BANK INDONESIA

BANKING SURVEY

Quarter II 2026	New Loan Disbursements Increase
New Loans	The latest Banking Survey conducted by Bank Indonesia shows the new loan disbursements increased in the second quarter of 2026 compared with the previous period. This was reflected by a Weighted Net Balance (WNB) of new loan disbursements of 93.08%, up from 38.74% in the previous quarter. New loan disbursements increased across all loan types, as reflected by higher WNB readings for working capital loans, investment loans and consumer loans. In the third quarter of 2026, respondents expect new loan disbursements to maintain growth, with a WNB of 84.65%.
Lending Policy	Respondents confirmed tighter, or more prudent, lending standards in the second quarter of 2026 compared with the first quarter of 2026, as reflected by a positive Lending Standards Index (LSI) of 1.03, particularly in terms of lending rates, credit lines, loan covenants, loan maturities and administration fees. In the third quarter of 2026, respondents anticipate looser lending standards, as indicated by a negative LSI of 2.25.
Credit Growth	Respondents expect outstanding loans to maintain growth through to the end of 2026, supported by a positive economic and monetary outlook as well as contained credit risk.

A. Quarter II 2026

New Loan Disbursements

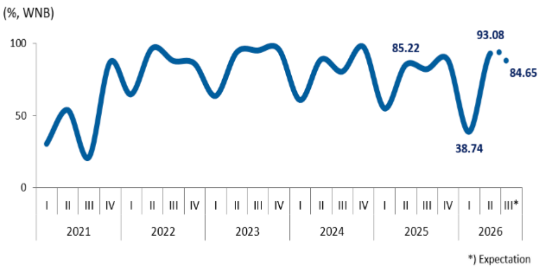
New loan disbursements increased in the second quarter of 2026.

The latest Banking Survey conducted by Bank Indonesia shows an increase of new loan disbursements in the second quarter of 2026 compared with the previous period. This was reflected by a Weighted Net Balance (WNB) in the second quarter of 2026 of 93.08%, up from 38.74% in the previous quarter and from 85.22% in the second quarter of 2025 (Graph 1).

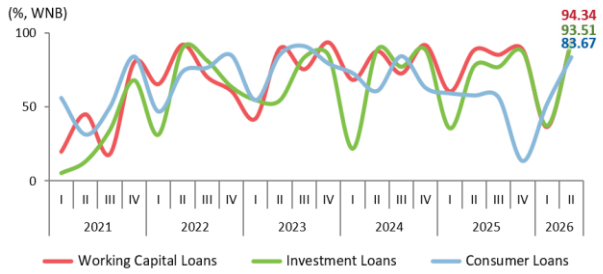
By loan type, growth of new loan disbursements in the second quarter of 2026 stemmed from broad-based increases across all components, namely working capital loans (WNB 94.34%), investment loans (WNB 93.51%) and consumer loans (WNB 83.67%), which accelerated from the previous period (Graph 2).

The increase in consumer loans was driven by stronger demand for housing loans (WNB 78.20%), automotive loans (WNB 67.95%), multipurpose loans (WNB 69.71%) and uncollateralised loans (WNB 49.70%). Meanwhile, demand for credit cards (WNB 30.18%) moderated compared with the previous period (Graph 3).

Graph 1 WNB New Loans

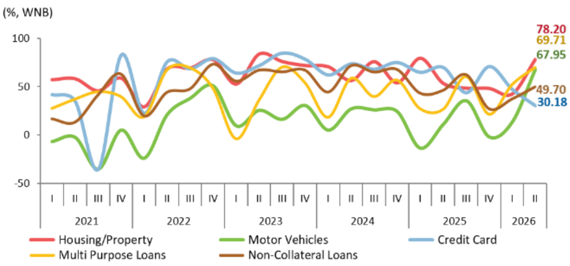


Graph 2 WNB New Loans by Type of Usage

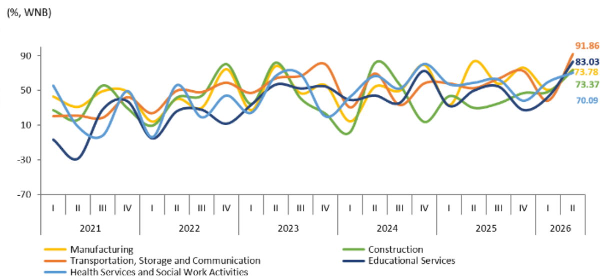


By sector, new loan disbursements in the second quarter of 2026 increased in several sectors, with the highest WNB recorded in Transportation, Storage and Communication (WNB 91.86%), Education (WNB 83.03%), the Manufacturing Industry (WNB 73.78%), Construction (WNB 73.37%), as well as Human Health and Social Activities (WNB 70.09%) (Graph 4).

