

**I.11 POSISI PINJAMAN/KREDIT YANG DIBERIKAN BANK UMUM DAN BPR
MENURUT GOLONGAN DEBITUR
(Miliar Rp)**

GOLONGAN DEBITUR	2014	2015	2016	2017	2018	2019	Dec*	Jan*	Feb*	Mar*
	1 Rupiah	3,126,394	3,498,815	3,817,953	4,136,145	4,595,776	4,935,772	4,837,214	4,836,519	4,881,703
2 Lembaga Keuangan Lainnya:	144,404	163,492	161,163	166,207	190,348	196,440	183,832	183,067	194,862	
3 BUMN dan BUMD	22,335	52,077	32,689	34,841	47,714	60,848	54,191	50,771	53,607	
4 Perusahaan Asuransi	101	54	223	6,447	7,178	7,460	366	364	362	
5 Lembaga Pembiayaan 1)	1,508	971	746	1,516	3,899	5,755	5,924	4,224	4,605	
6 Perusahaan Sekuritas dan Reksadana	693	821	661	1,142	1,147	1,237	1,150	1,317	1,641	
7 Lainnya	20,032	50,230	31,059	25,736	35,489	46,396	46,751	44,866	47,000	
8 Swasta	122,069	111,415	128,474	131,365	142,634	135,592	129,641	132,296	141,254	
9 Perusahaan Asuransi	363	362	1,120	1,533	1,827	1,857	1,686	1,584	2,194	
10 Perusahaan Pembiayaan	68,523	69,819	83,290	83,535	90,326	82,252	78,587	79,943	86,482	
11 Modal Ventura	809	1,347	1,596	858	1,139	1,181	1,135	1,178	1,153	
12 Dana Pensiun	845	848	7	927	6	10	12	12	9	
13 Perusahaan Sekuritas	997	1,336	1,038	1,260	1,338	2,108	1,747	1,903	2,083	
14 Perusahaan Reksadana	309	608	381	530	405	422	485	652	1,283	
15 Lainnya	50,223	37,096	41,042	42,723	47,594	47,761	45,989	47,025	48,051	
16 Pemerintah Daerah	6,614	6,599	568	4,376	4,966	2,220	2,055	1,956	1,638	
17 Provinsi	445	521	19	206	246	166	109	102	100	
18 Kotamadya/kabupaten	6,169	6,078	549	4,171	4,720	2,054	1,946	1,854	1,538	
19 Badan Usaha Bukan Keuangan Milik Negara	129,647	135,571	227,127	256,823	315,766	374,335	357,650	358,108	362,873	
20 BUMN	128,774	134,902	226,277	255,911	314,459	372,440	355,963	356,418	361,205	
21 BUMD	872	669	850	911	1,307	1,895	1,687	1,690	1,668	
22 Badan Usaha Bukan-Keuangan Milik Swasta	1,090,421	1,288,117	1,374,934	1,468,818	1,638,769	1,749,746	1,689,782	1,676,109	1,692,897	
23 Sektor Swasta Lainnya	1,755,307	1,905,037	2,054,161	2,239,922	2,445,926	2,613,031	2,603,895	2,617,279	2,629,433	
24 Yayasan, Badan Sosial, & Org. Kemasyarakatan	22,350	26,636	41,499	51,056	48,425	40,481	38,550	37,334	37,675	
25 Koperasi	7,195	13,388	9,038	10,272	10,727	11,395	11,336	11,311	11,376	
26 Perseorangan	1,701,009	1,836,637	1,984,887	2,160,905	2,366,154	2,540,775	2,534,119	2,548,681	2,559,847	
27 Lainnya	24,754	28,375	18,736	17,689	20,621	20,380	19,890	19,953	20,534	
28 Valas	581,523	584,335	584,577	627,522	726,236	697,630	677,179	707,499	821,715	
29 Lembaga Keuangan Lainnya:	44,593	39,849	41,460	55,762	67,234	62,825	62,361	66,540	74,600	
30 BUMN dan BUMD	4,942	8,907	5,837	6,982	14,528	11,589	11,418	12,003	13,753	
31 Perusahaan Asuransi	0	0	0	0	0	0	0	0	0	
32 Lembaga Pembiayaan 1)	3,383	2,541	2,356	4,435	6,688	4,731	4,649	4,889	5,370	
33 Perusahaan Sekuritas dan Reksadana	0	0	0	0	0	281	299	314	388	
34 Lainnya	1,558	6,366	3,482	2,547	7,840	6,577	6,470	6,799	7,995	
35 Swasta	39,651	30,943	35,622	48,780	52,707	51,236	50,943	54,538	60,847	
36 Perusahaan Asuransi	42	69	0	31	124	110	0	110	110	
37 Perusahaan Pembiayaan	30,432	24,644	31,536	42,729	46,672	46,049	46,265	49,555	54,931	
38 Modal Ventura	1,431	160	313	194	4	0	0	0	0	
39 Dana Pensiun	0	0	0	47	0	0	0	0	0	
40 Perusahaan Sekuritas	1,352	786	627	1,510	1,921	33	26	27	29	
41 Perusahaan Reksadana	0	0	0	35	0	0	0	0	0	
42 Lainnya	6,394	5,284	3,146	4,234	3,986	5,044	4,652	4,846	5,777	
43 Pemerintah Daerah	0	0	0	0	0	0	0	0	0	
44 Provinsi	0	0	0	0	0	0	0	0	0	
45 Kotamadya/kabupaten	0	0	0	0	0	0	0	0	0	
46 Badan Usaha Bukan Keuangan Milik Negara	64,736	51,931	48,235	44,315	103,273	69,986	67,321	71,326	83,641	
47 BUMN	64,736	50,967	48,235	44,315	103,273	69,986	67,321	71,326	83,641	
48 BUMD	0	965	0	0	0	0	0	0	0	
49 Badan Usaha Bukan-Keuangan Milik Swasta	429,839	448,561	451,133	469,824	498,092	508,045	498,557	521,202	607,339	
50 Sektor Swasta Lainnya	42,354	43,993	43,749	57,621	57,637	56,773	48,940	48,430	56,135	
51 Yayasan, Badan Sosial, & Org. Kemasyarakatan	9,814	10,158	6,550	16,067	7,206	7,765	8,056	8,222	9,513	
52 Koperasi	0	0	0	0	0	0	0	0	0	
53 Perseorangan	23,514	27,719	34,742	40,707	49,552	48,141	39,963	39,399	45,717	
54 Lainnya	9,026	6,115	2,457	847	880	867	921	809	905	

