

I.15 POSISI PINJAMAN PROPERTI YANG DIBERIKAN BANK UMUM DAN BPR MENURUT KELOMPOK BANK DAN JENIS PEMANFAATAN (Miliar Rp)

KELOMPOK BANK DAN JENIS PEMANFAATAN	2013	2014	2015	2016	2017											2017
						Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
Rupiah	-	-	-	685,307	782,503	693,695	698,018	706,331	721,610	729,847	737,871	750,875	756,528	768,873	782,503	
1. Bank Persero	197,813	223,525	259,657	309,267	367,860	318,578	319,414	324,448	331,166	333,830	338,986	346,537	347,456	354,466	367,860	
- Kredit Konstruksi	44,646	53,162	64,831	85,292	104,329	87,697	88,598	89,799	92,134	92,868	94,443	97,319	96,255	98,188	104,329	
- Kredit Real Estate	11,360	12,491	17,893	21,659	27,617	23,034	22,509	23,369	23,976	24,053	24,486	25,555	24,881	25,599	27,617	
- KPR dan KPA	141,807	157,872	176,933	202,316	235,914	207,847	208,307	211,280	215,057	216,909	220,058	223,663	226,320	230,679	235,914	
2. Bank Pemerintah Daerah	33,844	39,086	42,572	43,825	47,437	40,508	41,211	40,945	42,339	43,911	45,532	48,654	50,228	50,009	47,437	
- Kredit Konstruksi	15,438	16,395	17,769	19,425	24,776	16,279	17,336	18,702	20,220	21,848	23,430	25,973	27,655	27,404	24,776	
- Kredit Real Estate	1,441	1,772	1,534	2,146	2,122	2,195	2,200	2,182	2,131	2,126	2,127	2,142	2,137	2,129	2,122	
- KPR dan KPA	16,965	20,919	23,269	22,254	20,539	22,034	21,675	20,062	19,988	19,936	19,975	20,539	20,436	20,476	20,539	
3. Bank Swasta Nasional	215,873	260,618	281,609	315,861	346,778	317,045	320,037	323,544	330,462	333,349	334,838	336,471	338,449	343,550	346,778	
- Kredit Konstruksi	44,057	62,149	72,767	90,729	107,824	92,552	94,618	97,010	101,733	101,778	103,006	103,294	103,765	107,530	107,824	
- Kredit Real Estate	52,761	64,253	73,313	86,734	89,776	84,497	84,338	85,194	86,086	87,281	87,121	88,079	88,504	88,785	89,776	
- KPR dan KPA	119,055	134,215	135,529	138,398	149,178	139,996	141,081	141,340	142,644	144,290	144,711	145,098	146,180	147,236	149,178	
4. Bank Asing dan Bank Campuran	5,761	6,994	9,736	14,560	18,603	15,775	15,571	15,605	15,837	16,951	16,710	17,407	18,588	19,034	18,603	
- Kredit Konstruksi	2,227	3,154	5,020	7,861	11,780	8,541	9,007	9,110	9,273	10,750	10,282	11,016	12,005	12,529	11,780	
- Kredit Real Estate	894	778	1,246	3,144	4,145	3,688	3,739	3,685	3,787	3,440	3,729	3,719	3,918	3,824	4,145	
- KPR dan KPA	2,640	3,061	3,470	3,555	2,679	3,546	2,824	2,811	2,777	2,761	2,700	2,671	2,666	2,681	2,679	
5. Bank Perkreditan Rakyat	942	1,316	1,598	1,794	1,825	1,790	1,786	1,789	1,806	1,807	1,804	1,807	1,806	1,812	1,825	
- Kredit Konstruksi	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	
- Kredit Real Estate	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	
- KPR dan KPA	942	1,316	1,598	1,794	1,825	1,790	1,786	1,789	1,806	1,807	1,804	1,807	1,806	1,812	1,825	
6. Jumlah (1 s.d 5)	454,232	531,538	595,171	685,307	782,503	693,695	698,018	706,331	721,610	729,847	737,871	750,875	756,528	768,873	782,503	
- Kredit Konstruksi	106,368	134,859	160,387	203,307	248,708	205,068	209,559	214,621	223,359	227,243	231,160	237,603	239,680	245,651	248,708	
- Kredit Real Estate	66,455	79,295	93,986	113,683	123,659	113,414	112,787	114,430	115,980	116,901	117,463	119,495	119,440	120,337	123,659	
- KPR dan KPA	281,409	317,384	340,798	368,317	410,135	375,213	375,672	377,280	382,271	385,704	389,248	393,777	397,408	402,884	410,135	
Valas	-	-	-	28,110	24,003	25,470	24,068	23,861	25,182	25,270	24,231	24,114	23,225	22,933	24,003	
1. Bank Persero	2,046	2,950	3,383	6,212	5,429	5,833	5,785	5,792	5,770	5,739	5,731	5,637	5,709	5,595	5,429	
- Kredit Konstruksi	2,046	2,807	3,054	2,417	1,697	2,093	2,044	2,054	2,105	2,120	2,108	1,979	2,028	1,843	1,697	
- Kredit Real Estate	-	143	329	3,795	3,732	3,740	3,740	3,738	3,665	3,620	3,623	3,658	3,680	3,751	3,732	
- KPR dan KPA	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	
2. Bank Pemerintah Daerah	21	23	25	8	7	8	8	7	7	7	7	19	8	8	7	
