

BANKING SURVEY



Quarter I 2026 | New Loan Disbursements Maintain Growth

New Loans | The latest Banking Survey conducted by Bank Indonesia indicates that new loan disbursements continued to grow in the first quarter of 2026, although at a slower pace compared with the fourth quarter of 2025 in line with historical trends. This was reflected by a Weighted Net Balance (WNB) of new loan disbursements in the first quarter of 2026 of 38.74%. Growth of new loan disbursements was driven by consumer loans. In the second quarter of 2026, respondents predict new loan disbursements to increase, with an expected WNB of 96.65%.

Lending Policy | Respondents confirmed tighter, or more prudent, lending standards in the first quarter of 2026 compared with the fourth quarter of 2025, as reflected by a positive Lending Standards Index (LSI) of 0.15, particularly in terms of loan maturities and document requirements. In the second quarter of 2026, however, respondents anticipate looser lending standards, as indicated by a negative LSI of 2.88.

Credit Growth | Respondents expect outstanding loans to maintain growth through to the end of 2026 compared with the previous year, supported by a robust economic and monetary outlook as well as contained credit risk.

A. Quarter I 2026

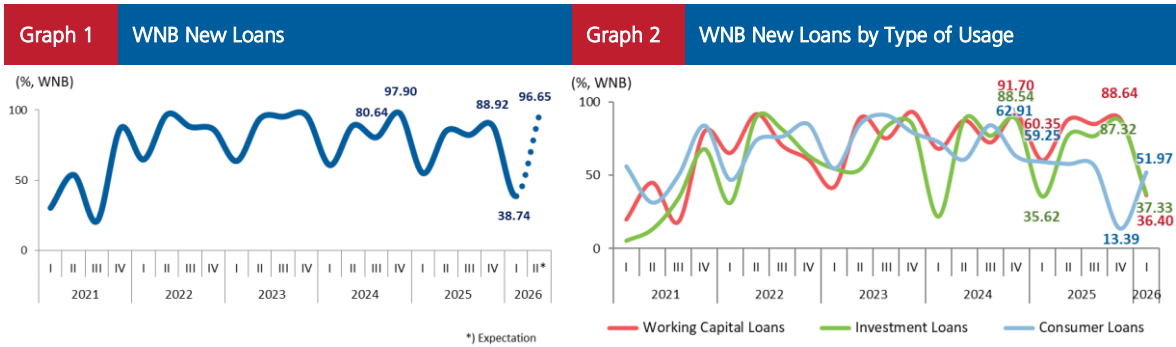
New Loan Disbursements

New loan disbursements indicated maintained growth in the first quarter of 2026.

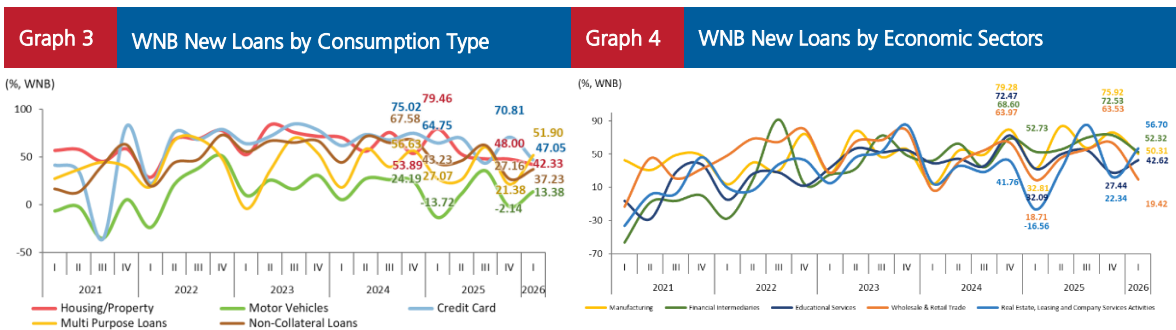
The latest Banking Survey conducted by Bank Indonesia indicates that new loan disbursements maintained growth in the first quarter of 2026, although at a slower pace compared with the previous period in line with historical trends. This was reflected by a Weighted Net Balance (WNB) of new loan disbursements in the first quarter of 2026 of 38.74%, down from 88.92% in the previous quarter (Graph 1).

By loan type, growth of new loan disbursements in the first quarter of 2026 was driven by an increase in consumer loans (WNB 51.97%). Meanwhile, investment loans (WNB 37.33%) and working capital loans (WNB 36.40%) maintained lower growth than in the previous period (Graph 2).

The main contributors to the increase in consumer loans were higher demand for multipurpose loans (WNB 51.90%), uncollateralised loans (WNB 37.23%) and automotive loans (WNB 13.38%). Meanwhile, growth of credit cards and housing loans moderated, with a WNB of 47.05% and 42.33%, respectively (Graph 3).



By sector, respondents confirmed increasing new loan disbursements in the first quarter of 2026 in the Real Estate, Hiring and Corporate Services sector (WNB 56.70%) and the Education sector (WNB 42.62%). Meanwhile, several sectors recorded slower growth of new loan disbursements, namely Financial Intermediaries (WNB 52.32%), the Manufacturing Industry (WNB 50.31%) as well as Wholesale and Retail Trade (WNB 19.42%) (Graph 4).

