

**I.8 POSISI PINJAMAN MODAL KERJA RUPIAH & VALAS YANG DIBERIKAN BANK UMUM  
(Miliar Rp)**

KELOMPOK BANK & LAPANGAN USAHA	2017										2017			2018
	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	
<b>1. Bank Panser</b>	830,643	748,333	760,420	760,633	779,890	767,439	773,751	786,632	777,086	789,014	830,643	773,911	770,280	794,876
Pinjaman Berdasarkan Lapangan Usaha	830,643	748,333	760,420	760,633	779,890	767,439	773,751	786,632	777,086	789,014	830,643	773,911	770,280	794,876
PERTANIAN, KEHUTANAN & PERIKANAN	65,431	54,380	52,284	52,562	56,388	54,456	56,116	58,551	58,308	62,223	65,431	59,727	61,093	64,426
Pertambangan dan Penggalian	15,325	19,056	20,816	15,301	21,008	20,420	18,996	16,150	16,025	14,891	15,325	12,881	12,935	16,047
Industri Pengolahan	190,693	155,226	155,953	165,676	173,841	169,743	169,341	178,764	171,280	171,591	190,693	168,381	167,591	172,255
PENGADAAN LISTRIK DAN GAS	19,032	19,622	22,528	21,690	16,516	18,181	21,166	17,198	18,896	20,658	19,032	20,927	21,843	22,497
PENGADAAN AIR, PENGELOLAAN SAMPAH, LIMBAH DAN DAUR ULANG	394	321	387	394	383	383	386	392	396	397	394	391	389	401
KONSTRUKSI	78,498	62,903	63,723	66,134	68,703	69,234	70,040	72,584	71,877	74,004	78,498	71,583	66,999	71,182
PERDAGANGAN BESAR DAN ECERAN, REPARASI MOBIL DAN MOTOR	329,680	321,237	330,653	323,744	324,966	321,042	323,008	325,189	327,792	327,560	329,680	323,453	320,309	329,067
TRANSPORTASI DAN PERGUDANGAN	16,909	14,109	14,087	14,327	14,996	14,693	14,977	16,103	15,746	15,521	16,909	15,148	18,870	19,036
PENYEDIAAN AKOMODASI DAN MAKAN MINUM	8,275	6,547	6,999	7,205	7,311	7,295	7,359	7,336	7,569	8,011	8,275	8,016	8,041	8,313
INFORMASI DAN KOMUNIKASI	11,881	12,685	12,547	12,263	11,803	11,089	10,965	10,930	11,305	11,633	11,881	11,570	11,595	11,786
JASA KEUANGAN DAN ASURANSI	31,859	32,298	31,336	31,937	33,426	31,160	31,321	31,786	27,070	28,429	31,859	27,318	25,808	25,316
REAL ESTATE	16,621	14,751	14,229	14,363	14,967	14,483	14,624	15,546	14,666	14,812	16,621	16,189	16,363	15,634
JASA PERUSAHAAN ADMINISTRASI	19,687	19,019	19,189	19,182	19,055	18,954	18,930	19,313	19,318	19,437	19,687	18,078	17,873	17,493
ADMINISTRASI, PEMERINTAHAN, PERTAHANAN DAN JAMINAN SOSIAL WAJIB	2,770	128	123	115	126	127	127	130	133	2,604	2,770	2,747	2,735	2,730
JASA PENDIDIKAN	413	381	404	389	402	402	416	401	400	405	413	408	397	428
JASA KESEHATAN DAN KEGIATAN LAINNYA	1,544	1,173	1,231	1,248	1,264	1,250	1,242	1,480	1,393	1,421	1,544	1,420	1,471	1,861
JASA LAINNYA	21,632	14,500	13,930	14,105	14,733	14,529	14,738	14,780	14,912	15,416	21,632	15,672	15,967	16,405
Pinjaman Kepada Bukan Lapangan Usaha (Konsumsi Rumah Tangga)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Rumah Tinggal	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Flat dan Apartemen	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Rumah Toko (Ruko) dan Rumah Kantor (Rukan)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kendaraan Bermotor	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>2. Bank Pemerintah Daerah</b>	74,828	60,374	61,614	64,116	68,296	69,205	70,994	74,849	75,889	76,485	74,828	67,783	68,018	70,817
