

TABEL 17. INDIKATOR PENUNJANG SEKTOR RUMAH TANGGA/
TABLE 17. INDICATORS OF HOUSEHOLD SUPPORT SECTOR

	KOMPONEN	SATUAN/ UNIT	2020	2021	2022	2023	2024	2024								2025					COMPONENTS
								May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	
1	NPL Pembiayaan Sektor Rumah Tangga ¹⁾																				NPL Financing Households Sector ¹⁾
2	a.l.:																				a.w.:
3	NPL Kredit yang Diberikan dari Perbankan	%	1.87	1.77	1.63	1.80	2.02 *	2.00	1.96	2.00	1.98	1.98	2.00	2.04	2.02	2.17	2.22	2.23	2.33 *	2.43 *	NPL of Loans from Banks
4	NPL Kredit KPR Rumah Tangga	%	2.65	2.31	2.11	2.39	2.61 *	2.56	2.49	2.53	2.51	2.52	2.57	2.68	2.61	2.84	2.94	2.93	3.07 *	3.17 *	NPL of Mortgage Loans for Households
5	NPL Kredit Kendaraan Bermotor	%	2.05	1.99	1.51	1.97	2.25 *	2.27	2.28	2.31	2.31	2.31	2.28	2.25	2.25	2.24	2.19	2.24	2.35 *	2.47 *	NPL of Auto Loans
6	NPL Kredit Multiguna	%	1.19	1.27	1.32	1.30	1.44 *	1.51	1.47	1.50	1.48	1.46	1.46	1.44	1.44	1.53	1.55	1.56	1.64 *	1.70 *	NPL of Nonpurpose Loans
7	NPL Kredit Peralatan Rumah Tangga	%	2.19	1.73	1.29	1.30	1.11 *	1.32	1.30	1.30	1.12	1.06	1.02	1.08	1.11	1.06	1.06	1.04	1.08 *	1.18 *	NPL of Home Appliance Loans
8	NPL Kredit Rumah Tangga Lainnya	%	1.32	1.22	0.90	0.91	1.71 *	1.34	1.37	1.45	1.47	1.53	1.54	1.59	1.71	1.90	1.99	2.05	2.13 *	2.31 *	NPL of Other Households Credit
9	NPL Kartu Kredit Perbankan untuk Rumah Tangga	%	2.85	2.43	1.62	1.66	2.01 *	1.82	1.79	1.74	1.70	1.69	1.86	1.89	2.01	2.01	2.00	2.02	2.04 *	2.08 *	NPL of Credit Card for Household
10	NPF Pembiayaan Konsumen dari Perusahaan Pembiayaan	%	3.18	3.16	1.76	1.92	...	2.35	2.32	2.29	2.25	2.22	2.20	2.34	...	...	...	...	...	...	NPF of Consumer Financing from Financing Institutions
11	Pertumbuhan Kredit Rumah Tangga dari Perbankan	% yoy	0.07	4.89	10.09	9.17	10.38 *	10.46	10.64	11.05	10.89	10.81	11.01	10.88	10.38	10.53	10.52	9.49	9.15 *	9.03 *	Growth of Households Loans from Banks
12	Kredit KPR Rumah Tangga	% yoy	2.82	9.13	7.55	12.00	10.14 *	14.34	14.37	14.32	11.49	10.89	10.85	10.38	10.14	10.80	10.69	8.89	8.49 *	7.98 *	Mortgage Loans for Households
13	Kredit Kendaraan Bermotor	% yoy	-24.66	-6.31	17.01	13.34	8.12 *	9.56	6.33	8.15	8.43	9.00	9.98	10.57	8.12	7.01	6.21	6.03	4.33 *	5.15 *	Vehicle Loans
14	Kredit Multiguna	% yoy	4.50	3.28	8.76	1.54	7.85 *	3.46	4.41	4.94	7.16	7.46	7.95	8.24	7.85	7.82	8.15	7.80	7.94 *	8.03 *	Multipurpose Loans
15	Kredit Peralatan Rumah Tangga	% yoy	-9.47	6.06	19.54	34.05	54.47 *	51.19	52.47	54.34	53.59	54.25	55.62	56.76	54.47	50.34	48.99	44.54	42.82 *	44.20 *	Home Appliance Loans
16	Kredit Rumah Tangga Lainnya	% yoy	-8.59	2.09	40.03	45.68	25.26 *	32.71	31.58	31.35	31.08	30.57	28.34	25.97	25.26	25.11	24.37	23.14	21.76 *	21.31 *	Other Household Loans
17	Komposisi Kredit Rumah Tangga dari Perbankan																				Composition of Households Loans from Banks
18	Kredit KPR Rumah Tangga	%	41.01	42.67	41.69	42.77	42.68 *	43.29	43.40	43.34	43.17	42.94	42.87	42.71	42.68	42.98	42.98	42.99	42.98 *	42.87 *	Mortgage Loans for Households
19	Kredit Kendaraan Bermotor	%	8.01	7.16	7.61	7.90	7.74 *	7.86	7.65	7.70	7.65	7.70	7.73	7.81	7.74	7.67	7.63	7.65	7.58 *	7.58 *	Auto Loans
20	Kredit Multiguna	%	46.43	45.72	45.16	42.01	41.05 *	41.23	41.20	41.07	41.13	41.20	41.07	41.05	41.05	40.80	40.80	40.73	40.80 *	40.85 *	Multipurpose Loans
