

**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	2018	2019	2020	2021	2022				2023
						Sep	Oct	Nov	Dec
1 1. Bank Persero	557,862	668,007	654,531	667,556	736,900	807,775	824,666	838,767	848,289
2 Pinjaman Berdasarkan Lapangan Usaha	557,862	668,007	654,531	667,556	736,900	807,775	824,666	838,767	848,289
3 Pertanian, Kehutanan & Perikanan	142,660	157,725	153,756	155,011	164,359	173,523	177,399	180,382	181,682
4 Pertambangan dan Penggalian	24,236	23,613	20,797	33,717	50,520	62,085	65,611	69,981	69,797
5 Industri Pengolahan	74,397	83,613	87,581	92,168	106,837	116,781	118,759	118,246	115,950
6 Pengadaan Listrik dan Gas	77,401	100,504	81,920	79,516	83,448	81,808	82,112	82,193	86,900
7 Pengadaan air, Pengelolaan sampah, limbah dan daur ulang	342	613	442	456	496	564	564	565	562
8 Konstruksi	48,725	62,394	67,628	68,050	73,245	73,623	69,081	69,278	70,404
9 Perdagangan Besar dan Eceran, Reparasi mobil dan motor	53,666	67,976	64,549	62,576	72,671	84,780	86,358	87,754	88,741
10 Transportasi dan Pergudangan	41,029	48,360	54,806	56,254	62,032	68,947	76,294	80,377	81,507
11 Penyediaan Akomodasi dan makan minum	20,833	26,268	28,232	28,926	30,785	34,923	35,798	36,146	36,648
12 Informasi dan komunikasi	12,959	19,346	23,844	27,030	23,933	24,411	24,336	24,226	24,161
13 Jasa Keuangan dan Asuransi	1,288	1,437	392	1,200	4,474	4,239	4,247	4,928	4,732
14 Real Estate	21,706	27,153	27,695	28,515	27,688	25,857	27,283	27,630	29,358
15 Jasa Perusahaan	15,788	20,089	18,286	11,992	10,099	17,627	17,915	17,857	17,969
16 Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial wajib	2,758	2,895	141	67	3	3	2	2	2
17 Jasa Pendidikan	2,300	2,561	1,891	2,015	2,035	1,674	1,629	1,630	1,664
18 Jasa Kesehatan dan Kegiatan lainnya	4,517	6,546	7,198	5,784	6,234	8,548	8,645	8,693	8,810
19 Jasa lainnya	13,256	16,914	15,374	14,280	18,041	28,383	28,635	28,878	29,401
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 2. Bank Pemerintah Daerah	43,745	52,159	60,346	61,869	72,667	82,668	82,032	83,326	84,364
27 Pinjaman Berdasarkan Lapangan Usaha	43,745	52,159	60,346	61,869	72,667	82,668	82,032	83,326	84,364
28 Pertanian, Kehutanan & Perikanan	4,732	6,193	6,906	7,422	8,910	9,712	9,852	10,011	10,158
29 Pertambangan dan Penggalian	217	477	414	345	2,294	3,133	1,526	1,591	1,639
30 Industri Pengolahan	2,919	3,857	5,512	7,099	10,700	12,026	12,158	12,561	12,606
31 Pengadaan Listrik dan Gas	2,698	2,040	2,115	1,719	1,310	1,055	1,055	1,056	977
32 Pengadaan air, Pengelolaan sampah, limbah dan daur ulang	194	217	227	299	328	329	352	368	459
33 Konstruksi	9,597	13,215	16,071	15,050	15,925	18,155	18,272	18,311	18,410
34 Perdagangan Besar dan Eceran, Reparasi mobil dan motor	7,060	7,521	8,257	9,612	11,733	13,566	13,768	13,994	14,202
35 Transportasi dan Pergudangan	2,484	3,414	5,449	4,199	4,118	4,269	4,273	4,435	4,474
36 Penyediaan Akomodasi dan makan minum	5,594	6,268	6,304	6,334	6,807	7,874	8,049	8,128	8,102
37 Informasi dan komunikasi	310	217	515	497	355	603	601	597	600
38 Jasa Keuangan dan Asuransi	835	52	58	162	351	466	485	487	502
39 Real Estate	927	1,017	889	920	961	1,196	1,197	1,206	1,255
40 Jasa Perusahaan	1,844	1,803	886	962	1,177	1,478	1,513	1,547	1,446