- Kredit Konstruksi	21	23	25	8	7	8	8	7	7	7	7	19	8	8	7	
- Kredit Real Estate	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	
- KPR dan KPA	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	
3. Bank Swasta Nasional	11,135	13,259	14,603	14,753	15,165	13,031	14,481	14,186	15,507	15,429	14,875	14,927	14,167	13,928	15,165	
- Kredit Konstruksi	3,148	4,083	4,128	3,979	5,154	3,461	5,721	5,493	5,514	5,551	4,974	5,049	4,213	4,091	5,154	
- Kredit Real Estate	7,963	9,159	10,435	10,766	9,988	9,563	8,753	8,688	9,985	9,871	9,894	9,871	9,931	9,814	9,988	
- KPR dan KPA	24	17	40	8	23	6	6	6	7	7	7	7	23	23	23	
4. Bank Asing dan Bank Campuran	5,469	6,892	7,282	7,137	3,402	6,598	3,795	3,875	3,898	4,094	3,618	3,531	3,341	3,402	3,402	
- Kredit Konstruksi	3,950	5,064	4,942	4,550	1,649	3,916	1,378	1,512	1,567	1,592	1,549	1,476	1,489	1,564	1,649	
- Kredit Real Estate	1,488	1,798	2,313	2,571	1,749	2,671	2,407	2,353	2,322	2,494	2,061	2,051	1,848	1,834	1,749	
- KPR dan KPA	32	31	27	15	4	11	11	11	8	8	8	4	4	4	4	
5. Bank Perkreditan Rakyat	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	
- Kredit Konstruksi	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	
- Kredit Real Estate	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	
- KPR dan KPA	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	
6. Jumlah (1 s.d 5)	18,671	23,124	25,293	28,110	24,003	25,470	24,068	23,861	25,182	25,270	24,231	24,114	23,225	22,933	24,003	
- Kredit Konstruksi	9,165	11,977	12,149	10,955	8,507	9,478	9,151	9,066	9,194	9,271	8,638	8,523	7,738	7,506	8,507	
- Kredit Real Estate	9,450	11,099	13,077	17,133	15,470	15,975	14,901	14,779	15,973	15,984	15,579	15,580	15,459	15,400	15,470	
- KPR dan KPA	56	48	67	23	27	17	17	16	15	15	15	11	27	27	27	
Rupiah dan Valas	-	-	-	713,417	806,506	719,165	722,087	730,193	746,792	755,118	762,102	774,989	779,752	791,806	806,506	
1. Bank Persero	199,859	226,475	263,039	315,479	373,289	324,411	325,199	330,240	336,936	339,569	344,718	352,174	353,165	360,061	373,289	
- Kredit Konstruksi	46,693	55,969	67,885	87,709	106,026	89,789	90,642	91,854	94,238	94,987	96,551	99,298	98,284	100,031	106,026	
- Kredit Real Estate	11,360	12,633	18,221	25,454	31,349	26,774	26,250	27,107	27,641	27,672	28,109	29,213	28,562	29,350	31,349	
- KPR dan KPA	141,807	157,872	176,933	202,316	235,914	207,847	208,307	211,280	215,057	216,909	220,058	223,663	226,320	230,679	235,914	
2. Bank Pemerintah Daerah	33,865	39,108	42,596	43,833	47,444	40,516	41,219	40,953	42,346	43,918	45,540	48,673	50,236	50,017	47,444	
- Kredit Konstruksi	15,459	16,418	17,794	19,433	24,783	16,286	17,343	18,709	20,227	21,855	23,438	25,992	27,663	27,412	24,783	
- Kredit Real Estate	1,441	1,772	1,534	2,146	2,122	2,195	2,200	2,182	2,131	2,126	2,127	2,142	2,137	2,129	2,122	
- KPR dan KPA	16,965	20,919	23,269	22,254	20,539	22,034	21,675	20,062	19,988	19,936	19,975	20,539	20,436	20,476	20,539	
3. Bank Swasta Nasional	227,008	273,876	296,213	330,614	361,943	330,076	334,517	337,730	345,969	348,779	349,713	351,397	352,616	357,479	361,943	
- Kredit Konstruksi	47,206	66,232	76,896	94,709	112,978	96,013	100,339	102,503	107,247	107,330	107,979	108,343	107,978	111,621	112,978	
- Kredit Real Estate	60,723	73,412	83,749	97,500	99,764	94,061	93,092	93,882	96,072	97,152	97,016	97,950	98,435	98,599	99,764	
- KPR dan KPA	119,079	134,232	135,568	138,405	149,201	140,002	141,086	141,345	142,651	144,297	144,718	145,104	146,204	147,259	149,201	
4. Bank Asing dan Bank Campuran	11,230	13,886	17,018	21,696	22,005	22,373	19,366	19,481	19,734	21,045	20,328	20,938	21,929	22,437	22,005	
- Kredit Konstruksi	6,176	8,218	9,961	12,411	13,428	12,457	10,385	10,622	10,840	12,342	11,831	12,493	13,494	14,093	13,428	
- Kredit Real Estate	2,381	2,576	3,560	5,715	5,895	6,359	6,146	6,037	6,109	5,934	5,789	5,770	5,766	5,658	5,895	
- KPR dan KPA	2,672	3,092	3,497	3,570	2,682	3,557	2,835	2,821	2,785	2,769	2,708	2,676				

