

**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	2014	2015	2016	2017	2018	2019	Jan*	Feb*	Mar*
						Dec*			
1 Rupiah	531,538	595,171	685,307	782,503	913,742	1,005,794	990,139	992,200	997,389
2 1. Bank Persero	223,525	259,657	309,267	367,860	445,963	494,557	487,180	489,328	496,309
3 - Kredit Konstruksi	53,162	64,831	85,292	104,329	135,231	153,606	148,264	149,355	155,905
4 - Kredit Real Estate	12,491	17,893	21,659	27,617	34,723	42,673	41,248	41,283	41,250
5 - KPR dan KPA	157,872	176,933	202,316	235,914	276,010	298,277	297,668	298,690	299,154
6 2. Bank Pemerintah Daerah	39,086	42,572	43,825	47,437	52,489	59,845	55,289	55,291	55,724
7 - Kredit Konstruksi	16,395	17,769	19,425	24,776	29,791	35,778	31,442	31,280	31,592
8 - Kredit Real Estate	1,772	1,534	2,146	2,122	1,789	1,974	1,844	1,850	1,866
9 - KPR dan KPA	20,919	23,269	22,254	20,539	20,909	22,093	22,002	22,161	22,266
10 3. Bank Swasta Nasional	260,618	281,609	315,861	346,778	389,764	436,586	433,312	432,351	430,747
11 - Kredit Konstruksi	62,149	72,767	90,729	107,824	125,739	155,179	153,359	151,923	147,413
12 - Kredit Real Estate	64,253	73,313	86,734	89,776	98,310	101,941	100,973	100,995	102,235
13 - KPR dan KPA	134,215	135,529	138,398	149,178	165,715	179,466	178,980	179,433	181,100
14 4. Bank Asing dan Bank Campuran	6,994	9,736	14,560	18,603	23,474	12,504	12,058	12,929	12,307
15 - Kredit Konstruksi	3,154	5,020	7,861	11,780	14,972	7,376	6,972	7,812	7,359
16 - Kredit Real Estate	778	1,246	3,144	4,145	6,067	2,771	2,768	2,829	2,682
17 - KPR dan KPA	3,061	3,470	3,555	2,679	2,435	2,358	2,318	2,288	2,266
18 5. Bank Perkreditan Rakyat	1,316	1,598	1,794	1,825	2,051	2,301	2,301	2,301	2,301
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	1,316	1,598	1,794	1,825	2,051	2,301	2,301	2,301	2,301
22 6. Jumlah (1 s.d 5)	531,538	595,171	685,307	782,503	913,742	1,005,794	990,139	992,200	997,389
23 - Kredit Konstruksi	134,859	160,387	203,307	248,708	305,733	351,940	340,037	340,370	342,269
24 - Kredit Real Estate	79,295	93,986	113,683	123,659	140,889	149,359	146,834	146,957	148,032
25 - KPR dan KPA	317,384	340,798	368,317	410,135	467,119	504,494	503,269	504,874	507,088
26 Valas	23,124	25,293	28,110	24,003	24,467	23,708	23,235	24,223	27,517
27 1. Bank Persero	2,950	3,383	6,212	5,429	6,985	7,224	6,982	7,327	8,384
28 - Kredit Konstruksi	2,807	3,054	2,417	1,697	3,518	3,841	3,656	3,821	4,404
29 - Kredit Real Estate	143	329	3,795	3,732	3,467	3,382	3,326	3,506	3,980
30 - KPR dan KPA	0	0	0	0	0	0	0	0	0
31 2. Bank Pemerintah Daerah	23	25	8	7	0	0	0	0	0
32 - Kredit Konstruksi	23	25	8	7	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	13,259	14,603	14,753	15,165	13,622	9,146	9,243	9,520	10,455
36 - Kredit Konstruksi	4,083	4,128	3,979	5,154	3,709	2,243	2,495	2,472	2,790
37 - Kredit Real Estate	9,159	10,435	10,766	9,988	9,890	6,876	6,722	7,031	7,645
38 - KPR dan KPA	17	40	8	23	24	27	26	18	20
39 4. Bank Asing dan Bank Campuran	6,892	7,282	7,137	3,402	3,859	7,338	7,009	7,376	8,678
40 - Kredit Konstruksi	5,064	4,942	4,550	1,649	2,005	1,843	1,566	1,590	1,902
41 - Kredit Real Estate	1,798	2,313	2,571	1,749	1,851	5,495	5,444	5,786	6,776
42 - KPR dan KPA	31	27	15	4	2	0	0	0	0
43 6. Jumlah (1 s.d 5)	23,124	25,293	28,110	24,003	24,467	23,708	23,235	24,223	27,517
44 - Kredit Konstruksi	11,977	12,149	10,955	8,507	9,232	7,928	7,717	7,882	9,096
45 - Kredit Real Estate	11,099	13,077	17,133	15,470	15,208	15,753	15,492	16,323	18,401
46 - KPR dan KPA	48	67	23	27	26	27	26	18	20

