

**I.9 POSISI PINJAMAN/KREDIT MODAL KERJA 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. Bank Persero	696,007	764,485	854,392	862,468	876,196	882,950	840,068	839,260	848,116
2 Pinjaman Berdasarkan Lapangan Usaha	696,007	764,485	854,392	862,468	876,196	882,950	840,068	839,260	848,116
3 Pertanian, Kehutanan & Perikanan	50,408	59,475	70,848	72,610	75,609	72,888	74,203	76,400	77,018
4 Pertambangan dan Penggalian	7,514	5,596	6,040	7,421	7,853	8,207	8,438	8,311	8,294
5 Industri Pengolahan	137,546	158,396	168,212	161,230	166,765	173,572	160,702	157,329	161,592
6 Pengadaan Listrik dan Gas	17,878	18,688	9,771	5,442	5,572	5,815	5,836	5,770	5,839
7 Pengadaan air, Pengelolaan sampah, limbah dan daur ulang	307	394	536	749	770	772	755	757	765
8 Konstruksi	61,532	78,037	89,633	100,300	99,355	94,746	89,598	91,376	93,303
9 Perdagangan Besar dan Eceran, Reparasi mobil dan motor	316,905	320,544	372,841	373,292	375,507	370,677	358,453	358,706	360,709
10 Transportasi dan Pergudangan	11,210	13,735	15,056	18,121	18,786	19,138	18,242	17,560	17,347
11 Penyediaan Akomodasi dan makan minum	6,395	8,001	9,083	11,071	11,798	11,508	11,865	12,453	12,800
12 Informasi dan komunikasi	12,031	11,811	16,886	16,739	18,423	18,718	15,619	15,667	15,778
13 Jasa Keuangan dan Asuransi	30,295	31,735	32,221	37,514	37,142	41,886	37,912	36,651	36,168
14 Real Estate	10,572	13,106	13,328	14,208	14,522	15,912	14,329	14,181	13,983
15 Jasa Perusahaan	17,974	18,936	18,936	17,507	17,608	18,262	17,651	17,865	18,398
16 Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial wajib	115	2,770	3,307	69	75	76	70	62	63
17 Jasa Pendidikan	310	412	491	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	13,898	21,307	24,154	20,971	21,323	22,038	21,539	22,010	22,064
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	63,523	74,601	83,976	89,178	89,774	89,496	82,923	82,111	82,520
27 Pinjaman Berdasarkan Lapangan Usaha	63,523	74,601	83,976	89,177	89,774	89,496	82,922	82,111	82,520
28 Pertanian, Kehutanan & Perikanan	6,167	6,435	7,530	8,282	8,302	8,053	7,693	7,810	7,902
29 Pertambangan dan Penggalian	529	464	567	566	578	642	770	801	800
30 Industri Pengolahan	4,101	5,514	6,356	6,290	7,140	7,501	7,311	7,156	7,390
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	23,302	24,794	25,099	26,881	26,907	28,496	27,571	27,864	28,226
35 Transportasi dan Pergudangan	342	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
45 Pinjaman Kepada Bukan Lapangan Usaha (Konsumsi Rumah Tangga)	0	0	0	1	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	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.9 OUTSTANDING OF WORKING CAPITAL 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 & INDUSTRIAL ORIGIN	
847,869	853,798	869,746	866,563	865,721	876,803	886,340	889,439	904,309	1. State Banks	1
847,869	853,798	869,746	866,563	865,721	876,803	886,340	889,439	904,309	Loans by Industrial Origin	2
79,210	79,328	83,337	84,938	86,232	89,402	91,751	94,514	97,983	Agriculture, Forestry & Fishery	3
7,691	7,676	8,865	8,868	8,735	9,384	9,611	9,557	9,836	Mining and Quarrying	4
159,707	163,849	164,542	160,085	157,253	163,191	162,277	159,040	163,232	Manufacturing Industry	5
