

**I.8. POSISI PINJAMAN/KREDIT MODAL KERJA RUPIAH & VALAS YANG DIBERIKAN BANK UMUM DAN BPR  
MENURUT KELOMPOK BANK & LAPANGAN USAHA  
(Miliar Rp)**

KELOMPOK BANK & LAPANGAN USAHA	2016	2017	2018	2019					
				Oct	Nov	Dec*	Jan*	Feb*	Mar*
<b>1. Bank Persero</b>	<b>754,534</b>	<b>830,643</b>	<b>952,866</b>	<b>949,880</b>	<b>959,490</b>	<b>976,962</b>	<b>925,223</b>	<b>929,107</b>	<b>953,544</b>
<b>2. Pinjaman Berdasarkan Lapangan Usaha</b>	<b>754,534</b>	<b>830,643</b>	<b>952,866</b>	<b>949,880</b>	<b>959,490</b>	<b>976,962</b>	<b>925,223</b>	<b>929,107</b>	<b>953,544</b>
3 Pertanian, Kehutanan & Perikanan	56,844	65,431	78,285	79,013	82,274	80,731	80,371	83,017	84,755
4 Pertambangan dan Penggalan	18,081	15,325	19,628	19,065	19,564	25,284	25,829	25,250	30,598
5 Industri Pengolahan	162,232	190,693	221,842	208,395	210,992	221,839	204,377	205,110	213,190
6 Pengadaan Listrik dan Gas	18,302	19,032	10,637	7,197	7,805	7,003	7,001	6,964	7,025
7 Pengadaan air, Pengelolaan sampah, limbah dan daur ulang	307	394	536	749	770	772	755	757	765
8 Konstruksi	62,565	78,498	90,025	100,575	99,589	95,054	89,790	91,562	93,631
9 Perdagangan Besar dan Eceran, Reparasi mobil dan motor	323,925	329,680	385,745	384,611	385,191	380,293	366,166	366,613	372,432
10 Transportasi dan Pergudangan	11,996	16,909	19,013	21,879	22,123	22,795	21,195	20,646	20,844
11 Penyediaan Akomodasi dan makan minum	6,395	8,275	9,282	11,279	12,004	11,709	12,067	12,660	13,022
12 Informasi dan komunikasi	12,126	11,881	16,961	16,739	18,423	18,718	15,619	15,667	15,778
13 Jasa Keuangan dan Asuransi	32,537	31,859	32,384	37,992	37,267	42,805	38,828	37,614	37,265
14 Real Estate	14,263	16,621	16,483	17,261	17,642	18,903	17,270	17,285	17,507
15 Jasa Perusahaan	18,823	19,687	20,440	18,245	18,330	18,979	18,269	18,360	18,963
16 Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial wajib	115	2,770	3,307	69	75	76	70	62	63
17 Jasa Pendidikan	317	413	492	471	488	510	474	478	483
18 Jasa Kesehatan dan Kegiatan lainnya	1,118	1,544	3,047	4,753	4,601	8,225	4,383	3,684	3,513
19 Jasa lainnya	14,589	21,632	24,759	21,587	22,352	23,266	22,759	23,378	23,711
<b>20. Pinjaman Kepada Bukan Lapangan Usaha (Konsumsi Rumah Tangga)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
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
<b>26. 2. Bank Pemerintah Daerah</b>	<b>63,756</b>	<b>74,828</b>	<b>84,217</b>	<b>89,269</b>	<b>89,866</b>	<b>89,586</b>	<b>83,011</b>	<b>82,205</b>	<b>82,626</b>
<b>27. Pinjaman Berdasarkan Lapangan Usaha</b>	<b>63,756</b>	<b>74,828</b>	<b>84,217</b>	<b>89,268</b>	<b>89,866</b>	<b>89,586</b>	<b>83,011</b>	<b>82,204</b>	<b>82,625</b>
28 Pertanian, Kehutanan & Perikanan	6,308	6,575	7,678	8,282	8,302	8,053	7,693	7,810	7,902
29 Pertambangan dan Penggalan	529	464	567	566	578	642	770	801	800
30 Industri Pengolahan	4,186	5,598	6,448	6,381	7,231	7,591	7,399	7,249	7,496
31 Pengadaan Listrik dan Gas	240	222	1,213	254	254	232	218	230	219
32 Pengadaan air, Pengelolaan sampah, limbah dan daur ulang	140	99	135	166	167	153	141	206	210
33 Konstruksi	12,567	17,440	20,194	26,729	26,234	22,564	18,249	18,307	18,194
