

TABLE 4. FINANCIAL SOUNDNESS INDICATORS (FSI)
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	KOMPONEN	SATUAN / UNIT	2020	2021	2022	2023	2023			2024	2024				2025	COMPONENTS
							Q2	Q3	Q4		Q1	Q2	Q3	Q4		
1	Core FSI for Deposit takers	Satuan / Unit														Core FSI for Deposit takers
2	Regulatory capital to risk-weighted assets	Satuan / Unit	22.14	24.02	24.13	25.84	25.26	25.47	25.84	25.07	24.29	24.44	25.30	25.07	23.75	Regulatory capital to risk-weighted assets
3	Total regulatory capital	Rp Juta / Millions of Rp	1,242,417,246.64	1,403,598,469.21	1,545,911,525.71	1,663,297,720.26	1,553,433,282.80	1,598,943,144.30	1,663,297,720.26	1,761,117,404.29	1,604,557,738.26	1,651,639,225.53	1,731,303,338.60	1,761,117,404.29	1,711,472,950.45	Total regulatory capital
4	Risk-weighted assets	Rp Juta / Millions of Rp	5,610,961,777.95	5,843,653,861.76	6,405,521,288.21	6,436,634,462.37	6,150,931,086.06	6,277,008,029.61	6,436,634,462.37	7,024,267,411.86	6,605,673,526.40	6,758,735,617.14	6,842,829,182.43	7,024,267,411.86	7,206,615,233.95	Risk-weighted assets
5	Tier 1 capital to risk-weighted assets	Satuan / Unit	20.47	22.39	22.58	24.18	23.88	23.88	24.18	23.57	22.74	22.93	23.79	23.57	22.32	Tier 1 capital to risk-weighted assets
6	Tier 1 capital	Rp Juta / Millions of Rp	1,148,416,152.02	1,308,210,146.43	1,445,034,177.92	1,556,621,830.41	1,454,633,385.06	1,499,020,932.12	1,556,621,830.41	1,655,600,397.50	1,502,440,348.38	1,549,862,503.70	1,627,979,509.62	1,655,600,397.50	1,608,869,005.27	Tier 1 capital
7	Risk-weighted assets	Rp Juta / Millions of Rp	5,610,961,777.95	5,843,653,861.76	6,405,521,288.21	6,436,634,462.37	6,150,931,086.06	6,277,008,029.61	6,436,634,462.37	7,024,267,411.86	6,605,673,526.40	6,758,735,617.14	6,842,829,182.43	7,024,267,411.86	7,206,615,233.95	Risk-weighted assets
8	Nonperforming loans net of provisions to capital	Satuan / Unit	4.29	3.58	2.92	3.02	3.30	3.27	3.02	3.26	3.46	3.52	3.39	3.26	3.68	Nonperforming loans net of provisions to capital
9	Nonperforming loans net of provisions	Rp Juta / Millions of Rp	53,262,722.60	50,298,316.80	45,117,849.37	50,275,215.66	51,264,946.76	52,307,431.64	50,275,215.66	57,408,307.30	55,544,247.66	58,117,597.28	58,728,286.90	57,408,307.30	62,992,736.56	Nonperforming loans net of provisions
10	Total regulatory capital	Rp Juta / Millions of Rp	1,242,417,246.64	1,403,598,469.21	1,545,911,525.71	1,663,297,720.26	1,553,433,282.80	1,598,943,144.30	1,663,297,720.26	1,761,117,404.29	1,604,557,738.26	1,651,639,225.53	1,731,303,338.60	1,761,117,404.29	1,711,472,950.45	Total regulatory capital
11	Common Equity Tier 1 capital to risk-weighted assets	Satuan / Unit	20.30	22.07	22.08	23.78	23.23	23.46	23.78	23.17	22.34	22.52	23.41	23.17	21.93	Common Equity Tier 1 capital to risk-weighted assets
12	Common Equity Tier 1 capital	Rp Juta / Millions of Rp	1,138,977,618.65	1,289,772,665.13	1,414,236,420.96	1,530,458,893.37	1,429,039,830.02	1,472,807,866.95	1,530,458,893.37	1,627,522,922.75	1,475,651,053.48	1,522,387,114.20	1,602,079,488.30	1,627,522,922.75	1,580,462,747.39	Common Equity Tier 1 capital
13	Risk-weighted assets	Rp Juta / Millions of Rp	5,610,961,777.95	5,843,653,861.76	6,405,521,288.21	6,436,634,462.37	6,150,931,086.06	6,277,008,029.61	6,436,634,462.37	7,024,267,411.86	6,605,673,526.40	6,758,735,617.14	6,842,829,182.43	7,024,267,411.86	7,206,615,233.95	Risk-weighted assets
14	Tier 1 capital to assets	Satuan / Unit	12.56	13.17	13.29	13.36	13.23	13.39	13.36	13.44	12.77	12.97	13.53	13.44	12.66	Tier 1 capital to assets
15	Tier 1 capital	Rp Juta / Millions of Rp	1,148,416,152.02	1,308,210,146.43	1,445,034,177.92	1,556,621,830.41	1,454,633,385.06	1,499,020,932.12	1,556,621,830.41	1,655,600,397.50	1,502,440,348.38	1,549,862,503.70	1,627,979,509.62	1,655,600,397.50	1,608,869,005.27	Tier 1 capital