10,346	9,580	12,214	5,727	4,880	4,831	5,071	5,111	5,299	Electricity and Gas Supply	6
718	710	723	717	725	638	633	630	619	Water supply, sewerage, waste management and remediation activities	7
93,387	98,137	100,404	102,636	100,146	99,961	102,943	102,882	103,886	Construction	8
352,161	348,151	350,266	354,211	359,592	364,095	367,564	367,829	372,508	Wholesale and retail trade; repair of motor vehicles and motorcycles	9
18,151	19,497	18,687	18,825	17,818	19,079	19,694	20,010	20,668	Transportation and storage	10
12,623	12,988	12,916	13,579	14,145	14,878	15,446	16,322	17,690	Accommodation and food service activities	11
15,140	15,286	20,180	21,077	21,117	17,707	17,696	17,693	16,956	Information and communication	12
41,410	41,188	38,742	36,333	34,602	32,578	31,919	32,345	31,858	Financial and insurance activities	13
13,778	14,861	14,866	15,267	15,764	16,208	15,864	16,419	16,535	Real estate	14
18,298	16,785	16,807	16,632	16,137	15,460	15,039	15,038	14,669	Business Services	15
61	58	61	57	58	59	76	49	52	Public administration and defence; compulsory social security	16
486	484	502	502	511	519	535	525	526	Education	17
3,378	3,437	3,318	2,983	3,055	3,308	3,267	3,091	3,092	health and social work activities	18
21,323	21,783	23,316	24,126	24,951	25,505	26,955	28,384	28,902	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
81,351	83,867	83,749	84,150	85,113	86,446	87,138	88,371	87,753	2. Regional Government Banks	26
81,351	83,867	83,749	84,150	85,110	86,445	87,137	88,370	87,752	Loans by Industrial Origin	27
7,869	7,804	7,556	7,566	7,599	7,713	7,693	7,734	7,771	Agriculture, Forestry & Fishery	28
787	789	805	899	891	875	861	860	803	Mining and Quarrying	29
7,039	7,961	7,850	7,844	8,027	7,871	8,503	8,310	8,495	Manufacturing Industry	30
208	199	200	200	197	271	197	190	174	Electricity and Gas Supply	31
205	206	207	208	212	209	149	147	139	Water supply, sewerage, waste management and remediation activities	32
18,382	19,356	19,887	20,707	21,369	22,404	22,710	22,589	20,140	Construction	33
27,881	28,398	28,651	28,284	28,346	28,970	29,086	29,828	30,025	Wholesale and retail trade; repair of motor vehicles and motorcycles	34
529	536	537	528	551	665	675	673	1,532	Transportation and storage	35
943	940	924	920	929	938	935	905	950	Accommodation and food service activities	36
248	290	316	319	314	331	372	362	363	Information and communication	37
8,594	8,693	9,483	9,396	9,496	8,901	8,705	9,442	9,425	Financial and insurance activities	38
892	885	1,269	1,524	1,525	1,635	1,637	1,634	1,604	Real estate	39
3,496	3,591	2,073	1,878	1,776	1,825	1,745	1,629	1,585	Business Services	40
1,479	1,434	1,332	1,273	1,226	1,131	1,136	1,088	1,897	Public administration and defence; compulsory social security	41
192	194	170	165	162	160	184	176	169	Education	42
374	382	390	381	394	391	361	369	471	health and social work activities	43
2,232	2,210	2,100	2,059	2,097	2,152	2,189	2,435	2,208	Other service activities	44
0	0	0	0	3	1	1	1	1	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	3	0	0	1	1	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.9 POSISI PINJAMAN/KREDIT MODAL KERJA 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	766,304	847,481	924,733	970,525	964,529	985,788	951,638	947,432	962,140
