

**I.5 POSISI PINJAMAN/KREDIT RUPIAH YANG DIBERIKAN BANK UMUM DAN BPR
MENURUT KELOMPOK BANK & LAPANGAN USAHA
(Miliar Rp)**

KELOMPOK BANK & LAPANGAN USAHA	2016	2017							
		Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
1 1. Bank Persero	1,554,465	1,652,975	1,719,425	1,667,059	1,664,696	1,706,266	1,717,674	1,759,199	1,789,844
2 Pinjaman Berdasarkan Lapangan Usaha	1,077,172	1,114,721	1,160,780	1,108,742	1,099,659	1,127,810	1,141,851	1,176,059	1,198,685
3 Pertanian, Kehutanan & Perikanan	159,928	169,511	176,781	172,845	171,917	172,344	173,115	174,953	177,746
4 Pertambangan dan Penggalian	12,599	10,919	10,667	9,892	9,797	10,137	9,455	9,606	9,653
5 Industri Pengolahan	190,719	193,614	206,430	184,596	184,545	190,621	188,107	191,587	198,876
6 Pengadaan Listrik dan Gas	70,746	70,496	70,859	72,418	73,048	72,741	75,545	78,211	75,102
7 Pengadaan air, Pengelolaan sampah, limbah dan daur ulang	519	574	575	574	582	599	644	666	662
8 Konstruksi	85,292	98,188	104,329	99,578	95,337	103,182	104,430	109,710	114,642
9 Perdagangan Besar dan Eceran, Reparasi mobil dan motor	363,956	361,311	365,144	358,676	356,164	365,179	379,604	387,857	391,452
10 Transportasi dan Pergudangan	36,426	40,820	42,996	42,013	41,522	41,777	42,841	43,915	45,455
11 Penyediaan Akomodasi dan makan minum	25,149	27,609	28,119	27,833	27,803	28,185	28,268	28,603	28,605
12 Informasi dan komunikasi	21,514	23,199	23,534	21,816	21,869	22,147	22,088	30,191	31,107
13 Jasa Keuangan dan Asuransi	32,068	29,407	32,833	28,278	26,769	26,288	27,104	29,415	31,507
14 Real Estate	21,659	25,599	27,617	27,309	27,612	30,262	30,189	30,041	31,040
15 Jasa Perusahaan	26,443	28,036	28,540	26,779	26,002	26,430	23,125	23,919	24,513
16 Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial wajib	643	3,063	3,230	3,214	3,182	3,168	3,149	3,222	3,597
17 Jasa Pendidikan	1,379	1,526	1,579	1,599	1,674	1,730	1,746	1,763	1,792
18 Jasa Kesehatan dan Kegiatan lainnya	4,904	4,956	5,224	5,106	5,178	5,664	5,726	5,352	5,388
19 Jasa lainnya	23,229	25,891	32,325	26,216	26,659	27,356	26,715	27,048	27,548
20 Pinjaman Kepada Bukan Lapangan Usaha (Konsumsi Rumah Tangga)	477,293	538,254	558,645	558,317	565,037	578,456	575,822	583,140	591,158
21 Rumah Tinggal	197,183	224,895	229,910	230,948	232,408	237,776	237,959	243,982	247,707
22 Flat dan Apartemen	5,134	5,784	6,004	6,035	6,129	6,271	6,317	5,798	5,798
23 Rumah Toko (Ruko) dan Rumah Kantor (Rukan)	6,235	6,742	6,935	6,929	6,923	6,973	6,923	6,871	6,795
24 Kendaraan Bermotor	26,379	29,397	30,631	31,267	31,779	31,956	32,431	33,176	34,556
25 Lainnya	242,363	271,436	285,164	283,137	287,799	295,479	292,193	293,313	296,303
26 2. Bank Pemerintah Daerah	351,746	385,949	387,434	379,911	381,840	388,015	391,486	396,756	398,378
27 Pinjaman Berdasarkan Lapangan Usaha	99,065	115,059	113,368	106,285	106,565	109,417	110,760	113,927	116,029
28 Pertanian, Kehutanan & Perikanan	10,312	11,017	11,136	10,928	10,917	11,090	11,233	11,517	11,570
29 Pertambangan dan Penggalian	689	635	639	610	581	595	631	1,078	1,071
30 Industri Pengolahan	7,069	7,754	7,906	7,812	7,969	7,886	7,920	7,558	7,451
31 Pengadaan Listrik dan Gas	3,124	2,807	2,663	2,648	2,634	2,527	2,500	2,478	3,388
32 Pengadaan air, Pengelolaan sampah, limbah dan daur ulang	429	391	375	355	237	241	241	245	231
33 Konstruksi	19,425	27,404	24,776	20,777	20,883	22,448	22,820	25,184	26,625
34 Perdagangan Besar dan Eceran, Reparasi mobil dan motor	29,071	31,499	31,600	30,690	30,947	31,251	31,369	31,614	31,686
35 Transportasi dan Pergudangan	2,320	2,787	2,777	2,776	2,670	2,664	2,727	2,829	2,810
36 Penyediaan Akomodasi dan makan minum	4,840	5,692	5,735	5,652	6,046	6,077	6,115	6,175	6,174
