

**I.4. POSISI PINJAMAN/KREDIT RUPIAH & VALAS YANG DIBERIKAN BANK UMUM DAN BPR  
MENURUT KELOMPOK BANK & LAPANGAN USAHA  
(Miliar Rp)**

KELOMPOK BANK & LAPANGAN USAHA	2016	2017	2018	2019					
				Oct	Nov	Dec*	Jan*	Feb*	Mar*
<b>1. Bank Persero</b>	<b>1,701,775</b>	<b>1,896,740</b>	<b>2,163,489</b>	<b>2,264,620</b>	<b>2,284,626</b>	<b>2,333,491</b>	<b>2,278,152</b>	<b>2,290,310</b>	<b>2,339,142</b>
<b>2 Pinjaman Berdasarkan Lapangan Usaha</b>	<b>1,222,592</b>	<b>1,333,787</b>	<b>1,510,728</b>	<b>1,592,240</b>	<b>1,607,986</b>	<b>1,644,969</b>	<b>1,590,456</b>	<b>1,600,207</b>	<b>1,646,918</b>
3 Pertanian, Kehutanan & Perikanan	179,077	201,811	220,945	230,630	235,068	238,457	236,041	240,009	245,005
4 Pertambangan dan Penggalian	43,649	40,995	43,864	44,027	44,321	48,897	49,041	47,601	55,507
5 Industri Pengolahan	245,911	277,572	296,239	289,580	294,537	305,452	287,016	289,104	301,335
6 Pengadaan Listrik dan Gas	83,385	87,228	88,038	105,823	105,301	107,507	106,790	107,954	112,742
7 Pengadaan air, Pengelolaan sampah, limbah dan daur ulang	519	575	878	1,195	1,378	1,384	1,370	1,374	1,377
8 Konstruksi	87,709	106,026	138,749	156,111	156,183	157,448	151,920	153,176	160,309
9 Perdagangan Besar dan Eceran, Reparasi mobil dan motor	371,200	374,543	439,411	450,852	452,647	448,269	434,263	435,128	441,299
10 Transportasi dan Pergudangan	43,085	53,138	60,043	68,065	68,025	71,156	69,413	69,949	71,527
11 Penyediaan Akomodasi dan makan minum	25,205	28,444	30,115	36,175	37,333	37,977	38,364	39,457	40,118
12 Informasi dan komunikasi	21,614	23,604	29,920	33,527	36,269	38,064	36,537	37,029	36,897
13 Jasa Keuangan dan Asuransi	34,309	33,629	33,673	39,446	38,714	44,242	40,253	39,196	39,123
14 Real Estate	25,454	31,349	38,190	42,908	43,832	46,055	44,574	44,789	45,230
15 Jasa Perusahaan	29,866	31,394	36,228	37,385	38,165	39,068	38,172	38,353	39,144
16 Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial wajib	643	3,230	6,064	3,777	3,072	2,972	2,924	2,826	2,745
17 Jasa Pendidikan	1,389	1,579	2,792	3,142	3,035	3,070	3,038	3,059	3,006
18 Jasa Kesehatan dan Kegiatan lainnya	4,904	5,224	7,564	11,090	10,926	14,771	10,814	10,260	10,016
19 Jasa lainnya	24,672	33,447	38,015	38,507	39,179	40,180	39,926	40,943	41,536
<b>20 Pinjaman Kepada Bukan Lapangan Usaha (Konsumsi Rumah Tangga)</b>	<b>479,183</b>	<b>562,953</b>	<b>652,761</b>	<b>672,379</b>	<b>676,640</b>	<b>688,522</b>	<b>687,697</b>	<b>690,102</b>	<b>692,224</b>
21 Rumah Tinggal	197,183	229,910	268,927	290,779	287,973	290,688	290,116	291,142	291,636
22 Flat dan Apartemen	5,134	6,004	7,082	7,618	7,562	7,589	7,551	7,548	7,519
23 Rumah Toko (Ruko) dan Rumah Kantor (Rukan)	6,235	6,935	6,921	6,828	6,832	6,833	6,746	6,646	6,555
24 Kendaraan Bermotor	26,379	30,631	36,274	37,353	38,685	40,209	40,936	41,694	42,201
25 Lainnya	244,253	289,472	333,557	329,802	335,587	343,202	342,347	343,073	344,315
<b>26. 2. Bank Pemerintah Daerah</b>	<b>352,460</b>	<b>387,943</b>	<b>420,171</b>	<b>455,763</b>	<b>459,191</b>	<b>463,420</b>	<b>456,930</b>	<b>458,628</b>	<b>462,639</b>
<b>27 Pinjaman Berdasarkan Lapangan Usaha</b>	<b>99,777</b>	<b>113,877</b>	<b>127,962</b>	<b>138,983</b>	<b>140,297</b>	<b>141,745</b>	<b>134,701</b>	<b>134,093</b>	<b>135,765</b>
28 Pertanian, Kehutanan & Perikanan	10,453	11,276	12,411	14,343	14,432	14,246	13,908	14,057	14,182
29 Pertambangan dan Penggalian	854	653	785	1,096	1,094	1,119	1,251	1,284	1,278
30 Industri Pengolahan	7,153	7,991	9,367	10,153	11,106	11,448	11,201	11,305	11,518
31 Pengadaan Listrik dan Gas	3,378	2,880	3,911	2,276	2,363	2,271	2,229	2,244	2,638
32 Pengadaan air, Pengelolaan sampah, limbah dan daur ulang	429	375	329	376	377	371	357	423	437
33 Konstruksi	19,433	24,783	29,791	38,763	38,635	35,778	31,442	31,280	31,592
34 Perdagangan Besar dan Eceran, Reparasi mobil dan motor	29,073	31,602	32,158	34,317	34,352	36,016	34,953	35,330	35,829
35 Transportasi dan Pergudangan	2,371	2,821	2,961	3,486	3,474	3,930	3,848	3,835	3,840
