

BANKING SURVEY



Quarter IV 2025		New Loan Disbursements Accelerating
New Loans	The latest Banking Survey conducted by Bank Indonesia indicates faster growth of new loan disbursements in the fourth quarter of 2025 relative to the previous period. This was reflected by a Weighted Net Balance (WNB) of 88.92%, up from 82.33% in the third quarter of 2025. In the first quarter of 2026, respondents expect new loan disbursements to maintain growth, as indicated by a WNB of 55.74%.	
Lending Policy	Respondents confirmed looser lending standards in the fourth quarter of 2025 compared with conditions in the third quarter of 2025, as reflected by a negative Lending Standards Index (LSI) for all loan types of -2.59, primarily affecting administration fees, loan maturities and lending rates. In the first quarter of 2026, however, respondents predict more prudent lending standards relative to the previous period, with an LSI of 2.75.	
Credit Growth	The latest Survey also reveals how respondents remain optimistic on faster credit growth moving forward until the end of 2026 relative to realised credit growth in 2025, supported by a promising monetary and economic outlook as well as comparatively well contained risk when disbursing loans, among others.	

A. Quarter IV 2025

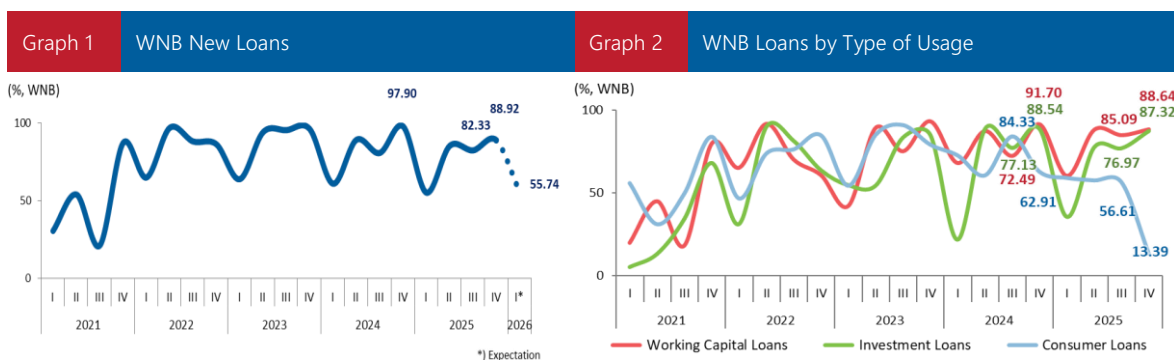
New Loan Disbursements

New loan disbursements indicated faster growth in the fourth quarter of 2025.

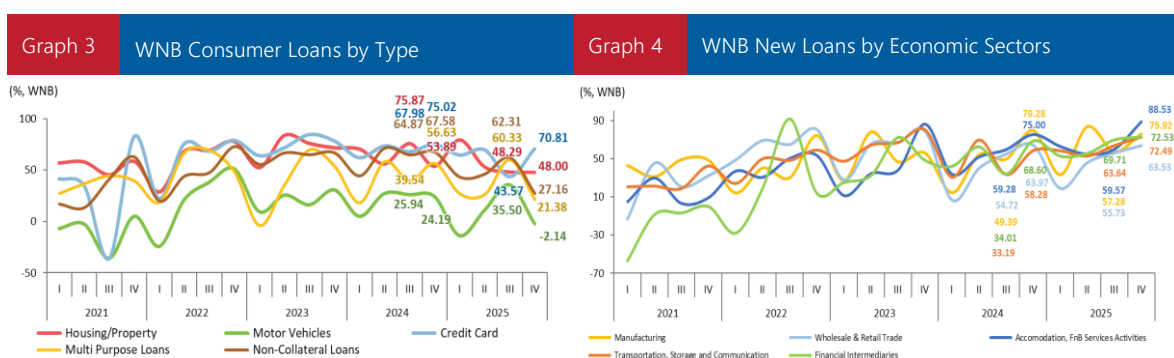
The latest Banking Survey conducted by Bank Indonesia in the fourth quarter of 2025 indicates faster new loan disbursements. This is reflected by an increase in the Weighted Net Balance (WNB) of demand for new loans in the fourth quarter of 2025 to 88.92% from 82.33% in the previous period (Graph 1).

By loan type, respondents confirmed that faster new loan disbursements in the reporting period was attributable to working capital loans (WNB 88.64%) and investment loans (WNB 87.32%). On the other hand, growth of consumer loans (WNB 13.39%) moderated relative to the previous period (Graph 2).