52 Pinjaman Berdasarkan Lapangan Usaha	766,303	847,481	924,733	970,525	964,529	985,524	951,638	947,432	962,140
53 Pertanian, Kehutanan & Perikanan	22,099	25,750	32,270	33,812	33,541	35,683	34,333	34,946	36,063
54 Pertambangan dan Penggalian	10,481	10,652	10,175	12,750	12,595	12,669	12,200	11,804	11,490
55 Industri Pengolahan	184,101	197,556	227,073	242,108	242,040	253,811	241,870	241,569	242,507
56 Pengadaan Listrik dan Gas	2,597	3,217	7,673	3,830	3,896	3,973	3,980	3,971	5,424
57 Pengadaan air, Pengelolaan sampah, limbah dan daur ulang	912	1,343	1,469	1,549	1,539	1,505	1,462	1,401	1,374
58 Konstruksi	66,528	82,313	90,921	101,193	99,305	98,555	96,908	95,103	86,409
59 Perdagangan Besar dan Eceran, Reparasi mobil dan motor	295,145	321,944	343,208	353,312	350,042	356,448	346,407	343,176	352,535
60 Transportasi dan Pergudangan	16,128	16,243	17,174	17,544	17,134	17,695	17,217	17,434	17,478
61 Penyediaan Akomodasi dan makan minum	9,144	10,194	10,237	11,549	11,720	11,747	11,364	11,723	12,199
62 Informasi dan komunikasi	12,392	14,380	12,681	16,974	17,259	15,717	15,005	15,633	16,273
63 Jasa Keuangan dan Asuransi	80,729	91,669	92,200	94,732	94,673	97,594	92,661	93,500	103,240
64 Real Estate	37,239	36,892	40,873	40,966	40,710	39,699	38,628	38,002	37,586
65 Jasa Perusahaan	14,691	16,416	17,579	18,830	19,054	19,499	18,588	18,363	19,490
66 Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial wajib	167	314	431	386	390	264	298	311	313
67 Jasa Pendidikan	1,144	1,053	1,285	1,392	1,381	1,338	1,307	1,374	1,423
68 Jasa Kesehatan dan Kegiatan lainnya	2,601	2,515	2,694	4,348	4,254	4,251	4,181	3,720	3,881
69 Jasa lainnya	10,207	15,030	16,789	15,251	14,998	15,078	15,231	15,401	14,455
70 Pinjaman Kepada Bukan Lapangan Usaha (Konsumsi Rumah Tangga)	0	0	0	0	0	264	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	264	0	0	0
76 4. Bank Asing dan Bank Campuran	148,570	125,828	163,045	148,374	143,364	145,936	136,758	135,872	144,112
77 Pinjaman Berdasarkan Lapangan Usaha	148,570	125,828	163,045	148,374	143,364	145,936	136,758	135,872	144,112
78 Pertanian, Kehutanan & Perikanan	3,409	4,080	4,003	3,555	3,503	3,268	3,253	3,184	3,079
79 Pertambangan dan Penggalian	2,448	2,303	3,259	3,002	2,038	1,941	1,878	1,806	1,577
80 Industri Pengolahan	62,361	46,277	61,107	55,321	53,288	56,538	51,499	49,375	51,742
81 Pengadaan Listrik dan Gas	62	145	85	1,090	1,074	1,059	1,064	1,065	1,065
82 Pengadaan air, Pengelolaan sampah, limbah dan daur ulang	21	20	131	27	27	27	26	26	26
83 Konstruksi	5,971	7,693	9,406	8,244	7,296	5,764	5,351	6,010	5,576
84 Perdagangan Besar dan Eceran, Reparasi mobil dan motor	36,457	36,026	38,596	37,562	35,975	37,166	35,090	33,153	36,368
85 Transportasi dan Pergudangan	936	750	1,525	1,069	1,044	1,217	1,210	1,404	1,237
86 Penyediaan Akomodasi dan makan minum	215	154	97	29	29	148	136	141	200
87 Informasi dan komunikasi	7,533	1,864	9,455	8,217	8,979	8,175	7,778	8,445	8,854
88 Jasa Keuangan dan Asuransi	25,245	21,537	29,012	24,214	24,180	25,886	24,812	26,023	29,123
89 Real Estate	784	652	1,786	1,425	1,214	938	958	1,145	998
