.933	42.213	43.746	44.122	43.245	44.068	43.423	43.179	43.211	43.341	41.722	44.112
Total Kredit/Pembiayaan / *Total Credit/Financing*	**1.687.209**	**1.834.908**	**1.819.661**	**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**
NPL/NPF	**47.016**	**43.046**	**46.636**	**46.873**	**44.057**	**45.245**	**45.621**	**44.708**	**45.631**	**44.979**	**44.727**	**44.796**	**44.930**	**43.403**	**45.797**

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
			Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Jenis Penggunaan / *Type of Use*															
Kredit/Pembiayaankepada Pihak Ketiga / *Credit/financing to Third Party*															
1. Modal Kerja / *Working Capital*	1.597.540	1.781.640	1.758.604	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
NPL/NPF	48.351	44.335	46.680	46.432	45.125	46.996	47.337	47.690	48.008	47.407	46.930	46.768	46.905	44.997	48.128
2. Investasi / *Investment*	1.000.362	1.165.240	1.187.473	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
NPL/NPF	17.862	18.639	20.235	20.704	20.858	22.070	22.140	20.908	20.999	20.839	19.502	20.276	20.346	18.119	19.051
3. Konsumsi / *Consumption*	665.652	722.128	723.748	725.843	742.551	746.419	752.383	760.219	767.252	773.110	779.945	788.927	796.831	808.680	808.177
NPL/NPF	9.148	11.673	12.508	12.895	13.081	13.777	13.967	13.972	14.156	13.989	14.289	14.366	14.544	14.967	15.915
Total Kredit/Pembiayaan / *Total Credit/Financing*	**3.263.554**	**3.669.008**	**3.669.825**	**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**
NPL/NPF	**75.361**	**74.648**	**79.423**	**80.032**	**79.064**	**82.843**	**83.445**	**82.570**	**83.163**	**82.235**	**80.721**	**81.410**	**81.796**	**78.084**	**83.094**
Orientasi Penggunaan / *User Orientation*															
Kredit kepada Pihak Ketiga / *Credit to Third Party*															
1. Ekspor / *Export*	96.647	91.449	93.576	89.181	88.039	92.730	91.678	87.931	84.895	81.176	80.659	81.642	82.889	83.168	82.996
NPL/NPF	2.294	3.028	3.253	3.213	3.062	3.163	3.159	2.553	2.420	2.283	2.172	2.075	2.230	2.206	3.089
2. Impor / *Import*	26.367	37.524	36.096	34.428	33.306	34.034	35.153	37.517	36.972	37.471	36.182	38.690	39.541	41.685	41.486
NPL/NPF	795	404	403	422	409	422	405	371	305	315	321	308	270	245	368
3. Lainnya / *Other*	3.140.540	3.540.035	3.540.153	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
NPL/NPF	72.272	71.216	75.767	76.396	75.593	79.258	79.881	79.646	80.437	79.637	78.228	79.027	79.297	75.633	79.638
Total Kredit/Pembiayaan / *Total Credit/Financing*	**3.263.554**	**3.669.008**	**3.669.825**	**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**
NPL/NPF	**75.361**	**74.648**	**79.423**	**80.032**	**79.064**	**82.843**	**83.445**	**82.570**	**83.163**	**82.235**	**80.721**	**81.410**	**81.796**	**78.084**	**83.094**

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
			Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
1. KBMI 1	1.010	480	468	474	490	920	918	937	953	963	944	948	965	950	967
NPL/NPF	168	18	18	18	19	173	175	179	181	183	159	161	164	155	158
2. KBMI 2	10.286	5.383	5.457	5.495	5.503	5.114	5.169	5.202	5.254	5.291	5.353	5.404	5.471	5.446	5.568
NPL/NPF	186	272	273	276	278	130	137	137	138	137	145	149	158	155	158
3. KBMI 3	28.386	36.876	37.240	37.260	37.472	37.872	37.634	38.222	38.175	38.389	38.782	38.593	39.058	39.462	39.935
NPL/NPF	521	648	663	684	712	725	734	725	705	690	695	816	823	838	815
4. KBMI 4	45.844	51.769	52.019	52.022	52.371	52.515	52.812	53.909	54.214	54.805	55.194	54.658	55.351	56.533	56.956
NPL/NPF	509	634	657	672	685	698	709	715	696	684	697	723	756	907	946
5 Bank Umum / *Commercial Bank*	85.527	94.509	95.185	95.251	95.837	96.422	96.533	98.270	98.595	99.449	100.273	99.603	100.845	102.391	103.426
NPL/NPF	1.384	1.571	1.612	1.650	1.694	1.725	1.755	1.755	1.719	1.694	1.696	1.850	1.901	2.055	2.076

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
				Jan	Feb	Mar *)	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*																
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	415.515	458.325	497.658	495.431	496.076	504.081	502.366	509.733	514.165	519.810	517.253	517.924	522.186	523.523	523.784	521.863
NPL/NPF	6.518	6.342	9.271	10.005	10.174	9.736	10.073	10.248	10.120	10.746	10.755	9.845	10.299	10.419	10.180	10.476
2. Perikanan / *Fishery*	18.688	19.726	20.797	20.549	20.466	20.732	20.729	20.769	20.763	20.676	20.492	20.399	20.407	19.857	19.784	19.588
NPL/NPF	1.053	1.286	1.102	1.169	1.122	1.153	1.237	1.245	1.249	1.226	1.115	1.138	1.173	957	893	963
3. Pertambangan dan Penggalian / *Mining and Quarrying*	153.803	237.390	290.468	298.436	299.705	307.837	314.098	328.433	326.437	332.172	329.133	341.990	352.400	360.695	373.508	376.931
NPL/NPF	6.799	5.755	3.564	3.770	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. Industri Pengolahan / *Procesing Industry*	951.109	1.067.006	1.117.340	1.104.256	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
NPL/NPF	49.248	40.184	36.383	36.456	35.569	36.310	37.024	37.688	38.584	39.141	38.004	37.373	37.546	38.139	35.970	35.363
5. Listrik, gas dan air / *Electricity, Gas and Water*	159.701	162.327	183.959	187.612	186.266	188.931	194.453	198.090	201.753	211.134	217.783	200.753	208.007	219.620	220.290	220.066
NPL/NPF	1.668	761	664	501	304	293	312	405	416	550	543	535	541	548	520	446
6. Konstruksi / *Construction*	380.381	396.583	395.097	384.170	386.577	390.064	388.261	389.088	393.436	394.213	394.062	402.766	394.507	398.861	395.178	384.636
NPL/NPF	13.755	14.080	14.284	15.053	15.079	14.675	15.275	15.554	14.729	15.259	15.209	14.593	14.160	13.229	11.744	10.947
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	974.420	1.043.912	1.139.157	1.115.478	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
NPL/NPF	39.728	37.666	37.217	40.234	40.385	39.602	42.017	42.467	40.669	40.932	40.591	40.152	40.226	40.457	39.166	41.966
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	120.741	123.620	130.793	129.910	130.119	129.883	133.387	133.982	135.773	135.086	135.656	136.210	137.816	138.311	137.352	136.479
NPL/NPF	7.653	6.636	3.880	4.268	4.338	4.291	4.797	4.944	4.527	4.172	4.463	4.521	4.519	4.413	3.783	3.776
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	306.242	313.052	373.419	375.223	374.421	387.437	395.253	405.983	412.014	412.535	408.343	416.446	417.817	417.906	444.980	450.965
NPL/NPF	6.347	5.116	3.773	4.086	4.091	4.080	4.095	4.129	3.994	3.691	3.630	3.566	3.614	3.534	4.236	4.126
10. Perantara Keuangan / *Financial intermediaries*	224.714	305.787	369.668	364.088	377.007	410.520	410.417	417.691	429.804	423.201	425.789	428.862	427.574	426.979	448.980	437.177
NPL/NPF	2.925	2.248	1.623	1.744	1.938	1.953	2.097	2.054	1.922	1.957	1.939	1.886	1.836	1.719	1.593	1.364
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	265.315	314.584	356.071	359.556	351.535	354.262	355.918	358.436	367.651	371.687	368.892	368.139	367.324	368.106	371.748	372.533
NPL/NPF	7.414	6.284	6.599	9.433	10.041	7.589	8.052	7.890	6.775	6.767	6.966	6.829	6.828	6.599	6.512	7.280
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	34.272	43.829	65.292	66.054	64.839	66.283	68.607	69.362	77.369	80.114	78.863	78.258	84.975	89.474	96.690	97.193
NPL/NPF	3	0	1	1	4	4	74	74	74	74	71	71	71	1	0	0
13. Jasa Pendidikan / *Education Services*	13.990	14.893	16.877	16.975	17.115	17.118	17.022	17.197	17.331	17.411	17.533	17.451	17.445	17.655	17.914	17.964
NPL/NPF	211	258	228	243	255	237	237	247	227	217	208	213	218	251	247	260
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	28.513	31.522	37.410	37.128	37.487	37.984	38.455	39.084	39.547	39.847	39.758	40.811	41.182	42.708	46.675	46.580
NPL/NPF	171	234	456	331	345	350	353	378	366	391	384	380	389	394	388	439
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	95.691	114.669	158.563	157.575	159.756	149.489	146.599	151.334	156.934	156.089	159.587	163.871	167.963	172.187	176.906	174.656
NPL/NPF	2.253	2.399	3.137	3.478	3.560	3.353	3.213	3.292	3.065	3.137	3.096	3.106	3.158	3.388	2.940	4.786
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	3.872	3.985	4.002	3.942	3.903	3.892	3.808	3.765	3.779	3.734	3.722	3.765	3.696	3.636	3.633	3.585
NPL/NPF	80	95	109	131	133	138	137	135	129	132	130	137	119	114	102	107
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*	365	22	18	18	17	17	15	14	13	12	12	261	270	11	11	11
NPL/NPF	-	-	0	0	-	0	0	0	0	0	0	0	0	1	1	1
18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined*	716	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	96	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / *Loans/FInancing to Non Industrial Origin*																
Rumah Tangga / *House Hold*																
- Untuk Pemilikan Rumah Tinggal / *For Home Ownership*	581.135	586.568	659.766	664.035	668.307	637.903	683.263	689.624	697.266	704.365	707.448	709.140	715.842	718.945	723.582	732.805
NPL/NPF	12.521	11.831	15.382	16.355	16.654	14.870	16.816	16.961	16.709	17.215	17.210	17.300	17.951	18.848	18.530	20.397
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	27.869	27.945	29.552	29.518	29.497	29.630	29.714	29.995	30.316	30.611	30.666	30.821	31.018	31.171	31.468	31.895
NPL/NPF	546	542	710	761	770	777	824	832	795	814	790	795	810	865	844	980
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	21.010	20.995	22.476	22.762	22.977	70.114	27.985	28.030	28.205	28.292	28.410	28.532	28.636	28.805	28.898	28.965
NPL/NPF	1.018	1.005	935	987	1.005	2.737	1.487	1.334	1.286	1.261	1.239	1.244	1.188	1.169	1.087	1.153
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	114.492	115.955	131.419	132.259	133.420	134.794	135.875	135.736	133.191	135.550	135.747	137.812	139.800	142.442	142.092	141.535
NPL/NPF	1.864	1.756	2.594	2.653	2.676	2.781	2.917	3.085	3.041	3.133	3.141	3.189	3.194	3.211	3.191	3.167
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	760.741	773.017	820.985	821.923	825.604	834.120	836.914	843.699	852.574	862.416	873.122	883.511	893.586	902.327	910.853	911.195
NPL/NPF	10.116	9.726	10.271	10.953	11.360	11.430	12.019	12.402	12.381	12.844	12.807	12.878	13.050	13.149	13.402	14.357
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	245.167	247.852	269.458	270.660	272.250	274.281	275.524	277.880	284.140	283.785	286.170	291.900	294.989	298.040	301.832	296.135
NPL/NPF	2.539	2.371	2.794	2.934	3.070	3.086	3.160	3.212	3.128	2.982	2.945	3.073	3.233	3.341	3.483	3.293