36 Penyediaan Akomodasi dan makan minum	4,840	5,735	6,253	6,822	6,883	7,177	7,162	7,132	7,237
37 Informasi dan komunikasi	503	793	477	505	524	529	523	528	504
38 Jasa Keuangan dan Asuransi	7,667	8,172	14,784	9,862	9,882	10,815	10,531	9,579	9,428
39 Real Estate	2,146	2,122	1,789	1,802	1,766	1,974	1,844	1,850	1,866
40 Jasa Perusahaan	4,591	5,863	5,095	5,624	5,648	5,369	5,222	5,179	5,307
41 Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial wajib	131	585	1,039	781	1,079	1,842	1,859	1,675	1,653
42 Jasa Pendidikan	984	1,191	1,199	1,354	1,379	1,377	1,350	1,315	1,289
43 Jasa Kesehatan dan Kegiatan lainnya	1,941	2,199	2,453	2,590	2,499	2,611	2,428	2,326	2,304
44 Jasa lainnya	3,830	4,837	3,159	4,833	4,804	4,870	4,594	4,750	4,864
<b>45 Pinjaman Kepada Bukan Lapangan Usaha (Konsumsi Rumah Tangga)</b>	<b>252,682</b>	<b>274,066</b>	<b>292,210</b>	<b>316,780</b>	<b>318,894</b>	<b>321,674</b>	<b>322,229</b>	<b>324,534</b>	<b>326,874</b>
46 Rumah Tinggal	21,864	20,161	20,499	21,597	21,700	21,641	21,546	21,701	21,854
47 Flat dan Apartemen	390	378	410	430	434	451	457	460	412
48 Rumah Toko (Ruko) dan Rumah Kantor (Rukan)	609	487	395	428	432	434	434	448	451
49 Kendaraan Bermotor	492	439	514	538	531	529	517	512	516
50 Lainnya	229,328	252,601	270,392	293,787	295,797	298,619	299,275	301,413	303,641

-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.4 OUTSTANDING OF LOAN/CREDITS IN RUPIAH AND FOREIGN CURRENCY OF COMMERCIAL  
AND RURAL BANKS BY GROUP OF BANKS AND ECONOMIC SECTOR  
(Billions of Rp)**

Apr*	May*	Jun*	Jul*	Aug*	Sep*	Oct*	Nov*	2020 Dec*	GROUP OF BANKS AND ECONOMIC SECTOR	
<b>2,300,278</b>	<b>2,296,166</b>	<b>2,301,583</b>	<b>2,295,619</b>	<b>2,294,572</b>	<b>2,308,088</b>	<b>2,300,179</b>	<b>2,295,907</b>	<b>2,331,904</b>	<b>1. State Banks</b>	1
<b>1,613,498</b>	<b>1,616,350</b>	<b>1,618,485</b>	<b>1,617,712</b>	<b>1,615,764</b>	<b>1,622,361</b>	<b>1,614,660</b>	<b>1,609,424</b>	<b>1,640,655</b>	<b>Loans by Industrial Origin</b>	2
241,029	240,642	241,242	242,718	246,171	249,459	250,384	251,749	256,911	Agriculture, Forestry & Fishery	3
51,304	52,096	52,271	51,288	51,375	50,775	50,835	48,178	52,745	Mining and Quarrying	4
287,246	287,393	281,820	279,157	275,378	280,743	278,023	272,043	285,444	Manufacturing Industry	5
112,665	115,153	115,654	110,662	107,406	104,270	89,631	88,803	88,520	Electricity and Gas Supply	6
1,331	1,316	1,284	1,284	1,294	1,201	1,198	1,192	1,061	Water supply, sewerage, waste management and remediation activities	7
160,030	164,387	166,630	169,160	166,502	167,530	170,842	170,174	171,886	Construction	8
430,028	424,619	424,870	427,439	431,598	437,558	440,308	440,974	444,165	Wholesale and retail trade; repair of motor vehicles and motorcycles	9
70,816	72,084	71,549	71,723	70,997	73,697	74,624	74,457	78,258	Transportation and storage	10
39,958	40,577	40,550	41,983	43,553	44,484	45,170	46,191	46,101	Accommodation and food service activities	11
36,265	37,278	43,400	44,115	44,034	40,981	41,592	41,490	40,953	Information and communication	12
44,068	43,821	40,184	37,542	35,959	33,720	33,277	33,229	32,681	Financial and insurance activities	13
44,491	45,307	45,789	45,782	46,486	46,857	46,282	47,023	47,375	Real estate	14
38,026	35,470	34,877	35,635	34,763	34,271	34,048	33,900	33,578	Business Services	15
2,687	2,611	2,546	2,586	2,530	218	244	189	193	Public administration and defence; compulsory social security	16
2,981	2,967	2,969	2,971	2,975	2,438	2,463	2,446	2,417	Education	17
9,861	9,905	10,252	10,022	10,553	10,527	10,630	10,474	10,472	health and social work activities	18
40,712	40,723	42,599	43,644	44,190	43,632	45,108	46,912	47,894	Other service activities	19
<b>686,780</b>	<b>679,816</b>	<b>683,098</b>	<b>677,907</b>	<b>678,808</b>	<b>685,727</b>	<b>685,518</b>	<b>686,484</b>	<b>691,249</b>	<b>Loans to Non Industrial Origin (Household Consumption)</b>	20
291,474	291,999	291,937	294,037	295,599	292,551	294,256	297,396	299,173	Housing	21