41 Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial wajib	29	308	333	707	541	599	589	578	647
42 Jasa Pendidikan	957	1,128	1,163	1,116	1,125	1,906	1,987	2,017	2,098
43 Jasa Kesehatan dan Kegiatan lainnya	1,876	1,945	1,976	1,847	1,910	2,019	2,030	2,024	2,075
44 Jasa lainnya	1,471	2,487	3,270	3,579	4,121	4,283	4,327	4,415	4,714
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)

Jan	Feb	Mar	Apr	May	Jun	Jul	Aug*	2024 Sep*	GROUP OF BANKS AND ECONOMIC SECTOR	
863,617	870,381	889,703	897,482	919,421	931,129	934,263	927,549	938,632	1. State Banks	1
863,617	870,381	889,703	897,482	919,421	931,129	934,263	927,549	938,632	Loans by Industrial Origin	2
182,728	184,272	184,311	184,750	189,123	191,271	192,581	191,774	189,916	Agriculture, Forestry & Fishery	3
70,613	70,484	67,541	71,363	79,879	71,773	72,106	76,382	77,971	Mining and Quarrying	4
118,296	120,344	122,455	125,646	126,996	131,524	133,715	121,056	124,677	Manufacturing Industry	5
91,333	90,102	96,052	97,860	100,026	100,207	99,359	98,849	97,045	Electricity and Gas Supply	6
561	562	554	549	542	536	551	961	972	Water supply, sewerage, waste management and remediation activities	7
70,863	71,461	71,747	72,123	73,900	74,931	75,060	74,386	76,383	Construction	8
90,357	92,248	93,824	94,143	94,670	101,612	101,659	103,780	104,111	Wholesale and retail trade; repair of motor vehicles and motorcycles	9
81,283	82,761	87,026	87,296	88,718	89,644	89,491	93,604	96,540	Transportation and storage	10
36,581	36,765	36,575	36,573	36,194	37,554	37,319	37,379	37,460	Accommodation and food service activities	11
23,995	24,169	23,680	20,923	21,607	22,315	22,361	21,646	22,286	Information and communication	12
4,731	4,694	12,538	12,323	12,447	13,264	12,888	13,139	12,967	Financial and insurance activities	13
33,706	33,633	33,652	33,763	34,416	35,205	35,486	35,453	34,500	Real estate	14
17,931	18,080	18,200	18,289	18,304	18,361	18,147	16,157	18,447	Business Services	15
2	1	1	1	1	0	0	0	0	Public administration and defence; compulsory social security	16
1,673	1,758	1,700	1,694	1,744	1,749	1,774	1,803	1,794	Education	17
8,834	8,865	8,926	9,020	9,480	9,867	9,986	10,259	10,897	health and social work activities	18
30,131	30,181	30,922	31,168	31,374	31,314	31,780	30,920	32,666	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
84,435	83,370	85,368	86,141	86,677	87,759	88,380	88,857	89,577	2. Regional Government Banks	26
84,435	83,370	85,368	86,141	86,677	87,759	88,380	88,857	89,577	Loans by Industrial Origin	27
10,220	9,819	9,901	9,956	10,002	10,095	10,183	10,286	10,346	Agriculture, Forestry & Fishery	28
1,776	1,827	1,848	2,160	1,887	1,996	2,029	2,063	2,139	Mining and Quarrying	29
12,474	11,282	11,547	11,490	11,858	11,717	11,600	11,761	13,244	Manufacturing Industry	30
972	969	1,108	1,109	1,090	1,101	1,102	1,093	988	Electricity and Gas Supply	31
475	487	484	481	469	459	460	458	455	Water supply, sewerage, waste management and remediation activities	32
18,435	18,552	19,245	19,315	19,452	20,173	20,628	20,593	19,432	Construction	33
14,330	14,565	14,847	14,982	15,131	15,302	15,461	15,539	15,656	Wholesale and retail trade; repair of motor vehicles and motorcycles	34
