

**I.14 PERSETUJUAN PINJAMAN/KREDIT YANG DIBERIKAN BANK UMUM  
MENURUT KELOMPOK BANK DAN JENIS PENGGUNAAN  
(Miliar Rp)**

KELOMPOK BANK DAN JENIS PENGGUNAAN	2014	2015	2016	2017	2018	2019	Jan	Feb	Mar
						Dec			
<b>1 Rupiah</b>									
2 Bank Persero	90,603	117,128	84,543	78,405	39,458	47,094	56,522	69,252	88,055
3 Pinjaman Modal Kerja yang disetujui	32,461	48,726	59,468	40,278	19,453	28,453	40,950	49,576	54,011
4 Pinjaman Investasi yang disetujui	30,564	39,343	12,273	18,367	7,589	6,843	4,412	5,582	15,720
5 Pinjaman Konsumsi yang disetujui	27,578	29,059	12,802	19,760	12,416	11,797	11,161	14,094	18,325
6 Bank Pemerintah Daerah	12,773	16,341	12,097	23,184	24,918	26,050	14,533	16,098	17,219
7 Pinjaman Modal Kerja yang disetujui	2,994	4,072	4,482	7,930	10,968	9,429	3,545	4,089	3,470
8 Pinjaman Investasi yang disetujui	1,228	2,717	884	2,873	3,167	3,693	1,843	832	1,818
9 Pinjaman Konsumsi yang disetujui	8,551	9,552	6,731	12,382	10,783	12,928	9,145	11,177	11,931
10 Bank Swasta Nasional 1)	0	0	0	0	0	-	-	-	-
11 Pinjaman Modal Kerja yang disetujui	0	0	0	0	0	-	-	-	-
12 Pinjaman Investasi yang disetujui	0	0	0	0	0	-	-	-	-
13 Pinjaman Konsumsi yang disetujui	0	0	0	0	0	-	-	-	-
14 Bank Asing dan Bank Campuran	11,640	7,622	13,181	13,743	8,537	13,875	3,836	4,576	7,626
15 Pinjaman Modal Kerja yang disetujui	7,446	5,973	10,553	9,754	5,660	9,646	2,250	2,182	5,671
16 Pinjaman Investasi yang disetujui	2,942	435	986	2,684	1,561	2,812	191	1,239	808
17 Pinjaman Konsumsi yang disetujui	1,252	1,215	1,642	1,305	1,316	1,417	1,394	1,155	1,147
18 Jumlah	115,015	141,091	109,821	115,332	72,913	87,019	74,891	89,926	112,899
19 Pinjaman Modal Kerja yang disetujui	42,901	58,771	74,503	57,961	36,081	47,529	46,745	55,847	63,151
20 Pinjaman Investasi yang disetujui	34,733	42,495	14,143	23,924	12,318	13,349	6,446	7,653	18,345
21 Pinjaman Konsumsi yang disetujui	37,381	39,825	21,175	33,447	24,515	26,142	21,700	26,426	31,403
<b>22 Valas</b>									
23 Bank Persero	40,775	46,504	13,213	15,408	2,234	4,564	3,454	14,057	58,445
24 Pinjaman Modal Kerja yang disetujui	21,752	19,240	4,580	4,455	2,040	2,588	3,453	6,453	24,485
25 Pinjaman Investasi yang disetujui	18,920	27,122	8,468	10,930	190	1,976	-	7,586	33,816
26 Pinjaman Konsumsi yang disetujui	103	143	165	23	4	0	1	18	145
27 Bank Pemerintah Daerah	1	0	0	1	102	-	-	-	-
28 Pinjaman Modal Kerja yang disetujui	0	0	0	0	0	-	-	-	-
29 Pinjaman Investasi yang disetujui	1	0	0	1	102	-	-	-	-
30 Pinjaman Konsumsi yang disetujui	0	0	0	0	0	-	-	-	-
31 Bank Swasta Nasional 1)	0	0	0	0	0	-	-	-	-
32 Pinjaman Modal Kerja yang disetujui	0	0	0	0	0	-	-	-	-