Pinjaman Berdasarkan Lapangan Usaha	74,828	60,374	61,614	64,116	68,296	69,205	70,994	74,849	75,889	76,485	74,828	67,768	68,018	70,817
PERTANIAN, KEHUTANAN & PERIKANAN	6,575	6,434	6,333	6,458	6,554	6,395	6,416	6,552	6,459	6,478	6,575	6,468	6,503	6,680
Pertambangan dan Penggalian	464	512	490	471	472	466	465	463	452	456	464	427	412	426
Industri Pengolahan	5,598	4,180	4,112	4,115	4,822	4,816	4,731	4,938	4,734	5,267	5,598	5,521	5,712	5,711
PENGADAAN LISTRIK DAN GAS	222	232	236	234	245	229	241	248	247	249	222	210	208	214
PENGADAAN AIR, PENGELOLAAN SAMPAH, LIMBAH DAN DAUR ULANG	99	125	139	125	133	130	140	119	143	126	99	82	73	77
KONSTRUKSI	17,440	9,550	10,600	11,971	13,613	15,069	16,384	18,900	20,389	20,143	17,440	13,165	13,126	14,481
PERDAGANGAN BESAR DAN ECERAN, REPARASI MOBIL DAN MOTOR	24,797	23,220	23,242	23,543	23,578	23,410	23,573	24,425	24,391	24,660	24,797	23,923	24,129	24,421
TRANSPORTASI DAN PERGUDANGAN	457	340	342	345	386	377	405	462	451	472	457	437	410	408
PENYEDIAAN AKOMODASI DAN MAKAN MINUM	772	687	678	678	686	680	675	671	699	675	772	636	614	618
INFORMASI DAN KOMUNIKASI	259	252	251	261	270	241	249	259	242	259	259	231	240	246
JASA KEUANGAN DAN ASURANSI	7,972	6,939	7,015	6,987	8,286	8,138	8,445	8,417	8,397	7,604	7,972	7,067	6,281	6,746
REAL ESTATE	1,241	1,149	1,187	1,176	1,176	1,174	1,181	1,186	1,174	1,161	1,241	959	929	1,141
JASA PERUSAHAAN ADMINISTRASI	5,019	4,094	4,331	4,979	5,251	5,212	5,215	5,312	5,190	5,802	5,019	4,715	5,559	5,873
ADMINISTRASI, PEMERINTAHAN, PERTAHANAN DAN JAMINAN SOSIAL WAJIB	407	96	84	73	61	49	38	26	15	8	407	573	468	447
JASA PENDIDIKAN	349	316	317	310	307	329	325	325	329	340	349	365	357	370
JASA KESEHATAN DAN KEGIATAN LAINNYA	468	288	296	290	291	308	308	318	328	312	468	447	369	374
JASA LAINNYA	2,691	1,961	1,962	2,101	2,165	2,184	2,203	2,228	2,253	2,473	2,691	2,543	2,627	2,586
Pinjaman Kepada Bukan Lapangan Usaha (Konsumsi Rumah Tangga)	0	0	0	0	0	0	0	0	0	0	0	15	0	0
Rumah Tinggal	0	0	0	0	0	0	0	0	0	0	0	2	0	0
Flat dan Apartemen	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Rumah Toko (Ruko) dan Rumah Kantor (Rukan)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kendaraan Bermotor	0	0	0	0	0	0	0	0	0	0	0	1	0	0
Lainnya	0	0	0	0	0	0	0	0	0	0	0	12	0	0
<b>3. Bank Swasta Nasional</b>	1,006,414	871,579	906,724	916,094	936,200	934,375	924,733	948,508	952,580	963,101	1,006,414	974,367	984,978	1,001,762
Pinjaman Berdasarkan Lapangan Usaha	1,006,414	871,579	906,724	916,094	936,200	934,374	924,733	948,508	952,580	963,101	1,006,414	974,367	984,978	1,001,762
PERTANIAN, KEHUTANAN & PERIKANAN	45,302	39,073	41,138	39,975	40,506	41,428	40,781	43,321	42,893	44,468	45,302	46,417	46,052	46,865