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

Keterangan / *Items*	2021	2022	2023	2024												2025
				Jan	Feb	Mar *)	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*																
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	277.985	310.841	351.708	351.163	352.250	354.135	354.497	359.557	362.126	364.694	364.251	365.337	367.456	368.324	363.728	363.340
NPL/NPF	3.967	4.286	6.869	7.486	7.657	7.158	7.436	7.577	7.498	8.136	8.090	7.252	7.536	7.649	7.465	7.648
2. Perikanan / *Fishery*	11.313	12.883	13.629	13.667	13.727	13.831	13.761	13.727	13.692	13.699	13.694	13.676	13.651	13.051	12.894	12.802
NPL/NPF	752	794	587	643	661	691	735	734	744	711	710	727	762	592	538	584
3. Pertambangan dan Penggalian / *Mining and Quarrying*	88.074	137.863	175.643	179.720	175.556	180.194	184.295	196.837	193.025	202.129	200.481	215.442	221.681	223.946	232.028	232.354
NPL/NPF	5.666	4.770	1.905	1.997	1.958	1.993	2.046	1.973	3.367	3.344	3.312	3.293	3.341	3.327	3.291	3.348
4. Industri Pengolahan / *Procesing Industry*	347.203	385.352	405.889	406.279	401.850	411.051	433.372	428.420	433.802	433.727	420.058	431.292	442.083	450.886	456.261	446.194
NPL/NPF	22.244	15.208	13.680	13.667	12.908	12.753	12.948	12.912	14.136	13.972	13.862	13.840	14.369	14.491	12.721	11.321
5. Listrik, gas dan air / *Electricity, Gas and Water*	94.090	102.264	109.795	114.576	112.861	114.734	117.335	118.713	122.009	131.328	140.071	123.540	126.537	137.025	124.909	125.749
NPL/NPF	921	265	270	280	73	72	83	78	77	101	101	100	101	105	78	77
6. Konstruksi / *Construction*	177.544	184.004	187.542	187.101	189.326	191.346	189.998	189.038	190.746	190.359	188.921	194.041	189.283	192.374	192.413	188.170
NPL/NPF	8.212	9.312	7.359	7.552	7.526	7.304	7.388	7.670	7.146	7.355	7.339	6.989	6.405	5.963	4.829	4.883
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	489.375	526.379	567.941	560.505	564.842	573.833	578.510	586.598	594.153	591.565	589.605	599.732	596.298	585.576	587.892	580.326
NPL/NPF	19.066	19.105	18.167	20.209	20.638	19.679	20.572	20.701	19.251	19.301	19.119	18.394	18.735	19.091	18.023	19.528
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	51.110	54.726	60.981	60.505	60.548	60.194	63.715	63.315	64.848	64.368	64.343	64.399	64.634	65.018	63.870	63.098
NPL/NPF	2.455	2.038	1.832	1.965	1.986	1.967	2.103	2.059	1.776	1.719	1.726	1.769	1.774	1.676	1.640	1.645
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	134.995	139.778	165.636	165.803	164.816	174.140	171.320	177.297	183.228	180.461	181.592	188.884	191.964	189.783	206.297	206.922
NPL/NPF	3.790	3.114	1.318	1.418	1.379	1.499	1.531	1.503	1.429	1.408	1.358	1.332	1.393	1.400	2.200	2.264
10. Perantara Keuangan / *Financial intermediaries*	37.882	52.707	71.936	74.902	77.747	85.979	92.476	91.935	97.437	98.879	99.728	101.040	103.734	101.939	110.740	109.058
NPL/NPF	318	265	201	307	305	302	310	309	189	189	149	146	148	35	36	40
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	81.413	77.132	92.034	96.727	95.462	96.143	97.320	99.622	105.741	102.333	102.372	103.803	100.109	99.100	100.920	100.111
NPL/NPF	3.307	1.807	1.854	1.916	2.482	2.643	2.794	2.748	1.618	1.616	1.629	1.260	1.267	1.257	1.235	1.257
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	31.573	41.030	62.017	62.729	61.878	63.346	65.685	66.542	74.445	77.204	75.987	75.123	81.909	86.486	93.586	93.913
NPL/NPF	3	-	0	0	3	3	3	3	3	3	0	0	0	0	0	-
13. Jasa Pendidikan / *Education Services*	2.548	2.532	2.265	2.263	2.364	2.326	2.315	2.361	2.405	2.422	2.440	2.434	2.414	2.480	2.517	2.521
NPL/NPF	45	46	35	35	37	38	36	36	33	27	27	24	24	30	31	42
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	9.641	10.100	13.800	14.113	14.342	14.614	14.573	14.949	15.299	15.413	14.961	15.418	15.470	15.676	16.707	16.872
NPL/NPF	66	66	113	134	135	136	146	142	121	115	112	106	100	108	105	118
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	61.478	81.953	124.138	123.212	126.005	115.349	115.793	120.336	125.421	124.313	127.063	130.610	134.448	138.250	142.185	140.214
NPL/NPF	1.537	1.608	2.129	2.433	2.476	2.242	2.367	2.401	2.262	2.371	2.329	2.327	2.366	2.556	2.146	3.912
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	1.211	1.053	1.050	1.053	1.030	1.026	981	960	979	937	929	968	949	890	875	864
NPL/NPF	39	49	64	72	73	72	69	68	62	60	58	61	58	53	42	48
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*	361	17	15	14	14	14	11	11	11	10	10	259	268	9	9	9
NPL/NPF	-	-	0	0	-	0	0	0	0	0	0	0	0	1	1	1
18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined*	45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / *Loans/Financing to Non Industrial Origin*																
Rumah Tangga / *House Hold*																
- Untuk Pemilikan Rumah Tinggal / *For Home Ownership*	322.700	335.181	383.610	386.731	389.855	357.345	401.717	406.040	411.038	416.160	418.009	418.615	423.483	425.324	427.771	437.906
NPL/NPF	6.415	5.719	8.035	8.617	8.803	7.084	8.700	8.941	8.653	9.217	9.267	9.307	10.016	10.798	10.734	12.182
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	7.492	7.624	8.245	8.302	8.347	8.462	8.591	8.783	8.997	9.212	9.342	9.494	9.679	9.843	10.034	10.684
NPL/NPF	266	254	342	363	367	353	378	378	359	393	385	384	420	449	447	542
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	5.119	4.534	4.369	4.430	4.452	51.395	9.168	9.144	9.179	9.086	9.091	9.136	9.124	9.175	9.218	9.413
NPL/NPF	312	398	291	309	315	2.047	763	696	629	616	580	576	567	554	515	534
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	33.135	36.915	38.379	38.432	38.385	38.058	38.024	37.632	36.677	35.893	35.365	35.271	35.267	35.198	35.967	35.239
NPL/NPF	387	435	627	647	711	728	777	779	788	752	693	663	626	648	767	665
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	305.113	329.856	332.005	331.328	331.952	334.796	335.343	336.895	339.948	343.765	346.621	349.283	353.578	356.967	361.414	360.346
NPL/NPF	3.291	3.422	3.981	4.234	4.448	4.430	4.639	4.741	4.821	5.174	5.128	5.239	5.312	5.506	5.839	6.313
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	51.765	59.416	69.361	70.261	71.061	71.809	72.358	73.413	74.953	75.724	76.581	77.746	78.793	80.034	81.965	75.097
NPL/NPF	845	676	819	894	903	892	928	928	945	900	891	956	1.010	1.090	1.175	920

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
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*																
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	14.973	18.364	21.903	22.050	22.301	22.669	22.763	22.894	23.088	23.249	23.424	23.504	23.289	23.571	23.778	23.740
NPL/NPF	675	635	746	805	840	891	910	943	920	940	974	922	934	951	915	1.008
2. Perikanan / *Fishery*	1.379	1.587	1.824	1.819	1.841	1.861	1.871	1.861	1.866	1.878	1.882	1.867	1.912	1.903	1.913	1.895
NPL/NPF	107	103	133	138	144	147	160	173	167	170	169	171	180	137	126	151
3. Pertambangan dan Penggalian / *Mining and Quarrying*	1.065	4.089	3.128	3.339	3.401	3.502	3.819	3.510	3.586	3.634	3.610	4.077	4.416	4.292	4.262	4.173
NPL/NPF	269	277	96	100	101	149	123	141	136	137	113	111	110	110	104	102
4. Industri Pengolahan / *Procesing Industry*	20.312	25.550	26.987	25.970	24.439	24.752	24.757	25.178	24.828	24.178	24.209	25.631	26.045	25.708	27.417	27.060
NPL/NPF	550	485	773	810	828	831	870	1.272	1.242	1.260	1.271	1.259	1.283	1.287	1.261	1.456
5. Listrik, gas dan air / *Electricity, Gas and Water*	2.204	1.765	1.553	1.526	1.539	1.674	1.687	1.684	1.834	1.842	1.839	1.732	1.740	1.661	1.562	1.507
NPL/NPF	56	10	11	14	14	10	11	11	11	11	11	11	11	12	12	12
6. Konstruksi / *Construction*	36.285	39.217	42.001	38.885	39.374	40.276	39.824	39.796	41.300	42.819	43.434	42.238	40.517	39.778	38.009	34.821
NPL/NPF	2.558	2.394	2.511	2.722	2.650	2.687	2.752	2.880	2.668	2.715	2.721	2.811	2.830	2.846	2.629	2.699
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	42.815	51.287	59.773	58.486	59.131	61.131	61.226	62.130	64.432	64.767	64.897	65.324	65.577	65.282	65.172	64.234
NPL/NPF	2.909	2.518	3.204	3.357	3.557	3.758	4.065	4.137	3.942	4.060	4.091	4.338	4.360	4.565	4.564	4.892
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	7.431	7.942	9.071	9.051	9.190	9.266	9.342	9.424	9.597	9.613	9.729	9.847	9.907	10.010	10.103	9.970
NPL/NPF	824	538	328	330	338	336	387	389	413	419	383	427	431	457	431	426
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	7.011	7.182	8.379	8.245	8.122	8.281	9.207	9.474	9.149	9.080	9.106	8.116	8.060	7.821	7.838	7.685
NPL/NPF	166	118	104	110	115	117	133	133	120	97	98	107	97	110	121	148
10. Perantara Keuangan / *Financial intermediaries*	8.943	11.757	12.185	11.150	10.774	12.378	12.777	13.694	14.670	14.201	14.130	14.113	13.828	13.464	13.173	12.717
NPL/NPF	325	408	324	328	449	448	484	478	425	432	427	417	423	419	308	307
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	4.858	5.467	5.951	5.795	5.876	6.027	6.164	6.172	6.256	6.243	5.691	5.622	5.614	5.640	5.554	5.471
NPL/NPF	629	638	700	723	723	724	734	768	752	755	744	764	767	767	750	771
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	2.681	2.726	2.994	3.043	2.895	2.867	2.853	2.752	2.854	2.838	2.799	3.054	2.983	2.891	3.032	3.200
NPL/NPF	0	0	0	0	0	0	70	70	70	70	70	70	70	0	0	0
13. Jasa Pendidikan / *Education Services*	1.282	1.261	2.249	2.244	2.264	2.301	2.282	2.334	2.320	2.331	2.351	2.353	2.352	2.638	2.762	2.782
NPL/NPF	19	16	32	42	42	40	34	43	26	25	17	25	28	27	24	24
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	2.249	2.336	2.563	2.588	2.511	2.515	2.580	2.585	2.640	2.632	2.638	2.661	2.682	2.692	2.818	2.801
NPL/NPF	20	27	40	42	43	44	44	69	79	83	79	80	83	86	81	84
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	5.917	6.138	6.928	6.799	6.978	7.061	7.039	7.160	7.200	7.261	7.332	7.748	7.859	7.920	7.813	7.702
NPL/NPF	216	197	245	259	279	275	297	310	279	287	284	291	295	330	329	381
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	219	256	262	207	200	204	193	191	189	188	187	187	177	173	190	172
NPL/NPF	6	8	10	9	10	12	12	13	12	13	13	13	13	13	14	15
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*	1	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
NPL/NPF	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined*	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / *Loans/Financing to Non Industrial Origin*																
Rumah Tangga / *House Hold*																
- Untuk Pemilikan Rumah Tinggal / *For Home Ownership*	24.829	26.917	29.207	29.367	29.553	29.909	29.963	30.171	30.380	30.646	30.676	30.551	30.675	30.709	30.585	30.638
NPL/NPF	1.669	1.497	1.606	1.742	1.749	1.770	1.834	1.902	1.872	1.912	1.924	1.899	1.878	1.910	1.778	1.912
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	501	503	564	558	561	577	589	592	599	605	607	609	610	610	610	615
NPL/NPF	36	23	27	29	30	31	33	34	33	34	35	34	34	35	32	39
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	408	412	408	409	417	419	440	435	438	439	441	452	465	472	474	485
NPL/NPF	94	83	82	87	94	95	96	99	98	94	92	90	81	84	81	85
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	592	701	1.100	1.242	1.297	1.323	1.336	1.376	1.412	1.463	1.493	1.531	1.547	1.548	1.565	1.547
NPL/NPF	3	4	8	9	12	14	19	19	20	23	27	32	34	36	37	53
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	210.004	224.468	243.433	243.318	244.815	247.574	248.544	251.050	253.472	256.367	260.032	264.276	267.235	269.155	270.672	270.919
NPL/NPF	1.320	1.404	1.491	1.590	1.644	1.648	1.694	1.778	1.644	1.699	1.679	1.686	1.695	1.731	1.670	1.834
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	120.110	122.924	124.215	123.550	123.171	123.358	123.053	123.331	123.505	123.846	124.413	126.110	126.489	126.411	126.469	126.033
NPL/NPF	635	630	759	798	833	810	828	848	751	751	757	749	747	749	748	800

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
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*																
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	120.532	128.690	123.626	121.665	120.729	126.215	124.166	126.167	128.245	130.940	128.665	128.578	130.900	131.136	135.822	134.324
NPL/NPF	1.876	1.421	1.655	1.714	1.677	1.688	1.727	1.728	1.702	1.670	1.691	1.672	1.830	1.819	1.800	1.820
2. Perikanan / *Fishery*	5.996	5.256	5.344	5.064	4.898	5.040	5.097	5.182	5.205	5.098	4.916	4.855	4.844	4.903	4.977	4.890
NPL/NPF	194	389	382	388	317	314	342	338	338	345	236	240	231	228	228	227
3. Pertambangan dan Penggalian / *Mining and Quarrying*	57.716	87.142	105.270	107.609	112.353	116.736	117.227	120.141	122.305	118.727	117.939	115.206	119.310	125.377	130.574	133.646
NPL/NPF	864	708	1.563	1.673	1.672	1.672	1.616	1.649	1.545	772	933	961	754	782	698	655
4. Industri Pengolahan / *Procesing Industry*	517.323	584.901	614.180	601.554	607.907	622.986	635.077	632.655	634.814	644.320	639.544	639.215	657.010	660.754	671.108	674.067
NPL/NPF	22.699	22.330	20.159	20.245	20.211	20.364	21.009	21.296	20.992	21.647	20.725	20.700	20.388	20.123	19.735	20.283
5. Listrik, gas dan air / *Electricity, Gas and Water*	54.148	51.602	68.622	67.335	67.448	67.934	71.269	73.527	73.882	73.923	72.108	71.663	75.966	77.017	89.947	88.873
NPL/NPF	692	486	382	208	218	211	219	316	327	438	431	424	429	430	430	358
6. Konstruksi / *Construction*	163.800	169.139	162.285	154.873	154.613	155.099	155.233	156.837	158.085	158.881	159.565	164.232	162.456	164.442	162.497	159.261
NPL/NPF	2.985	2.373	4.415	4.780	4.902	4.683	5.135	5.004	4.915	5.189	5.149	4.793	4.925	4.420	4.287	3.365
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	425.857	453.004	493.074	482.862	497.087	507.231	507.558	505.655	511.571	504.310	508.201	523.000	523.376	524.318	516.925	503.306
NPL/NPF	17.192	15.842	15.689	16.510	16.032	16.007	17.219	17.469	17.316	17.412	17.223	17.264	16.973	16.642	16.465	17.431
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	60.859	60.861	60.740	60.354	60.380	60.423	60.330	61.244	61.328	61.105	61.584	61.964	63.275	63.283	63.379	63.412
NPL/NPF	4.281	3.969	1.720	1.972	2.014	1.987	2.307	2.497	2.338	2.035	2.354	2.325	2.315	2.280	1.713	1.706
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	150.554	151.930	186.647	189.098	189.465	193.403	201.869	204.487	204.842	206.525	200.740	202.585	203.791	204.856	214.547	219.275
NPL/NPF	2.391	1.883	2.351	2.557	2.597	2.464	2.431	2.493	2.445	2.186	2.173	2.127	2.123	2.023	1.915	1.715
10. Perantara Keuangan / *Financial intermediaries*	144.436	192.610	234.941	230.039	239.580	260.655	258.984	267.807	268.985	264.933	269.367	268.926	264.491	265.867	272.064	263.550
NPL/NPF	2.282	1.575	1.098	1.108	1.184	1.202	1.303	1.268	1.307	1.337	1.363	1.324	1.266	1.265	1.250	1.018
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	174.670	226.992	251.664	250.338	243.366	245.346	244.816	245.042	248.295	255.426	253.559	251.814	254.107	255.691	257.949	258.890
NPL/NPF	3.478	3.839	4.044	6.794	6.837	4.222	4.524	4.375	4.405	4.396	4.593	4.805	4.794	4.575	4.527	5.252
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	18	73	66	67	66	70	69	68	70	72	77	81	83	97	72	80
NPL/NPF	0	0	1	1	1	1	0	1	1	1	1	1	0	0	0	0
13. Jasa Pendidikan / *Education Services*	10.160	11.100	12.363	12.467	12.486	12.490	12.424	12.502	12.605	12.656	12.740	12.662	12.677	12.534	12.634	12.657
NPL/NPF	147	195	161	165	176	159	168	168	168	165	164	164	166	194	192	193
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	16.565	19.082	21.045	20.424	20.631	20.853	21.300	21.549	21.605	21.799	22.159	22.732	23.027	24.337	27.148	26.904
NPL/NPF	85	142	302	156	166	170	163	166	167	193	192	193	205	200	203	237
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	27.998	26.532	27.448	27.525	26.596	26.885	23.766	23.837	24.312	24.515	25.192	25.512	25.656	26.017	26.907	26.740
NPL/NPF	501	595	763	787	805	836	550	581	523	478	484	488	497	502	465	493
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	2.441	2.676	2.690	2.682	2.673	2.662	2.633	2.614	2.611	2.609	2.606	2.610	2.569	2.572	2.568	2.549
NPL/NPF	35	39	36	50	50	54	56	54	55	59	59	63	49	48	46	44
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*	3	5	3	3	3	3	3	2	2	2	2	2	2	2	2	2
NPL/NPF	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined*	462	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	89	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / *Loans/Financing to Non Industrial Origin*																
Rumah Tangga / *House Hold*																
- Untuk Pemilikan Rumah Tinggal / *For Home Ownership*	196.152	224.200	246.821	247.811	248.772	250.521	251.452	253.282	255.717	257.429	258.629	259.841	261.552	262.778	265.092	264.128
NPL/NPF	4.078	4.613	5.740	5.996	6.103	6.016	6.281	6.118	6.184	6.085	6.019	6.093	6.057	6.140	6.018	6.302
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	18.071	19.784	20.729	20.645	20.576	20.578	20.522	20.608	20.708	20.782	20.706	20.707	20.717	20.705	20.813	20.584
NPL/NPF	227	265	341	370	373	392	412	421	403	387	370	377	355	380	366	399
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	15.241	16.046	17.696	17.919	18.105	18.296	18.373	18.448	18.585	18.763	18.874	18.941	19.043	19.155	19.203	19.062
NPL/NPF	537	524	562	591	595	595	628	539	559	551	567	578	540	530	492	534
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	65.335	78.297	91.925	92.571	93.723	95.398	96.500	96.713	95.087	98.177	98.873	100.992	102.968	105.679	104.544	104.733
NPL/NPF	1.584	1.317	1.959	1.997	1.954	2.040	2.122	2.287	2.233	2.358	2.421	2.495	2.534	2.527	2.387	2.449
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	179.068	218.249	245.493	247.224	248.788	251.703	252.979	255.706	259.107	262.238	266.422	269.913	272.734	276.201	278.764	279.927
NPL/NPF	4.290	4.848	4.751	5.081	5.224	5.310	5.645	5.840	5.873	5.929	5.958	5.918	6.007	5.912	5.893	6.209
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	54.069	55.453	74.570	75.576	76.471	77.658	78.134	79.011	83.409	81.657	83.326	84.973	86.397	88.079	89.689	91.120
NPL/NPF	1.067	900	1.194	1.233	1.305	1.358	1.362	1.407	1.405	1.306	1.295	1.344	1.450	1.474	1.525	1.572

