

**I.5 POSISI PINJAMAN/KREDIT RUPIAH 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*
1 1. Bank Persero	1,554,465	1,719,425	1,934,125	2,050,952	2,073,217	2,107,457	2,063,406	2,066,243	2,081,254
2 Pinjaman Berdasarkan Lapangan Usaha	1,077,172	1,160,780	1,297,830	1,379,353	1,397,390	1,420,049	1,376,753	1,377,246	1,391,043
3 Pertanian, Kehutanan & Perikanan	159,928	176,781	194,885	209,721	212,961	213,798	213,962	216,876	218,832
4 Pertambangan dan Penggalian	12,599	10,667	9,549	10,839	11,120	11,617	11,821	11,639	11,569
5 Industri Pengolahan	190,719	206,430	210,602	206,758	214,069	221,114	207,378	203,728	207,889
6 Pengadaan Listrik dan Gas	70,746	70,859	63,371	66,993	66,320	67,159	67,115	66,210	65,103
7 Pengadaan air, Pengelolaan sampah, limbah dan daur ulang	519	575	790	1,195	1,378	1,384	1,370	1,374	1,377
8 Konstruksi	85,292	104,329	135,231	152,955	153,061	153,606	148,264	149,355	155,905
9 Perdagangan Besar dan Eceran, Reparasi mobil dan motor	363,956	365,144	423,541	439,329	441,950	437,025	424,959	425,427	427,591
10 Transportasi dan Pergudangan	36,426	42,996	48,814	57,803	58,281	61,235	60,296	60,300	60,300
11 Penyediaan Akomodasi dan makan minum	25,149	28,119	29,871	34,897	36,065	36,733	37,138	38,189	38,691
12 Informasi dan komunikasi	21,514	23,534	29,334	33,055	35,795	37,606	36,086	36,556	36,387
13 Jasa Keuangan dan Asuransi	32,068	32,833	32,579	37,848	37,463	42,214	38,245	37,086	36,722
14 Real Estate	21,659	27,617	34,723	39,821	40,711	42,673	41,248	41,283	41,250
15 Jasa Perusahaan	26,443	28,540	31,832	32,601	33,393	34,477	33,766	33,901	34,223
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	1,379	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	23,229	32,325	36,287	37,530	37,788	38,594	38,329	39,178	39,437
20 Pinjaman Kepada Bukan Lapangan Usaha (Konsumsi Rumah Tangga)	477,293	558,645	636,295	671,599	675,827	687,407	686,653	688,997	690,212
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	242,363	285,164	317,090	329,021	334,774	342,088	341,303	341,967	342,302
26 2. Bank Pemerintah Daerah	351,746	387,434	419,606	455,401	458,827	463,085	456,600	458,281	462,260
27 Pinjaman Berdasarkan Lapangan Usaha	99,065	113,368	127,396	138,621	139,933	141,410	134,371	133,747	135,387
28 Pertanian, Kehutanan & Perikanan	10,312	11,136	12,262	14,343	14,432	14,246	13,908	14,057	14,182
29 Pertambangan dan Penggalian	689	639	785	1,096	1,094	1,119	1,251	1,284	1,278
30 Industri Pengolahan	7,069	7,906	9,274	10,062	11,015	11,358	11,112	11,212	11,413
31 Pengadaan Listrik dan Gas	3,124	2,663	3,810	2,187	2,274	2,186	2,146	2,157	2,541
32 Pengadaan air, Pengelolaan sampah, limbah dan daur ulang	429	375	329	376	377	371	357	423	437
33 Konstruksi	19,425	24,776	29,791	38,763	38,635	35,778	31,442	31,280	31,592
34 Perdagangan Besar dan Eceran, Reparasi mobil dan motor	29,071	31,600	32,158	34,317	34,352	36,016	34,953	35,330	35,829
35 Transportasi dan Pergudangan	2,320	2,777	2,918	3,454	3,441	3,898	3,816	3,802	3,803
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	4,585	5,862	4,915	5,474	5,497	5,241	5,096	5,046	5,168
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
