### KELOMPOK BANK & LAPANGAN USAHA

#### I.4. POSISI PINJAMAN/KREDIT RUPIAH & VALAS YANG DIBERIKAN BANK UMUM DAN BPR

**Menurut Kelompok Bank & Lapangan Usaha (Miliar Rp)**

<table>
<thead>
<tr>
<th>KELOMPOK BANK &amp; LAPANGAN USAHA</th>
<th>2016</th>
<th>2017</th>
<th>2018</th>
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<tbody>
<tr>
<td>1. Bank Persero</td>
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<tr>
<td>2. Pinjaman Berdasarkan Lapangan Usaha</td>
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<td>6. Pengadaan Listrik dan Gas</td>
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<td>7. Pengadaan air, Pengelolaan sampah, limbah dan daur ulang</td>
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<td>9. Perdagangan Besar dan Eceran, Reparasi mobil dan motor</td>
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<td>18. Jasa Kesehatan dan Kegiatan lainnya</td>
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#### 20. Pinjaman Kepada Bukan Lapangan Usaha (Konsumsi Rumah Tangga)

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#### 21. Bank Pemerintah Daerah

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#### 22. Pinjaman Berdasarkan Lapangan Usaha (Konsumsi Rumah Tangga)

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<td>19. Jasa lainnya</td>
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</tbody>
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#### Statistik Ekonomi dan Keuangan Indonesia

*Indonesian Economic and Financial Statistics*

8 Bank Indonesia
### I.4 OUTSTANDING OF LOAN/CREDITS IN RUPIAH AND FOREIGN CURRENCY OF COMMERCIAL AND RURAL BANKS BY GROUP OF BANKS AND ECONOMIC SECTOR

(Billions of Rp)

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<td>2,250,381</td>
<td>2,252,279</td>
<td>2,275,610</td>
<td>2,264,620</td>
<td>2,284,626</td>
<td>2,333,491</td>
<td>2,278,152</td>
<td>2,290,310</td>
<td>2,339,142</td>
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<tr>
<td>1,587,118</td>
<td>1,588,868</td>
<td>1,607,056</td>
<td>1,592,240</td>
<td>1,607,986</td>
<td>1,644,969</td>
<td>1,590,456</td>
<td>1,600,207</td>
<td>1,646,918</td>
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</tbody>
</table>

**GROUP OF BANKS AND ECONOMIC SECTOR**

1. **State Banks**

2. **Loans by Industrial Origin**

3. **Loans by Sector**

4. **Other Loans**

5. **Other Loans by Sector**

6. **Total Loans**

7. **Total Loans by Sector**

8. **Total Loans by Other Loans**

9. **Total Loans by Other Loans by Sector**

10. **Total Loans by Other Loans by Other Loans**

11. **Total Loans by Other Loans by Other Loans by Sector**

12. **Total Loans by Other Loans by Other Loans by Other Loans**

13. **Total Loans by Other Loans by Other Loans by Other Loans by Sector**

14. **Total Loans by Other Loans by Other Loans by Other Loans by Other Loans**

15. **Total Loans by Other Loans by Other Loans by Other Loans by Other Loans by Sector**

16. **Total Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans**

17. **Total Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Sector**

18. **Total Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans**

19. **Total Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Sector**

20. **Total Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans**

21. **Total Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Sector**

22. **Total Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans**

23. **Total Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Sector**

24. **Total Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans**

25. **Total Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Sector**

26. **Total Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans**

27. **Total Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Sector**

28. **Total Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans**

29. **Total Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Sector**

30. **Total Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans**

31. **Total Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Sector**

32. **Total Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans**

33. **Total Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Sector**

34. **Total Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans**

35. **Total Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Sector**

36. **Total Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans**

37. **Total Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Sector**

38. **Total Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans**

39. **Total Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Sector**

40. **Total Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans by Other Loans**