37 Informasi dan komunikasi	503	786	793	774	633	653	574	480	490
38 Jasa Keuangan dan Asuransi	7,667	7,655	8,172	7,121	6,334	6,795	7,793	7,768	9,125
39 Real Estate	2,146	2,129	2,122	1,808	1,785	1,976	1,960	1,476	1,780
40 Jasa Perusahaan	4,585	6,640	5,862	5,557	6,406	6,744	6,536	7,171	6,254
41 Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial wajib	131	94	585	727	622	576	553	533	386
42 Jasa Pendidikan	984	1,170	1,191	1,201	1,193	1,196	1,192	1,216	1,238
43 Jasa Kesehatan dan Kegiatan lainnya	1,941	2,012	2,199	2,190	2,131	2,154	2,063	2,092	2,112
44 Jasa lainnya	3,830	4,587	4,837	4,659	4,579	4,545	4,534	4,514	3,637
45 Pinjaman Kepada Bukan Lapangan Usaha (Konsumsi Rumah Tangga)	252,681	270,890	274,066	273,626	275,274	278,598	280,726	282,829	282,349
46 Rumah Tinggal	21,864	20,087	20,161	20,293	20,019	20,123	20,221	20,266	20,277
47 Flat dan Apartemen	390	388	378	377	372	370	356	351	349
48 Rumah Toko (Ruko) dan Rumah Kantor (Rukan)	609	503	487	486	486	484	472	468	432
49 Kendaraan Bermotor	492	498	439	438	444	442	434	433	426
50 Lainnya	229,326	249,413	252,601	252,033	253,954	257,180	259,243	261,310	260,865

-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.5 OUTSTANDING OF LOANS/CREDITS IN RUPIAH OF COMMERCIAL
AND RURAL BANKS BY GROUP OF BANKS AND ECONOMIC SECTOR
(Billions of Rp)**

					2018				2019	GROUP OF BANKS AND ECONOMIC SECTOR	
Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar			
1,794,310	1,801,072	1,829,554	1,848,453	1,865,841	1,934,125	1,893,938	1,905,229	1,930,480	1. State Banks	1	
1,198,545	1,197,371	1,219,478	1,232,556	1,242,653	1,297,830	1,259,719	1,267,276	1,286,196	Loans by Industrial Origin	2	
180,607	184,163	183,910	185,682	190,614	194,885	193,460	194,138	195,991	<i>Agriculture, Forestry & Fishery</i>	3	
9,888	8,645	8,928	9,030	9,413	9,549	9,748	10,135	10,324	<i>Mining and Quarrying</i>	4	
198,476	190,482	195,034	195,172	194,907	210,602	196,824	195,478	195,472	<i>Manufacturing Industry</i>	5	
71,638	68,758	67,028	60,264	60,050	63,371	70,012	68,845	66,131	<i>Electricity and Gas Supply</i>	6	
649	682	699	711	748	790	788	811	815	<i>Water supply, sewerage, waste management and remediation activities</i>	7	
115,294	116,267	122,128	128,601	131,765	135,231	130,572	132,690	136,142	<i>Construction</i>	8	
390,505	395,414	402,408	410,838	413,077	423,541	407,251	412,328	420,720	<i>Wholesale and retail trade; repair of motor vehicles and motorcycles</i>	9	
43,587	45,113	45,477	45,579	46,102	48,814	47,218	47,663	49,200	<i>Transportation and storage</i>	10	
28,513	28,760	29,047	29,239	29,628	29,871	29,568	29,853	30,563	<i>Accommodation and food service activities</i>	11	
31,178	29,389	30,861	30,974	26,863	29,334	30,999	29,471	28,209	<i>Information and communication</i>	12	
30,780	29,647	29,717	29,597	29,904	32,579	29,043	27,798	29,433	<i>Financial and insurance activities</i>	13	
31,374	31,568	32,394	32,959	33,286	34,723	34,483	34,168	34,516	<i>Real estate</i>	14	
26,107	26,885	28,486	29,147	29,720	31,832	31,517	32,001	34,072	<i>Business Services</i>	15	
3,794	4,181	4,542	4,771	5,109	6,064	6,252	6,743	7,358	<i>Public administration and defence; compulsory social security</i>	16	
1,829	2,042	2,123	2,430	2,506	2,792	2,751	2,849	2,969	<i>Education</i>	17	
5,813	6,023	6,234	6,386	6,547	7,564	7,077	7,118	7,405	<i>health and social work activities</i>	18	
28,512	29,351	30,462	31,177	32,414	36,287	32,158	35,187	36,878	<i>Other service activities</i>	19	
595,765	603,702	610,076	615,897	623,188	636,295	634,219	637,954	644,284	Loans to Non Industrial Origin (Household Consumption)	20	
250,433	254,378	258,291	258,030	263,183	268,927	270,077	272,659	276,573	<i>Housing</i>	21	