Pertambangan dan Penggalian	22,071	23,495	23,123	22,535	20,419	23,330	19,502	19,780	20,342	19,868	22,071	21,869	21,720	20,575
Industri Pengolahan	274,313	230,619	246,263	246,467	250,539	250,383	246,537	253,690	255,614	256,979	274,313	260,726	262,724	268,026
PENGADAAN LISTRIK DAN GAS	4,556	3,654	3,615	3,650	3,604	3,612	3,620	3,903	3,884	3,837	4,556	4,585	4,619	4,496

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

**1.8 OUTSTANDING OF WORKING CAPITAL LOANS IN RUPIAH AND FOREIGN CURRENCY OF COMMERCIAL AND RURAL BANKS BY GROUP OF BANKS AND ECONOMIC SECTOR**

(Billions of Rp)

2018											2019	GROUP OF BANKS & INDUSTRIAL ORIGIN	1
Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		
804,382	840,721	863,713	857,023	852,486	885,740	900,268	907,608	952,866	888,652	893,486	900,618	<b>1. State Banks</b>	1
804,382	840,721	863,713	857,023	852,486	885,740	900,268	907,608	952,866	888,652	893,486	900,618	Loans by Industrial Origin	2
62,240	64,195	64,343	67,461	70,023	68,441	69,735	75,095	78,285	71,756	72,912	73,627	Agriculture, Forestry & Fishery	3
10,907	15,090	17,291	16,000	15,278	18,335	19,895	15,436	19,628	16,479	17,117	16,840	Mining and Quarrying	4
170,930	181,362	192,510	183,975	181,445	200,749	208,736	203,773	221,842	203,580	201,966	194,580	Manufacturing Industry	5
25,659	28,679	25,817	22,969	15,338	13,903	7,410	6,331	10,637	17,498	16,533	14,819	Electricity and Gas Supply	6
437	453	451	437	444	458	468	515	536	505	522	522	Water supply, sewerage, waste management and remediation activities	7
72,250	76,078	80,598	80,602	81,337	85,521	89,894	90,601	90,025	86,760	88,699	91,549	Construction	8
343,973	348,323	351,191	353,956	357,121	363,710	370,507	380,336	385,745	361,349	365,186	371,962	Wholesale and retail trade; repair of motor vehicles and motorcycles	9
19,858	17,578	18,786	18,047	19,502	19,267	18,207	18,469	19,013	16,701	16,748	17,768	Transportation and storage	10
8,395	8,276	8,255	8,384	8,725	8,828	8,875	9,395	9,282	8,812	8,875	8,983	Accommodation and food service activities	11
11,648	20,005	20,148	20,117	18,316	19,743	19,480	15,212	16,961	16,161	14,960	13,936	Information and communication	12
26,126	28,426	30,518	29,782	28,631	28,481	28,365	29,690	32,384	28,858	27,606	29,278	Financial and insurance activities	13
15,637	15,373	15,548	15,599	15,725	15,874	15,674	15,836	16,483	16,173	15,799	16,131	Real estate	14
15,487	16,003	16,540	17,124	17,598	18,839	19,101	19,463	20,440	19,406	19,692	22,048	Business Services	15
2,712	2,756	3,035	3,062	3,108	3,110	3,152	3,125	3,307	3,305	3,267	3,313	Public administration and defence; compulsory social security	16
408	417	426	420	430	431	437	441	492	420	432	455	Education	17
1,888	1,513	1,600	1,956	2,133	2,204	2,305	2,465	3,047	2,653	2,623	2,772	health and social work activities	18
15,828	16,195	16,656	17,133	17,330	17,846	18,026	21,425	24,759	18,236	20,552	22,035	Other service activities	19