16	Total assets	Rp Juta / Millions of Rp	9,140,950,494.00	9,933,490,752.00	10,873,337,417.00	11,649,073,509.00	10,995,113,799.00	11,192,735,306.00	11,649,073,509.00	12,315,866,943.00	11,761,695,118.00	11,947,867,215.00	12,035,078,397.00	12,315,866,943.00	12,709,859,778.00	Total assets
17	Nonperforming loans to total gross loans	Satuan / Unit	2.64	2.64	2.15	1.96	2.15	2.15	1.96	1.94	2.04	2.08	2.04	1.94	2.01	Nonperforming loans to total gross loans
18	Nonperforming loans	Rp Juta / Millions of Rp	167,766,514.24	173,341,695.46	156,601,895.77	155,042,833.69	162,255,026.82	166,548,339.42	155,042,833.69	163,059,029.18	163,391,412.11	169,395,734.84	167,359,072.40	163,059,029.18	171,507,771.19	Nonperforming loans
19	Total gross loans	Rp Juta / Millions of Rp	6,348,336,893.90	6,564,553,769.32	7,295,716,174.34	7,925,380,015.93	7,543,824,523.30	7,733,089,156.14	7,925,380,015.93	8,414,363,309.85	8,000,771,521.44	8,155,013,645.16	8,188,328,193.96	8,414,363,309.85	8,548,583,817.60	Total gross loans
20	Loan concentration by economic activity	Satuan / Unit	83.36	86.30	84.29	82.10	83.31	82.70	82.10	77.90	82.37	80.03	79.62	80.03	77.32	Loan concentration by economic activity
21	Loan concentration by economic activity	Rp Juta / Millions of Rp	2,221,451,541.18	2,341,044,671.04	2,569,243,000.00	2,754,154,695.75	2,617,290,786.54	2,666,785,192.66	2,754,154,695.75	2,934,773,297.01	2,799,344,930.57	2,870,107,868.30	2,877,550,415.80	2,934,773,297.01	2,955,982,458.68	Loan concentration by economic activity
22	Total gross loans to nonfinancial corporations	Rp Juta / Millions of Rp	2,864,720,955.20	2,712,716,925.27	3,047,982,913.17	3,354,703,374.14	3,141,679,944.77	3,224,619,222.54	3,354,703,374.14	3,767,270,966.93	3,440,076,472.88	3,586,117,569.22	3,614,308,722.76	3,767,270,966.93	3,822,768,384.58	Total gross loans to nonfinancial corporations
23	Provisions to nonperforming loans	Satuan / Unit	68.25	70.98	71.19	67.57	68.40	68.59	67.57	64.79	66.04	65.69	64.91	64.79	63.27	Provisions to nonperforming loans
24	Specific provisions	Rp Juta / Millions of Rp	114,503,791.65	123,043,378.66	111,489,006.40	104,787,618.03	110,990,080.07	114,240,907.78	104,787,618.03	105,650,721.87	107,847,164.46	111,278,137.56	108,630,785.49	105,650,721.87	108,515,034.63	Specific provisions
25	Nonperforming loans	Rp Juta / Millions of Rp	167,766,514.24	173,341,695.46	156,601,895.77	155,042,833.69	162,255,026.82	166,548,339.42	155,042,833.69	163,059,029.18	163,391,412.11	169,395,734.84	167,359,072.40	163,059,029.18	171,507,771.19	Nonperforming loans
26	Return on assets	Satuan / Unit	1.47	1.80	2.40	2.69	2.65	2.67	2.69	2.69	2.60	2.66	2.73	2.69	2.52	Return on assets
27	Net income before taxes	Rp Juta / Millions of Rp	131,437,042.57	173,742,632.43	252,304,534.22	303,947,685.34	294,680,609.17	298,372,508.81	303,947,685.34	326,040,946.90	309,355,099.07	318,016,766.31	328,301,061.86	326,040,946.90	318,582,538.33	Net income before taxes
28	Total assets	Rp Juta / Millions of Rp	8,912,151,896.90	9,637,692,269.22	10,528,901,760.22	11,310,455,116.22	11,140,461,892.42	11,181,898,096.02	11,310,455,116.22	12,110,102,523.38	11,879,927,321.16	11,952,149,367.53	12,011,564,693.71	12,110,102,523.38	12,637,595,341.61	Total assets
29	Return on equity	Satuan / Unit	7.08	9.00	12.43	14.37	14.02	14.31	14.37	15.22	15.28	15.15	15.14	15.22	15.24	Return on equity
30	Net income after taxes	Rp Juta / Millions of Rp	92,890,815.79	128,109,347.73	196,787,484.92	248,548,839.09	235,945,605.58	243,853,997.05	248,548,839.09	281,604,385.18	275,194,325.33	273,936,100.51	277,270,965.99	281,604,385.18	288,874,166.55	Net income after taxes
31	Capital	Rp Juta / Millions of Rp	1,312,018,772.53	1,424,135,266.77	1,583,085,790.40	1,729,207,926.50	1,682,652,726.32	1,704,090,296.22	1,729,207,926.50	1,849,802,848.84	1,800,843,715.07	1,807,832,477.56	1,831,305,878.42	1,849,802,848.84	1,896,099,716.05	Capital
