

**I.6 POSISI PINJAMAN/KREDIT INVESTASI 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*
1. Bank Persero	468,057	503,144	557,862	642,361	648,496	668,007	665,232	671,100	693,374
2 Pinjaman Berdasarkan Lapangan Usaha	468,057	503,144	557,862	642,361	648,496	668,007	665,232	671,100	693,374
3 Pertanian, Kehutanan & Perikanan	122,233	136,380	142,660	151,617	152,794	157,725	155,670	156,992	160,251
4 Pertambangan dan Penggalian	25,567	25,670	24,236	24,962	24,757	23,613	23,212	22,351	24,909
5 Industri Pengolahan	83,680	86,879	74,397	81,185	83,544	83,613	82,639	83,994	88,145
6 Pengadaan Listrik dan Gas	65,083	68,195	77,401	98,626	97,497	100,504	99,789	100,990	105,718
7 Pengadaan air, Pengelolaan sampah, limbah dan daur ulang	211	181	342	446	609	613	615	617	612
8 Konstruksi	25,144	27,528	48,725	55,536	56,594	62,394	62,130	61,613	66,678
9 Perdagangan Besar dan Eceran, Reparasi mobil dan motor	47,275	44,863	53,666	66,241	67,455	67,976	68,097	68,515	68,866
10 Transportasi dan Pergudangan	31,089	36,228	41,029	46,186	45,902	48,360	48,218	49,303	50,683
11 Penyediaan Akomodasi dan makan minum	18,810	20,169	20,833	24,896	25,329	26,268	26,296	26,798	27,096
12 Informasi dan komunikasi	9,488	11,723	12,959	16,788	17,846	19,346	20,918	21,362	21,119
13 Jasa Keuangan dan Asuransi	1,773	1,770	1,288	1,454	1,447	1,437	1,424	1,582	1,858
14 Real Estate	11,191	14,728	21,706	25,647	26,190	27,153	27,304	27,504	27,723
15 Jasa Perusahaan	11,044	11,707	15,788	19,140	19,835	20,089	19,904	19,993	20,181
16 Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial wajib	528	460	2,758	3,708	2,997	2,895	2,854	2,764	2,682
17 Jasa Pendidikan	1,072	1,167	2,300	2,671	2,548	2,561	2,564	2,581	2,523
18 Jasa Kesehatan dan Kegiatan lainnya	3,786	3,680	4,517	6,337	6,325	6,546	6,432	6,576	6,503
19 Jasa lainnya	10,083	11,815	13,256	16,919	16,828	16,914	17,167	17,565	17,825
20 Pinjaman Kepada Bukan Lapangan Usaha (Konsumsi Rumah Tangga)	0	0	0	0	0	0	0	0	0
21 Rumah Tinggal	0	0	0	0	0	0	0	0	0
22 Flat dan Apartemen	0	0	0	0	0	0	0	0	0
23 Rumah Toko (Ruko) dan Rumah Kantor (Rukan)	0	0	0	0	0	0	0	0	0
24 Kendaraan Bermotor	0	0	0	0	0	0	0	0	0
25 Lainnya	0	0	0	0	0	0	0	0	0
26. Bank Pemerintah Daerah	36,021	39,049	43,745	49,714	50,431	52,159	51,690	51,889	53,139
27 Pinjaman Berdasarkan Lapangan Usaha	36,021	39,049	43,745	49,714	50,431	52,159	51,690	51,889	53,139
28 Pertanian, Kehutanan & Perikanan	4,145	4,701	4,732	6,061	6,130	6,193	6,215	6,246	6,280
29 Pertambangan dan Penggalian	325	189	217	530	516	477	481	483	478
30 Industri Pengolahan	2,967	2,392	2,919	3,772	3,875	3,857	3,802	4,057	4,022
31 Pengadaan Listrik dan Gas	3,137	2,658	2,698	2,023	2,109	2,040	2,011	2,014	2,418
32 Pengadaan air, Pengelolaan sampah, limbah dan daur ulang	289	277	194	210	210	217	216	217	226
33 Konstruksi	6,867	7,343	9,597	12,034	12,401	13,215	13,194	12,973	13,398
34 Perdagangan Besar dan Eceran, Reparasi mobil dan motor	5,769	6,806	7,060	7,436	7,444	7,521	7,381	7,466	7,603
35 Transportasi dan Pergudangan	2,024	2,364	2,484	2,980	2,946	3,414	3,342	3,322	3,340
36 Penyediaan Akomodasi dan makan minum	4,147	4,963	5,594	6,101	6,163	6,268	6,259	6,224	6,304
37 Informasi dan komunikasi	247	534	310	250	219	217	221	222	259