5,850	5,926	6,062	6,837	6,896	7,082	7,110	7,165	7,233	<i>Flat and Apartment</i>	22	
6,762	6,747	6,721	6,849	6,901	6,921	6,930	6,927	6,945	<i>Shophouse and Officehouse</i>	23	
34,807	34,879	34,894	34,837	35,852	36,274	36,275	36,424	36,030	<i>Vehicles</i>	24	
297,912	301,772	304,108	309,344	310,356	317,090	313,827	314,779	317,502	<i>Others</i>	25	
401,230	405,180	409,689	409,249	411,199	419,606	411,192	413,520	419,875	2. Regional Government Banks	26	
118,351	120,854	123,680	121,829	122,192	127,396	119,224	119,847	124,113	Loans by Industrial Origin	27	
11,455	11,499	11,592	11,655	11,894	12,262	13,126	13,370	13,763	<i>Agriculture, Forestry & Fishery</i>	28	
1,038	1,062	518	526	685	785	742	746	806	<i>Mining and Quarrying</i>	29	
8,020	7,994	9,024	8,751	8,399	9,274	9,508	9,629	9,449	<i>Manufacturing Industry</i>	30	
3,661	3,648	3,661	3,881	3,850	3,810	2,730	2,581	3,390	<i>Electricity and Gas Supply</i>	31	
247	246	320	320	336	329	330	340	355	<i>Water supply, sewerage, waste management and remediation activities</i>	32	
28,211	30,732	30,522	29,939	30,910	29,791	25,361	26,347	27,632	<i>Construction</i>	33	
31,591	31,584	31,617	31,709	31,984	32,158	31,272	31,856	32,701	<i>Wholesale and retail trade; repair of motor vehicles and motorcycles</i>	34	
2,814	2,821	2,847	2,854	2,869	2,918	2,851	2,888	2,990	<i>Transportation and storage</i>	35	
6,165	6,211	6,209	6,232	6,236	6,253	6,262	6,301	6,387	<i>Accommodation and food service activities</i>	36	
494	489	496	508	499	477	447	455	462	<i>Information and communication</i>	37	
7,492	7,508	9,516	8,611	7,107	14,784	10,597	9,499	10,254	<i>Financial and insurance activities</i>	38	
1,781	1,800	1,817	1,525	1,541	1,789	1,534	1,538	1,844	<i>Real estate</i>	39	
7,049	6,904	7,203	7,132	7,371	4,915	5,831	5,759	5,663	<i>Business Services</i>	40	
488	467	604	720	960	1,039	1,076	1,192	1,075	<i>Public administration and defence; compulsory social security</i>	41	
1,288	1,276	1,291	1,150	1,154	1,199	1,165	1,152	1,132	<i>Education</i>	42	
2,124	2,141	2,169	2,185	2,252	2,453	2,426	2,397	2,349	<i>health and social work activities</i>	43	
4,433	4,472	4,273	4,133	4,147	3,159	3,965	3,796	3,861	<i>Other service activities</i>	44	
282,879	284,326	286,009	287,419	289,006	292,210	291,968	293,673	295,759	Loans to Non Industrial Origin (Household Consumption)	45	
20,094	20,226	20,115	20,149	20,246	20,499	20,034	19,877	19,989	<i>Housing</i>	46	
342	334	331	326	328	410	407	403	402	<i>Flat and Apartment</i>	47	
427	418	415	411	391	395	390	398	393	<i>Shophouse and Officehouse</i>	48	
419	416	409	400	397	514	514	526	539	<i>Vehicles</i>	49	
261,597	262,932	264,740	266,133	267,644	270,392	270,623	272,470	274,436	<i>Others</i>	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.5 POSISI PINJAMAN/KREDIT RUPIAH YANG DIBERIKAN BANK UMUM DAN BPR
MENURUT KELOMPOK BANK & LAPANGAN USAHA
(Miliar Rp)**

KELOMPOK BANK & LAPANGAN USAHA	2016	2017							
		Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
51 3. Bank Swasta Nasional	1,605,821	1,689,787	1,731,698	1,712,352	1,717,524	1,735,864	1,749,202	1,774,583	1,788,122
52 Pinjaman Berdasarkan Lapangan Usaha	1,174,205	1,227,695	1,267,036	1,244,830	1,250,274	1,267,574	1,277,427	1,297,950	1,313,800
53 Pertanian, Kehutanan & Perikanan	60,610	68,032	69,511	68,931	69,513	71,837	72,871	74,275	76,682
54 Pertambangan dan Penggalian	14,177	14,174	14,419	14,116	14,159	13,910	13,983	13,719	12,877
55 Industri Pengolahan	254,544	255,162	267,292	258,401	255,337	257,472	262,407	265,739	272,005
56 Pengadaan Listrik dan Gas	24,607	24,883	31,619	31,363	30,949	30,681	30,477	30,285	33,296
57 Pengadaan air, Pengelolaan sampah, limbah dan daur ulang	1,436	2,215	2,050	4,568	4,539	4,797	4,405	4,382	4,426