Moderating growth of consumer loans was caused by a contraction of automotive loans (WNB - 2.14%), accompanied by slower growth of multipurpose loans (WNB 21.38%) and uncollateralised loans (WNB 27.16%). Meanwhile, credit card growth accelerated (WNB 70.81%) and housing loan growth remained relatively stable (WNB 48.00%) (Graph 3).



By sector, respondents confirmed faster growth of new loan disbursements in several sectors, including Accommodation and Food Service Activities (WNB 88.53%), the Manufacturing Industry (WNB 75.92%), Financial Intermediaries (WNB 72.53%), Transportation, Storage and Communication (WNB 72.49%), as well as Wholesale and Retail trade (WNB 63.53%) (Graph 4).

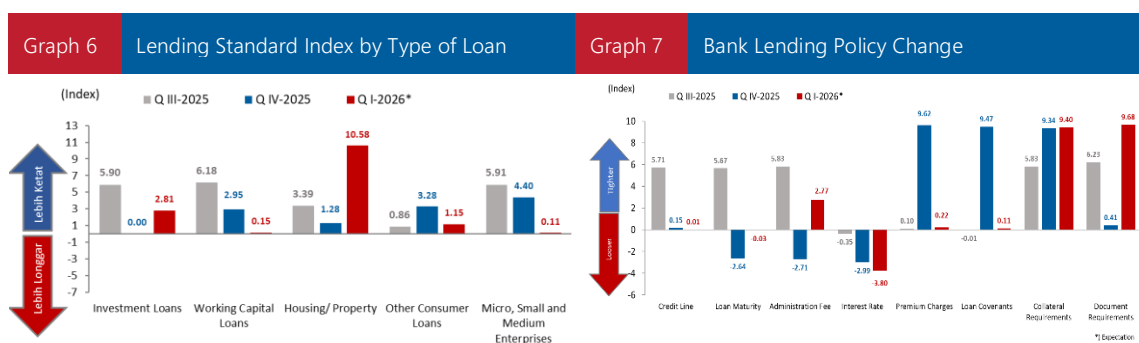


Bank Lending Policy

Respondents indicated looser bank lending policy in the fourth quarter of 2025.

Respondents indicated looser bank lending policy in the fourth quarter of 2025 relative to the previous period, as reflected by a negative Lending Standards Index (LSI) of -2.59 (Graph 5). Looser bank lending policy in the fourth quarter of 2025 was driven by a lower LSI for investment loans, working capital loans, housing loans and MSME loans (Graph 6). Respondents confirmed looser lending policy in terms of several aspects, including administration fees, loan maturities and lending rates (Graph 7).





B. Expectations for Quarter I 2026

New Loan Expectations

Respondents expect new loan disbursements to maintain positive growth in the first quarter of 2026. On a quarterly basis (qtq), respondents expect new loan disbursements to maintain positive growth in the first quarter of 2026, despite moderating relative to the previous period. This was indicated by a WNB of 55.74% in the first quarter of 2026, down from 88.92% in the fourth quarter of 2025 (Graph 1).

Unchanged from the previous period, respondents confirmed that working capital loans will remain the primary focus of new loan disbursements in the first quarter of 2026, followed by investment loans and consumer loans (Table 2 – Appendix).

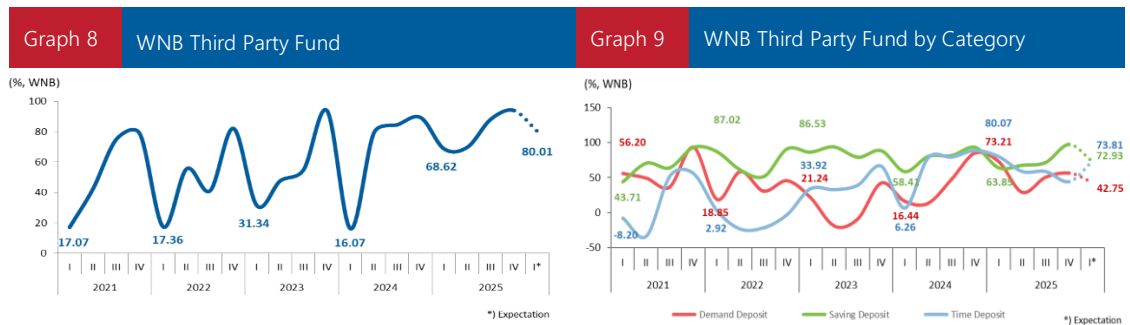
In terms of consumer loans, respondents reaffirmed that housing loans shall remain a key priority in the reporting period, followed by multipurpose loans and uncollateralised loans. By sector, banks will prioritise lending in the first quarter of 2026 to the Manufacturing Industry, Wholesale and Retail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

Bank Lending Policy

Respondents expect more prudent bank lending policy in the first quarter of 2026. Respondents expect more prudent bank lending policy in the first quarter of 2026, as indicated by an increase in the Lending Standards Index (LSI) to 2.75 (Graph 5). Respondents confirmed that tighter bank lending policy in the first quarter of 2026 will impact housing loans and investment loans (Graph 6), primarily in terms of document requirements and collateral requirements (Graph 7).