38 Jasa Keuangan dan Asuransi	475	200	835	51	50	52	54	53	55
39 Real Estate	1,072	881	927	1,004	1,011	1,017	1,119	1,137	1,140
40 Jasa Perusahaan	736	844	1,844	1,892	1,880	1,803	1,665	1,698	1,767
41 Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial wajib	3	179	29	253	262	308	264	237	273
42 Jasa Pendidikan	675	842	957	1,114	1,125	1,128	1,105	1,095	1,090
43 Jasa Kesehatan dan Kegiatan lainnya	1,525	1,731	1,876	1,896	1,917	1,945	1,876	1,901	1,892
44 Jasa lainnya	1,617	2,146	1,471	2,108	2,171	2,487	2,489	2,544	2,595
45 Pinjaman Kepada Bukan Lapangan Usaha (Konsumsi Rumah Tangga)	0	0	0	0	0	0	0	0	0
46 Rumah Tinggal	0	0	0	0	0	0	0	0	0
47 Flat dan Apartemen	0	0	0	0	0	0	0	0	0
48 Rumah Toko (Ruko) dan Rumah Kantor (Rukan)	0	0	0	0	0	0	0	0	0
49 Kendaraan Bermotor	0	0	0	0	0	0	0	0	0
50 Lainnya	0	0	0	0	0	0	0	0	0

-Sejak Mei 2014 terdapat perubahan cakupan dan klarifikasi data Dana dan Kredit berkaitan dengan implementasi Laporan Bulanan Bank Umum Syariah (LBUS) berdasarkan Laporan Stabilitas Moneter dan Sistem Keuangan (LSMK). Penjelasan lebih lanjut terdapat di Metadata

-Sejak periode data Agustus 2017, terdapat perubahan cakupan Bank Swasta Nasional dan Pemerintah akibat adanya perubahan status pada salah satu bank

I.6 OUTSTANDING OF INVESTMENT LOANS/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	
674,833	674,823	667,345	671,327	670,453	666,559	649,312	644,413	654,531	1. State Banks	1
674,833	674,823	667,345	671,327	670,453	666,559	649,312	644,413	654,531	Loans by Industrial Origin	2
155,939	155,738	152,485	152,705	154,773	154,918	153,963	152,343	153,756	Agriculture, Forestry & Fishery	3
22,806	22,229	22,249	21,137	21,253	21,164	20,883	20,084	20,797	Mining and Quarrying	4
84,821	84,840	82,429	84,214	83,460	83,207	80,933	79,386	87,581	Manufacturing Industry	5
101,130	103,953	101,864	103,382	101,355	98,290	83,379	82,558	81,920	Electricity and Gas Supply	6
612	606	561	567	570	564	564	562	442	Water supply, sewerage, waste management and remediation activities	7
66,346	65,917	65,883	66,266	66,161	67,297	67,648	66,964	67,628	Construction	8
67,709	66,886	66,545	66,659	65,333	66,235	65,848	66,636	64,549	Wholesale and retail trade; repair of motor vehicles and motorcycles	9
49,483	49,250	49,617	49,606	49,894	51,245	51,628	51,268	54,806	Transportation and storage	10
27,136	27,394	27,454	28,219	29,224	29,417	29,538	29,688	28,232	Accommodation and food service activities	11
21,125	21,992	23,220	23,039	22,917	23,274	23,897	23,798	23,844	Information and communication	12
1,720	1,712	543	528	526	449	451	450	392	Financial and insurance activities	13
27,451	27,201	27,810	27,277	27,484	27,333	27,218	27,534	27,695	Real estate	14
19,237	18,190	17,517	18,482	18,079	18,067	18,317	18,221	18,286	Business Services	15
2,626	2,553	2,485	2,529	2,473	159	167	140	141	Public administration and defence; compulsory social security	16
2,495	2,484	2,466	2,469	2,464	1,919	1,928	1,921	1,891	Education	17
6,483	6,468	6,934	7,039	7,498	7,220	7,173	7,200	7,198	health and social work activities	18
17,715	17,411	17,283	17,210	16,990	15,804	15,776	15,659	15,374	Other service activities	19
