PERAN PENDAPATAN JASA TRADE FINANCE TERHADAP FEE BASED INCOME DAN TOTAL PENDAPATAN PADA BANK UMUM DEVISA KATEGORI KBMI 3 PERIODE 2023–2025

Oleh:

Joshua Setiawan

ABSTRAK

Tujuan penulisan Tugas Akhir ini adalah untuk menggambarkan perkembangan pendapatan jasa *trade finance*, serta menganalisis kontribusinya terhadap *fee based income* dan Total Pendapatan Operasional pada 9 Bank Devisa kategori KBMI 3 periode 2023–2025. Laporan ini menggunakan data sekunder berupa laporan keuangan tahunan audited yang dipublikasikan Bursa Efek Indonesia, diolah menggunakan Microsoft Excel dengan pendekatan analisis deskriptif kuantitatif. Hasil analisis tren menunjukkan nilai nominal *trade finance* secara gabungan industri tumbuh dari Rp546.719 juta pada 2023 menjadi Rp600.751 juta pada 2025, dengan laju pertumbuhan tahunan sebesar 1,35% pada 2024 dan 8,42% pada 2025. Sementara itu, analisis *common size* menunjukkan rasio kontribusi gabungan industri berada di kisaran 3,56% – 3,86% terhadap *fee based income*, dan 0,57% – 0,60% terhadap Total Pendapatan Operasional. Walaupun porsi kontribusinya relatif kecil akibat dominasi pendapatan bunga kredit, lini produk ini mengindikasikan peran yang positif sebagai instrumen diversifikasi pendapatan non-bunga yang relatif hemat modal bagi bank devisa kategori KBMI 3.

Kata Kunci : Bank Umum Devisa, KBMI 3, Pendapatan Jasa, Pendapatan Operasional, *Trade Finance.*

THE ROLE OF TRADE FINANCE FEE INCOME TOWARD FEE-BASED INCOME AND TOTAL INCOME IN FOREIGN EXCHANGE COMMERCIAL BANKS UNDER THE KBMI 3 CATEGORY FOR THE 2023–2025 PERIOD

By:

Joshua Setiawan

ABSTRACT

This final project aims to describe the development of trade finance service income and to analyze its contribution to fee-based income and total operating income at 9 foreign exchange (devisa) banks in the KBMI 3 category over the 2023–2025 period. This report uses secondary data in the form of audited annual financial statements published by the Indonesia Stock Exchange, processed using Microsoft Excel through a quantitative descriptive analysis approach. The trend analysis shows that the combined industry nominal value of trade finance income grew from IDR 546,719 million in 2023 to IDR 600,751 million in 2025, with an annual growth rate of 1.35 percent in 2024 and 8.42 percent in 2025. Meanwhile, the common-size analysis shows that the combined industry contribution ratio ranged from 3.56–3.86 percent to fee-based income, and 0.57–0.60 percent to total operating income. Although its contribution is relatively small due to the dominance of interest income from lending, this product line indicates a positive role as a capital-efficient diversification instrument for non-interest income among KBMI 3 category foreign exchange banks.

***Keyword** : Fee Based Income, Foreign Exchange Commercial Banks,* KBMI 3*, Operating Income, Trade Finance.*