4,441	4,496	4,699	4,975	4,968	4,955	4,873	4,872	4,882	Transportation and storage	35
8,090	8,199	8,309	8,356	8,429	8,536	8,594	8,702	8,818	Accommodation and food service activities	36
594	586	573	570	571	557	552	549	631	Information and communication	37
494	488	488	487	530	535	536	558	572	Financial and insurance activities	38
1,253	1,249	1,351	1,346	1,341	1,332	1,366	1,359	1,350	Real estate	39
1,466	1,506	1,559	1,587	1,598	1,626	1,628	1,617	1,622	Business Services	40
576	460	411	350	276	225	164	126	102	Public administration and defence; compulsory social security	41
2,093	2,125	2,160	2,150	2,197	2,202	2,217	2,239	2,238	Education	42
2,083	2,026	2,035	2,030	2,039	2,072	2,089	2,097	2,120	health and social work activities	43
4,662	4,733	4,804	4,798	4,841	4,874	4,896	4,945	4,982	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

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MENURUT KELOMPOK BANK & LAPANGAN USAHA
(Miliar Rp)**

KELOMPOK BANK & LAPANGAN USAHA	2018	2019	2020	2021	2022	2023		2023	
						Sep	Oct	Nov	Dec
51 3. Bank Swasta Nasional	561,515	627,459	633,008	676,758	762,590	792,129	799,896	803,499	826,807
52 Pinjaman Berdasarkan Lapangan Usaha	561,515	627,459	633,008	676,758	762,590	792,129	799,896	803,499	826,807
53 Pertanian, Kehutanan & Perikanan	63,781	63,718	64,385	70,705	77,950	73,024	73,189	73,422	74,236
54 Pertambangan dan Penggalian	19,226	17,733	22,828	25,739	39,289	45,350	45,847	44,663	44,637
55 Industri Pengolahan	97,447	104,327	109,581	117,400	133,823	142,460	147,429	149,824	153,409
56 Pengadaan Listrik dan Gas	38,263	53,373	45,417	41,365	37,727	40,867	41,370	43,086	52,042
57 Pengadaan air, Pengelolaan sampah, limbah dan daur ulang	2,884	2,761	2,627	2,533	2,290	2,451	2,427	2,585	2,815
58 Konstruksi	37,218	57,320	66,996	73,993	70,546	62,041	61,449	61,437	61,200
59 Perdagangan Besar dan Eceran, Reparasi mobil dan motor	67,571	70,477	59,961	64,323	66,030	71,006	72,500	73,095	74,232
60 Transportasi dan Pergudangan	42,918	50,065	50,334	52,935	53,991	65,469	67,545	68,433	69,787
61 Penyediaan Akomodasi dan makan minum	47,674	47,989	45,599	43,602	42,490	41,265	41,090	41,168	40,946
62 Informasi dan komunikasi	18,815	23,625	29,199	50,302	73,943	72,577	71,356	70,316	71,959
63 Jasa Keuangan dan Asuransi	9,971	11,038	7,861	7,269	5,577	7,231	6,290	6,204	6,601
64 Real Estate	65,666	67,150	73,277	70,617	100,957	104,211	104,261	104,536	104,407
65 Jasa Perusahaan	19,747	24,815	21,767	23,808	24,456	27,446	28,076	27,704	32,580
66 Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial wajib	4	9	11	3	9	8	8	8	8
67 Jasa Pendidikan	6,963	8,324	8,342	8,545	9,357	10,413	10,540	10,781	10,912
68 Jasa Kesehatan dan Kegiatan lainnya	9,332	10,845	11,231	11,716	13,847	15,228	15,432	15,205	16,029
69 Jasa lainnya	14,035	13,893	13,593	11,902	10,307	11,082	11,088	11,033	11,008
70 Pinjaman Kepada Bukan Lapangan Usaha (Konsumsi Rumah Tangga)	0	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	0	0	0	0	0	0	0	0	0
76 4. Bank Asing dan Bank Campuran	124,012	103,578	88,334	75,953	79,785	75,258	76,212	75,175	74,556
77 Pinjaman Berdasarkan Lapangan Usaha	124,012	103,578	88,334	75,953	79,785	75,258	76,212	75,175	74,556
