

**I.5 POSISI PINJAMAN/KREDIT RUPIAH YANG DIBERIKAN BANK UMUM DAN BPR
MENURUT KELOMPOK BANK & LAPANGAN USAHA
(Miliar Rp)**

KELOMPOK BANK & LAPANGAN USAHA	2018	2019	2020	2021	2022				2023
						Sep	Oct	Nov	Dec
1 1. Bank Persero	1,934,125	2,107,457	2,116,124	2,236,760	2,422,990	2,612,985	2,626,155	2,664,118	2,709,739
2 Pinjaman Berdasarkan Lapangan Usaha	1,297,830	1,420,049	1,427,179	1,514,400	1,652,613	1,802,410	1,808,241	1,838,483	1,876,805
3 Pertanian, Kehutanan & Perikanan	194,885	213,798	237,957	270,799	305,757	333,625	336,359	342,069	347,260
4 Pertambangan dan Penggalian	9,549	11,617	13,667	17,446	28,457	45,278	51,074	56,547	61,451
5 Industri Pengolahan	210,602	221,114	214,153	219,332	240,611	242,456	243,496	243,409	253,751
6 Pengadaan Listrik dan Gas	63,371	67,159	45,061	36,478	37,279	48,588	41,957	47,146	44,995
7 Pengadaan air, Pengelolaan sampah, limbah dan daur ulang	790	1,384	1,061	1,140	1,245	1,410	1,424	1,459	1,714
8 Konstruksi	135,231	153,606	168,173	173,579	176,125	182,988	177,768	177,918	179,762
9 Perdagangan Besar dan Eceran, Reparasi mobil dan motor	423,541	437,025	435,050	460,528	499,325	527,338	527,415	534,852	539,106
10 Transportasi dan Pergudangan	48,814	61,235	66,242	68,468	67,923	72,346	76,874	77,989	79,253
11 Penyediaan Akomodasi dan makan minum	29,871	36,733	44,888	49,587	52,854	56,817	57,581	58,029	58,876
12 Informasi dan komunikasi	29,334	37,606	40,484	47,529	46,364	48,791	48,765	49,167	52,552
13 Jasa Keuangan dan Asuransi	32,579	42,214	32,250	33,262	47,380	60,013	58,762	57,780	61,349
14 Real Estate	34,723	42,673	43,246	48,435	47,734	51,463	53,381	53,774	55,235
15 Jasa Perusahaan	31,832	34,477	28,119	24,909	22,904	33,535	33,546	33,411	33,948
16 Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial wajib	6,064	2,972	193	1,176	70	297	297	322	1,507
17 Jasa Pendidikan	2,792	3,070	2,416	2,524	2,515	2,195	2,201	2,220	2,253
18 Jasa Kesehatan dan Kegiatan lainnya	7,564	14,771	10,289	9,086	9,799	13,497	13,833	13,214	13,402
19 Jasa lainnya	36,287	38,594	43,929	50,123	66,271	81,773	83,510	89,179	90,394
20 Pinjaman Kepada Bukan Lapangan Usaha (Konsumsi Rumah Tangga)	636,295	687,407	688,946	722,360	770,377	810,575	817,914	825,635	832,934
21 Rumah Tinggal	268,927	290,688	299,173	322,699	335,180	373,952	377,738	381,627	383,606
22 Flat dan Apartemen	7,082	7,589	7,157	7,473	7,618	7,954	8,095	8,123	8,245
23 Rumah Toko (Ruko) dan Rumah Kantor (Rukan)	6,921	6,833	5,954	5,118	4,533	4,188	4,209	4,252	4,367