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

Keterangan / *Items*	2021	2022	2023	2024												2025
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*																
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	2.026	430	422	554	796	1.062	940	1.115	705	927	913	505	540	492	456	459
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Perikanan / *Fishery*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Pertambangan dan Penggalian / *Mining and Quarrying*	6.948	8.296	6.427	7.768	8.394	7.404	8.756	7.945	7.522	7.682	7.103	7.265	6.992	7.080	6.644	6.758
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Industri Pengolahan / *Procesing Industry*	66.270	71.203	70.283	70.454	67.218	69.752	71.614	67.657	72.215	71.806	68.124	62.272	60.890	64.347	69.349	68.255
NPL/NPF	3.754	2.161	1.771	1.734	1.622	2.363	2.197	2.208	2.215	2.262	2.147	1.574	1.507	2.239	2.253	2.303
5. Listrik, gas dan air / *Electricity, Gas and Water*	9.259	6.696	3.990	4.175	4.419	4.590	4.162	4.166	4.029	4.042	3.765	3.818	3.765	3.917	3.873	3.937
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6. Konstruksi / *Construction*	2.753	4.224	3.269	3.311	3.263	3.343	3.205	3.416	3.305	2.155	2.141	2.255	2.251	2.267	2.260	2.384
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	16.373	13.242	18.368	13.626	14.695	24.528	19.907	19.893	20.128	17.206	14.623	13.160	18.175	19.128	16.864	16.022
NPL/NPF	562	201	157	158	158	159	160	160	160	160	158	157	158	159	115	115
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	1.341	91	-	0	0	0	0	-	-	-	-	-	-	-	-	-
NPL/NPF	94	91	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	13.683	14.162	12.756	12.076	12.018	11.613	12.857	14.725	14.795	16.470	16.904	16.862	14.002	15.446	16.298	17.083
NPL/NPF	-	0	-	-	-	-	0	0	-	-	-	-	-	-	-	-
10. Perantara Keuangan / *Financial intermediaries*	33.453	48.713	50.605	47.997	48.906	51.508	46.181	44.256	48.711	45.188	42.564	44.783	45.521	45.709	53.002	51.852
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	4.374	4.992	6.422	6.696	6.830	6.747	7.618	7.601	7.359	7.685	7.270	6.901	7.494	7.675	7.326	8.061
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	-	-	215	215	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13. Jasa Pendidikan / *Education Services*	1	1	1	1	1	1	1	1	1	2	2	1	2	4	2	3
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	58	3	3	3	3	2	3	2	3	3	1	1	3	3	2	3
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	298	45	48	39	177	194	0	0	0	0	0	0	0	0	0	0
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined*	185	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / *Loans/Financing to Non Industrial Origin*																
Rumah Tangga / *House Hold*																
- Untuk Pemilikan Rumah Tinggal / *For Home Ownership*	324	271	129	127	127	129	131	131	131	131	134	133	132	133	133	132
NPL/NPF	2	3	-	-	-	1	1	1	1	1	1	1	-	0	0	0
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	36	34	13	13	13	13	13	12	12	11	11	11	12	12	11	11
NPL/NPF	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	4	4	4	4	3	3	3	3	3	3	3	3	3	3	3	3
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	39	42	15	15	14	16	16	16	16	16	17	18	17	17	17	16
NPL/NPF	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	543	443	54	53	49	47	47	48	47	46	46	39	38	3	3	3
NPL/NPF	60	53	48	48	44	42	42	42	42	41	42	35	35	-	-	-
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	9.887	10.059	1.312	1.272	1.546	1.456	1.979	2.124	2.273	2.557	1.849	3.071	3.310	3.516	3.708	3.885
NPL/NPF	229	165	21	8	30	26	42	30	27	25	2	25	26	27	35	2

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 - Januari 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 - January 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, Usaha Persewaan, dan Jasa Perusahaan	Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	Jasa Pendidikan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	Jasa Perorangan yang Melayani Rumah Tangga	Badan Internasional dan Badan Ekstra Internasional Lainnya	Kegiatan yang belum jelas batasannya	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan Flat atau Apartemen	Rumah Tangga - Untuk Pemilikan Ruko atau Rukan	Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor	Rumah Tangga - Untuk Pemilikan Peralatan Rumah Tangga Lainnya	Bukan Lapangan Usaha Lainnya
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
Jawa Barat	15.811	1.345	3.602	67.815	3.355	19.675	109.148	11.780	22.985	7.804	15.557	145	3.175	6.403	11.272	309	0	-	168.421	3.522	3.276	3.408	118.968	19.738
NPL/NPF	1.446	75	33	2.722	11	1.617	5.143	369	119	141	303	-	34	47	470	19	-	-	5.739	137	186	73	1.798	98
Banten	839	176	1.014	23.504	418	10.395	25.323	2.327	10.730	3.740	15.137	-	523	3.154	2.834	102	-	-	66.461	2.248	2.008	1.052	31.929	6.412
NPL/NPF	37	7	39	534	4	636	996	46	779	21	78	-	3	10	93	1	-	-	1.579	92	59	5	513	54
DKI Jakarta	176.675	2.326	279.943	748.871	183.151	266.921	389.776	53.613	350.047	411.628	283.074	19.195	5.113	17.443	94.291	342	5	-	183.083	19.797	10.597	121.743	181.406	134.441
NPL/NPF	2.727	131	3.630	19.324	330	4.014	10.956	1.645	2.111	756	5.163	-	143	123	2.281	15	-	-	4.686	623	354	2.813	4.821	2.236
D.I Yogyakarta	2.710	275	96	4.409	57	6.474	12.244	3.358	1.010	907	1.343	0	1.050	1.089	2.729	53	-	-	4.956	103	352	179	10.620	1.161
NPL/NPF	82	16	1	89	3	147	566	118	14	10	43	-	4	68	85	5	-	-	134	9	22	1	232	4
Jawa Tengah	25.214	2.695	406	61.219	371	16.997	117.355	12.942	4.872	2.271	7.556	7	1.940	4.691	12.684	308	-	-	33.082	410	1.208	1.892	37.674	37.286
NPL/NPF	736	127	37	7.363	7	583	4.651	322	104	175	127	-	10	61	392	13	-	-	766	5	72	41	401	128
Jawa Timur	40.755	2.724	2.738	122.241	4.552	22.533	154.432	11.137	13.854	1.713	11.666	6	2.166	3.503	13.397	636	1	-	74.420	2.833	2.922	4.478	93.174	3.576
NPL/NPF	1.318	108	76	2.452	32	672	6.895	313	348	66	605	0	24	23	374	15	-	-	2.289	69	160	87	1.214	34
Bengkulu	6.328	90	337	527	14	169	4.956	561	229	9	281	0	38	145	602	26	-	-	2.928	11	74	46	6.773	5.460
NPL/NPF	79	2	1	14	0	24	151	9	4	0	2	-	0	0	20	0	-	-	69	-	2	0	49	33
Jambi	15.081	126	141	2.663	17	964	8.665	1.226	443	34	610	0	100	153	1.060	32	-	-	6.984	110	149	97	15.657	100
NPL/NPF	147	4	1	19	0	61	245	31	8	15	10	-	2	5	18	2	-	-	183	1	3	2	223	1
Aceh	3.416	300	128	1.506	107	453	6.092	574	328	29	279	-	87	375	818	39	-	-	2.915	71	38	847	25.304	11
NPL/NPF	71	13	1	33	1	125	278	25	20	-	27	-	0	1	18	1	-	-	33	1	2	14	168	0
Sumatera Utara	53.520	611	409	71.253	606	6.996	48.041	3.043	4.256	1.166	5.704	7	577	2.555	4.304	204	2	-	24.033	726	1.628	2.811	47.798	1.944
NPL/NPF	497	27	22	405	1	352	1.548	90	72	21	93	-	6	14	115	4	-	-	747	5	49	56	620	31
Sumatera Barat	11.835	316	117	2.689	33	737	16.795	1.116	1.506	42	800	-	237	364	1.523	42	-	-	5.967	80	155	79	11.039	15.596
NPL/NPF	281	19	6	61	0	83	661	29	16	4	17	-	0	1	50	1	-	-	99	1	5	1	134	49
Riau	25.713	151	379	8.708	72	2.688	13.420	1.891	3.127	405	1.939	-	111	1.056	2.170	38	-	-	13.288	154	524	169	23.568	798
NPL/NPF	476	7	4	107	1	162	444	28	40	73	33	-	0	3	44	0	-	-	471	4	9	1	314	9
Sumatera Selatan	21.341	284	1.747	11.752	265	3.163	18.898	1.941	2.287	50	3.766	3	348	580	1.512	135	-	-	16.940	137	448	524	29.283	1.660
NPL/NPF	473	27	7	40	2	200	870	37	27	3	63	-	0	3	55	3	-	-	448	6	28	8	377	10
Bangka Belitung	2.488	399	959	456	7	167	3.136	197	163	6	102	-	43	141	403	4	-	-	2.866	25	50	60	5.737	55
NPL/NPF	51	29	7	11	1	22	81	3	4	0	2	-	0	0	13	0	-	-	37	-	4	0	59	1
Kepulauan Riau	301	404	320	7.721	1.807	1.269	7.772	1.531	5.684	76	2.908	1	291	211	1.101	16	-	-	10.499	122	405	160	10.581	766
NPL/NPF	8	10	-	935	0	182	139	59	1	4	191	-	2	4	19	0	-	-	249	3	7	1	150	9
Lampung	11.161	586	285	4.301	176	709	17.519	1.235	1.949	178	1.140	0	390	775	1.317	58	-	-	6.853	93	172	141	9.039	6.193
NPL/NPF	245	46	14	231	1	98	788	36	13	3	15	-	4	5	68	2	-	-	154	2	5	3	93	75
Kalimantan Selatan	10.413	327	10.425	2.378	522	938	11.927	855	3.814	453	2.296	-	96	169	1.962	40	-	-	13.229	72	456	129	16.355	254
NPL/NPF	81	15	90	85	2	143	465	16	35	7	29	-	6	1	63	4	-	-	443	0	28	1	272	0
Kalimantan Barat	19.894	454	189	1.543	147	492	12.686	1.438	3.246	273	1.053	73	86	129	1.064	21	-	-	9.638	158	485	360	21.874	292
NPL/NPF	161	35	8	90	0	62	738	41	27	3	25	-	1	5	43	0	-	-	249	-	8	3	228	3
Kalimantan Timur	16.090	596	9.281	3.639	3.396	4.426	16.824	2.689	7.049	175	3.339	1	221	234	2.783	33	-	-	9.956	209	849	972	25.218	825
NPL/NPF	36	26	37	28	2	440	710	26	89	12	108	0	0	2	80	0	-	-	273	4	24	13	417	14
Kalimantan Tengah	14.463	153	181	1.112	127	683	9.314	758	661	695	505	2	74	114	1.097	21	-	-	5.430	38	54	53	13.901	192
NPL/NPF	102	5	1	9	4	148	222	7	19	0	10	-	-	0	32	0	-	-	148	0	2	-	161	3
Sulawesi Tengah	4.891	587	12.994	2.664	230	835	9.024	695	721	25	762	-	32	49	758	25	-	-	3.605	51	129	38	19.897	423
NPL/NPF	71	20	26	23	0	68	312	8	10	0	9	-	0	0	24	1	-	-	49	2	7	0	258	2
Sulawesi Selatan	14.194	2.060	2.211	7.963	3.661	5.446	37.887	3.207	2.541	448	3.029	3	464	727	4.038	196	-	-	26.796	540	1.507	1.450	29.369	12.954
NPL/NPF	213	60	23	397	33	260	1.692	209	106	27	151	-	4	31	150	4	-	-	569	8	66	31	427	81
Sulawesi Utara	1.605	337	4.928	856	136	1.559	8.299	1.014	421	14	1.156	1	23	112	754	115	-	-	6.003	71	275	73	13.087	10.792
NPL/NPF	38	18	0	55	0	167	225	25	20	0	10	-	4	1	31	2	-	-	190	1	9	1	209	123
Gorontalo	636	113	38	280	2.233	115	2.610	151	56	0	85	0	51	32	304	1	3	-	1.381	12	29	4	5.522	3.758
NPL/NPF	99	10	1	24	0	49	201	22	3	0	23	-	-	0	22	0	1	-	22	0	1	0	98	25
Sulawesi Barat	2.230	103	15	270	27	142	2.384	107	47	6	46	-	11	38	330	5	-	-	907	3	20	5	3.645	2.044
NPL/NPF	44	4	1	35	0	14	102	4	1	3	4	-	-	0	9	0	-	-	21	0	3	0	28	15
Sulawesi Tenggara	3.456	559	1.982	731	16	581	7.272	577	596	4	961	0	21	49	1.042	21	-	-	5.690	81	161	73	15.441	751
NPL/NPF	31	13	10	16	1	58	254	15	17	0	21	-	0	1	21	0	-	-	68	1	6	1	138	14
Nusa Tenggara Barat	5.803	277	13.717	1.219	112	1.082	12.613	1.218	421	119	457	0	99	259	1.027	38	-	-	6.186	26	125	81	16.015	8.318
NPL/NPF	599	12	1	21	0	153	349	33	6	5	18	-	12	8	33	0	-	-	102	1	4	2	146	40
Bali	5.723	313	36	5.391	130	1.777	29.349	12.000	1.244	141	2.244	0	511	1.599	4.265	120	1	-	11.831	107	365	527	19.448	1.529
NPL/NPF	46	7	8	59	0	46	548	104	7	3	22	-	1	8	30	1	-	-	281	4	12	5	156	9
Nusa Tenggara Timur	2.165	331	47	1.033	40	699	11.013	891	506	137	311	-	57	97	1.095	88	0	-	1.693	6	44	42	12.833	11.976
NPL/NPF	115	60	2	71	9	128	793	36	36	0	28	-	0	9	77	6	-	-	28	-	2	0	127	74
Maluku	444	229	15	218	15	264	4.033	441	446	3	148	1	2	23	429	455	-	-	376	15	42	10	6.334	3.201
NPL/NPF	16	15	0	5	0	74	168	15	11	0	11	0	-	0	14	2	-	-	11	-	2	0	62	57
Papua	3.051	123	13	443	48	2.811	7.723	1.038	1.154	148	644	364	7	82	679	31	-	-	4.524	45	236	23	16.647	784
NPL/NPF	35	7	1	13	0	116	316	31	53	0	33	-	-	2	25	1	-	-	83	1	14	0	161	6
Maluku Utara	135	99	2.450	164	24	120	2.292	332	247	3	47	0	2	7	349	15	-	-	275	7	13	1	7.121	2.278
NPL/NPF	3	2	20	6	0	10	68	5	2	0	2	0	-	0	5	0	-	-	4	-	-	-	186	55
Papua Barat	816	105	13	250	7	422	3.108	475	376	61	306	116	16	17	474	20	-	-	1.593	11	169	8	8.935	260
NPL/NPF	7	5	0	7	0	30	108	21	5	11	5	-	-	0	14	2	-	-	172	0	1	1	107	1
Lainnya	2.664	16	25.775	45.788	14.187	1.930	21.961	123	3.949	4.413	3.281	77.267	-	204	191	-	-	-	-	-	-	0	1.004	303
NPL/NPF	103	-	-	79	-	-	281	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	0
Total	**521.863**	**19.588**	**376.931**	**1.215.575**	**220.066**	**384.636**	**1.163.888**	**136.479**	**450.965**	**437.177**	**372.533**	**97.193**	**17.964**	**46.580**	**174.656**	**3.585**	**11**	**0**	**732.805**	**31.895**	**28.965**	**141.535**	**911.195**	**296.135**
NPL	**10.476**	**963**	**4.105**	**35.363**	**446**	**10.947**	**41.966**	**3.776**	**4.126**	**1.364**	**7.280**	**0**	**260**	**439**	**4.786**	**107**	**1**	**0**	**20.397**	**980**	**1.153**	**3.167**	**14.357**	**3.293**