0	0	0	0	0	0	0	0	0	Loans to Non Industrial Origin (Household Consumption)	20
0	0	0	0	0	0	0	0	0	Housing	21
0	0	0	0	0	0	0	0	0	Flat and Apartment	22
0	0	0	0	0	0	0	0	0	Shophouse and Officehouse	23
0	0	0	0	0	0	0	0	0	Vehicles	24
0	0	0	0	0	0	0	0	0	Others	25
53,171	54,521	54,088	54,624	54,921	55,693	56,565	59,025	60,346	2. Regional Government Banks	26
53,171	54,521	54,088	54,624	54,921	55,693	56,565	59,025	60,346	Loans by Industrial Origin	27
6,332	6,285	6,501	6,634	6,683	6,755	6,838	6,855	6,906	Agriculture, Forestry & Fishery	28
466	457	438	437	433	422	425	424	414	Mining and Quarrying	29
3,996	3,986	3,957	3,875	3,925	3,816	3,782	5,452	5,512	Manufacturing Industry	30
2,383	2,682	2,725	2,702	2,694	2,595	2,347	2,341	2,115	Electricity and Gas Supply	31
218	216	223	222	221	219	214	216	227	Water supply, sewerage, waste management and remediation activities	32
13,379	14,444	14,328	14,524	14,584	14,808	15,215	15,669	16,071	Construction	33
7,563	7,518	7,539	7,590	7,697	7,914	8,097	8,204	8,257	Wholesale and retail trade; repair of motor vehicles and motorcycles	34
3,360	3,415	4,183	4,416	4,391	4,729	4,976	5,060	5,449	Transportation and storage	35
6,322	6,342	6,228	6,246	6,257	6,228	6,274	6,294	6,304	Accommodation and food service activities	36
258	262	262	270	271	269	271	269	515	Information and communication	37
54	54	52	52	52	51	59	58	58	Financial and insurance activities	38
1,145	1,126	877	867	869	877	873	882	889	Real estate	39
1,786	1,777	899	894	903	903	905	899	886	Business Services	40
273	266	231	233	239	198	226	249	333	Public administration and defence; compulsory social security	41
1,077	1,149	1,150	1,120	1,135	1,137	1,139	1,137	1,163	Education	42
1,885	1,887	1,887	1,902	1,899	1,902	1,898	1,941	1,976	health and social work activities	43
2,674	2,653	2,608	2,641	2,667	2,870	3,027	3,078	3,270	Other service activities	44
0	0	0	0	0	0	0	0	0	Loans to Non Industrial Origin (Household Consumption)	45
0	0	0	0	0	0	0	0	0	Housing	46
0	0	0	0	0	0	0	0	0	Flat and Apartment	47
0	0	0	0	0	0	0	0	0	Shophouse and Officehouse	48
0	0	0	0	0	0	0	0	0	Vehicles	49
0	0	0	0	0	0	0	0	0	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.6 POSISI PINJAMAN/KREDIT INVESTASI 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*
51 3. Bank Swasta Nasional	493,497	513,216	561,515	611,183	615,237	627,459	622,561	622,767	645,249
52 Pinjaman Berdasarkan Lapangan Usaha	493,483	513,216	561,515	611,183	615,237	627,459	622,561	622,767	645,249
53 Pertanian, Kehutanan & Perikanan	47,785	53,784	63,781	64,742	64,048	63,718	63,730	62,876	64,393
54 Pertambangan dan Penggalian	16,640	19,528	19,226	17,569	17,120	17,733	16,965	17,645	21,655
55 Industri Pengolahan	92,533	94,027	97,447	106,525	107,068	104,327	103,508	104,081	108,383
56 Pengadaan Listrik dan Gas	27,920	35,165	38,263	51,930	51,875	53,373	53,085	53,558	55,961
57 Pengadaan air, Pengelolaan sampah, limbah dan daur ulang	551	729	2,884	2,734	2,760	2,761	2,726	2,765	2,785
58 Konstruksi	26,540	27,279	37,218	51,001	52,967	57,320	57,619	58,041	62,399
59 Perdagangan Besar dan Eceran, Reparasi mobil dan motor	65,106	67,616	67,571	68,790	68,648	70,477	69,524	69,094	68,962
60 Transportasi dan Pergudangan	40,782	39,521	42,918	47,701	48,394	50,065	49,265	48,709	50,130