I.15 LOANS APPROVAL OF COMMERCIAL BANKS BY GROUP OF BANKS AND TYPE OF LOANS
(Billions of Rp)

													2018		2019		GROUP OF BANKS AND TYPE OF UTILIZATION	
Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar				
772,367	771,697	791,371	797,332	817,589	831,988	844,481	855,339	864,701	884,366	899,075	913,742	902,712	912,602	927,752	Rupiah	1		
363,871	361,485	377,491	378,894	389,532	399,187	402,951	408,139	418,875	426,426	435,129	445,963	442,241	446,683	454,464	1. State Banks	2		
99,578	95,337	103,182	104,430	109,710	114,642	115,294	116,267	122,128	128,601	131,765	135,231	130,572	132,690	136,142	Construction Credits	3		
27,309	27,612	30,262	30,189	30,041	31,040	31,374	31,568	32,394	32,959	33,286	34,723	34,483	34,168	34,516	Real Estate Credits	4		
236,984	238,537	244,047	244,275	249,780	253,505	256,283	260,304	264,353	264,867	270,079	276,010	277,187	279,824	283,806	House and Apartment Ownership Credits	5		
43,255	43,058	44,916	45,357	47,278	49,031	50,427	53,092	52,784	51,938	53,026	52,489	47,336	48,164	49,867	2. Regional Government Banks	6		
20,777	20,883	22,448	22,820	25,184	26,625	28,211	30,732	30,522	29,939	30,910	29,791	25,361	26,347	27,632	Construction Credits	7		
1,808	1,785	1,976	1,960	1,476	1,780	1,781	1,800	1,817	1,525	1,541	1,789	1,534	1,538	1,844	Real Estate Credits	8		
20,670	20,391	20,492	20,577	20,617	20,626	20,436	20,560	20,445	20,475	20,575	20,909	20,441	20,279	20,391	House and Apartment Ownership Credits	9		
344,183	346,309	347,195	350,069	356,238	357,659	365,056	367,267	366,767	378,338	383,862	389,764	386,925	396,780	401,492	3. Private National Banks	10		
105,117	106,848	107,855	107,060	109,025	109,980	114,176	113,824	113,035	120,015	121,860	125,739	124,095	130,786	134,127	Construction Credits	11		
89,641	89,937	88,190	89,824	91,623	92,388	93,529	93,877	92,107	95,370	97,736	98,310	97,738	101,136	100,479	Real Estate Credits	12		
149,424	149,524	151,151	153,186	155,591	155,291	157,351	159,566	161,626	162,953	164,266	165,715	165,091	164,858	166,886	House and Apartment Ownership Credits	13		
19,246	19,001	19,915	21,134	22,648	24,194	24,098	24,878	24,288	25,688	25,056	23,474	24,141	18,886	19,815	4. Foreign Banks and Joint Banks	14		
12,235	12,069	12,317	13,408	14,764	15,125	14,773	16,665	16,424	17,717	16,719	14,972	15,684	12,893	13,798	Construction Credits	15		
4,392	4,360	5,047	5,180	5,343	6,542	6,853	5,785	5,466	5,556	5,912	6,067	6,032	3,590	3,578	Real Estate Credits	16		
2,620	2,571	2,551	2,545	2,540	2,528	2,472	2,428	2,398	2,415	2,426	2,435	2,425	2,404	2,438	House and Apartment Ownership Credits	17		
1,813	1,843	1,854	1,877	1,894	1,917	1,948	1,962	1,987	1,975	2,002	2,051	2,069	2,089	2,114	5. Rural Banks	18		
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Construction Credits	19		
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Real Estate Credits	20		
1,813	1,843	1,854	1,877	1,894	1,917	1,948	1,962	1,987	1,975	2,002	2,051	2,069	2,089	2,114	House and Apartment Ownership Credits	21		
772,367	771,697	791,371	797,332	817,589	831,988	844,481	855,339	864,701	884,366	899,075	913,742	902,712	912,602	927,752	6. Jumlah (1 s.d)	22		
237,707	235,136	245,801	247,718	258,683	266,372	272,454	277,489	282,109	296,271	301,254	305,733	295,713	302,716	311,699	Construction Credits	23		
