

BANKING SURVEY



Quarter II 2025

New Loan Disbursements Maintained Positive Growth

New Loans

The latest Banking Survey conducted by Bank Indonesia indicates that new loan disbursements increased in the second quarter of 2025, despite moderating compared with the same period one year earlier. This was reflected by a Weighted Net Balance (WNB) of 85.22% in the second quarter of 2025, up from 55.07% in the first quarter of 2025 yet below the 89.11% recorded in the second quarter of 2024. Growth of new loan disbursements was driven by working capital loans and investment loans. Moving forward, respondents predict new loan disbursements to maintain growth in the third quarter of 2025, with the WNB predicted at 81.71%.

Lending Policy

Respondents confirmed more cautious lending standards in the second quarter of 2025 compared with conditions in the first quarter of 2025, as reflected by a positive Lending Standards Index (LSI) of 0.08, primarily affecting credit lines, premium charges, collateral requirements and administrative requirements. In the third quarter of 2025, respondents expect lending standards to remain relatively unchanged, with a Lending Standards Index (LSI) of 0.02.

Credit Growth

The latest Survey also reveals how respondents remain optimistic on credit growth moving forward until the end of 2025, driven by a promising monetary and economic outlook as well as relatively well mitigated risk when disbursing loans, among others.

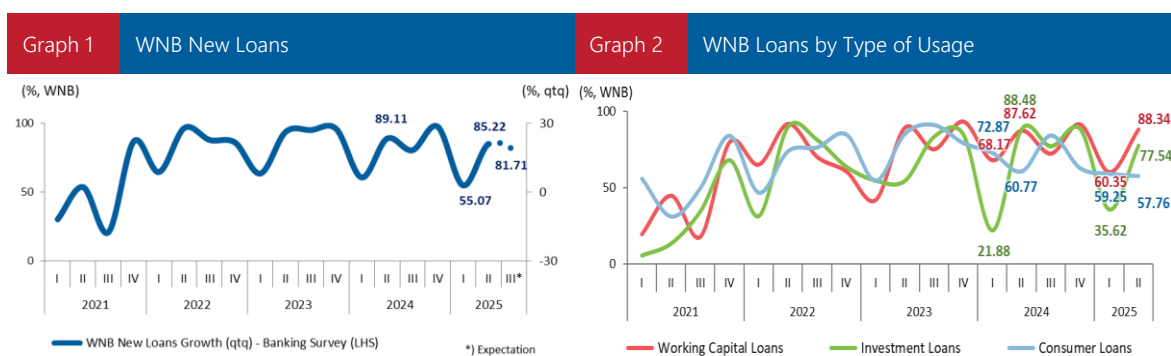
A. Quarter II 2025

New Loan Disbursements

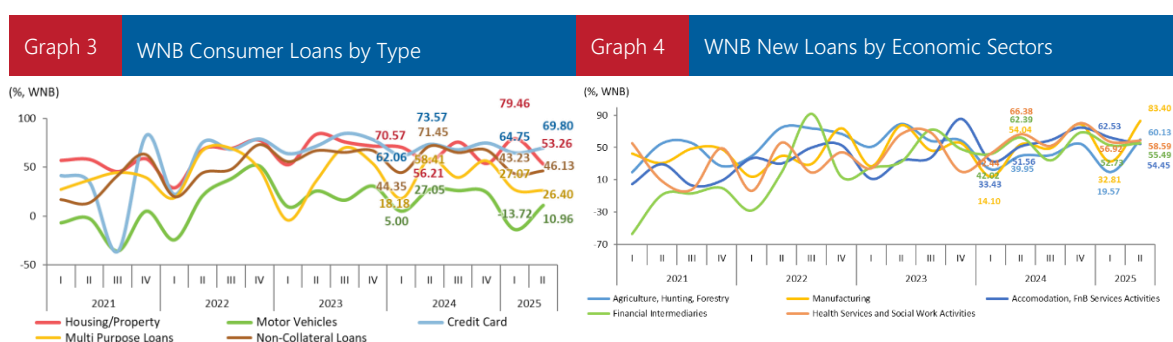
New loan disbursements maintained growth in the second quarter of 2025.