1) Lembaga Pembiayaan terdiri dari Perusahaan Pembiayaan dan Modal Ventura

-Sejak Mei 2014 terdapat perubahan cakupan dan klarifikasi data Dana dan Kredit berkaitan dengan implementasi Laporan Bulanan Bank Umum Syariah (LBUS) berdasarkan Laporan Stabilitas Moneter dan Sistem Keuangan (LSMK). Penjelasan lebih lanjut terdapat di Metadata

**I.11 OUTSTANDING OF LOANS/CREDITS OF COMMERCIAL AND RURAL BANKS
BY GROUP OF DEBTORS
(Billions of Rp)**

Apr*	May*	Jun*	Jul*	Aug*	Sep*	Oct*	Nov*	2020	GROUP OF DEBTORS	
								Dec*		
4,872,074	4,856,406	4,842,855	4,813,115	4,799,711	4,806,733	4,791,967	4,793,350	4,825,530	Rupiah	1
198,152	194,922	185,776	180,442	178,535	171,359	171,586	174,745	178,699	Other Financial Corporations:	2
56,300	57,481	58,348	57,020	58,703	52,870	54,106	55,164	57,376	Public Owned	3
360	358	376	353	368	352	361	351	351	Insurance Companies	4
4,705	4,716	9,105	8,552	8,962	9,009	9,304	9,695	10,956	Finance Institutions 1)	5
1,861	1,764	1,801	1,740	2,202	1,524	1,344	1,494	1,401	Securites and Mutual Funds	6
49,373	50,643	47,065	46,374	47,171	41,984	43,097	43,624	44,668	Others	7
141,852	137,441	127,427	123,422	119,832	118,490	117,480	119,580	121,323	Private Owned	8
2,487	2,270	1,760	1,614	964	795	1,707	1,169	988	Insurance Companies	9
84,680	81,990	76,149	73,248	70,098	69,023	66,260	68,728	68,513	Finance Companies	10
1,010	895	888	872	864	882	860	832	920	Venture Capital	11
12	13	13	70	72	69	69	66	66	Pension Funds	12
2,109	2,209	2,291	2,314	3,297	3,672	3,261	3,217	3,580	Securities Companies	13
1,239	908	1,208	1,047	913	1,047	1,192	1,204	1,322	Mutual Funds	14
50,315	49,156	45,117	44,256	43,623	43,002	44,131	44,364	45,933	Others	15
1,946	1,967	1,728	1,727	1,699	1,641	1,721	1,742	2,643	State and Local Governments	16
100	97	124	180	156	174	180	191	225	Provinces	17
1,846	1,870	1,604	1,547	1,543	1,466	1,541	1,550	2,418	Municipalities	18
374,147	381,075	389,065	381,006	375,213	376,383	363,812	359,385	362,244	Public Non-Financial Corporations	19
372,483	379,309	387,039	378,695	373,033	374,070	361,479	357,083	359,975	Government Enterprises	20
1,664	1,766	2,025	2,312	2,180	2,313	2,334	2,302	2,269	State Enterprises	21
1,698,240	1,704,204	1,692,383	1,675,288	1,663,838	1,657,177	1,648,956	1,638,012	1,655,377	Private Non-Financial Corporations	22
2,599,589	2,574,238	2,573,903	2,574,651	2,580,426	2,600,173	2,605,892	2,619,467	2,626,568	Other Private Sectors	23
36,449	35,727	35,245	34,878	34,671	35,013	35,345	35,718	35,625	Social Foundations	24