Third-Party Fund Projection

Respondents expect growth of third-party funds (TPF) to accelerate in the first quarter of 2026. Respondents expect growth of third-party funds (TPF) to accelerate in the first quarter of 2026, as indicated by an increase in the WNB to 80.01% from 68.62% in the same period of the previous year (Graph 8). This will primarily be supported by faster growth of savings deposits, with the corresponding WNB climbing to 72.93% in the reporting period from 63.85% in the same period of the previous year (Graph 9).



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

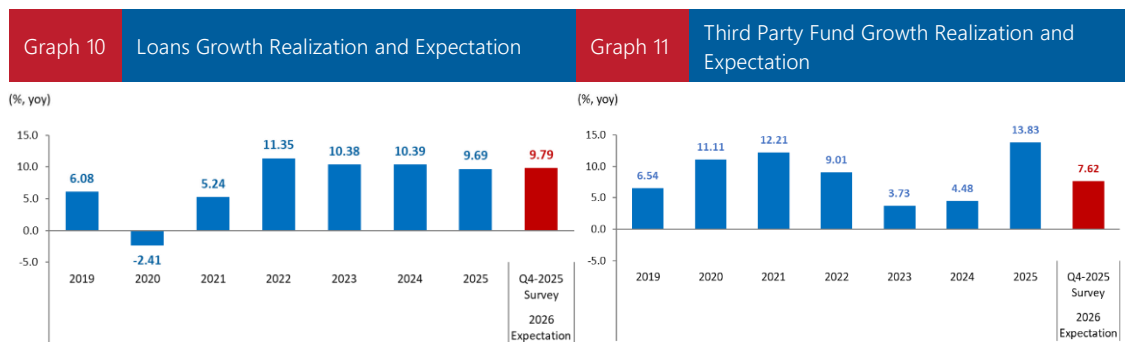
C. Expectations for 2026

Loan Expectation

Credit in 2025 is predicted to maintain growth. Survey respondents predict outstanding loans in 2026 to grow by 9.79% (yoy), up slightly from 9.69% (yoy) realised in 2025 (Graph 10). Among others, new loan disbursements in 2026 will be driven by the economic outlook, interest rate policy as well as relatively well-mitigated credit risk.

Third-Party Fund Expectation

Based on the latest survey findings, respondents predict TPF growth in 2026 at 7.62% (yoy), moderating from 13.83% (yoy) in 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	2020				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	IV	I*
Based on Usage	Working Capital Loans	16.72	(19.47)	68.05	25.58	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	
	Investment Loans	15.10	(75.10)	28.57	(10.61)	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	
	Consumer Loans	(7.56)	(68.56)	42.65	0.87	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	
Consumer Loans	Housing/Property	3.32	(38.66)	64.71	48.94	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	
	Motor Vehicles	4.24	(59.29)	15.82	(25.20)	(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)	
	Credit Card	18.34	(70.04)	(40.86)	(2.28)	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	
	Multi Purpose Loans	(5.32)	(58.87)	(36.57)	(20.96)	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	
	Non-collateral loans	(4.71)	(47.98)	28.76	(5.08)	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	
Economic Sectors	Agriculture, Hunting and Forestry	24.80	(60.84)	49.53	29.35	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	
	Fishery	33.54	(61.87)	17.72	11.40	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	
	Mining and Quarrying	(26.65)	(27.54)	(7.93)	2.07	(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	64.75	69.80	43.57	70.81	
	Manufacturing	14.56	(30.91)	8.33	24.23	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	
	Electricity, Gas and Water	10.06	(16.82)	27.96	9.32	(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	
	Construction	(1.47)	(31.37)	16.75	5.84	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	
	Wholesale and Retail Trade	(6.94)	(66.12)	2.06	16.12	(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	
	Accommodation, Food and Beverage Services Activities	0.15	(58.09)	(4.22)	0.42	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	
	Transportation, Storage and Communication	9.49	(19.21)	3.20	29.30	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	
	Financial Intermediaries	13.61	(28.97)	(8.93)	(6.35)	(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	
	Real Estate, Leasing and Company Services Activities	17.22	(22.18)	6.00	12.21	(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	
	Government Administrative, Defence and Compulsory Social Security	(3.58)	(38.81)	(36.86)	28.08	(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	
	Educational Services	(2.11)	(63.03)	(23.70)	6.96	(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	
	Health Services and Social Work Activities	(5.07)	(26.86)	49.63	(0.18)	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	
	Public Services, Social Cultural, Entertainment and Personal Act.	(12.81)	(12.53)	5.63	13.86	(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	
	Personal Services Serving Households	37.68	(17.22)	(0.41)	2.46	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	
	International Agencies and Other Extra International Organization	(25.94)	(45.72)	0.45	(5.38)	(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	
	Activities that Undefined	(7.01)	(66.46)	(6.17)	(8.91)	(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	
Group of Debtors	Micro Small and Medium Enterprises (Communal Business Credit)	22.82	(47.89)	54.88	36.13	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	
	Micro Small and Medium Enterprises (Non Communal Business Credit)	3.49	(83.02)	65.97	25.80	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	
	Non Micro Small and Medium Enterprises	26.96	(45.81)	(12.77)	10.86	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	
Usage Orientation	Export Loans	47.60	(39.89)	56.56	2.78	(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	
	Import Loans	26.82	(61.02)	(2.86)	(20.40)	(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	
	Other Loans	24.06	(68.21)	(17.37)	7.05	(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	
TOTAL		23.69	(33.89)	50.55	25.39	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	55.74

