

**I.14 PERSETUJUAN PINJAMAN/KREDIT YANG DIBERIKAN BANK UMUM  
MENURUT KELOMPOK BANK DAN JENIS PENGGUNAAN  
(Miliar Rp)**

KELOMPOK BANK DAN JENIS PENGGUNAAN	2013	2014	2015	2016	2017				
						Mar	Apr	May	Jun
<b>1 Rupiah</b>									
2 Bank Persero	74,323	90,603	117,128	84,543	78,405	45,476	23,092	81,870	79,709
3 Pinjaman Modal Kerja yang disetujui	29,953	32,461	48,726	59,468	40,278	23,691	9,585	57,766	56,742
4 Pinjaman Investasi yang disetujui	23,975	30,564	39,343	12,273	18,367	5,454	6,211	8,694	7,973
5 Pinjaman Konsumsi yang disetujui	20,396	27,578	29,059	12,802	19,760	16,331	7,296	15,409	14,994
6 Bank Pemerintah Daerah	16,443	12,773	16,341	12,097	23,184	23,366	19,744	21,396	13,287
7 Pinjaman Modal Kerja yang disetujui	4,110	2,994	4,072	4,482	7,930	7,363	7,204	9,569	7,162
8 Pinjaman Investasi yang disetujui	1,132	1,228	2,717	884	2,873	1,713	1,721	1,702	1,080
9 Pinjaman Konsumsi yang disetujui	11,201	8,551	9,552	6,731	12,382	14,289	10,820	10,125	5,045
10 Bank Swasta Nasional 1)	0	0	0	0	0	-	-	-	-
11 Pinjaman Modal Kerja yang disetujui	0	0	0	0	0	-	-	-	-
12 Pinjaman Investasi yang disetujui	0	0	0	0	0	-	-	-	-
13 Pinjaman Konsumsi yang disetujui	0	0	0	0	0	-	-	-	-
14 Bank Asing dan Bank Campuran	6,211	11,640	7,622	13,181	13,743	12,161	15,072	11,543	7,631
15 Pinjaman Modal Kerja yang disetujui	3,798	7,446	5,973	10,553	9,754	4,503	12,380	8,373	5,585
16 Pinjaman Investasi yang disetujui	1,279	2,942	435	986	2,684	5,046	1,603	1,926	1,092
17 Pinjaman Konsumsi yang disetujui	1,134	1,252	1,215	1,642	1,305	2,612	1,089	1,243	953
18 Jumlah	96,977	115,015	141,091	109,821	115,332	81,003	57,909	114,809	100,627
19 Pinjaman Modal Kerja yang disetujui	37,861	42,901	58,771	74,503	57,961	35,558	29,169	75,709	69,489
20 Pinjaman Investasi yang disetujui	26,386	34,733	42,495	14,143	23,924	12,213	9,536	12,322	10,146
21 Pinjaman Konsumsi yang disetujui	32,731	37,381	39,825	21,175	33,447	33,232	19,205	26,778	20,991
<b>22 Valas</b>									
23 Bank Persero	33,633	40,775	46,504	13,213	15,408	3,637	2,026	6,328	9,873
24 Pinjaman Modal Kerja yang disetujui	18,136	21,752	19,240	4,580	4,455	3,335	1,305	4,423	6,934
25 Pinjaman Investasi yang disetujui	15,482	18,920	27,122	8,468	10,930	237	718	1,742	2,774
26 Pinjaman Konsumsi yang disetujui	15	103	143	165	23	65	3	164	164
27 Bank Pemerintah Daerah	0	1	0	0	1	0	3	-	8
28 Pinjaman Modal Kerja yang disetujui	0	0	0	0	0	0	0	-	0
29 Pinjaman Investasi yang disetujui	0	1	0	0	1	0	3	-	8
30 Pinjaman Konsumsi yang disetujui	0	0	0	0	0	-	-	-	-
31 Bank Swasta Nasional 1)	0	0	0	0	0	-	-	-	-
32 Pinjaman Modal Kerja yang disetujui	0	0	0	0	0	-	-	-	-