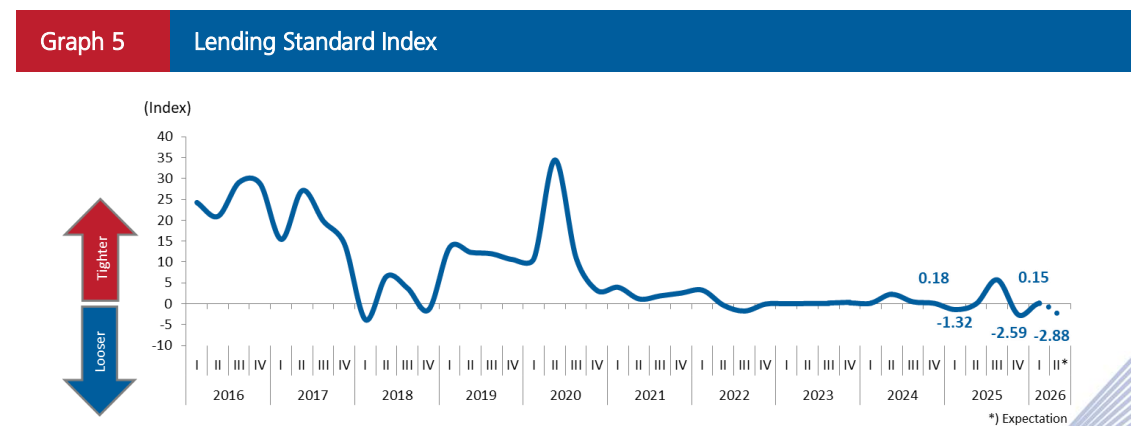


Bank Lending Policy

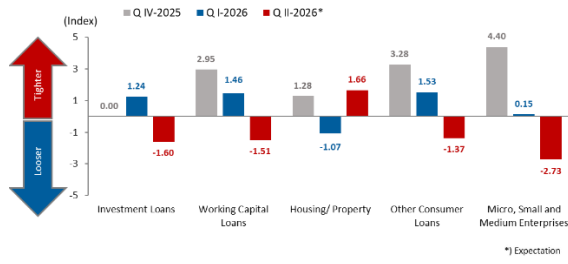
Respondents confirmed more prudent bank lending policy in the first quarter of 2026 relative to the previous period.

Respondents confirmed tighter, or more prudent, lending standards in the first quarter of 2026 compared with the fourth quarter of 2025. This was indicated by a positive Lending Standards Index (LSI) of 0.15 in the first quarter of 2026, increasing from a negative 2.59 in the fourth quarter of 2025 (Graph 5).

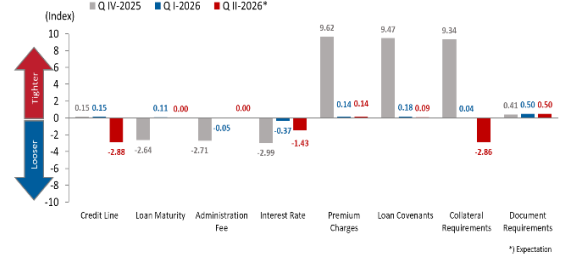
Banks primarily applied tighter lending standards to investment loans, contrasting a looser LSI for working capital loans and consumer loans (Graph 6). Several aspects of bank lending policy were more prudent, including loan maturities and document requirements (Graph 7).



Graph 6 Lending Standard Index by Type of Loan



Graph 7 Bank Lending Policy Change



B. Expectations for Quarter II 2026

New Loan Expectations

Respondents expect new loan disbursements to accelerate in the second quarter of 2026.

On a quarterly basis (qtq), respondents expect new loan disbursements to accelerate in the second quarter of 2026 compared with the previous period. This was reflected by a WNB of 96.65%, up from 38.74% in the previous period (Graph 1). Unchanged from the previous period, respondents confirmed that working capital loans will remain the main priority of new loan disbursements in the second quarter of 2026, followed by investment loans and consumer loans (Table 2 – Appendix).

In terms of consumer loans, respondents reaffirmed that housing loans will remain the overarching priority, followed by multipurpose loans and uncollateralised loans. By sector, banks will prioritise lending in the second quarter of 2026 to the Manufacturing Industry, Wholesale and Retail Trade, as well as Financial Intermediaries (Table 2 – Appendix).

Bank Lending Policy

Respondents anticipate looser bank lending policy in the second quarter of 2026.

Respondents anticipate looser bank lending policy in the second quarter of 2026 compared with the previous period, as indicated by a negative Lending Standards Index (LSI) of 2.88 (Graph 5).

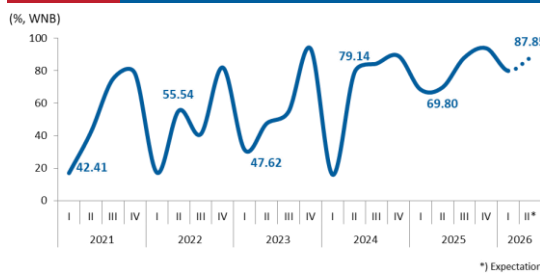
Looser lending standards will impact MSME loans, investment loans, working capital loans, and other consumer loans (Graph 6), particularly in terms of credit lines, collateral requirements and lending rates (Graph 7).