7,476	7,437	7,366	7,348	7,327	7,183	7,156	7,167	7,157	Flat and Apartment	22
6,545	6,464	6,393	6,329	6,275	6,196	6,119	6,023	5,954	Shophouse and Officehouse	23
41,533	40,466	39,355	38,623	37,648	36,467	35,453	34,497	34,096	Vehicles	24
339,753	333,450	338,047	331,570	331,959	343,330	342,535	341,401	344,868	Others	25
<b>462,249</b>	<b>465,894</b>	<b>466,945</b>	<b>469,686</b>	<b>471,781</b>	<b>476,520</b>	<b>479,237</b>	<b>485,494</b>	<b>488,106</b>	<b>2. Regional Government Banks</b>	26
<b>134,618</b>	<b>138,483</b>	<b>137,929</b>	<b>138,869</b>	<b>140,125</b>	<b>142,234</b>	<b>143,798</b>	<b>147,487</b>	<b>148,189</b>	<b>Loans by Industrial Origin</b>	27
14,201	14,090	14,057	14,200	14,282	14,469	14,531	14,589	14,677	Agriculture, Forestry & Fishery	28
1,253	1,246	1,243	1,335	1,325	1,297	1,287	1,285	1,216	Mining and Quarrying	29
11,132	12,042	11,900	11,814	12,046	11,784	12,380	13,853	14,098	Manufacturing Industry	30
2,591	2,881	2,925	2,902	2,891	2,866	2,544	2,531	2,289	Electricity and Gas Supply	31
423	422	430	430	434	428	363	362	366	Water supply, sewerage, waste management and remediation activities	32
31,761	33,800	34,214	35,231	35,953	37,212	37,926	38,258	36,212	Construction	33
35,444	35,917	36,190	35,874	36,043	36,884	37,182	38,032	38,282	Wholesale and retail trade; repair of motor vehicles and motorcycles	34
3,889	3,951	4,720	4,945	4,942	5,394	5,650	5,732	6,981	Transportation and storage	35
7,265	7,283	7,152	7,166	7,186	7,167	7,208	7,199	7,255	Accommodation and food service activities	36
505	551	578	589	584	600	643	631	879	Information and communication	37
8,649	8,747	9,535	9,448	9,547	8,952	8,764	9,501	9,483	Financial and insurance activities	38
2,037	2,011	2,145	2,392	2,394	2,513	2,510	2,516	2,493	Real estate	39
5,282	5,368	2,971	2,771	2,679	2,728	2,650	2,528	2,472	Business Services	40
1,752	1,700	1,563	1,506	1,466	1,329	1,363	1,337	2,230	Public administration and defence; compulsory social security	41
1,269	1,343	1,320	1,284	1,297	1,298	1,323	1,313	1,333	Education	42
2,259	2,269	2,276	2,283	2,293	2,293	2,258	2,309	2,447	health and social work activities	43
4,906	4,863	4,708	4,700	4,764	5,022	5,216	5,513	5,478	Other service activities	44
<b>327,632</b>	<b>327,411</b>	<b>329,016</b>	<b>330,817</b>	<b>331,656</b>	<b>334,286</b>	<b>335,440</b>	<b>338,007</b>	<b>339,916</b>	<b>Loans to Non Industrial Origin (Household Consumption)</b>	45
21,957	21,953	22,266	22,300	22,480	22,693	22,811	22,981	22,844	Housing	46
423	438	331	342	368	391	407	427	447	Flat and Apartment	47
446	440	427	420	427	429	456	454	452	Shophouse and Officehouse	48
506	494	494	491	487	481	472	474	482	Vehicles	49
304,300	304,085	305,498	307,264	307,894	310,291	311,295	313,670	315,692	Others	50

-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.4. POSISI PINJAMAN/KREDIT RUPIAH & VALAS YANG DIBERIKAN BANK UMUM DAN BPR  
MENURUT KELOMPOK BANK & LAPANGAN USAHA  
(Miliar Rp)**

KELOMPOK BANK & LAPANGAN USAHA	2016	2017	2018	2019					
				Oct	Nov	Dec*	Jan*	Feb*	Mar*
<b>51 3. Bank Swasta Nasional</b>	<b>1,825,485</b>	<b>1,984,393</b>	<b>2,158,372</b>	<b>2,290,710</b>	<b>2,290,910</b>	<b>2,322,561</b>	<b>2,279,545</b>	<b>2,285,195</b>	<b>2,355,827</b>
<b>52 Pinjaman Berdasarkan Lapangan Usaha</b>	<b>1,393,767</b>	<b>1,519,630</b>	<b>1,661,528</b>	<b>1,778,041</b>	<b>1,777,187</b>	<b>1,807,401</b>	<b>1,765,973</b>	<b>1,770,058</b>	<b>1,840,578</b>
53 Pertanian, Kehutanan & Perikanan	87,701	99,087	115,410	118,923	119,661	116,862	116,481	117,732	123,910
54 Pertambangan dan Penggalian	39,765	41,600	45,665	47,442	45,536	48,618	48,782	49,204	53,276
55 Industri Pengolahan	342,542	368,340	410,194	440,212	441,659	452,229	437,032	441,129	463,630
56 Pengadaan Listrik dan Gas	31,513	39,720	47,238	57,822	57,833	58,618	58,276	58,787	64,439
57 Pengadaan air, Pengelolaan sampah, limbah dan daur ulang	1,478	2,099	4,402	4,317	4,335	4,300	4,223	4,203	4,201