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

Apr*	May*	Jun*	Jul*	Aug*	Sep*	Oct*	Nov*	2020 Dec*	GROUP OF BANKS AND TYPE OF UTILIZATION	
1,000,200	1,001,943	1,013,500	1,018,416	1,021,306	1,024,225	1,032,372	1,037,048	1,042,313	Rupiah	1
495,788	501,542	504,406	508,879	508,544	506,522	511,146	514,565	517,750	1. State Banks	2
156,024	160,421	162,794	165,326	162,746	163,662	167,062	166,444	168,173	Construction Credits	3
40,814	41,685	42,308	42,168	42,872	43,127	42,673	43,558	43,246	Real Estate Credits	4
298,950	299,436	299,303	301,385	302,926	299,734	301,412	304,563	306,331	House and Apartment Ownership Credits	5
56,179	58,202	58,955	60,265	61,195	62,809	63,653	64,183	61,995	2. Regional Government Banks	6
31,761	33,800	34,214	35,231	35,953	37,212	37,926	38,258	36,212	Construction Credits	7
2,037	2,011	2,145	2,392	2,394	2,513	2,510	2,516	2,493	Real Estate Credits	8
22,381	22,391	22,596	22,643	22,848	23,084	23,218	23,408	23,291	House and Apartment Ownership Credits	9
433,130	427,748	435,838	435,037	437,925	441,310	444,299	445,480	450,337	3. Private National Banks	10
149,316	148,787	150,964	149,267	151,764	153,971	154,761	154,843	158,229	Construction Credits	11
103,249	103,952	104,706	104,954	104,549	104,902	105,078	104,767	104,401	Real Estate Credits	12
180,565	175,009	180,169	180,816	181,613	182,438	184,461	185,871	187,707	House and Apartment Ownership Credits	13
12,801	12,149	12,000	11,933	11,341	11,283	10,972	10,520	9,930	4. Foreign Banks and Joint Banks	14
7,799	7,203	7,114	6,973	6,946	6,890	6,791	6,472	6,112	Construction Credits	15
2,756	2,718	2,688	2,787	2,238	2,250	2,045	1,941	1,744	Real Estate Credits	16
2,246	2,227	2,197	2,173	2,156	2,143	2,136	2,106	2,075	House and Apartment Ownership Credits	17
2,301	2,301	2,301	2,301	2,301	2,301	2,301	2,301	2,301	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
2,301	2,301	2,301	2,301	2,301	2,301	2,301	2,301	2,301	House and Apartment Ownership Credits	21
1,000,200	1,001,943	1,013,500	1,018,416	1,021,306	1,024,225	1,032,372	1,037,048	1,042,313	6. Total (1 s.d 5)	22
344,901	350,211	355,086	356,797	357,409	361,734	366,538	366,017	368,725	Construction Credits	23
148,856	150,367	151,848	152,301	152,054	152,791	152,306	152,782	151,884	Real Estate Credits	24
506,443	501,365	506,566	509,319	511,844	509,700	513,528	518,249	521,704	House and Apartment Ownership Credits	25
24,584	23,649	23,019	23,069	22,999	24,203	23,578	23,010	24,174	Foreign Currency	26
7,683	7,588	7,316	7,447	7,369	7,598	7,390	7,195	7,842	1. State Banks	27
4,006	3,966	3,836	3,833	3,756	3,868	3,781	3,730	3,713	Construction Credits	28
3,677	3,622	3,480	3,614	3,614	3,730	3,609	3,465	4,129	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
9,163	8,608	8,447	8,235	8,276	8,976	9,115	8,958	10,099	3. Private National Banks	35
1,852	1,598	1,716	1,370	1,484	2,116	2,405	2,425	2,320	Construction Credits	36
7,300	7,000	6,721	6,854	6,782	6,849	6,702	6,525	7,771	Real Estate Credits	37
11	11	10	11	10	11	8	7	7	House and Apartment Ownership Credits	38
7,738	7,452	7,256	7,386	7,353	7,629	7,073	6,857	6,234	4. Foreign Banks and Joint Banks	39
1,574	1,338	1,296	1,247	1,223	1,329	1,160	1,109	1,378	Construction Credits	40
6,164	6,114	5,960	6,140	6,130	6,300	5,913	5,748	4,856	Real Estate Credits	41
0	0	0	0	0	0	0	0	0	House and Apartment Ownership Credits	42
24,584	23,649	23,019	23,069	22,999	24,203	23,578	23,010	24,174	6. Total (1 s.d 5)	43
7,432	6,901	6,848	6,451	6,463	7,313	7,346	7,265	7,411	Construction Credits	44
17,141	16,737	16,161	16,607	16,525	16,879	16,224	15,738	16,755	Real Estate Credits	45
11	11	10	11	10	11	8	7	7	House and Apartment Ownership Credits	46