0	0	0	0	0	0	0	0	0	0	0	0	Loans to Non Industrial Origin (Household Consumption)	20
0	0	0	0	0	0	0	0	0	0	0	0	Housing	21
0	0	0	0	0	0	0	0	0	0	0	0	Flat and Apartment	22
0	0	0	0	0	0	0	0	0	0	0	0	Shophouse and Officehouse	23
0	0	0	0	0	0	0	0	0	0	0	0	Vehicles	24
0	0	0	0	0	0	0	0	0	0	0	0	Others	25
72,057	74,381	76,756	78,173	80,668	84,287	82,531	81,580	84,217	74,139	74,777	78,640	<b>2. Regional Government Banks</b>	26
72,057	74,381	76,756	78,173	80,668	84,287	82,531	81,580	84,217	74,139	74,777	78,640	Loans by Industrial Origin	27
6,801	7,058	7,138	7,055	7,089	7,168	7,203	7,364	7,678	7,465	7,630	7,859	Agriculture, Forestry & Fishery	28
463	904	895	867	868	322	333	482	567	525	525	530	Mining and Quarrying	29
5,744	5,340	5,279	5,279	5,340	6,057	6,074	5,719	6,448	6,320	6,443	6,298	Manufacturing Industry	30
205	204	1,204	1,211	1,218	1,244	1,244	1,222	1,213	184	196	1,197	Electricity and Gas Supply	31
68	74	77	77	79	108	116	125	135	120	130	142	Water supply, sewerage, waste management and remediation activities	32
14,811	16,593	17,945	19,577	22,025	23,354	22,925	22,803	20,194	15,392	16,132	17,311	Construction	33
24,491	24,725	24,847	24,745	24,740	24,771	24,815	25,079	25,099	24,353	24,883	25,661	Wholesale and retail trade; repair of motor vehicles and motorcycles	34
418	422	419	439	473	470	497	499	478	443	449	490	Transportation and storage	35
637	639	639	643	639	643	639	624	660	645	655	657	Accommodation and food service activities	36
166	161	171	170	187	197	206	202	167	140	147	153	Information and communication	37
7,743	7,723	8,572	7,453	7,469	9,217	8,312	6,808	13,948	10,294	9,457	10,206	Financial and insurance activities	38
1,092	601	901	901	909	916	623	634	862	600	600	897	Real estate	39
5,672	6,252	5,360	6,165	6,041	6,293	6,209	6,449	3,251	4,127	4,045	3,935	Business Services	40
424	403	381	358	337	454	534	720	1,010	739	880	730	Public administration and defence; compulsory social security	41
369	384	385	364	368	382	220	229	242	227	226	227	Education	42
368	340	351	349	347	368	388	418	577	546	523	456	health and social work activities	43
2,585	2,558	2,193	2,519	2,540	2,323	2,192	2,204	1,688	2,021	1,857	1,889	Other service activities	44
0	0	0	0	0	0	0	0	0	0	0	0	Loans to Non Industrial Origin (Household Consumption)	45
0	0	0	0	0	0	0	0	0	0	0	0	Housing	46
0	0	0	0	0	0	0	0	0	0	0	0	Flat and Apartment	47
0	0	0	0	0	0	0	0	0	0	0	0	Shophouse and Officehouse	48
0	0	0	0	0	0	0	0	0	0	0	0	Vehicles	49
0	0	0	0	0	0	0	0	0	0	0	0	Others	50
1,010,222	1,028,133	1,049,793	1,042,912	1,054,516	1,072,618	1,075,799	1,078,213	1,100,014	1,063,617	1,122,696	1,141,113	<b>3. Private National Banks</b>	51
1,010,222	1,028,133	1,049,793	1,042,912	1,054,516	1,072,618	1,075,799	1,078,213	1,100,014	1,063,617	1,122,696	1,141,113	Loans by Industrial Origin	52
49,039	50,344	53,597	53,409	48,037	49,058	51,044	50,449	51,629	49,604	53,026	53,380	Agriculture, Forestry & Fishery	53