78 Pertanian, Kehutanan & Perikanan	8,173	7,740	5,812	5,152	3,098	1,417	1,355	1,827	1,663
79 Pertambangan dan Penggalian	9,521	11,073	4,701	5,924	14,377	14,902	14,013	13,636	12,200
80 Industri Pengolahan	41,721	34,130	32,567	21,177	26,126	24,502	25,012	25,240	23,926
81 Pengadaan Listrik dan Gas	16,789	13,105	14,490	8,782	6,779	4,609	4,825	4,740	6,289
82 Pengadaan air, Pengelolaan sampah, limbah dan daur ulang	1	2	2	1	231	609	626	612	607
83 Konstruksi	6,144	1,697	1,844	882	1,153	142	227	222	440
84 Perdagangan Besar dan Eceran, Reparasi mobil dan motor	7,556	5,909	5,187	4,309	3,516	4,000	4,040	3,185	2,769
85 Transportasi dan Pergudangan	5,619	2,775	2,343	1,234	903	2,898	3,102	3,056	3,010
86 Penyediaan Akomodasi dan makan minum	2,763	2,249	1,711	1,890	457	336	329	325	323
87 Informasi dan komunikasi	11,880	11,970	9,623	15,544	11,598	9,141	9,103	9,052	9,684
88 Jasa Keuangan dan Asuransi	3,468	2,986	2,347	3,443	2,920	3,524	3,599	3,561	4,287
89 Real Estate	6,032	7,232	5,603	5,985	6,356	5,799	5,929	5,794	5,715
90 Jasa Perusahaan	4,007	1,460	1,026	1,109	1,982	3,165	3,853	3,735	3,462
91 Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial wajib	0	4	2	1	0	0	0	0	0
92 Jasa Pendidikan	8	13	12	7	9	8	8	7	7
93 Jasa Kesehatan dan Kegiatan lainnya	128	220	73	62	6	7	6	6	6
94 Jasa lainnya	203	1,011	991	452	271	198	186	178	167
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 AND RURAL BANKS BY GROUP OF BANKS AND ECONOMIC SECTOR
(Billions of Rp)

Jan	Feb	Mar	Apr	May	Jun	Jul	Aug*	2024 Sep*	GROUP OF BANKS AND ECONOMIC SECTOR	
832,737	836,550	849,308	849,689	860,462	866,483	873,953	864,833	870,314	3. Private National Banks	51
832,737	836,550	849,308	849,689	860,462	866,483	873,953	864,833	870,314	Loans by Industrial Origin	52
73,822	73,798	73,886	74,028	74,986	75,508	76,171	75,279	74,755	Agriculture, Forestry & Fishery	53
46,114	47,083	49,084	49,103	48,500	49,469	50,080	49,369	50,533	Mining and Quarrying	54
156,733	156,858	160,949	162,256	166,614	166,788	167,059	165,452	166,492	Manufacturing Industry	55
50,864	50,924	50,747	53,624	56,042	55,859	56,019	54,433	54,072	Electricity and Gas Supply	56
2,912	3,034	3,375	3,653	4,607	4,776	4,871	4,959	5,053	Water supply, sewerage, waste management and remediation activities	57
62,312	62,131	63,054	63,842	63,748	64,446	65,417	65,344	69,759	Construction	58
74,716	74,817	75,375	75,660	75,247	77,800	77,967	78,111	79,063	Wholesale and retail trade; repair of motor vehicles and motorcycles	59
71,519	72,124	73,906	77,219	78,480	79,080	79,419	78,042	79,812	Transportation and storage	60
41,016	41,011	40,862	40,788	41,444	41,703	41,317	41,880	42,008	Accommodation and food service activities	61
71,746	69,700	67,677	67,101	67,440	67,456	66,926	63,840	62,040	Information and communication	62
6,942	11,463	14,844	10,254	10,204	8,816	8,871	8,717	8,307	Financial and insurance activities	63
104,083	103,991	104,570	103,953	104,512	102,995	107,758	106,805	106,861	Real estate	64
32,516	31,880	32,738	33,035	33,054	35,498	35,488	35,545	34,139	Business Services	65
10	11	11	11	10	10	9	9	8	Public administration and defence; compulsory social security	66
11,015	11,111	11,126	11,050	11,147	11,258	11,307	11,397	11,344	Education	67