-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

**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	2014	2015	2016	2017	2018	2019			
						Dec*	Jan*	Feb*	Mar*
47 Rupiah dan Valas	554,662	620,464	713,417	806,506	938,208	1,029,502	1,013,374	1,016,423	1,024,906
48 1. Bank Persero	226,475	263,039	315,479	373,289	452,949	501,780	494,162	496,654	504,693
49 - Kredit Konstruksi	55,969	67,885	87,709	106,026	138,749	157,448	151,920	153,176	160,309
50 - Kredit Real Estate	12,633	18,221	25,454	31,349	38,190	46,055	44,574	44,789	45,230
51 - KPR dan KPA	157,872	176,933	202,316	235,914	276,010	298,277	297,668	298,690	299,154
52 2. Bank Pemerintah Daerah	39,108	42,596	43,833	47,444	52,489	59,845	55,289	55,291	55,724
53 - Kredit Konstruksi	16,418	17,794	19,433	24,783	29,791	35,778	31,442	31,280	31,592
54 - Kredit Real Estate	1,772	1,534	2,146	2,122	1,789	1,974	1,844	1,850	1,866
55 - KPR dan KPA	20,919	23,269	22,254	20,539	20,909	22,093	22,002	22,161	22,266
56 3. Bank Swasta Nasional	273,876	296,213	330,614	361,943	403,386	445,732	442,555	441,871	441,202
57 - Kredit Konstruksi	66,232	76,896	94,709	112,978	129,448	157,422	155,853	154,395	150,203
58 - Kredit Real Estate	73,412	83,749	97,500	99,764	108,200	108,818	107,696	108,026	109,880
59 - KPR dan KPA	134,232	135,568	138,405	149,201	165,739	179,492	179,006	179,451	181,119
60 4. Bank Asing dan Bank Campuran	13,886	17,018	21,696	22,005	27,332	19,843	19,067	20,305	20,985
61 - Kredit Konstruksi	8,218	9,961	12,411	13,428	16,977	9,219	8,537	9,402	9,261
62 - Kredit Real Estate	2,576	3,560	5,715	5,895	7,918	8,266	8,212	8,615	9,458
63 - KPR dan KPA	3,092	3,497	3,570	2,682	2,437	2,358	2,318	2,288	2,266
64 5. Bank Perkreditan Rakyat	1,316	1,598	1,794	1,825	2,051	2,301	2,301	2,301	2,301
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	1,316	1,598	1,794	1,825	2,051	2,301	2,301	2,301	2,301
68 6. Jumlah (1 s.d 5)	554,662	620,464	713,417	806,506	938,208	1,029,502	1,013,374	1,016,423	1,024,906
69 - Kredit Konstruksi	146,836	172,536	214,262	257,216	314,966	359,868	347,753	348,252	351,365
70 - Kredit Real Estate	90,394	107,063	130,815	139,129	156,097	165,113	162,325	163,280	166,433
71 - KPR dan KPA	317,431	340,865	368,340	410,161	467,146	504,521	503,295	504,891	507,107