Third-Party Fund Projection

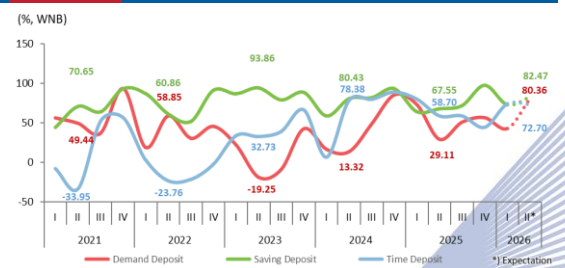
Respondents predict growth of third-party funds (TPF) to accelerate in the second quarter of 2026.

Cumulatively (ytd), respondents predict growth of third-party funds (TPF) to accelerate in the second quarter of 2026, as reflected by an increase in the WNB to 87.85% from 69.80% in the same period of the previous year (Graph 8). This will primarily be supported by broad-based growth across all TPF segments, namely savings deposits (82.47%), demand deposits (WNB 80.36%) and time deposits (72.70%).

Graph 8 WNB Third Party Fund



Graph 9 WNB Third Party Fund by Category



Note: *) The WNB presented indicates cumulative changes (%ytd) to the previous year-end position.

C. Expectations for 2026

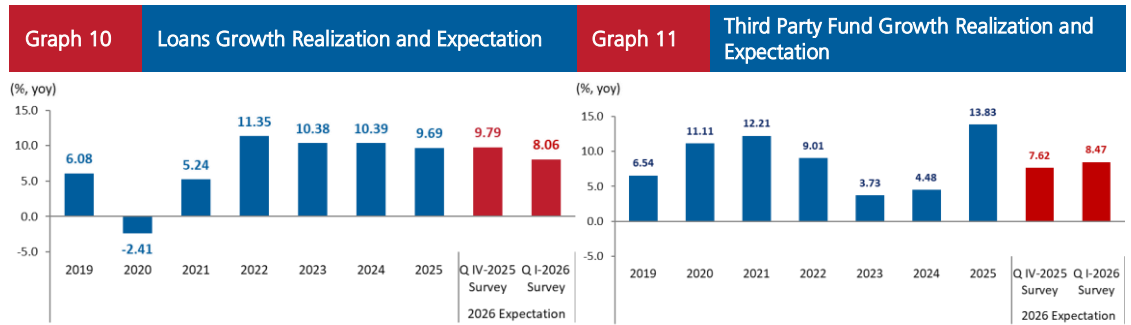
Loan Expectation

Respondents predict loans and TPF in 2026 to maintain growth.

Respondents predict outstanding loans in 2026 to grow by 8.06% (yoy), lower than realised credit growth in 2025 at 9.69% (yoy) (Graph 10). Furthermore, the latest prediction moderated from 9.79% (yoy), as reported in the fourth-quarter survey of 2025 (Graph 10).

Third-Party Fund Expectation

Based on the latest survey findings, respondents predict TPF growth in 2026 at 8.47% (yoy), moderating from 13.83% (yoy) in 2025 (Graph 11). Nevertheless, the prediction in the first quarter of 2026 is higher than the 7.62% predicted by respondents in the fourth-quarter survey of 2025 (Graph 11).



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METHODOLOGY

The Banking Survey (previously the Bank Loan Survey) has been conducted quarterly since Quarter III 1999. Survey conducted in order to collate early information concerning banking policy in the disbursement of credit, funding and setting interest rates, the supply and demand of new loans. The sample is selected using purposive sampling of +40 commercial banks and a credit share accounting for around 80% of the national.

Data is processed using the Weighted Net Balance (WNB) method, where the respondent's answers are multiplied by their respective credit weight (totalling 100%), with the difference between the percentage of respondents whose answers increased and those whose answers decreased subsequently calculated.

The Bank Lending Policy Index is calculated using the Weighted Net Balance (WNB) based on the credit weight of each respondent to total credit and the weight of the response (Tighter (1), Slightly Tighter (0.5), Unchanged (0), Slightly Looser (-0.5), and Looser (-1)). A WNB value > 0 indicates tighter lending policy and WNB < 0 indicates looser lending policy. In the second quarter of 2021, there was an improvement in the questionnaire, questions regarding the type of credit whose realization deviated from the target and the realization of interest rates were no longer asked. Metadata can be accessed on <https://www.bi.go.id/en/statistik/Metadata/Survei/Documents/8-Metadata-Banking-Survey-2016.pdf>.

APPENDIX

Table 1 Classification of Demand for New Loans (WNB, %)