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
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
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	3.174.440	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
NPL/NPF	104.692	95.607	90.069	93.968	93.607	92.574	95.338	96.835	95.807	96.416	95.444	93.801	93.270	93.043	89.965	93.212
2. Investasi / *Investment*	1.527.639	1.710.944	1.920.752	1.941.961	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
NPL/NPF	41.276	33.737	32.222	36.937	37.461	35.004	37.441	37.679	36.087	36.230	36.020	34.911	35.634	35.338	32.404	33.193
3. Konsumsi / *Consumption*	1.619.696	1.772.331	1.933.656	1.941.158	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
NPL/NPF	27.303	27.232	32.686	34.643	35.534	35.682	37.222	37.826	37.339	38.249	38.132	38.481	39.425	40.582	40.537	43.347
Total Kredit/Pembiayaan / *Total Credit/Financing*	**5.768.585**	**6.423.564**	**7.090.243**	**7.057.558**	**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**
NPL/NPF	**173.270**	**156.576**	**154.977**	**165.548**	**166.603**	**163.260**	**170.002**	**172.339**	**169.234**	**170.895**	**169.596**	**167.192**	**168.329**	**168.963**	**162.906**	**169.752**
Orientasi Penggunaan / *User Orientation*																
Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*																
1. Ekspor / *Export*	199.100	189.896	184.109	188.048	183.627	184.917	205.748	200.596	195.075	200.469	187.268	174.613	178.258	180.072	186.123	188.514
NPL/NPF	6.092	5.533	5.237	5.487	5.476	5.989	5.568	5.654	5.006	4.869	4.655	3.882	3.781	4.712	4.705	5.517
2. Impor / *Import*	79.660	86.567	105.929	99.898	100.717	110.502	110.380	107.934	114.619	109.912	111.218	111.308	115.651	121.739	120.765	117.222
NPL/NPF	3.472	1.948	1.446	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
3. Lainnya / *Other*	5.489.825	6.147.100	6.800.205	6.769.612	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
NPL/NPF	163.706	149.094	148.294	158.615	159.662	155.840	162.982	165.254	162.800	164.450	163.510	161.783	162.992	162.737	156.627	162.844
Total Kredit/Pembiayaan / *Total Credit/Financing*	**5.768.585**	**6.423.564**	**7.090.243**	**7.057.558**	**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**
NPL/NPF	**173.270**	**156.576**	**154.977**	**165.548**	**166.603**	**163.260**	**170.002**	**172.339**	**169.234**	**170.895**	**169.596**	**167.192**	**168.329**	**168.963**	**162.906**	**169.752**

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
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
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	1.463.619	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
NPL/NPF	51.166	46.655	39.541	41.728	41.461	39.608	40.641	40.959	41.035	41.598	41.222	40.192	40.212	40.131	38.250	39.739
2. Investasi / *Investment*	712.338	795.726	933.562	950.712	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
NPL/NPF	21.226	16.079	16.845	18.387	18.835	18.944	19.926	19.955	18.678	18.831	18.702	17.428	18.167	18.203	16.130	16.975
3. Konsumsi / *Consumption*	725.325	773.527	835.969	839.484	844.051	861.864	865.201	871.907	880.792	889.840	895.009	899.546	909.925	916.541	926.369	928.686
NPL/NPF	11.515	10.903	14.095	15.064	15.546	15.534	16.184	16.462	16.195	17.052	16.943	17.126	17.951	19.045	19.476	21.156
Total Kredit/Pembiayaan / *Total Credit/Financing*	**2.623.165**	**2.894.142**	**3.241.987**	**3.253.814**	**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**
NPL/NPF	**83.906**	**73.637**	**70.481**	**75.179**	**75.842**	**74.086**	**76.751**	**77.377**	**75.909**	**77.481**	**76.867**	**74.746**	**76.330**	**77.379**	**73.855**	**77.871**
Orientasi Penggunaan / *User Orientation*																
Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*																
1. Ekspor / *Export*	102.437	93.345	85.130	88.562	90.633	86.289	85.078	89.635	88.594	84.776	81.688	77.703	78.438	79.629	79.908	79.907
NPL/NPF	1.495	2.287	2.923	3.025	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. Impor / *Import*	12.747	20.066	29.581	31.012	29.675	28.316	26.888	27.905	28.923	30.985	31.254	30.068	32.851	33.041	34.894	34.909
NPL/NPF	106	212	290	277	301	321	283	292	284	246	259	263	249	210	185	191
3. Lainnya / *Other*	2.507.981	2.780.731	3.076.636	3.122.413	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
NPL/NPF	82.305	71.138	71.989	67.179	71.627	72.310	70.744	73.299	73.936	73.112	74.805	72.316	74.009	74.942	71.467	75.383
Total Kredit/Pembiayaan / *Total Credit/Financing*	**2.623.165**	**2.894.142**	**3.191.347**	**3.241.987**	**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**
NPL/NPF	**83.906**	**73.637**	**75.201**	**70.481**	**75.179**	**75.842**	**74.086**	**76.751**	**77.377**	**75.909**	**77.481**	**74.746**	**76.330**	**77.379**	**73.855**	**77.871**

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
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
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	115.733	116.437	120.305	121.038	122.841	126.401	126.651	126.559	126.266	124.266	122.825	119.885	114.876
NPL/NPF	7.337	6.722	7.453	7.865	8.145	8.428	8.881	9.519	9.017	9.214	9.232	9.469	9.565	9.709	9.323	9.978
2. Investasi / *Investment*	62.060	72.672	85.393	85.463	84.398	86.462	87.348	87.999	89.409	90.102	90.700	91.810	92.692	92.619	95.512	95.053
NPL/NPF	1.992	1.651	1.803	1.925	1.988	2.042	2.207	2.312	2.246	2.259	2.233	2.347	2.350	2.409	2.344	2.498
3. Konsumsi / *Consumption*	356.444	375.924	398.927	398.445	399.815	403.160	403.924	406.956	409.807	413.366	417.662	423.528	427.022	428.907	430.375	430.239
NPL/NPF	3.757	3.641	3.974	4.256	4.362	4.368	4.503	4.679	4.418	4.513	4.514	4.489	4.469	4.547	4.345	4.723
Total Kredit/Pembiayaan / *Total Credit/Financing*	**516.091**	**562.847**	**606.680**	**599.641**	**600.650**	**609.927**	**612.310**	**617.795**	**625.616**	**630.119**	**634.921**	**641.603**	**643.980**	**644.351**	**645.772**	**640.168**
NPL/NPF	**13.086**	**12.013**	**13.229**	**14.045**	**14.495**	**14.839**	**15.590**	**16.509**	**15.681**	**15.985**	**15.980**	**16.305**	**16.384**	**16.665**	**16.012**	**17.200**
Orientasi Penggunaan / *User Orientation*																
Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*																
1. Ekspor / *Export*	529	953	758	360	347	334	332	323	306	306	303	302	295	207	203	202
NPL/NPF	3	1	1	1	1	1	1	1	1	1	1	0	0	3	3	3
2. Impor / *Import*	142	266	63	53	58	56	54	53	34	39	32	40	40	43	43	44
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	599.229	600.246	609.537	611.924	617.419	625.277	629.774	634.586	641.261	643.645	644.101	645.526	639.922
NPL/NPF	13.078	12.005	13.224	14.040	14.489	14.833	15.585	16.504	15.676	15.980	15.974	16.300	16.379	16.658	16.005	17.192
Total Kredit/Pembiayaan / *Total Credit/Financing*	**516.091**	**562.847**	**606.680**	**599.641**	**600.650**	**609.927**	**612.310**	**617.795**	**625.616**	**630.119**	**634.921**	**641.603**	**643.980**	**644.351**	**645.772**	**640.168**
NPL/NPF	**13.086**	**12.013**	**13.229**	**14.045**	**14.495**	**14.839**	**15.590**	**16.509**	**15.681**	**15.985**	**15.980**	**16.305**	**16.384**	**16.665**	**16.012**	**17.200**

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
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
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	1.456.219	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
NPL/NPF	42.536	40.373	41.531	42.877	42.614	42.412	43.866	44.395	43.789	43.588	43.071	42.787	42.221	41.201	40.426	41.484
2. Investasi / *Investment*	718.332	809.460	874.310	877.740	880.782	895.783	896.675	908.623	914.016	922.853	912.737	913.774	924.415	931.281	969.776	978.057
NPL/NPF	17.300	15.411	13.189	16.231	16.245	13.622	14.903	15.006	14.754	14.734	14.699	14.757	14.725	14.330	13.529	13.312
3. Konsumsi / *Consumption*	527.095	612.029	697.233	701.746	706.436	714.155	717.961	723.768	732.612	739.047	746.830	755.367	763.412	772.597	778.105	779.555
NPL/NPF	11.739	12.467	14.548	15.267	15.553	15.710	16.451	16.611	16.656	16.617	16.630	16.805	16.943	16.963	16.680	17.466
Total Kredit/Pembiayaan / *Total Credit/Financing*	**2.461.474**	**2.783.624**	**3.067.242**	**3.035.704**	**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**
NPL/NPF	**71.575**	**68.251**	**69.269**	**74.375**	**74.413**	**71.744**	**75.219**	**76.013**	**75.199**	**74.939**	**74.401**	**74.349**	**73.890**	**72.494**	**70.635**	**72.262**
Orientasi Penggunaan / *User Orientation*																
Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*																
1. Ekspor / *Export*	72.521	68.394	71.942	73.100	73.195	73.933	89.116	86.515	84.083	92.199	83.866	75.878	78.169	77.367	82.651	86.126
NPL/NPF	1.879	1.205	1.614	1.627	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. Impor / *Import*	64.995	65.159	73.319	67.251	70.121	80.511	78.716	75.958	79.909	75.492	77.305	79.425	80.532	86.329	83.975	80.011
NPL/NPF	3.345	1.712	1.149	1.125	1.123	1.127	1.139	1.127	1.161	1.297	1.137	1.243	1.287	1.284	1.369	1.180
3. Lainnya / *Other*	2.323.958	2.650.071	2.921.980	2.895.354	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
NPL/NPF	66.351	65.335	66.506	71.623	71.634	69.033	72.841	73.568	72.766	72.370	72.035	71.917	71.391	69.954	68.001	69.095
Total Kredit/Pembiayaan / *Total Credit/Financing*	**2.461.474**	**2.783.624**	**3.067.242**	**3.035.704**	**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**
NPL/NPF	**71.575**	**68.251**	**69.269**	**74.375**	**74.413**	**71.744**	**75.219**	**76.013**	**75.199**	**74.939**	**74.401**	**74.349**	**73.890**	**72.494**	**70.635**	**72.262**