33 Pinjaman Investasi yang disetujui	0	0	0	0	0	-	-	-	-
34 Pinjaman Konsumsi yang disetujui	0	0	0	0	0	-	-	-	-
35 Bank Asing dan Bank Campuran	16,334	10,591	12,134	24,776	25,230	26,621	25,776	32,384	44,895
36 Pinjaman Modal Kerja yang disetujui	8,981	6,763	8,553	24,087	24,532	23,517	25,342	27,244	43,344
37 Pinjaman Investasi yang disetujui	7,334	3,824	3,575	686	698	3,102	433	5,140	1,550
38 Pinjaman Konsumsi yang disetujui	19	3	6	2	0	1	1	-	-
39 Jumlah	49,967	51,366	58,638	37,989	40,639	30,258	27,805	38,712	54,776
40 Pinjaman Modal Kerja yang disetujui	27,117	28,515	27,792	28,667	28,987	26,852	26,647	31,667	50,279
41 Pinjaman Investasi yang disetujui	22,816	22,745	30,697	9,155	11,629	3,339	1,154	6,882	4,333
42 Pinjaman Konsumsi yang disetujui	35	106	149	167	23	67	4	164	164
<b>43 Rupiah dan Valas</b>									
44 Bank Persero	107,956	131,377	163,632	97,755	93,813	49,113	25,118	88,198	89,582
45 Pinjaman Modal Kerja yang disetujui	48,088	54,213	67,966	64,048	44,733	27,026	10,890	62,189	63,676
46 Pinjaman Investasi yang disetujui	39,457	49,484	66,464	20,741	29,298	5,690	6,929	10,436	10,747
47 Pinjaman Konsumsi yang disetujui	20,411	27,681	29,202	12,966	19,783	16,396	7,299	15,573	15,159
48 Bank Pemerintah Daerah	16,446	12,773	16,341	12,097	23,185	23,366	19,747	21,396	13,295
49 Pinjaman Modal Kerja yang disetujui	4,113	2,994	4,072	4,482	7,930	7,363	7,204	9,569	7,162
50 Pinjaman Investasi yang disetujui	1,132	1,229	2,717	884	2,873	1,714	1,724	1,702	1,088
51 Pinjaman Konsumsi yang disetujui	11,201	8,551	9,552	6,731	12,382	14,289	10,820	10,125	5,045
52 Bank Swasta Nasional 1)	0	0	0	0	0	-	-	-	-
53 Pinjaman Modal Kerja yang disetujui	0	0	0	0	0	-	-	-	-
54 Pinjaman Investasi yang disetujui	0	0	0	0	0	-	-	-	-
55 Pinjaman Konsumsi yang disetujui	0	0	0	0	0	-	-	-	-
56 Bank Asing dan Bank Campuran	22,545	22,230	19,756	37,957	38,973	38,782	40,848	43,927	52,525
57 Pinjaman Modal Kerja yang disetujui	12,779	14,209	14,525	34,640	34,286	28,021	37,722	35,618	48,930
58 Pinjaman Investasi yang disetujui	8,613	6,766	4,010	1,672	3,383	8,148	2,036	7,066	2,643
59 Pinjaman Konsumsi yang disetujui	1,153	1,256	1,221	1,644	1,305	2,613	1,090	1,243	953
60 Jumlah	146,947	166,381	199,729	147,809	155,971	111,261	85,713	153,522	155,403
61 Pinjaman Modal Kerja yang disetujui	64,980	71,416	86,563	103,170	86,948	62,410	55,816	107,376	119,768
62 Pinjaman Investasi yang disetujui	49,202	57,479	73,192	23,297	35,554	15,553	10,690	19,204	14,479
63 Pinjaman Konsumsi yang disetujui	32,765	37,487	39,974	21,342	33,470	33,298	19,208	26,941	21,156