11,520	11,758	11,799	11,860	12,052	12,082	12,188	12,078	11,967	Cooperatives	25
2,531,126	2,506,667	2,503,929	2,505,354	2,510,857	2,529,242	2,534,392	2,547,530	2,556,044	Individuals	26
20,495	20,086	22,930	22,558	22,846	23,836	23,967	24,141	22,932	Others	27
739,237	731,249	709,767	723,303	721,158	722,715	692,916	660,505	656,940	Foreign Currency	28
67,566	64,088	61,653	63,202	62,058	57,231	56,401	53,934	52,547	Other Financial Corporations:	29
12,461	12,229	11,840	12,311	12,123	9,633	9,629	8,682	9,423	Public Owned	30
0	0	0	0	0	0	0	0	0	Insurance Companies	31
4,772	4,679	4,295	4,583	4,415	2,367	2,486	2,412	2,689	Finance Institutions 1)	32
328	323	315	322	321	328	323	312	310	Securites and Mutual Funds	33
7,361	7,228	7,230	7,406	7,387	6,938	6,820	5,958	6,424	Others	34
55,104	51,859	49,814	50,891	49,934	47,597	46,772	45,252	43,123	Private Owned	35
0	0	0	0	0	0	0	0	0	Insurance Companies	36
50,079	46,746	44,508	45,587	44,178	42,307	41,697	40,711	38,330	Finance Companies	37
0	0	0	0	0	0	0	0	0	Venture Capital	38
0	0	0	0	0	0	0	0	0	Pension Funds	39
26	26	23	24	270	22	31	21	19	Securities Companies	40
0	0	0	0	220	0	0	0	0	Mutual Funds	41
4,999	5,088	5,282	5,280	5,267	5,268	5,044	4,519	4,774	Others	42
0	0	0	0	0	0	0	0	0	State and Local Governments	43
0	0	0	0	0	0	0	0	0	Provinces	44
0	0	0	0	0	0	0	0	0	Municipalities	45
77,570	83,292	82,761	82,491	88,419	79,341	70,904	58,006	49,285	Public Non-Financial Corporations	46
77,570	83,292	82,761	82,491	88,419	79,341	70,904	58,006	49,285	Government Enterprises	47
0	0	0	0	0	0	0	0	0	State Enterprises	48
543,065	529,443	512,796	525,959	521,768	534,596	513,993	500,926	502,760	Private Non-Financial Corporations	49
51,036	54,427	52,556	51,651	48,913	51,546	51,618	47,640	52,348	Other Private Sectors	50
8,365	8,580	7,934	7,385	7,269	7,161	8,042	7,055	6,965	Social Foundations	51
0	0	0	0	0	0	0	0	0	Cooperatives	52
41,846	45,119	43,906	43,557	41,045	43,776	42,974	40,023	44,649	Individuals	53
825	728	716	709	600	610	602	561	734	Others	54

1) Finance Institutions consists of Finance Companies and Venture Capital

-Since May 2014, data coverage and classification has been enhanced related to the implementation of Islamic Banking Monthly Report (LBUS) based on Monetary and Financial System Stability Report (LSMK). For further explanation please refer to Metadata

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MENURUT GOLONGAN DEBITUR
(Miliar Rp)**