The latest Banking Survey conducted by Bank Indonesia in the second quarter of 2025 indicates an increase of new loan disbursements from the previous period, despite moderation compared with the same period one year earlier. This was reflected by a Weighted Net Balance (WNB) of demand for new loans in the second quarter of 2025 of 85.22%, up from 55.07% in the first quarter of 2025 yet retreating from 89.11% in the second quarter of 2024 (Graph 1).

Respondents confirmed that growth of new loan disbursements in the reporting period was driven by working capital loans (WNB 88.34%) and investment loans (WNB 77.54%). On the other hand, consumer loans (WNB 57.76%) were slightly lower than in the previous period (WNB 59.25%) (Graph 2). Moderating consumer loan growth was attributable to weaker demand for housing loans (WNB 53.26%) and multipurpose loans (WNB 26.40%). In contrast, demand for credit cards (WNB 69.80%), uncollateralised loans (WNB 46.13%) and automotive loans (WNB 10.96%) experienced increases from the previous period (Graph 3).



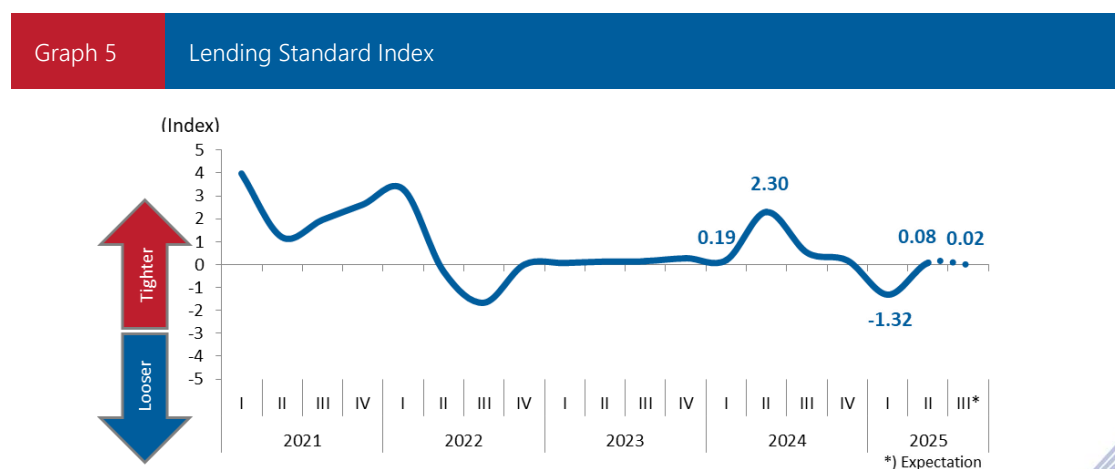
By sector, new loan disbursements increased across most sectors, with the highest WNB recorded in terms of the Manufacturing Industry (WNB 83.40%), Agriculture, Hunting and Forestry (WNB 60.13%), Services for Health and Social Work Activities (WNB 58.59%), and Financial Intermediaries (WNB 55.49%) (Graph 4).

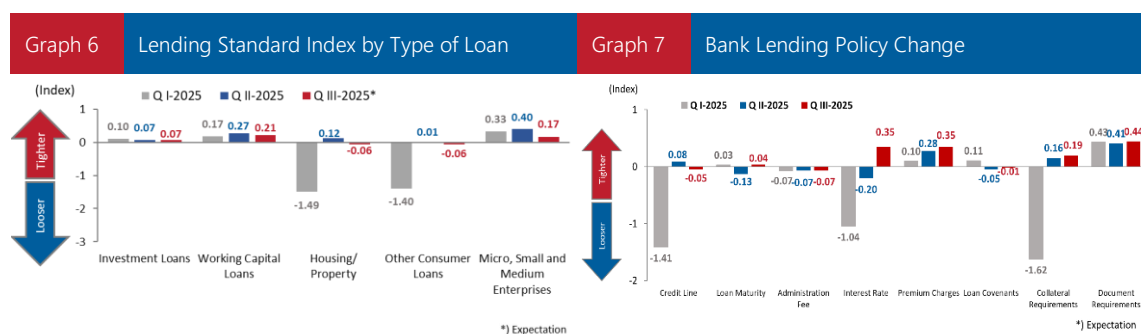


Bank Lending Policy

Bank lending policy was indicated to be more cautious in the second quarter of 2025 than in the previous period, as indicated by a positive Lending Standards Index (LSI) of 0.08% (Graph 5).