32	Interest margin to gross income	Satuan / Unit	60.96	60.49	64.60	65.24	65.82	64.60	62.38	62.38	61.66	62.89	62.89	60.84	60.84	Interest margin to gross income
33	Interest margin	Rp Juta / Millions of Rp	381,962,467.68	431,203,323.48	487,847,974.12	529,655,341.00	260,256,607.74	396,498,608.50	529,655,341.00	549,757,231.87	133,775,138.45	268,203,286.71	407,216,845.99	549,757,231.87	139,370,081.96	Interest margin
34	Gross income	Rp Juta / Millions of Rp	626,483,549.29	712,819,090.55	733,992,308.02	819,887,512.23	398,923,972.98	602,380,713.88	819,887,512.23	881,266,988.64	212,959,905.06	434,988,215.63	647,488,364.13	881,266,988.64	229,085,792.52	Gross income
35	Noninterest expenses to gross income	Satuan / Unit	46.95	43.45	45.21	44.62	43.69	43.82	44.62	45.86	42.16	43.95	44.17	45.86	47.57	Noninterest expenses to gross income
36	Noninterest expenses	Rp Juta / Millions of Rp	294,147,094.11	309,700,488.73	332,551,171.49	365,863,022.69	174,293,633.94	263,969,284.81	365,863,022.69	404,132,658.35	89,788,664.77	191,193,134.81	286,019,968.79	404,132,658.35	108,975,980.93	Noninterest expenses
37	Gross income	Rp Juta / Millions of Rp	626,483,549.29	712,819,090.55	733,992,308.02	819,887,512.23	398,923,972.98	602,380,713.88	819,887,512.23	881,266,988.64	212,959,905.06	434,988,215.63	647,488,364.13	881,266,988.64	229,085,792.52	Gross income
38	Liquid assets to total assets	Satuan / Unit	17.45	20.04	18.28	16.08	15.05	14.98	16.08	18.09	14.89	14.10	13.91	18.09	18.50	Liquid assets to total assets
39	Liquid assets	Rp Juta / Millions of Rp	1,617,650,379.62	2,047,980,501.56	2,048,742,904.18	1,901,809,958.81	1,675,965,226.76	1,693,248,863.43	1,901,809,958.81	2,261,872,436.08	1,777,370,837.33	1,705,182,186.19	1,695,612,295.70	2,261,872,436.08	2,362,251,531.00	Liquid assets
40	Total assets	Rp Juta / Millions of Rp	9,267,690,635.64	10,217,431,342.03	11,208,965,476.00	11,824,683,197.00	11,135,736,350.79	11,306,206,706.82	11,824,683,197.00	12,504,253,842.07	11,935,171,445.32	12,096,653,460.25	12,189,750,672.25	12,504,253,842.07	12,770,856,841.15	Total assets
41	Liquid assets to short-term liabilities	Satuan / Unit	25.62	29.58	26.64	23.98	22.26	22.28	23.98	26.53	22.21	20.74	20.46	26.53	27.15	Liquid assets to short-term liabilities
42	Liquid assets	Rp Juta / Millions of Rp	1,617,650,379.62	2,047,980,501.56	2,048,742,904.18	1,901,809,958.81	1,675,965,226.76	1,693,248,863.43	1,901,809,958.81	2,261,872,436.08	1,777,370,837.33	1,705,182,186.19	1,695,612,295.70	2,261,872,436.08	2,362,251,531.00	Liquid assets
43	Short-term liabilities	Rp Juta / Millions of Rp	6,313,666,757.89	6,923,559,597.80	7,689,377,036.43	7,932,142,791.58	7,528,790,763.25	7,599,206,854.11	7,932,142,791.58	8,526,291,918.30	8,002,047,521.94	8,220,460,328.16	8,286,026,711.81	8,526,291,918.30	8,701,499,078.84	Short-term liabilities
44	Liquidity coverage ratio	Satuan / Unit	267.91	257.79	241.44	220.18	230.36	228.28	220.18	213.23	212.22	218.53	213.23	204.77	204.77	Liquidity coverage ratio
45	High-quality liquid assets	Rp Juta / Millions of Rp	2,211,258,959.00	2,585,360,107.46	2,704,354,079.59	2,763,030,741.11	2,593,778,348.78	2,794,617,894.61	2,763,030,741.11	2,743,113,084.08	2,836,978,268.69	2,747,740,363.30	2,716,364,347.21	2,743,113,084.08	2,904,598,364.39	High-quality liquid assets
46	Total net cash outflows	Rp Juta / Millions of Rp	825,366,815.97	1,002,882,957.36	1,120,111,162.84	1,254,900,293.21	1,125,971,815.30	1,224,206,716.27	1,254,900,293.21	1,286,476,341.59	1,298,192,109.20	1,294,756,703.50	1,220,093,634.14	1,286,476,341.59	1,418,437,204.88	Total net cash outflows
47	Net stable funding ratio	Satuan / Unit	140.57	142.46	147.85	134.04	135.77	135.28	134.04	128.75	131.40	129.96	129.50	128.75	127.	