34 Perdagangan Besar dan Eceran, Reparasi mobil dan motor	23,304	24,797	25,099	26,881	26,907	28,496	27,571	27,864	28,226
35 Transportasi dan Pergudangan	347	457	478	506	527	516	506	513	501
36 Penyediaan Akomodasi dan makan minum	692	772	660	721	720	909	903	908	933
37 Informasi dan komunikasi	256	259	167	255	305	312	302	306	245
38 Jasa Keuangan dan Asuransi	7,192	7,972	13,948	9,811	9,832	10,763	10,476	9,526	9,374
39 Real Estate	1,074	1,241	862	798	755	957	725	713	726
40 Jasa Perusahaan	3,854	5,019	3,251	3,732	3,767	3,566	3,557	3,481	3,540
41 Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial wajib	128	407	1,010	528	816	1,534	1,596	1,438	1,379
42 Jasa Pendidikan	309	349	242	240	254	249	245	220	199
43 Jasa Kesehatan dan Kegiatan lainnya	416	468	577	694	583	666	552	425	412
44 Jasa lainnya	2,214	2,691	1,688	2,725	2,633	2,384	2,105	2,206	2,269
<b>45. Pinjaman Kepada Bukan Lapangan Usaha (Konsumsi Rumah Tangga)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
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	1	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.8 OUTSTANDING OF WORKING CAPITAL 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 & INDUSTRIAL ORIGIN	
938,665	941,528	951,140	946,385	945,311	955,803	965,349	965,011	986,124	<b>1. State Banks</b>	1
938,665	941,528	951,140	946,385	945,311	955,803	965,349	965,011	986,124	<b>Loans by Industrial Origin</b>	2
85,091	84,905	88,757	90,013	91,398	94,541	96,421	99,405	103,155	<i>Agriculture, Forestry &amp; Fishery</i>	3
28,498	29,867	30,022	30,151	30,122	29,611	29,952	28,094	31,948	<i>Mining and Quarrying</i>	4
202,424	202,553	199,392	194,943	191,918	197,536	197,091	192,657	197,864	<i>Manufacturing Industry</i>	5
11,535	11,200	13,790	7,280	6,052	5,980	6,252	6,245	6,600	<i>Electricity and Gas Supply</i>	6
718	710	723	717	725	638	633	630	619	<i>Water supply, sewerage, waste management and remediation activities</i>	7
93,684	98,470	100,747	102,894	100,341	100,233	103,195	103,210	104,257	<i>Construction</i>	8
362,319	357,733	358,325	360,780	366,264	371,324	374,460	374,338	379,616	<i>Wholesale and retail trade; repair of motor vehicles and motorcycles</i>	9
21,333	22,834	21,932	22,117	21,103	22,452	22,996	23,189	23,452	<i>Transportation and storage</i>	10
12,822	13,184	13,095	13,763	14,328	15,068	15,632	16,503	17,870	<i>Accommodation and food service activities</i>	11
15,140	15,286	20,180	21,077	21,117	17,707	17,696	17,693	17,109	<i>Information and communication</i>	12
42,349	42,110	39,641	37,014	35,433	33,272	32,826	32,779	32,289	<i>Financial and insurance activities</i>	13
17,040	18,106	17,978	18,504	19,002	19,524	19,064	19,489	19,680	<i>Real estate</i>	14
18,789	17,279	17,360	17,154	16,685	16,204	15,731	15,679	15,292	<i>Business Services</i>	15
61	58	61	57	58	59	76	49	52	<i>Public administration and defence; compulsory social security</i>	16
486	484	502	502	511	519	535	525	526	<i>Education</i>	17
3,378	3,437	3,318	2,983	3,055	3,308	3,457	3,274	3,274	<i>health and social work activities</i>	18
22,998	23,312	25,316	26,434	27,201	27,828	29,332	31,252	32,520	<i>Other service activities</i>	19
0	0	0	0	0	0	0	0	0	<b>Loans to Non Industrial Origin (Household Consumption)</b>	20