123,151	123,695	125,475	127,153	128,483	131,750	133,536	133,030	131,783	135,410	138,475	140,889	139,786	140,432	140,416	Real Estate Credits	24		
411,510	412,866	420,095	422,461	430,423	433,866	438,490	444,820	450,809	452,685	459,347	467,119	467,213	469,454	475,636	House and Apartment Ownership Credits	25		
23,192	23,255	23,230	23,216	22,988	24,365	24,341	24,956	25,104	25,470	24,248	24,467	24,640	24,696	26,129	Foreign Currency	26		
5,499	5,776	5,847	5,924	5,965	6,011	5,965	5,855	5,941	6,436	6,312	6,985	8,053	8,102	8,260	1. State Banks	27		
1,709	1,885	1,951	1,991	1,938	2,086	2,022	1,829	1,873	2,287	2,408	3,518	4,684	4,712	4,832	Construction Credits	28		
3,791	3,890	3,897	3,932	3,926	3,925	3,943	4,026	4,069	4,149	3,903	3,467	3,369	3,390	3,428	Real Estate Credits	29		
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	House and Apartment Ownership Credits	30		
7	7	7	0	0	0	0	0	0	0	0	0	0	0	0	2. Regional Government Banks	31		
7	7	7	0	0	0	0	0	0	0	0	0	0	0	0	Construction Credits	32		
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Real Estate Credits	33		
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	House and Apartment Ownership Credits	34		
14,702	14,166	14,053	14,116	14,117	14,706	14,999	15,598	15,487	15,429	14,313	13,622	12,765	12,975	13,900	3. Private National Banks	35		
4,775	4,142	4,178	4,006	4,081	4,554	4,848	4,893	4,766	4,502	4,179	3,709	3,630	3,803	4,335	Construction Credits	36		
9,905	10,001	9,853	10,089	10,015	10,131	10,131	10,689	10,702	10,910	10,111	9,890	9,112	9,146	9,539	Real Estate Credits	37		
22	22	22	21	21	21	20	17	20	17	24	24	23	25	26	House and Apartment Ownership Credits	38		
2,984	3,307	3,323	3,176	3,008	3,648	3,377	3,502	3,675	3,605	3,623	3,859	3,822	3,619	3,969	4. Foreign Banks and Joint Banks	39		
1,285	1,403	1,431	1,297	1,140	1,737	1,486	1,522	1,687	1,621	1,760	2,005	2,057	1,849	2,050	Construction Credits	40		
1,695	1,900	1,889	1,876	1,865	1,908	1,888	1,978	1,985	1,981	1,860	1,851	1,765	1,770	1,918	Real Estate Credits	41		
4	4	3	3	3	3	3	3	3	3	3	2	0	0	0	House and Apartment Ownership Credits	42		
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5. Rural Banks	43		
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Construction Credits	44		
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Real Estate Credits	45		
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	House and Apartment Ownership Credits	46		
23,192	23,255	23,230	23,216	22,988	24,365	24,341	24,956	25,104	25,470	24,248	24,467	24,640	24,696	26,129	6. Jumlah (1 s.d)	47		
7,776	7,438	7,567	7,294	7,159	8,377	8,356	8,243	8,326	8,410	8,347	9,232	10,371	10,364	11,218	Construction Credits	48		
15,391	15,791	15,638	15,898	15,806	15,965	15,962	16,693	16,755	17,041	15,874	15,208	14,246	14,307	14,885	Real Estate Credits	49		
25	26	25	24	24	24	23	20	23	20	27	26	23	25	26	House and Apartment Ownership Credits	50		
795,559	794,952	814,602	820,548	840,578	856,353	868,822	880,295	889,805	909,836	923,323	938,208	927,352	937,298	953,881	Rupiah and Foreign Currency	51		
369,370	367,261	383,339	384,818	395,398	405,198	408,916	413,995	424,816	432,863	441,441	452,949	450,294	454,785	462,724	1. State Banks	52		