15,591	15,732	16,314	16,446	16,735	17,000	17,253	17,547	17,906	health and social work activities	68
10,824	10,881	10,791	7,667	7,691	8,019	8,020	8,105	8,164	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
72,608	71,974	73,508	74,153	75,921	73,789	74,987	72,707	65,682	4. Foreign Banks and Joint Banks	76
72,608	71,974	73,508	74,153	75,921	73,789	74,987	72,707	65,682	Loans by Industrial Origin	77
1,270	1,253	1,901	1,826	2,599	2,547	2,455	2,409	2,279	Agriculture, Forestry & Fishery	78
12,525	12,194	12,260	12,519	12,754	12,411	13,031	12,372	10,067	Mining and Quarrying	79
24,364	24,643	25,791	26,061	26,279	25,457	25,212	23,601	19,944	Manufacturing Industry	80
6,528	6,754	6,789	6,557	6,556	6,682	6,668	6,258	6,105	Electricity and Gas Supply	81
622	619	625	641	640	645	641	558	546	Water supply, sewerage, waste management and remediation activities	82
523	520	521	601	828	861	911	871	953	Construction	83
2,921	2,881	2,762	2,761	2,848	2,355	2,411	2,550	2,226	Wholesale and retail trade; repair of motor vehicles and motor cycles	84
3,019	3,009	3,052	3,044	3,152	3,226	3,155	3,146	3,056	Transportation and storage	85
316	311	309	301	296	295	286	259	241	Accommodation and food service activities	86
9,620	9,224	8,303	8,372	8,445	7,789	8,028	9,168	9,185	Information and communication	87
4,142	3,908	4,489	4,676	4,812	4,812	4,560	4,386	3,970	Financial and insurance activities	88
3,060	3,038	3,043	3,096	3,089	3,093	3,140	2,888	2,824	Real estate	89
3,522	3,454	3,505	3,549	3,481	3,483	4,365	4,117	4,070	Business Services	90
0	0	0	0	0	0	0	0	0	Public administration and defence; compulsory social security	91
7	7	6	6	6	6	6	6	2	Education	92
6	7	7	7	7	7	6	7	2	health and social work activities	93
163	153	144	137	131	123	113	111	210	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	2018	2019	2020	2021	2022	2023			
						Sep	Oct	Nov	Dec
101 5. Bank Perkreditan Rakyat	8,700	9,909	10,017	10,747	12,054	13,318	13,510	13,642	13,862
102 Pinjaman Berdasarkan Lapangan Usaha	8,700	9,908	10,016	10,747	12,054	13,318	13,510	13,642	13,862
103 Pertanian, Kehutanan & Perikanan	936	995	1,001	1,095	1,267	1,351	1,366	1,362	1,386
104 Pertambangan dan Penggalian	60	119	127	143	246	282	279	287	298
105 Industri Pengolahan	296	377	363	453	647	690	715	756	724
106 Pengadaan Listrik dan Gas	17	15	25	25	27	43	43	43	46
107 Pengadaan air, Pengelolaan sampah, limbah dan daur ulang	0	0	0	0	0	0	0	0	0
108 Konstruksi	434	453	455	543	730	870	893	886	901
109 Perdagangan Besar dan Eceran, Reparasi mobil dan motor	2,643	2,709	2,581	2,777	2,976	3,055	3,062	3,060	3,111
110 Transportasi dan Pergudangan	887	736	1,040	1,152	1,412	1,697	1,785	1,847	1,888
111 Penyediaan Akomodasi dan makan minum	305	415	590	601	904	1,122	1,148	1,150	1,165
112 Informasi dan komunikasi	0	0	0	0	0	0	0	0	0
113 Jasa Keuangan dan Asuransi	51	60	63	78	76	103	106	102	109
114 Real Estate	485	482	544	522	631	739	710	701	736
115 Jasa Perusahaan	0	0	0	0	0	0	0	0	0
116 Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial wajib	72	52	45	84	80	71	69	69	71
117 Jasa Pendidikan	272	268	267	324	396	441	439	452	483
118 Jasa Kesehatan dan Kegiatan lainnya	111	301	228	251	247	245	263	273	292