Tighter lending policy in the second quarter of 2025 was driven by MSME loans, working capital loans and housing loans (Graph 6), affecting several aspects, including credit lines, premium charges, collateral requirements and administrative requirements (Graph 7).





B. Expectations for Quarter III 2025

New Loan Expectations

Respondents expect to maintain growth of new loan disbursements in the third quarter of 2025.

Respondents expect to maintain growth of new loan disbursements in the third quarter of 2025, as indicated by a WNB of 81.71%, down from 85.22% in the previous period (Graph 1). Unchanged from the previous period, respondents confirmed that working capital loans will remain the primary focus of new loan disbursements in the third quarter of 2025, followed by investment loans and consumer loans (Table 2 – Appendix).

In terms of consumer loans, respondents acknowledged 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 third quarter of 2025 to the Manufacturing Industry, Wholesale and Retail Trade, as well as Financial Intermediaries (Table 2 – Appendix).

Bank Lending Policy

Respondents expect to maintain relatively stable bank lending policy in the third quarter of 2025.

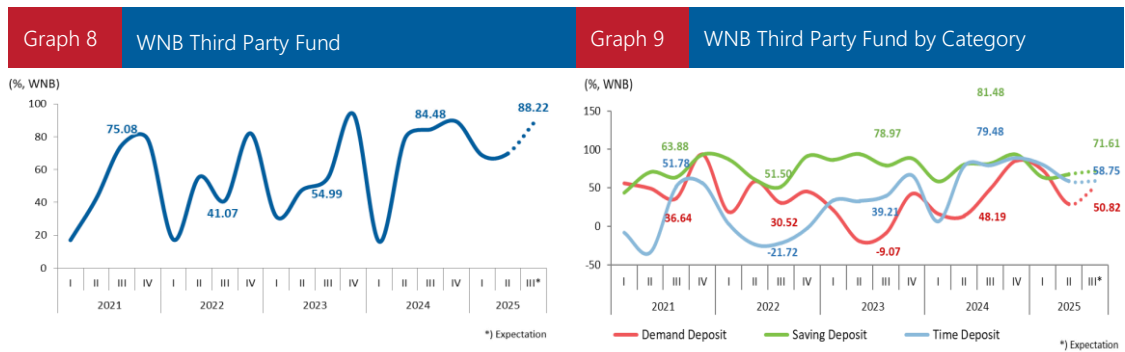
Respondents expect to maintain relatively stable bank lending policy in the third quarter of 2025, as indicated by a positive Lending Standards Index (LSI) of 0.02% (Graph 5).

Banks will be more selective when disbursing working capital loans, MSME loans and investment loans, while simultaneously loosening lending policy for consumer loans and housing loans (Graph 6). Tighter lending policy will primarily affect the aspects of premium charges, interest rates and loan maturity, accompanied by looser lending policy in terms of loan covenants (Graph 7).

Third-Party Fund Projection

Respondents expect growth of third-party funds (TPF) to accelerate in the third quarter of 2025.

Cumulatively (ytd), respondents expect growth of third-party funds (TPF) to increase in the third quarter of 2025, as indicated by a higher WNB of 88.22% compared with 84.48% in the same period of the previous year (Graph 8). By type, respondents predict slightly faster growth of demand deposits in the third quarter of 2025, as indicated by a moderate bump in the WNB to 50.82% from 48.19% in the third quarter of 2024. Meanwhile, savings deposits and term deposits are also expected to maintain growth, with the respective WNB moderating to 71.61% and 58.75% in the third quarter of 2025 from 81.48% and 79.48% in the third quarter of 2024 (Graph 9).