0	0	0	0	0	0	0	0	0	<i>Housing</i>	21
0	0	0	0	0	0	0	0	0	<i>Flat and Apartment</i>	22
0	0	0	0	0	0	0	0	0	<i>Shophouse and Officehouse</i>	23
0	0	0	0	0	0	0	0	0	<i>Vehicles</i>	24
0	0	0	0	0	0	0	0	0	<i>Others</i>	25
81,447	83,962	83,842	84,245	85,207	86,542	87,233	88,463	87,844	<b>2. Regional Government Banks</b>	26
81,447	83,962	83,841	84,245	85,204	86,541	87,232	88,462	87,843	<b>Loans by Industrial Origin</b>	27
7,869	7,804	7,556	7,566	7,599	7,713	7,693	7,734	7,771	<i>Agriculture, Forestry &amp; Fishery</i>	28
787	789	805	899	891	875	861	860	803	<i>Mining and Quarrying</i>	29
7,136	8,056	7,943	7,939	8,121	7,968	8,598	8,401	8,586	<i>Manufacturing Industry</i>	30
208	199	200	200	197	271	197	190	174	<i>Electricity and Gas Supply</i>	31
205	206	207	208	212	209	149	147	139	<i>Water supply, sewerage, waste management and remediation activities</i>	32
18,382	19,356	19,887	20,707	21,369	22,404	22,710	22,589	20,140	<i>Construction</i>	33
27,881	28,398	28,651	28,284	28,346	28,970	29,086	29,828	30,025	<i>Wholesale and retail trade; repair of motor vehicles and motorcycles</i>	34
529	536	537	528	551	665	675	673	1,532	<i>Transportation and storage</i>	35
943	940	924	920	929	938	935	905	950	<i>Accommodation and food service activities</i>	36
248	290	316	319	314	331	372	362	363	<i>Information and communication</i>	37
8,594	8,693	9,483	9,396	9,496	8,901	8,705	9,442	9,425	<i>Financial and insurance activities</i>	38
892	885	1,269	1,524	1,525	1,635	1,637	1,634	1,604	<i>Real estate</i>	39
3,496	3,591	2,073	1,878	1,776	1,825	1,745	1,629	1,585	<i>Business Services</i>	40
1,479	1,434	1,332	1,273	1,226	1,131	1,136	1,088	1,897	<i>Public administration and defence; compulsory social security</i>	41
192	194	170	165	162	160	184	176	169	<i>Education</i>	42
374	382	390	381	394	391	361	369	471	<i>health and social work activities</i>	43
2,232	2,210	2,100	2,059	2,097	2,152	2,189	2,435	2,208	<i>Other service activities</i>	44
0	0	0	0	3	1	1	1	1	<b>Loans to Non Industrial Origin (Household Consumption)</b>	45
0	0	0	0	0	0	0	0	0	<i>Housing</i>	46
0	0	0	0	0	0	0	0	0	<i>Flat and Apartment</i>	47
0	0	0	0	0	0	0	0	0	<i>Shophouse and Officehouse</i>	48
0	0	0	0	0	0	0	0	0	<i>Vehicles</i>	49
0	0	0	0	3	0	0	1	1	<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.8. POSISI PINJAMAN/KREDIT MODAL KERJA RUPIAH & VALAS YANG DIBERIKAN BANK UMUM DAN BPR  
MENURUT KELOMPOK BANK & LAPANGAN USAHA  
(Miliar Rp)**

KELOMPOK BANK & LAPANGAN USAHA	2016	2017	2018	2019					
				Oct	Nov	Dec*	Jan*	Feb*	Mar*
<b>51 3. Bank Swasta Nasional</b>	<b>900,285</b>	<b>1,006,414</b>	<b>1,100,014</b>	<b>1,166,858</b>	<b>1,161,950</b>	<b>1,180,206</b>	<b>1,143,412</b>	<b>1,147,291</b>	<b>1,195,329</b>
<b>52 Pinjaman Berdasarkan Lapangan Usaha</b>	<b>900,285</b>	<b>1,006,414</b>	<b>1,100,014</b>	<b>1,166,858</b>	<b>1,161,950</b>	<b>1,179,942</b>	<b>1,143,412</b>	<b>1,147,291</b>	<b>1,195,329</b>
53 Pertanian, Kehutanan & Perikanan	39,916	45,302	51,629	54,180	55,613	53,145	52,751	54,856	59,518
54 Pertambangan dan Penggalian	23,124	22,071	26,438	29,873	28,416	30,886	31,817	31,559	31,622
55 Industri Pengolahan	250,009	274,313	312,747	333,687	334,592	347,902	333,524	337,048	355,247