24 Kendaraan Bermotor	36,274	40,209	34,096	33,073	36,897	38,248	37,970	38,200	38,378
25 Lainnya	317,090	342,088	342,565	353,997	386,150	386,233	389,904	393,433	398,336
26 2. Bank Pemerintah Daerah	419,606	463,085	487,842	514,687	561,212	595,317	597,463	600,376	604,545
27 Pinjaman Berdasarkan Lapangan Usaha	127,396	141,410	147,926	158,249	185,289	204,670	204,086	204,834	205,619
28 Pertanian, Kehutanan & Perikanan	12,262	14,246	14,677	16,350	19,950	22,621	22,936	23,380	23,727
29 Pertambangan dan Penggalian	785	1,119	1,216	1,063	3,885	3,786	2,134	2,181	2,283
30 Industri Pengolahan	9,274	11,358	14,007	19,069	24,124	26,383	26,412	27,009	26,707
31 Pengadaan Listrik dan Gas	3,810	2,186	2,149	1,873	1,395	1,156	1,164	1,171	1,084
32 Pengadaan air, Pengelolaan sampah, limbah dan daur ulang	329	371	366	444	627	643	656	667	759
33 Konstruksi	29,791	35,778	36,212	36,208	39,200	44,452	44,178	44,008	41,979
34 Perdagangan Besar dan Eceran, Reparasi mobil dan motor	32,158	36,016	38,282	42,807	51,276	58,609	58,362	59,179	59,759
35 Transportasi dan Pergudangan	2,918	3,898	6,949	6,205	6,538	6,601	6,601	6,773	6,880
36 Penyediaan Akomodasi dan makan minum	6,253	7,177	7,255	7,431	7,942	8,851	9,018	9,094	9,071
37 Informasi dan komunikasi	477	529	879	1,075	924	2,299	2,283	1,281	1,844
38 Jasa Keuangan dan Asuransi	14,784	10,815	9,483	8,942	11,756	10,689	11,970	11,548	12,185
39 Real Estate	1,789	1,974	2,493	2,584	2,781	3,208	2,971	2,978	3,149
40 Jasa Perusahaan	4,915	5,241	2,472	2,319	2,755	2,958	2,999	3,053	2,876
41 Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial wajib	1,039	1,842	2,230	2,663	2,726	1,835	1,700	1,732	1,978
42 Jasa Pendidikan	1,199	1,377	1,333	1,282	1,261	2,049	2,129	2,142	2,248
43 Jasa Kesehatan dan Kegiatan lainnya	2,453	2,611	2,447	2,210	2,310	2,475	2,475	2,471	2,562
44 Jasa lainnya	3,159	4,870	5,478	5,723	5,841	6,056	6,098	6,167	6,526
45 Pinjaman Kepada Bukan Lapangan Usaha (Konsumsi Rumah Tangga)	292,210	321,674	339,916	356,438	375,923	390,647	393,377	395,541	398,926
46 Rumah Tinggal	20,499	21,641	22,844	24,829	26,917	28,750	29,082	29,169	29,207
47 Flat dan Apartemen	410	451	447	501	503	557	565	566	564
48 Rumah Toko (Ruko) dan Rumah Kantor (Rukan)	395	434	452	408	412	391	398	397	408
49 Kendaraan Bermotor	514	529	482	592	701	942	971	1,033	1,100
50 Lainnya	270,392	298,619	315,692	330,109	347,390	360,007	362,362	364,376	367,647