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							Q2	Q3	Q4			Q1	Q2	Q3	Q4			Q1
71	Geographic distribution of total loans: Latin America and the Caribbean	Satuan / Unit	0.14	0.26	0.29	0.37	0.30	0.33	0.37	0.43	0.39	0.39	0.39	0.39	0.43	0.43	Geographic distribution of total loans: Latin America and the Caribbean	71
72	Loans to Latin America and the Caribbean	Rp Juta / Millions of Rp	8,396,484.12	17,222,989.26	21,102,067.81	29,220,523.70	22,268,534.87	25,897,162.67	29,220,523.70	35,968,611.49	31,533,677.96	32,133,814.55	31,869,464.30	35,968,611.49	36,603,294.52	36,603,294.52	Loans to Latin America and the Caribbean	72
73	Geographic distribution of total loans: Middle East and Central Asia	Satuan / Unit	-	-	-	0.00	-	-	-	0.01	-	-	-	-	0.01	0.01	Geographic distribution of total loans: Middle East and Central Asia	73
74	Loans to Middle East and Central Asia	Rp Juta / Millions of Rp	-	-	-	0.00	-	-	-	1,226,257.19	-	-	-	-	1,226,257.19	1,222,084.87	Loans to Middle East and Central Asia	74
75	Geographic distribution of total loans: Sub-Saharan Africa	Satuan / Unit	-	-	-	0.00	-	-	-	-	-	-	-	-	-	-	Geographic distribution of total loans: Sub-Saharan Africa	75
76	Loans to Sub-Saharan Africa	Rp Juta / Millions of Rp	-	-	-	0.00	-	-	-	-	-	-	-	-	-	-	Loans to Sub-Saharan Africa	76
77	Total gross loans	Rp Juta / Millions of Rp	6,099,268,078.99	6,564,553,769.32	7,296,716,174.34	7,925,380,015.93	7,543,824,523.30	7,733,889,954.18	7,925,380,015.93	8,443,988,248.54	8,000,771,521.44	8,155,013,645.16	8,188,328,193.96	8,443,988,248.54	8,548,583,817.60	8,548,583,817.60	Total gross loans	77
78	Gross asset position in financial derivatives to capital	Satuan / Unit	2.49	1.29	1.85	1.17	1.16	1.53	1.17	2.28	1.45	1.97	2.78	2.28	2.45	2.79	Gross asset position in financial derivatives to capital	78
79	Gross asset position in financial derivatives	Rp Juta / Millions of Rp	30,961,041.92	18,082,220.54	28,582,202.37	19,529,954.36	18,091,491.02	24,484,656.01	19,529,954.36	40,148,372.93	23,285,606.16	32,455,954.94	48,058,338.36	40,148,372.93	47,727,863.02	47,727,863.02	Gross asset position in financial derivatives	79
80	Total regulatory capital	Rp Juta / Millions of Rp	1,242,417,246.64	1,403,588,469.21	1,545,911,525.71	1,663,297,720.26	1,553,433,282.80	1,598,943,144.30	1,663,297,720.26	1,761,117,404.29	1,604,557,738.26	1,651,639,225.53	1,731,303,338.60	1,761,117,404.29	1,711,472,950.45	1,711,472,950.45	Total regulatory capital	80
81	Gross liability position in financial derivatives to capital	Satuan / Unit	1.94	0.90	1.78	1.29	1.20	1.56	1.29	2.71	1.62	2.21	2.88	2.71	3.52	3.52	Gross liability position in financial derivatives to capital	81
82	Gross liability position in financial derivatives	Rp Juta / Millions of Rp	24,071,782.45	12,637,519.13	27,588,882.66	21,518,723.66	18,612,372.54	24,925,207.09	21,518,723.66	47,811,439.19	26,056,991.97	36,532,986.15	49,864,130.30	47,811,439.19	60,280,132.01	60,280,132.01	Gross liability position in financial derivatives	82
83	Total regulatory capital	Rp Juta / Millions of Rp	1,242,417,246.64	1,403,588,469.21	1,545,911,525.71	1,663,297,720.26	1,553,433,282.80	1,598,943,144.30	1,663,297,720.26	1,761,117,404.29	1,604,557,738.26	1,651,639,225.53	1,731,303,338.60	1,761,117,404.29	1,711,472,950.45	1,711,472,950.45	Total regulatory capital	83
84	Trading income to total income	Satuan / Unit	6.62	4.88	2.61	2.90	3.41	2.92	2.90	2.78	2.52	4.07	3.28	2.78	3.69	3.69	Trading income to total income	84
85	Trading income	Rp Juta / Millions of Rp	41,453,335.24	34,816,795.41	19,148,112.46	23,771,101.95	13,611,702.48	17,585,329.35	23,771,101.95	24,533,812.04	5,375,934.40	17,713,322.45	21,221,194.89	24,533,812.04	8,449,643.27	8,449,643.27	Trading income	85
86	Gross income	Rp Juta / Millions of Rp	626,483,549.28	712,819,090.55	733,992,308.02	819,887,512.23	398,932,972.98	602,380,713.88	819,887,512.23	881,266,988.64	212,959,505.06	434,988,215.63	647,488,364.13	881,266,988.64	229,085,792.52	229,085,792.52	Gross income	86
87	Personnel expenses to noninterest expenses	Satuan / Unit	40.55	42.91	40.89	38.64	40.06	39.93	38.64	36.01	41.06	39.12	38.78	36.01	36.33	36.33	Personnel expenses to noninterest expenses	87