56 Pengadaan Listrik dan Gas	3,593	4,556	8,975	5,892	5,959	5,245	5,191	5,229	8,478
57 Pengadaan air, Pengelolaan sampah, limbah dan daur ulang	927	1,371	1,518	1,583	1,575	1,539	1,497	1,437	1,416
58 Konstruksi	68,168	85,700	92,230	102,848	100,982	100,102	98,234	96,354	87,804
59 Perdagangan Besar dan Eceran, Reparasi mobil dan motor	312,404	345,864	366,731	375,691	371,552	378,338	366,898	365,580	377,599
60 Transportasi dan Pergudangan	22,460	23,518	24,776	23,999	24,054	24,353	23,723	23,588	24,787
61 Penyediaan Akomodasi dan makan minum	11,193	12,578	12,592	13,802	14,162	14,125	13,615	14,086	15,380
62 Informasi dan komunikasi	13,260	16,907	14,814	19,410	19,810	18,029	16,973	17,308	18,324
63 Jasa Keuangan dan Asuransi	84,629	98,568	103,794	120,672	120,248	122,032	116,845	119,126	133,268
64 Real Estate	39,834	38,548	42,534	43,055	42,801	41,668	40,567	40,027	39,665
65 Jasa Perusahaan	16,311	17,880	19,552	20,291	20,674	21,176	20,288	20,082	21,817
66 Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial wajib	167	314	431	386	390	264	298	311	313
67 Jasa Pendidikan	1,194	1,070	1,311	1,421	1,409	1,366	1,334	1,396	1,448
68 Jasa Kesehatan dan Kegiatan lainnya	2,606	2,525	2,706	4,359	4,263	4,256	4,185	3,725	3,886
69 Jasa lainnya	10,488	15,330	17,234	15,708	15,452	15,516	15,671	15,578	14,756
<b>70 Pinjaman Kepada Bukan Lapangan Usaha (Konsumsi Rumah Tangga)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>264</b>	<b>0</b>	<b>0</b>	<b>0</b>
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	264	0	0	0
<b>76 4. Bank Asing dan Bank Campuran</b>	<b>285,049</b>	<b>258,273</b>	<b>317,334</b>	<b>263,758</b>	<b>257,606</b>	<b>259,011</b>	<b>245,980</b>	<b>254,007</b>	<b>281,765</b>
<b>77 Pinjaman Berdasarkan Lapangan Usaha</b>	<b>285,049</b>	<b>258,273</b>	<b>317,334</b>	<b>263,758</b>	<b>257,606</b>	<b>259,011</b>	<b>245,980</b>	<b>254,007</b>	<b>281,765</b>
78 Pertanian, Kehutanan & Perikanan	6,867	7,876	8,107	5,063	5,007	4,757	4,722	4,766	4,866
79 Pertambangan dan Penggalian	17,241	13,105	23,000	15,404	13,032	10,421	9,701	9,758	10,247
80 Industri Pengolahan	119,252	103,677	118,830	102,183	99,572	105,447	98,905	102,097	117,424
81 Pengadaan Listrik dan Gas	4,228	2,443	8,630	10,349	10,046	10,141	10,028	10,523	12,445
82 Pengadaan air, Pengelolaan sampah, limbah dan daur ulang	109	94	210	104	104	103	101	105	115
83 Konstruksi	9,993	8,909	10,833	9,953	9,008	7,522	6,832	7,511	7,387
84 Perdagangan Besar dan Eceran, Reparasi mobil dan motor	47,857	47,448	51,540	48,998	47,934	48,889	45,381	44,063	47,977
85 Transportasi dan Pergudangan	3,925	2,716	3,354	2,487	2,266	2,551	2,506	2,627	2,180
86 Penyediaan Akomodasi dan makan minum	453	196	122	54	40	159	147	152	217
87 Informasi dan komunikasi	13,735	2,818	10,095	8,812	9,658	8,761	8,019	9,445	9,999
88 Jasa Keuangan dan Asuransi	56,009	62,609	75,468	53,806	54,471	54,960	54,440	57,176	62,836
89 Real Estate	945	693	1,886	1,522	1,311	1,034	1,053	1,244	1,266
90 Jasa Perusahaan	3,064	4,066	4,371	4,450	4,578	3,686	3,625	4,081	4,319
91 Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial wajib	0	0	0	0	0	0	0	0	0
92 Jasa Pendidikan	6	15	5	4	4	5	4	4	4