45 Pinjaman Kepada Bukan Lapangan Usaha (Konsumsi Rumah Tangga)	252,681	274,066	292,210	316,780	318,894	321,674	322,229	324,534	326,874
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	229,326	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.5 OUTSTANDING OF LOANS/CREDITS IN RUPIAH OF COMMERCIAL
AND RURAL BANKS BY GROUP OF BANKS AND ECONOMIC SECTOR
(Billions of Rp)**

Apr*	May*	Jun*	Jul*	Aug*	Sep*	Oct*	Nov*	2020	GROUP OF BANKS AND ECONOMIC SECTOR	
								Dec*		
2,073,611	2,070,439	2,083,183	2,080,535	2,081,212	2,092,626	2,088,239	2,093,541	2,116,124	1. State Banks	1
1,388,622	1,392,236	1,406,988	1,404,238	1,403,994	1,409,298	1,405,473	1,407,790	1,427,179	Loans by Industrial Origin	2
218,354	218,680	220,139	221,613	225,219	228,649	231,207	233,315	237,957	<i>Agriculture, Forestry & Fishery</i>	3
10,876	10,673	12,540	12,568	12,698	13,314	13,509	13,415	13,667	<i>Mining and Quarrying</i>	4
206,529	210,600	210,764	206,552	203,145	208,792	206,719	203,429	214,153	<i>Manufacturing Industry</i>	5
71,650	69,994	72,198	65,915	63,132	59,376	45,606	45,600	45,061	<i>Electricity and Gas Supply</i>	6
1,331	1,316	1,284	1,284	1,294	1,201	1,198	1,192	1,061	<i>Water supply, sewerage, waste management and remediation activities</i>	7
156,024	160,421	162,794	165,326	162,746	163,662	167,062	166,444	168,173	<i>Construction</i>	8
418,071	413,291	415,118	419,180	424,026	428,604	431,732	432,433	435,050	<i>Wholesale and retail trade; repair of motor vehicles and motorcycles</i>	9
60,830	62,210	61,518	61,585	60,846	63,049	64,263	64,420	66,242	<i>Transportation and storage</i>	10
38,662	39,337	39,350	40,754	42,327	43,230	43,937	44,972	44,888	<i>Accommodation and food service activities</i>	11
35,799	36,821	42,964	43,669	43,589	40,552	41,170	41,083	40,484	<i>Information and communication</i>	12
41,941	41,731	39,285	36,861	35,129	33,027	32,370	32,795	32,250	<i>Financial and insurance activities</i>	13
40,814	41,685	42,308	42,168	42,872	43,127	42,673	43,558	43,246	<i>Real estate</i>	14
33,588	31,115	30,669	30,164	29,288	28,546	28,469	28,473	28,119	<i>Business Services</i>	15
2,687	2,611	2,546	2,586	2,530	218	244	189	193	<i>Public administration and defence; compulsory social security</i>	16
2,981	2,967	2,969	2,971	2,975	2,438	2,463	2,446	2,416	<i>Education</i>	17
9,861	9,905	10,252	10,022	10,553	10,527	10,440	10,290	10,289	<i>health and social work activities</i>	18
38,624	38,879	40,291	41,020	41,625	40,986	42,412	43,734	43,929	<i>Other service activities</i>	19
684,989	678,203	676,194	676,298	677,217	683,328	682,766	685,751	688,946	Loans to Non Industrial Origin (Household Consumption)	20
291,474	291,999	291,937	294,037	295,599	292,551	294,256	297,396	299,173	<i>Housing</i>	21
7,476	7,437	7,366	7,348	7,327	7,183	7,156	7,167	7,157	<i>Flat and Apartment</i>	22
6,545	6,464	6,393	6,329	6,275	6,196	6,119	6,023	5,954	<i>Shophouse and Officehouse</i>	23
41,533	40,466	39,355	38,623	37,648	36,467	35,453	34,497	34,096	<i>Vehicles</i>	24
337,961	331,838	331,143	329,961	330,369	340,931	339,782	340,669	342,565	<i>Others</i>	25