-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.5 OUTSTANDING OF LOANS/CREDITS IN RUPIAH OF COMMERCIAL
AND RURAL BANKS BY GROUP OF BANKS AND ECONOMIC SECTOR
(Billions of Rp)**

									2024		
Jan	Feb	Mar ^r	Apr	May	Jun	Jul	Aug*	Sep*	GROUP OF BANKS AND ECONOMIC SECTOR		
2,705,042	2,726,114	2,763,890	2,782,669	2,804,273	2,850,568	2,870,726	2,900,488	2,934,155	1. State Banks	1	
1,868,763	1,885,481	1,905,508	1,921,044	1,936,011	1,973,546	1,984,602	2,009,132	2,038,179	Loans by Industrial Origin	2	
347,034	349,202	351,950	351,751	353,212	353,813	356,075	359,608	360,534	Agriculture, Forestry & Fishery	3	
63,857	66,953	68,899	68,237	70,644	75,218	79,754	83,396	84,326	Mining and Quarrying	4	
250,793	250,371	255,327	262,186	255,760	252,480	255,143	258,959	276,236	Manufacturing Industry	5	
44,746	43,842	39,870	39,749	39,717	38,917	48,776	58,179	43,503	Electricity and Gas Supply	6	
1,719	1,754	1,826	1,907	1,842	1,847	1,858	2,282	2,266	Water supply, sewerage, waste management and remediation activities	7	
179,039	184,556	186,686	186,753	185,872	187,908	187,546	186,156	191,364	Construction	8	
530,384	532,107	538,982	539,428	546,869	558,129	556,734	555,737	565,110	Wholesale and retail trade; repair of motor vehicles and motorcycles	9	
77,501	79,839	85,035	84,627	85,968	88,278	88,301	92,327	96,181	Transportation and storage	10	
58,351	58,418	58,054	61,524	61,146	62,690	62,227	62,338	62,450	Accommodation and food service activities	11	
51,850	50,758	52,697	55,913	59,207	61,890	59,042	59,484	61,365	Information and communication	12	
63,933	66,227	72,428	79,078	80,040	86,288	87,566	88,549	90,688	Financial and insurance activities	13	
59,474	58,687	58,476	58,901	61,336	66,750	64,302	65,281	64,514	Real estate	14	
34,653	36,382	37,554	33,625	33,765	34,357	34,112	32,072	34,379	Business Services	15	
260	158	199	199	199	196	176	94	94	Public administration and defence; compulsory social security	16	
2,255	2,356	2,318	2,307	2,358	2,397	2,419	2,438	2,432	Education	17	
13,718	14,098	14,366	14,321	14,738	15,087	15,205	14,862	15,321	health and social work activities	18	
89,196	89,773	80,840	80,538	83,337	87,300	85,366	87,369	87,417	Other service activities	19	
836,279	840,633	858,382	861,625	868,262	877,023	886,124	891,356	895,976	Loans to Non Industrial Origin (Household Consumption)	20	
386,728	389,853	399,347	401,714	406,038	411,035	416,157	418,008	418,608	Housing	21	
8,302	8,347	8,538	8,591	8,783	8,997	9,212	9,342	9,492	Flat and Apartment	22	
4,429	4,450	9,217	9,167	9,142	9,178	9,085	9,090	9,135	Shophouse and Officehouse	23	
38,429	38,383	38,056	38,022	37,631	36,676	35,893	35,364	35,271	Vehicles	24	
398,391	399,600	403,224	404,130	406,668	411,137	415,778	419,553	423,470	Others	25	
597,487	598,481	607,638	609,797	615,160	622,654	627,097	631,822	638,141	2. Regional Government Banks	26	
199,043	198,667	204,480	205,874	208,206	212,849	213,733	214,161	214,616	Loans by Industrial Origin	27	
23,868	24,142	24,530	24,635	24,754	24,952	25,125	25,304	25,370	Agriculture, Forestry & Fishery	28	
2,472	2,522	2,592	2,871	2,816	2,915	2,970	2,969	3,442	Mining and Quarrying	29	
25,685	24,152	24,468	24,459	24,625	24,265	23,618	23,675	25,107	Manufacturing Industry	30	
1,057	1,057	1,196	1,211	1,212	1,248	1,249	1,243	1,159	Electricity and Gas Supply	31	
765	800	808	796	775	896	919	908	898	Water supply, sewerage, waste management and remediation activities	32	
38,868	39,355	40,253	39,794	39,759	41,258	42,786	43,407	42,202	Construction	33	
58,475	59,120	61,120	61,216	62,118	64,419	64,753	64,884	65,311	Wholesale and retail trade; repair of motor vehicles and motorcycles	34	
7,267	7,265	7,397	7,308	7,311	7,218	7,149	7,175	7,085	Transportation and storage	35	
9,051	9,190	9,266	9,342	9,424	9,597	9,613	9,729	9,847	Accommodation and food service activities	36	
1,300	1,158	1,166	2,186	2,448	2,200	2,213	2,195	1,638	Information and communication	37	
11,149	10,773	12,378	12,776	13,694	14,670	14,200	14,130	14,113	Financial and insurance activities	38	
3,052	3,038	3,092	3,155	3,157	3,178	3,181	2,638	2,647	Real estate	39	
2,831	2,937	3,013	3,099	3,101	3,149	3,103	3,096	3,008	Business Services	40	
2,027	1,878	1,783	1,656	1,443	1,249	1,160	1,000	865	Public administration and defence; compulsory social security	41	
2,243	2,263	2,300	2,282	2,332	2,318	2,330	2,350	2,352	Education	42	
2,587	2,510	2,514	2,510	2,523	2,553	2,554	2,569	2,598	health and social work activities	43	
6,345	6,505	6,602	6,579	6,714	6,765	6,808	6,889	6,976	Other service activities	44	
398,444	399,814	403,158	403,923	406,954	409,805	413,364	417,660	423,525	Loans to Non Industrial Origin (Household Consumption)	45	
29,367	29,553	29,909	29,963	30,171	30,380	30,645	30,676	30,550	Housing	46	
558	561	577	589	592	599	605	607	609	Flat and Apartment	47	
409	417	419	440	435	438	439	441	452	Shophouse and Officehouse	48	
1,242	1,297	1,323	1,336	1,376	1,412	1,463	1,493	1,531	Vehicles	49	
366,867	367,985	370,930	371,595	374,380	376,976	380,212	384,444	390,383	Others	50	

^r -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

**I.5 POSISI PINJAMAN/KREDIT RUPIAH YANG DIBERIKAN BANK UMUM DAN BPR
MENURUT KELOMPOK BANK & LAPANGAN USAHA
(Miliar Rp)**