20,571	20,825	20,533	20,474	23,173	21,547	24,872	25,286	26,438	24,013	27,801	27,642	Mining and Quarrying	54
274,247	277,898	287,258	284,429	294,903	303,096	296,596	297,027	312,747	301,015	324,978	328,914	Manufacturing Industry	55
4,176	4,186	7,866	8,331	10,494	10,394	10,591	7,009	8,975	8,884	8,856	10,475	Electricity and Gas Supply	56

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.8 POSISI PINJAMAN MODAL KERJA RUPIAH & VALAS YANG DIBERIKAN BANK UMUM  
(Miliar Rp)**

KELOMPOK BANK & LAPANGAN USAHA	2017											2017		2018	
	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		
57	PENGADAAN AIR, PENGELOLAAN SAMPAH, LIMBAH DAN DAUR ULANG	1,371	829	834	963	975	901	919	924	1,283	1,518	1,371	1,246	1,249	1,532
58	KONSTRUKSI PERDAGANGAN BESAR DAN ECERAN, REPARASI MOBIL DAN MOTOR	85,700	70,068	74,160	76,212	81,010	81,141	81,847	83,139	81,740	83,557	85,700	82,162	83,004	83,388
59	TRANSPORTASI DAN PERGUDANGAN	345,864	305,305	313,677	317,080	321,180	318,468	318,980	325,203	327,841	335,242	345,864	336,404	340,091	346,198
60	PENYEDIAAN AKOMODASI DAN MAKAN MINUM	23,518	22,034	22,213	22,953	23,188	23,827	23,615	23,474	23,668	23,497	23,518	22,507	23,389	23,671
61	INFORMASI DAN KOMUNIKASI	12,578	11,684	11,785	11,768	12,106	11,897	11,965	11,757	11,677	12,075	12,578	12,001	12,192	11,603
62	JASA KEUANGAN DAN ASURANSI	16,907	12,317	13,832	15,979	14,652	14,346	13,596	15,392	14,783	14,346	16,907	14,888	14,694	15,278
63	REAL ESTATE	98,568	86,675	88,327	90,122	97,391	93,615	92,734	95,190	94,886	93,370	98,568	95,885	96,236	100,333
64	JASA PERUSAHAAN ADMINISTRASI	38,548	35,436	35,875	36,185	37,018	37,303	36,730	37,161	37,617	38,173	38,548	38,666	39,153	38,267
65	PERMERINTAHAN, PERTAHANAN DAN JAMINAN SOSIAL WAJIB	17,880	15,877	16,288	16,107	16,489	16,429	15,942	16,972	17,345	17,387	17,880	16,644	18,132	19,536
66	JASA PENDIDIKAN	314	150	202	203	238	308	261	337	344	351	314	337	202	298
67	JASA KESEHATAN DAN KEGIATAN LAINNYA	1,070	1,141	1,159	1,152	1,203	1,151	1,099	1,182	1,166	1,154	1,070	1,035	1,032	1,089
68	JASA LAINNYA	2,525	2,270	2,235	2,232	2,268	2,297	2,293	2,303	2,351	2,355	2,525	2,731	2,724	2,578
69	Pinjaman Kepada Bukan Lapangan Usaha (Konsumsi Rumah Tangga)	15,330	10,951	11,997	12,509	13,413	13,940	14,311	14,779	15,145	14,925	15,330	16,262	17,765	18,030
70	Rumah Tinggal	0	0	0	0	0	0	0	0	0	0	0	0	0	0
71	Flat dan Apartemen	0	0	0	0	0	0	0	0	0	0	0	0	0	0
72	Rumah Toko (Ruko) dan Rumah Kantor (Rukan)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
73	Kendaraan Bermotor	0	0	0	0	0	0	0	0	0	0	0	0	0	0
74	Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0
75	4. Bank Asing dan Bank Campuran	258,273	284,712	263,012	269,292	272,195	266,203	264,088	267,161	274,648	260,686	258,273	249,787	261,236	262,453
76	Pinjaman Berdasarkan Lapangan Usaha	258,273	284,712	263,012	269,292	272,195	266,203	264,088	267,161	274,648	260,686	258,273	249,787	261,236	262,453