58 Konstruksi	94,709	112,978	129,448	153,849	153,948	157,422	155,853	154,395	150,203
59 Perdagangan Besar dan Eceran, Reparasi mobil dan motor	377,510	413,480	434,302	444,481	440,201	448,815	436,421	434,674	446,561
60 Transportasi dan Pergudangan	63,242	63,039	67,694	71,700	72,448	74,418	72,988	72,296	74,916
61 Penyediaan Akomodasi dan makan minum	61,190	60,812	60,266	61,453	62,013	62,115	61,401	61,961	62,924
62 Informasi dan komunikasi	25,039	29,420	33,629	41,264	42,538	41,654	40,375	40,724	42,277
63 Jasa Keuangan dan Asuransi	93,698	105,846	113,765	131,628	131,259	133,069	127,095	129,386	144,528
64 Real Estate	97,500	99,764	108,200	109,346	108,869	108,818	107,696	108,026	109,880
65 Jasa Perusahaan	35,819	36,110	39,299	42,978	44,253	45,990	44,778	43,460	45,833
66 Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial wajib	172	319	435	395	397	272	305	319	320
67 Jasa Pendidikan	6,130	7,300	8,274	9,119	9,229	9,690	9,369	9,430	9,464
68 Jasa Kesehatan dan Kegiatan lainnya	9,762	10,766	12,038	14,424	14,558	15,101	15,581	15,144	15,754
69 Jasa lainnya	25,998	28,947	31,269	28,689	28,449	29,409	29,317	29,189	28,460
<b>70 Pinjaman Kepada Bukan Lapangan Usaha (Konsumsi Rumah Tangga)</b>	<b>431,717</b>	<b>464,764</b>	<b>496,844</b>	<b>512,669</b>	<b>513,723</b>	<b>515,161</b>	<b>513,572</b>	<b>515,137</b>	<b>515,250</b>
71 Rumah Tinggal	131,213	140,318	153,486	162,531	163,805	165,405	164,929	165,106	166,663
72 Flat dan Apartemen	7,192	8,883	12,252	13,876	13,947	14,087	14,077	14,344	14,456
73 Rumah Toko (Ruko) dan Rumah Kantor (Rukan)	20,360	19,506	18,024	16,995	16,925	16,873	16,661	16,597	16,574
74 Kendaraan Bermotor	88,797	90,585	101,507	100,396	98,651	96,854	97,488	97,739	97,464
75 Lainnya	184,155	205,472	211,574	218,872	220,395	221,941	220,417	221,351	220,092
<b>76 4. Bank Asing dan Bank Campuran</b>	<b>434,567</b>	<b>397,503</b>	<b>472,945</b>	<b>403,663</b>	<b>397,288</b>	<b>395,710</b>	<b>381,546</b>	<b>391,667</b>	<b>427,591</b>
<b>77 Pinjaman Berdasarkan Lapangan Usaha</b>	<b>395,740</b>	<b>364,194</b>	<b>441,346</b>	<b>371,373</b>	<b>364,655</b>	<b>362,589</b>	<b>348,339</b>	<b>358,537</b>	<b>395,009</b>
78 Pertanian, Kehutanan & Perikanan	15,157	13,877	16,279	12,998	13,054	12,497	12,452	12,777	12,380
79 Pertambangan dan Penggalian	32,167	19,655	32,521	28,226	25,840	21,495	20,982	21,064	23,012
80 Industri Pengolahan	167,866	147,020	160,550	135,691	133,136	139,576	131,641	136,510	155,024
81 Pengadaan Listrik dan Gas	16,130	13,560	25,419	23,644	23,230	23,245	22,908	24,017	28,149
82 Pengadaan air, Pengelolaan sampah, limbah dan daur ulang	110	96	211	106	106	105	103	107	117
83 Konstruksi	12,411	13,428	16,977	12,699	11,387	9,219	8,537	9,402	9,261
84 Perdagangan Besar dan Eceran, Reparasi mobil dan motor	55,527	55,949	59,097	55,357	54,256	54,798	51,279	50,213	54,556
85 Transportasi dan Pergudangan	6,383	6,805	8,972	5,319	5,065	5,326	5,217	5,451	5,217
86 Penyediaan Akomodasi dan makan minum	2,038	2,574	2,886	2,515	2,365	2,409	2,372	2,464	2,728
87 Informasi dan komunikasi	17,653	12,195	21,974	21,074	21,865	20,731	20,405	20,219	21,115
88 Jasa Keuangan dan Asuransi	56,806	64,531	78,936	57,565	58,151	57,946	57,406	60,400	66,294
89 Real Estate	5,715	5,895	7,918	7,391	7,167	8,266	8,212	8,615	9,458
90 Jasa Perusahaan	5,893	6,712	8,378	6,991	7,196	5,145	5,001	5,474	5,795
91 Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial wajib	0	1	0	4	4	4	4	4	4
92 Jasa Pendidikan	50	28	14	11	15	18	18	20	20
93 Jasa Kesehatan dan Kegiatan lainnya	44	369	144	250	250	248	247	252	250
94 Jasa lainnya	1,789	1,500	1,069	1,532	1,568	1,560	1,552	1,550	1,629
<b>95 Pinjaman Kepada Bukan Lapangan Usaha (Konsumsi Rumah Tangga)</b>	<b>38,827</b>	<b>33,310</b>	<b>31,599</b>	<b>32,291</b>	<b>32,633</b>	<b>33,121</b>	<b>33,207</b>	<b>33,130</b>	<b>32,581</b>
96 Rumah Tinggal	3,366	2,509	2,271	2,178	2,171	2,181	2,143	2,112	2,091
97 Flat dan Apartemen	204	174	166	180	178	177	174	176	175
