Appendix 2 of Press Release No. 24/136/DKom

Larger Incentives for Banks Disbursing Loans/Financing to Priority Sectors and MSMEs and/or Meeting the RPIM Target

A. Incentive Amount

Sector	Threshold[1]	Incentive (bps)	RPIM Value[2]	Incentive (bps)
Resilient Sectors	≥1%-6%	20	≥10%-20%	20
	>6%-8%	30	>20%-30%	30
	>8%	40	>30%	50
Growth Drivers	≥1%-4%	40		
	>4%-6%	50		
	>6%	60		
Slow Starters	≥1%-3%	30		
	>3%-4%	40		
	>4%	50		
Maximum Incentive for Priority Sectors		150		

1. Average quarterly credit growth of priority sectors in last period.
2. For 2022, use ratio of MSME loans to total bank loans

B. Priority Sectors

Resilient Sectors (14)

1. Horticulture

2. Plantation
3. Mining of Metalliferous Ores
4. Food and Beverages Industry
5. Chemicals and articles thereof (including Pharmaceuticals)
6. Forestry and Non-Timber Forest Products
7. Textiles Industry
8. Non-Metallic Mineral Products Industry
9. Tobacco Processing Industry
10. Furniture Industry
11. Wood and Wooden Products (excluding furniture)
12. Basic Metals Industry
13. Machinery and Equipment Industry
14. Leather, Leather Products and Footwear Industry

Growth Drivers (25)

1. Information and Telecommunications
2. Real Estate
3. Supporting and Post-Harvest Agricultural Services
4. Food Crops
5. Water Management
6. Coal and Lignite Mining
7. Other Transportation Equipment Industry
8. Wholesale and Retail Trade
9. Public Administration and Socioeconomic Policy
10. Rubbers and Plastics and articles thereof

11. Rail Transportation
12. Financial Supporting Services, except insurance and pension funds
13. Other financial services, except insurance and pension funds
14. River, Lake and Ferry Transportation
15. Paper and articles thereof, as well as Printing and Reproduction of Recording Media
16. Corporate Services
17. Fishing
18. Metal Products and Electronics Industry
19. Livestock
20. Motor Vehicle Trade, Repair and Maintenance
21. Land Transportation
22. Storage and Logistics Activities
23. Construction
24. Air Transportation
25. Accommodation and Food Service Activities

Slow Starters (7)

1. Human Health Activities and Services
2. Insurance, Reinsurance and Pension Funds, except Compulsory Social Security
3. Financial Intermediary Services
4. Education
5. Other Manufacturing Industries
6. Other Services Activities
7. Sea Transportation