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 (LSPMK). For further explanation please refer to Metadata.
<table>
<thead>
<tr>
<th>KELOMPOK BANK &amp; LAPANGAN USAHA</th>
<th>2016</th>
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<tbody>
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<td>Dec</td>
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<td>15,157</td>
<td>13,877</td>
<td>16,279</td>
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<td>79 Pertambangan dan Penggalian</td>
<td>32,167</td>
<td>19,655</td>
<td>32,521</td>
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<td>80 Industri Pengolahan</td>
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<td>147,020</td>
<td>160,550</td>
</tr>
<tr>
<td>81 Pengadaan Listrik dan Gas</td>
<td>16,130</td>
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<td>25,419</td>
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<td>82 Pengadaan air, Pengelolaan sampah, limbah dan daur ulang</td>
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<td>83 Konstruksi</td>
<td>12,411</td>
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<td>16,977</td>
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<tr>
<td>84 Perdagangan Besar dan Eceran, Reparasi mobil dan motor</td>
<td>55,527</td>
<td>55,949</td>
<td>59,097</td>
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<td>85 Transportasi dan Pergudangan</td>
<td>6,383</td>
<td>6,805</td>
<td>8,972</td>
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<td>86 Penyediaan Akomodasi dan makan minum</td>
<td>2,038</td>
<td>2,574</td>
<td>2,866</td>
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<td>21,974</td>
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<td>64,531</td>
<td>78,936</td>
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<td>5,895</td>
<td>7,918</td>
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<td>90 Jasa Perusahaan</td>
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<td>92 Jasa Pendidikan</td>
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<td>14</td>
</tr>
<tr>
<td>93 Jasa Kesehatan dan Kegiatan lainnya</td>
<td>44</td>
<td>369</td>
<td>144</td>
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<tr>
<td>94 Jasa lainnya</td>
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<td>1,500</td>
<td>1,069</td>
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<td>95 Pinjaman Kepada Bukan Lapangan Usaha (Konsumsi Rumah Tangga)</td>
<td>38,827</td>
<td>33,310</td>
<td>31,599</td>
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</tbody>
</table>


-3Sejak periode data Agustus 2017, terdapat perubahan cakupan Bank Swasta Nasional dan Pemerintah akibat adanya perubahan status pada salah satu bank.
### I.4 OUTSTANDING OF LOAN/CREDITS IN RUPIAH AND FOREIGN CURRENCY OF COMMERCIAL AND RURAL BANKS BY GROUP OF BANKS AND ECONOMIC SECTOR (Billions of Rp)

<table>
<thead>
<tr>
<th>Jul</th>
<th>Aug</th>
<th>Sep</th>
<th>Oct</th>
<th>Nov</th>
<th>Dec*</th>
<th>2019</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>2,272,237</td>
<td>2,272,410</td>
<td>2,298,814</td>
<td>2,290,710</td>
<td>2,290,910</td>
<td>2,232,561</td>
<td>2,279,545</td>
<td>2,285,195</td>
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<td>1,761,659</td>
<td>1,787,110</td>
<td>1,776,041</td>
<td>1,777,187</td>
<td>1,807,401</td>
<td>1,765,973</td>
<td>1,770,058</td>
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#### 3. Private National Banks (Billions of Rp)