119 Jasa lainnya	2,131	2,926	2,687	2,698	2,417	2,607	2,631	2,652	2,653
120 Pinjaman Kepada Bukan Lapangan Usaha (Konsumsi Rumah Tangga)	0	1	1	0	0	0	0	0	0
121 Lainnya	0	1	1	0	0	0	0	0	0
122 6. J U M L A H (1 s.d. 5)	1,295,833	1,461,112	1,446,236	1,492,884	1,663,995	1,771,148	1,796,316	1,814,410	1,847,878
123 Pinjaman Berdasarkan Lapangan Usaha	1,295,833	1,461,110	1,446,235	1,492,883	1,663,995	1,771,148	1,796,316	1,814,410	1,847,878
124 Pertanian, Kehutanan & Perikanan	220,281	236,371	231,859	239,385	255,583	259,026	263,160	267,004	269,125
125 Pertambangan dan Penggalian	53,261	53,016	48,867	65,868	106,726	125,752	127,275	130,157	128,571
126 Industri Pengolahan	216,779	226,303	235,603	238,298	278,135	296,459	304,073	306,628	306,616
127 Pengadaan Listrik dan Gas	135,167	169,036	143,966	131,406	129,291	128,382	129,404	131,118	146,254
128 Pengadaan air, Pengelolaan sampah, limbah dan daur ulang	3,421	3,593	3,298	3,289	3,345	3,953	3,969	4,131	4,443
129 Konstruksi	102,118	135,079	152,995	158,519	161,598	154,832	149,921	150,134	151,355
130 Perdagangan Besar dan Eceran, Reparasi mobil dan motor	138,496	154,592	140,535	143,598	156,926	176,407	179,728	181,088	183,056
131 Transportasi dan Pergudangan	92,937	105,350	113,971	115,773	122,456	143,280	152,999	158,148	160,666
132 Penyediaan Akomodasi dan makan minum	77,170	83,189	82,436	81,353	81,444	85,520	86,413	86,916	87,184
133 Informasi dan komunikasi	43,964	55,158	63,181	93,373	109,829	106,731	105,396	104,191	106,403
134 Jasa Keuangan dan Asuransi	15,614	15,573	10,721	12,152	13,399	15,563	14,727	15,281	16,231
135 Real Estate	94,817	103,034	108,008	106,559	136,593	137,802	139,380	139,867	141,471
136 Jasa Perusahaan	41,386	48,166	41,966	37,872	37,715	49,715	51,357	50,842	55,457
137 Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial wajib	2,862	3,268	532	862	633	681	668	657	727
138 Jasa Pendidikan	10,501	12,295	11,675	12,006	12,922	14,444	14,603	14,888	15,164
139 Jasa Kesehatan dan Kegiatan lainnya	15,964	19,857	20,705	19,660	22,245	26,047	26,375	26,202	27,213
140 Jasa lainnya	31,096	37,231	35,915	32,911	35,157	46,553	46,869	47,156	47,942
141 Pinjaman Kepada Bukan Lapangan Usaha (Konsumsi Rumah Tangga)	0	1	1	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	0	1	1	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)**

Jan	Feb	Mar	Apr	May	Jun	Jul	Aug*	2024 Sep*	GROUP OF BANKS AND ECONOMIC SECTOR	
14,042	14,221	14,324	14,158	14,165	13,286	14,248	14,248	14,248	5. Rural Banks	101
14,042	14,221	14,324	14,158	14,165	13,286	14,248	14,248	14,248	Loans by Industrial Origin	102
1,400	1,427	1,435	1,425	1,450	1,351	1,419	1,419	1,419	<i>Agriculture, Forestry & Fishery</i>	103
294	282	267	261	253	225	257	257	257	<i>Mining and Quarrying</i>	104
729	727	718	687	673	611	674	674	674	<i>Manufacturing Industry</i>	105
52	53	56	52	56	49	52	52	52	<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
923	947	948	940	948	908	983	983	983	<i>Construction</i>	108
3,110	3,168	3,173	3,134	3,096	2,904	3,047	3,047	3,047	<i>Wholesale and retail trade; repair of motor vehicles and motorcycles</i>	109
1,956	1,962	2,009	2,011	2,005	1,949	2,064	2,064	2,064	<i>Transportation and storage</i>	110