KELOMPOK BANK & LAPANGAN USAHA	2018	2019	2020	2021	2022	2023			
						Sep	Oct	Nov	Dec
51 3. Bank Swasta Nasional	1,887,621	2,031,814	1,929,135	2,010,411	2,273,096	2,429,489	2,440,256	2,476,304	2,534,892
52 Pinjaman Berdasarkan Lapangan Usaha	1,390,912	1,516,777	1,440,035	1,498,615	1,676,280	1,785,073	1,787,980	1,808,131	1,854,997
53 Pertanian, Kehutanan & Perikanan	85,499	88,116	87,841	94,508	103,734	100,731	101,233	102,572	104,663
54 Pertambangan dan Penggalian	14,358	17,164	15,852	13,569	29,281	42,236	37,162	37,730	41,768
55 Industri Pengolahan	299,128	334,591	314,641	340,500	369,753	384,706	388,858	390,256	397,916
56 Pengadaan Listrik dan Gas	39,288	43,167	31,368	25,295	23,211	23,275	23,342	27,060	34,466
57 Pengadaan air, Pengelolaan sampah, limbah dan daur ulang	4,335	4,256	4,115	3,731	4,843	6,488	6,446	6,676	6,944
58 Konstruksi	125,739	155,179	158,229	158,051	163,622	156,293	156,586	157,420	158,543
59 Perdagangan Besar dan Eceran, Reparasi mobil dan motor	407,381	423,025	384,116	383,045	410,425	440,082	441,582	448,018	449,417
60 Transportasi dan Pergudangan	49,782	58,000	59,197	64,454	64,486	74,239	76,396	77,564	79,728
61 Penyediaan Akomodasi dan makan minum	50,910	54,099	52,186	51,411	50,685	51,300	51,316	51,546	51,967
62 Informasi dan komunikasi	29,823	37,694	43,440	67,077	85,648	95,171	91,880	93,116	95,439
63 Jasa Keuangan dan Asuransi	101,866	107,337	100,196	107,120	140,862	160,706	163,836	162,768	170,553
64 Real Estate	98,310	101,941	104,401	100,281	133,401	140,882	140,435	143,272	145,713
65 Jasa Perusahaan	33,194	38,444	34,982	36,947	44,945	53,408	53,328	54,425	61,061
66 Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial wajib	435	272	23	16	66	73	66	66	61
67 Jasa Pendidikan	8,233	9,652	9,752	10,092	11,041	11,734	11,851	12,146	12,310
68 Jasa Kesehatan dan Kegiatan lainnya	12,026	15,087	13,476	15,623	18,171	19,391	19,255	19,577	20,303
69 Jasa lainnya	30,606	28,751	26,220	26,896	22,105	24,357	24,408	23,920	24,143
70 Pinjaman Kepada Bukan Lapangan Usaha (Konsumsi Rumah Tangga)	496,709	515,038	489,099	511,796	596,815	644,415	652,276	668,173	679,894
71 Rumah Tinggal	153,462	165,378	172,660	194,794	223,123	238,362	240,234	242,172	245,849
72 Flat dan Apartemen	12,252	14,087	15,047	17,953	19,681	20,426	20,484	20,468	20,617
73 Rumah Toko (Ruko) dan Rumah Kantor (Rukan)	18,024	16,873	15,451	15,126	15,959	16,720	17,159	17,304	17,627
74 Kendaraan Bermotor	101,507	96,854	68,887	62,600	74,876	83,848	84,910	86,502	89,008
75 Lainnya	211,463	221,845	217,055	221,322	263,176	285,060	289,489	301,726	306,793
76 4. Bank Asing dan Bank Campuran	247,389	215,197	174,209	178,063	191,743	190,285	189,687	186,266	191,009
77 Pinjaman Berdasarkan Lapangan Usaha	216,345	182,550	148,624	155,644	166,516	162,306	162,177	166,827	172,718
78 Pertanian, Kehutanan & Perikanan	9,544	8,288	4,758	4,123	3,628	2,300	2,248	2,777	2,593
79 Pertambangan dan Penggalian	3,288	1,948	755	620	3,041	3,125	1,265	921	1,308
80 Industri Pengolahan	74,380	66,371	55,636	53,972	51,910	54,058	55,020	54,693	58,166
81 Pengadaan Listrik dan Gas	2,182	1,253	1,258	243	59	64	68	72	90
82 Pengadaan air, Pengelolaan sampah, limbah dan daur ulang	132	29	29	19	10	10	8	8	8
83 Konstruksi	14,972	7,376	6,112	4,401	6,924	5,508	5,270	5,525	4,948
84 Perdagangan Besar dan Eceran, Reparasi mobil dan motor	42,819	40,517	28,437	26,345	20,957	21,115	24,521	26,521	26,930
85 Transportasi dan Pergudangan	4,440	2,212	2,589	1,904	1,576	2,233	2,219	2,098	2,181
86 Penyediaan Akomodasi dan makan minum	726	708	646	770	557	400	405	419	429
87 Informasi dan komunikasi	19,164	17,753	17,034	22,197	20,278	19,200	19,432	18,374	18,148
88 Jasa Keuangan dan Asuransi	30,956	27,334	24,961	33,391	51,649	47,398	44,361	47,931	50,987
89 Real Estate	6,067	2,771	1,744	1,875	1,555	1,188	1,218	1,220	1,220
90 Jasa Perusahaan	6,566	4,331	3,324	4,794	3,860	4,955	5,262	5,602	5,089
91 Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial wajib	0	4	2	1	0	215	215	215	215
92 Jasa Pendidikan	14	18	19	13	16	15	15	14	12
93 Jasa Kesehatan dan Kegiatan lainnya	144	248	78	91	36	11	11	10	10
94 Jasa lainnya	952	1,389	1,243	885	460	512	639	426	384
95 Pinjaman Kepada Bukan Lapangan Usaha (Konsumsi Rumah Tangga)	31,044	32,647	25,586	22,419	25,227	27,979	27,510	19,440	18,291
96 Rumah Tinggal	2,269	2,181	1,906	1,662	1,327	1,435	1,419	1,371	1,091
97 Flat dan Apartemen	166	177	169	152	123	126	124	117	103
98 Rumah Toko (Ruko) dan Rumah Kantor (Rukan)	204	198	144	117	87	78	72	71	68
99 Kendaraan Bermotor	2,152	2,805	2,298	2,349	3,462	3,391	3,262	3,088	2,931
100 Lainnya	26,254	27,286	21,069	18,139	20,228	22,949	22,633	14,793	14,098