Type of Loans	Loans in Detail	2021				2022				2023				2024				2025				2026	
		I	II	III	IV	I	II	III	IV	I	II	III	IV	I	II	III	IV	I	II	III	IV	I	II*
Based on Usage	Working Capital Loans	19.73	44.97	18.06	79.96	65.31	92.00	70.30	60.83	42.08	89.49	75.33	93.55	68.17	87.62	72.49	91.70	60.35	88.34	85.09	88.64	36.40	
	Investment Loans	5.38	13.26	34.39	68.07	31.29	89.84	81.40	63.70	54.70	54.44	83.40	85.04	21.88	88.48	77.13	88.54	35.62	77.54	76.97	87.32	37.33	
	Consumer Loans	56.08	31.27	49.80	84.12	46.85	74.00	76.50	85.00	54.55	85.30	91.18	79.35	72.87	60.77	84.33	62.91	59.25	57.76	56.61	13.39	51.97	
Consumer Loans	Housing/Property	57.06	58.09	45.56	58.70	28.90	68.24	69.21	77.86	52.58	83.83	75.98	71.78	70.57	56.21	75.87	53.89	79.46	53.26	48.29	48.00	42.33	
	Motor Vehicles	(6.84)	(2.55)	(35.58)	5.08	(24.19)	21.11	38.10	50.84	9.44	25.53	16.17	30.55	5.00	27.05	25.94	24.19	(13.72)	10.96	35.50	(2.14)	13.38	
	Credit Card	41.54	34.79	(36.12)	82.71	22.16	75.79	68.45	79.03	64.03	71.78	84.74	78.35	62.06	73.57	67.98	75.02	64.75	69.80	43.57	70.81	47.05	
	Multi Purpose Loans	27.35	36.93	44.54	39.54	18.73	67.06	69.28	48.19	(4.04)	35.81	69.90	53.84	18.18	58.41	39.54	56.63	27.07	26.40	60.33	21.38	51.90	
	Non-collateral loans	16.80	13.39	41.31	62.89	19.77	44.10	47.61	73.01	55.64	66.89	65.10	66.89	44.35	71.45	64.87	67.58	43.23	46.13	62.31	27.16	37.23	
Economic Sectors	Agriculture, Hunting and Forestry	19.37	55.37	55.69	26.99	39.54	75.12	74.09	67.22	51.02	79.54	58.41	58.97	22.90	39.95	40.60	54.82	19.57	60.13	33.39	61.56	13.45	
	Fishery	24.41	29.59	15.06	19.89	12.45	58.91	54.10	18.10	53.80	63.24	76.62	36.80	(1.21)	31.40	12.16	69.10	27.97	2.73	13.82	18.01	19.16	
	Mining and Quarrying	(43.57)	(26.54)	(15.59)	69.66	15.82	50.54	49.25	53.90	25.44	45.30	31.69	48.03	23.04	30.40	38.94	49.94	12.90	28.91	57.44	42.16	44.03	
	Manufacturing	42.72	30.84	48.88	48.21	13.88	39.91	29.80	74.20	27.03	77.86	46.52	55.79	14.10	54.04	49.39	79.28	32.81	83.40	57.28	75.92	50.31	
	Electricity, Gas and Water	(25.76)	(15.34)	5.82	56.05	23.27	(0.31)	8.60	48.19	25.24	11.46	38.91	10.26	49.82	81.17	40.25	80.59	50.81	44.56	32.39	13.11	10.17	
	Construction	27.37	16.21	55.79	29.64	9.51	41.88	43.94	80.45	34.46	82.18	40.92	23.25	2.19	81.69	56.80	13.78	43.46	30.00	35.20	47.08	48.55	
	Wholesale and Retail Trade	(13.48)	45.12	20.56	32.12	48.49	68.85	64.78	80.48	27.55	65.15	66.90	78.53	6.43	39.85	54.72	63.97	18.71	45.65	55.73	63.53	19.42	
	Accommodation, Food and Beverage Services Activities	4.51	29.38	2.84	8.97	36.71	30.32	49.99	53.10	11.14	33.99	37.67	85.89	33.43	51.56	59.28	75.00	62.53	54.45	59.57	88.53	56.52	
	Transportation, Storage and Communication	20.27	21.01	18.58	42.15	23.80	49.77	48.11	58.91	47.14	64.01	66.78	80.16	30.48	69.53	33.19	58.28	58.06	52.64	63.64	72.49	38.30	
	Financial Intermediaries	(56.84)	(8.49)	(6.73)	(0.06)	(27.86)	19.33	91.60	13.86	25.07	32.34	72.13	48.25	42.02	62.39	34.01	68.60	52.73	55.49	69.71	72.53	52.32	
	Real Estate, Leasing and Company Services Activities	(36.25)	1.13	2.40	46.12	9.70	6.53	37.57	42.87	14.94	45.96	52.82	84.75	14.75	35.66	28.48	41.76	(16.56)	31.93	85.12	22.34	56.70	
	Government Administrative, Defence and Compulsory Social Security	(53.32)	(19.55)	(20.82)	15.92	15.55	3.46	28.98	5.29	(3.14)	57.16	51.49	54.35	(4.01)	33.52	11.88	15.66	35.97	27.44	69.90	5.92	37.94	
	Educational Services	(6.69)	(28.55)	28.07	37.51	(5.33)	26.11	27.71	11.62	33.37	56.75	52.23	54.49	38.92	44.18	35.60	72.47	32.09	49.76	54.45	27.44	42.62	
	Health Services and Social Work Activities	55.32	8.14	(2.09)	49.03	(3.94)	55.95	18.70	43.98	24.08	66.61	68.29	19.96	42.44	66.38	51.92	80.25	56.92	58.59	62.28	38.01	59.52	
	Public Services, Social Cultural, Entertainment and Personal Act.	(4.20)	4.57	(1.92)	15.64	(25.62)	8.46	54.48	27.27	(1.58)	49.21	46.23	31.50	25.40	25.63	25.56	71.81	81.13	50.85	68.95	28.52	28.44	
	Personal Services Serving Households	0.21	22.70	(15.44)	19.90	14.00	(11.57)	(5.86)	42.61	4.51	59.91	57.18	14.28	23.45	40.27	(0.23)	19.06	(10.14)	16.33	44.58	31.82	(0.72)	
	International Agencies and Other Extra International Organization	(16.95)	31.96	(28.33)	(8.00)	(8.58)	13.12	26.81	19.49	(1.30)	(3.52)	4.78	2.90	(18.34)	(7.37)	(18.57)	9.99	(5.74)	(8.98)	9.27	30.15	(2.93)	
Activities that Undefined	(1.16)	33.95	15.63	8.48	(18.90)	13.07	40.22	35.86	27.13	8.11	10.54	10.54	19.00	16.96	11.25	41.09	22.41	22.79	37.68	23.16	2.91		
Group of Debtors	Micro Small and Medium Enterprises (Communal Business Credit)	28.05	43.63	37.37	69.02	58.84	74.07	78.50	78.69	31.79	70.15	60.65	76.66	31.87	73.67	62.24	78.37	60.03	58.57	74.43	58.82	26.74	
	Micro Small and Medium Enterprises (Non Communal Business Credit)	29.02	11.58	14.71	75.02	57.58	64.45	52.30	87.86	62.02	81.72	84.41	85.98	52.19	81.35	49.65	57.46	43.54	44.70	79.08	78.10	48.96	
	Non Micro Small and Medium Enterprises	23.63	23.69	34.54	61.46	62.72	89.63	85.60	62.61	63.15	92.03	95.03	93.31	64.62	88.97	61.77	72.60	39.84	65.15	85.61	53.78	44.52	
Usage Orientation	Export Loans	(3.86)	29.05	7.48	44.77	38.90	65.42	65.93	43.40	25.52	46.02	33.60	66.72	52.58	82.13	72.77	66.52	28.63	63.57	65.81	30.02	38.65	
	Import Loans	(20.94)	17.88	3.45	34.61	18.93	30.00	23.19	19.44	7.93	37.33	32.52	60.68	43.19	76.90	72.92	77.74	46.60	67.15	71.45	79.62	40.44	
	Other Loans	(1.14)	62.58	26.61	78.12	33.23	93.10	60.78	85.10	46.24	92.86	76.09	96.20	59.93	86.45	79.35	93.80	94.64	85.22	87.11	62.38	40.56	
TOTAL		30.37	53.88	20.93	87.03	64.80	96.87	88.13	86.31	63.72	94.01	95.36	96.14	60.82	89.11	80.64	97.93	55.07	85.22	82.33	88.92	38.74	96.65