461,904	465,556	466,629	469,363	471,458	476,216	478,938	485,205	487,842	2. Regional Government Banks	26
134,272	138,146	137,613	138,546	139,803	141,930	143,498	147,199	147,926	Loans by Industrial Origin	27
14,201	14,090	14,057	14,200	14,282	14,469	14,531	14,589	14,677	<i>Agriculture, Forestry & Fishery</i>	28
1,253	1,246	1,243	1,335	1,325	1,297	1,287	1,285	1,216	<i>Mining and Quarrying</i>	29
11,035	11,947	11,808	11,719	11,952	11,688	12,285	13,761	14,007	<i>Manufacturing Industry</i>	30
2,503	2,795	2,734	2,707	2,696	2,692	2,373	2,366	2,149	<i>Electricity and Gas Supply</i>	31
423	422	430	430	434	428	363	362	366	<i>Water supply, sewerage, waste management and remediation activities</i>	32
31,761	33,800	34,214	35,231	35,953	37,212	37,926	38,258	36,212	<i>Construction</i>	33
35,444	35,917	36,190	35,874	36,043	36,884	37,182	38,032	38,282	<i>Wholesale and retail trade; repair of motor vehicles and motorcycles</i>	34
3,855	3,917	4,687	4,911	4,909	5,360	5,617	5,700	6,949	<i>Transportation and storage</i>	35
7,265	7,283	7,152	7,166	7,186	7,167	7,208	7,199	7,255	<i>Accommodation and food service activities</i>	36
505	551	578	589	584	600	643	631	879	<i>Information and communication</i>	37
8,649	8,747	9,535	9,448	9,547	8,952	8,764	9,501	9,483	<i>Financial and insurance activities</i>	38
2,037	2,011	2,145	2,392	2,394	2,513	2,510	2,516	2,493	<i>Real estate</i>	39
5,155	5,245	2,971	2,771	2,679	2,728	2,650	2,528	2,472	<i>Business Services</i>	40
1,752	1,700	1,563	1,506	1,466	1,329	1,363	1,337	2,230	<i>Public administration and defence; compulsory social security</i>	41
1,269	1,343	1,320	1,284	1,297	1,298	1,323	1,313	1,333	<i>Education</i>	42
2,259	2,269	2,276	2,283	2,293	2,293	2,258	2,309	2,447	<i>health and social work activities</i>	43
4,906	4,863	4,708	4,700	4,764	5,022	5,216	5,513	5,478	<i>Other service activities</i>	44
327,632	327,411	329,016	330,817	331,656	334,286	335,440	338,007	339,916	Loans to Non Industrial Origin (Household Consumption)	45
21,957	21,953	22,266	22,300	22,480	22,693	22,811	22,981	22,844	<i>Housing</i>	46
423	438	331	342	368	391	407	427	447	<i>Flat and Apartment</i>	47
446	440	427	420	427	429	456	454	452	<i>Shophouse and Officehouse</i>	48
506	494	494	491	487	481	472	474	482	<i>Vehicles</i>	49
304,300	304,085	305,498	307,264	307,894	310,291	311,295	313,670	315,692	<i>Others</i>	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.5 POSISI PINJAMAN/KREDIT RUPIAH 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*
51 3. Bank Swasta Nasional	1,605,821	1,731,698	1,887,621	1,998,891	1,996,933	2,031,814	1,992,604	1,988,313	2,007,739
52 Pinjaman Berdasarkan Lapangan Usaha	1,174,205	1,267,036	1,390,912	1,486,331	1,483,331	1,516,777	1,479,188	1,473,329	1,492,666
53 Pertanian, Kehutanan & Perikanan	60,610	69,511	85,499	88,302	86,424	88,116	87,150	87,071	86,933
54 Pertambangan dan Penggalian	14,177	14,419	14,358	17,401	17,206	17,164	16,776	16,571	15,626
55 Industri Pengolahan	254,544	267,292	299,128	322,985	323,460	334,591	322,497	323,120	325,213
56 Pengadaan Listrik dan Gas	24,607	31,619	39,288	41,865	41,844	43,167	42,953	42,688	43,214