-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.5 OUTSTANDING OF LOANS/CREDITS IN RUPIAH OF COMMERCIAL
AND RURAL BANKS BY GROUP OF BANKS AND ECONOMIC SECTOR
(Billions of Rp)**

Jan	Feb	Mar ^r	Apr	May	Jun	Jul	Aug*	2024 Sep*	GROUP OF BANKS AND ECONOMIC SECTOR	
2,508,395	2,531,388	2,570,925	2,574,547	2,592,266	2,622,857	2,637,144	2,663,059	2,714,371	3. Private National Banks	51
1,824,146	1,842,486	1,874,534	1,874,517	1,886,776	1,908,737	1,916,552	1,935,239	1,973,490	Loans by Industrial Origin	52
104,216	104,223	106,960	107,340	107,265	108,300	109,607	108,943	109,668	<i>Agriculture, Forestry & Fishery</i>	53
42,923	44,779	47,055	46,475	49,999	51,014	49,587	50,761	49,543	<i>Mining and Quarrying</i>	54
388,152	392,160	400,205	400,389	397,054	401,549	403,922	413,542	425,249	<i>Manufacturing Industry</i>	55
34,022	33,948	33,928	36,431	36,808	37,198	37,091	36,637	37,121	<i>Electricity and Gas Supply</i>	56
7,047	7,187	7,571	7,911	7,428	7,597	7,661	7,858	8,019	<i>Water supply, sewerage, waste management and remediation activities</i>	57
151,429	150,831	152,156	151,839	153,288	155,085	154,892	155,440	160,305	<i>Construction</i>	58
441,653	446,386	448,304	448,613	450,484	458,794	455,319	460,798	475,683	<i>Wholesale and retail trade; repair of motor vehicles and motorcycles</i>	59
82,042	82,001	83,452	86,477	87,560	88,354	88,715	88,327	89,984	<i>Transportation and storage</i>	60
51,393	51,484	51,540	51,208	52,127	52,252	52,437	53,401	54,787	<i>Accommodation and food service activities</i>	61
94,448	95,204	93,112	97,086	96,840	94,587	95,779	91,161	90,754	<i>Information and communication</i>	62
165,893	173,947	185,661	179,451	185,456	186,930	188,628	194,527	197,303	<i>Financial and insurance activities</i>	63
144,773	145,612	146,523	145,188	146,318	146,708	151,812	151,306	152,001	<i>Real estate</i>	64
59,678	58,031	61,198	61,748	61,361	64,869	65,225	65,501	65,029	<i>Business Services</i>	65
60	59	62	62	61	62	65	71	75	<i>Public administration and defence; compulsory social security</i>	66
12,415	12,436	12,442	12,376	12,453	12,557	12,609	12,701	12,629	<i>Education</i>	67
19,705	19,914	20,127	20,618	20,870	20,927	21,189	21,577	22,167	<i>health and social work activities</i>	68
24,298	24,282	24,238	21,307	21,402	21,955	22,015	22,689	23,173	<i>Other service activities</i>	69
684,249	688,902	696,391	700,030	705,490	714,120	720,592	727,820	740,881	Loans to Non Industrial Origin (Household Consumption)	70
246,840	247,807	249,569	250,506	252,342	254,784	256,503	257,717	259,371	<i>Housing</i>	71