77	PERTANIAN, KEHUTANAN & PERIKANAN	7,876	7,461	7,514	6,937	7,309	7,255	7,331	7,275	6,359	10,292	7,876	7,737	8,806	9,253
78	Pertambangan dan Pengalihan Industri Pengolahan	13,105	16,684	15,382	16,964	15,851	15,222	15,347	13,430	13,826	12,732	13,105	12,875	12,150	11,392
79	PENGADAAN LISTRIK DAN GAS	103,677	114,284	105,725	109,019	110,029	104,873	104,676	106,185	108,747	105,420	103,677	97,368	99,214	99,636
80	PENGADAAN AIR, PENGELOLAAN SAMPAH, LIMBAH DAN DAUR ULANG	2,443	4,288	3,085	3,072	3,130	3,137	3,156	5,115	5,168	2,404	2,443	2,422	2,504	2,508
81	KONSTRUKSI PERDAGANGAN BESAR DAN ECERAN, REPARASI MOBIL DAN MOTOR	94	108	108	109	109	108	109	96	97	91	94	93	95	96
82	TRANSPORTASI DAN PERGUDANGAN	8,909	10,426	8,621	8,571	8,767	9,990	9,497	9,989	10,680	10,243	8,909	8,908	8,278	8,633
83	PENYEDIAAN AKOMODASI DAN MAKAN MINUM	47,448	48,660	45,070	43,699	44,061	44,577	45,062	45,927	48,776	48,603	47,448	46,526	50,244	47,536
84	INFORMASI DAN KOMUNIKASI	2,716	4,332	4,272	4,317	4,448	4,242	4,473	4,580	4,374	2,546	2,716	2,878	4,431	5,182
85	JASA KEUANGAN DAN ASURANSI	196	404	263	266	218	217	202	189	194	191	196	117	197	218
86	REAL ESTATE	2,818	14,071	11,786	13,598	12,528	11,838	8,706	8,470	8,547	2,488	2,818	2,589	3,083	4,953
87	JASA PERUSAHAAN ADMINISTRASI	62,609	57,652	55,310	57,351	60,002	59,087	59,583	60,001	61,770	59,860	62,609	61,847	64,843	65,371
88	PERMERINTAHAN, PERTAHANAN DAN JAMINAN SOSIAL WAJIB	693	1,305	1,311	1,203	1,232	853	1,097	1,264	969	862	693	977	1,076	1,461
89	JASA PENDIDIKAN	4,066	3,684	3,827	3,556	3,581	3,862	3,923	3,829	4,215	3,737	4,066	3,850	4,647	4,905
90	JASA KESEHATAN DAN KEGIATAN LAINNYA	0	0	0	1	1	2	2	1	0	0	0	1	2	2
91	JASA LAINNYA	15	6	6	6	5	5	5	10	13	13	15	14	18	13
92	Pinjaman Kepada Bukan Lapangan Usaha (Konsumsi Rumah Tangga)	321	11	16	4	4	4	4	4	10	275	321	323	327	327
93	Rumah Tinggal	1,285	1,337	716	619	920	932	915	794	906	930	1,285	1,263	1,320	968
94	Flat dan Apartemen	0	0	0	0	0	0	0	0	0	0	0	0	0	0
95	Rumah Toko (Ruko) dan Rumah Kantor (Rukan)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
96	Kendaraan Bermotor	0	0	0	0	0	0	0	0	0	0	0	0	0	0
97	Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0
98	5. Bank Perkreditan Rakyat	42,582	39,748	40,374	41,145	41,814	41,621	41,919	41,904	42,055	42,559	42,582	42,408	42,977	43,622
99	Pinjaman Berdasarkan Lapangan Usaha	42,582	39,748	40,374	41,145	41,814	41,621	41,919	41,904	42,055	42,559	42,582	42,408	42,977	43,622
100	PERTANIAN, KEHUTANAN & PERIKANAN	5,265	4,922	5,006	5,055	5,076	5,084	5,103	5,063	5,145	5,232	5,265	5,270	5,383	5,355
101	Pertambangan dan Pengalihan Industri Pengolahan	189	153	172	176	162	165	167	196	203	177	189	188	199	200
102	PENGADAAN LISTRIK DAN GAS	1,089	1,021	1,040	1,061	1,082	1,080	1,090	1,074	1,086	1,116	1,089	1,108	1,131	1,160
103	PENGADAAN AIR, PENGELOLAAN SAMPAH, LIMBAH DAN DAUR ULANG	90	77	78	76	78	79	85	87	84	87	90	90	92	96