Note: *) Expectation

Table 2 Priority of New Loans Disbursement

Period	Type of Loans	Loans in Detail	2021				2022				2023				2024				2025				2026		
			I	II	III	IV	I	II	III	IV	I	II	III	IV	I	II	III	IV	I	II	III	IV	I	II*	
Estimation per Quarter	Based on Usage	Working Capital Loans	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
		Investment Loans	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
		Consumer Loans	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
	Consumer Loans	Housing/Property	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
		Motor Vehicles	3	3	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
		Credit Card																							
		Multi Purpose Loans	2	2	3	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
		Non-collateral loans																					3	3	3
	Economic Sectors	Agriculture, Hunting and Forestry																							
		Fishing																							
		Mining and Quarrying																							
		Manufacturing	2	1	2	2	2	2	2	2	1	1	1	1	1	1	1	2	2	1	1	1	1	1	1
		Electricity, Gas and Water			3	3	3																		
		Construction																							
		Wholesale and Retail Trade	1	2	1	1	1	1	1	1	2	2	2	2	2	2	2	2	1	1	2	2	2	2	2
		Accommodation, Food and Beverage Services Activities																							
		Transportation, Storage and Communication																							
		Financial Intermediaries					3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
		Real Estate, Leasing and Company Services Activities	3																						
		Government Administrative, Defence and Compulsory Social Security																							
Educational Services																									
Health Services and Social Work Activities																									
Public Services, Social Cultural, Entertainment and Personal Act.																									
Personal Services Serving Households																									
International Agencies and Other Extra International Organization																									
Activities that Undefined																									
Group of Debtors	Micro Small and Medium Enterprises (Communal Business Credit)	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	
	Micro Small and Medium Enterprises (Non Communal Business Credit)	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	
	Non Micro Small and Medium Enterprises	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
Usage Orientation	Export Loans	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	
	Import Loans	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	
	Other Loans	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	

Note: *) Expectation

Period	Type of Loans	Loans in Detail	2021				2022				2023				2024				2025				2026	
			I	II	III	IV	I	II	III	IV	I	II	III	IV	I	II	III	IV	I	II	III	IV	I	
			Expectation 2021				Expectation 2022				Expectation 2023				Expectation 2024				Expectation 2025				Expectation 2026	
Whole Year Estimation	Based on Usage	Working Capital Loans	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
		Investment Loans	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
		Consumer Loans	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
	Consumer Loans	Housing/Property	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
		Motor Vehicles	3	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
		Credit Card																						
		Multi Purpose Loans	2	3	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
		Non-collateral loans																					3	3
	Economic Sectors	Agriculture, Hunting and Forestry																						
		Fishing																						
		Mining and Quarrying																						
		Manufacturing	1	2	2	2	2	1	1	1	1	1	1	1	1	1	2	2	2	1	1	1	1	1
		Electricity, Gas and Water																						
		Construction	3	3	3																			
		Wholesale and Retail Trade	2	1	1	1	1	2	2	2	2	2	2	2	2	1	1	1	1	2	2	2	2	2
		Accommodation, Food and Beverage Services Activities																						
		Transportation, Storage and Communication																						
		Financial Intermediaries					3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
		Real Estate, Leasing and Company Services Activities																						
		Government Administrative, Defence and Compulsory Social Security																						
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Group of Debtors	Micro Small and Medium Enterprises (Communal Business Credit)	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	
	Micro Small and Medium Enterprises (Non Communal Business Credit)	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	
	Non Micro Small and Medium Enterprises	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
Usage Orientation	Export Loans	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	
	Import Loans	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	
	Other Loans	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	