88	Personnel expenses	Rp Juta / Millions of Rp	119,265,022.27	132,885,475.56	135,987,889.44	141,370,359.83	69,823,794.46	105,391,894.10	141,370,359.83	145,541,347.09	36,868,250.02	74,790,878.51	110,929,808.27	145,541,347.09	39,587,604.03	39,587,604.03	Personnel expenses	88
89	Noninterest expenses	Rp Juta / Millions of Rp	294,147,094.11	309,700,488.73	332,551,171.49	365,863,022.69	174,293,633.94	263,969,284.81	365,863,022.69	404,132,658.35	89,788,664.77	191,193,134.81	286,019,968.79	404,132,658.35	108,975,980.93	108,975,980.93	Noninterest expenses	89
90	Spread between reference lending and deposit rates (base points)	Satuan / Unit	517.80	594.51	500.98	412.28	486.69	471.60	412.28	387.54	409.78	409.58	396.44	387.54	385.72	385.72	Spread between reference lending and deposit rates (base points)	90
91	Reference lending rates		970.37	917.72	914.56	925.06	933.59	936.12	925.06	919.66	924.85	924.71	924.44	919.66	919.09	919.09	Reference lending rates	91
92	Reference deposit rates		452.57	323.21	413.58	512.78	446.90	464.52	512.78	532.12	515.07	515.14	528.00	532.12	533.37	533.37	Reference deposit rates	92
93	Spread between highest and lowest interbank rates (base points)	Satuan / Unit															Spread between highest and lowest interbank rates (base points)	93
94	Highest interbank rate																Highest interbank rate	94
95	Lowest interbank rate																Lowest interbank rate	95
96	Customer deposits to total (noninterbank) loans	Satuan / Unit	103.20	110.63	110.02	106.23	104.92	104.40	106.23	103.58	105.92	105.80	105.06	103.58	104.07	104.07	Customer deposits to total (noninterbank) loans	96
97	Customer deposits	Rp Juta / Millions of Rp	6,190,727,000.68	6,906,518,629.96	7,623,715,720.78	7,945,424,922.85	7,521,695,462.01	7,672,509,665.03	7,945,424,922.85	8,206,922,735.63	7,978,121,868.41	8,109,883,036.40	8,075,695,474.49	8,206,922,735.63	8,335,630,536.72	8,335,630,536.72	Customer deposits	97
98	Total (noninterbank) loans	Rp Juta / Millions of Rp	5,988,627,540.55	6,243,162,760.71	6,529,693,691.57	7,479,658,790.93	7,168,886,888.16	7,348,880,844.08	7,479,658,790.93	7,923,286,071.08	7,532,166,058.13	7,665,046,167.60	7,687,016,121.66	7,923,286,071.08	8,009,480,224.74	8,009,480,224.74	Total (noninterbank) loans	98
99	Foreign-currency-denominated loans to total loans	Satuan / Unit	12.15	12.54	13.22	13.11	12.56	12.85	13.11	14.15	13.66	14.36	13.39	14.15	14.49	14.49	Foreign-currency-denominated loans to total loans	99
100	Foreign-currency-denominated loans	Rp Juta / Millions of Rp	771,455,044.80	823,326,188.88	964,526,189.18	1,038,963,836.39	947,738,500.17	994,066,450.57	1,038,963,836.39	1,190,655,116.08	1,093,201,357.25	1,170,760,789.60	1,096,502,094.62	1,190,655,116.08	1,238,953,635.67	1,238,953,635.67	Foreign-currency-denominated loans	100
101	Total gross loans	Rp Juta / Millions of Rp	6,348,336,893.90	6,564,553,769.32	7,296,716,174.34	7,925,380,015.93	7,543,824,523.30	7,733,889,954.18	7,925,380,015.93	8,414,363,309.95	8,000,771,521.44	8,155,013,645.16	8,188,328,193.96	8,414,363,309.95	8,548,583,817.60	8,548,583,817.60	Total gross loans	101
102	Foreign-currency-denominated liabilities to total liabilities	Satuan / Unit	18.26	18.20	19.40	20.24	19.15	19.88	20.24	20.68	20.89	21.44	20.80	20.68	20.96	20.96	Foreign-currency-denominated liabilities to total liabilities	102
103	Foreign-currency-denominated liabilities	Rp Juta / Millions of Rp	1,415,524,223.07	1,548,095,965.61	1,809,698,563.97	1,991,856,655.63	1,772,797,047.85	1,864,171,028.34	1,991,856,655.63	2,156,178,691.93	2,084,960,599.22	2,170,138,491.25	2,105,366,661.31	2,156,178,691.93	2,252,166,793.29	2,252,166,793.29	Foreign-currency-denominated liabilities	103
104	Total liabilities	Rp Juta / Millions of Rp	7,753,339,534.53	8,506,179,081.93	9,330,218,251.34	9,840,848,642.31	9,258,375,094.90	9,378,953,709.86	9,840,848,642.31	10,426,669,096.86	10,011,018,209.61	10,120,246,732.54	10,121,545,967.59	10,426,669,096.86	10,743,907,203.39	10,743,907,203.39	Total liabilities	104
105	Credit growth to private sector	Satuan / Unit	(1.99)	5.29	10.07	9.78	6.74	8.08	9.78	7.89	11.07	10.38	8.32	7.89	7.34	7.34	Credit growth to private sector	105