61 Penyediaan Akomodasi dan makan minum	49,997	48,235	47,674	47,651	47,851	47,989	47,786	47,875	47,544
62 Informasi dan komunikasi	11,780	12,513	18,815	21,853	22,728	23,625	23,401	23,416	23,953
63 Jasa Keuangan dan Asuransi	9,069	7,278	9,971	10,956	11,010	11,038	10,250	10,259	11,260
64 Real Estate	57,666	61,216	65,666	66,291	66,068	67,150	67,129	67,999	70,214
65 Jasa Perusahaan	19,508	18,230	19,747	22,687	23,580	24,815	24,490	23,378	24,016
66 Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial wajib	5	6	4	8	8	9	7	8	7
67 Jasa Pendidikan	4,936	6,231	6,963	7,698	7,820	8,324	8,035	8,033	8,016
68 Jasa Kesehatan dan Kegiatan lainnya	7,157	8,241	9,332	10,065	10,295	10,845	11,396	11,419	11,868
69 Jasa lainnya	15,509	13,617	14,035	12,981	12,997	13,893	13,646	13,611	13,704
70 Pinjaman Kepada Bukan Lapangan Usaha (Konsumsi Rumah Tangga)	14	0	0	0	0	0	0	0	0
71 Rumah Tinggal	0	0	0	0	0	0	0	0	0
72 Flat dan Apartemen	0	0	0	0	0	0	0	0	0
73 Rumah Toko (Ruko) dan Rumah Kantor (Rukan)	0	0	0	0	0	0	0	0	0
74 Kendaraan Bermotor	0	0	0	0	0	0	0	0	0
75 Lainnya	14	0	0	0	0	0	0	0	0
76 4. Bank Asing dan Bank Campuran	110,691	105,920	124,012	107,615	107,049	103,578	102,360	104,530	113,244
77 Pinjaman Berdasarkan Lapangan Usaha	110,691	105,920	124,012	107,615	107,049	103,578	102,360	104,530	113,244
78 Pertanian, Kehutanan & Perikanan	8,290	6,000	8,173	7,935	8,047	7,740	7,730	8,011	7,514
79 Pertambangan dan Penggalian	14,926	6,549	9,521	12,822	12,808	11,073	11,281	11,306	12,765
80 Industri Pengolahan	48,614	43,342	41,721	33,508	33,564	34,130	32,735	34,413	37,600
81 Pengadaan Listrik dan Gas	11,902	11,116	16,789	13,295	13,184	13,105	12,881	13,494	15,704
82 Pengadaan air, Pengelolaan sampah, limbah dan daur ulang	1	1	1	2	2	2	2	2	2
83 Konstruksi	2,418	4,519	6,144	2,746	2,379	1,697	1,706	1,890	1,874
84 Perdagangan Besar dan Eceran, Reparasi mobil dan motor	7,670	8,501	7,556	6,360	6,322	5,909	5,898	6,150	6,579
85 Transportasi dan Pergudangan	2,458	4,089	5,619	2,831	2,799	2,775	2,711	2,824	3,036
86 Penyediaan Akomodasi dan makan minum	1,585	2,379	2,763	2,460	2,324	2,249	2,226	2,312	2,511
87 Informasi dan komunikasi	3,918	9,377	11,880	12,262	12,207	11,970	12,386	10,773	11,116
88 Jasa Keuangan dan Asuransi	797	1,922	3,468	3,759	3,679	2,986	2,966	3,224	3,458
89 Real Estate	4,770	5,201	6,032	5,869	5,855	7,232	7,159	7,371	8,192
90 Jasa Perusahaan	2,829	2,646	4,007	2,541	2,618	1,460	1,376	1,394	1,476
91 Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial wajib	0	0	0	4	4	4	4	4	4
92 Jasa Pendidikan	44	13	8	7	11	13	15	16	16
93 Jasa Kesehatan dan Kegiatan lainnya	3	48	128	220	221	220	222	226	226
94 Jasa lainnya	466	215	203	995	1,023	1,011	1,062	1,120	1,172
95 Pinjaman Kepada Bukan Lapangan Usaha (Konsumsi Rumah Tangga)	0	0	0	0	0	0	0	0	0
96 Rumah Tinggal	0	0	0	0	0	0	0	0	0
97 Flat dan Apartemen	0	0	0	0	0	0	0	0	0
98 Rumah Toko (Ruko) dan Rumah Kantor (Rukan)	0	0	0	0	0	0	0	0	0
99 Kendaraan Bermotor	0	0	0	0	0	0	0	0	0
100 Lainnya	0	0	0	0	0	0	0	0	0

-Sejak Mei 2014 terdapat perubahan cakupan dan klarifikasi data Dana dan Kredit berkaitan dengan implementasi Laporan Bulanan Bank Umum Syariah (LBUS) berdasarkan Laporan Stabilitas Moneter dan Sistem Keuangan (LSMK). Penjelasan lebih lanjut terdapat di Metadata