20,536	20,469	20,471	20,415	20,502	20,603	20,678	20,605	20,633	<i>Flat and Apartment</i>	72
17,854	18,040	18,228	18,306	18,385	18,521	18,700	18,811	18,922	<i>Shophouse and Officehouse</i>	73
89,761	90,972	92,555	93,537	93,582	91,897	95,128	95,522	100,958	<i>Vehicles</i>	74
309,258	311,613	315,569	317,267	320,679	328,315	329,583	335,164	340,998	<i>Others</i>	75
184,848	186,392	188,695	189,711	193,430	192,445	193,803	192,710	184,765	4. Foreign Banks and Joint Banks	76
166,452	167,681	169,847	170,175	173,397	172,007	173,116	172,138	167,484	<i>Loans by Industrial Origin</i>	77
2,398	2,577	3,277	3,089	4,168	3,966	4,293	4,043	2,985	<i>Agriculture, Forestry & Fishery</i>	78
1,423	1,393	1,659	5,264	5,231	5,033	5,193	5,352	5,139	<i>Mining and Quarrying</i>	79
56,717	55,321	52,874	54,312	54,526	55,766	54,651	55,210	52,928	<i>Manufacturing Industry</i>	80
59	111	373	246	285	599	546	605	754	<i>Electricity and Gas Supply</i>	81
8	10	11	11	11	11	11	11	6	<i>Water supply, sewerage, waste management and remediation activities</i>	82
4,669	4,945	4,623	4,933	5,294	4,535	4,359	4,458	4,475	<i>Construction</i>	83
24,146	25,160	25,066	21,944	22,343	22,836	21,863	20,739	20,400	<i>Wholesale and retail trade; repair of motor vehicles and motor cycles</i>	84
2,095	2,058	2,127	2,124	2,186	2,415	2,404	2,495	2,322	<i>Transportation and storage</i>	85
412	402	426	406	402	397	371	348	341	<i>Accommodation and food service activities</i>	86
17,526	17,636	18,186	20,099	21,843	19,550	22,111	22,859	22,909	<i>Information and communication</i>	87
49,895	50,908	54,121	50,293	49,616	49,968	50,101	48,789	48,493	<i>Financial and insurance activities</i>	88
1,207	1,189	1,213	1,252	1,249	1,232	1,292	1,151	1,148	<i>Real estate</i>	89
5,275	5,451	5,356	5,868	5,909	5,372	5,505	5,671	5,125	<i>Business Services</i>	90
215	0	0	0	0	0	0	0	0	<i>Public administration and defence; compulsory social security</i>	91
10	9	8	8	8	8	8	8	4	<i>Education</i>	92
10	11	10	10	9	10	10	8	3	<i>health and social work activities</i>	93
388	500	516	316	316	308	399	390	452	<i>Other service activities</i>	94
18,396	18,711	18,848	19,535	20,034	20,438	20,687	20,573	17,281	Loans to Non Industrial Origin (Household Consumption)	95
1,089	1,083	1,069	1,066	1,059	1,052	1,045	1,033	586	<i>Housing</i>	96
100	98	99	98	98	96	95	95	69	<i>Flat and Apartment</i>	97
65	65	68	67	64	65	64	64	21	<i>Shophouse and Officehouse</i>	98
2,823	2,764	2,859	2,978	3,145	3,205	3,064	3,365	49	<i>Vehicles</i>	99
14,319	14,701	14,755	15,326	15,668	16,021	16,419	16,015	16,556	<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

