

**I.15 POSISI PINJAMAN/KREDIT PROPERTI YANG DIBERIKAN BANK UMUM DAN BPR  
MENURUT KELOMPOK BANK DAN JENIS PEMANFAATAN  
(Miliar Rp)**

KELOMPOK BANK DAN JENIS PEMANFAATAN	2018	2019	2020	2021	2022	2023			
						Sep	Oct	Nov	Dec
1 <b>Rupiah</b>	<b>913,742</b>	<b>1,005,880</b>	<b>1,042,358</b>	<b>1,097,843</b>	<b>1,188,616</b>	<b>1,260,463</b>	<b>1,262,477</b>	<b>1,272,631</b>	<b>1,282,767</b>
2 1. Bank Persero	445,963	494,557	517,750	552,187	566,657	616,357	616,981	621,442	626,849
3 - Kredit Konstruksi	135,231	153,606	168,173	173,579	176,125	182,988	177,768	177,918	179,762
4 - Kredit Real Estate	34,723	42,673	43,246	48,435	47,734	51,463	53,381	53,774	55,235
5 - KPR dan KPA	276,010	298,277	306,331	330,172	342,798	381,906	385,832	389,750	391,852
6 2. Bank Pemerintah Daerah	52,489	59,845	61,995	64,122	69,401	76,967	76,795	76,721	74,899
7 - Kredit Konstruksi	29,791	35,778	36,212	36,208	39,200	44,452	44,178	44,008	41,979
8 - Kredit Real Estate	1,789	1,974	2,493	2,584	2,781	3,208	2,971	2,978	3,149
9 - KPR dan KPA	20,909	22,093	23,291	25,329	27,420	29,307	29,647	29,735	29,771
10 3. Bank Swasta Nasional	389,764	436,586	450,337	471,079	539,828	555,963	557,738	563,332	570,722
11 - Kredit Konstruksi	125,739	155,179	158,229	158,051	163,622	156,293	156,586	157,420	158,543
12 - Kredit Real Estate	98,310	101,941	104,401	100,281	133,401	140,882	140,435	143,272	145,713
13 - KPR dan KPA	165,715	179,466	187,707	212,748	242,805	258,788	260,717	262,640	266,466
14 4. Bank Asing dan Bank Campuran	23,474	12,504	9,930	8,089	9,929	8,257	8,030	8,233	7,362
15 - Kredit Konstruksi	14,972	7,376	6,112	4,401	6,924	5,508	5,270	5,525	4,948
16 - Kredit Real Estate	6,067	2,771	1,744	1,875	1,555	1,188	1,218	1,220	1,220
17 - KPR dan KPA	2,435	2,358	2,075	1,814	1,450	1,561	1,542	1,488	1,194
18 5. Bank Perkreditan Rakyat	2,051	2,388	2,346	2,366	2,801	2,919	2,932	2,903	2,935
19 - Kredit Konstruksi	0	0	0	0	0	0	0	0	0
20 - Kredit Real Estate	0	0	0	0	0	0	0	0	0
21 - KPR dan KPA	2,051	2,388	2,346	2,366	2,801	2,919	2,932	2,903	2,935
22 6. Jumlah (1 s.d 5)	913,742	1,005,880	1,042,358	1,097,843	1,188,616	1,260,463	1,262,477	1,272,631	1,282,767
23 - Kredit Konstruksi	305,733	351,940	368,725	372,239	385,871	389,241	383,802	384,871	385,232
24 - Kredit Real Estate	140,889	149,359	151,884	153,175	185,472	196,741	198,004	201,244	205,317
25 - KPR dan KPA	467,119	504,581	521,749	572,429	617,273	674,481	680,671	686,516	692,218
26 <b>Valas</b>	<b>24,467</b>	<b>23,708</b>	<b>24,174</b>	<b>19,631</b>	<b>22,701</b>	<b>22,627</b>	<b>23,022</b>	<b>21,839</b>	<b>20,980</b>
27 1. Bank Persero	6,985	7,224	7,842	4,335	6,287	6,872	6,762	6,597	6,357
28 - Kredit Konstruksi	3,518	3,841	3,713	3,819	5,036	6,025	6,193	6,029	5,813
29 - Kredit Real Estate	3,467	3,382	4,129	497	1,244	847	569	568	544
30 - KPR dan KPA	0	0	0	19	6	0	0	0	0
31 2. Bank Pemerintah Daerah	0	0	0	0	0	0	0	0	0
32 - Kredit Konstruksi	0	0	0	0	0	0	0	0	0
33 - Kredit Real Estate	0	0	0	0	0	0	0	0	0
34 - KPR dan KPA	0	0	0	0	0	0	0	0	0
35 3. Bank Swasta Nasional	13,622	9,146	10,099	9,735	10,431	10,212	10,490	9,662	9,023
36 - Kredit Konstruksi	3,709	2,243	2,320	2,555	2,155	2,046	2,221	1,656	1,578
37 - Kredit Real Estate	9,890	6,876	7,771	7,169	8,277	8,166	8,270	8,007	7,445
38 - KPR dan KPA	24	27	7	11	0	0	0	0	0
39 4. Bank Asing dan Bank Campuran	3,859	7,338	6,234	5,561	5,983	5,543	5,769	5,579	5,600
40 - Kredit Konstruksi	2,005	1,843	1,378	578	661	334	433	360	437
41 - Kredit Real Estate	1,851	5,495	4,856	4,983	5,321	5,209	5,337	5,219	5,163
42 - KPR dan KPA	2	0	0	0	0	0	0	0	0
43 6. Jumlah (1 s.d 5)	24,467	23,708	24,174	19,631	22,701	22,627	23,022	21,839	20,980
44 - Kredit Konstruksi	9,232	7,928	7,411	6,952	7,852	8,405	8,846	8,045	7,828
45 - Kredit Real Estate	15,208	15,753	16,755	12,649	14,842	14,222	14,176	13,794	13,152
46 - KPR dan KPA	26	27	7	30	6	0	0	0	0