-Sejak periode data Agustus 2017, terdapat perubahan cakupan Bank Swasta Nasional dan Pemerintah akibat adanya perubahan status pada salah satu bank

**I.6 OUTSTANDING OF INVESTMENT LOANS/CREDITS IN RUPIAH AND FOREIGN CURRENCY OF
COMMERCIAL
(Billions of Rp)**

Apr*	May*	Jun*	Jul*	Aug*	Sep*	Oct*	Nov*	2020	GROUP OF BANKS AND ECONOMIC SECTOR	
								Dec*		
631,050	633,235	626,777	628,678	623,796	626,602	619,699	619,450	633,008	3. Private National Banks	51
631,050	633,235	626,777	628,678	623,796	626,602	619,699	619,450	633,008	Loans by Industrial Origin	52
62,655	62,205	62,812	62,835	64,609	65,060	64,589	64,027	64,385	Agriculture, Forestry & Fishery	53
20,765	19,758	20,424	20,752	19,376	18,655	19,507	21,344	22,828	Mining and Quarrying	54
105,911	106,549	103,754	105,075	105,504	105,132	101,870	102,722	109,581	Manufacturing Industry	55
54,148	53,898	53,537	53,017	50,204	49,412	46,472	45,306	45,417	Electricity and Gas Supply	56
									Water supply, sewerage, waste management and remediation activities	57
2,774	2,775	2,718	2,705	2,670	2,648	2,639	2,632	2,627		
62,062	62,182	61,723	61,742	61,632	63,359	63,997	63,688	66,996	Construction	58
66,355	64,647	63,256	62,967	61,808	61,095	60,626	60,422	59,961	Wholesale and retail trade; repair of motor vehicles and motorcycles	59
47,928	47,504	48,796	48,907	49,415	50,720	50,356	49,870	50,334	Transportation and storage	60
47,056	46,910	46,839	46,724	46,539	46,785	46,734	46,200	45,599	Accommodation and food service activities	61
22,885	23,812	24,473	24,718	24,575	26,225	26,357	27,501	29,199	Information and communication	62
11,148	10,725	10,410	10,028	8,771	8,798	8,387	8,010	7,861	Financial and insurance activities	63
70,259	71,058	71,611	72,479	72,395	72,614	72,540	72,289	73,277	Real estate	64
23,329	22,782	22,740	22,846	22,916	22,811	22,517	21,898	21,767	Business Services	65
7	3	6	6	8	8	8	11	11	Public administration and defence; compulsory social security	66
8,027	7,807	8,143	8,154	8,134	8,153	8,157	8,257	8,342	Education	67
12,150	12,049	11,859	11,850	12,012	11,968	11,952	11,785	11,231	health and social work activities	68
13,591	18,572	13,674	13,871	13,228	13,157	12,990	13,489	13,593	Other service activities	69
0	0	0	0	0	0	0	0	0	Loans to Non Industrial Origin (Household Consumption)	70
0	0	0	0	0	0	0	0	0	Housing	71
0	0	0	0	0	0	0	0	0	Flat and Apartment	72
0	0	0	0	0	0	0	0	0	Shophouse and Officehouse	73
0	0	0	0	0	0	0	0	0	Vehicles	74
0	0	0	0	0	0	0	0	0	Others	75
106,082	106,307	102,549	106,269	106,012	104,396	104,986	100,822	88,334	4. Foreign Banks and Joint Banks	76
106,082	106,307	102,549	106,269	106,012	104,396	104,986	100,822	88,334	Loans by Industrial Origin	77
7,208	7,150	6,941	6,988	6,902	6,816	6,771	6,601	5,812	Agriculture, Forestry & Fishery	78
11,663	12,058	12,266	13,105	13,235	11,838	11,636	7,955	4,701	Mining and Quarrying	79
35,102	35,775	34,078	35,361	34,969	36,845	37,014	37,926	32,567	Manufacturing Industry	80
14,359	13,912	13,385	13,705	15,372	15,691	15,420	14,747	14,490	Electricity and Gas Supply	81
									Water supply, sewerage, waste management and remediation activities	82