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

**I.5 POSISI PINJAMAN/KREDIT RUPIAH YANG DIBERIKAN BANK UMUM DAN BPR
MENURUT KELOMPOK BANK & LAPANGAN USAHA
(Miliar Rp)**

KELOMPOK BANK & LAPANGAN USAHA	2018	2019	2020	2021	2022	2023			2023
						Sep	Oct	Nov	Dec
101 5. Bank Perkreditan Rakyat	107,035	118,693	121,685	128,164	143,288	153,406	154,344	155,428	156,862
102 Pinjaman Berdasarkan Lapangan Usaha	56,169	63,431	64,922	68,865	79,023	87,012	87,482	88,563	89,459
103 Pertanian, Kehutanan & Perikanan	6,430	6,761	7,335	7,872	9,753	9,785	9,698	10,540	10,529
104 Pertambangan dan Penggalian	300	614	694	768	1,011	1,230	1,299	1,360	1,409
105 Industri Pengolahan	1,614	2,292	2,603	3,071	4,284	5,107	5,112	5,214	5,177
106 Pengadaan Listrik dan Gas	150	124	164	174	189	251	244	237	239
107 Pengadaan air, Pengelolaan sampah, limbah dan daur ulang	0	0	0	0	0	0	0	0	0
108 Konstruksi	4,338	4,632	5,234	6,187	8,106	10,063	10,445	10,518	10,660
109 Perdagangan Besar dan Eceran, Reparasi mobil dan motor	26,650	25,139	25,099	26,572	28,937	30,847	30,743	30,774	30,952
110 Transportasi dan Pergudangan	2,400	2,873	3,436	3,256	3,966	5,042	5,174	5,241	5,334
111 Penyediaan Akomodasi dan makan minum	1,142	1,644	2,152	2,348	3,162	3,685	3,751	3,727	3,800
112 Informasi dan komunikasi	0	0	0	0	0	0	0	0	0
113 Jasa Keuangan dan Asuransi	297	418	509	588	1,239	1,464	1,424	1,385	1,379
114 Real Estate	3,024	3,777	4,841	5,078	5,904	6,729	6,709	6,813	7,009
115 Jasa Perusahaan	0	0	0	0	0	0	0	0	0
116 Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial wajib	190	129	112	197	251	261	260	253	263
117 Jasa Pendidikan	496	560	526	593	726	796	787	782	833
118 Jasa Kesehatan dan Kegiatan lainnya	313	857	712	707	778	774	798	811	851
119 Jasa lainnya	8,822	13,611	11,504	11,454	10,717	10,979	11,039	10,907	11,025
120 Pinjaman Kepada Bukan Lapangan Usaha (Konsumsi Rumah Tangga)	50,866	55,262	56,764	59,299	64,266	66,394	66,862	66,865	67,403
121 Lainnya	50,866	55,262	56,764	59,299	64,266	66,394	66,862	66,865	67,403
122 6. J U M L A H (1 s.d. 5)	4,595,776	4,936,245	4,828,996	5,068,085	5,592,330	5,981,482	6,007,904	6,082,492	6,197,047
123 Pinjaman Berdasarkan Lapangan Usaha	3,088,652	3,324,217	3,228,685	3,395,773	3,759,721	4,041,472	4,049,965	4,106,839	4,199,598
124 Pertanian, Kehutanan & Perikanan	308,621	331,209	352,568	393,651	442,822	469,062	472,473	481,337	488,772
125 Pertambangan dan Penggalian	28,280	32,463	32,183	33,467	65,674	95,656	92,934	98,739	108,219
126 Industri Pengolahan	594,999	635,727	601,041	635,943	690,681	712,709	718,899	720,581	741,717
127 Pengadaan Listrik dan Gas	108,802	113,889	80,000	64,063	62,132	73,333	66,776	75,685	80,874
128 Pengadaan air, Pengelolaan sampah, limbah dan daur ulang	5,586	6,040	5,571	5,335	6,725	8,551	8,535	8,810	9,425
129 Konstruksi	310,072	356,572	373,959	378,427	393,978	399,303	394,248	395,389	395,892
130 Perdagangan Besar dan Eceran, Reparasi mobil dan motor	932,549	961,722	910,984	939,297	1,010,921	1,077,990	1,082,622	1,099,343	1,106,164
131 Transportasi dan Pergudangan	108,354	128,218	138,413	144,286	144,490	160,461	167,264	169,665	173,376
132 Penyediaan Akomodasi dan makan minum	88,901	100,361	107,127	111,546	115,200	121,053	122,070	122,816	124,144
133 Informasi dan komunikasi	78,798	93,582	101,837	137,879	153,214	165,461	162,361	161,938	167,983
134 Jasa Keuangan dan Asuransi	180,481	188,119	167,400	183,302	252,886	280,271	280,352	281,412	296,453
135 Real Estate	143,914	153,136	156,724	158,253	191,375	203,470	204,713	208,057	212,326
136 Jasa Perusahaan	76,507	82,492	68,897	68,970	74,464	94,857	95,135	96,492	102,974
137 Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial wajib	7,728	5,219	2,560	4,052	3,113	2,682	2,538	2,588	4,024
138 Jasa Pendidikan	12,734	14,677	14,046	14,503	15,558	16,789	16,983	17,304	17,656
139 Jasa Kesehatan dan Kegiatan lainnya	22,500	33,575	27,002	27,717	31,094	36,147	36,372	36,085	37,128
140 Jasa lainnya	79,826	87,216	88,374	95,082	105,394	123,678	125,693	130,598	132,472
141 Pinjaman Kepada Bukan Lapangan Usaha (Konsumsi Rumah Tangga)	1,507,124	1,612,028	1,600,311	1,672,312	1,832,609	1,940,010	1,957,939	1,975,653	1,997,449
142 Rumah Tinggal	445,158	479,888	496,583	543,984	586,548	642,500	648,472	654,339	659,754
143 Flat dan Apartemen	19,910	22,305	22,820	26,079	27,924	29,063	29,267	29,274	29,529
144 Rumah Toko (Ruko) dan Rumah Kantor (Rukan)	25,544	24,337	22,002	20,768	20,991	21,376	21,837	22,024	22,470
145 Kendaraan Bermotor	140,447	140,397	105,762	98,615	115,936	126,429	127,113	128,823	131,418
146 Lainnya	876,065	945,100	953,144	982,865	1,081,210	1,120,643	1,131,250	1,141,193	1,154,277

-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

**1.5 OUTSTANDING OF LOANS/CREDITS IN RUPIAH OF COMMERCIAL
AND RURAL BANKS BY GROUP OF BANKS AND ECONOMIC SECTOR
(Billions of Rp)**