98 Rumah Toko (Ruko) dan Rumah Kantor (Rukan)	216	187	204	201	201	198	194	192	186
99 Kendaraan Bermotor	2,465	2,854	2,152	2,543	2,628	2,805	2,913	2,902	2,875
## Lainnya	32,576	27,587	26,805	27,188	27,454	27,761	27,782	27,748	27,254

-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.4 OUTSTANDING OF LOAN/CREDITS IN RUPIAH AND FOREIGN CURRENCY OF COMMERCIAL  
AND RURAL BANKS BY GROUP OF BANKS AND ECONOMIC SECTOR  
(Billions of Rp)**

Apr*	May*	Jun*	Jul*	Aug*	Sep*	Oct*	Nov*	2020 Dec*	GROUP OF BANKS AND ECONOMIC SECTOR	
2,320,365	2,302,008	2,266,644	2,249,968	2,235,140	2,237,136	2,211,971	2,199,115	2,216,209	<b>3. Private National Banks</b>	51
<b>1,813,511</b>	<b>1,803,281</b>	<b>1,772,002</b>	<b>1,758,270</b>	<b>1,745,482</b>	<b>1,748,120</b>	<b>1,724,700</b>	<b>1,710,676</b>	<b>1,726,970</b>	<b>Loans by Industrial Origin</b>	52
121,877	118,689	120,394	118,152	118,728	120,852	120,413	119,119	118,648	<i>Agriculture, Forestry &amp; Fishery</i>	53
52,028	49,612	48,829	50,484	51,722	50,161	46,968	46,808	44,852	<i>Mining and Quarrying</i>	54
455,121	452,502	441,996	442,750	439,848	443,970	433,180	427,041	434,135	<i>Manufacturing Industry</i>	55
63,480	62,789	63,145	59,466	56,322	54,206	51,179	50,142	49,823	<i>Electricity and Gas Supply</i>	56
4,324	4,330	4,103	4,095	4,084	4,024	4,045	4,021	4,142	<i>Water supply, sewerage, waste management and remediation activities</i>	57
151,168	150,384	152,679	150,637	153,248	156,087	157,166	157,268	160,549	<i>Construction</i>	58
440,020	430,288	426,174	419,373	413,178	409,247	406,646	404,120	407,824	<i>Wholesale and retail trade; repair of motor vehicles and motorcycles</i>	59
71,983	70,021	70,647	70,630	72,190	73,636	73,290	72,305	73,039	<i>Transportation and storage</i>	60
62,177	61,804	61,830	61,768	61,497	61,992	61,765	61,254	60,754	<i>Accommodation and food service activities</i>	61
41,246	41,786	43,556	43,064	41,700	44,036	44,297	45,363	47,302	<i>Information and communication</i>	62
140,907	136,847	129,950	129,060	125,545	122,587	119,686	117,970	120,771	<i>Financial and insurance activities</i>	63
110,549	110,953	111,426	111,808	111,330	111,751	111,780	111,292	112,172	<i>Real estate</i>	64
45,011	44,383	43,697	43,338	43,526	43,766	42,815	42,184	41,953	<i>Business Services</i>	65
261	252	77	19	20	22	23	25	25	<i>Public administration and defence; compulsory social security</i>	66
9,482	9,248	9,589	9,618	9,576	9,592	9,603	9,678	9,794	<i>Education</i>	67
15,904	15,590	15,453	15,163	15,016	14,969	14,973	14,800	14,344	<i>health and social work activities</i>	68
27,973	43,803	28,455	28,845	27,953	27,225	26,874	27,284	26,842	<i>Other service activities</i>	69
<b>506,854</b>	<b>498,726</b>	<b>494,643</b>	<b>491,698</b>	<b>489,658</b>	<b>489,016</b>	<b>487,271</b>	<b>488,439</b>	<b>489,239</b>	<b>Loans to Non Industrial Origin (Household Consumption)</b>	70
166,123	160,734	165,799	166,307	167,058	167,781	169,713	170,979	172,667	<i>Housing</i>	71
14,452	14,285	14,380	14,520	14,565	14,667	14,755	14,899	15,047	<i>Flat and Apartment</i>	72
16,320	16,074	15,884	15,810	15,725	15,650	15,568	15,471	15,451	<i>Shophouse and Officehouse</i>	73
94,313	89,715	85,627	82,539	79,116	75,543	72,215	70,707	68,887	<i>Vehicles</i>	74
215,646	217,918	212,952	212,522	213,194	215,376	215,020	216,383	217,187	<i>Others</i>	75
410,198	405,368	399,230	402,925	401,157	389,483	375,276	355,119	328,031	<b>4. Foreign Banks and Joint Banks</b>	76
<b>379,046</b>	<b>375,057</b>	<b>369,533</b>	<b>373,771</b>	<b>372,522</b>	<b>361,422</b>	<b>348,029</b>	<b>328,651</b>	<b>301,995</b>	<b>Loans by Industrial Origin</b>	77
12,150	11,284	11,588	9,710	9,621	12,095	9,336	8,891	7,783	<i>Agriculture, Forestry &amp; Fishery</i>	78
22,278	28,656	28,903	32,656	35,484	31,194	26,900	18,553	11,081	<i>Mining and Quarrying</i>	79
148,073	147,471	147,654	152,173	152,651	149,055	144,648	139,061	127,488	<i>Manufacturing Industry</i>	80
25,823	25,190	24,481	23,723	23,796	24,335	22,397	21,487	21,188	<i>Electricity and Gas Supply</i>	81