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

r Terdapat penyesuaian data untuk periode Maret 2024

**I.15 LOANS/CREDITS APPROVAL OF COMMERCIAL BANKS  
BY GROUP OF BANKS AND TYPE OF UTILIZATION  
(Billions of Rp)**

Jan	Feb	Mar <sup>r</sup>	Apr	May	Jun	Jul	Aug*	2024 Sep*	GROUP OF BANKS AND TYPE OF UTILIZATION	
<b>1,278,899</b>	<b>1,288,800</b>	<b>1,305,433</b>	<b>1,307,584</b>	<b>1,318,685</b>	<b>1,336,809</b>	<b>1,347,934</b>	<b>1,350,747</b>	<b>1,361,401</b>	<b>Rupiah</b>	<b>1</b>
633,543	641,443	653,047	655,959	662,028	674,690	677,216	678,787	683,979	1. State Banks	2
179,039	184,556	186,686	186,753	185,872	187,908	187,546	186,156	191,364	Construction Credits	3
59,474	58,687	58,476	58,901	61,336	66,750	64,302	65,281	64,514	Real Estate Credits	4
395,030	398,200	407,885	410,305	414,820	420,032	425,369	427,349	428,101	House and Apartment Ownership Credits	5
71,845	72,508	73,832	73,501	73,679	75,415	77,217	77,328	76,009	2. Regional Government Banks	6
38,868	39,355	40,253	39,794	39,759	41,258	42,786	43,407	42,202	Construction Credits	7
3,052	3,038	3,092	3,155	3,157	3,178	3,181	2,638	2,647	Real Estate Credits	8
29,925	30,115	30,486	30,552	30,763	30,980	31,250	31,283	31,159	House and Apartment Ownership Credits	9
563,578	564,719	568,719	567,947	572,449	577,180	583,885	585,069	592,310	3. Private National Banks	10
151,429	150,831	152,156	151,839	153,288	155,085	154,892	155,440	160,305	Construction Credits	11
144,773	145,612	146,523	145,188	146,318	146,708	151,812	151,306	152,001	Real Estate Credits	12
267,376	268,276	270,040	270,920	272,844	275,387	277,181	278,323	280,003	House and Apartment Ownership Credits	13
7,065	7,315	7,003	7,349	7,700	6,915	6,790	6,737	6,278	4. Foreign Banks and Joint Banks	14
4,669	4,945	4,623	4,933	5,294	4,535	4,359	4,458	4,475	Construction Credits	15
1,207	1,189	1,213	1,252	1,249	1,232	1,292	1,151	1,148	Real Estate Credits	16
1,188	1,181	1,167	1,164	1,157	1,148	1,140	1,128	655	House and Apartment Ownership Credits	17
2,869	2,815	2,832	2,828	2,829	2,609	2,826	2,826	2,826	5. Rural Banks	18
0	0	0	0	0	0	0	0	0	Construction Credits	19
0	0	0	0	0	0	0	0	0	Real Estate Credits	20