Jan	Feb	Mar ^r	Apr	May	Jun	Jul	Aug*	2024 Sep*	GROUP OF BANKS AND ECONOMIC SECTOR	
157,290	158,559	160,653	160,376	160,591	150,163	161,225	161,225	161,225	5. Rural Banks	101
89,369	89,901	91,143	90,978	90,740	84,560	90,918	90,918	90,918	Loans by Industrial Origin	102
10,601	10,738	10,891	10,791	10,790	10,056	10,677	10,677	10,677	Agriculture, Forestry & Fishery	103
1,352	1,363	1,349	1,335	1,235	1,152	1,236	1,236	1,236	Mining and Quarrying	104
5,196	5,192	5,493	5,584	5,380	4,982	5,453	5,453	5,453	Manufacturing Industry	105
210	210	216	214	235	210	228	228	228	Electricity and Gas Supply	106
0	0	0	0	0	0	0	0	0	Water supply, sewerage, waste management and remediation activities	107
10,497	10,645	10,894	10,963	11,195	10,716	11,360	11,360	11,360	Construction	108
30,857	31,225	31,400	31,278	31,226	28,572	30,928	30,928	30,928	Wholesale and retail trade; repair of motor vehicles and motorcycles	109
5,485	5,550	5,645	5,664	5,746	5,453	5,781	5,781	5,781	Transportation and storage	110
3,833	3,842	3,886	3,699	3,754	3,413	3,745	3,745	3,745	Accommodation and food service activities	111
0	0	0	0	0	0	0	0	0	Information and communication	112
1,372	1,384	1,412	1,516	1,390	1,314	1,407	1,407	1,407	Financial and insurance activities	113
7,068	7,166	7,237	7,306	7,370	6,818	7,579	7,579	7,579	Real estate	114
0	0	0	0	0	0	0	0	0	Business Services	115
263	255	256	256	261	248	255	255	255	Public administration and defence; compulsory social security	116
842	871	868	878	890	849	871	871	871	Education	117
832	837	871	853	839	807	828	828	828	health and social work activities	118
10,959	10,624	10,725	10,640	10,429	9,968	10,571	10,571	10,571	Other service activities	119
67,921	68,658	69,510	69,398	69,851	65,604	70,307	70,307	70,307	Loans to Non Industrial Origin (Household Consumption)	120
67,921	68,658	69,510	69,398	69,851	65,604	70,307	70,307	70,307	Others	121
6,153,062	6,200,933	6,291,801	6,317,100	6,365,720	6,438,688	6,489,995	6,549,304	6,632,658	6. Total (1 through 5)	122
4,147,774	4,184,216	4,245,512	4,262,589	4,295,129	4,351,698	4,378,921	4,421,587	4,484,688	Loans by Industrial Origin	123
488,117	490,881	497,608	497,606	500,189	501,087	505,778	508,575	509,234	Agriculture, Forestry & Fishery	124
112,027	117,010	121,555	124,182	129,925	135,333	138,741	143,715	143,686	Mining and Quarrying	125
726,543	727,197	738,367	746,930	737,346	739,042	742,787	756,839	784,972	Manufacturing Industry	126
80,093	79,168	75,583	77,850	78,257	78,172	87,891	96,892	82,765	Electricity and Gas Supply	127
9,539	9,751	10,217	10,625	10,057	10,351	10,450	11,058	11,189	Water supply, sewerage, waste management and remediation activities	128
384,503	390,332	394,612	394,282	395,408	399,501	400,942	400,821	409,706	Construction	129
1,085,516	1,093,998	1,104,872	1,102,479	1,113,040	1,132,751	1,129,597	1,133,086	1,157,433	Wholesale and retail trade; repair of motor vehicles and motorcycles	130
174,390	176,713	183,656	186,201	188,771	191,719	192,350	196,105	201,353	Transportation and storage	131
123,040	123,336	123,173	126,178	126,853	128,349	128,394	129,560	131,169	Accommodation and food service activities	132
165,124	164,756	165,161	175,284	180,339	178,227	179,145	175,699	176,666	Information and communication	133
292,243	303,240	326,001	323,115	330,195	339,170	341,901	347,402	352,005	Financial and insurance activities	134
215,574	215,693	216,541	215,801	219,430	224,687	228,165	227,955	227,889	Real estate	135
102,437	102,801	107,120	104,340	104,136	107,746	107,944	106,341	107,540	Business Services	136
2,824	2,350	2,300	2,172	1,963	1,755	1,657	1,419	1,288	Public administration and defence; compulsory social security	137
17,765	17,936	17,937	17,851	18,042	18,130	18,236	18,368	18,288	Education	138
36,852	37,370	37,889	38,311	38,980	39,383	39,785	39,844	40,918	health and social work activities	139
131,186	131,684	122,921	119,381	122,198	126,297	125,159	127,908	128,589	Other service activities	140
2,005,289	2,016,717	2,046,289	2,054,511	2,070,591	2,086,990	2,111,074	2,127,717	2,147,970	Loans to Non Industrial Origin (Household Consumption)	141
664,024	668,296	679,893	683,249	689,610	697,252	704,350	707,434	709,116	Housing	142
29,496	29,475	29,684	29,693	29,974	30,295	30,590	30,649	30,802	Flat and Apartment	143
22,756	22,972	27,933	27,979	28,027	28,202	28,288	28,407	28,530	Shophouse and Officehouse	144
132,256	133,417	134,792	135,873	135,734	133,189	135,548	135,743	137,808	Vehicles	145
1,156,757	1,162,557	1,173,988	1,177,717	1,187,247	1,198,053	1,212,299	1,225,484	1,241,714	Others	146

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