58 Konstruksi	90,729	107,530	107,824	105,117	106,848	107,855	107,060	109,025	109,980
59 Perdagangan Besar dan Eceran, Reparasi mobil dan motor	358,106	378,461	386,154	377,604	380,071	386,155	389,264	394,888	394,893
60 Transportasi dan Pergudangan	46,431	45,535	45,787	45,583	46,254	46,472	47,312	48,208	48,435
61 Penyediaan Akomodasi dan makan minum	52,785	51,576	51,845	51,215	51,154	50,888	51,112	50,982	50,378
62 Informasi dan komunikasi	23,523	21,561	24,857	24,699	24,403	25,315	26,725	28,108	29,476
63 Jasa Keuangan dan Asuransi	89,637	94,439	98,865	96,356	96,801	101,733	100,331	104,182	106,083
64 Real Estate	86,734	88,785	89,776	89,641	89,937	88,190	89,824	91,623	92,388
65 Jasa Perusahaan	29,612	29,458	30,277	29,133	30,462	31,619	30,308	31,144	31,411
66 Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial wajib	172	357	319	344	209	303	305	312	327
67 Jasa Pendidikan	5,996	7,096	7,257	7,242	7,240	7,166	7,331	7,437	7,637
68 Jasa Kesehatan dan Kegiatan lainnya	9,757	10,340	10,756	10,983	11,048	11,007	11,054	11,193	11,246
69 Jasa lainnya	25,349	28,092	28,429	29,532	31,352	32,174	32,657	32,448	32,261
70 Pinjaman Kepada Bukan Lapangan Usaha (Konsumsi Rumah Tangga)	431,616	462,092	464,662	467,522	467,250	468,290	471,775	476,633	474,322
71 Rumah Tinggal	131,207	138,699	140,296	140,153	139,956	141,168	142,853	144,972	144,586
72 Flat dan Apartemen	7,190	8,537	8,882	9,272	9,568	9,982	10,332	10,619	10,704
73 Rumah Toko (Ruko) dan Rumah Kantor (Rukan)	20,359	19,614	19,505	19,277	19,080	18,883	18,757	18,678	18,521
74 Kendaraan Bermotor	88,797	90,866	90,585	93,690	93,565	94,387	95,367	96,922	97,575
75 Lainnya	184,063	204,376	205,394	205,131	205,080	203,870	204,465	205,442	202,936
76 4. Bank Asing dan Bank Campuran	217,677	194,914	200,500	195,276	198,382	207,981	214,396	227,085	239,534
77 Pinjaman Berdasarkan Lapangan Usaha	179,491	162,159	167,789	162,906	166,268	176,357	182,978	195,748	208,067
78 Pertanian, Kehutanan & Perikanan	8,255	9,195	8,061	7,975	7,978	8,358	8,814	10,249	10,294
79 Pertambangan dan Penggalian	2,536	2,387	2,343	2,339	2,095	1,638	1,645	2,723	3,190
80 Industri Pengolahan	75,510	60,488	60,169	57,343	56,693	59,808	61,616	61,566	65,201
81 Pengadaan Listrik dan Gas	184	337	2,352	2,363	2,314	2,311	2,320	2,322	2,320
82 Pengadaan air, Pengelolaan sampah, limbah dan daur ulang	22	18	21	20	21	21	21	15	15
83 Konstruksi	7,861	12,529	11,780	12,235	12,069	12,317	13,408	14,764	15,125
84 Perdagangan Besar dan Eceran, Reparasi mobil dan motor	39,176	39,065	39,914	40,092	42,463	39,522	39,793	40,619	44,766
85 Transportasi dan Pergudangan	1,571	2,179	1,996	2,385	2,755	3,721	3,842	3,299	3,208
86 Penyediaan Akomodasi dan makan minum	516	641	732	743	749	799	776	730	730
87 Informasi dan komunikasi	10,022	8,170	8,129	8,134	8,442	14,081	13,502	19,444	20,924
88 Jasa Keuangan dan Asuransi	25,545	17,278	21,739	18,480	19,225	21,414	23,688	25,802	27,286
89 Real Estate	3,144	3,824	4,145	4,392	4,360	5,047	5,180	5,343	6,542
90 Jasa Perusahaan	3,823	4,739	5,034	4,928	5,627	5,854	6,454	6,518	6,671
91 Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial wajib	0	1	1	2	2	2	2	2	2
92 Jasa Pendidikan	50	26	28	27	30	24	24	26	28
93 Jasa Kesehatan dan Kegiatan lainnya	42	318	369	382	396	401	408	95	100
94 Jasa lainnya	1,232	963	977	1,068	1,049	1,038	1,483	2,233	1,667
95 Pinjaman Kepada Bukan Lapangan Usaha (Konsumsi Rumah Tangga)	38,187	32,755	32,711	32,369	32,114	31,624	31,418	31,337	31,467
96 Rumah Tinggal	3,351	2,509	2,505	2,444	2,401	2,383	2,378	2,370	2,359
97 Flat dan Apartemen	204	172	174	176	170	168	167	170	169
98 Rumah Toko (Ruko) dan Rumah Kantor (Rukan)	216	192	187	183	182	188	200	201	199