21	Kredit Peralatan Rumah Tangga	%	0.64	0.65	0.70	0.86	1.21 *	1.01	1.04	1.05	1.08	1.11	1.15	1.19	1.21	1.19	1.22	1.26	1.30 *	1.34 *	Home Appliance Loans
22	Kredit Rumah Tangga Lainnya	%	3.91	3.81	4.84	6.46	7.33 *	6.61	6.72	6.85	6.97	7.05	7.18	7.24	7.33	7.37	7.37	7.36	7.34 *	7.36 *	Other Household Loans
23	Rata-rata DPK Rumah Tangga per Rekening di Perbankan	Rp Juta/ Millions of Rp	9.70	8.85	7.67	7.19	6.47 *	6.78	6.77	6.74	6.65	6.63	6.58	6.48	6.47	6.41	6.33	6.44	6.34 *	6.34 *	Average Third Party Funds of Households per Account at Banks
24	Giro	Rp Juta/ Millions of Rp	67.32	77.64	110.20	101.98	63.99 *	77.15	84.18	81.40	79.73	76.12	82.93	79.99	63.99	61.89	57.05	57.78	62.92 *	...	Demand Deposit
25	Tabungan	Rp Juta/ Millions of Rp	5.50	5.32	4.75	4.39	4.23 *	4.27	4.28	4.28	4.22	4.23	4.19	4.16	4.23	4.17	4.14	4.23	4.17 *	...	Saving
26	Deposito	Rp Juta/ Millions of Rp	303.01	281.04	268.36	267.26	243.18 *	250.42	250.17	247.61	245.84	244.82	245.26	242.77	243.18	243.94	243.30	241.26	239.36 *	...	Time Deposit
27	Kredit Rumah Tangga dari Perbankan	Rp Miliar/ Billions of Rp	1,320,209	1,384,709	1,524,479	1,664,198	1,836,893 *	1,727,085	1,741,552	1,761,234	1,775,394	1,789,816	1,808,882	1,823,690	1,836,893	1,846,396	1,856,537	1,868,536	1,870,486 *	1,882,993 *	Households Loans from Banks
28	Kredit KPR Rumah Tangga	Rp Miliar/ Billions of Rp	541,433	590,875	635,508	711,794	783,948 *	747,650	755,788	763,268	766,524	768,493	775,496	778,921	783,948	793,665	797,857	803,260	803,858 *	807,326 *	Mortgage Loans for Households
29	Kredit Kendaraan Bermotor	Rp Miliar/ Billions of Rp	105,772	99,102	115,955	131,420	142,092 *	135,736	133,191	135,550	135,747	137,812	139,800	142,442	142,092	141,535	141,709	142,922	141,760 *	142,724 *	Auto Loans
30	Kredit Multiguna	Rp Miliar/ Billions of Rp	612,911	633,043	688,478	699,078	753,956 *	712,007	717,446	723,275	730,202	737,386	742,873	748,616	753,956	753,251	757,446	761,145	763,243 *	769,186 *	Multipurpose Loans
31	Kredit Peralatan Rumah Tangga	Rp Miliar/ Billions of Rp	8,457	8,970	10,722	14,373	22,203 *	17,505	18,054	18,562	19,126	19,901	20,814	21,620	22,203	21,943	22,712	23,629	24,291 *	25,241 *	Home Appliance Loans
32	Kredit Rumah Tangga Lainnya	Rp Miliar/ Billions of Rp	51,636	52,714	73,816	107,533	134,695 *	114,187	117,074	120,580	123,794	126,223	129,899	132,091	134,695	136,001	136,813	137,579	137,534 *	138,516 *	Other Household Loans
33																					
34	DPK Rumah Tangga di Perbankan	Rp Miliar/ Billions of Rp	3,599,334	3,766,084	3,847,057	3,974,381	3,890,932	3,876,277	3,902,270	3,906,114	3,887,628	3,879,384	3,895,612	3,870,326	3,890,932	3,860,387	3,841,035	3,924,825	3,893,940	...	Average Third Party Funds of Households per Account at Banks
35	Giro	Rp Miliar/ Billions of Rp	207,885	240,828	256,317	252,843	130,287	183,948	183,871	177,605	176,325	166,549	180,657	172,295	130,287	124,405	113,741	111,956	119,911	...	Demand Deposit
36	Tabungan	Rp Miliar/ Billions of Rp	2,000,075	2,224,912	2,349,700	2,395,028	2,513,541	2,410,348	2,439,025	2,445,916	2,437,174	2,443,470	2,450,247	2,456,687	2,513,541	2,483,085	2,482,825	2,552,104	2,529,439	...	Saving