GOLONGAN DEBITUR	2014	2015	2016	2017	2018	2019				
						Dec*	Jan*	Feb*	Mar*	
55 Rupiah dan Valas	3,707,916	4,083,150	4,402,530	4,763,667	5,322,012	5,633,402	5,514,393	5,544,018	5,703,418	
56 Lembaga Keuangan Lainnya:	188,997	203,341	202,623	221,969	257,583	259,266	246,193	249,607	269,462	
57 BUMN dan BUMD	27,276	60,983	38,527	41,823	62,241	72,438	65,609	62,774	67,361	
58 Perusahaan Asuransi	101	54	223	6,447	7,178	7,460	366	364	362	
59 Lembaga Pembiayaan 1)	4,891	3,512	3,102	5,951	10,586	10,486	10,573	9,114	9,975	
60 Perusahaan Sekuritas dan Reksadana	693	821	661	1,142	1,147	1,519	1,449	1,631	2,029	
61 Lainnya	21,591	56,596	34,541	28,282	43,329	52,973	53,222	51,665	54,995	
62 Swasta	161,720	142,358	164,097	180,145	195,341	186,828	180,584	186,834	202,102	
63 Perusahaan Asuransi	406	430	1,120	1,564	1,952	1,967	1,686	1,694	2,304	
64 Perusahaan Pembiayaan	98,955	94,463	114,826	126,264	136,998	128,301	124,852	129,497	141,413	
65 Modal Ventura	2,240	1,507	1,909	1,052	1,142	1,181	1,135	1,178	1,153	
66 Dana Pensiun	845	848	7	974	6	10	12	12	9	
67 Perusahaan Sekuritas	2,349	2,121	1,665	2,769	3,259	2,141	1,772	1,930	2,111	
68 Perusahaan Reksadana	309	608	381	565	405	422	485	652	1,283	
69 Lainnya	56,616	42,380	44,188	46,957	51,580	52,805	50,641	51,870	53,828	
70 Pemerintah Daerah	6,614	6,599	568	4,376	4,966	2,220	2,055	1,956	1,638	
71 Provinsi	445	521	19	206	246	166	109	102	100	
72 Kotamadya/kabupaten	6,169	6,078	549	4,171	4,720	2,054	1,946	1,854	1,538	
73 Badan Usaha Bukan Keuangan Milik Negara	194,383	187,502	275,362	301,138	419,039	444,322	424,971	429,434	446,514	
74 BUMN	193,511	185,869	274,512	300,227	417,732	442,426	423,284	427,744	444,846	
75 BUMD	872	1,634	850	911	1,307	1,895	1,687	1,690	1,668	
76 Badan Usaha Bukan-Keuangan Milik Swasta	1,520,261	1,736,678	1,826,067	1,938,641	2,136,861	2,257,791	2,188,339	2,197,311	2,300,236	
77 Sektor Swasta Lainnya	1,797,661	1,949,029	2,097,910	2,297,543	2,503,564	2,669,804	2,652,835	2,665,709	2,685,567	
78 Yayasan, Badan Sosial, & Org. Kemasyarakatan	32,164	36,795	48,049	67,123	55,631	48,246	46,606	45,557	47,189	
79 Koperasi	7,195	13,388	9,038	10,272	10,727	11,395	11,336	11,311	11,376	
80 Perseorangan	1,724,523	1,864,356	2,019,629	2,201,612	2,415,705	2,588,916	2,574,082	2,588,080	2,605,565	
81 Lainnya	33,780	34,491	21,193	18,536	21,500	21,248	20,810	20,762	21,438	
82 Memo Items	5,556	7,189	7,749	6,033	6,415	14,716	14,748	14,740	15,270	
83 Pemerintah Pusat	3,808	4,675	6,513	5,369	5,972	13,942	13,956	13,951	14,520	
84 Rupiah	3,215	3,976	6,006	5,092	5,282	12,555	12,591	12,517	12,889	
85 Valas	593	699	507	277	690	1,387	1,365	1,434	1,630	
86 Bukan Penduduk	1,748	2,514	1,236	664	442	774	792	788	750	
87 Rupiah	1,684	1,404	906	591	436	745	791	787	749	
88 Valas	64	1,110	330	73	6	29	1	1	2	

1) Lembaga Pembiayaan terdiri dari Perusahaan Pembiayaan dan Modal Ventura

-Sejak Mei 2014 terdapat perubahan cakupan dan klarifikasi data Dana dan Kredit berkaitan dengan implementasi Laporan Bulanan Bank Umum Syariah (LBUS) berdasarkan Laporan Stabilitas Moneter dan Sistem Keuangan (LSMK). Penjelasan lebih lanjut terdapat di Metadata