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
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
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	138.869	138.414	152.287	146.652	141.569	151.082	145.658	137.238	134.269	135.713	140.346	149.333	148.295
NPL/NPF	3.653	1.856	1.544	1.499	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. Investasi / *Investment*	34.909	33.086	27.487	28.045	28.308	28.456	28.593	29.209	27.691	27.506	26.171	23.553	23.922	25.721	26.743	26.521
NPL/NPF	758	596	385	394	393	396	406	406	409	406	386	378	392	396	402	407
3. Konsumsi / *Consumption*	10.832	10.852	1.526	1.483	1.753	1.664	2.189	2.334	2.482	2.766	2.061	3.276	3.513	3.684	3.876	4.051
NPL/NPF	292	222	69	56	73	69	85	73	70	68	44	60	61	27	35	2
Total Kredit/Pembiayaan / *Total Credit/Financing*	**167.855**	**182.951**	**174.335**	**168.398**	**168.475**	**182.408**	**177.434**	**173.112**	**181.255**	**175.930**	**165.470**	**161.098**	**163.147**	**169.751**	**179.952**	**178.868**
NPL/NPF	**4.703**	**2.674**	**1.998**	**1.949**	**1.853**	**2.590**	**2.441**	**2.440**	**2.445**	**2.490**	**2.349**	**1.791**	**1.726**	**2.425**	**2.403**	**2.420**
Orientasi Penggunaan / *User Orientation*																
Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*																
1. Ekspor / *Export*	23.612	27.204	22.847	23.955	23.796	25.572	26.665	25.164	25.910	26.275	24.907	20.731	21.356	22.869	23.360	22.279
NPL/NPF	2.716	2.041	598	608	608	1.345	1.168	1.179	1.183	1.179	1.145	526	497	1.227	1.234	1.230
2. Impor / *Import*	1.776	1.076	1.535	2.921	2.222	3.047	3.705	3.000	3.692	3.127	2.584	1.774	2.227	2.327	1.854	2.258
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	141.523	142.457	153.789	147.064	144.949	151.653	146.528	137.980	138.593	139.564	144.555	154.738	154.331
NPL/NPF	1.971	617	1.384	1.325	1.230	1.230	1.258	1.245	1.246	1.295	1.188	1.249	1.213	1.183	1.153	1.174
Total Kredit/Pembiayaan / *Total Credit/Financing*	**167.855**	**182.951**	**174.335**	**168.398**	**168.475**	**182.408**	**177.434**	**173.112**	**181.255**	**175.930**	**165.470**	**161.098**	**163.147**	**169.751**	**179.952**	**178.868**
NPL/NPF	**4.703**	**2.674**	**1.998**	**1.949**	**1.853**	**2.590**	**2.441**	**2.440**	**2.445**	**2.490**	**2.349**	**1.791**	**1.726**	**2.425**	**2.403**	**2.420**

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

	Lokasi / *Location*	Modal Kerja *(Working Capital)*	Investasi *(Investment)*	Konsumsi *(Consumption)*	Orientasi Penggunaan *(User Orientation)*		
					Ekspor	Impor	Lainnya
1.	Jawa Barat	203.812	96.369	317.332	5.149	3.105	609.260
	NPL/NPF	10.061	2.486	8.030	296	23	20.258
2.	Banten	64.559	35.656	110.111	945	318	209.063
	NPL/NPF	2.948	334	2.302	83	8	5.494
3.	DKI Jakarta	1.921.616	1.360.796	651.067	125.850	80.554	3.727.076
	NPL/NPF	36.252	17.094	15.533	2.896	817	65.165
4.	D.I Yogyakarta	19.415	18.389	17.371	372	89	54.714
	NPL/NPF	768	484	403	34	6	1.614
5.	Jawa Tengah	203.135	68.392	111.553	5.654	1.306	376.120
	NPL/NPF	12.419	2.290	1.412	357	248	15.516
6.	Jawa Timur	306.925	101.129	181.404	13.121	5.915	570.423
	NPL/NPF	10.472	2.851	3.853	1.198	98	15.880
7.	Bengkulu	8.617	5.694	15.292	358	46	29.199
	NPL/NPF	197	111	153	7	3	451
8.	Jambi	15.528	15.786	23.096	450	96	53.865
	NPL/NPF	372	194	413	24	4	952
9.	Aceh	7.010	7.522	29.186	1	1	43.716
	NPL/NPF	422	193	218	-	-	834
10.	Sumatera Utara	137.444	65.809	78.940	14.479	1.660	266.054
	NPL/NPF	2.260	1.008	1.508	47	11	4.718
11.	Sumatera Barat	26.157	11.997	32.916	1.133	58	69.878
	NPL/NPF	886	344	290	20	3	1.496
12.	Riau	28.452	33.415	38.501	436	414	99.519
	NPL/NPF	898	523	807	12	7	2.210
13.	Sumatera Selatan	42.580	25.493	48.990	905	124	116.034
	NPL/NPF	1.385	423	877	38	65	2.582
14.	Bangka Belitung	5.277	3.394	8.792	102	9	17.352
	NPL/NPF	150	75	102	7	0	320
15.	Kepulauan Riau	16.149	15.264	22.532	58	1.298	52.590
	NPL/NPF	463	1.093	419	1	1	1.973
16.	Lampung	33.245	8.536	22.490	828	192	63.251
	NPL/NPF	1.329	238	331	30	3	1.865
17.	Kalimantan Selatan	27.525	19.090	30.494	616	99	76.395
	NPL/NPF	853	188	745	33	3	1.750
18.	Kalimantan Barat	20.010	22.777	32.807	486	46	75.062
	NPL/NPF	928	312	492	16	1	1.715
19.	Kalimantan Timur	31.424	39.352	38.029	687	292	107.826
	NPL/NPF	1.301	297	745	50	9	2.284
20.	Kalimantan Tengah	16.923	13.036	19.668	288	49	49.290
	NPL/NPF	459	100	315	20	2	852
21.	Sulawesi Tengah	23.856	10.439	24.143	607	29	57.801
	NPL/NPF	502	71	318	20	1	870
22.	Sulawesi Selatan	59.263	28.813	72.616	3.375	251	157.065
	NPL/NPF	2.384	975	1.182	120	37	4.384
23.	Sulawesi Utara	13.928	7.402	30.302	2.292	69	49.272
	NPL/NPF	526	72	532	27	0	1.102
26.	Gorontalo	3.701	3.007	10.706	220	4	17.189
	NPL/NPF	343	113	146	19	0	583
25.	Sulawesi Barat	3.656	2.103	6.624	102	11	12.270
	NPL/NPF	161	61	67	6	1	283
24.	Sulawesi Tenggara	11.538	6.328	22.197	296	17	39.750
	NPL/NPF	356	102	228	26	2	658
27.	Nusa Tenggara Barat	22.211	16.252	30.751	445	27	68.742
	NPL/NPF	1.129	121	295	23	1	1.521
28.	Bali	31.935	32.909	33.808	706	52	97.894
	NPL/NPF	585	306	466	12	0	1.345
29.	Nusa Tenggara Timur	15.358	3.150	26.595	663	40	44.400
	NPL/NPF	1.112	256	232	18	4	1.578
30.	Maluku	5.842	1.322	9.979	194	19	16.930
	NPL/NPF	288	44	132	16	0	447
31.	Papua	11.246	7.114	22.260	570	76	39.974
	NPL/NPF	467	165	265	36	5	857
32.	Maluku Utara	3.075	3.210	9.695	154	12	15.814
	NPL/NPF	91	33	245	16	0	354
33.	Papua Barat	4.688	1.894	10.976	181	33	17.345
	NPL/NPF	160	55	281	9	6	481
34.	Lainnya	94.984	106.763	1.308	6.794	20.911	175.350
	NPL/NPF	281	182	10	-	21	452
Total		**3.441.085**	**2.198.604**	**2.142.531**	**188.514**	**117.222**	**7.476.483**
NPL/NPF		**93.212**	**33.193**	**43.347**	**5.517**	**1.392**	**162.844**

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
				Jan	Feb	Mar	April	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
1. Jawa Barat	501.483	543.165	577.246	589.715	587.661	598.022	599.198	601.916	606.258	610.532	613.767	615.843	617.646	621.867	620.098	617.514
NPL/NPF	17.698	16.496	17.232	17.906	17.801	17.391	18.254	18.154	17.288	18.177	18.411	18.613	19.068	19.606	19.291	20.577
2. Banten	170.500	182.240	195.873	200.157	200.405	201.813	203.688	204.635	203.540	203.963	205.455	205.351	206.439	208.516	212.996	210.326
NPL/NPF	3.861	3.677	3.384	3.755	3.854	3.703	3.923	4.206	4.112	4.270	4.308	4.250	4.292	4.310	4.941	5.584
3. DKI Jakarta	2.733.222	3.129.491	3.540.977	3.503.248	3.531.954	3.632.604	3.679.148	3.733.467	3.787.868	3.794.763	3.767.260	3.803.706	3.842.569	3.873.437	3.957.809	3.933.480
NPL/NPF	80.648	67.798	65.491	69.609	69.804	67.623	69.112	71.973	71.634	71.542	71.052	69.125	69.112	69.162	68.141	68.879
4. D.I Yogyakarta	42.704	47.355	51.386	51.033	51.517	52.066	52.329	52.593	53.316	53.164	54.219	54.683	54.770	54.911	55.714	55.175
NPL/NPF	1.122	1.260	1.330	1.463	1.484	1.470	1.736	1.750	1.648	1.697	1.681	1.700	1.714	1.713	1.573	1.654
5. Jawa Tengah	318.564	351.350	373.724	371.826	373.262	376.149	379.693	374.495	376.680	376.728	378.549	384.065	385.503	388.010	386.544	383.080
NPL/NPF	16.158	14.531	15.270	16.801	16.963	16.946	17.757	16.351	18.556	19.183	18.375	18.088	17.888	17.878	15.838	16.122
6. Jawa Timur	491.193	520.569	551.129	546.584	547.581	554.905	555.740	557.301	564.495	566.113	571.369	583.249	588.491	590.637	595.354	589.459
NPL/NPF	17.532	17.487	16.566	17.333	16.980	16.946	17.761	17.736	16.813	16.510	16.453	16.194	16.434	16.432	15.521	17.177
7. Bengkulu	24.254	26.191	27.804	27.852	27.950	28.171	28.210	28.412	28.564	28.799	28.934	29.291	29.419	29.511	29.563	29.603
NPL/NPF	333	385	537	594	591	545	589	569	547	516	501	481	488	484	432	461
8. Jambi	44.479	47.270	50.203	50.403	50.607	51.411	51.470	52.046	52.446	52.529	52.748	53.623	54.257	54.366	54.594	54.410
NPL/NPF	897	893	910	982	1.023	990	1.037	1.046	1.016	1.019	1.012	991	992	981	927	979
9. Aceh	31.166	34.232	38.567	38.204	38.518	39.059	39.545	40.082	40.798	41.270	41.895	42.513	43.062	43.428	43.984	43.718
NPL/NPF	605	524	605	628	636	656	690	679	658	671	697	697	751	777	787	834
10. Sumatera Utara	211.424	222.900	250.210	247.594	247.907	254.576	254.706	255.772	261.265	263.521	264.238	266.316	268.700	273.384	280.943	282.194
NPL/NPF	5.511	5.163	4.624	5.014	5.115	5.144	5.394	5.457	5.299	5.363	5.129	5.049	5.069	5.051	4.579	4.776
11. Sumatera Barat	58.633	63.336	67.730	67.700	67.943	68.554	68.578	68.887	69.366	69.536	70.154	70.859	71.243	71.398	71.245	71.069
NPL/NPF	1.036	1.066	1.183	1.408	1.490	1.498	1.643	1.676	1.589	1.575	1.548	1.488	1.486	1.467	1.350	1.519
12. Riau	77.625	84.935	91.971	92.370	92.484	93.646	93.697	94.563	95.398	96.767	97.937	98.354	99.147	99.867	101.165	100.368
NPL/NPF	1.770	1.658	2.004	2.191	2.246	2.244	2.319	2.425	2.288	2.322	2.337	2.324	2.384	2.387	2.108	2.228
13. Sumatera Selatan	89.398	94.767	103.050	102.018	102.617	103.960	104.958	107.385	109.600	114.590	115.106	116.364	118.471	118.140	116.736	117.063
NPL/NPF	2.747	2.792	3.523	3.650	3.692	3.696	3.701	3.848	2.501	2.513	2.503	2.470	2.538	2.581	2.619	2.685
14. Bangka Belitung	13.028	14.474	16.162	15.986	15.994	16.092	16.099	16.233	16.517	16.782	17.413	17.552	17.874	17.753	17.810	17.463
NPL/NPF	288	478	264	289	295	289	305	300	291	328	313	296	303	309	294	327
15. Kepulauan Riau	40.243	45.724	49.441	48.389	48.807	48.869	49.451	49.675	51.288	50.702	51.550	52.207	52.257	52.626	53.313	53.945
NPL/NPF	1.202	873	1.886	1.945	1.942	1.892	2.076	2.028	1.972	1.988	1.990	2.000	2.041	1.943	1.924	1.975
16. Lampung	56.740	60.667	60.479	60.183	60.536	61.829	62.014	62.866	63.732	64.305	64.845	65.106	64.925	64.778	64.919	64.271
NPL/NPF	3.044	2.955	1.573	1.697	1.719	1.662	1.676	1.668	1.631	1.608	1.746	1.695	1.706	1.682	1.806	1.898
17. Kalimantan Selatan	53.332	56.904	64.693	65.258	65.313	66.276	67.880	67.341	69.166	71.818	72.780	74.581	76.824	76.910	77.780	77.109
NPL/NPF	1.275	1.461	1.421	1.459	1.530	1.571	1.561	1.604	1.515	1.552	1.533	1.574	1.647	1.661	1.678	1.786
18. Kalimantan Barat	58.138	64.787	71.395	70.791	71.597	72.156	72.434	73.056	74.752	74.691	74.954	75.438	75.613	75.957	76.133	75.594
NPL/NPF	1.262	1.260	1.257	1.455	1.410	1.362	1.512	1.668	1.675	1.716	1.676	1.680	1.710	1.692	1.621	1.732
19. Kalimantan Timur	80.963	88.372	100.731	97.837	98.965	97.701	98.418	98.750	99.316	101.431	101.450	102.666	106.741	109.386	110.093	108.805
NPL/NPF	3.151	2.890	1.908	2.199	2.019	2.060	2.126	2.232	1.894	1.899	1.935	2.157	2.194	2.260	2.177	2.343
20. Kalimantan Tengah	36.544	42.588	47.034	46.644	45.940	46.175	46.261	45.973	48.273	48.977	49.196	49.509	49.458	49.852	50.201	49.627
NPL/NPF	450	488	633	706	768	779	810	842	804	813	803	786	802	815	806	874
21. Sulawesi Tengah	38.354	45.256	48.260	49.779	49.981	52.595	52.111	52.639	53.916	55.339	56.230	56.879	57.485	58.067	58.721	58.437
NPL/NPF	733	757	840	901	881	858	928	946	842	844	838	835	841	860	841	891
22. Sulawesi Selatan	126.948	136.667	154.690	153.771	155.124	156.776	156.468	157.149	158.109	158.393	159.175	160.132	161.432	161.148	161.071	160.691
NPL/NPF	4.174	3.415	4.346	4.669	4.773	4.705	5.136	5.105	4.806	4.771	4.741	4.648	4.676	4.671	4.339	4.541
23. Sulawesi Utara	41.433	44.068	48.841	48.855	49.018	49.360	49.729	49.860	50.226	50.350	50.292	50.780	51.426	51.598	51.764	51.632
NPL/NPF	1.316	1.211	1.207	1.219	1.230	1.181	1.250	1.213	1.148	1.120	1.086	1.055	1.080	1.076	1.079	1.129
24. Gorontalo	15.901	17.036	17.545	17.527	17.530	17.677	17.628	17.621	17.435	17.455	17.363	17.373	17.512	17.446	17.472	17.414
NPL/NPF	596	607	943	962	934	884	887	866	661	672	658	612	610	593	599	602
25. Sulawesi Barat	10.049	10.894	11.897	11.839	11.918	12.020	12.083	12.173	12.167	12.218	12.232	12.299	12.376	12.410	12.402	12.383
NPL/NPF	132	206	260	289	291	293	313	316	282	292	292	297	301	294	267	290
26. Sulawesi Tenggara	32.255	36.140	35.787	35.870	36.129	36.565	36.684	36.937	37.412	37.703	38.870	39.336	39.839	40.100	40.158	40.063
NPL/NPF	560	534	581	630	657	645	669	662	603	626	632	631	677	688	653	686
27. Nusa Tenggara Barat	53.696	54.265	62.733	62.831	65.298	65.973	64.810	63.794	64.347	64.659	66.711	66.673	66.094	66.435	68.606	69.214
NPL/NPF	734	888	719	834	917	924	1.011	1.049	1.114	1.188	1.142	1.242	1.325	1.453	1.386	1.545
28. Bali	83.299	86.821	92.265	92.010	92.568	93.166	93.693	94.491	95.667	96.376	97.358	97.990	98.546	98.907	99.354	98.652
NPL/NPF	2.111	2.083	1.466	1.528	1.551	1.484	1.612	1.641	1.640	1.612	1.649	1.590	1.536	1.454	1.302	1.357
29. Nusa Tenggara Timur	36.860	39.766	44.236	44.131	44.164	44.556	44.679	44.931	45.077	45.252	45.397	45.560	45.750	45.770	45.399	45.103
NPL/NPF	465	534	728	873	928	944	1.131	1.164	1.312	1.388	1.423	1.522	1.592	1.654	1.477	1.600
30. Maluku	13.650	14.808	16.110	16.094	16.151	16.324	16.342	16.441	16.558	16.752	16.940	17.030	17.154	17.146	17.060	17.143
NPL/NPF	246	258	359	378	384	398	402	458	452	485	476	425	434	435	419	463
31. Papua	32.443	34.763	38.776	38.309	38.339	39.036	39.101	39.345	39.717	39.804	40.023	40.276	40.607	40.988	41.061	40.620
NPL/NPF	843	863	957	1.041	1.092	1.089	1.207	1.240	1.104	1.091	1.134	1.096	1.119	1.016	916	898
32. Maluku Utara	10.677	14.042	14.863	14.855	14.888	14.969	15.008	15.039	15.129	15.174	15.638	16.105	15.972	15.947	16.039	15.980
NPL/NPF	144	150	226	246	247	235	270	250	429	452	465	513	426	382	362	370
33. Irian Jaya Barat	15.069	15.785	16.666	16.526	16.570	16.726	16.745	16.797	16.969	17.078	17.184	17.350	17.491	17.620	17.719	17.558
NPL/NPF	391	558	415	450	447	456	494	501	506	491	490	504	514	517	463	496
34. Lainnya / *Others*	124.321	151.934	157.769	161.369	159.276	164.857	172.082	173.450	183.039	187.084	180.472	180.191	191.799	198.941	203.330	203.056
NPL/NPF	237	380	326	444	911	693	711	714	605	601	572	561	582	678	388	473
Total	**5.768.585**	**6.423.564**	**7.090.243**	**7.057.558**	**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**
NPL/NPF	**173.270**	**156.576**	**154.977**	**165.548**	**166.603**	**163.260**	**170.002**	**172.339**	**169.234**	**170.895**	**169.596**	**167.192**	**168.329**	**168.963**	**162.906**	**169.752**