57 Pengadaan air, Pengelolaan sampah, limbah dan daur ulang	1,436	2,050	4,335	4,274	4,289	4,256	4,179	4,157	4,148
58 Konstruksi	90,729	107,824	125,739	151,372	151,620	155,179	153,359	151,923	147,413
59 Perdagangan Besar dan Eceran, Reparasi mobil dan motor	358,106	386,154	407,381	418,471	414,984	423,025	411,852	408,182	416,950
60 Transportasi dan Pergudangan	46,431	45,787	49,782	55,635	55,618	58,000	57,075	56,280	56,814
61 Penyediaan Akomodasi dan makan minum	52,785	51,845	50,910	53,942	54,038	54,099	53,602	53,732	53,155
62 Informasi dan komunikasi	23,523	24,857	29,823	37,170	38,322	37,694	36,786	37,348	38,346
63 Jasa Keuangan dan Asuransi	89,637	98,865	101,866	104,398	104,415	107,337	101,668	102,506	113,167
64 Real Estate	86,734	89,776	98,310	101,961	101,745	101,941	100,973	100,995	102,235
65 Jasa Perusahaan	29,612	30,277	33,194	36,672	37,469	38,444	37,350	36,074	37,145
66 Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial wajib	172	319	435	395	397	272	305	319	320
67 Jasa Pendidikan	5,996	7,257	8,233	9,080	9,191	9,652	9,332	9,392	9,422
68 Jasa Kesehatan dan Kegiatan lainnya	9,757	10,756	12,026	14,409	14,542	15,087	14,744	14,264	14,750
69 Jasa lainnya	25,349	28,429	30,606	27,998	27,768	28,751	28,587	28,706	27,814
70 Pinjaman Kepada Bukan Lapangan Usaha (Konsumsi Rumah Tangga)	431,616	464,662	496,709	512,560	513,602	515,038	513,416	514,984	515,073
71 Rumah Tinggal	131,207	140,296	153,462	162,502	163,777	165,378	164,903	165,089	166,643
72 Flat dan Apartemen	7,190	8,882	12,252	13,876	13,947	14,087	14,077	14,344	14,456
73 Rumah Toko (Ruko) dan Rumah Kantor (Rukan)	20,359	19,505	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	184,063	205,394	211,463	218,791	220,303	221,845	220,287	221,215	219,935
76 4. Bank Asing dan Bank Campuran	217,677	200,500	247,389	217,517	212,134	215,197	206,385	205,463	212,230
77 Pinjaman Berdasarkan Lapangan Usaha	179,491	167,789	216,345	185,695	179,980	182,550	173,618	172,789	180,187
78 Pertanian, Kehutanan & Perikanan	8,255	8,061	9,544	8,980	8,712	8,288	8,354	8,471	7,586
79 Pertambangan dan Penggalian	2,536	2,343	3,288	3,029	2,046	1,948	1,885	1,825	1,597
80 Industri Pengolahan	75,510	60,169	74,380	63,560	61,538	66,371	60,695	58,580	60,605
81 Pengadaan Listrik dan Gas	184	2,352	2,182	1,288	1,271	1,253	1,259	1,258	1,256
82 Pengadaan air, Pengelolaan sampah, limbah dan daur ulang	22	21	132	29	29	29	28	28	28
83 Konstruksi	7,861	11,780	14,972	10,892	9,578	7,376	6,972	7,812	7,359
84 Perdagangan Besar dan Eceran, Reparasi mobil dan motor	39,176	39,914	42,819	41,000	39,364	40,517	38,428	36,702	39,975
85 Transportasi dan Pergudangan	1,571	1,996	4,440	2,025	2,005	2,212	2,188	2,406	2,235
86 Penyediaan Akomodasi dan makan minum	516	732	726	609	606	708	700	707	763
87 Informasi dan komunikasi	10,022	8,129	19,164	18,061	18,807	17,753	18,230	18,377	19,013
88 Jasa Keuangan dan Asuransi	25,545	21,739	30,956	26,290	26,213	27,334	26,245	27,524	30,614
89 Real Estate	3,144	4,145	6,067	3,115	2,874	2,771	2,768	2,829	2,682
90 Jasa Perusahaan	3,823	5,034	6,566	5,181	5,263	4,331	4,183	4,596	4,799
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	42	369	144	250	250	248	247	252	250