90 Jasa Perusahaan	2,205	3,226	3,803	4,077	4,170	3,271	3,199	3,653	3,834
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	39	321	17	30	29	28	26	26	24
94 Jasa lainnya	880	767	757	508	515	506	475	413	405
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.9 OUTSTANDING OF WORKING CAPITAL 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 & INDUSTRIAL ORIGIN	
974,678	968,915	952,642	933,758	926,021	921,737	913,564	911,913	919,144	3. Private National Banks	51
974,678	968,915	952,642	933,758	926,021	921,737	913,564	911,913	919,144	Loans by Industrial Origin	52
39,593	36,771	39,654	38,076	37,341	37,601	37,126	37,119	36,295	<i>Agriculture, Forestry & Fishery</i>	53
11,309	11,253	11,875	11,815	11,638	11,065	10,824	10,891	10,601	<i>Mining and Quarrying</i>	54
249,516	247,239	240,449	238,204	236,475	236,240	232,449	232,028	233,088	<i>Manufacturing Industry</i>	55
6,403	6,026	6,524	3,369	3,060	3,165	3,156	3,347	3,209	<i>Electricity and Gas Supply</i>	56
1,513	1,519	1,345	1,347	1,370	1,332	1,396	1,367	1,492	<i>Water supply, sewerage, waste management and remediation activities</i>	57
88,130	87,457	90,060	88,354	90,952	91,997	92,307	92,637	92,694	<i>Construction</i>	58
351,578	345,337	342,944	335,643	331,001	327,632	326,012	324,336	327,778	<i>Wholesale and retail trade; repair of motor vehicles and motorcycles</i>	59
17,243	17,192	16,784	16,804	17,871	17,978	17,865	18,192	18,632	<i>Transportation and storage</i>	60
12,403	12,222	12,506	12,497	12,414	12,619	12,478	12,581	12,696	<i>Accommodation and food service activities</i>	61
16,186	15,492	17,407	16,831	15,778	15,659	15,920	16,024	16,244	<i>Information and communication</i>	62
103,669	101,046	96,635	95,488	93,572	92,060	90,174	89,732	93,721	<i>Financial and insurance activities</i>	63
38,048	37,687	37,750	37,216	36,838	37,049	37,215	37,084	36,788	<i>Real estate</i>	64
19,460	19,451	19,055	18,562	18,741	19,024	18,480	18,565	18,307	<i>Business Services</i>	65
254	249	71	13	13	14	14	14	14	<i>Public administration and defence; compulsory social security</i>	66
1,432	1,418	1,424	1,442	1,420	1,416	1,423	1,399	1,431	<i>Education</i>	67
3,749	3,538	3,590	3,309	3,001	2,997	3,016	3,011	3,109	<i>health and social work activities</i>	68
14,192	25,018	14,568	14,788	14,539	13,888	13,708	13,586	13,044	<i>Other service activities</i>	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	<i>Housing</i>	71
0	0	0	0	0	0	0	0	0	<i>Flat and Apartment</i>	72
0	0	0	0	0	0	0	0	0	<i>Shophouse and Officehouse</i>	73
0	0	0	0	0	0	0	0	0	<i>Vehicles</i>	74
0	0	0	0	0	0	0	0	0	<i>Others</i>	75
144,322	141,057	137,563	131,381	129,288	126,889	128,235	121,344	117,119	4. Foreign Banks and Joint Banks	76
144,322	141,057	137,563	131,381	129,288	126,889	128,235	121,344	117,119	Loans by Industrial Origin	77
2,942	2,512	3,263	1,307	1,312	1,318	1,336	1,263	1,235	<i>Agriculture, Forestry & Fishery</i>	78
1,371	1,051	1,127	1,199	1,085	787	646	641	728	<i>Mining and Quarrying</i>	79
53,284	55,388	54,645	53,306	54,537	52,991	54,363	49,075	47,655	<i>Manufacturing Industry</i>	80
1,072	1,071	1,071	1,072	81	81	81	81	84	<i>Electricity and Gas Supply</i>	81