<table>
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<tr>
<th>Loans by Industrial Origin</th>
<th>2019</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture, Forestry &amp; Fishery</td>
<td>118,643</td>
<td>116,862</td>
</tr>
<tr>
<td>Mining and Quarrying</td>
<td>48,983</td>
<td>46,618</td>
</tr>
<tr>
<td>Manufacturing Industry</td>
<td>441,597</td>
<td>423,229</td>
</tr>
<tr>
<td>Electricity and Gas Supply</td>
<td>57,896</td>
<td>58,726</td>
</tr>
<tr>
<td>Water supply, sewerage, waste management and remediation activities</td>
<td>5,430</td>
<td>4,335</td>
</tr>
<tr>
<td>Construction</td>
<td>149,498</td>
<td>157,422</td>
</tr>
<tr>
<td>Wholesale and retail trade; repair of motor vehicles and motorcycles</td>
<td>435,327</td>
<td>448,815</td>
</tr>
<tr>
<td>Transportation and storage</td>
<td>68,735</td>
<td>74,982</td>
</tr>
<tr>
<td>Accommodation and food service activities</td>
<td>61,138</td>
<td>61,401</td>
</tr>
<tr>
<td>Information and communication</td>
<td>39,944</td>
<td>40,375</td>
</tr>
<tr>
<td>Financial and insurance activities</td>
<td>131,801</td>
<td>127,095</td>
</tr>
<tr>
<td>Real estate</td>
<td>109,068</td>
<td>107,696</td>
</tr>
<tr>
<td>Business Services</td>
<td>43,055</td>
<td>44,778</td>
</tr>
<tr>
<td>Public administration and defense; compulsory social security</td>
<td>379</td>
<td>397</td>
</tr>
<tr>
<td>Education</td>
<td>8,723</td>
<td>9,369</td>
</tr>
<tr>
<td>Health and social work activities</td>
<td>12,820</td>
<td>15,101</td>
</tr>
<tr>
<td>Other service activities</td>
<td>30,077</td>
<td>29,409</td>
</tr>
<tr>
<td>Housing</td>
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<td>164,929</td>
</tr>
<tr>
<td>Flat and Apartment</td>
<td>13,601</td>
<td>14,077</td>
</tr>
<tr>
<td>Shophouse and Officehouse</td>
<td>17,302</td>
<td>16,661</td>
</tr>
<tr>
<td>Vehicles</td>
<td>102,487</td>
<td>97,488</td>
</tr>
<tr>
<td>Others</td>
<td>217,115</td>
<td>241,417</td>
</tr>
<tr>
<td>Agriculture, Forestry &amp; Fishery</td>
<td>380,227</td>
<td>381,546</td>
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<tr>
<td>Mining and Quarrying</td>
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<td>10,960</td>
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<tr>
<td>Manufacturing Industry</td>
<td>136,650</td>
<td>136,510</td>
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<tr>
<td>Financial and insurance activities</td>
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<td>24,908</td>
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<tr>
<td>Real estate</td>
<td>106</td>
<td>106</td>
</tr>
<tr>
<td>Wholesale and retail trade; repair of motor vehicles and motorcycles</td>
<td>17,017</td>
<td>12,452</td>
</tr>
<tr>
<td>Construction</td>
<td>53,882</td>
<td>12,497</td>
</tr>
<tr>
<td>Transportation and storage</td>
<td>4,933</td>
<td>5,217</td>
</tr>
<tr>
<td>Accommodation and food service activities</td>
<td>2,611</td>
<td>2,372</td>
</tr>
<tr>
<td>Information and communication</td>
<td>19,650</td>
<td>20,417</td>
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<tr>
<td>Financial and insurance activities</td>
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<td>57,969</td>
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<tr>
<td>Real estate</td>
<td>7,963</td>
<td>8,212</td>
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<td>5,474</td>
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<td>Other service activities</td>
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<td>1,552</td>
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<td>Flat and Apartment</td>
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<td>2,183</td>
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<td>Others</td>
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<td>27,782</td>
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</table>

#### 4. Foreign Banks and Joint Banks (Billions of Rp)

<table>
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<tr>
<th>Loans by Industrial Origin</th>
<th>2019</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture, Forestry &amp; Fishery</td>
<td>118,643</td>
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<td>Mining and Quarrying</td>
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<tr>
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<td>61,401</td>
</tr>
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<td>39,944</td>
<td>40,375</td>
</tr>
<tr>
<td>Financial and insurance activities</td>
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<td>127,095</td>
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<td>44,778</td>
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<td>397</td>
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<td>9,369</td>
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<td>Health and social work activities</td>
<td>12,820</td>
<td>15,101</td>
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<td>29,409</td>
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<td>14,077</td>
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<td>Shophouse and Officehouse</td>
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<td>16,661</td>
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<td>Vehicles</td>
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<td>97,488</td>
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<td>Others</td>
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<td>381,546</td>
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<td>136,510</td>
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<td>Financial and insurance activities</td>
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<td>24,908</td>
</tr>
<tr>
<td>Real estate</td>
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<td>106</td>
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<td>Wholesale and retail trade; repair of motor vehicles and motorcycles</td>
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<td>12,452</td>
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<td>Construction</td>
<td>53,882</td>
<td>12,497</td>
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<tr>
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<td>Accommodation and food service activities</td>
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<td>2,372</td>
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<td>Financial and insurance activities</td>
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<td>57,969</td>
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<td>Real estate</td>
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<tr>
<td>Business Services</td>
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<td>5,474</td>
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<td>18</td>
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<tr>
<td>Other service activities</td>
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<td>247</td>
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<tr>
<td>Housing</td>
<td>1,468</td>
<td>1,552</td>
</tr>
<tr>
<td>Flat and Apartment</td>
<td>2,224</td>
<td>2,183</td>
</tr>
<tr>
<td>Shophouse and Officehouse</td>
<td>210</td>
<td>194</td>
</tr>
<tr>
<td>Vehicles</td>
<td>2,309</td>
<td>2,913</td>
</tr>
<tr>
<td>Others</td>
<td>26,926</td>
<td>27,782</td>
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</table>
### KELOMPOK BANK & LAPANGAN USAHA