Graph 3 WNB New Loans by Consumption Type



Graph 4 WNB New Loans by Several Economic Sectors



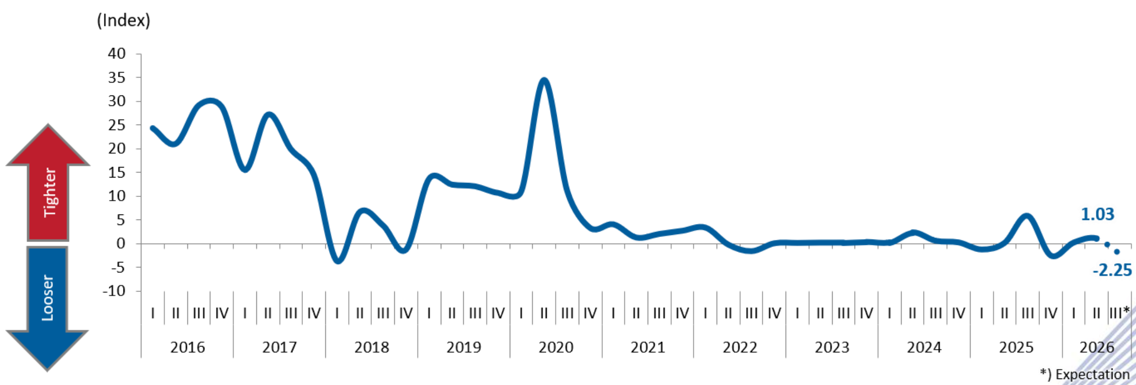
Bank Lending Policy

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

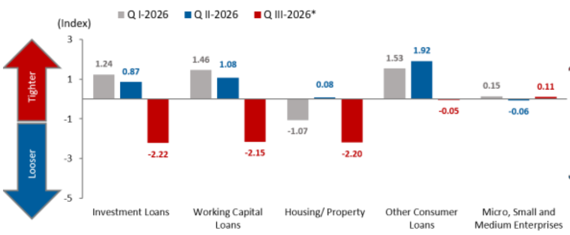
Respondents confirmed more prudent lending policy in the second quarter of 2026 relative to the previous period, as reflected by a positive Lending Standards Index (LSI) of 1.03 (Graph 5).

The banks primarily applied more prudent lending standards to housing loans and other consumer loans, contrasting looser lending standards for working capital loans, investment loans and MSME loans (Graph 6). The banks tightened several aspects of lending policy, including lending rates, credit lines, loan covenants, loan maturities and administration fees (Graph 7).

Graph 5 Lending Standard Index

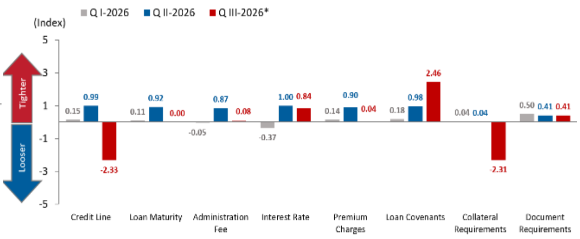


Graph 6 Lending Standard Index by Type of Loan



*) Expectation

Graph 7 Bank Lending Policy Change



*) Expectation

B. Expectations for Quarter III 2026

New Loan Expectations

Respondents expect to maintain growth of new loan disbursements in the third quarter of 2026.

On a quarterly basis (qtq), respondents expect to maintain growth of new loan disbursements in the third quarter of 2026. This was reflected by a WNB in the third quarter of 2026 of 84.65%, despite moderating from 93.08% 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 third quarter of 2026, followed by investment loans and consumer loans (Table 2 – Appendix).

In terms of consumer loans, multipurpose loans are expected to become the main priority, followed by housing loans and automotive loans. By sector, banks will prioritise lending in the third 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 lending policy in the third quarter of 2026.

Respondents anticipate looser bank lending policy in the third quarter of 2026 compared with the previous period, as indicated by a negative Lending Standards Index (LSI) of 2.25 (Graph 5).

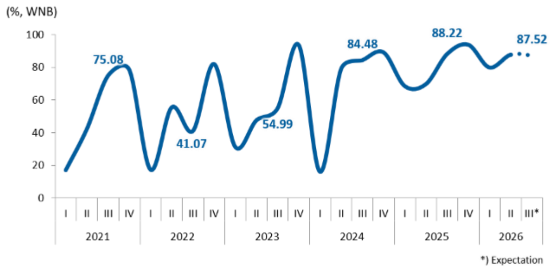
Looser lending standards are derived from investment loans, housing loans, working capital loans and other consumer loans (Graph 6), particularly in terms of credit lines and collateral requirements (Graph 7).

Third-Party Fund Projection

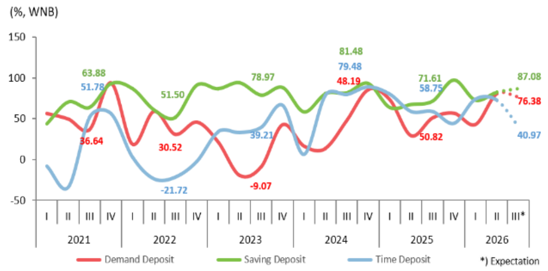
Respondents expect to maintain growth of third-party funds (TPF) in the third quarter of 2026.