26	25	26	27	28	27	27	27	27	<i>Water supply, sewerage, waste management and remediation activities</i>	82
6,022	5,433	5,346	5,208	5,190	4,896	4,802	4,705	4,347	<i>Construction</i>	83
34,234	33,568	31,224	28,948	28,850	28,342	29,417	26,605	25,335	<i>Wholesale and retail trade; repair of motor vehicles and motor cycles</i>	84
1,313	1,300	1,345	1,252	1,097	2,261	2,155	2,161	1,725	<i>Transportation and storage</i>	85
210	177	192	218	249	241	259	299	164	<i>Accommodation and food service activities</i>	86
9,504	8,893	8,485	9,117	8,351	8,190	8,796	8,971	8,273	<i>Information and communication</i>	87
28,996	26,626	25,819	24,821	23,785	23,282	21,893	23,164	23,596	<i>Financial and insurance activities</i>	88
992	1,078	1,049	1,144	835	861	866	884	871	<i>Real estate</i>	89
3,739	3,300	3,333	3,237	3,371	3,157	2,978	2,893	2,699	<i>Business Services</i>	90
0	0	0	0	0	0	0	0	0	<i>Public administration and defence; compulsory social security</i>	91
4	4	4	7	7	7	5	6	7	<i>Education</i>	92
22	22	22	20	20	15	14	15	5	<i>health and social work activities</i>	93
592	608	613	499	494	435	596	556	367	<i>Other service activities</i>	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	<i>Housing</i>	96
0	0	0	0	0	0	0	0	0	<i>Flat and Apartment</i>	97
0	0	0	0	0	0	0	0	0	<i>Shophouse and Officehouse</i>	98
0	0	0	0	0	0	0	0	0	<i>Vehicles</i>	99
0	0	0	0	0	0	0	0	0	<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.9 POSISI PINJAMAN/KREDIT MODAL KERJA 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	38,599	42,582	47,468	51,954	52,410	52,410	52,410	52,410	52,410
102 Pinjaman Berdasarkan Lapangan Usaha	38,599	42,582	47,468	51,954	52,410	52,410	52,410	52,410	52,410
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 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)	1,713,003	1,854,978	2,073,614	2,122,499	2,126,273	2,156,581	2,063,796	2,057,086	2,089,298
123 Pinjaman Berdasarkan Lapangan Usaha	1,713,003	1,854,978	2,073,614	2,122,499	2,126,273	2,156,317	2,063,796	2,057,085	2,089,297
124 Pertanian, Kehutanan & Perikanan	86,817	101,005	120,145	124,342	127,062	125,999	125,590	128,448	130,169
125 Pertambangan dan Penggalian	21,120	19,204	20,282	24,032	23,356	23,751	23,579	23,014	22,453
126 Industri Pengolahan	389,059	408,832	464,067	466,363	470,698	492,888	462,847	456,894	464,697
127 Pengadaan Listrik dan Gas	20,849	22,362	18,875	10,754	10,948	11,229	11,250	11,188	12,698
128 Pengadaan air, Pengelolaan sampah, limbah dan daur ulang	1,380	1,855	2,271	2,490	2,502	2,456	2,384	2,390	2,375
129 Konstruksi	148,920	188,384	214,058	241,339	237,207	226,646	215,121	215,813	208,500
130 Perdagangan Besar dan Eceran, Reparasi mobil dan motor	692,325	725,338	803,751	816,282	813,765	818,122	792,856	788,234	803,174
131 Transportasi dan Pergudangan	29,689	32,384	35,746	38,984	39,239	40,314	38,922	38,659	38,311
132 Penyediaan Akomodasi dan makan minum	16,972	19,799	20,913	24,361	25,216	25,261	25,217	26,173	27,081
133 Informasi dan komunikasi	32,211	28,315	39,189	42,185	44,967	42,922	38,704	40,052	41,149
134 Jasa Keuangan dan Asuransi	143,591	153,055	167,628	166,654	166,198	176,501	166,232	166,072	178,275
135 Real Estate	51,487	54,094	59,389	60,518	60,367	60,674	57,808	57,208	56,461