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<td>Jan</td>
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<td><strong>I.4. POSISI PINJAMAN/KREDIT RUPIAH &amp; VALAS YANG DIBERIKAN BANK UMUM DAN BPR</strong></td>
<td>101</td>
<td>102</td>
<td>103</td>
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<td>105</td>
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<td>107</td>
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<tr>
<td><strong>5. Bank Perkreditan Rakyat</strong></td>
<td>110</td>
<td>111</td>
<td>112</td>
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<td>115</td>
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<td><strong>Pengadaan Listrik dan Gas</strong></td>
<td>125</td>
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</tr>
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<td><strong>Bank Perkreditan Rakyat</strong></td>
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<td><strong>Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial wajib</strong></td>
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<tr>
<td><strong>Jasa Pendidikan</strong></td>
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<tr>
<td><strong>Jasa Kesehatan dan Kegiatan lainnya</strong></td>
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<tr>
<td><strong>Jasa lainnya</strong></td>
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</tbody>
</table>

**Notes:**
- Sejak periode data Agustus 2017, terdapat perubahan cakupan Bank Swasta Nasional dan Pemerintah akibat adanya perubahan status pada salah satu bank.
<table>
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<th>Jul</th>
<th>Aug</th>
<th>Sep</th>
<th>Oct</th>
<th>Nov</th>
<th>Dec*</th>
<th>Jan*</th>
<th>Feb*</th>
<th>Mar*</th>
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<td>62,583</td>
</tr>
</tbody>
</table>

### 5. Rural Banks

#### Loans by Industrial Origin

- Agriculture, Forestry & Fishery
- Mining and Quarrying
- Manufacturing Industry
- Electricity and Gas Supply
- Water supply, sewerage, waste management and remediation activities

#### Other service activities

- Construction
- Wholesale and retail trade; repair of motor vehicles and motorcycles
- Transportation and storage
- Accommodation and food service activities
- Information and communication
- Financial and insurance activities
- Real estate
- Business Services
- Public administration and defence; compulsory social security
- Education
- health and social work activities
- Other service activities

#### Loans to Non Industrial Origin (Household Consumption)

- Agriculture, Forestry & Fishery
- Mining and Quarrying
- Manufacturing Industry
- Electricity and Gas Supply
- Water supply, sewerage, waste management and remediation activities
- Construction
- Wholesale and retail trade; repair of motor vehicles and motorcycles
- Transportation and storage
- Accommodation and food service activities
- Information and communication
- Financial and insurance activities
- Real estate
- Business Services
- Public administration and defence; compulsory social security
- Education
- health and social work activities
- Other service activities

### 6. Total (1 through 5)

#### Loans by Industrial Origin

- Agriculture, Forestry & Fishery
- Mining and Quarrying
- Manufacturing Industry
- Electricity and Gas Supply
- Water supply, sewerage, waste management and remediation activities
- Construction
- Wholesale and retail trade; repair of motor vehicles and motorcycles
- Transportation and storage
- Accommodation and food service activities
- Information and communication
- Financial and insurance activities
- Real estate
- Business Services
- Public administration and defence; compulsory social security
- Education
- health and social work activities
- Other service activities

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- Accommodation and food service activities
- Information and communication
- Financial and insurance activities
- Real estate
- Business Services
- Public administration and defence; compulsory social security
- Education
- health and social work activities
- Other service activities

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Before further explanation please refer to Metadata.

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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).

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.