93 Jasa Kesehatan dan Kegiatan lainnya	41	321	17	30	29	28	26	26	24
94 Jasa lainnya	1,324	1,285	866	538	545	549	490	430	458
<b>95 Pinjaman Kepada Bukan Lapangan Usaha (Konsumsi Rumah Tangga)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
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.8 OUTSTANDING OF WORKING CAPITAL 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	GROUP OF BANKS & INDUSTRIAL ORIGIN	
								Dec*		
1,182,460	1,170,047	1,145,224	1,129,592	1,121,686	1,121,517	1,105,001	1,091,226	1,093,962	<b>3. Private National Banks</b>	51
1,182,460	1,170,047	1,145,224	1,129,592	1,121,686	1,121,517	1,105,001	1,091,226	1,093,962	<b>Loans by Industrial Origin</b>	52
59,222	56,485	57,582	55,317	54,119	55,791	55,824	55,092	54,264	Agriculture, Forestry & Fishery	53
31,263	29,853	28,404	29,732	32,346	31,505	27,461	25,464	22,024	Mining and Quarrying	54
349,211	345,953	338,242	337,675	334,343	338,837	331,310	324,320	324,555	Manufacturing Industry	55
9,332	8,891	9,609	6,449	6,119	4,793	4,707	4,837	4,407	Electricity and Gas Supply	56
1,550	1,555	1,384	1,390	1,413	1,376	1,406	1,389	1,514	Water supply, sewerage, waste management and remediation activities	57
89,106	88,203	90,956	88,895	91,616	92,728	93,168	93,580	93,553	Construction	58
373,665	365,641	362,918	356,406	351,371	348,153	346,020	343,698	347,863	Wholesale and retail trade; repair of motor vehicles and motorcycles	59
24,055	22,517	21,851	21,723	22,774	22,916	22,933	22,435	22,705	Transportation and storage	60
15,120	14,895	14,991	15,044	14,958	15,207	15,030	15,054	15,155	Accommodation and food service activities	61
18,360	17,974	19,084	18,345	17,124	17,811	17,940	17,862	18,103	Information and communication	62
129,759	126,123	119,540	119,032	116,774	113,789	111,299	109,960	112,910	Financial and insurance activities	63
40,290	39,894	39,815	39,329	38,935	39,137	39,240	39,003	38,895	Real estate	64
21,682	21,601	20,956	20,492	20,609	20,954	20,298	20,287	20,186	Business Services	65
254	249	71	13	13	14	14	14	14	Public administration and defence; compulsory social security	66
1,455	1,441	1,446	1,464	1,442	1,439	1,445	1,421	1,452	Education	67
3,753	3,542	3,594	3,312	3,004	3,001	3,020	3,015	3,113	health and social work activities	68
14,382	25,231	14,781	14,974	14,725	14,067	13,884	13,795	13,249	Other service activities	69
0	0	0	0	0	0	0	0	0	<b>Loans to Non Industrial Origin (Household Consumption)</b>	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
272,964	268,750	266,984	267,502	266,510	257,025	243,043	227,829	213,662	<b>4. Foreign Banks and Joint Banks</b>	76
272,964	268,750	266,984	267,502	266,510	257,025	243,043	227,829	213,662	<b>Loans by Industrial Origin</b>	77
4,942	4,133	4,647	2,722	2,718	5,279	2,565	2,290	1,970	Agriculture, Forestry & Fishery	78
10,615	16,598	16,637	19,550	22,249	19,357	15,264	10,598	6,380	Mining and Quarrying	79
112,971	111,697	113,575	116,812	117,682	112,210	107,634	101,135	94,921	Manufacturing Industry	80
11,464	11,279	11,095	10,017	8,424	8,644	6,978	6,740	6,698	Electricity and Gas Supply	81
107	105	104	107	107	109	107	104	125	Water supply, sewerage, waste management and remediation activities	82