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

C. Expectations for 2025

Loan Expectation

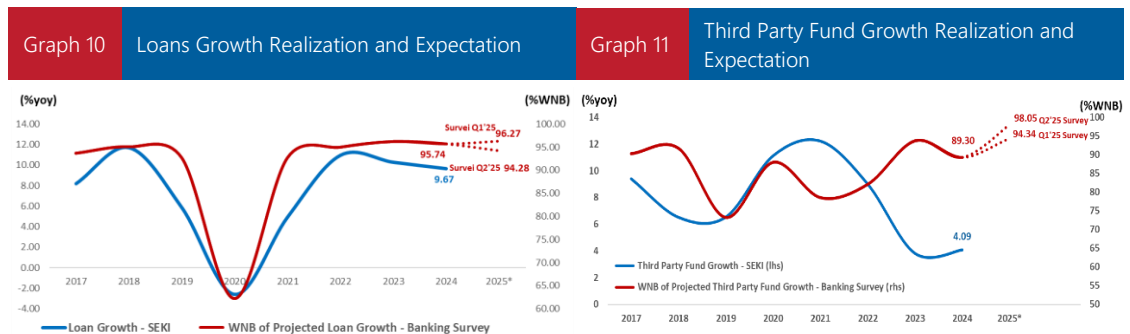
Credit in 2025 is predicted to maintain growth.

Survey respondents predict outstanding loans in 2025 to maintain growth, with the WNB nevertheless moderating to 94.28% from 95.74% in 2024 and from 96.27% predicted in the previous Banking Survey conducted in the first quarter of 2025 (Graph 10). Among others, new loan disbursements in 2025 are being driven by the economic outlook, interest rate policy as well as relatively well-mitigated credit risk.

Third-Party Fund Expectation

Respondents expect TPF growth to accelerate in 2025.

Respondents of the latest Banking Survey conducted in the second quarter of 2025 expected TPF growth to accelerate in 2025, as indicated by an increase in the corresponding WNB to 98.05% from 89.30% in 2024 and from 94.34% predicted in the previous survey (Graph 11).



Source: SEKI (Loan growth)

Source: SEKI (Third Party Fund growth)

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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		
		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	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	
	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	
	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	
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	
	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	
	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	
	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	
	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	
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	
	Fishing	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	
	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	
	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	
	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	
	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	
	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	
	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	
	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	
	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	
	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	
	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	
	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	
	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	
	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	
	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	
	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)	
	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	
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	
	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	
	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	
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	
	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	
	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	
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	81.71

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		
			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	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
		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
	Economic Sectors	Non-collateral loans																							3
		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
		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
		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					3																		
		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	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	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
			Expectation 2020	Expectation 2020	Expectation 2020	Expectation 2020	Expectation 2021	Expectation 2021	Expectation 2021	Expectation 2021	Expectation 2022	Expectation 2022	Expectation 2022	Expectation 2022	Expectation 2023	Expectation 2023	Expectation 2023	Expectation 2023	Expectation 2024	Expectation 2024	Expectation 2024	Expectation 2024	Expectation 2025	Expectation 2025
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	3	3	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	2	2	2	3	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
	Economic Sectors	Non-collateral loans																						3
		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
		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	1	1	1	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
		Real Estate, Leasing and Company Services					3																	
		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 Third Party Fund Growth Projection (Weighted Net Balance, WNB)

Period	Group of Bank	Type of Deposit					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*
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
		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
		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
		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
	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
		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
		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
		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
	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
		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
		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
		Total	100.00	N/A	N/A	N/A	N/A	100.00	-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
	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
		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
		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
		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

Note: *) Expectation

Period	Group of Bank	Type of Deposit	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
			Expectation 2020				Expectation 2021				Expectation 2022				Expectation 2023				Expectation 2024				Expectation 2025	
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
		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
		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
		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
	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
		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
		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
		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
	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
		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
		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
		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
	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
		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
		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
		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

Table 4 Third Party Funds and Loans Rates Projection

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*
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%	4.58%
		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%	6.40%
	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%	3.19%
		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%	4.19%
	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%	8.86%
		Investment Loans	11.48%	11.22%	10.75%	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%	9.65%	
		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%	11.30%
	ISO	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%	5.88%
		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%	5.88%
		Consumer Loans	6.96%	8.28%	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%	6.88%
	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%	8.32%
		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%	11.80%
		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%	13.35%

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
			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%	4.37%
		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%	6.38%
	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%	3.10%
		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%	4.19%
	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%	8.84%
		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%	9.66%
		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%	11.32%
	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%	5.82%
		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%	5.88%
		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%	6.88%
	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%	8.32%
		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%	11.78%
		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%	13.37%

**) 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.