Cumulatively (ytd), respondents expect to maintain growth of third-party funds (TPF) in the third quarter of 2026, as indicated by a WNB of 87.52%, relatively stable compared with the same period in the previous year (WNB 88.22%) (Graph 8). By type, savings deposits and demand deposits are expected to record stronger growth in the third quarter of 2026, with higher WNBs of 87.08% and 76.38%, respectively, compared with the same period of the previous year. Meanwhile, respondents expect to maintain growth of time deposits, with a WNB of 40.97%, despite moderating from 58.75% in the third quarter of 2025 (Graph 9).

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

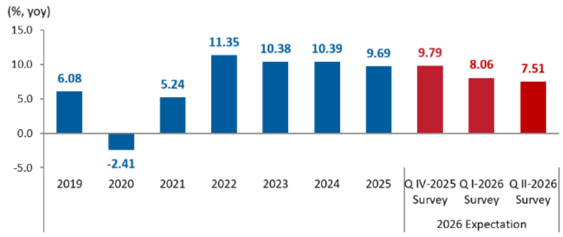
Respondents expect to maintain credit and TPF growth in 2026.

Respondents predict outstanding loans in 2026 to grow by 7.51% (yoy), lower than realised credit growth in 2025 of 9.69% (yoy) (Graph 10). The latest prediction moderated from 8.06% (yoy), as reported in the first-quarter survey in 2026 (Graph 10).

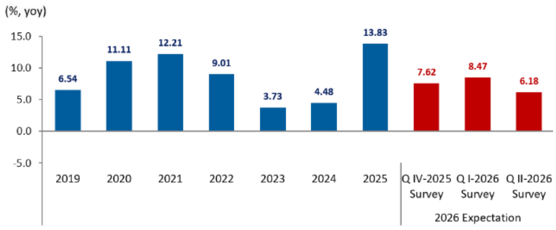
Third-Party Fund Expectation

Based on the latest survey findings, respondents predict TPF growth in 2026 at 6.18% (yoy), moderating from 13.83% (yoy) in 2025 (Graph 11). The prediction is also lower than the 8.47% (yoy) predicted by respondents in the previous survey (Graph 11).

Graph 10 Loans Growth Realization and Expectation



Graph 11 Third Party Fund Growth Realization and Expectation



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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	III*
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	94.34	
	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	93.51	
	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	83.67	
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	78.20	
	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	67.95	
	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	30.18	
	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	69.71	
	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	49.70	
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	60.02	
	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	3.09	
	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	24.13	
	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	73.78	
	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	55.26	
	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	73.37	
	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	37.91	
	Accomodation, 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	66.41	
	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	91.86	
	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	49.06	
	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	65.08	
	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	46.36	
	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	83.03	
	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	70.09	
	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	47.35	
	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)	39.80	
	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)	(13.63)	
	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	(7.61)	
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	65.26	
	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	81.21	
	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	93.28	
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	77.67	
	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	83.45	
	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	87.66	
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**	**93.08**	**84.65**

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	III*
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	2
		Motor Vehicles	3	3	2	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	1
		Non-collateral loans																			3	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																							
		Construction		3	3	3																			
		Wholesale and Retail Trade	1	2	1	1	1	1	1	1	2	2	2	2	2	2	2	1	1	2	2	2	2	2	2
		Accomodation, Food and Baverage 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	II
			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	2
		Motor Vehicles	3	2	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	1
		Non-collateral loans																3		3	3	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	2	2	2	1	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	2	2	2	2	2	2
		Accomodation, Food and Baverage 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																						
		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
		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	III
Estimation per Quarter	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	76.38
		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	87.08
		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	40.97
		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**	**87.52**

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
			Expectation 2021			Expectation 2022				Expectation 2023				Expectation 2024				Expectation 2025				Expectation 2026		
Whole Year Estimation	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	93.28
		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	91.73
		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	41.53
		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**	**88.12**

Table 4 Funds and Loans Interest Rates

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	II	III	IV	I	II	III*
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%	4.17%
		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%	5.54%
	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%	2.68%
		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%	3.60%
	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%	9.23%
		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%	9.70%
		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%	13.52%
	ISD	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%	5.75%
		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%	6.66%	6.62%	6.77%	6.80%	6.54%	6.59%	6.44%	6.45%	6.17%	5.83%	6.01%
		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%	6.76%
	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%	8.48%
		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%	9.77%
		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%	14.61%

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	II	III	IV	I	II
			Expectation 2021			Expectation 2022				Expectation 2023				Expectation 2024				Expectation 2025				Expectation 2026		
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%	4.31%
		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%	5.66%
	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%	2.83%
		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%	3.72%
	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%	9.26%
		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%	9.74%
		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%	13.55%
	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%	5.77%
		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%	6.05%
		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%	6.74%
	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%	8.63%
		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%	9.83%
		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%	14.67%

**) 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.