2,869	2,815	2,832	2,828	2,829	2,609	2,826	2,826	2,826	House and Apartment Ownership Credits	21
<b>1,278,899</b>	<b>1,288,800</b>	<b>1,305,433</b>	<b>1,307,584</b>	<b>1,318,685</b>	<b>1,336,809</b>	<b>1,347,934</b>	<b>1,350,747</b>	<b>1,361,401</b>	<b>6. Total (1 s.d 5)</b>	<b>22</b>
374,005	379,687	383,718	383,319	384,212	388,785	389,582	389,461	398,346	Construction Credits	23
208,506	208,527	209,304	208,495	212,060	217,868	220,586	220,377	220,311	Real Estate Credits	24
696,388	700,586	712,410	715,770	722,412	730,156	737,766	740,909	742,744	House and Apartment Ownership Credits	25
<b>18,889</b>	<b>15,614</b>	<b>15,205</b>	<b>15,524</b>	<b>15,443</b>	<b>15,273</b>	<b>15,278</b>	<b>14,483</b>	<b>13,710</b>	<b>Foreign Currency</b>	<b>26</b>
6,616	3,341	3,302	3,364	3,292	3,061	3,035	2,868	2,764	1. State Banks	27
6,058	2,785	2,742	2,790	2,718	2,506	2,483	2,344	2,266	Construction Credits	28
558	555	560	575	575	556	552	525	498	Real Estate Credits	29
0	0	0	0	0	0	0	0	0	House and Apartment Ownership Credits	30
0	0	0	0	0	0	0	0	0	2. Regional Government Banks	31
0	0	0	0	0	0	0	0	0	Construction Credits	32
0	0	0	0	0	0	0	0	0	Real Estate Credits	33
0	0	0	0	0	0	0	0	0	House and Apartment Ownership Credits	34
9,220	9,354	8,940	9,056	9,090	9,037	9,072	8,585	8,016	3. Private National Banks	35
1,498	1,634	1,171	1,089	1,109	1,071	1,063	1,105	1,050	Construction Credits	36
7,723	7,721	7,769	7,967	7,981	7,966	8,009	7,480	6,966	Real Estate Credits	37
0	0	0	0	0	0	0	0	0	House and Apartment Ownership Credits	38
3,053	2,919	2,962	3,104	3,061	3,174	3,172	3,029	2,931	4. Foreign Banks and Joint Banks	39
540	417	444	528	514	650	673	654	609	Construction Credits	40
2,513	2,502	2,519	2,575	2,546	2,524	2,499	2,375	2,322	Real Estate Credits	41
0	0	0	0	0	0	0	0	0	House and Apartment Ownership Credits	42
<b>18,889</b>	<b>15,614</b>	<b>15,205</b>	<b>15,524</b>	<b>15,443</b>	<b>15,273</b>	<b>15,278</b>	<b>14,483</b>	<b>13,710</b>	<b>6. Total (1 s.d 5)</b>	<b>43</b>
8,096	4,836	4,356	4,407	4,341	4,227	4,219	4,104	3,924	Construction Credits	44
10,793	10,778	10,848	11,117	11,102	11,045	11,060	10,379	9,786	Real Estate Credits	45
0	0	0	0	0	0	0	0	0	House and Apartment Ownership Credits	46