**I.11 OUTSTANDING OF LOANS/CREDITS OF COMMERCIAL AND RURAL BANKS
BY GROUP OF DEBTORS
(Billions of Rp)**

Apr*	May*	Jun*	Jul*	Aug*	Sep*	Oct*	Nov*	2020 Dec*	GROUP OF DEBTORS	
5,611,311	5,587,655	5,552,621	5,536,417	5,520,869	5,529,448	5,484,882	5,453,855	5,482,470	Rupiah and Foreign Currency	55
265,718	259,010	247,429	243,644	240,593	228,590	227,987	228,679	231,245	Other Financial Corporations:	56
68,761	69,710	70,188	69,331	70,826	62,503	63,735	63,846	66,799	Public Owned	57
360	358	376	353	368	352	361	351	351	Insurance Companies	58
9,477	9,395	13,400	13,135	13,376	11,377	11,790	12,107	13,645	Finance Institutions 1)	59
2,190	2,087	2,116	2,062	2,524	1,853	1,667	1,806	1,712	Securities and Mutual Funds	60
56,734	57,870	54,295	53,780	54,558	48,922	49,917	49,582	51,092	Others	61
196,957	189,300	177,241	174,313	169,766	166,087	164,252	164,832	164,446	Private Owned	62
2,487	2,270	1,760	1,614	964	795	1,707	1,169	988	Insurance Companies	63
134,759	128,736	120,658	118,835	114,276	111,331	107,957	109,439	106,843	Finance Companies	64
1,010	895	888	872	864	882	860	832	920	Venture Capital	65
12	13	13	70	72	69	69	66	66	Pension Funds	66
2,135	2,234	2,314	2,338	3,567	3,694	3,291	3,238	3,600	Securities Companies	67
1,239	908	1,208	1,047	1,133	1,047	1,192	1,204	1,322	Mutual Funds	68
55,314	54,244	50,399	49,536	48,890	48,270	49,176	48,883	50,707	Others	69
1,946	1,967	1,728	1,727	1,699	1,641	1,721	1,742	2,643	State and Local Governments	70
100	97	124	180	156	174	180	191	225	Provinces	71
1,846	1,870	1,604	1,547	1,543	1,466	1,541	1,550	2,418	Municipalities	72
451,716	464,367	471,825	463,497	463,632	455,725	434,716	417,390	411,529	Public Non-Financial Corporations	73
450,052	462,601	469,800	461,186	461,452	453,412	432,382	415,089	409,260	Government Enterprises	74
1,664	1,766	2,025	2,312	2,180	2,313	2,334	2,302	2,269	State Enterprises	75
2,241,305	2,233,646	2,205,180	2,201,247	2,185,606	2,191,773	2,162,948	2,138,938	2,158,137	Private Non-Financial Corporations	76
2,650,625	2,628,665	2,626,459	2,626,302	2,629,339	2,651,719	2,657,510	2,667,107	2,678,916	Other Private Sectors	77
44,815	44,307	43,179	42,263	41,940	42,173	43,388	42,773	42,590	Social Foundations	78
11,520	11,758	11,799	11,860	12,052	12,082	12,188	12,078	11,967	Cooperatives	79
2,572,972	2,551,786	2,547,835	2,548,911	2,551,901	2,573,018	2,577,366	2,587,553	2,600,693	Individuals	80
21,319	20,814	23,646	23,267	23,445	24,446	24,569	24,703	23,666	Others	81
15,379	15,668	15,342	16,213	16,518	16,877	15,367	15,437	16,510	Memo Items	82
14,640	14,961	14,882	15,556	15,776	16,199	14,692	14,740	15,711	Central Government	83
13,153	13,501	13,457	14,097	14,320	14,711	14,692	14,740	15,711	Rupiah	84
1,487	1,461	1,425	1,460	1,456	1,488	0	0	0	Foreign Currency	85
739	706	460	657	742	678	675	697	799	Non Resident	86
738	706	459	656	741	678	674	697	798	Rupiah	87
1	1	1	1	1	1	0	0	0	Foreign Currency	88

1) Finance Institutions consists of Finance Companies and Venture Capital

-Since May 2014, data coverage and classification has been enhanced related to the implementation of Islamic Banking Monthly Report (LBUS) based on Monetary and Financial System Stability Report (LSMK).
For further explanation please refer to Metadata