7,513	6,690	6,562	6,373	6,331	6,142	5,880	5,736	5,646	Construction	83
45,310	43,785	41,170	38,673	38,190	38,107	38,082	34,466	33,412	Wholesale and retail trade; repair of motor vehicles and motor cycles	84
2,273	2,207	2,225	2,072	1,912	3,346	3,206	3,084	2,627	Transportation and storage	85
226	192	206	232	263	257	275	313	175	Accommodation and food service activities	86
10,573	10,020	9,325	9,944	9,167	9,046	9,835	9,987	9,308	Information and communication	87
60,952	56,386	55,831	55,492	54,147	49,451	48,161	48,447	47,911	Financial and insurance activities	88
1,162	1,245	1,176	1,274	965	994	997	1,011	996	Real estate	89
4,207	3,739	3,766	3,682	3,806	3,601	3,415	3,315	3,085	Business Services	90
0	0	0	0	0	0	0	0	0	Public administration and defence; compulsory social security	91
4	4	4	7	7	7	5	6	7	Education	92
22	22	22	20	20	15	14	15	5	health and social work activities	93
624	645	637	525	521	463	623	582	394	Other service activities	94
0	0	0	0	0	0	0	0	0	<b>Loans to Non Industrial Origin (Household Consumption)</b>	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.8. POSISI PINJAMAN/KREDIT MODAL KERJA 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 <b>5. Bank Perkreditan Rakyat</b>	<b>38,599</b>	<b>42,582</b>	<b>47,468</b>	<b>51,954</b>	<b>52,410</b>	<b>52,410</b>	<b>52,410</b>	<b>52,410</b>	<b>52,410</b>
102 <b>Pinjaman Berdasarkan Lapangan Usaha</b>	<b>38,599</b>	<b>42,582</b>	<b>47,468</b>	<b>51,954</b>	<b>52,410</b>	<b>52,410</b>	<b>52,410</b>	<b>52,410</b>	<b>52,410</b>
103 Pertanian, Kehutanan & Perikanan	4,734	5,265	5,495	6,083	6,107	6,107	6,107	6,107	6,107
104 Pertambangan dan Penggalian	148	189	240	293	292	292	292	292	292
105 Industri Pengolahan	950	1,089	1,318	1,414	1,466	1,466	1,466	1,466	1,466
106 Pengadaan Listrik dan Gas	72	90	133	139	151	151	151	151	151
107 Pengadaan air, Pengelolaan sampah, limbah dan daur ulang	0	0	0	0	0	0	0	0	0
108 Konstruksi	2,322	2,901	3,904	4,874	5,016	5,016	5,016	5,016	5,016
109 Perdagangan Besar dan Eceran, Reparasi mobil dan motor	20,516	22,030	24,007	25,235	25,335	25,335	25,335	25,335	25,335
110 Transportasi dan Pergudangan	1,073	1,201	1,514	1,744	1,748	1,748	1,748	1,748	1,748
111 Penyediaan Akomodasi dan makan minum	526	679	836	990	949	949	949	949	949
112 Informasi dan komunikasi	0	0	0	0	0	0	0	0	0
113 Jasa Keuangan dan Asuransi	130	143	246	384	371	371	371	371	371
114 Real Estate	1,819	2,203	2,539	3,121	3,168	3,168	3,168	3,168	3,168
115 Jasa Perusahaan	0	0	0	0	0	0	0	0	0
116 Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial wajib	79	103	118	104	108	108	108	108	108
117 Jasa Pendidikan	156	184	224	285	287	287	287	287	287
118 Jasa Kesehatan dan Kegiatan lainnya	174	182	202	220	216	216	216	216	216
119 Jasa lainnya	5,899	6,320	6,691	7,069	7,196	7,196	7,196	7,196	7,196
120 <b>Pinjaman Kepada Bukan Lapangan Usaha (Konsumsi Rumah Tangga)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
121 Lainnya	0	0	0	0	0	0	0	0	0
122 <b>6. J U M L A H (1 s.d. 5)</b>	<b>2,042,224</b>	<b>2,212,740</b>	<b>2,501,899</b>	<b>2,521,718</b>	<b>2,521,322</b>	<b>2,558,176</b>	<b>2,450,036</b>	<b>2,465,019</b>	<b>2,565,674</b>