94 Jasa lainnya	1,232	977	952	1,371	1,405	1,389	1,411	1,399	1,402
95 Pinjaman Kepada Bukan Lapangan Usaha (Konsumsi Rumah Tangga)	38,187	32,711	31,044	31,822	32,154	32,647	32,767	32,674	32,042
96 Rumah Tinggal	3,351	2,505	2,269	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
100 Lainnya	31,950	26,992	26,254	26,720	26,975	27,286	27,342	27,292	26,715

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

Apr*	May*	Jun*	Jul*	Aug*	Sep*	Oct*	Nov*	2020	GROUP OF BANKS AND ECONOMIC SECTOR	
								Dec*		
2,007,093	1,994,983	1,972,845	1,949,129	1,935,795	1,932,116	1,916,554	1,914,840	1,929,135	3. Private National Banks	51
1,500,388	1,496,401	1,478,303	1,457,533	1,446,238	1,443,227	1,429,370	1,426,585	1,440,035	Loans by Industrial Origin	52
89,364	84,978	88,870	87,287	88,490	88,622	88,109	88,066	87,841	<i>Agriculture, Forestry & Fishery</i>	53
15,887	15,678	17,380	17,185	16,961	16,561	16,179	16,225	15,852	<i>Mining and Quarrying</i>	54
331,695	328,452	321,461	319,229	318,012	317,190	311,040	310,865	314,641	<i>Manufacturing Industry</i>	55
44,123	43,837	44,230	39,767	35,777	34,554	31,902	31,600	31,368	<i>Electricity and Gas Supply</i>	56
4,277	4,284	4,059	4,048	4,036	3,976	4,031	3,995	4,115	<i>Water supply, sewerage, waste management and remediation activities</i>	57
149,316	148,787	150,964	149,267	151,764	153,971	154,761	154,843	158,229	<i>Construction</i>	58
414,246	406,395	402,701	395,022	389,233	385,107	383,066	381,126	384,116	<i>Wholesale and retail trade; repair of motor vehicles and motorcycles</i>	59
55,242	54,973	56,176	55,668	57,528	58,816	58,596	58,553	59,197	<i>Transportation and storage</i>	60
53,412	53,186	53,544	53,236	53,071	53,324	53,232	52,978	52,186	<i>Accommodation and food service activities</i>	61
37,363	37,627	40,171	39,802	38,610	40,144	40,538	41,511	43,440	<i>Information and communication</i>	62
113,094	110,117	105,500	104,018	100,883	99,420	97,240	96,494	100,196	<i>Financial and insurance activities</i>	63
103,249	103,952	104,706	104,954	104,549	104,902	105,078	104,767	104,401	<i>Real estate</i>	64
36,951	36,692	36,385	35,824	36,179	36,270	35,541	35,308	34,982	<i>Business Services</i>	65
261	252	77	19	20	21	22	24	23	<i>Public administration and defence; compulsory social security</i>	66
9,444	9,211	9,553	9,580	9,538	9,553	9,562	9,637	9,752	<i>Education</i>	67
14,992	14,695	14,579	14,272	14,127	14,059	14,081	13,936	13,476	<i>health and social work activities</i>	68
27,472	43,284	27,946	28,354	27,460	26,738	26,393	26,659	26,220	<i>Other service activities</i>	69
506,705	498,583	494,542	491,596	489,557	488,889	487,184	488,255	489,099	Loans to Non Industrial Origin (Household Consumption)	70
166,112	160,724	165,789	166,296	167,048	167,771	169,706	170,972	172,660	<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
215,507	217,785	212,862	212,431	213,104	215,259	214,941	216,207	217,055	<i>Others</i>	75
211,247	207,208	201,979	195,868	193,026	187,555	190,015	181,544	174,209	4. Foreign Banks and Joint Banks	76
180,582	177,381	172,728	167,168	164,852	159,966	163,238	155,525	148,624	Loans by Industrial Origin	77