106	Credit to private sector	Rp Juta / Millions of Rp	5,296,061,154.78	5,576,234,399.96	6,137,821,296.96	6,738,265,281.82	6,341,293,939.87	6,529,087,748.34	6,738,265,281.82	7,270,163,061.12	6,839,816,050.24	6,999,445,700.05	7,072,479,282.28	7,270,163,061.12	7,341,822,047.71	7,341,822,047.71	Credit to private sector	106
107	Other financial corporations																Other financial corporations	107
108	OCFs' assets to total financial assets																OCFs' assets to total financial assets	108
109	OCFs' assets to total financial system assets: total OCFs	Satuan / Unit	22.76	22.41	22.05	21.62 *	22.75 *	22.05 *	21.62 *	22.14 *	22.40 *	21.71 *	22.38 *	22.14 *	22.21 *	22.21 *	OCFs' assets to total financial system assets: total OCFs	109
110	OCFs' assets: total OCFs	Rp Juta / Millions of Rp	2,731,243,336.85	2,951,148,819.13	3,171,156,486.02	3,261,512,937.37 *	3,279,916,127.02 *	3,198,698,422.42 *	3,261,512,937.37 *	3,555,514,550.18 *	3,4,							

TABEL 4. FINANCIAL SOUNDNESS INDICATORS (FSI)
TABLE 4. FINANCIAL SOUNDNESS INDICATORS (FSI)

KOMPONEN	SATUAN/ UNIT	2020	2021	2022	2023	2023			2024	2024				2025	COMPONENTS
						Q2	Q3	Q4		Q1	Q2	Q3	Q4	Q1	
138 Total Investments	Satuan / Unit														Total Investments
139 Maturity distribution of Investments															Maturity distribution of Investments
140 Maturity distribution of investments: 1-30 days	Satuan / Unit														Maturity distribution of investments: 1-30 days
141 Maturity distribution of investments: 31-90 days	Satuan / Unit														Maturity distribution of investments: 31-90 days
142 Maturity distribution of Investments: >90 days	Satuan / Unit														Maturity distribution of Investments: >90 days
143 Total Investments	Satuan / Unit														Total Investments
144 Insurance Corporations															Insurance Corporations
145 Shareholder equity to total invested assets (Life Insurance only)	Satuan / Unit														Shareholder equity to total invested assets (Life Insurance only)
146 Capital	Rp Juta / Millions of Rp														Capital
147 Total invested assets	Rp Juta / Millions of Rp														Total invested assets
148 Shareholder equity to total invested assets (Nonlife Insurance only)	Satuan / Unit														Shareholder equity to total invested assets (Nonlife Insurance only)
149 Capital	Rp Juta / Millions of Rp														Capital
150 Total invested assets	Rp Juta / Millions of Rp														Total invested assets
151 Shareholder equity to total invested assets (Life Insurance & nonlife Insurance)	Satuan / Unit														Shareholder equity to total invested assets (Life Insurance & nonlife Insurance)
152 Capital	Rp Juta / Millions of Rp														Capital
153 Total invested assets	Rp Juta / Millions of Rp														Total invested assets
154 Combined ratio (Nonlife Insurance only)	Satuan / Unit														Combined ratio (Nonlife Insurance only)
155 Net claims and underwriting expenses	Rp Juta / Millions of Rp														Net claims and underwriting expenses
156 Net premium earned	Rp Juta / Millions of Rp														Net premium earned
157 Return on assets (Life Insurance only)	Satuan / Unit														Return on assets (Life Insurance only)
158 Net income before taxes	Rp Juta / Millions of Rp														Net income before taxes
159 Total assets	Rp Juta / Millions of Rp														Total assets
160 Return on equity (Life Insurance only)	Satuan / Unit														Return on equity (Life Insurance only)
161 Net income after taxes	Rp Juta / Millions of Rp														Net income after taxes
162 Capital	Rp Juta / Millions of Rp														Capital
163 Return on equity (Nonlife Insurance only)	Satuan / Unit														Return on equity (Nonlife Insurance only)
164 Net income after taxes	Rp Juta / Millions of Rp														Net income after taxes
165 Capital	Rp Juta / Millions of Rp														Capital
166 Return on equity (Life Insurance & nonlife Insurance)	Satuan / Unit														Return on equity (Life Insurance & nonlife Insurance)
167 Net income after taxes	Rp Juta / Millions of Rp														Net income after taxes
168 Capital	Rp Juta / Millions of Rp														Capital
169 Pension Funds															Pension Funds
170 Liquid assets to estimated pension payments in the next year	Satuan / Unit														Liquid assets to estimated pension payments in the next year