33 Pinjaman Investasi yang disetujui	0	0	0	0	0	-	-	-	-
34 Pinjaman Konsumsi yang disetujui	0	0	0	0	0	-	-	-	-
35 Bank Asing dan Bank Campuran	10,591	12,134	24,776	25,230	34,290	19,129	12,669	14,010	20,228
36 Pinjaman Modal Kerja yang disetujui	6,763	8,553	24,087	24,532	28,241	15,089	9,055	8,457	16,470
37 Pinjaman Investasi yang disetujui	3,824	3,575	686	698	6,048	4,040	3,614	5,553	3,757
38 Pinjaman Konsumsi yang disetujui	3	6	2	0	0	-	-	-	-
39 Jumlah	51,366	58,638	37,989	40,639	36,626	23,694	16,123	28,067	78,673
40 Pinjaman Modal Kerja yang disetujui	28,515	27,792	28,667	28,987	30,281	17,677	12,508	14,910	40,955
41 Pinjaman Investasi yang disetujui	22,745	30,697	9,155	11,629	6,341	6,017	3,614	13,139	37,573
42 Pinjaman Konsumsi yang disetujui	106	149	167	23	4	0	1	18	145
<b>43 Rupiah dan Valas</b>									
44 Bank Persero	131,377	163,632	97,755	93,813	41,692	51,658	59,976	83,309	146,500
45 Pinjaman Modal Kerja yang disetujui	54,213	67,966	64,048	44,733	21,493	31,042	44,402	56,029	78,495
46 Pinjaman Investasi yang disetujui	49,484	66,464	20,741	29,298	7,780	8,819	4,412	13,168	49,536
47 Pinjaman Konsumsi yang disetujui	27,681	29,202	12,966	19,783	12,420	11,797	11,162	14,112	18,469
48 Bank Pemerintah Daerah	12,773	16,341	12,097	23,185	25,020	26,050	14,533	16,111	17,257
49 Pinjaman Modal Kerja yang disetujui	2,994	4,072	4,482	7,930	10,968	9,429	3,545	4,089	3,470
50 Pinjaman Investasi yang disetujui	1,229	2,717	884	2,873	3,269	3,693	1,843	832	1,818
51 Pinjaman Konsumsi yang disetujui	8,551	9,552	6,731	12,382	10,783	12,928	9,145	11,191	11,969
52 Bank Swasta Nasional 1)	0	0	0	0	0	-	-	-	-
53 Pinjaman Modal Kerja yang disetujui	0	0	0	0	0	-	-	-	-
54 Pinjaman Investasi yang disetujui	0	0	0	0	0	-	-	-	-
55 Pinjaman Konsumsi yang disetujui	0	0	0	0	0	-	-	-	-
56 Bank Asing dan Bank Campuran	22,230	19,756	37,957	38,973	42,827	33,005	16,505	18,586	27,853
57 Pinjaman Modal Kerja yang disetujui	14,209	14,525	34,640	34,286	33,901	24,735	11,306	10,639	22,141
58 Pinjaman Investasi yang disetujui	6,766	4,010	1,672	3,383	7,609	6,853	3,805	6,792	4,565
59 Pinjaman Konsumsi yang disetujui	1,256	1,221	1,644	1,305	1,316	1,417	1,394	1,155	1,147
60 Jumlah	166,381	199,729	147,809	155,971	109,539	110,713	91,014	118,006	191,610
61 Pinjaman Modal Kerja yang disetujui	71,416	86,563	103,170	86,948	66,362	65,206	59,253	70,757	104,106
62 Pinjaman Investasi yang disetujui	57,479	73,192	23,297	35,554	18,658	19,365	10,059	20,792	55,919
63 Pinjaman Konsumsi yang disetujui	37,487	39,974	21,342	33,470	24,519	26,142	21,701	26,457	31,585