101,286	97,222	105,132	106,421	111,648	116,728	117,316	118,096	124,001	130,888	134,173	138,749	135,256	137,403	140,974	Construction Credits	53		
31,100	31,502	34,159	34,121	33,968	34,965	35,316	35,594	36,462	37,108	37,189	38,190	37,851	37,559	37,943	Real Estate Credits	54		
236,984	238,537	244,047	244,275	249,780	253,505	256,283	260,304	264,353	264,867	270,079	276,010	277,187	279,824	283,806	House and Apartment Ownership Credits	55		
43,262	43,066	44,923	45,357	47,278	49,031	50,427	53,092	52,784	51,938	53,026	52,489	47,336	48,164	49,867	2. Regional Government Banks	56		
20,784	20,890	22,455	22,820	25,184	26,625	28,211	30,732	30,522	29,939	30,910	29,791	25,361	26,347	27,632	Construction Credits	57		
1,808	1,785	1,976	1,960	1,476	1,780	1,781	1,800	1,817	1,525	1,541	1,789	1,534	1,538	1,844	Real Estate Credits	58		
20,670	20,391	20,492	20,577	20,617	20,626	20,436	20,560	20,445	20,475	20,575	20,909	20,441	20,279	20,391	House and Apartment Ownership Credits	59		
358,885	360,475	361,248	364,186	370,355	372,365	380,056	382,865	382,254	393,767	398,175	403,386	399,690	409,755	415,393	3. Private National Banks	60		
109,892	110,990	112,032	111,067	113,105	114,534	119,024	118,717	117,800	124,517	126,039	129,448	127,725	134,589	138,642	Construction Credits	61		
99,547	99,938	98,043	99,913	101,638	102,519	103,660	104,566	102,809	106,281	107,847	108,200	106,850	110,283	110,018	Real Estate Credits	62		
149,444	149,546	151,173	153,207	155,612	155,311	157,372	159,583	161,646	162,970	164,290	165,739	165,114	164,883	166,912	House and Apartment Ownership Credits	63		
22,230	22,307	23,238	24,310	25,656	27,842	27,475	28,381	27,964	29,293	28,679	27,332	27,963	22,506	23,783	4. Foreign Banks and Joint Banks	64		
13,520	13,472	13,748	14,705	15,904	16,862	16,258	18,187	18,112	19,338	18,479	16,977	17,741	14,742	15,849	Construction Credits	65		
6,086	6,260	6,936	7,057	7,208	8,450	8,741	7,763	7,451	7,537	7,772	7,918	7,797	5,360	5,496	Real Estate Credits	66		
2,624	2,575	2,554	2,549	2,543	2,531	2,475	2,431	2,401	2,418	2,429	2,437	2,425	2,404	2,439	House and Apartment Ownership Credits	67		
1,813	1,843	1,854	1,877	1,894	1,917	1,948	1,962	1,987	1,975	2,002	2,051	2,069	2,089	2,114	5. Rural Banks	68		
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Construction Credits	69		
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Real Estate Credits	70		
1,813	1,8																	

I.15 POSISI PINJAMAN PROPERTI YANG DIBERIKAN BANK UMUM DAN BPR MENURUT KELOMPOK BANK DAN JENIS PEMANFAATAN
(Miliar Rp)

KELOMPOK BANK DAN JENIS PEMANFAATAN	2013	2014	2015	2016	2017	2017										
						Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
75 - KPR dan KPA	281,464	317,431	340,865	368,340	410,161	375,231	375,689	377,297	382,286	385,719	389,262	393,788	397,435	402,911	410,161	

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.15 LOANS APPROVAL OF COMMERCIAL BANKS BY GROUP OF BANKS AND TYPE OF LOANS
(Billions of Rp)

Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	2018		2019		GROUP OF BANKS AND TYPE OF UTILIZATION	1
											Dec	Jan	Feb	Mar		
411,536	412,892	420,120	422,485	430,447	433,890	438,514	444,839	450,832	452,705	459,373	467,146	467,237	469,479	475,662	House and Apartment Ownership Credits	75

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