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												
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Kredit Kepada Pihak Tidak Terkait / *Loan for Unconnected Parties*	**5.710.968**	**6.371.758**	**7.031.243**	**6.997.929**	**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**
a. Lancar / *Current*	5.301.445	5.972.133	6.571.409	6.481.314	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
b. DPK / *Special Mention*	236.567	243.367	305.188	351.420	357.747	354.974	366.624	354.910	353.000	343.234	340.234	349.437	344.465	343.708	311.165	340.785
c. Kurang Lancar / *Sub-Standard*	21.521	18.779	23.177	29.910	26.312	22.119	25.889	23.961	25.262	27.346	22.098	22.229	20.445	20.989	20.602	26.075
d. Diragukan / *Doubtful*	20.605	25.407	24.675	26.757	28.148	29.693	26.636	28.017	28.895	26.964	29.258	26.905	25.360	24.709	23.148	22.702
e. Macet / *Lost*	130.829	112.072	106.793	108.528	111.788	111.092	117.050	119.939	114.624	116.138	117.823	117.612	122.079	122.887	118.792	120.605
Non Performing Loan Pihak Tidak Terkait / *Non Performing Loan of Non Connected Parties*	172.955	156.258	154.645	165.195	166.248	162.904	169.575	171.917	168.780	170.448	169.179	166.746	167.884	168.585	162.542	169.381
Kredit Kepada PihakTerkait / *Loan for Connected Parties*	**57.618**	**51.805**	**59.001**	**59.629**	**60.442**	**61.716**	**62.688**	**62.611**	**63.908**	**62.678**	**59.241**	**59.144**	**61.358**	**61.216**	**82.692**	**83.294**
a. Lancar / *Current*	57.190	50.488	57.714	56.954	57.865	59.155	60.109	60.129	61.446	60.199	56.762	56.506	58.734	58.390	67.842	68.302
b. DPK / *Special Mention*	113	1.000	955	2.322	2.222	2.205	2.152	2.060	2.008	2.031	2.062	2.192	2.178	2.449	14.487	14.621
c. Kurang Lancar / *Sub-Standard*	245	2	3	5	6	5	75	22	44	4	3	35	103	6	8	5
d. Diragukan / *Doubtful*	10	6	13	13	2	4	4	73	90	108	78	73	5	36	37	45
e. Macet / *Lost*	60	310	315	336	347	346	348	327	319	335	336	338	338	336	319	322
Non Performing Loan Pihak Terkait / *Non Performing Loan of Connected Parties*	315	318	332	353	355	356	427	422	454	447	417	446	446	378	364	372

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
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
1. Bank Persero / *State Owned Banks*	**27.472**	**32.096**	**35.707**	**36.003**	**36.160**	**36.267**	**36.290**	**36.519**	**37.193**	**37.451**	**37.665**	**38.125**	**37.524**	**37.972**	**38.639**	**38.978**
NPL	575	366	481	500	510	521	526	532	539	517	506	517	538	564	710	735
2. BPD / *Regional Development Banks*	-	-	0	0	0	0	-	0	0	1	3	5	5	5	1	0
NPL	-	-	-	-	-	-	-	-	-			-	-	-	-	-
3. Bank Swasta Nasional / *Domestic Private Banks*	42.179	47.344	58.639	59.033	58.924	59.420	59.991	59.806	60.925	60.987	61.630	61.994	61.900	62.682	63.598	64.276
NPL	1.129	919	1.082	1.104	1.135	1.170	1.196	1.221	1.215	1.201	1.186	1.178	1.311	1.337	1.344	1.340
4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / *Foreign Owned Banks*	5.705	6.087	163	149	167	150	141	208	152	157	151	148	175	186	153	172
NPL	**128**	**99**	**9**	**7**	**5**	**3**	**3**	**3**	**2**	**1**	**1**	**1**	**1**	**0**	**0**	**1**
5. Bank Umum / *Commercial Bank*	75.355	85.527	94.509	95.185	95.251	95.837	96.422	96.533	98.270	98.595	99.449	100.273	99.603	100.845	102.391	103.426
NPL	1.833	1.384	1.571	1.612	1.650	1.694	1.725	1.755	1.755	1.719	1.694	1.696	1.850	1.901	2.055	2.076

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

	Sektor Ekonomi / *Economic Sector*	2020	2021	2022	2023	2024												2025
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des r)	Jan
1	Pertanian, Perburuhan, dan Kehutanan / *Agriculture, Hunting, and Forestry*	6.462	7.041	8.616	9.317	9.371	9.510	9.654	9.554	9.550	9.530	9.524	9.485	9.461	9.471	9.674	9.473	9.634
2	Perikanan / *Fishery*	511	504	609	645	644	643	630	627	620	626	621	617	613	606	598	592	595
3	Pertambangan dan Penggalian / *Mining and Quarrying*	667	635	941	1.237	1.224	1.231	1.213	1.198	1.100	1.116	1.103	1.086	1.090	1.141	1.092	1.010	1.051
4	Industri Pengolahan / *Processing industry*	2.395	2.784	3.986	4.778	4.789	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	Listrik, Gas dan Air / *Electricity, Gas and Water*	155	163	159	211	182	182	189	188	209	201	205	211	214	223	225	199	236
6	Konstruksi / *Construction*	4.345	4.858	6.421	8.029	7.832	7.940	8.095	8.108	8.203	8.364	8.565	8.632	8.761	8.857	8.820	8.481	8.613
7	Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	23.264	24.746	26.560	28.738	28.538	28.869	29.070	28.956	28.844	28.737	28.792	28.879	28.851	28.649	28.738	28.162	28.555
8	Penyediaan Akomodasi dan Penyedian Makan Minum / *Provision of accommodation and the provision of eating and drinking*	1.968	2.228	2.994	3.629	3.663	3.701	3.746	3.559	3.617	3.582	3.617	3.606	3.610	3.594	3.680	3.630	3.720
9	Transportasi, Pergudangan dan Komunikasi / *Transportation, Warehousing and communications*	2.860	3.104	3.789	5.089	5.247	5.294	5.395	5.416	5.499	5.544	5.571	5.684	5.680	5.698	5.830	5.776	6.104
10	Perantara Keuangan / *Financial intermediaries*	736	835	1.640	1.969	2.005	2.120	2.273	2.260	2.227	2.186	2.223	2.242	2.246	2.232	2.295	2.359	2.283
11	Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business*	4.337	4.374	4.906	5.709	5.741	5.727	5.796	5.873	5.915	6.001	6.081	6.141	6.252	6.403	6.502	6.449	6.565
12	Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / *Government administration, Defese and Compulsory Social Security*	91	102	236	249	248	241	242	242	248	241	240	230	235	229	228	202	217
13	Jasa Pendidikan / *Education services*	363	372	426	508	503	507	515	501	497	508	505	507	517	525	532	543	525
14	Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	620	636	698	758	743	742	775	757	748	754	738	699	710	716	728	714	724
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / *Community, Sociocultural, Entertainment and Other Individual Services*	6.281	6.902	9.060	9.354	9.311	9.004	9.034	8.999	8.907	8.954	8.924	8.844	8.873	8.805	8.881	9.755	9.459
16	Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	753	816	259	200	194	192	190	189	188	189	179	181	175	170	167	164	164
17	Kegiatan Usaha yang Belum Jelas Batasannya / *Business Activities are not clearly defined*	2.774	2.628	3	13	15	15	15	14	17	16	11	12	11	11	10	8	8
18	Bukan Lapangan Usaha - Rumah Tangga / *Loans to Non Industrial Origin - Households*	13.106	15.053	17.661	18.570	18.749	18.903	19.155	19.191	19.331	19.565	19.730	19.898	19.999	20.638	20.865	20.929	20.942
19	Bukan Lapangan Usaha - Lainnya / *Non Industrial Origin- Others*	39.084	38.801	40.333	41.788	42.176	42.558	43.110	42.972	43.195	43.466	43.796	44.177	44.391	44.014	43.995	45.336	44.346
	Total	**110.770**	**116.580**	**129.295**	**140.791**	**141.175**	**142.192**	**144.210**	**143.820**	**143.920**	**144.597**	**145.512**	**146.220**	**146.822**	**147.126**	**148.083**	**148.895**	**149.170**