7,412	6,965	7,651	5,687	5,662	5,609	5,631	5,523	4,758	<i>Agriculture, Forestry & Fishery</i>	78
1,390	1,070	1,147	1,219	1,110	812	671	666	755	<i>Mining and Quarrying</i>	79
62,338	64,720	63,467	61,994	63,328	61,834	63,605	57,575	55,636	<i>Manufacturing Industry</i>	80
1,262	1,260	1,257	1,257	1,260	1,258	1,258	1,256	1,258	<i>Electricity and Gas Supply</i>	81
27	27	27	29	29	29	29	29	29	<i>Water supply, sewerage, waste management and remediation activities</i>	82
7,799	7,203	7,114	6,973	6,946	6,890	6,791	6,472	6,112	<i>Construction</i>	83
37,824	37,174	34,756	32,558	32,309	31,808	33,263	30,322	28,437	<i>Wholesale and retail trade; repair of motor vehicles and motor cycles</i>	84
2,307	2,280	2,302	2,200	2,029	3,200	3,059	3,061	2,589	<i>Transportation and storage</i>	85
771	745	754	777	806	804	874	938	646	<i>Accommodation and food service activities</i>	86
19,603	18,970	18,600	19,981	18,443	15,986	17,783	17,934	17,034	<i>Information and communication</i>	87
30,572	28,159	26,994	25,983	24,905	24,018	22,827	24,558	24,961	<i>Financial and insurance activities</i>	88
2,756	2,718	2,688	2,787	2,238	2,250	2,045	1,941	1,744	<i>Real estate</i>	89
4,671	4,188	4,205	4,073	4,143	3,895	3,669	3,552	3,324	<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
1,580	1,632	1,498	1,383	1,378	1,314	1,475	1,442	1,243	<i>Other service activities</i>	94
30,665	29,827	29,250	28,700	28,174	27,589	26,777	26,019	25,586	Loans to Non Industrial Origin (Household Consumption)	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
25,623	24,767	24,248	23,739	23,297	22,769	22,033	21,373	21,069	<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.5 POSISI PINJAMAN/KREDIT RUPIAH 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*
101 5. Bank Perkreditan Rakyat	88,244	97,087	107,035	117,396	118,220	118,220	118,220	118,220	118,220
102 Pinjaman Berdasarkan Lapangan Usaha	45,364	50,279	56,169	62,103	62,583	62,583	62,583	62,583	62,583
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
120 Pinjaman Kepada Bukan Lapangan Usaha (Konsumsi Rumah Tangga)	42,880	46,808	50,866	55,293	55,637	55,637	55,637	55,637	55,637
121 Lainnya	42,880	46,808	50,866	55,293	55,637	55,637	55,637	55,637	55,637
122 6. J U M L A H (1 s.d. 5)	3,817,953	4,136,145	4,595,776	4,840,158	4,859,331	4,935,772	4,837,214	4,836,519	4,881,703
123 Pinjaman Berdasarkan Lapangan Usaha	2,575,296	2,759,253	3,088,652	3,252,104	3,263,217	3,323,369	3,226,513	3,219,694	3,261,866
124 Pertanian, Kehutanan & Perikanan	244,667	271,615	308,621	328,448	329,650	331,568	330,495	333,596	334,653
125 Pertambangan dan Penggalian	30,170	28,298	28,280	32,733	31,837	32,220	32,104	31,690	30,441
126 Industri Pengolahan	528,943	543,064	594,999	605,142	611,903	635,256	603,504	598,463	606,942
127 Pengadaan Listrik dan Gas	98,745	107,595	108,802	112,492	111,881	113,937	113,645	112,485	112,287
128 Pengadaan air, Pengelolaan sampah, limbah dan daur ulang	2,405	3,022	5,586	5,874	6,073	6,040	5,935	5,982	5,990
129 Konstruksi	205,879	251,957	310,072	359,385	358,453	357,499	345,595	345,928	347,828