99 Kendaraan Bermotor	2,465	2,901	2,854	2,873	2,806	2,757	2,699	2,642	2,600
100 Lainnya	31,950	26,980	26,992	26,693	26,555	26,127	25,974	25,953	26,141

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

**I.5 OUTSTANDING OF LOANS/CREDITS IN RUPIAH OF COMMERCIAL
AND RURAL BANKS BY GROUP OF BANKS AND ECONOMIC SECTOR
(Billions of Rp)**

					2018				2019	GROUP OF BANKS AND ECONOMIC SECTOR	
Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar			
1,787,288	1,806,868	1,832,108	1,843,591	1,858,029	1,887,621	1,861,196	1,906,116	1,925,469	3. Private National Banks	51	
1,308,988	1,324,814	1,343,925	1,353,101	1,363,967	1,390,912	1,365,118	1,409,224	1,425,697	Loans by Industrial Origin	52	
76,336	77,014	77,766	80,986	80,755	85,499	84,337	86,372	87,233	<i>Agriculture, Forestry & Fishery</i>	53	
12,991	13,104	12,658	14,260	14,439	14,358	13,985	13,764	14,211	<i>Mining and Quarrying</i>	54	
270,615	275,329	283,984	281,827	285,693	299,128	293,255	306,668	308,938	<i>Manufacturing Industry</i>	55	
33,382	40,919	40,450	41,117	37,415	39,288	39,124	39,629	39,165	<i>Electricity and Gas Supply</i>	56	
4,378	4,363	4,301	4,342	4,365	4,335	4,277	4,446	4,529	<i>Water supply, sewerage, waste management and remediation activities</i>	57	
114,176	113,824	113,035	120,015	121,860	125,739	124,095	130,786	134,127	<i>Construction</i>	58	
388,390	392,427	410,624	402,607	408,182	407,381	399,689	406,668	410,298	<i>Wholesale and retail trade; repair of motor vehicles and motorcycles</i>	59	
49,226	49,721	46,651	49,207	48,711	49,782	49,163	52,230	52,443	<i>Transportation and storage</i>	60	
50,502	50,804	49,173	50,103	50,267	50,910	50,555	50,262	51,592	<i>Accommodation and food service activities</i>	61	
29,798	29,535	32,808	30,247	30,880	29,823	28,815	32,058	32,530	<i>Information and communication</i>	62	
103,349	100,787	98,825	100,331	100,065	101,866	96,357	99,524	103,359	<i>Financial and insurance activities</i>	63	
93,529	93,877	92,107	95,370	97,736	98,310	97,738	101,136	100,479	<i>Real estate</i>	64	
31,408	32,113	32,161	32,851	33,391	33,194	33,043	34,611	35,214	<i>Business Services</i>	65	
344	359	367	371	443	435	301	306	322	<i>Public administration and defence; compulsory social security</i>	66	
7,772	7,779	7,716	7,638	7,617	8,233	8,188	8,184	8,411	<i>Education</i>	67	
10,783	11,085	11,046	11,281	11,446	12,026	12,217	12,291	12,625	<i>health and social work activities</i>	68	
32,008	31,775	30,253	30,548	30,700	30,606	29,979	30,290	30,219	<i>Other service activities</i>	69	
478,300	482,054	488,184	490,490	494,062	496,709	496,078	496,892	499,772	Loans to Non Industrial Origin (Household Consumption)	70	
146,436	148,420	150,055	151,112	152,189	153,462	152,799	152,437	154,208	<i>Housing</i>	71	
10,915	11,146	11,571	11,841	12,076	12,252	12,292	12,421	12,678	<i>Flat and Apartment</i>	72	
18,442	18,312	18,214	18,133	17,996	18,024	17,876	17,778	17,728	<i>Shophouse and Officehouse</i>	73	
98,737	99,559	101,695	101,268	101,783	101,507	102,228	102,227	103,031	<i>Vehicles</i>	74	
203,769	204,617	206,649	208,137	210,017	211,463	210,883	212,028	212,126	<i>Others</i>	75	
234,285	234,263	239,938	246,056	246,139	247,389	243,950	205,599	207,912	4. Foreign Banks and Joint Banks	76	
203,409	203,351	208,931	215,269	215,173	216,345	212,905	174,496	176,689	Loans by Industrial Origin	77	
10,695	10,688	10,334	10,136	9,572	9,544	9,878	8,454	8,360	<i>Agriculture, Forestry & Fishery</i>	78	
3,102	3,728	4,295	4,341	4,437	3,288	2,127	2,519	2,445	<i>Mining and Quarrying</i>	79	
66,912	66,502	69,772	71,716	73,037	74,380	74,727	57,969	58,511	<i>Manufacturing Industry</i>	80	
2,302	4,216	4,203	4,200	2,190	2,182	1,986	1,294	1,792	<i>Electricity and Gas Supply</i>	81	