108	107	105	109	109	110	109	106	127	<i>Water supply, sewerage, waste management and remediation activities</i>	82
9,373	8,541	8,410	8,219	8,169	8,219	7,951	7,582	7,490	<i>Construction</i>	83
51,644	50,367	46,986	44,749	43,917	43,863	44,168	40,344	38,599	<i>Wholesale and retail trade; repair of motor vehicles and motor cycles</i>	84
5,122	4,975	4,898	4,774	4,560	5,918	5,715	5,501	4,970	<i>Transportation and storage</i>	85
2,564	2,506	2,470	2,535	2,560	2,597	2,636	2,639	1,886	<i>Accommodation and food service activities</i>	86
21,545	20,882	20,234	21,569	20,034	17,674	19,628	19,741	18,931	<i>Information and communication</i>	87
63,802	59,104	58,170	57,864	56,446	51,310	50,162	50,839	50,259	<i>Financial and insurance activities</i>	88
8,920	8,832	8,649	8,927	8,368	8,550	7,958	7,689	6,599	<i>Real estate</i>	89
5,630	5,071	5,071	4,960	5,009	4,777	4,537	4,378	4,111	<i>Business Services</i>	90
3	3	3	3	3	2	2	2	2	<i>Public administration and defence; compulsory social security</i>	91
18	19	19	22	20	20	18	18	19	<i>Education</i>	92
247	247	246	244	242	237	236	234	78	<i>health and social work activities</i>	93
1,745	1,799	1,646	1,535	1,533	1,467	1,628	1,588	1,385	<i>Other service activities</i>	94
<b>31,152</b>	<b>30,311</b>	<b>29,697</b>	<b>29,154</b>	<b>28,635</b>	<b>28,062</b>	<b>27,247</b>	<b>26,468</b>	<b>26,036</b>	<b>Loans to Non Industrial Origin (Household Consumption)</b>	95
2,065	2,050	2,020	2,001	1,985	1,974	1,966	1,935	1,906	<i>Housing</i>	96
181	178	177	173	171	169	170	171	169	<i>Flat and Apartment</i>	97
185	184	181	179	169	157	156	151	144	<i>Shophouse and Officehouse</i>	98
2,611	2,649	2,624	2,608	2,553	2,520	2,452	2,389	2,298	<i>Vehicles</i>	99
26,110	25,251	24,695	24,192	23,758	23,241	22,503	21,822	21,519	<i>Others</i>	100

-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.4. POSISI PINJAMAN/KREDIT RUPIAH & VALAS YANG DIBERIKAN BANK UMUM DAN BPR  
MENURUT KELOMPOK BANK & LAPANGAN USAHA  
(Miliar Rp)**

KELOMPOK BANK & LAPANGAN USAHA	2016	2017	2018	2019					
				Oct	Nov	Dec*	Jan*	Feb*	Mar*
<b>101 5. Bank Perkreditan Rakyat</b>	<b>88,244</b>	<b>97,087</b>	<b>107,035</b>	<b>117,396</b>	<b>118,220</b>	<b>118,220</b>	<b>118,220</b>	<b>118,220</b>	<b>118,220</b>
<b>102 Pinjaman Berdasarkan Lapangan Usaha</b>	<b>45,364</b>	<b>50,279</b>	<b>56,169</b>	<b>62,103</b>	<b>62,583</b>	<b>62,583</b>	<b>62,583</b>	<b>62,583</b>	<b>62,583</b>
103 Pertanian, Kehutanan & Perikanan	5,562	6,126	6,430	7,103	7,121	7,121	7,121	7,121	7,121
104 Pertambangan dan Penggalian	169	230	300	368	371	371	371	371	371
105 Industri Pengolahan	1,102	1,267	1,614	1,776	1,822	1,822	1,822	1,822	1,822
106 Pengadaan Listrik dan Gas	84	101	150	159	172	172	172	172	172
107 Pengadaan air, Pengelolaan sampah, limbah dan daur ulang	0	0	0	0	0	0	0	0	0
108 Konstruksi	2,572	3,249	4,338	5,403	5,559	5,559	5,559	5,559	5,559
109 Perdagangan Besar dan Eceran, Reparasi mobil dan motor	22,640	24,432	26,650	28,327	28,445	28,445	28,445	28,445	28,445
110 Transportasi dan Pergudangan	1,743	2,014	2,400	2,748	2,767	2,767	2,767	2,767	2,767
111 Penyediaan Akomodasi dan makan minum	721	914	1,142	1,367	1,323	1,323	1,323	1,323	1,323
112 Informasi dan komunikasi	0	0	0	0	0	0	0	0	0
113 Jasa Keuangan dan Asuransi	173	190	297	432	413	413	413	413	413
114 Real Estate	2,177	2,597	3,024	3,698	3,750	3,750	3,750	3,750	3,750
115 Jasa Perusahaan	0	0	0	0	0	0	0	0	0
116 Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial wajib	125	167	190	182	189	189	189	189	189
117 Jasa Pendidikan	436	497	496	594	597	597	597	597	597
118 Jasa Kesehatan dan Kegiatan lainnya	248	281	313	332	333	333	333	333	333
119 Jasa lainnya	7,612	8,215	8,822	9,614	9,720	9,720	9,720	9,720	9,720
<b>120 Pinjaman Kepada Bukan Lapangan Usaha (Konsumsi Rumah Tangga)</b>	<b>42,880</b>	<b>46,808</b>	<b>50,866</b>	<b>55,293</b>	<b>55,637</b>	<b>55,637</b>	<b>55,637</b>	<b>55,637</b>	<b>55,637</b>
121 Lainnya	42,880	46,808	50,866	55,293	55,637	55,637	55,637	55,637	55,637