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

Sektor Ekonomi / *Economic Sector*	2020	2021	2022	2023	2024												2025
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des [r)]	Jan
Modal Kerja / *Working Capital*																	
- Pertanian, Perburuhan, dan Kehutanan / *Agriculture, Hunting, and Forestry*	5.587	6.094	7.586	8.167	8.206	8.320	8.457	8.363	8.342	8.316	8.312	8.264	8.207	8.220	8.405	8.220	8.355
- Perikanan / *Fishery*	452	458	551	574	575	573	559	558	551	555	551	546	544	538	529	526	529
- Pertambangan dan Penggalian / *Mining and Quarrying*	547	504	707	950	941	959	957	947	857	868	855	851	869	921	854	763	797
- Industri Pengolahan / *Processing industry*	2.061	2.381	3.381	4.112	4.122	4.148	4.458	4.588	4.389	4.413	4.476	4.435	4.479	4.499	4.557	4.426	4.724
- Listrik, Gas dan Air / *Electricity, Gas and Water*	131	140	134	169	134	132	137	139	156	152	157	161	165	195	196	166	204
- Konstruksi / *Construction*	4.038	4.517	5.872	7.313	7.103	7.194	7.336	7.362	7.459	7.606	7.770	7.841	7.944	8.017	7.962	7.623	7.732
- Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	20.984	22.295	23.955	25.922	25.729	26.000	26.191	26.126	26.047	25.921	25.962	26.041	26.011	25.841	25.873	25.312	25.678
- Penyediaan Akomodasi dan Penyedian Makan Minum / *Provision of accommodation and the provision of eating and drinking*	1.402	1.654	2.110	2.497	2.522	2.532	2.567	2.455	2.466	2.419	2.430	2.420	2.459	2.466	2.519	2.459	2.526
- Transportasi, Pergudangan dan Komunikasi / *Transportation, Warehousing and communications*	1.859	2.050	2.430	3.278	3.371	3.412	3.468	3.486	3.572	3.571	3.576	3.680	3.656	3.641	3.734	3.640	3.895
- Perantara Keuangan / *Financial intermediaries*	687	772	1.583	1.888	1.925	2.034	2.175	2.165	2.133	2.089	2.117	2.135	2.141	2.127	2.190	2.263	2.190
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	3.845	3.946	4.367	5.064	5.072	5.110	5.167	5.228	5.252	5.317	5.381	5.436	5.564	5.705	5.780	5.718	5.834
- Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / *Government administration, Defese and Compulsory Social Security*	62	66	168	188	186	180	182	184	188	184	186	177	183	179	179	156	170
- Jasa Pendidikan / *Education services*	210	224	268	289	278	274	280	271	268	276	270	261	268	267	276	286	273
- Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	435	429	486	501	476	466	496	474	469	475	460	463	473	475	491	483	490
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / *Community, Sociocultural, Entertainment and Other Individual Services*	4.950	5.432	7.250	7.384	7.345	6.968	6.986	6.938	6.860	6.894	6.837	6.752	6.762	6.676	6.764	7.624	7.338
- Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	571	638	194	147	142	142	142	141	141	142	138	139	135	131	129	128	128
- Kegiatan Usaha yang Belum Jelas Batasannya / *Business Activities are not clearly defined*	2.243	2.021	3	13	14	15	15	14	17	16	10	11	11	10	9	7	7
- Bukan Lapangan Usaha - Rumah Tangga / *Loans to Non Industrial Origin - Households*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Bukan Lapangan Usaha - Lainnya / *Non Industrial Origin-Others*	14	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Modal Kerja / *Total Working Capital*	**50.080**	**53.626**	**61.047**	**68.456**	**68.140**	**68.458**	**69.572**	**69.438**	**69.169**	**69.213**	**69.487**	**69.614**	**69.871**	**69.911**	**70.447**	**69.799**	**70.870**
Investasi																	
- Pertanian, Perburuhan, dan Kehutanan / *Agriculture, Hunting, and Forestry*	875	947	1.030	1.150	1.164	1.190	1.197	1.190	1.208	1.213	1.212	1.221	1.254	1.251	1.269	1.254	1.279
- Perikanan / *Fishery*	59	46	57	70	70	70	71	69	70	72	70	71	70	68	69	66	66
- Pertambangan dan Penggalian / *Mining and Quarrying*	120	131	234	287	283	272	256	251	243	249	248	234	220	219	238	247	254
- Industri Pengolahan / *Processing industry*	334	402	605	666	667	666	658	629	615	604	613	655	651	645	666	686	706
- Listrik, Gas dan Air / *Electricity, Gas and Water*	24	23	24	42	48	49	52	49	52	49	48	50	50	28	28	32	32
- Konstruksi / *Construction*	307	341	549	715	728	746	759	746	744	758	795	792	817	840	858	858	881
- Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	2.281	2.451	2.605	2.817	2.809	2.869	2.878	2.830	2.797	2.817	2.829	2.838	2.841	2.807	2.864	2.850	2.876
- Penyediaan Akomodasi dan Penyedian Makan Minum / *Provision of accommodation and the provision of eating and drinking*	565	573	884	1.132	1.141	1.169	1.179	1.104	1.151	1.164	1.187	1.186	1.151	1.128	1.160	1.171	1.194
- Transportasi, Pergudangan dan Komunikasi / *Transportation, Warehousing and communications*	1.001	1.054	1.358	1.812	1.877	1.882	1.926	1.930	1.927	1.973	1.995	2.003	2.023	2.057	2.096	2.136	2.209
- Perantara Keuangan / *Financial intermediaries*	49	63	57	81	80	86	99	94	93	96	106	107	106	105	106	96	94
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and*	491	428	539	645	669	617	628	645	663	684	700	705	688	697	722	732	730
- Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / *Government administration, Defese and Compulsory Social Security*	29	36	69	61	62	61	60	58	59	57	55	53	52	50	50	47	47
- Jasa Pendidikan / *Education services*	153	148	158	219	225	232	235	230	229	231	235	246	249	258	257	256	252
- Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	185	207	211	257	267	277	279	283	279	278	278	236	237	240	238	231	234
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / *Community, Sociocultural, Entertainment and Other Individual Services*	1.331	1.469	1.809	1.970	1.966	2.036	2.047	2.061	2.047	2.060	2.087	2.091	2.111	2.129	2.117	2.131	2.121
- Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	181	178	65	53	52	50	49	48	47	47	41	42	40	38	38	36	36
- Kegiatan Usaha yang Belum Jelas Batasannya / *Business Activities are not clearly defined*	531	607	0	0	0	0	0	0	0	0	1	1	1	1	1	1	1
- Bukan Lapangan Usaha - Rumah Tangga / *Loans to Non Industrial Origin - Households*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Bukan Lapangan Usaha - Lainnya / *Non Industrial Origin-Others*	**0**	**0**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Investasi / *Total Investment*	**8.515**	**9.105**	**10.254**	**11.976**	**12.109**	**12.273**	**12.373**	**12.218**	**12.225**	**12.352**	**12.500**	**12.531**	**12.562**	**12.563**	**12.777**	**12.831**	**13.012**
Konsumsi / *Consumption*																	
- Kredit pemilikan rumah (KPR) yang dijamin dengan hak tanggungan pertama dengan tujuan untuk dihuni / *Housing Loan (mortgage) secured by first mortgage in order to live*	1.998	1.972	2.158	2.171	2.136	2.075	2.079	2.094	2.088	2.095	2.112	2.098	2.091	2.094	2.085	2.065	2.046
- Kredit pemilikan kendaraan bermotor / *Vehicle Loans*	1.043	1.080	1.172	1.264	1.274	1.292	1.306	1.309	1.306	1.323	1.340	1.366	1.380	1.407	1.432	1.469	1.441
- Kredit konsumsi lainnya / *Other consumer credit*	49.135	50.797	54.663	56.923	57.516	58.095	58.879	58.761	59.131	59.614	60.073	60.611	60.919	61.151	61.343	62.731	61.801
Total Konsumsi / *Total consumption*	**52.175**	**53.850**	**57.993**	**60.358**	**60.925**	**61.461**	**62.265**	**62.163**	**62.526**	**63.031**	**63.525**	**64.075**	**64.390**	**64.652**	**64.860**	**66.265**	**65.288**
Total	**110.770**	**116.580**	**129.295**	**140.791**	**141.175**	**142.192**	**144.210**	**143.820**	**143.920**	**144.597**	**145.512**	**146.220**	**146.822**	**147.126**	**148.083**	**148.895**	**149.170**

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*	2020	2021	2022	2023	2024												2025
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des *)	Jan
1. Jawa Barat	13.223	13.961	15.834	16.393	16.446	16.740	17.336	17.343	17.220	17.293	17.448	17.515	17.534	17.565	17.642	17.713	17.619
2. Banten	3.982	4.096	4.918	5.614	5.652	5.678	5.826	5.855	5.847	5.865	5.934	5.974	6.010	6.054	6.162	6.260	6.313
3. DKI Jakarta	2.051	2.427	2.995	3.503	3.428	3.466	3.559	3.545	3.539	3.546	3.561	3.562	3.667	3.700	3.725	3.795	3.795
4. D.I Yogyakarta	5.679	5.805	6.146	6.583	6.584	6.643	6.693	6.662	6.688	6.707	6.745	6.793	6.781	6.774	6.788	6.812	6.808
5. Jawa Tengah	28.082	29.847	33.363	34.702	34.674	34.801	35.074	34.879	34.588	34.628	34.675	34.697	34.719	34.612	34.583	34.649	34.607
6. Jawa Timur	10.841	11.554	12.774	15.277	15.332	15.573	15.843	15.784	15.825	15.989	16.113	16.138	16.194	16.282	16.380	16.546	16.632
7. Bengkulu	74	79	102	141	144	149	150	149	147	147	146	149	147	150	153	152	160
8. Jambi	803	863	969	1.081	1.090	1.100	1.119	1.107	1.100	1.101	1.109	1.112	1.119	1.119	1.135	1.137	1.132
9. Aceh	135	57	48	33	34	34	34	32	32	31	31	32	31	30	30	29	28
10. Sumatera Utara	1.205	1.406	1.566	1.760	1.758	1.776	1.807	1.817	1.829	1.844	1.876	1.886	1.910	1.925	1.934	1.941	1.941
11. Sumatera Barat	1.355	1.369	1.449	1.508	1.505	1.500	1.511	1.513	1.521	1.530	1.531	1.539	1.548	1.481	1.484	1.481	1.534
12. Riau	954	1.028	1.177	1.441	1.455	1.476	1.512	1.518	1.529	1.548	1.594	1.625	1.631	1.627	1.647	1.654	1.668
13. Kepulauan Riau	5.152	5.220	6.219	7.458	7.631	7.730	7.856	7.941	8.042	8.230	8.373	8.466	8.551	8.709	8.884	9.049	9.053
14. Sumatera Selatan	1.457	1.474	1.621	1.904	1.911	1.942	1.954	1.967	1.975	1.981	1.988	2.008	2.020	2.039	2.044	2.082	2.088
15. Bangka Belitung	119	109	112	137	139	146	149	148	150	151	153	153	155	156	156	159	160
16. Lampung	10.096	10.322	10.869	11.769	11.821	11.835	11.981	12.029	12.154	12.216	12.257	12.322	12.475	12.480	12.538	12.736	12.863
17. Kalimantan Selatan	425	520	599	1.107	1.203	1.191	1.186	1.153	1.155	1.155	1.151	1.204	1.202	1.196	1.263	1.259	1.366
18. Kalimantan Barat	758	977	1.123	1.203	1.183	1.152	1.180	1.167	1.148	1.175	1.160	1.167	1.158	1.152	1.127	1.082	1.045
19. Kalimantan Timur	241	270	327	409	368	380	390	423	435	444	448	454	454	462	466	449	403
20. Kalimantan Tengah	561	826	1.534	1.830	1.811	1.862	1.881	1.862	1.845	1.814	1.798	1.806	1.798	1.811	1.862	1.975	2.038
21. Kalimantan Utara	39	56	66	94	93	96	104	104	108	115	119	127	129	130	129	131	129
22. Sulawesi Tengah	2.288	2.224	2.212	2.131	2.132	2.135	2.147	2.159	2.173	2.186	2.203	2.216	2.228	2.233	2.226	2.221	2.223
23. Sulawesi Selatan	2.268	2.384	2.537	2.822	2.836	2.855	2.889	2.916	2.947	2.982	3.018	3.032	3.052	3.083	3.093	3.097	3.104
24. Sulawesi Utara	1.329	1.351	1.536	1.518	1.529	1.502	1.498	1.489	1.486	1.485	1.511	1.536	1.564	1.580	1.598	1.617	1.624
25. Sulawesi Tenggara	229	257	300	359	360	370	378	377	380	388	391	412	423	445	453	457	459
26. Sulawesi Barat	25	79	79	90	90	89	92	94	95	95	94	97	99	97	99	101	101
27. Gorontalo	53	48	53	69	73	75	75	75	74	75	75	76	76	77	76	78	82
28. Nusa Tenggara Barat	1.194	1.255	1.405	1.551	1.572	1.588	1.611	1.610	1.605	1.593	1.577	1.580	1.608	1.642	1.673	1.718	1.725
29. Bali	11.522	11.894	12.274	12.874	12.885	12.912	12.939	12.636	12.774	12.742	12.770	12.798	12.754	12.683	12.849	12.950	12.898
30. Nusa Tenggara Timur	669	672	697	747	742	747	750	758	765	770	842	852	856	863	874	873	870
31. Maluku	1.917	1.974	2.094	2.224	2.230	2.177	2.188	2.189	2.199	2.205	2.218	2.234	2.242	2.250	2.254	2.250	2.254
32. Papua	1.241	1.354	1.467	1.646	1.651	1.654	1.672	1.686	1.706	1.722	1.742	1.778	1.793	1.810	1.827	1.829	1.829
33. Maluku Utara	200	220	244	272	274	277	282	284	289	291	296	313	322	328	336	338	344
34. Papua Barat	604	602	586	539	538	541	545	548	550	555	565	567	572	581	592	274	273
35. Lainnya / *Others*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	**110.770**	**116.580**	**129.295**	**140.791**	**141.175**	**142.192**	**144.210**	**143.820**	**143.920**	**144.597**	**145.512**	**146.220**	**146.822**	**147.126**	**148.083**	**148.895**	**149.170**

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

Sektor Ekonomi / *Economic Sector*	2021	2022	2023	2024												
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Usaha Mikro Kecil dan Menengah (UMKM) / *Micro, Small and Medium Enterprises*																
1. Pertanian, Perburuan dan Kehutanan / *Agriculture, hunting, and forestry*																
Baki Debet	161.456	214.198	244.970	245.473	247.030	250.357	250.879	251.902	252.535	254.530	255.964	259.901	262.216	263.259	261.883	262.532
NPL/NPF	2.900	3.067	4.951	5.636	5.793	5.834	6.171	6.325	6.225	6.344	6.370	6.437	6.741	6.860	6.549	6.866
2. Perikanan / *Fishery*																
Baki Debet	14.751	16.021	17.332	17.376	17.365	17.501	17.402	17.385	17.376	17.436	17.442	17.522	17.537	17.408	17.259	17.029
NPL/NPF	376	489	686	745	697	732	817	830	834	815	813	836	869	871	807	878
3. Pertambangan dan Penggalian / *Mining and quarrying*																
Baki Debet	8.969	7.080	8.146	8.596	8.683	8.925	8.772	8.813	9.206	9.313	9.195	9.909	9.758	9.682	9.690	9.611
NPL/NPF	397	332	377	351	350	371	394	370	326	317	327	330	334	346	324	392
4. Industri Pengolahan / *Processing industry*																
Baki Debet	128.136	135.619	145.212	143.529	144.425	145.466	145.426	146.689	146.486	146.312	146.874	147.687	148.251	148.715	149.504	147.009
NPL/NPF	5.419	4.678	5.894	6.244	6.174	5.985	6.342	6.305	6.026	5.989	6.082	6.148	6.216	6.226	5.713	6.239
5. Listrik, Gas dan Air / *Electricity, gas and water*																
Baki Debet	3.808	3.565	4.400	4.598	4.720	4.643	4.731	4.929	5.076	4.841	4.761	4.893	4.184	4.314	4.323	4.373
NPL/NPF	133	103	98	99	100	92	119	166	166	204	208	210	147	153	146	146
6. Konstruksi / *Construction*																
Baki Debet	57.583	52.264	54.476	50.152	50.403	50.361	50.200	51.582	53.942	53.060	54.189	55.769	55.687	55.647	54.404	49.875
NPL/NPF	7.342	5.649	5.241	5.398	5.342	5.152	5.423	5.428	5.365	5.298	5.388	5.344	5.339	5.279	4.920	5.017
7. Perdagangan Besar dan Eceran / *Wholesale and retail trade*																
Baki Debet	601.384	656.418	686.499	682.929	686.375	688.936	684.391	684.775	684.160	682.578	683.650	689.865	691.881	692.028	692.440	686.607
NPL/NPF	21.565	23.799	27.352	29.837	30.360	29.494	31.478	31.609	29.609	29.799	29.666	29.366	29.657	29.602	27.890	29.843
8. Penyediaan Akomodasi dan Penyediaan Makan Minum / *Provision of accommodation and the provision of eating and drinking*																
Baki Debet	58.603	61.393	67.097	68.721	69.251	69.400	67.638	68.111	68.558	68.671	69.463	71.283	71.465	71.718	71.642	71.159
NPL/NPF	1.694	1.850	1.957	2.324	2.336	2.257	2.547	2.542	2.288	1.999	2.240	2.474	2.316	2.213	2.041	2.001
9. Transportasi, Pergudangan dan Komunikasi / *Transportation, warehousing and communications*																
Baki Debet	41.876	45.268	52.194	52.794	53.356	53.721	52.930	53.934	54.140	54.007	53.681	56.549	55.889	56.281	58.328	57.756
NPL/NPF	1.886	1.437	1.753	1.839	1.872	1.831	1.982	2.064	1.950	1.886	1.887	1.852	1.881	1.871	1.767	1.862
10. Perantara Keuangan / *Financial intermediaries*																
Baki Debet	10.001	10.835	13.669	12.838	11.967	12.217	12.073	13.125	11.104	10.956	10.701	10.640	10.951	11.312	11.636	11.341
NPL/NPF	286	350	581	586	608	624	663	756	760	791	809	809	801	736	715	731
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real estate, Business Ownership, and Business Services*																
Baki Debet	48.499	51.024	54.500	53.895	54.554	56.411	56.291	56.221	57.113	56.536	56.230	57.138	56.728	57.839	58.401	57.542
NPL/NPF	2.876	2.098	2.222	2.326	2.588	2.735	2.846	2.774	2.636	2.726	2.707	2.666	2.664	2.661	2.547	2.656
12. Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib / *Government administration, defense and compulsory social security*																
Baki Debet	214	387	238	202	191	194	315	273	226	256	272	273	206	187	133	142
NPL/NPF	3	0	1	1	4	4	4	4	4	4	1	1	1	1	0	0
13. Jasa Pendidikan / *Education services*																
Baki Debet	8.294	8.554	9.391	9.507	9.504	9.538	9.320	9.479	9.603	9.633	9.729	9.629	9.672	9.553	9.792	9.721
NPL/NPF	85	154	105	120	132	114	114	124	126	113	104	110	111	127	124	137
14. Jasa Kesehatan dan Kegiatan Sosial / *Health services and social activities*									13.875							
Baki Debet	11.824	12.537	13.922	13.747	13.934	13.571	13.664	13.782	13.875	14.027	14.247	14.821	14.767	14.936	15.572	15.409
NPL/NPF	132	134	258	282	295	301	293	315	283	271	264	272	279	285	282	337
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / *Community, Sociocultural, Entertainment and Other Individual Services*																
Baki Debet	60.959	69.711	81.231	81.010	81.393	83.241	83.807	84.146	84.572	84.469	84.802	86.452	87.665	87.339	87.755	87.310
NPL/NPF	1.557	1.805	2.520	2.751	2.791	2.797	2.901	3.000	2.799	2.855	2.818	2.825	2.873	2.861	2.659	2.915
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual services which serve households*																
Baki Debet	3.825	3.926	3.844	3.782	3.744	3.726	3.657	3.624	3.606	3.566	3.552	3.601	3.543	3.525	3.518	3.470
NPL/NPF	74	90	104	126	128	133	132	130	124	127	124	132	114	109	97	102
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*																
Baki Debet	5	15	11	10	10	10	10	10	9	8	8	12	12	11	11	11
NPL/NPF	-	-	0	0	-	0	0	0	0	0	0	0	0	1	1	1
18. Kegiatan yang Belum Jelas Batasannya / *Business activities are not clearly defined*		-		-	-	-	-	-	-	-	-	-	-	-	-	-
Baki Debet	829	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19. Penerima Kredit Bukan Lapangan Usaha / *Debtor is not the business field - other*		-		-	-	-	-	-	-	-	-	-	-	-	-	-
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20. Tidak Teridentifikasi / *Un-identified*		-		-	-	-	-	-	-	-	-	-	-	-	-	-
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / *Total*		-							-					-		
Baki Debet	**1.221.015**	**1.348.813**	**1.457.132**	**1.449.161**	**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**
NPL/NPF	**46.757**	**46.033**	**54.099**	**58.666**	**59.570**	**58.455**	**62.226**	**62.743**	**59.521**	**59.539**	**59.809**	**59.812**	**60.343**	**60.204**	**56.582**	**60.122**