1	2	2	1	1	1	2	2	2		
1,860	1,852	1,848	1,847	1,838	2,077	2,070	1,846	1,844	Construction	83
6,334	6,582	5,816	6,077	5,728	5,756	6,086	5,879	5,187	Wholesale and retail trade; repair of motor vehicles and motor cycles	84
2,850	2,768	2,673	2,702	2,648	2,572	2,509	2,416	2,343	Transportation and storage	85
2,338	2,314	2,264	2,303	2,297	2,341	2,362	2,326	1,711	Accommodation and food service activities	86
10,973	10,862	10,909	11,625	10,867	8,628	9,793	9,755	9,623	Information and communication	87
2,849	2,718	2,339	2,372	2,299	1,859	2,001	2,392	2,347	Financial and insurance activities	88
7,758	7,587	7,472	7,652	7,404	7,556	6,961	6,677	5,603	Real estate	89
1,422	1,332	1,305	1,278	1,203	1,176	1,122	1,063	1,026	Business Services	90
3	3	3	3	3	2	2	2	2	Public administration and defence; compulsory social security	91
15	15	15	15	13	13	12	12	12	Education	92
225	224	224	224	222	222	222	219	73	health and social work activities	93
1,121	1,154	1,009	1,010	1,011	1,004	1,004	1,005	991	Other service activities	94
0	0	0	0	0	0	0	0	0	Loans to Non Industrial Origin (Household Consumption)	95
0	0	0	0	0	0	0	0	0	Housing	96
0	0	0	0	0	0	0	0	0	Flat and Apartment	97
0	0	0	0	0	0	0	0	0	Shophouse and Officehouse	98
0	0	0	0	0	0	0	0	0	Vehicles	99
0	0	0	0	0	0	0	0	0	Others	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.6 POSISI PINJAMAN/KREDIT INVESTASI 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*
101 5. Bank Perkreditan Rakyat	6,764	7,697	8,700	10,149	10,173	10,173	10,173	10,173	10,173
102 Pinjaman Berdasarkan Lapangan Usaha	6,764	7,697	8,700	10,149	10,173	10,173	10,173	10,173	10,173
103 Pertanian, Kehutanan & Perikanan	828	861	936	1,020	1,014	1,014	1,014	1,014	1,014
104 Pertambangan dan Penggalian	21	40	60	75	79	79	79	79	79
105 Industri Pengolahan	152	177	296	362	357	357	357	357	357
106 Pengadaan Listrik dan Gas	12	11	17	20	21	21	21	21	21
107 Pengadaan air, Pengelolaan sampah, limbah dan daur ulang	0	0	0	0	0	0	0	0	0
108 Konstruksi	250	348	434	529	542	542	542	542	542
109 Perdagangan Besar dan Eceran, Reparasi mobil dan motor	2,124	2,402	2,643	3,092	3,111	3,111	3,111	3,111	3,111
110 Transportasi dan Pergudangan	670	813	887	1,003	1,020	1,020	1,020	1,020	1,020
111 Penyediaan Akomodasi dan makan minum	194	234	305	377	374	374	374	374	374
112 Informasi dan komunikasi	0	0	0	0	0	0	0	0	0
113 Jasa Keuangan dan Asuransi	43	46	51	48	42	42	42	42	42
114 Real Estate	358	394	485	578	582	582	582	582	582
115 Jasa Perusahaan	0	0	0	0	0	0	0	0	0
116 Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial wajib	46	64	72	79	82	82	82	82	82
117 Jasa Pendidikan	279	312	272	309	310	310	310	310	310
118 Jasa Kesehatan dan Kegiatan lainnya	74	99	111	112	116	116	116	116	116
119 Jasa lainnya	1,713	1,895	2,131	2,544	2,524	2,524	2,524	2,524	2,524
120 Pinjaman Kepada Bukan Lapangan Usaha (Konsumsi Rumah Tangga)	0	0	0	0	0	0	0	0	0
121 Lainnya	0	0	0	0	0	0	0	0	0
122 6. J U M L A H (1 s.d. 5)	1,115,030	1,169,027	1,295,833	1,421,022	1,431,387	1,461,376	1,452,016	1,460,459	1,515,179
123 Pinjaman Berdasarkan Lapangan Usaha	1,115,016	1,169,027	1,295,833	1,421,021	1,431,387	1,461,375	1,452,016	1,460,459	1,515,179