Table 3 Prediction for Deposits Growth (WNB, %)

Period	Group of Bank	Type of Deposit	2021				2022				2023				2024				2025				2026	
			I	II	III	IV	I	II	III	IV	I	II	III	IV	I	II	III	IV	I	II	III	IV	I	II*
Estimation per Quarter	Large Banks	Demand Deposit	56.81	49.36	36.67	94.13	18.46	59.01	30.14	45.64	21.17	-21.23	-10.75	41.46	15.55	12.47	48.53	85.74	73.87	29.08	50.79	56.54	42.73	80.35
		Saving Deposit	43.39	70.63	63.72	93.09	86.96	60.12	51.16	91.46	87.21	94.30	79.05	88.33	57.90	80.82	81.81	93.74	64.38	67.54	71.59	97.65	72.92	82.46
		Time Deposit	-8.92	-34.98	51.86	56.29	2.40	-24.73	-22.71	-3.61	32.85	32.44	38.88	66.33	5.00	78.56	79.76	89.25	80.27	58.68	58.73	44.18	73.80	72.68
		Total	16.70	42.85	75.96	78.97	16.75	55.74	40.88	82.88	30.41	47.49	54.99	94.22	14.89	79.24	84.56	89.36	68.54	69.78	88.21	93.97	80.00	87.84
	Medium Banks	Demand Deposit	16.71	53.26	32.24	42.05	41.28	50.98	49.37	43.90	26.31	80.19	74.65	96.80	61.35	59.91	30.84	72.24	35.14	100.00	100.00	100.00	100.00	100.00
		Saving Deposit	63.78	71.28	73.62	77.07	89.95	97.73	68.57	82.81	52.45	72.06	74.13	96.80	84.00	58.79	64.51	65.57	33.41	100.00	100.00	100.00	100.00	100.00
		Time Deposit	38.50	39.47	50.97	51.45	26.61	24.48	27.08	47.03	87.75	47.95	56.34	68.89	69.43	68.45	64.84	65.38	68.39	100.00	100.00	100.00	100.00	100.00
		Total	40.49	6.98	19.57	42.22	45.97	45.40	50.31	44.25	78.07	54.27	56.34	68.89	75.36	73.91	80.42	84.35	73.49	100.00	100.00	100.00	100.00	100.00
	Small Banks	Demand Deposit	N/A	100.00	100.00	100.00	-100.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		Saving Deposit	N/A	100.00	100.00	100.00	100.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		Time Deposit	N/A	100.00	100.00	100.00	100.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		Total	N/A	100.00	-100.00	100.00	100.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total	Demand Deposit	56.20	49.44	36.64	93.52	18.85	58.85	30.52	45.60	21.27	-19.25	-9.08	42.54	16.44	13.32	48.19	85.48	73.21	29.11	50.82	56.56	42.75	80.36	
	Saving Deposit	43.71	70.65	63.88	92.91	87.02	60.86	51.50	91.29	86.53	93.86	78.96	88.49	58.41	80.43	81.48	93.20	63.85	67.55	71.61	97.65	72.93	82.47	
	Time Deposit	-8.20	-33.95	51.78	56.26	2.92	-23.76	-21.72	-2.61	33.92	32.74	39.22	66.38	6.26	78.38	79.48	88.79	80.07	58.70	58.75	44.20	73.81	72.70	
	Total	17.07	42.41	75.08	78.54	17.36	55.54	41.07	82.12	31.34	47.62	55.01	93.73	16.07	79.14	84.48	89.27	68.62	69.80	88.22	93.97	80.01	87.85	