<sup>r</sup> -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

<sup>r</sup> There is data adjustment for the period of March 2024

**I.15 POSISI PINJAMAN/KREDIT PROPERTI YANG DIBERIKAN BANK UMUM DAN BPR  
MENURUT KELOMPOK BANK DAN JENIS PEMANFAATAN  
(Miliar Rp)**

KELOMPOK BANK DAN JENIS PEMANFAATAN	2018	2019	2020	2021	2022	2023			
						Sep	Oct	Nov	Dec
47 <b>Rupiah dan Valas</b>	<b>938,208</b>	<b>1,029,588</b>	<b>1,066,532</b>	<b>1,117,475</b>	<b>1,211,317</b>	<b>1,283,090</b>	<b>1,285,498</b>	<b>1,294,469</b>	<b>1,303,747</b>
48 1. Bank Persero	452,949	501,780	525,592	556,521	572,943	623,229	623,744	628,039	633,206
49 - Kredit Konstruksi	138,749	157,448	171,886	177,398	181,161	189,013	183,962	183,948	185,575
50 - Kredit Real Estate	38,190	46,055	47,375	48,932	48,979	52,310	53,949	54,341	55,779
51 - KPR dan KPA	276,010	298,277	306,331	330,191	342,804	381,906	385,832	389,750	391,852
52 2. Bank Pemerintah Daerah	52,489	59,845	61,995	64,122	69,401	76,967	76,795	76,721	74,899
53 - Kredit Konstruksi	29,791	35,778	36,212	36,208	39,200	44,452	44,178	44,008	41,979
54 - Kredit Real Estate	1,789	1,974	2,493	2,584	2,781	3,208	2,971	2,978	3,149
55 - KPR dan KPA	20,909	22,093	23,291	25,329	27,420	29,307	29,647	29,735	29,771
56 3. Bank Swasta Nasional	403,386	445,732	460,435	480,814	550,259	566,175	568,228	572,994	579,745
57 - Kredit Konstruksi	129,448	157,422	160,549	160,606	165,777	158,340	158,806	159,076	160,120
58 - Kredit Real Estate	108,200	108,818	112,172	107,450	141,677	149,048	148,705	151,278	153,158
59 - KPR dan KPA	165,739	179,492	187,714	212,758	242,805	258,788	260,717	262,640	266,466
60 4. Bank Asing dan Bank Campuran	27,332	19,843	16,164	13,651	15,912	13,799	13,800	13,813	12,962
61 - Kredit Konstruksi	16,977	9,219	7,490	4,979	7,586	5,842	5,702	5,885	5,385
62 - Kredit Real Estate	7,918	8,266	6,599	6,858	6,876	6,397	6,555	6,440	6,383
63 - KPR dan KPA	2,437	2,358	2,075	1,814	1,450	1,561	1,542	1,488	1,194
64 5. Bank Perkreditan Rakyat	2,051	2,388	2,346	2,366	2,801	2,919	2,932	2,903	2,935
65 - Kredit Konstruksi	0	0	0	0	0	0	0	0	0
66 - Kredit Real Estate	0	0	0	0	0	0	0	0	0
67 - KPR dan KPA	2,051	2,388	2,346	2,366	2,801	2,919	2,932	2,903	2,935
68 6. Jumlah (1 s.d 5)	938,208	1,029,588	1,066,532	1,117,475	1,211,317	1,283,090	1,285,498	1,294,469	1,303,747
69 - Kredit Konstruksi	314,966	359,868	376,136	379,191	393,724	397,646	392,648	392,916	393,060
70 - Kredit Real Estate	156,097	165,113	168,639	165,825	200,314	210,963	212,180	215,038	218,469
71 - KPR dan KPA	467,146	504,608	521,757	572,459	617,279	674,481	680,671	686,516	692,218