Note: *) Expectation

Table 2 Priority of New Loans Disbursement in the Next Quarter

Period	Type of Loans	Loans in Detail	2020				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	IV	I*
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	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	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	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	1	1
		Motor Vehicles	2	3	3	3	3	3	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
		Credit Card																									
		Multi Purpose Loans	3	2	2	2	2	2	3	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
	Economic Sectors	Non-collateral loans																									
		Agriculture, Hunting and Forestry																									
		Fishing																									
		Mining and Quarrying																									
		Manufacturing	1	1	1	1	2	1	2	2	2	2	2	2	1	1	1	1	1	1	1	2	2	1	1	1	1
		Electricity, Gas and Water																									
		Construction		3				3	3	3																	
		Wholesale and Retail Trade	2	2	2	2	1	2	1	1	1	1	1	1	2	2	2	2	2	2	2	1	1	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	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	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	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	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	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	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	1	1

Note: *) Expectation

Period	Type of Loans	Loans in Detail	2020				2021				2022				2023				2024				2025			
			I	II	III	IV	I	II	III	IV	I	II	III	IV	I	II	III	IV	I	II	III	IV	I	II	III	IV
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	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	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	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	1
		Motor Vehicles	3	3	3	3	3	2	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	2	2	2	3	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
		Non-collateral loans																								
	Economic Sectors	Agriculture, Hunting and Forestry																								
		Fishing																								
		Mining and Quarrying																								
		Manufacturing	1	1	1	2	1	2	2	2	2	1	1	1	1	1	1	1	1	2	2	2	1	1	1	1
		Electricity, Gas and Water																								
		Construction	3					3	3	3																
		Wholesale and Retail Trade	2	2	2	1	2	1	1	1	1	2	2	2	2	2	2	2	2	2	1	1	1	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					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	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	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	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	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	1

Table 3 Third Party Fund Growth Projection (Weighted Net Balance, WNB)

Period	Group of Bank	Type of Deposit	2020				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	IV	I*
Estimation per Quarter	Large Banks	Demand Deposit	6.75	27.06	38.23	86.30	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
		Saving Deposit	75.00	85.83	60.32	89.64	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
		Time Deposit	-4.28	41.38	67.43	75.16	-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
		Total	10.17	44.28	80.76	88.95	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
	Medium Banks	Demand Deposit	54.53	72.98	57.83	15.37	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
		Saving Deposit	78.56	77.82	62.65	51.13	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
		Time Deposit	73.49	53.63	42.14	12.95	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
		Total	87.81	29.05	67.12	28.85	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
	Small Banks	Demand Deposit	100.00	N/A	N/A	N/A	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
		Saving Deposit	100.00	N/A	N/A	N/A	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
		Time Deposit	100.00	N/A	N/A	N/A	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
		Total	100.00	N/A	N/A	N/A	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
	Total	Demand Deposit	7.67	27.79	39.37	85.16	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
		Saving Deposit	75.07	85.71	60.90	89.02	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
		Time Deposit	-2.82	41.57	64.77	74.16	-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
		Total	11.62	44.03	80.80	87.98	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