Note: *) Expectation

Period	Group of Bank	Type of Deposit	2021				2022				2023				2024				2025				2026
			I	II	III	IV	I	II	III	IV	I	II	III	IV	I	II	III	IV	I	II	III	IV	I
			Expectation 2021				Expectation 2022				Expectation 2023				Expectation 2024				Expectation 2025				Expectation 2026
Whole Year Estimation	Large Banks	Demand Deposit	75.49	74.00	94.13	93.57	60.93	45.29	45.64	60.80	32.75	-0.94	41.46	59.98	58.88	46.18	85.74	99.64	92.63	96.30	56.54	94.89	80.35
		Saving Deposit	97.27	95.57	93.09	91.78	69.62	53.00	91.46	93.61	92.03	92.34	88.33	97.37	84.12	89.31	93.74	97.98	95.62	95.69	97.65	74.93	82.46
		Time Deposit	65.11	61.46	56.29	65.89	52.66	17.09	-3.61	73.35	73.07	87.79	66.33	97.94	78.31	100.00	89.25	100.00	71.35	77.69	44.18	82.92	72.68
		Total	78.59	81.92	78.97	93.70	59.77	44.84	82.88	58.68	92.03	94.39	94.22	99.80	82.52	92.65	89.36	100.00	94.34	98.04	93.97	99.27	87.84
	Medium Banks	Demand Deposit	53.26	41.55	42.05	89.95	74.41	61.31	43.90	46.21	92.40	90.66	96.80	91.36	69.06	50.94	72.24	85.72	100.00	100.00	100.00	100.00	100.00
		Saving Deposit	84.79	61.38	77.07	89.95	97.73	77.82	82.81	65.54	96.20	88.14	96.80	100.00	78.86	64.51	65.57	65.75	100.00	100.00	100.00	100.00	100.00
		Time Deposit	54.62	60.28	51.45	38.15	70.21	87.24	47.03	100.00	68.28	80.45	68.89	100.00	100.00	64.84	65.38	100.00	100.00	100.00	100.00	100.00	-100.00
		Total	13.38	26.94	42.22	97.72	77.82	67.33	44.25	89.51	88.49	90.56	68.89	100.00	100.00	83.96	84.35	75.93	100.00	100.00	100.00	100.00	100.00
	Small Banks	Demand Deposit	100.00	100.00	100.00	100.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		Saving Deposit	100.00	100.00	100.00	100.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		Time Deposit	100.00	-100.00	100.00	100.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		Total	100.00	100.00	100.00	100.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total	Demand Deposit	75.21	73.55	93.52	93.50	61.20	45.61	45.60	60.51	33.91	0.84	42.54	60.59	59.06	46.27	85.48	99.40	92.63	96.31	56.56	94.90	80.36	
	Saving Deposit	97.10	95.09	92.91	91.75	70.18	53.50	91.29	93.06	92.11	92.25	88.49	97.42	84.02	88.84	93.20	97.43	95.62	95.69	97.65	74.94	82.47	
	Time Deposit	64.99	61.37	56.26	65.36	53.01	18.48	-2.61	73.87	72.98	87.65	66.38	97.98	78.69	99.34	88.79	100.00	71.36	77.70	44.20	82.84	72.70	
	Total	77.75	81.15	78.54	93.78	60.12	45.29	82.12	59.28	91.96	94.31	93.73	99.80	82.83	92.49	89.27	99.59	94.34	98.05	93.97	99.27	87.85	

Table 4 Funds and Loans Interest Rates

Period	Type of Currency Valuta	Type of Fund and Loans Dana dan Kredit	2021				2022				2023				2024				2025				2026	
			I	II	III	IV	I	II	III	IV	I	II	III	IV	I	II	III	IV	I	II	III	IV	I	II*
Estimation per Quarter	IDR	Cost of Funds	4.71%	4.37%	3.95%	3.97%	3.65%	3.36%	3.36%	3.51%	3.63%	3.85%	4.05%	4.25%	4.10%	4.16%	4.34%	4.37%	4.40%	4.57%	4.51%	4.21%	4.07%	3.94%
		Cost of Loanable Funds	7.55%	7.09%	6.76%	6.60%	6.08%	5.87%	5.21%	5.28%	5.47%	5.43%	5.49%	5.60%	5.69%	5.89%	5.68%	5.93%	6.18%	5.97%	5.83%	5.62%	5.32%	5.48%
	USD	Cost of Funds	1.35%	1.24%	1.14%	1.32%	1.03%	1.07%	1.15%	1.36%	1.93%	2.35%	2.51%	2.71%	3.25%	3.41%	3.26%	3.38%	3.32%	3.28%	3.34%	3.07%	2.95%	2.93%
		Cost of Loanable Funds	2.76%	3.28%	2.56%	2.70%	2.24%	2.27%	2.25%	2.56%	3.40%	3.56%	3.62%	3.97%	4.41%	4.53%	4.34%	4.58%	4.25%	4.20%	4.10%	3.91%	3.84%	4.05%
	IDR	Working Capital Loans	10.67%	10.39%	10.07%	10.08%	10.30%	10.11%	9.64%	10.83%	10.10%	10.49%	10.43%	10.31%	10.08%	10.66%	10.69%	10.37%	10.26%	10.03%	9.75%	9.55%	9.42%	9.30%
		Investment Loans	10.79%	10.80%	10.29%	10.05%	10.71%	10.29%	10.17%	10.74%	10.47%	10.32%	10.70%	10.50%	10.37%	10.70%	10.88%	10.46%	10.32%	10.21%	10.20%	9.83%	9.78%	9.55%
		Consumer Loans	12.89%	12.74%	12.07%	12.73%	12.90%	12.38%	12.50%	12.92%	12.79%	12.76%	13.65%	14.42%	13.84%	15.03%	14.56%	14.26%	14.27%	14.14%	14.42%	13.98%	13.37%	13.35%
	USD	Working Capital Loans	5.33%	5.03%	4.99%	5.02%	5.10%	4.49%	4.58%	5.06%	5.60%	6.02%	6.11%	6.26%	6.47%	6.39%	6.50%	6.48%	6.20%	6.22%	6.26%	6.39%	6.06%	5.79%
		Investment Loans	5.11%	4.94%	4.78%	4.78%	5.09%	4.47%	5.04%	5.31%	6.34%	6.19%	6.77%	6.96%	6.86%	6.62%	6.77%	6.80%	6.54%	6.59%	6.44%	6.45%	6.17%	5.83%
		Consumer Loans	6.86%	6.39%	6.07%	6.37%	6.20%	5.93%	6.01%	5.22%	6.84%	6.39%	7.25%	6.26%	6.02%	6.96%	7.03%	7.44%	7.07%	7.55%	8.26%	7.58%	8.36%	8.54%
	IDR	Housing/ Property	10.60%	10.36%	9.97%	10.09%	9.98%	9.74%	9.38%	9.72%	9.66%	9.22%	8.96%	9.01%	9.02%	9.53%	9.17%	9.03%	8.55%	8.80%	8.92%	8.79%	8.61%	8.76%
		Motor Vehicles	11.27%	11.38%	10.76%	11.02%	10.39%	10.59%	10.41%	10.85%	10.52%	10.35%	10.27%	10.66%	10.51%	14.13%	10.68%	10.97%	10.10%	10.28%	10.84%	10.37%	10.05%	10.12%
		Credit Card	23.21%	21.45%																				
		Multi Purpose Loans	11.96%	12.20%																				
		Non-collateral loans	19.41%	19.57%																				
Others			14.79%	15.15%	13.82%	12.62%	14.13%	15.24%	14.66%	15.29%	15.62%	16.33%	15.66%	17.56%	15.40%	15.33%	15.80%	15.53%	16.01%	15.40%	13.86%	14.31%		