123 <b>Pinjaman Berdasarkan Lapangan Usaha</b>	<b>2,042,224</b>	<b>2,212,740</b>	<b>2,501,899</b>	<b>2,521,718</b>	<b>2,521,322</b>	<b>2,557,912</b>	<b>2,450,036</b>	<b>2,465,019</b>	<b>2,565,674</b>
124 Pertanian, Kehutanan & Perikanan	114,669	130,450	151,194	152,621	157,304	152,793	151,644	156,557	163,148
125 Pertambangan dan Penggalian	59,123	51,155	69,873	65,201	61,882	67,525	68,409	67,660	73,558
126 Industri Pengolahan	536,629	575,371	661,185	652,060	653,852	684,245	645,672	652,969	694,823
127 Pengadaan Listrik dan Gas	26,435	26,343	29,589	23,831	24,215	22,772	22,590	23,098	28,318
128 Pengadaan air, Pengelolaan sampah, limbah dan daur ulang	1,483	1,957	2,399	2,601	2,616	2,567	2,494	2,505	2,506
129 Konstruksi	155,615	193,448	217,186	244,979	240,829	230,258	218,122	218,752	212,033
130 Perdagangan Besar dan Eceran, Reparasi mobil dan motor	728,006	769,818	853,121	861,415	856,919	861,351	831,350	829,454	851,569
131 Transportasi dan Pergudangan	39,801	44,801	49,135	50,615	50,719	51,963	49,678	49,122	50,060
132 Penyediaan Akomodasi dan makan minum	19,260	22,500	23,493	26,847	27,875	27,852	27,681	28,755	30,501
133 Informasi dan komunikasi	39,376	31,864	42,037	45,216	48,196	45,820	40,914	42,727	44,346
134 Jasa Keuangan dan Asuransi	180,498	201,152	225,841	222,665	222,189	230,931	220,961	223,814	243,114
135 Real Estate	57,936	59,306	64,305	65,756	65,677	65,729	62,783	62,436	62,333
136 Jasa Perusahaan	42,052	46,651	47,614	46,717	47,349	47,406	45,739	46,004	48,639
137 Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial wajib	489	3,593	4,866	1,087	1,388	1,981	2,071	1,919	1,864
138 Jasa Pendidikan	1,983	2,031	2,274	2,422	2,442	2,416	2,344	2,385	2,420
139 Jasa Kesehatan dan Kegiatan lainnya	4,355	5,041	6,549	10,056	9,692	13,392	9,362	8,076	8,051
140 Jasa lainnya	34,514	47,259	51,238	47,627	48,177	48,910	48,222	48,787	48,390
141 <b>Pinjaman Kepada Bukan Lapangan Usaha (Konsumsi Rumah Tangga)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>264</b>	<b>0</b>	<b>0</b>	<b>0</b>
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	0	0	1	0	264	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.8 OUTSTANDING OF WORKING CAPITAL 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 & INDUSTRIAL ORIGIN	
52,410	52,410	52,410	52,410	52,410	52,410	52,410	52,410	52,410	<b>5. Rural Banks</b>	101
52,410	52,410	52,410	52,410	52,410	52,410	52,410	52,410	52,410	<b>Loans by Industrial Origin</b>	102
6,107	6,107	6,107	6,107	6,107	6,107	6,107	6,107	6,107	<i>Agriculture, Forestry &amp; Fishery</i>	103
292	292	292	292	292	292	292	292	292	<i>Mining and Quarrying</i>	104
1,466	1,466	1,466	1,466	1,466	1,466	1,466	1,466	1,466	<i>Manufacturing Industry</i>	105
151	151	151	151	151	151	151	151	151	<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
5,016	5,016	5,016	5,016	5,016	5,016	5,016	5,016	5,016	<i>Construction</i>	108
25,335	25,335	25,335	25,335	25,335	25,335	25,335	25,335	25,335	<i>Wholesale and retail trade; repair of motor vehicles and motorcycles</i>	109
1,748	1,748	1,748	1,748	1,748	1,748	1,748	1,748	1,748	<i>Transportation and storage</i>	110
949	949	949	949	949	949	949	949	949	<i>Accommodation and food service activities</i>	111