<b>122 6. J U M L A H (1 s.d. 5)</b>	<b>4,402,530</b>	<b>4,763,667</b>	<b>5,322,012</b>	<b>5,532,152</b>	<b>5,550,235</b>	<b>5,633,402</b>	<b>5,514,393</b>	<b>5,544,018</b>	<b>5,703,418</b>
<b>123 Pinjaman Berdasarkan Lapangan Usaha</b>	<b>3,157,240</b>	<b>3,381,767</b>	<b>3,797,733</b>	<b>3,942,740</b>	<b>3,952,709</b>	<b>4,019,287</b>	<b>3,902,052</b>	<b>3,925,478</b>	<b>4,080,853</b>
124 Pertanian, Kehutanan & Perikanan	297,950	332,176	371,475	383,996	389,337	389,183	386,003	391,695	402,598
125 Pertambangan dan Penggalian	116,603	103,132	123,134	121,159	117,162	120,501	120,427	119,525	133,444
126 Industri Pengolahan	764,575	802,189	877,965	877,413	882,260	910,527	868,712	879,870	933,330
127 Pengadaan Listrik dan Gas	134,489	143,489	164,756	189,725	188,900	191,814	190,375	193,174	208,140
128 Pengadaan air, Pengelolaan sampah, limbah dan daur ulang	2,535	3,145	5,820	5,994	6,197	6,160	6,053	6,106	6,132
129 Konstruksi	216,834	260,464	319,304	366,825	365,713	365,427	353,312	353,811	356,924
130 Perdagangan Besar dan Eceran, Reparasi mobil dan motor	855,951	900,007	991,618	1,013,334	1,009,900	1,016,344	985,362	983,790	1,006,690
131 Transportasi dan Pergudangan	116,824	127,816	142,071	151,317	151,780	157,596	154,233	154,299	158,268
132 Penyediaan Akomodasi dan makan minum	93,994	98,480	100,662	108,332	109,918	111,001	110,622	112,338	114,331
133 Informasi dan komunikasi	64,809	66,012	86,001	96,370	101,196	100,978	97,840	98,500	100,794
134 Jasa Keuangan dan Asuransi	192,654	212,367	241,455	238,933	238,418	246,486	235,698	238,974	259,787
135 Real Estate	132,992	141,726	159,121	165,145	165,383	168,863	166,075	167,030	170,183
136 Jasa Perusahaan	76,169	80,078	89,000	92,978	95,262	95,573	93,174	92,467	96,079
137 Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial wajib	1,072	4,303	7,728	5,139	4,741	5,279	5,281	5,014	4,911
138 Jasa Pendidikan	8,988	10,596	12,774	14,221	14,256	14,753	14,372	14,420	14,376
139 Jasa Kesehatan dan Kegiatan lainnya	16,900	18,839	22,513	28,687	28,567	33,064	29,404	28,314	28,657
140 Jasa lainnya	63,902	76,946	82,334	83,175	83,720	85,739	85,109	86,151	86,209
<b>141 Pinjaman Kepada Bukan Lapangan Usaha (Konsumsi Rumah Tangga)</b>	<b>1,245,289</b>	<b>1,381,901</b>	<b>1,524,280</b>	<b>1,589,412</b>	<b>1,597,526</b>	<b>1,614,115</b>	<b>1,612,341</b>	<b>1,618,540</b>	<b>1,622,566</b>
142 Rumah Tinggal	353,625	392,898	445,184	477,085	475,650	479,915	478,735	480,062	482,244
143 Flat dan Apartemen	12,921	15,439	19,910	22,103	22,121	22,305	22,259	22,528	22,562
144 Rumah Toko (Ruko) dan Rumah Kantor (Rukan)	27,421	27,115	25,545	24,452	24,391	24,337	24,036	23,882	23,766
145 Kendaraan Bermotor	118,132	124,509	140,447	140,830	140,496	140,397	141,855	142,847	143,056
146 Lainnya	733,191	821,940	893,194	924,942	934,869	947,160	945,457	949,221	950,937

-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.4 OUTSTANDING OF LOAN/CREDITS IN RUPIAH AND FOREIGN CURRENCY OF COMMERCIAL  
AND RURAL BANKS BY GROUP OF BANKS AND ECONOMIC SECTOR  
(Billions of Rp)**

Apr*	May*	Jun*	Jul*	Aug*	Sep*	Oct*	Nov*	2020 Dec*	GROUP OF BANKS AND ECONOMIC SECTOR	
118,220	118,220	118,220	118,220	118,220	118,220	118,220	118,220	118,220	<b>5. Rural Banks</b>	101
<b>62,583</b>	<b>62,583</b>	<b>62,583</b>	<b>62,583</b>	<b>62,583</b>	<b>62,583</b>	<b>62,583</b>	<b>62,583</b>	<b>62,583</b>	<b>Loans by Industrial Origin</b>	102
7,121	7,121	7,121	7,121	7,121	7,121	7,121	7,121	7,121	Agriculture, Forestry & Fishery	103
371	371	371	371	371	371	371	371	371	Mining and Quarrying	104
1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	Manufacturing Industry	105
172	172	172	172	172	172	172	172	172	Electricity and Gas Supply	106
0	0	0	0	0	0	0	0	0	Water supply, sewerage, waste management and remediation activities	107
5,559	5,559	5,559	5,559	5,559	5,559	5,559	5,559	5,559	Construction	108