37	Deposito	Rp Miliar/ Billions of Rp	1,391,374	1,300,344	1,241,040	1,326,510	1,247,104	1,281,981	1,279,374	1,282,593	1,274,128	1,269,365	1,264,708	1,241,344	1,247,104	1,252,897	1,244,469	1,260,766	1,244,590	...	Time Deposit
38	Jumlah Rekening Perbankan	Juta Rekening / Millions of Account	371	426	502	553	601	572	577	579	585	585	592	597	601	602	607	610	614	...	Total of Account at Banks
39	Giro	Juta Rekening / Millions of Account	3	3	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	...	Demand Deposit
40	Tabungan	Juta Rekening / Millions of Account	363	418	495	546	594	564	569	572	578	578	585	590	594	595	600	603	607	...	Saving
41	Deposito	Juta Rekening / Millions of Account	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	...	Time Deposit
42																					
43	Indikator Hasil Survei																				Indicators of Survey Result
44	Indeks Penjualan Rill	Point/ Point	190.06	216.28	217.76	218.10	222.00*	228.11	228.98	212.41	215.93	210.61	210.59	209.67	222.00	211.54	218.49	248.28	235.55	234.04*	Real Sales Index
45	Indeks Keyakinan Konsumen	Point/ Point	96.50	118.34	119.87	123.77	127.70	125.22	123.34	123.42	124.44	123.53	121.12	125.86	127.70	127.17	126.44	121.13	121.73	117.50	Consumer Confidence Index
46	Indeks Kondisi Ekonomi Saat Ini	Point/ Point	68.64	99.88	112.45	113.63	115.95	115.41	112.92	113.53	113.96	113.91	109.88	113.47	115.95	113.52	114.18	110.57	113.65	105.98	Current Economic Condition Index
47	Indeks Ekspektasi Konsumen	Point/ Point	124.35	136.80	127.30	133.92	139.45	135.03	133.76	133.31	134.93	133.15	132.36	138.25	139.45	140.82	138.69	131.69	129.80	129.01	Consumer Expectation Index
48	Indeks Pembelian Barang Tahan Lama (Durable Goods)	Point/ Point	78.80	91.90	106.18	112.99	111.77	112.75	111.14	111.51	111.46	111.15	107.01	108.35	111.77	110.30	113.71	110.18	113.90	104.10	Purchasing Durable Goods Index
49	Indeks Perkiraan Penghasilan 6 bulan Mendatang	Point/ Point	130.16	137.48	133.32	139.68	143.35	139.01	138.01	137.74	140.02	138.22	138.45	141.75	143.35	144.81	143.27	136.98	137.47	135.44	Income Estimates Next 6 months Index
50	Indeks Perkiraan Posisi Pinjaman 6 bulan Mendatang	Point/ Point	...	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	...	Outstanding Loans Estimates Next 6 months Index
51	Komposisi Pengeluaran Rumah Tangga																				Composition of Households Expenditure
52	Konsumsi	%	69.04	76.20	75.62	74.27	74.06	73.03	73.87	73.77	73.46	74.09	74.46	74.42	74.06	73.61	74.73	75.33	74.78	74.26	Consumption
53	Cicilan Pinjaman	%	10.16	9.70	9.19	9.99	10.49	10.32	9.64	10.71	10.87	10.64	10.49	10.47	10.49	11.05	10.61	10.84	10.47	10.85	Loan Repayments
54	Tabungan	%	20.80	14.11	15.19	15.75	15.46	16.65	16.49	15.51	15.67	15.27	15.05	15.10	15.46	15.33	14.67	13.84	14.75	14.89	Saving

Keterangan:

- Indikator Hasil Survei diperoleh berdasarkan hasil Survei Penjualan Eceran dan Survei Konsumen Bank Indonesia (30 kota).

- Angka periode terkini pada Indeks Penjualan Rill merupakan angka sementara.

¹⁾ Pembagian dilakukan berdasarkan tujuan penggunaan.

*Angka sementara

Sumber: BI dan OJK (disolah)

Note:

-Indicators based on survey refers to Retail Sales Survey and Consumer Survey conducted by Bank Indonesia

- The current figure on Real Sales Index is preliminary data

¹⁾ Disaggregation based on the purpose of use

*Preliminary figures

Source: BI and FSA