130 Perdagangan Besar dan Eceran, Reparasi mobil dan motor	812,949	847,244	932,549	961,444	959,095	965,028	938,637	934,086	948,790
131 Transportasi dan Pergudangan	88,490	95,569	108,354	121,665	122,112	128,113	126,144	125,557	125,920
132 Penyediaan Akomodasi dan makan minum	84,009	87,345	88,901	97,637	98,916	100,041	99,925	101,084	101,169
133 Informasi dan komunikasi	55,562	57,312	78,798	88,791	93,448	93,582	91,626	92,809	94,250
134 Jasa Keuangan dan Asuransi	155,090	161,797	180,481	178,830	178,386	188,115	177,102	177,108	190,345
135 Real Estate	115,860	126,256	143,914	150,396	150,845	153,109	150,583	150,706	151,782
136 Jasa Perusahaan	64,464	69,713	76,507	79,928	81,622	82,492	80,393	79,618	81,335
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	8,844	10,552	12,734	14,182	14,217	14,715	14,335	14,383	14,334
139 Jasa Kesehatan dan Kegiatan lainnya	16,893	18,829	22,500	28,672	28,550	33,051	28,567	27,434	27,653
140 Jasa lainnya	61,253	74,783	79,826	81,346	81,485	83,324	82,640	83,752	83,236
141 Pinjaman Kepada Bukan Lapangan Usaha (Konsumsi Rumah Tangga)	1,242,657	1,376,893	1,507,124	1,588,053	1,596,114	1,612,402	1,610,701	1,616,826	1,619,837
142 Rumah Tinggal	353,604	392,872	445,158	477,057	475,622	479,888	478,708	480,044	482,224
143 Flat dan Apartemen	12,919	15,438	19,910	22,103	22,121	22,305	22,259	22,528	22,562
144 Rumah Toko (Ruko) dan Rumah Kantor (Rukan)	27,419	27,113	25,544	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	730,583	816,960	876,065	923,611	933,485	945,475	943,843	947,524	948,229

-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.5 OUTSTANDING OF LOANS/CREDITS IN RUPIAH 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	5. Rural Banks	101
62,583	62,583	62,583	62,583	62,583	62,583	62,583	62,583	62,583	Loans by Industrial Origin	102
7,121	7,121	7,121	7,121	7,121	7,121	7,121	7,121	7,121	<i>Agriculture, Forestry & Fishery</i>	103
371	371	371	371	371	371	371	371	371	<i>Mining and Quarrying</i>	104
1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	1,822	<i>Manufacturing Industry</i>	105
172	172	172	172	172	172	172	172	172	<i>Electricity and Gas Supply</i>	106
0	0	0	0	0	0	0	0	0	<i>Water supply, sewerage, waste management and remediation activities</i>	107
5,559	5,559	5,559	5,559	5,559	5,559	5,559	5,559	5,559	<i>Construction</i>	108
28,445	28,445	28,445	28,445	28,445	28,445	28,445	28,445	28,445	<i>Wholesale and retail trade; repair of motor vehicles and motorcycles</i>	109
2,767	2,767	2,767	2,767	2,767	2,767	2,767	2,767	2,767	<i>Transportation and storage</i>	110
1,323	1,323	1,323	1,323	1,323	1,323	1,323	1,323	1,323	<i>Accommodation and food service activities</i>	111
0	0	0	0	0	0	0	0	0	<i>Information and communication</i>	112
413	413	413	413	413	413	413	413	413	<i>Financial and insurance activities</i>	113
3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	<i>Real estate</i>	114
0	0	0	0	0	0	0	0	0	<i>Business Services</i>	115
189	189	189	189	189	189	189	189	189	<i>Public administration and defence; compulsory social security</i>	116
597	597	597	597	597	597	597	597	597	<i>Education</i>	117
333	333	333	333	333	333	333	333	333	<i>health and social work activities</i>	118