14	14	16	18	125	132	131	32	30	<i>Water supply, sewerage, waste management and remediation activities</i>	82	
14,773	16,665	16,424	17,717	16,719	14,972	15,684	12,893	13,798	<i>Construction</i>	83	
39,634	37,991	39,773	42,105	41,299	42,819	43,298	39,425	39,461	<i>Wholesale and retail trade; repair of motor vehicles and motor cycles</i>	84	
3,564	4,346	3,704	4,062	4,389	4,440	4,371	1,888	1,990	<i>Transportation and storage</i>	85	
650	647	730	718	722	726	690	674	661	<i>Accommodation and food service activities</i>	86	
17,463	16,363	15,984	16,772	18,280	19,164	17,921	14,362	15,184	<i>Information and communication</i>	87	
29,225	27,921	29,729	29,795	30,444	30,956	28,666	25,606	25,088	<i>Financial and insurance activities</i>	88	
6,853	5,785	5,466	5,556	5,912	6,067	6,032	3,590	3,578	<i>Real estate</i>	89	
6,419	6,630	6,672	6,755	6,970	6,566	6,326	5,021	5,023	<i>Business Services</i>	90	
0	0	0	0	0	0	0	0	0	<i>Public administration and defence; compulsory social security</i>	91	
27	34	31	13	12	14	13	11	11	<i>Education</i>	92	
108	111	118	121	138	144	143	167	170	<i>health and social work activities</i>	93	
1,668	1,708	1,680	1,247	928	952	913	593	585	<i>Other service activities</i>	94	
30,876	30,911	31,007	30,788	30,965	31,044	31,045	31,102	31,223	Loans to Non Industrial Origin (Household Consumption)	95	
2,308	2,266	2,239	2,259	2,264	2,269	2,260	2,235	2,266	<i>Housing</i>	96	
164	162	159	157	161	166	165	168	172	<i>Flat and Apartment</i>	97	
195	197	200	205	206	204	206	210	208	<i>Shophouse and Officehouse</i>	98	
2,517	2,439	2,404	2,275	2,206	2,152	2,146	2,127	2,224	<i>Vehicles</i>	99	
25,691	25,847	26,004	25,892	26,127	26,254	26,268	26,362	26,352	<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.5 POSISI PINJAMAN/KREDIT RUPIAH YANG DIBERIKAN BANK UMUM DAN BPR
MENURUT KELOMPOK BANK & LAPANGAN USAHA
(Miliar Rp)**

KELOMPOK BANK & LAPANGAN USAHA	2016	2017							
		Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
101 5. Bank Perkreditan Rakyat	88,244	96,592	97,087	97,125	98,263	99,561	101,076	102,675	102,590
102 Pinjaman Berdasarkan Lapangan Usaha	45,364	50,115	50,279	50,110	50,789	51,540	52,523	53,550	53,626
103 Pertanian, Kehutanan & Perikanan	5,562	6,087	6,126	6,122	6,238	6,230	6,214	6,317	6,264
104 Pertambangan dan Penggalian	169	218	230	231	244	250	254	253	253
105 Industri Pengolahan	1,102	1,290	1,267	1,292	1,326	1,375	1,414	1,422	1,445
106 Pengadaan Listrik dan Gas	84	97	101	103	106	109	113	115	118
107 Pengadaan air, Pengelolaan sampah, limbah dan daur ulang	0	0	0	0	0	0	0	0	0
108 Konstruksi	2,572	3,324	3,249	3,125	3,181	3,308	3,475	3,651	3,656
109 Perdagangan Besar dan Eceran, Reparasi mobil dan motor	22,640	24,343	24,432	24,327	24,630	24,984	25,456	25,942	25,872
110 Transportasi dan Pergudangan	1,743	1,993	2,014	2,002	2,044	2,060	2,065	2,084	2,141
111 Penyediaan Akomodasi dan makan minum	721	911	914	914	941	948	947	959	959
112 Informasi dan komunikasi	0	0	0	0	0	0	0	0	0
113 Jasa Keuangan dan Asuransi	173	203	190	200	186	196	218	252	259
114 Real Estate	2,177	2,563	2,597	2,602	2,627	2,678	2,745	2,767	2,792
115 Jasa Perusahaan	0	0	0	0	0	0	0	0	0
116 Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial wajib	125	177	167	179	192	207	219	206	204
117 Jasa Pendidikan	436	501	497	528	542	567	591	628	647
118 Jasa Kesehatan dan Kegiatan lainnya	248	280	281	283	275	278	281	284	286
119 Jasa lainnya	7,612	8,128	8,215	8,204	8,256	8,350	8,530	8,671	8,730
120 Pinjaman Kepada Bukan Lapangan Usaha (Konsumsi Rumah Tangga)	42,880	46,477	46,808	47,015	47,474	48,020	48,553	49,124	48,964
121 Lainnya	42,880	46,477	46,808	47,015	47,474	48,020	48,553	49,124	48,964