1) Sejak Januari 2010 data masih dalam klarifikasi

-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

-Sejak periode data Agustus 2017, terdapat perubahan cakupan Bank Swasta Nasional dan Pemerintah akibat adanya perubahan status pada salah satu bank

**I.14 LOANS/CREDITS APPROVAL OF COMMERCIAL BANKS  
BY GROUP OF BANKS AND TYPE OF LOANS  
(Billions of Rp)**

Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	2020 Dec	GROUP OF BANKS AND TYPE OF LOANS	
									<b>Rupiah</b>	1
103,360	77,633	83,334	86,742	95,640	94,512	86,325	83,720	132,104	State Banks	2
65,829	61,881	59,864	69,338	75,364	74,084	71,294	64,785	88,063	Working Capital Loans Approved	3
19,975	6,528	7,830	7,367	8,686	9,874	6,070	7,471	29,904	Investment Loans Approved	4
17,556	9,223	15,640	10,037	11,590	10,553	8,960	11,464	14,136	Consumer Loans Approved	5
14,781	14,094	15,310	16,158	12,227	20,227	15,673	21,765	23,938	Regional Government Banks	6
4,318	4,388	4,572	4,289	3,401	4,965	3,838	5,262	9,969	Working Capital Loans Approved	7
1,399	1,789	1,210	998	729	1,129	1,208	2,727	1,328	Investment Loans Approved	8
9,065	7,917	9,528	10,871	8,098	14,133	10,627	13,776	12,641	Consumer Loans Approved	9
-	-	-	-	-	-	-	-	-	Private National Banks 1)	10
-	-	-	-	-	-	-	-	-	Working Capital Loans Approved	11
-	-	-	-	-	-	-	-	-	Investment Loans Approved	12
-	-	-	-	-	-	-	-	-	Consumer Loans Approved	13
5,398	6,262	8,152	4,623	8,509	5,464	7,331	6,339	6,766	Foreign Banks and Joint Banks	14
4,722	5,763	4,087	2,390	7,682	4,784	4,868	5,604	6,368	Working Capital Loans Approved	15
188	161	3,393	1,784	398	376	2,167	430	81	Investment Loans Approved	16
488	339	672	448	429	304	295	305	317	Consumer Loans Approved	17
123,539	97,989	106,796	107,523	116,377	120,203	109,328	111,824	162,808	Total	18
74,869	72,033	68,523	76,018	86,447	83,833	80,000	75,652	104,401	Working Capital Loans Approved	19
21,562	8,477	12,433	10,149	9,813	11,380	9,446	10,627	31,314	Investment Loans Approved	20
27,108	17,478	25,840	21,356	20,117	24,991	19,883	25,545	27,094	Consumer Loans Approved	21
-	-	-	-	-	-	-	-	-	<b>Foreign Currency</b>	22
15,099	6,658	10,563	12,630	5,192	13,489	14,680	8,720	17,152	State Banks	23
11,213	4,223	8,588	5,609	3,354	7,083	3,631	7,558	8,677	Working Capital Loans Approved	24
3,853	2,435	1,973	6,961	1,781	5,532	11,049	1,161	6,854	Investment Loans Approved	25
33	1	2	60	57	874	1	-	1,620	Consumer Loans Approved	26
-	-	-	-	-	6	-	-	-	Regional Government Banks	27
-	-	-	-	-	-	-	-	-	Working Capital Loans Approved	28
-	-	-	-	-	-	-	-	-	Investment Loans Approved	29
-	-	-	-	-	6	-	-	-	Consumer Loans Approved	30
-	-	-	-	-	-	-	-	-	Private National Banks 1)	31
-	-	-	-	-	-	-	-	-	Working Capital Loans Approved	32
-	-	-	-	-	-	-	-	-	Investment Loans Approved	33
-	-	-	-	-	-	-	-	-	Consumer Loans Approved	34
30,109	6,030	10,754	8,941	4,769	9,379	2,878	8,306	5,754	Foreign Banks and Joint Banks	35
22,503	3,141	7,966	6,406	2,302	7,133	2,608	4,401	5,140	Working Capital Loans Approved	36
7,607	2,878	2,788	2,535	2,460	2,245	269	3,905	600	Investment Loans Approved	37
-	12	-	-	8	1	1	-	14	Consumer Loans Approved	38
45,209	12,688	21,317	21,571	9,961	22,874	17,559	17,026	22,906	Total	39
33,716	7,363	16,553	12,015	5,656	14,216	6,239	11,960	13,818	Working Capital Loans Approved	40
11,460	5,313	4,761	9,496	4,240	7,777	11,318	5,066	7,454	Investment Loans Approved	41
33	12	2	60	65	881	2	-	1,635	Consumer Loans Approved	42
-	-	-	-	-	-	-	-	-	<b>Rupiah and Foreign Currency</b>	43
118,459	84,291	93,897	99,372	100,832	108,000	101,005	92,440	149,255	State Banks	44
77,042	66,104	68,451	74,947	78,718	81,167	74,925	72,344	96,741	Working Capital Loans Approved	45
23,828	8,963	9,803	14,328	10,467	15,407	17,119	8,632	36,758	Investment Loans Approved	46
17,589	9,224	15,642	10,097	11,647	11,427	8,961	11,464	15,756	Consumer Loans Approved	47
14,781	14,094	15,310	16,164	12,227	20,233	15,673	21,765	23,938	Regional Government Banks	48
4,318	4,388	4,572	4,289	3,401	4,965	3,838	5,262	9,969	Working Capital Loans Approved	49
1,399	1,789	1,210	998	729	1,129	1,208	2,727	1,328	Investment Loans Approved	50
9,065	7,917	9,528	10,877	8,098	14,139	10,627	13,776	12,641	Consumer Loans Approved	51
-	-	-	-	-	-	-	-	-	Private National Banks 1)	52
-	-	-	-	-	-	-	-	-	Working Capital Loans Approved	53
-	-	-	-	-	-	-	-	-	Investment Loans Approved	54
-	-	-	-	-	-	-	-	-	Consumer Loans Approved	55
35,508	12,293	18,906	13,564	13,279	14,844	10,209	14,645	12,520	Foreign Banks and Joint Banks	56
27,225	8,904	12,053	8,796	9,984	11,918	7,476	10,005	11,508	Working Capital Loans Approved	57
7,795	3,039	6,181	4,319	2,857	2,621	2,437	4,334	681	Investment Loans Approved	58
488	350	672	448	437	305	297	305	331	Consumer Loans Approved	59
168,748	110,677	128,113	129,100	126,338	143,077	126,887	128,850	185,714	Total	60
108,585	79,396	85,076	88,033	92,103	98,049	86,239	87,611	118,218	Working Capital Loans Approved	61
33,021	13,790	17,194	19,645	14,053	19,157	20,764	15,693	38,767	Investment Loans Approved	62
27,141	17,491	25,842	21,422	20,182	25,871	19,885	25,545	28,728	Consumer Loans Approved	63

1) Since 2010 data is still in clarification process.

-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

-Since the data period of August 2017, there is a change of coverage of National Private Bank and Government Bank due to status change for one of the banks