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

r Terdapat penyesuaian data untuk periode Maret 2024

**I.15 LOANS/CREDITS APPROVAL OF COMMERCIAL BANKS  
BY GROUP OF BANKS AND TYPE OF UTILIZATION  
(Billions of Rp)**

Jan	Feb	Mar <sup>r</sup>	Apr	May	Jun	Jul	Aug*	2024 Sep*	GROUP OF BANKS AND TYPE OF UTILIZATION	
<b>1,297,789</b>	<b>1,304,414</b>	<b>1,320,637</b>	<b>1,323,108</b>	<b>1,334,128</b>	<b>1,352,082</b>	<b>1,363,212</b>	<b>1,365,229</b>	<b>1,375,111</b>	<b>Rupiah and Foreign Currency</b>	<b>47</b>
640,159	644,783	656,349	659,323	665,320	677,751	680,251	681,655	686,742	1. State Banks	48
185,097	187,341	189,428	189,542	188,590	190,414	190,029	188,500	193,630	Construction Credits	49
60,032	59,243	59,036	59,475	61,911	67,306	64,854	65,806	65,012	Real Estate Credits	50
395,030	398,200	407,885	410,305	414,820	420,032	425,369	427,349	428,101	House and Apartment Ownership Credits	51
71,845	72,508	73,832	73,501	73,679	75,415	77,217	77,328	76,009	2. Regional Government Banks	52
38,868	39,355	40,253	39,794	39,759	41,258	42,786	43,407	42,202	Construction Credits	53
3,052	3,038	3,092	3,155	3,157	3,178	3,181	2,638	2,647	Real Estate Credits	54
29,925	30,115	30,486	30,552	30,763	30,980	31,250	31,283	31,159	House and Apartment Ownership Credits	55
572,798	574,074	577,659	577,003	581,539	586,216	592,957	593,654	600,325	3. Private National Banks	56
152,926	152,465	153,327	152,928	154,397	156,155	155,955	156,545	161,355	Construction Credits	57
152,496	153,333	154,292	153,155	154,299	154,674	159,821	158,786	158,967	Real Estate Credits	58
267,376	268,276	270,040	270,920	272,844	275,387	277,181	278,323	280,003	House and Apartment Ownership Credits	59
10,118	10,234	9,965	10,453	10,761	10,089	9,962	9,766	9,209	4. Foreign Banks and Joint Banks	60
5,209	5,362	5,066	5,462	5,808	5,185	5,031	5,112	5,084	Construction Credits	61
3,720	3,691	3,732	3,827	3,796	3,756	3,791	3,526	3,470	Real Estate Credits	62
1,188	1,181	1,167	1,164	1,157	1,148	1,140	1,128	655	House and Apartment Ownership Credits	63
2,869	2,815	2,832	2,828	2,829	2,609	2,826	2,826	2,826	5. Rural Banks	64
0	0	0	0	0	0	0	0	0	Construction Credits	65
0	0	0	0	0	0	0	0	0	Real Estate Credits	66
2,869	2,815	2,832	2,828	2,829	2,609	2,826	2,826	2,826	House and Apartment Ownership Credits	67
<b>1,297,789</b>	<b>1,304,414</b>	<b>1,320,637</b>	<b>1,323,108</b>	<b>1,334,128</b>	<b>1,352,082</b>	<b>1,363,212</b>	<b>1,365,229</b>	<b>1,375,111</b>	<b>6. Total (1 s.d 5)</b>	<b>68</b>
382,101	384,523	388,075	387,725	388,554	393,012	393,801	393,565	402,271	Construction Credits	69
219,299	219,305	220,153	219,613	223,162	228,914	231,646	230,756	230,097	Real Estate Credits	70
696,388	700,586	712,410	715,770	722,412	730,156	737,766	740,909	742,744	House and Apartment Ownership Credits	71

*-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*

*r There is data adjustment for the period of March 2024*