122 6. J U M L A H (1 s.d. 5)	3,817,953	4,020,217	4,136,145	4,051,723	4,060,704	4,137,688	4,173,834	4,260,297	4,318,468
123 Pinjaman Berdasarkan Lapangan Usaha	2,575,296	2,669,749	2,759,253	2,672,873	2,673,555	2,732,699	2,765,540	2,837,234	2,890,208
124 Pertanian, Kehutanan & Perikanan	244,667	263,841	271,615	266,801	266,563	269,858	272,248	277,310	282,556
125 Pertambangan dan Penggalian	30,170	28,333	28,298	27,187	26,876	26,531	25,969	27,379	27,044
126 Industri Pengolahan	528,943	518,308	543,064	509,444	505,870	517,162	521,465	527,871	544,978
127 Pengadaan Listrik dan Gas	98,745	98,619	107,595	108,895	109,050	108,370	110,956	113,411	114,224
128 Pengadaan air, Pengelolaan sampah, limbah dan daur ulang	2,405	3,199	3,022	5,517	5,377	5,658	5,311	5,308	5,334
129 Konstruksi	205,879	248,976	251,957	240,832	238,318	249,109	251,193	262,333	270,029
130 Perdagangan Besar dan Eceran, Reparasi mobil dan motor	812,949	834,680	847,244	831,390	834,275	847,091	865,484	880,921	888,669
131 Transportasi dan Pergudangan	88,490	93,314	95,569	94,758	95,245	96,695	98,788	100,333	102,049
132 Penyediaan Akomodasi dan makan minum	84,009	86,430	87,345	86,357	86,692	86,897	87,218	87,449	86,847
133 Informasi dan komunikasi	55,562	53,716	57,312	55,422	55,346	62,195	62,889	78,223	81,996
134 Jasa Keuangan dan Asuransi	155,090	148,983	161,797	150,435	149,316	156,425	159,134	167,418	174,260
135 Real Estate	115,860	122,900	126,256	125,752	126,322	128,153	129,898	131,250	134,542
136 Jasa Perusahaan	64,464	68,873	69,713	66,397	68,498	70,648	66,424	68,752	68,849
137 Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial wajib	1,072	3,691	4,303	4,465	4,207	4,256	4,228	4,275	4,515
138 Jasa Pendidikan	8,844	10,319	10,552	10,597	10,679	10,683	10,884	11,071	11,341
139 Jasa Kesehatan dan Kegiatan lainnya	16,893	17,906	18,829	18,945	19,028	19,505	19,532	19,016	19,131
140 Jasa lainnya	61,253	67,661	74,783	69,678	71,894	73,462	73,919	74,914	73,842
141 Pinjaman Kepada Bukan Lapangan Usaha (Konsumsi Rumah Tangga)	1,242,657	1,350,468	1,376,893	1,378,850	1,387,149	1,404,988	1,408,294	1,423,063	1,428,261
142 Rumah Tinggal	353,604	386,190	392,872	393,837	394,784	401,451	403,412	411,591	414,929
143 Flat dan Apartemen	12,919	14,881	15,438	15,860	16,239	16,790	17,171	16,938	17,020
144 Rumah Toko (Ruko) dan Rumah Kantor (Rukan)	27,419	27,051	27,113	26,876	26,670	26,528	26,352	26,218	25,947
145 Kendaraan Bermotor	118,132	123,663	124,509	128,268	128,594	129,542	130,931	133,174	135,156
146 Lainnya	730,583	798,682	816,960	814,008	820,862	830,677	830,428	835,142	835,209

-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.5 OUTSTANDING OF LOANS/CREDITS IN RUPIAH OF COMMERCIAL
AND RURAL BANKS BY GROUP OF BANKS AND ECONOMIC SECTOR
(Billions of Rp)**

					2018			2019	GROUP OF BANKS AND ECONOMIC SECTOR	
Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		
103,025	103,582	104,224	104,955	105,966	107,035	107,647	108,926	110,552	5. Rural Banks	101
54,027	54,328	54,753	54,983	55,676	56,169	56,300	56,951	57,966	Loans by Industrial Origin	102
6,287	6,284	6,281	6,340	6,368	6,430	6,586	6,500	6,606	<i>Agriculture, Forestry & Fishery</i>	103
253	263	264	287	294	300	289	308	344	<i>Mining and Quarrying</i>	104
1,460	1,477	1,508	1,528	1,561	1,614	1,610	1,632	1,665	<i>Manufacturing Industry</i>	105
113	123	126	133	140	150	147	151	155	<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
3,809	3,908	4,126	4,213	4,327	4,338	4,229	4,288	4,490	<i>Construction</i>	108
26,048	26,086	26,242	26,081	26,383	26,650	26,763	27,135	27,413	<i>Wholesale and retail trade; repair of motor vehicles and motorcycles</i>	109
2,171	2,157	2,177	2,213	2,241	2,400	2,362	2,426	2,486	<i>Transportation and storage</i>	110