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
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
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	1.038.290	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
NPL/NPF	36.453	36.961	42.726	46.131	46.633	45.470	48.189	48.571	46.030	46.013	46.022	45.929	46.499	46.131	43.705	45.932
2. Investasi / *Investment*																
Baki Debet	295.831	335.355	403.160	410.872	415.943	422.679	420.263	424.709	426.849	429.091	431.544	440.083	442.808	449.509	450.274	448.653
NPL/NPF	10.304	9.072	11.373	12.535	12.936	12.985	14.037	14.172	13.491	13.526	13.787	13.883	13.843	14.073	12.877	14.190
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**	**1.449.161**	**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**
NPL/NPF	**46.757**	**46.033**	**54.099**	**58.666**	**59.570**	**58.455**	**62.226**	**62.743**	**59.521**	**59.539**	**59.809**	**59.812**	**60.343**	**60.204**	**56.582**	**60.122**

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
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
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**	**914.587**	**916.764**	**923.789**	**920.626**	**922.236**	**922.471**	**920.390**	**920.718**	**935.980**	**937.762**	**936.281**	**932.511**	**926.249**
Mikro / *Micro*	326.560	455.972	515.525	514.623	516.225	521.625	520.541	521.328	519.690	517.491	515.787	515.504	514.989	513.372	508.445	503.814
Kecil / *Small*	333.146	311.440	316.111	315.376	316.367	317.611	315.874	316.335	317.374	318.729	320.354	332.883	334.912	334.694	332.364	333.620
Menengah / *Medium*	89.149	81.747	85.842	84.587	84.172	84.552	84.210	84.574	85.407	84.170	84.577	87.594	87.861	88.215	91.702	88.815
NPL/NPF	**23.175**	**24.608**	**30.792**	**34.087**	**34.632**	**33.735**	**35.564**	**35.633**	**32.931**	**33.230**	**33.132**	**33.297**	**34.005**	**33.904**	**31.703**	**33.944**
Mikro / *Micro*	5.532	8.430	12.802	14.886	14.944	14.655	15.642	15.971	15.689	16.036	16.075	16.079	16.764	16.603	14.738	15.985
Kecil / *Small*	10.391	11.566	13.919	15.291	16.114	15.597	16.386	16.398	14.752	14.797	14.351	14.144	14.102	14.158	13.535	14.375
Menengah / *Medium*	7.251	4.612	4.070	3.911	3.575	3.482	3.537	3.264	2.491	2.397	2.706	3.075	3.138	3.143	3.430	3.584
2. BPD / *Regional Development Banks*																
Baki Debet	**81.582**	**91.839**	**108.053**	**104.552**	**106.244**	**108.786**	**110.094**	**112.094**	**114.034**	**115.364**	**116.864**	**118.216**	**119.276**	**119.741**	**118.963**	**114.572**
Mikro / *Micro*	19.377	22.809	33.767	33.471	33.902	34.581	34.922	35.680	35.872	36.269	36.684	36.861	37.106	37.205	37.087	36.337
Kecil / *Small*	37.033	44.161	49.618	48.545	49.635	50.730	51.067	51.628	52.729	53.514	54.236	55.053	55.626	55.939	55.929	54.431
Menengah / *Medium*	25.172	24.868	24.668	22.536	22.707	23.476	24.105	24.786	25.432	25.581	25.944	26.302	26.544	26.597	25.948	23.804
NPL/NPF	**6.570**	**6.415**	**7.171**	**7.550**	**7.943**	**8.078**	**8.617**	**8.882**	**8.398**	**8.549**	**8.571**	**8.594**	**8.647**	**8.888**	**8.584**	**9.190**
Mikro / *Micro*	694	749	1.471	1.578	1.849	1.733	1.884	2.266	2.210	2.265	2.288	2.240	2.256	2.442	2.500	2.683
Kecil / *Small*	2.397	2.165	2.331	2.480	2.580	2.666	2.854	2.766	2.638	2.719	2.697	2.689	2.676	2.707	2.561	2.813
Menengah / *Medium*	3.479	3.501	3.369	3.492	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. Bank Swasta Nasional / *Domestic Private Banks*																
Baki Debet	**390.463**	**407.718**	**431.542**	**429.963**	**433.835**	**435.577**	**430.717**	**434.382**	**435.015**	**434.393**	**437.140**	**441.711**	**443.336**	**447.692**	**454.780**	**450.036**
Mikro / *Micro*	43.934	53.916	113.001	113.892	114.331	114.712	112.993	113.442	113.472	114.513	114.903	116.610	117.396	119.636	123.473	122.336
Kecil / *Small*	89.334	110.901	95.044	94.547	96.213	96.584	96.669	98.625	98.773	99.639	100.920	101.885	103.344	107.067	106.285	105.131
Menengah / *Medium*	257.195	242.901	223.498	221.525	223.291	224.280	221.055	222.314	222.769	220.241	221.317	223.217	222.596	220.990	225.022	222.569
NPL/NPF	**17.013**	**15.009**	**16.137**	**17.029**	**16.994**	**16.642**	**18.045**	**18.228**	**18.192**	**17.760**	**18.106**	**17.921**	**17.691**	**17.412**	**16.295**	**16.988**
Mikro / *Micro*	2.262	1.912	3.306	3.323	3.358	3.374	3.450	3.473	3.355	3.352	3.332	3.390	3.301	3.343	3.102	3.151
Kecil / *Small*	2.436	2.442	3.286	3.440	3.406	3.383	3.788	3.806	3.773	3.833	3.848	3.835	3.867	4.133	3.779	3.959
Menengah / *Medium*	12.315	10.656	9.544	10.265	10.230	9.885	10.807	10.949	11.064	10.575	10.925	10.696	10.524	9.936	9.413	9.878
4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / *Branch Offices of Foreign Banks*																
Baki Debet	**115**	**97**	**59**	**59**	**62**	**64**	**68**	**67**	**66**	**52**	**37**	**36**	**37**	**38**	**38**	**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	59	62	64	68	67	66	52	37	36	37	38	38	39
NPL/NPF	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mikro / Micro	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kecil / Small	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Menengah / Medium	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / *Total*																
Baki Debet	**1.221.015**	**1.348.813**	**1.457.132**	**1.449.161**	**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**
NPL/NPF	**46.757**	**46.033**	**54.099**	**58.666**	**59.570**	**58.455**	**62.226**	**62.743**	**59.521**	**59.539**	**59.809**	**59.812**	**60.343**	**60.204**	**56.582**	**60.122**

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

Lokasi / *Location*	2021	2022	2023	2024												2025
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan
Usaha Mikro Kecil dan Menengah (UMKM) / *Micro, Small and Medium Enterprises*																
1. Jawa Barat	169.569	185.184	192.429	190.265	190.902	191.188	190.594	191.553	191.727	191.285	191.115	193.199	193.289	193.111	192.841	190.320
2. Banten	50.737	54.291	58.659	58.106	58.364	58.869	58.571	58.810	59.150	58.918	58.572	58.692	59.046	59.261	60.182	59.706
3. DKI Jakarta	138.889	144.233	149.967	148.047	147.775	149.033	147.208	149.293	147.742	146.587	146.304	149.548	149.886	151.226	155.107	151.923
4. D.I Yogyakarta	20.067	22.236	23.059	22.761	22.936	23.144	23.010	22.954	22.965	22.901	22.931	23.047	23.007	22.970	23.018	22.660
5. Jawa Tengah	148.313	171.888	185.808	184.846	185.773	187.191	186.640	186.368	186.191	186.390	187.119	189.585	189.777	190.287	190.212	188.524
6. Jawa Timur	179.883	199.243	215.372	214.645	216.456	217.659	217.528	219.253	220.804	219.363	220.893	223.630	224.574	225.497	225.662	224.205
7. Bengkulu	11.369	13.195	13.939	13.959	13.972	14.074	13.999	14.073	14.087	14.109	14.185	14.247	14.005	14.050	14.061	14.024
8. Jambi	18.880	21.819	24.249	24.331	24.532	24.962	24.803	25.023	25.141	25.313	25.456	25.893	26.038	26.190	26.329	26.468
9. Aceh	10.538	10.773	12.107	11.739	11.854	11.995	11.918	12.118	12.509	12.681	12.847	13.121	13.210	13.321	13.379	13.097
10 Sumatera Utara	63.143	70.370	78.730	78.291	78.694	79.281	79.574	79.723	79.792	79.911	80.196	81.048	80.501	80.883	80.980	80.502
11 Sumatera Barat	23.693	27.485	30.003	29.997	30.183	30.470	30.363	30.354	30.424	30.404	30.412	30.659	30.821	30.842	30.619	30.539
12 Riau	32.446	36.091	41.112	40.697	41.126	41.736	41.548	41.956	42.212	42.459	42.809	43.086	43.294	43.397	43.186	42.800
13 Kepulauan Riau	31.073	36.162	38.591	38.497	38.811	39.121	39.137	39.310	39.390	39.600	40.021	40.704	40.937	40.950	40.489	40.360
14 Sumatera Selatan	5.758	6.572	7.377	7.140	7.224	7.263	7.295	7.414	7.480	7.495	7.534	7.519	7.567	7.460	7.419	7.222
15 Bangka Belitung	10.321	11.596	12.627	12.559	12.772	13.234	13.080	13.397	13.671	13.827	13.911	14.310	14.315	14.405	14.810	14.726
16 Lampung	23.981	27.550	29.864	30.079	30.198	30.397	30.330	30.552	30.540	30.639	30.643	30.793	30.957	31.093	31.162	31.022
17 Kalimantan Selatan	16.692	19.427	23.370	23.555	23.747	23.689	23.497	22.824	22.992	23.094	23.127	23.325	23.571	23.779	23.881	23.453
19 Kalimantan Timur	30.158	32.400	36.694	35.742	35.681	36.286	36.178	36.696	36.912	36.815	36.990	38.254	38.400	38.311	38.560	37.546
20 Kalimantan Tengah	14.227	16.882	18.718	18.548	18.649	19.242	19.244	19.342	19.418	19.570	19.621	20.156	20.243	20.150	19.681	19.494
21 Sulawesi Tengah	11.835	13.927	15.744	15.766	15.878	16.109	16.103	16.181	16.180	16.204	16.328	16.891	17.027	17.123	17.168	17.026
22 Sulawesi Selatan	49.304	54.853	59.680	59.257	59.598	60.016	59.766	59.910	59.805	59.890	59.991	60.560	60.851	60.791	60.289	59.901
23 Sulawesi Utara	11.754	12.715	13.382	13.241	13.331	13.319	13.347	13.273	13.305	13.265	13.258	13.440	13.509	13.531	13.529	13.382
24 Sulawesi Tenggara	5.001	5.453	5.557	6.427	6.417	6.416	5.415	5.369	5.305	5.241	5.206	5.220	5.264	5.086	5.080	5.032
25 Sulawesi Barat	6.102	6.644	7.429	7.404	7.456	7.518	7.538	7.609	7.544	7.533	7.544	7.627	7.665	7.645	7.599	7.563
26 Gorontalo	11.187	12.898	14.659	14.758	14.895	15.196	15.170	15.244	15.419	15.520	15.573	15.801	15.855	15.884	15.790	15.772
27 Nusa Tenggara Barat	17.993	19.474	21.230	21.115	21.376	21.711	21.767	21.840	21.928	21.937	22.099	22.560	22.903	22.803	22.581	22.385
28 Bali	43.288	45.818	50.097	51.607	52.183	52.481	51.360	51.699	52.240	52.675	53.168	53.907	54.287	54.087	53.841	53.420
29 Nusa Tenggara Timur	14.201	16.406	18.410	18.324	18.345	18.505	18.592	18.636	18.577	18.516	18.462	18.595	18.679	18.647	18.237	17.958
30 Maluku	4.799	5.494	6.304	6.248	6.295	6.357	6.343	6.373	6.336	6.392	6.450	6.500	6.591	6.588	6.433	6.499
31 Papua	11.402	12.207	12.912	12.675	12.676	12.812	12.802	12.789	12.737	12.757	12.842	13.765	13.716	13.696	13.578	13.186
32 Maluku Utara	3.104	3.878	4.393	4.350	4.429	4.402	4.371	4.356	4.398	4.359	4.370	4.376	4.441	4.538	4.596	4.580
33 Papua Barat	4.441	5.046	5.460	5.317	5.360	5.425	5.478	5.494	5.546	5.544	5.589	6.219	6.228	6.236	6.146	6.054
34 Lainnya / *Others*	31	82	10	10	11	11	20	19	20	19	17	18	17	17	19	17
35 Tidak Teridentifikasi / *Un-identified*	2.813	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / *Total*	**1.221.015**	**1.348.813**	**1.457.132**	**1.449.161**	**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**

Departemen Pengelolaan Data dan Statistik

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