124 Pertanian, Kehutanan & Perikanan	183,281	201,727	220,281	231,375	232,033	236,390	234,358	235,138	239,450
125 Pertambangan dan Penggalian	57,479	51,977	53,261	55,958	55,280	52,976	52,019	51,865	59,886
126 Industri Pengolahan	227,946	226,818	216,779	225,352	228,408	226,282	223,040	226,901	238,507
127 Pengadaan Listrik dan Gas	108,054	117,146	135,167	165,894	164,685	169,042	167,786	170,076	179,821
128 Pengadaan air, Pengelolaan sampah, limbah dan daur ulang	1,052	1,188	3,421	3,392	3,580	3,593	3,559	3,602	3,626
129 Konstruksi	61,219	67,017	102,118	121,846	124,884	135,169	135,191	135,059	144,891
130 Perdagangan Besar dan Eceran, Reparasi mobil dan motor	127,944	130,189	138,496	151,918	152,981	154,993	154,012	154,336	155,120
131 Transportasi dan Pergudangan	77,023	83,016	92,937	100,701	101,060	105,633	104,555	105,177	108,208
132 Penyediaan Akomodasi dan makan minum	74,734	75,980	77,170	81,485	82,042	83,149	82,940	83,583	83,830
133 Informasi dan komunikasi	25,433	34,148	43,964	51,153	53,000	55,158	56,926	55,773	56,447
134 Jasa Keuangan dan Asuransi	12,156	11,216	15,614	16,268	16,229	15,555	14,737	15,160	16,673
135 Real Estate	75,056	82,420	94,817	99,389	99,706	103,134	103,293	104,594	107,851
136 Jasa Perusahaan	34,116	33,427	41,386	46,260	47,914	48,166	47,435	46,463	47,439
137 Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial wajib	583	709	2,862	4,052	3,353	3,298	3,210	3,095	3,048
138 Jasa Pendidikan	7,006	8,565	10,501	11,799	11,814	12,337	12,028	12,035	11,956
139 Jasa Kesehatan dan Kegiatan lainnya	12,545	13,798	15,964	18,631	18,875	19,673	20,042	20,238	20,606
140 Jasa lainnya	29,387	29,687	31,096	35,547	35,543	36,828	36,887	37,364	37,819
141 Pinjaman Kepada Bukan Lapangan Usaha (Konsumsi Rumah Tangga)	14	0	0	0	0	0	0	0	0
142 Rumah Tinggal	0	0	0	0	0	0	0	0	0
143 Flat dan Apartemen	0	0	0	0	0	0	0	0	0
144 Rumah Toko (Ruko) dan Rumah Kantor (Rukan)	0	0	0	0	0	0	0	0	0
145 Kendaraan Bermotor	0	0	0	0	0	0	0	0	0
146 Lainnya	14	0	0	0	0	0	0	0	0

-Sejak Mei 2014 terdapat perubahan cakupan dan klarifikasi data Dana dan Kredit berkaitan dengan implementasi Laporan Bulanan Bank Umum Syariah (LBUS) berdasarkan Laporan Stabilitas Moneter dan Sistem Keuangan (LSMK). Penjelasan lebih lanjut terdapat di Metadata

-Sejak periode data Agustus 2017, terdapat perubahan cakupan Bank Swasta Nasional dan Pemerintah akibat adanya perubahan status pada salah satu bank

**I.6 OUTSTANDING OF INVESTMENT LOANS/CREDITS IN RUPIAH AND FOREIGN CURRENCY OF
COMMERCIAL
(Billions of Rp)**

Apr*	May*	Jun*	Jul*	Aug*	Sep*	Oct*	Nov*	2020 Dec*	GROUP OF BANKS AND ECONOMIC SECTOR	
10,173	10,173	10,173	10,173	10,173	10,173	10,173	10,173	10,173	5. Rural Banks	101
10,173	10,173	10,173	10,173	10,173	10,173	10,173	10,173	10,173	Loans by Industrial Origin	102
1,014	1,014	1,014	1,014	1,014	1,014	1,014	1,014	1,014	Agriculture, Forestry & Fishery	103
79	79	79	79	79	79	79	79	79	Mining and Quarrying	104
357	357	357	357	357	357	357	357	357	Manufacturing Industry	105
21	21	21	21	21	21	21	21	21	Electricity and Gas Supply	106
0	0	0	0	0	0	0	0	0	Water supply, sewerage, waste management and remediation activities	107
542	542	542	542	542	542	542	542	542	Construction	108
