

**I.26 SUKU BUNGA PINJAMAN RUPIAH YANG DIBERIKAN
MENURUT KELOMPOK BANK DAN JENIS PINJAMAN
(Persen Per Tahun)**

KELOMPOK BANK DAN JENIS PINJAMAN	2014	2015	2016	2017	2018	2019			
						Oct	Nov	Dec	Jan
1 Bank Persero									
2 Pinjaman Modal Kerja Yang Diberikan	12.50	12.30	10.86	10.54	10.00	9.85	9.80	9.72	9.77
3 Pinjaman Investasi Yang Diberikan	11.47	11.35	10.43	10.29	10.34	9.88	9.83	9.75	9.70
4 Pinjaman Konsumsi Yang Diberikan	12.56	13.08	13.04	12.35	11.20	11.09	11.07	11.44	11.04
5 Bank Pemerintah Daerah									
6 Pinjaman Modal Kerja Yang Diberikan	13.63	13.50	12.59	11.74	11.23	11.24	11.14	10.80	10.76
7 Pinjaman Investasi Yang Diberikan	12.38	12.19	11.49	11.39	11.05	11.15	11.09	11.04	11.02
8 Pinjaman Konsumsi Yang Diberikan	13.43	13.49	13.11	12.77	12.21	11.83	11.80	11.75	11.73
9 Bank Swasta Nasional									
10 Pinjaman Modal Kerja Yang Diberikan	13.36	12.82	12.10	11.12	10.95	10.76	10.75	10.54	10.59
11 Pinjaman Investasi Yang Diberikan	13.11	12.77	11.94	10.89	10.67	10.16	10.17	10.02	10.02
12 Pinjaman Konsumsi Yang Diberikan	13.39	13.66	13.28	12.17	11.41	11.18	11.18	11.10	11.10
13 Bank Asing dan Bank Campuran									
14 Pinjaman Modal Kerja Yang Diberikan	10.49	10.79	9.21	7.83	8.04	8.16	8.05	7.83	7.79
15 Pinjaman Investasi Yang Diberikan	10.93	11.25	10.32	8.84	7.56	9.16	9.04	8.83	8.79
16 Pinjaman Konsumsi Yang Diberikan	28.41	28.93	28.45	24.90	23.87	23.21	23.32	22.91	22.85
17 Bank Umum									
18 Pinjaman Modal Kerja Yang Diberikan	12.79	12.46	11.36	10.68	10.34	10.22	10.20	10.03	10.08
19 Pinjaman Investasi Yang Diberikan	12.36	12.12	11.21	10.56	10.38	10.04	10.02	9.90	9.87
20 Pinjaman Konsumsi Yang Diberikan	13.58	13.88	13.59	12.66	11.73	11.51	11.49	11.62	11.43

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

**I.26 INTEREST RATE OF RUPIAH LOANS
BY GROUP OF BANKS AND TYPE OF LOANS
(Percent Per Annum)**

Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	2020	GROUP OF BANKS AND TYPE OF LOANS	
								Oct		
									State Banks	1
9.75	9.70	9.38	9.18	9.14	9.09	9.06	9.03	8.99	Working Capital Loans	2
9.66	9.57	9.26	9.12	9.12	9.08	9.06	8.97	8.95	Investment Loans	3
11.02	10.99	10.92	10.78	10.75	10.73	10.70	10.67	10.64	Consumer Loans	4
									Regional Government Banks	5
10.77	10.75	10.75	10.64	10.58	10.55	10.54	10.48	10.44	Working Capital Loans	6
10.98	10.90	10.87	10.73	10.66	10.62	10.57	10.36	10.27	Investment Loans	7
11.72	11.69	11.67	11.72	11.69	11.68	11.66	11.61	11.58	Consumer Loans	8
									Private National Banks	9
10.48	10.36	10.14	10.04	9.85	9.87	9.85	9.87	9.83	Working Capital Loans	10
9.98	9.81	9.57	9.43	9.42	9.28	9.20	9.11	9.03	Investment Loans	11
11.06	11.01	10.91	10.86	10.83	10.78	10.77	10.75	10.69	Consumer Loans	12
									Foreign Banks and Joint Banks	13
7.72	7.57	7.64	7.59	7.51	7.44	7.30	7.17	7.03	Working Capital Loans	14
8.76	8.52	8.44	8.39	8.24	8.08	8.00	7.58	7.51	Investment Loans	15
22.87	22.79	22.17	22.24	22.39	22.30	22.24	22.16	22.09	Consumer Loans	16
									Commercial Banks	17
10.01	9.91	9.68	9.55	9.43	9.41	9.38	9.37	9.32	Working Capital Loans	18
9.83	9.70	9.45	9.32	9.30	9.21	9.16	9.06	9.01	Investment Loans	19
11.41	11.37	11.29	11.22	11.20	11.16	11.13	11.10	11.05	Consumer Loans	20

-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