Note: *) Expectation

Period	Type of Currency	Type of Fund and Loans	2021				2022				2023				2024				2025	2026			
			I	II	III	IV	I	II	III	IV	I	II	III	IV	I	II	III	IV	I				
Whole Year Estimation	IDR	Cost of Funds	4.37%	4.15%	4.22%	3.71%	3.47%	3.58%	3.50%	3.83%	3.97%	4.12%	4.22%	4.08%	4.10%	4.34%	4.34%	4.31%	4.44%	4.41%	4.24%	4.04%	3.92%
		Cost of Loanable Funds	6.89%	7.05%	6.21%	5.93%	6.07%	5.40%	5.20%	5.69%	5.56%	5.56%	5.64%	5.87%	5.83%	5.70%	5.90%	6.06%	5.95%	5.78%	5.64%	5.24%	5.42%
	USD	Cost of Funds	1.48%	1.23%	1.47%	1.03%	1.14%	1.28%	1.38%	2.08%	2.44%	2.58%	2.72%	3.28%	3.34%	3.25%	3.32%	3.25%	3.14%	3.27%	3.05%	2.90%	2.91%
		Cost of Loanable Funds	3.49%	2.81%	2.60%	2.02%	2.37%	2.38%	2.53%	3.57%	3.66%	3.71%	4.01%	4.52%	4.50%	4.33%	4.54%	4.16%	4.13%	4.09%	3.92%	3.79%	4.07%
	IDR	Working Capital Loans	10.49%	10.07%	9.77%	10.31%	10.14%	9.79%	10.74%	10.17%	10.37%	10.55%	10.33%	10.10%	10.64%	10.70%	10.37%	10.24%	10.02%	9.74%	9.63%	9.39%	9.41%
		Investment Loans	10.89%	10.45%	10.14%	10.59%	10.34%	10.33%	10.80%	10.72%	10.49%	10.91%	10.52%	10.40%	10.76%	10.94%	10.49%	10.30%	10.26%	10.21%	10.07%	9.71%	9.67%
		Consumer Loans	12.93%	11.59%	12.48%	12.87%	12.37%	12.54%	12.60%	12.90%	12.92%	13.80%	14.50%	13.80%	15.04%	14.63%	14.32%	14.31%	14.13%	14.43%	14.00%	13.34%	13.32%
	USD	Working Capital Loans	5.20%	4.95%	4.77%	5.03%	4.50%	4.76%	5.20%	5.74%	6.11%	6.19%	6.27%	6.48%	6.38%	6.54%	6.48%	6.13%	6.15%	6.20%	6.15%	6.00%	5.92%
		Investment Loans	5.02%	5.13%	4.94%	4.95%	4.45%	5.18%	5.23%	6.52%	6.23%	6.83%	6.96%	6.68%	6.64%	6.80%	6.80%	6.45%	6.57%	6.40%	6.44%	6.11%	5.86%
		Consumer Loans	6.32%	7.60%	5.95%	5.57%	5.86%	6.05%	5.22%	6.93%	6.45%	7.32%	5.74%	6.01%	7.19%	6.97%	7.46%	7.18%	7.59%	8.19%	8.62%	8.10%	8.27%
	IDR	Housing/ Property	10.39%	10.20%	10.08%	9.86%	9.74%	9.41%	9.70%	9.77%	9.29%	9.05%	9.02%	9.02%	9.55%	9.19%	9.05%	8.57%	8.90%	8.95%	8.74%	8.59%	8.76%
		Motor Vehicles	11.40%	10.88%	11.04%	10.56%	10.56%	10.44%	10.86%	10.57%	10.38%	10.31%	10.66%	10.55%	10.78%	10.69%	10.97%	10.13%	10.46%	10.85%	10.43%	10.03%	10.12%
		Credit Card	21.45%																				
		Multi Purpose Loans	12.21%																				
		Non-collateral loans	19.57%																				
Others			14.51%	14.98%	13.00%	12.60%	14.24%	15.26%	14.87%	15.34%	15.67%	16.33%	15.70%	17.57%	15.51%	15.48%	15.88%	15.70%	16.01%	15.43%	13.87%	14.33%	

***) Also commencing in Q2/2021, the question concerning lending rates on consumer loans was broken down into three loan types, namely housing loans, automotive loans and other consumer loans, replacing credit cards, multipurpose loans and unsecured loans.