9,720	9,720	9,720	9,720	9,720	9,720	9,720	9,720	9,720	<i>Other service activities</i>	119
55,637	55,637	55,637	55,637	55,637	55,637	55,637	55,637	55,637	Loans to Non Industrial Origin (Household Consumption)	120
55,637	55,637	55,637	55,637	55,637	55,637	55,637	55,637	55,637	<i>Others</i>	121
4,872,074	4,856,406	4,842,855	4,813,115	4,799,711	4,806,733	4,791,967	4,793,350	4,825,530	6. Total (1 through 5)	122
3,266,447	3,266,745	3,258,216	3,230,066	3,217,470	3,217,005	3,204,162	3,199,682	3,226,346	Loans by Industrial Origin	123
336,453	331,833	337,839	335,907	340,774	344,469	346,599	348,614	352,354	<i>Agriculture, Forestry & Fishery</i>	124
29,779	29,039	32,681	32,678	32,464	32,356	32,017	31,962	31,860	<i>Mining and Quarrying</i>	125
613,419	617,541	609,322	601,316	598,259	601,326	595,472	587,453	600,260	<i>Manufacturing Industry</i>	126
119,710	118,056	120,590	109,817	103,037	98,053	81,311	80,994	80,008	<i>Electricity and Gas Supply</i>	127
6,057	6,049	5,801	5,790	5,793	5,634	5,620	5,578	5,571	<i>Water supply, sewerage, waste management and remediation activities</i>	128
350,460	355,770	360,645	362,355	362,968	367,293	372,097	371,576	374,284	<i>Construction</i>	129
934,030	921,222	917,211	911,079	910,056	910,849	913,689	910,359	914,330	<i>Wholesale and retail trade; repair of motor vehicles and motorcycles</i>	130
125,001	126,148	127,449	127,131	128,080	133,192	134,302	134,501	137,744	<i>Transportation and storage</i>	131
101,434	101,874	102,123	103,256	104,714	105,848	106,576	107,410	106,299	<i>Accommodation and food service activities</i>	132
93,270	93,969	102,313	104,041	101,227	97,282	100,134	101,159	101,837	<i>Information and communication</i>	133
194,668	189,167	181,728	176,723	170,877	165,831	161,614	163,761	167,304	<i>Financial and insurance activities</i>	134
152,606	154,116	155,598	156,050	155,803	156,541	156,056	156,532	155,634	<i>Real estate</i>	135
80,365	77,240	74,231	72,833	72,289	71,438	70,329	69,861	68,897	<i>Business Services</i>	136
4,892	4,756	4,378	4,303	4,208	1,761	1,820	1,741	2,637	<i>Public administration and defence; compulsory social security</i>	137
14,310	14,138	14,458	14,455	14,427	13,905	13,962	14,011	14,117	<i>Education</i>	138
27,692	27,449	27,686	27,155	27,548	27,449	27,347	27,102	26,622	<i>health and social work activities</i>	139
82,302	98,377	84,163	85,176	84,946	83,778	85,217	87,068	86,590	<i>Other service activities</i>	140
1,605,627	1,589,661	1,584,639	1,583,048	1,582,241	1,589,728	1,587,804	1,593,669	1,599,184	Loans to Non Industrial Origin (Household Consumption)	141
481,608	476,726	482,011	484,635	487,112	484,988	488,738	493,283	496,583	<i>Housing</i>	142
22,533	22,338	22,254	22,382	22,430	22,411	22,488	22,664	22,820	<i>Flat and Apartment</i>	143
23,495	23,162	22,886	22,739	22,595	22,432	22,298	22,099	22,002	<i>Shophouse and Officehouse</i>	144
138,963	133,324	128,101	124,261	119,803	115,011	110,593	108,067	105,762	<i>Vehicles</i>	145
939,027	934,112	929,388	929,031	930,300	944,886	943,688	947,555	952,017	<i>Others</i>	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