136 Jasa Perusahaan	38,724	43,597	43,569	44,145	44,598	44,597	42,994	43,362	45,262
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	1,925	2,015	2,248	2,393	2,413	2,388	2,317	2,363	2,395
139 Jasa Kesehatan dan Kegiatan lainnya	4,348	5,030	6,536	10,046	9,683	13,387	9,358	8,071	8,046
140 Jasa lainnya	33,097	46,115	50,079	46,524	46,665	47,201	46,546	47,226	46,388
141 Pinjaman Kepada Bukan Lapangan Usaha (Konsumsi Rumah Tangga)	0	0	0	1	0	264	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	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.9 OUTSTANDING OF WORKING CAPITAL 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 & INDUSTRIAL ORIGIN	
52,410	52,410	52,410	52,410	52,410	52,410	52,410	52,410	52,410	5. Rural Banks	101
52,410	52,410	52,410	52,410	52,410	52,410	52,410	52,410	52,410	Loans by Industrial Origin	102
6,107	6,107	6,107	6,107	6,107	6,107	6,107	6,107	6,107	<i>Agriculture, Forestry & 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	Loans to Non Industrial Origin (Household Consumption)	120
0	0	0	0	0	0	0	0	0	<i>Others</i>	121
2,100,629	2,100,048	2,096,110	2,068,262	2,058,552	2,064,284	2,067,687	2,063,477	2,080,736	6. Total (1 through 5)	122
2,100,629	2,100,047	2,096,110	2,068,262	2,058,549	2,064,283	2,067,686	2,063,476	2,080,735	Loans by Industrial Origin	123
135,721	132,522	139,917	137,994	138,591	142,141	144,013	146,737	149,391	<i>Agriculture, Forestry & Fishery</i>	124
21,450	21,060	22,963	23,073	22,641	22,402	22,235	22,242	22,259	<i>Mining and Quarrying</i>	125
471,011	475,902	468,953	460,905	457,757	461,759	459,058	449,918	453,936	<i>Manufacturing Industry</i>	126
18,180	17,027	20,161	10,518	8,369	8,499	8,656	8,881	8,918	<i>Electricity and Gas Supply</i>	127
2,462	2,460	2,301	2,299	2,334	2,206	2,206	2,171	2,277	<i>Water supply, sewerage, waste management and remediation activities</i>	128
210,938	215,400	220,713	221,921	222,673	224,275	227,779	227,830	226,083	<i>Construction</i>	129
791,188	780,788	778,420	772,420	773,123	774,374	777,414	773,932	780,981	<i>Wholesale and retail trade; repair of motor vehicles and motorcycles</i>	130
38,984	40,273	39,100	39,158	39,084	41,731	42,136	42,784	44,306	<i>Transportation and storage</i>	131
27,128	27,277	27,487	28,164	28,685	29,625	30,067	31,056	32,449	<i>Accommodation and food service activities</i>	132
41,077	39,961	46,388	47,344	45,558	41,887	42,783	43,049	41,837	<i>Information and communication</i>	133
183,041	177,925	171,049	166,409	161,826	157,193	153,062	155,054	158,971	<i>Financial and insurance activities</i>	134
56,878	57,680	58,101	58,319	58,130	58,921	58,749	59,188	58,965	<i>Real estate</i>	135
44,994	43,127	41,267	40,308	40,025	39,465	38,242	38,124	37,260	<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
2,401	2,388	2,388	2,402	2,386	2,390	2,435	2,393	2,420	<i>Education</i>	138
7,739	7,595	7,536	6,909	6,686	6,927	6,874	6,702	6,893	<i>health and social work activities</i>	139
45,535	56,815	47,793	48,667	49,276	49,177	50,643	52,157	51,718	<i>Other service activities</i>	140
0	0	0	0	3	1	1	1	1	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	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