0	0	0	0	0	0	0	0	0	<i>Information and communication</i>	112
371	371	371	371	371	371	371	371	371	<i>Financial and insurance activities</i>	113
3,168	3,168	3,168	3,168	3,168	3,168	3,168	3,168	3,168	<i>Real estate</i>	114
0	0	0	0	0	0	0	0	0	<i>Business Services</i>	115
108	108	108	108	108	108	108	108	108	<i>Public administration and defence; compulsory social security</i>	116
287	287	287	287	287	287	287	287	287	<i>Education</i>	117
216	216	216	216	216	216	216	216	216	<i>health and social work activities</i>	118
7,196	7,196	7,196	7,196	7,196	7,196	7,196	7,196	7,196	<i>Other service activities</i>	119
0	0	0	0	0	0	0	0	0	<b>Loans to Non Industrial Origin (Household Consumption)</b>	120
0	0	0	0	0	0	0	0	0	<i>Others</i>	121
<b>2,527,946</b>	<b>2,516,696</b>	<b>2,499,600</b>	<b>2,480,134</b>	<b>2,471,123</b>	<b>2,473,297</b>	<b>2,453,035</b>	<b>2,424,939</b>	<b>2,434,002</b>	<b>6. Total (1 through 5)</b>	122
<b>2,527,946</b>	<b>2,516,696</b>	<b>2,499,599</b>	<b>2,480,134</b>	<b>2,471,120</b>	<b>2,473,297</b>	<b>2,453,034</b>	<b>2,424,938</b>	<b>2,434,001</b>	<b>Loans by Industrial Origin</b>	123
163,231	159,434	164,649	161,724	161,941	169,432	168,610	170,627	173,268	<i>Agriculture, Forestry &amp; Fishery</i>	124
71,455	77,399	76,160	80,624	85,900	81,641	73,831	65,309	61,446	<i>Mining and Quarrying</i>	125
673,208	669,725	660,618	658,836	653,530	658,016	646,099	627,978	627,391	<i>Manufacturing Industry</i>	126
32,690	31,720	34,846	24,098	20,943	19,839	18,285	18,164	18,030	<i>Electricity and Gas Supply</i>	127
2,581	2,576	2,418	2,422	2,458	2,331	2,296	2,270	2,397	<i>Water supply, sewerage, waste management and remediation activities</i>	128
213,702	217,735	223,168	223,885	224,673	226,523	229,970	230,132	228,613	<i>Construction</i>	129
834,510	820,893	816,400	809,477	809,505	811,888	812,982	807,664	816,251	<i>Wholesale and retail trade; repair of motor vehicles and motorcycles</i>	130
49,938	49,842	48,292	48,189	48,088	51,127	51,558	51,129	52,065	<i>Transportation and storage</i>	131
30,060	30,160	30,165	30,909	31,428	32,419	32,820	33,724	35,099	<i>Accommodation and food service activities</i>	132
44,320	43,569	48,905	49,685	47,721	44,895	45,843	45,904	44,883	<i>Information and communication</i>	133
242,025	233,682	224,866	221,306	216,220	205,784	201,362	200,999	202,906	<i>Financial and insurance activities</i>	134
62,552	63,299	63,406	63,799	63,595	64,458	64,105	64,305	64,343	<i>Real estate</i>	135
48,175	46,210	44,155	43,205	42,876	42,583	41,189	40,910	40,149	<i>Business Services</i>	136
1,902	1,849	1,571	1,450	1,404	1,312	1,335	1,259	2,071	<i>Public administration and defence; compulsory social security</i>	137
2,424	2,410	2,410	2,425	2,408	2,412	2,457	2,415	2,442	<i>Education</i>	138
7,743	7,599	7,540	6,913	6,690	6,931	7,068	6,889	7,080	<i>health and social work activities</i>	139
47,430	58,594	50,030	51,188	51,739	51,706	53,224	55,261	55,567	<i>Other service activities</i>	140
0	0	0	0	3	1	1	1	1	<b>Loans to Non Industrial Origin (Household Consumption)</b>	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	3	0	0	1	1	<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