1) Sejak Januari 2010 data masih dalam klarifikasi

-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.14 LOANS/CREDITS APPROVAL OF COMMERCIAL BANKS  
BY GROUP OF BANKS AND TYPE OF LOANS  
(Billions of Rp)**

	Jul	Aug	Sep	Oct	Nov	2018 Dec	Jan	Feb	2019 Mar	GROUP OF BANKS AND TYPE OF LOANS	
										<b>Rupiah</b>	1
80,640	55,412	31,388	27,285	29,249	39,458	27,642	22,258	34,531		State Banks	2
59,204	33,673	19,872	13,984	15,292	19,453	16,849	12,849	17,346		Working Capital Loans Approved	3
6,151	8,633	3,405	4,405	5,321	7,589	4,506	1,704	4,555		Investment Loans Approved	4
15,285	13,105	8,112	8,896	8,636	12,416	6,287	7,704	12,630		Consumer Loans Approved	5
19,189	19,567	23,575	18,413	21,003	24,918	18,922	15,957	18,663		Regional Government Banks	6
9,120	9,139	10,711	7,818	8,521	10,968	8,050	4,366	6,737		Working Capital Loans Approved	7
2,513	1,554	3,083	1,752	2,114	3,167	3,921	1,185	1,384		Investment Loans Approved	8
7,557	8,874	9,780	8,843	10,368	10,783	6,951	10,406	10,542		Consumer Loans Approved	9
-	-	-	-	-	-	-	-	-		Private National Banks 1)	10
-	-	-	-	-	-	-	-	-		Working Capital Loans Approved	11
-	-	-	-	-	-	-	-	-		Investment Loans Approved	12
-	-	-	-	-	-	-	-	-		Consumer Loans Approved	13
6,213	10,962	11,484	8,885	11,543	8,537	6,787	5,719	6,404		Foreign Banks and Joint Banks	14
4,595	9,022	7,214	6,378	8,575	5,660	4,386	3,629	4,405		Working Capital Loans Approved	15
546	759	2,929	861	1,690	1,561	977	850	614		Investment Loans Approved	16
1,072	1,180	1,341	1,646	1,277	1,316	1,425	1,240	1,384		Consumer Loans Approved	17
106,042	85,940	66,447	54,583	61,795	72,913	53,352	43,933	59,598		<b>Total</b>	18
72,918	51,834	37,797	28,179	32,388	36,081	29,285	20,845	28,488		Working Capital Loans Approved	19
9,210	10,947	9,417	7,019	9,125	12,318	9,404	3,739	6,553		Investment Loans Approved	20
23,914	23,159	19,233	19,386	20,282	24,515	14,663	19,349	24,556		Consumer Loans Approved	21
										<b>Foreign Currency</b>	22
4,123	10,084	3,962	2,808	658	2,234	491	944	14,339		State Banks	23
3,918	5,975	946	706	378	2,040	491	592	3,740		Working Capital Loans Approved	24
193	3,969	3,014	2,099	144	190	-	219	10,598		Investment Loans Approved	25
12	140	2	3	136	4	-	134	2		Consumer Loans Approved	26
2	6	3	6	-	102	-	2	3		Regional Government Banks	27
0	0	0	0	-	0	-	0	0		Working Capital Loans Approved	28
2	6	3	6	-	102	-	2	3		Investment Loans Approved	29
-	-	-	-	-	-	-	-	-		Consumer Loans Approved	30
-	-	-	-	-	-	-	-	-		Private National Banks 1)	31
-	-	-	-	-	-	-	-	-		Working Capital Loans Approved	32
-	-	-	-	-	-	-	-	-		Investment Loans Approved	33
-	-	-	-	-	-	-	-	-		Consumer Loans Approved	34
36,271	51,163	53,544	43,270	29,551	34,290	28,429	20,300	34,677		Foreign Banks and Joint Banks	35
35,157	48,138	51,915	41,054	28,330	28,241	22,591	16,760	32,483		Working Capital Loans Approved	36
1,113	3,025	1,629	2,211	1,221	6,048	5,839	3,539	2,194		Investment Loans Approved	37
1	-	-	5	-	-	-	0	-		Consumer Loans Approved	38
40,396	61,253	57,509	46,084	30,208	36,626	28,920	21,246	49,020		<b>Total</b>	39
39,075	54,113	52,861	41,761	28,708	30,281	23,082	17,352	36,223		Working Capital Loans Approved	40
1,308	7,000	4,645	4,315	1,364	6,341	5,839	3,760	12,795		Investment Loans Approved	41
13	140	2	8	136	4	-	134	2		Consumer Loans Approved	42
										<b>Rupiah and Foreign Currency</b>	43
84,764	65,496	35,349	30,093	29,906	41,692	28,134	23,202	48,870		State Banks	44
63,122	39,648	20,818	14,690	15,670	21,493	17,341	13,441	21,085		Working Capital Loans Approved	45
6,345	12,602	6,418	6,504	5,465	7,780	4,506	1,923	15,153		Investment Loans Approved	46
15,297	13,246	8,113	8,899	8,772	12,420	6,287	7,838	12,632		Consumer Loans Approved	47
19,191	19,573	23,578	18,419	21,003	25,020	18,922	15,958	18,667		Regional Government Banks	48
9,120	9,139	10,711	7,818	8,521	10,968	8,050	4,366	6,737		Working Capital Loans Approved	49
2,514	1,560	3,087	1,758	2,114	3,269	3,921	1,186	1,387		Investment Loans Approved	50
7,557	8,874	9,780	8,843	10,368	10,783	6,951	10,406	10,542		Consumer Loans Approved	51
-	-	-	-	-	-	-	-	-		Private National Banks 1)	52
-	-	-	-	-	-	-	-	-		Working Capital Loans Approved	53
-	-	-	-	-	-	-	-	-		Investment Loans Approved	54
-	-	-	-	-	-	-	-	-		Consumer Loans Approved	55
42,484	62,125	65,028	52,155	41,094	42,827	35,216	26,019	41,081		Foreign Banks and Joint Banks	56
39,752	57,160	59,130	47,432	36,905	33,901	26,976	20,390	36,889		Working Capital Loans Approved	57
1,659	3,784	4,558	3,072	2,911	7,609	6,816	4,389	2,808		Investment Loans Approved	58
1,072	1,180	1,341	1,651	1,277	1,316	1,425	1,240	1,384		Consumer Loans Approved	59
146,438	147,193	123,956	100,667	92,003	109,539	82,272	65,179	108,618		<b>Total</b>	60
111,993	105,947	90,659	69,940	61,096	66,362	52,367	38,197	64,711		Working Capital Loans Approved	61
10,518	17,947	14,062	11,334	10,489	18,658	15,243	7,498	19,348		Investment Loans Approved	62
23,927	23,300	19,235	19,393	20,417	24,519	14,663	19,483	24,558		Consumer Loans Approved	63

1) Since 2010 data is still in clarification process.

-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