1,174	1,201	1,210	1,133	1,179	1,065	1,216	1,216	1,216	<i>Accommodation and food service activities</i>	111
0	0	0	0	0	0	0	0	0	<i>Information and communication</i>	112
108	118	129	124	122	115	131	131	131	<i>Financial and insurance activities</i>	113
766	724	766	789	811	700	831	831	831	<i>Real estate</i>	114
0	0	0	0	0	0	0	0	0	<i>Business Services</i>	115
72	71	70	67	69	64	65	65	65	<i>Public administration and defence; compulsory social security</i>	116
501	534	525	521	552	517	537	537	537	<i>Education</i>	117
302	311	312	315	310	295	311	311	311	<i>health and social work activities</i>	118
2,655	2,695	2,706	2,697	2,641	2,534	2,660	2,660	2,660	<i>Other service activities</i>	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	<i>Others</i>	121
1,867,439	1,876,496	1,912,211	1,921,623	1,956,647	1,972,446	1,985,832	1,968,193	1,978,453	6. Total (1 through 5)	122
1,867,439	1,876,496	1,912,211	1,921,623	1,956,647	1,972,446	1,985,832	1,968,193	1,978,453	Loans by Industrial Origin	123
269,440	270,570	271,434	271,986	278,159	280,773	282,810	281,167	278,715	<i>Agriculture, Forestry & Fishery</i>	124
131,322	131,871	131,000	135,407	143,272	135,874	137,504	140,443	140,968	<i>Mining and Quarrying</i>	125
312,597	313,855	321,460	326,140	332,420	336,096	338,259	322,545	325,030	<i>Manufacturing Industry</i>	126
149,750	148,802	154,751	159,202	163,770	163,898	163,200	160,685	158,263	<i>Electricity and Gas Supply</i>	127
4,571	4,703	5,038	5,324	6,258	6,416	6,523	6,937	7,025	<i>Water supply, sewerage, waste management and remediation activities</i>	128
153,056	153,612	155,515	156,820	158,875	161,320	162,999	162,177	167,510	<i>Construction</i>	129
185,435	187,678	189,981	190,679	190,993	199,973	200,545	203,026	204,102	<i>Wholesale and retail trade; repair of motor vehicles and motorcycles</i>	130
162,219	164,353	170,691	174,544	177,323	178,854	179,003	181,728	186,354	<i>Transportation and storage</i>	131
87,177	87,487	87,266	87,150	87,541	89,152	88,732	89,436	89,743	<i>Accommodation and food service activities</i>	132
105,954	103,678	100,233	96,966	98,063	98,117	97,867	95,203	94,143	<i>Information and communication</i>	133
16,417	20,670	32,487	27,865	28,114	27,542	26,986	26,932	25,947	<i>Financial and insurance activities</i>	134
142,868	142,635	143,382	142,947	144,170	143,325	148,582	147,337	146,366	<i>Real estate</i>	135
55,435	54,920	56,003	56,461	56,437	58,969	59,627	57,435	58,278	<i>Business Services</i>	136
660	542	493	428	356	299	239	200	176	<i>Public administration and defence; compulsory social security</i>	137
15,290	15,535	15,517	15,421	15,646	15,732	15,841	15,982	15,915	<i>Education</i>	138
26,816	26,941	27,593	27,817	28,571	29,242	29,646	30,221	31,236	<i>health and social work activities</i>	139
48,434	48,644	49,367	46,467	46,678	46,864	47,469	46,740	48,683	<i>Other service activities</i>	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	<i>Housing</i>	142
0	0	0	0	0	0	0	0	0	<i>Flat and Apartment</i>	143
0	0	0	0	0	0	0	0	0	<i>Shophouse and Officehouse</i>	144
0	0	0	0	0	0	0	0	0	<i>Vehicles</i>	145
0	0	0	0	0	0	0	0	0	<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).
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