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

Apr*	May*	Jun*	Jul*	Aug*	Sep*	Oct*	Nov*	2020 Dec*	GROUP OF BANKS AND TYPE OF UTILIZATION	
1,024,783	1,025,591	1,036,519	1,041,485	1,044,305	1,048,428	1,055,950	1,060,059	1,066,487	Rupiah and Foreign Currency	47
503,471	509,130	511,722	516,326	515,914	514,120	518,536	521,760	525,592	1. State Banks	48
160,030	164,387	166,630	169,160	166,502	167,530	170,842	170,174	171,886	Construction Credits	49
44,491	45,307	45,789	45,782	46,486	46,857	46,282	47,023	47,375	Real Estate Credits	50
298,950	299,436	299,303	301,385	302,926	299,734	301,412	304,563	306,331	House and Apartment Ownership Credits	51
56,179	58,202	58,955	60,265	61,195	62,809	63,653	64,183	61,995	2. Regional Government Banks	52
31,761	33,800	34,214	35,231	35,953	37,212	37,926	38,258	36,212	Construction Credits	53
2,037	2,011	2,145	2,392	2,394	2,513	2,510	2,516	2,493	Real Estate Credits	54
22,381	22,391	22,596	22,643	22,848	23,084	23,218	23,408	23,291	House and Apartment Ownership Credits	55
442,293	436,356	444,285	443,272	446,202	450,286	453,414	454,438	460,435	3. Private National Banks	56
151,168	150,384	152,679	150,637	153,248	156,087	157,166	157,268	160,549	Construction Credits	57
110,549	110,953	111,426	111,808	111,330	111,751	111,780	111,292	112,172	Real Estate Credits	58
180,576	175,019	180,179	180,826	181,623	182,448	184,468	185,878	187,714	House and Apartment Ownership Credits	59
20,539	19,601	19,256	19,320	18,694	18,912	18,045	17,377	16,164	4. Foreign Banks and Joint Banks	60
9,373	8,541	8,410	8,219	8,169	8,219	7,951	7,582	7,490	Construction Credits	61
8,920	8,832	8,649	8,927	8,368	8,550	7,958	7,689	6,599	Real Estate Credits	62
2,246	2,227	2,197	2,173	2,156	2,143	2,136	2,106	2,075	House and Apartment Ownership Credits	63
2,301	2,301	2,301	2,301	2,301	2,301	2,301	2,301	2,301	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
2,301	2,301	2,301	2,301	2,301	2,301	2,301	2,301	2,301	House and Apartment Ownership Credits	67
1,024,783	1,025,591	1,036,519	1,041,485	1,044,305	1,048,428	1,055,950	1,060,059	1,066,487	6. Total (1 s.d 5)	68
352,333	357,112	361,934	363,247	363,872	369,048	373,885	373,282	376,136	Construction Credits	69
165,997	167,103	168,009	168,908	168,579	169,670	168,530	168,520	168,639	Real Estate Credits	70
506,454	501,375	506,576	509,329	511,854	509,711	513,535	518,257	521,712	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