3,111	3,111	3,111	3,111	3,111	3,111	3,111	3,111	3,111	Wholesale and retail trade; repair of motor vehicles and motorcycles	109
1,020	1,020	1,020	1,020	1,020	1,020	1,020	1,020	1,020	Transportation and storage	110
374	374	374	374	374	374	374	374	374	Accommodation and food service activities	111
0	0	0	0	0	0	0	0	0	Information and communication	112
42	42	42	42	42	42	42	42	42	Financial and insurance activities	113
582	582	582	582	582	582	582	582	582	Real estate	114
0	0	0	0	0	0	0	0	0	Business Services	115
82	82	82	82	82	82	82	82	82	Public administration and defence; compulsory social security	116
310	310	310	310	310	310	310	310	310	Education	117
116	116	116	116	116	116	116	116	116	health and social work activities	118
2,524	2,524	2,524	2,524	2,524	2,524	2,524	2,524	2,524	Other service activities	119
0	0	0	0	0	0	0	0	0	Loans to Non Industrial Origin (Household Consumption)	120
0	0	0	0	0	0	0	0	0	Others	121
1,475,309	1,479,058	1,460,932	1,471,071	1,465,356	1,463,423	1,440,736	1,433,883	1,446,392	6. Total (1 through 5)	122
1,475,309	1,479,058	1,460,932	1,471,071	1,465,356	1,463,423	1,440,736	1,433,883	1,446,392	Loans by Industrial Origin	123
233,148	232,392	229,753	230,176	233,982	234,563	233,174	230,841	231,872	Agriculture, Forestry & Fishery	124
55,779	54,582	55,457	55,510	54,376	52,158	52,531	49,886	48,819	Mining and Quarrying	125
230,186	231,506	224,575	228,881	228,215	229,357	223,955	225,842	235,597	Manufacturing Industry	126
172,040	174,465	171,531	172,826	169,645	166,008	147,638	144,972	143,962	Electricity and Gas Supply	127
3,605	3,599	3,504	3,495	3,462	3,432	3,418	3,411	3,298	Water supply, sewerage, waste management and remediation activities	128
144,190	144,937	144,325	144,921	144,757	148,084	149,473	148,709	153,082	Construction	129
151,071	148,743	146,266	146,404	143,677	144,109	143,767	144,251	141,064	Wholesale and retail trade; repair of motor vehicles and motorcycles	130
104,639	103,956	106,289	106,651	107,368	110,285	110,488	109,633	113,951	Transportation and storage	131
83,227	83,334	83,160	83,867	84,692	85,145	85,282	84,883	82,221	Accommodation and food service activities	132
55,241	56,928	58,863	59,652	58,631	58,396	60,318	61,322	63,181	Information and communication	133
15,813	15,251	13,386	13,021	11,690	11,199	10,940	10,952	10,701	Financial and insurance activities	134
107,195	107,554	108,353	108,858	108,733	108,962	108,175	107,965	108,046	Real estate	135
45,775	44,082	42,461	43,500	43,101	42,957	42,861	42,081	41,966	Business Services	136
2,991	2,907	2,807	2,853	2,804	449	486	484	568	Public administration and defence; compulsory social security	137
11,923	11,765	12,084	12,068	12,056	11,532	11,546	11,636	11,718	Education	138
20,861	20,745	21,020	21,132	21,747	21,428	21,361	21,261	20,593	health and social work activities	139
37,625	42,314	37,097	37,256	36,420	35,359	35,321	35,755	35,751	Other service activities	140
0	0	0	0	0	0	0	0	0	Loans to Non Industrial Origin (Household Consumption)	141
0	0	0	0	0	0	0	0	0	Housing	142
0	0	0	0	0	0	0	0	0	Flat and Apartment	143
0	0	0	0	0	0	0	0	0	Shophouse and Officehouse	144
0	0	0	0	0	0	0	0	0	Vehicles	145
0	0	0	0	0	0	0	0	0	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