171 Liquid assets	Rp Juta / Millions of Rp														Liquid assets
172 Estimated pension payments in the next year	Rp Juta / Millions of Rp														Estimated pension payments in the next year
173 Return on assets	Satuan / Unit														Return on assets
174 Net income before taxes	Rp Juta / Millions of Rp														Net income before taxes
175 Total assets	Rp Juta / Millions of Rp														Total assets
176 Nonfinancial corporations															Nonfinancial corporations
177 Total debt to equity	Satuan / Unit	78.34	72.76	59.13	60.09 *	58.58 *	58.26 *	60.09 *	55.32 *	59.60 *	60.28 *	58.66 *	55.32 *	55.10 *	Total debt to equity
178 Total debt	Rp Juta / Millions of Rp	1,583,862,398.57	1,670,306,560.72	1,746,115,192.07	1,957,397,810.41 *	1,773,857,670.29 *	1,895,529,680.11 *	1,957,397,810.41 *	1,973,390,966.14 *	2,019,403,857.18 *	2,052,377,165.50 *	2,014,568,634.67 *	1,973,390,966.14 *	2,019,206,432.35 *	Total debt
179 Equity	Rp Juta / Millions of Rp	2,021,818,082.17	2,295,532,771.15	2,952,932,720.92	3,257,572,620.25 *	3,028,290,625.00 *	3,253,433,051.96 *	3,257,572,620.25 *	3,567,299,779.12 *	3,388,048,224.87 *	3,404,973,730.06 *	3,434,028,798.71 *	3,567,299,779.12 *	3,664,534,331.54 *	Equity
180 External debt to equity	Satuan / Unit														External debt to equity
181 Total debt to nonresident	Rp Juta / Millions of Rp														Total debt to nonresident
182 Equity	Rp Juta / Millions of Rp	2,021,818,082.17	2,295,532,771.15	2,952,932,720.92	3,257,572,620.25 *	3,028,290,625.00 *	3,253,433,051.96 *	3,257,572,620.25 *	3,567,299,779.12 *	3,388,048,224.87 *	3,404,973,730.06 *	3,434,028,798.71 *	3,567,299,779.12 *	3,664,534,331.54 *	Equity
183 Foreign currency debt to equity	Satuan / Unit														Foreign currency debt to equity
184 Total debt in foreign currency	Rp Juta / Millions of Rp														Total debt in foreign currency
185 Equity	Rp Juta / Millions of Rp														Equity
186 Total debt to GDP	Satuan / Unit	10.28	9.84	8.61	9.37 *	8.49 *	9.07 *	9.37 *	8.91 *	9.12 *	9.27 *	9.10 *	8.91 *	8.97 *	Total debt to GDP
187 Total debt	Rp Juta / Millions of Rp	1,583,862,398.57	1,670,306,560.72	1,687,491,254.96	1,957,397,810.41 *	1,773,857,670.29 *	1,895,529,680.11 *	1,957,397,810.41 *	1,973,390,966.14 *	2,019,403,857.18 *	2,052,377,165.50 *	2,014,568,634.67 *	1,973,390,966.14 *	2,019,206,432.35 *	Total debt
188 Gross domestic product	Rp Juta / Millions of Rp	15,443,353,200.00	16,976,690,800.00	19,588,445,600.00	20,892,348,500.00 *	20,892,348,500.00 *	20,892,348,500.00 *	20,892,348,500.00 *	22,138,964,000.00 *	22,138,964,000.00 *	22,138,964,000.00 *	22,138,964,000.00 *	22,138,964,000.00 *	22,516,317,600.00 *	Gross domestic product
189 Return on equity	Satuan / Unit	1.63	7.73	13.81	6.55 *	10.25 *	8.70 *	6.55 *	9.22 *	5.91 *	7.07 *	7.41 *	9.22 *	8.85 *	Return on equity
190 Net income after taxes	Rp Juta / Millions of Rp	33,028,892.60	177,507,074.20	407,819,964.39	213,281,994.39 *	310,490,871.33 *	283,132,225.44 *	213,281,994.39 *	328,871,924.18 *	200,297,849.39 *	240,719,351.17 *	254,309,686.80 *	328,871,924.18 *	324,420,639.14 *	Net income after taxes
191 Equity	Rp Juta / Millions of Rp	2,021,818,082.17	2,295,532,771.15	2,952,932,720.92	3,257,572,620.25 *	3,028,290,625.00 *	3,253,433,051.96 *	3,257,572,620.25 *	3,567,299,779.12 *	3,388,048,224.87 *	3,404,973,730.06 *	3,434,028,798.71 *	3,567,299,779.12 *	3,664,534,331.54 *	Equity
192 Earnings to Interest and principal expenses	Satuan / Unit														Earnings to Interest and principal expenses
193 Earnings before interest and tax (EBIT)	Rp Juta / Millions of Rp														Earnings before interest and tax (EBIT)
194 Debt service payments	Rp Juta / Millions of Rp														Debt service payments
195 Earnings to Interest expenses	Satuan / Unit														Earnings to Interest expenses
196 Earnings before interest and tax (EBIT)	Rp Juta / Millions of Rp														Earnings before interest and tax (EBIT)
197 Interest expenses	Rp Juta / Millions of Rp														Interest expenses
198 Households															Households
199 Household debt to gross domestic product	Satuan / Unit	17.71	17.32	16.10	16.53 *	15.66 *	16.07 *	16.53 *	16.19 *	15.63 *	15.81 *	16.05 *	16.19 *	15.98 *	Household debt to gross domestic product