992	1,012	1,040	1,044	1,080	1,142	1,154	1,224	1,251	<i>Accommodation and food service activities</i>	111
0	0	0	0	0	0	0	0	0	<i>Information and communication</i>	112
245	249	271	299	299	297	274	274	304	<i>Financial and insurance activities</i>	113
2,803	2,843	2,916	2,925	3,035	3,024	3,094	3,196	3,263	<i>Real estate</i>	114
0	0	0	0	0	0	0	0	0	<i>Business Services</i>	115
200	210	198	200	191	190	185	187	182	<i>Public administration and defence; compulsory social security</i>	116
647	653	660	667	683	496	514	537	546	<i>Education</i>	117
282	292	293	296	306	313	315	313	314	<i>health and social work activities</i>	118
8,717	8,771	8,653	8,758	8,769	8,822	8,779	8,779	8,948	<i>Other service activities</i>	119
48,998	49,255	49,471	49,972	50,290	50,866	51,347	51,975	52,586	Loans to Non Industrial Origin (Household Consumption)	120
48,998	49,255	49,471	49,972	50,290	50,866	51,347	51,975	52,586	<i>Others</i>	121
4,320,137	4,350,965	4,415,513	4,452,304	4,487,174	4,595,776	4,517,923	4,539,390	4,594,285	6. Total (1 through 5)	122
2,883,319	2,900,717	2,950,766	2,977,739	2,999,662	3,088,652	3,013,266	3,027,794	3,070,662	Loans by Industrial Origin	123
285,380	289,648	289,883	294,798	299,203	308,621	307,386	308,834	311,952	<i>Agriculture, Forestry & Fishery</i>	124
27,272	26,802	26,663	28,444	29,267	28,280	26,890	27,471	28,131	<i>Mining and Quarrying</i>	125
545,482	541,783	559,322	558,993	563,597	594,999	575,923	571,376	574,035	<i>Manufacturing Industry</i>	126
111,096	117,665	115,468	109,595	103,645	108,802	114,000	112,499	110,633	<i>Electricity and Gas Supply</i>	127
5,288	5,305	5,336	5,392	5,573	5,586	5,527	5,629	5,730	<i>Water supply, sewerage, waste management and remediation activities</i>	128
276,263	281,397	286,235	300,484	305,581	310,072	299,941	307,004	316,189	<i>Construction</i>	129
876,168	883,501	910,664	913,340	920,925	932,549	908,273	917,412	930,594	<i>Wholesale and retail trade; repair of motor vehicles and motorcycles</i>	130
101,362	104,158	100,856	103,914	104,311	108,354	105,965	107,094	109,109	<i>Transportation and storage</i>	131
86,822	87,433	86,199	87,335	87,933	88,901	88,228	88,314	90,455	<i>Accommodation and food service activities</i>	132
78,933	75,777	80,148	78,500	76,522	78,798	78,181	76,347	76,385	<i>Information and communication</i>	133
171,091	166,112	168,058	168,632	167,819	180,481	164,937	162,702	168,437	<i>Financial and insurance activities</i>	134
136,339	135,873	134,699	138,335	141,509	143,914	142,881	143,628	143,679	<i>Real estate</i>	135
70,984	72,532	74,523	75,884	77,451	76,507	76,717	77,391	79,972	<i>Business Services</i>	136
4,827	5,216	5,710	6,062	6,705	7,728	7,813	8,428	8,937	<i>Public administration and defence; compulsory social security</i>	137
11,563	11,783	11,821	11,897	11,973	12,734	12,631	12,733	13,070	<i>Education</i>	138
19,110	19,653	19,861	20,270	20,690	22,500	22,179	22,286	22,864	<i>health and social work activities</i>	139
75,338	76,078	75,320	75,864	76,958	79,826	75,794	78,645	80,491	<i>Other service activities</i>	140
1,436,818	1,450,248	1,464,746	1,474,565	1,487,512	1,507,124	1,504,657	1,511,596	1,523,623	Loans to Non Industrial Origin (Household Consumption)	141
419,271	425,290	430,700	431,550	437,883	445,158	445,170	447,208	453,037	<i>Housing</i>	142
17,271	17,568	18,123	19,160	19,462	19,910	19,974	20,157	20,485	<i>Flat and Apartment</i>	143
25,826	25,674	25,550	25,598	25,495	25,544	25,402	25,312	25,274	<i>Shophouse and Officehouse</i>	144
136,481	137,293	139,402	138,779	140,238	140,447	141,164	141,305	141,824	<i>Vehicles</i>	145
837,968	844,423	850,972	859,477	864,434	876,065	872,947	877,614	883,003	<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