Note: *) Expectation

Period	Group of Bank	Type of Deposit	2020				2021				2022				2023				2024				2026				
			I	II	III	IV	I	II	III	IV	I	II	III	IV	I	II	III	IV	I	II	III	IV	I	II	III	IV	
			Expectation 2020				Expectation 2021				Expectation 2022				Expectation 2023				Expectation 2024				Expectation 2025				Expectation 2026
Whole Year Estimation	Large Banks	Demand Deposit	76.75	93.48	86.30	96.02	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	
		Saving Deposit	98.79	92.35	89.64	94.32	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	
		Time Deposit	84.78	72.25	75.16	55.45	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	
		Total	72.05	90.34	88.95	69.09	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	
	Medium Banks	Demand Deposit	77.82	51.18	15.37	56.53	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	
		Saving Deposit	77.82	65.99	51.13	86.72	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	
		Time Deposit	100.00	66.33	12.95	80.41	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	
		Total	41.09	60.47	28.85	56.53	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	
	Small Banks	Demand Deposit	N/A	N/A	N/A	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	N/A	N/A	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	N/A	N/A	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	N/A	N/A	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	76.77	92.90	85.16	95.41	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	
		Saving Deposit	98.46	92.04	89.02	94.20	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	
		Time Deposit	85.02	69.83	74.16	55.83	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	
		Total	71.56	90.00	87.98	68.90	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	

Table 4 Third Party Funds and Loans Rates Projection

Period	Type of Currency	Type of Fund and Loans	2020				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	IV	I*	
Estimation per Quarter	IDR	Cost of Funds	5.79%	5.46%	5.38%	5.21%	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%	
		Cost of Loanable Funds	8.81%	8.44%	8.20%	8.13%	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%	
	USD	Cost of Funds	1.95%	1.94%	1.85%	1.70%	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%	
		Cost of Loanable Funds	3.56%	3.51%	3.26%	3.29%	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%	
	IDR	Working Capital Loans	11.38%	11.17%	10.72%	10.75%	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%	
		Investment Loans	11.48%	11.22%	10.75%	10.62%	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%	
		Consumer Loans	13.03%	12.93%	12.93%	12.43%	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%	
	ISD	Working Capital Loans	6.13%	6.00%	5.87%	5.54%	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%	
		Investment Loans	6.12%	6.01%	5.79%	5.45%	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%	
		Consumer Loans	6.96%	6.28%	7.45%	6.71%	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%	
	IDR	Housing/ Property	11.02%	10.98%	11.08%	10.73%	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%
		Motor Vehicles	11.20%	10.94%	10.99%	10.34%	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%
		Credit Card	25.51%	25.64%	24.12%	24.00%	23.21%	21.45%																				
		Multi Purpose Loans	12.61%	12.27%	12.55%	11.90%	11.96%	12.20%																				
		Non-collateral loans	20.90%	20.25%	19.72%	18.96%	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%	

Note: *) Expectation

Period	Type of Currency	Type of Fund and Loans	2020				2021				2022				2023				2024				2025			
			I	II	III	IV	I	II	III	IV	I	II	III	IV	I	II	III	IV	I	II	III	IV	I	II	III	IV
			Expectation 2020				Expectation 2021				Expectation 2022				Expectation 2023				Expectation 2024				Expectation 2025			
Whole Year Estimation	IDR	Cost of Funds	5.44%	5.38%	5.22%	4.71%	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%
		Cost of Loanable Funds	8.41%	8.15%	8.07%	7.44%	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%
	USD	Cost of Funds	1.95%	1.88%	1.72%	1.35%	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%
		Cost of Loanable Funds	3.49%	3.30%	3.32%	2.75%	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%
	IDR	Working Capital Loans	11.13%	10.72%	10.73%	10.66%	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%
		Investment Loans	11.09%	10.73%	10.63%	10.79%	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%
		Consumer Loans	12.95%	12.98%	12.46%	12.94%	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%
	USD	Working Capital Loans	5.99%	5.90%	5.55%	5.34%	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%
		Investment Loans	5.97%	5.83%	5.50%	5.12%	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%
		Consumer Loans	8.23%	7.41%	6.71%	6.86%	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%
	IDR	Housing/ Property	10.96%	11.07%	10.72%	10.61%	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%
		Motor Vehicles	10.96%	11.04%	10.38%	11.27%	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%
		Credit Card	25.64%	24.12%	24.00%	23.21%	21.45%																			
		Multi Purpose Loans	12.27%	12.57%	11.96%	12.00%	12.21%																			
		Non-collateral loans	20.24%	19.71%	18.98%	19.39%	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%

**) 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.