200 Household debt	Rp Juta / Millions of Rp	2,734,623,817.42	2,940,917,221.33	3,154,376,635.79	3,453,867,737.17 *	3,271,948,032.91 *	3,358,300,898.24 *	3,453,867,737.17 *	3,584,458,204.34 *	3,459,685,694.33 *	3,499,089,806.59 *	3,552,199,011.98 *	3,584,458,204.34 *	3,598,557,021.84 *	Household debt

TABEL 4. FINANCIAL SOUNDNESS INDICATORS (FSI)
TABEL 4. FINANCIAL SOUNDNESS INDICATORS (FSI)

KOMPONEN	SATUAN/ UNIT	2020	2021	2022	2023	2023			2024	2024				2025	COMPONENTS
						Q2	Q3	Q4		Q1	Q2	Q3	Q4	Q1	
201Gross domestic product	Rp Juta / Millions of Rp	15,443,353,200.00	16,976,690,800.00	19,588,445,600.00	20,892,348,500.00 *	20,892,348,500.00 *	20,892,348,500.00 *	20,892,348,500.00 *	22,138,964,000.00	22,138,964,000.00 *	22,138,964,000.00 *	22,138,964,000.00 *	22,138,964,000.00 *	22,516,317,600.00 *	Gross domestic product201
202Household debt service and principal payments to income	Satuan / Unit														Household debt service and principal payments to income202
203Household debt service and principal payments	Rp Juta / Millions of Rp														Household debt service and principal payments203
204Household's Gross disposable income	Rp Juta / Millions of Rp														Household's Gross disposable income204
205Household debt to household disposal income	Satuan / Unit														Household debt to household disposal income205
206Household debt	Rp Juta / Millions of Rp	2,734,623,817.42	2,940,917,221.33	3,154,376,636.79	3,453,867,737.17	3,271,948,032.91	3,358,300,898.24	3,453,867,737.17	3,584,458,204.34	3,459,685,694.39	3,499,089,806.59	3,562,199,011.99	3,584,458,204.34	3,596,557,021.84	Household debt206
207Household's Gross disposable income	Rp Juta / Millions of Rp														Household's Gross disposable income207
208Real estate markets															Real estate markets208
209Commercial real estate prices (Percentage change/last 12 months)	Satuan / Unit	0.12	0.60	0.34	0.66	0.32	0.50	0.65	0.20	0.70	0.64	0.41	0.20	0.44	Commercial real estate prices (Percentage change/last 12 months)209
210Residential real estate loans to total gross loans	Satuan / Unit	11.43	11.52	12.96	13.49	13.22	13.34	13.49	13.47	13.49	13.53	13.70	13.47	13.41	Residential real estate loans to total gross loans210
211Residential real estate loans	Rp Juta / Millions of Rp	725,901,838.45	756,238,847.25	945,864,865.56	1,068,839,851.71	997,443,317.13	1,031,500,709.10	1,068,839,851.71	1,133,681,544.98	1,079,169,445.10	1,103,471,011.70	1,121,977,604.92	1,133,681,544.98	1,146,227,335.00	Residential real estate loans211
212Total gross loans	Rp Juta / Millions of Rp	6,348,336,893.90	6,564,553,769.32	7,295,716,174.34	7,925,380,015.93	7,543,824,523.30	7,733,889,954.18	7,925,380,015.93	8,414,363,309.85	8,000,771,521.44	8,155,013,645.16	8,188,328,193.96	8,414,363,309.85	8,548,583,817.60	Total gross loans212
213Commercial real estate loans to total gross loans	Satuan / Unit	13.56	13.03	15.02	14.70		14.76	14.70	14.94	14.56	15.00	15.04	14.94	14.66	Commercial real estate loans to total gross loans213
214Commercial real estate loans	Rp Juta / Millions of Rp	860,920,894.37	855,119,016.10	1,096,019,631.87	1,164,836,669.18	1,124,982,432.14	1,141,630,009.66	1,164,836,669.18	1,256,801,429.34	1,164,920,582.56	1,223,194,550.86	1,231,677,580.88	1,256,801,429.34	1,253,267,371.20	Commercial real estate loans214
215Total gross loans	Rp Juta / Millions of Rp	6,348,336,893.90	6,564,553,769.32	7,295,716,174.34	7,925,380,015.93	7,543,824,523.30	7,733,889,954.18	7,925,380,015.93	8,414,363,309.85	8,000,771,521.44	8,155,013,645.16	8,188,328,193.96	8,414,363,309.85	8,548,583,817.60	Total gross loans215

Keterangan:
Terdapat perubahan tahun dasar Indeks Harga Properti Residensial dari 2002=100 menjadi 2018=100
* Angka Sementara

r) Perubahan dari publikasi sebelumnya disebabkan oleh revisi nilai komponen OFC

Sumber: BI, Bloomberg dan OJK (diolah)

Notes:
There was a change in the base year of the Residential Property Price Index from 2002=100 to 2018=100
* Preliminary figures
r) Changes from the previous publication are due to revisions in the values of the OFC component
Source: BI, Bloomberg and FSA (processed)
Source: BI, Bloomberg and FSA (processed)