28,445	28,445	28,445	28,445	28,445	28,445	28,445	28,445	28,445	Wholesale and retail trade; repair of motor vehicles and motorcycles	109
2,767	2,767	2,767	2,767	2,767	2,767	2,767	2,767	2,767	Transportation and storage	110
1,323	1,323	1,323	1,323	1,323	1,323	1,323	1,323	1,323	Accommodation and food service activities	111
0	0	0	0	0	0	0	0	0	Information and communication	112
413	413	413	413	413	413	413	413	413	Financial and insurance activities	113
3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	Real estate	114
0	0	0	0	0	0	0	0	0	Business Services	115
189	189	189	189	189	189	189	189	189	Public administration and defence; compulsory social security	116
597	597	597	597	597	597	597	597	597	Education	117
333	333	333	333	333	333	333	333	333	health and social work activities	118
9,720	9,720	9,720	9,720	9,720	9,720	9,720	9,720	9,720	Other service activities	119
<b>55,637</b>	<b>55,637</b>	<b>55,637</b>	<b>55,637</b>	<b>55,637</b>	<b>55,637</b>	<b>55,637</b>	<b>55,637</b>	<b>55,637</b>	<b>Loans to Non Industrial Origin (Household Consumption)</b>	120
55,637	55,637	55,637	55,637	55,637	55,637	55,637	55,637	55,637	Others	121
<b>5,611,311</b>	<b>5,587,655</b>	<b>5,552,621</b>	<b>5,536,417</b>	<b>5,520,869</b>	<b>5,529,448</b>	<b>5,484,882</b>	<b>5,453,855</b>	<b>5,482,470</b>	<b>6. Total (1 through 5)</b>	122
<b>4,003,256</b>	<b>3,995,754</b>	<b>3,960,532</b>	<b>3,951,205</b>	<b>3,936,476</b>	<b>3,936,721</b>	<b>3,893,770</b>	<b>3,858,821</b>	<b>3,880,393</b>	<b>Loans by Industrial Origin</b>	123
396,379	391,826	394,402	391,901	395,923	403,995	401,784	401,468	405,140	Agriculture, Forestry & Fishery	124
127,234	131,982	131,617	136,135	140,277	133,798	126,362	115,195	110,266	Mining and Quarrying	125
903,394	901,231	885,193	887,716	881,745	887,374	870,053	853,820	862,988	Manufacturing Industry	126
204,730	206,185	206,377	196,924	190,588	185,848	165,923	163,135	161,992	Electricity and Gas Supply	127
6,186	6,176	5,922	5,917	5,920	5,763	5,715	5,681	5,695	Water supply, sewerage, waste management and remediation activities	128
357,892	362,671	367,493	368,806	369,431	374,606	379,443	378,841	381,695	Construction	129
985,581	969,636	962,666	955,880	953,182	955,998	956,749	951,915	957,315	Wholesale and retail trade; repair of motor vehicles and motorcycles	130
154,578	153,798	154,581	154,839	155,456	161,412	162,046	160,762	166,016	Transportation and storage	131
113,287	113,494	113,326	114,776	116,120	117,564	118,103	118,607	117,320	Accommodation and food service activities	132
99,561	100,497	107,768	109,337	106,352	103,291	106,160	107,226	108,065	Information and communication	133
257,839	248,933	238,252	234,327	227,910	216,982	212,302	211,951	213,607	Financial and insurance activities	134
169,747	170,853	171,758	172,658	172,329	173,420	172,280	172,270	172,389	Real estate	135
93,950	90,292	86,616	86,705	85,977	85,541	84,051	82,991	82,114	Business Services	136
4,892	4,756	4,378	4,303	4,208	1,761	1,821	1,743	2,639	Public administration and defence; compulsory social security	137
14,347	14,175	14,494	14,493	14,465	13,944	14,003	14,051	14,160	Education	138
28,604	28,344	28,560	28,045	28,436	28,359	28,429	28,149	27,673	health and social work activities	139
85,056	100,907	87,128	88,444	88,159	87,064	88,546	91,016	91,319	Other service activities	140
<b>1,608,055</b>	<b>1,591,901</b>	<b>1,592,090</b>	<b>1,585,212</b>	<b>1,584,393</b>	<b>1,592,727</b>	<b>1,591,112</b>	<b>1,595,035</b>	<b>1,602,077</b>	<b>Loans to Non Industrial Origin (Household Consumption)</b>	141
481,619	476,736	482,021	484,646	487,123	484,999	488,746	493,291	496,590	Housing	142
22,533	22,338	22,254	22,382	22,430	22,411	22,488	22,664	22,820	Flat and Apartment	143
23,495	23,162	22,886	22,739	22,595	22,432	22,298	22,099	22,002	Shophouse and Officehouse	144
138,963	133,324	128,101	124,261	119,803	115,011	110,593	108,067	105,762	Vehicles	145
941,445	936,341	936,829	931,184	932,441	947,875	946,988	948,914	954,903	Others	146

-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