104	KONSTRUKSI PERDAGANGAN BESAR DAN ECERAN, REPARASI MOBIL DAN MOTOR	0	0	0	0	0	0	0	0	0	0	0	0	0	0
105	TRANSPORTASI DAN PERGUDANGAN	2,901	2,355	2,403	2,529	2,611	2,641	2,739	2,817	2,866	3,003	2,901	2,785	2,830	2,950
106	PENYEDIAAN AKOMODASI DAN MAKAN MINUM	22,030	20,997	21,227	21,551	22,014	21,756	21,853	21,822	21,816	21,979	22,030	21,961	22,219	22,586
107	REAL ESTATE	1,201	1,133	1,145	1,164	1,174	1,172	1,176	1,165	1,177	1,197	1,201	1,195	1,226	1,240
108	JASA PERUSAHAAN ADMINISTRASI	679	567	603	619	630	631	655	674	704	679	679	683	694	695
109	PERMERINTAHAN, PERTAHANAN DAN JAMINAN SOSIAL WAJIB														
110	JASA PENDIDIKAN														
111	JASA KESEHATAN DAN KEGIATAN LAINNYA														
112	JASA LAINNYA														

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

**1.8 OUTSTANDING OF WORKING CAPITAL LOANS IN RUPIAH AND FOREIGN CURRENCY OF COMMERCIAL AND RURAL BANKS BY GROUP OF BANKS AND ECONOMIC SECTOR**

(Billions of Rp)

2018												2019	GROUP OF BANKS & INDUSTRIAL ORIGIN	1
Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar			
1,485	1,474	1,533	1,511	1,516	1,485	1,539	1,528	1,518	1,480	1,665	1,741	Water supply, sewerage, waste management and remediation activities	57	
82,417	84,162	84,957	88,945	88,348	88,814	93,721	92,842	92,230	90,213	93,051	95,255	Construction	58	
348,816	355,313	356,845	350,424	354,645	367,344	363,688	366,487	366,731	357,938	365,614	369,251	Wholesale and retail trade; repair of motor vehicles and motorcycles	59	
23,611	23,494	23,607	24,112	23,685	22,315	22,972	23,080	24,776	23,483	24,521	24,856	Transportation and storage	60	
11,886	11,929	11,532	11,562	11,787	11,562	12,157	12,079	12,592	11,968	11,255	12,575	Accommodation and food service activities	61	
15,765	16,641	17,886	17,870	17,334	18,610	16,738	16,988	14,814	13,778	14,040	14,002	Information and communication	62	
99,516	102,720	104,165	101,418	99,158	98,198	99,697	101,344	103,794	99,402	114,837	118,207	Financial and insurance activities	63	
38,901	39,008	39,376	40,483	40,423	39,620	41,210	42,661	42,534	41,523	41,957	42,703	Real estate	64	
17,836	18,499	18,712	18,156	19,256	19,146	19,665	19,302	19,552	19,239	19,765	20,221	Business Services	65	
301	308	323	341	357	364	367	440	431	292	298	313	Public administration and defence; compulsory social security	66	
1,174	1,305	1,318	1,272	1,320	1,327	1,288	1,271	1,311	1,261	1,257	1,368	Education	67	
2,424	2,552	2,560	2,559	2,529	2,352	2,341	2,430	2,706	2,761	2,786	3,152	health and social work activities	68	
18,058	17,476	17,726	17,616	17,552	17,385	17,313	17,989	17,234	16,763	16,989	17,059	Other service activities	69	
0	0	0	0	0	0	0	0	0	0	0	0	Loans to Non Industrial Origin (Household Consumption)	70	
0	0	0	0	0	0	0	0	0	0	0	0	Housing	71	
0	0	0	0	0	0	0	0	0	0	0	0	Flat and Apartment	72	
0	0	0	0	0	0	0	0	0	0	0	0	Shophouse and Officehouse	73	
0	0	0	0	0	0	0	0	0	0	0	0	Vehicles	74	
0	0	0	0	0	0	0	0	0	0	0	0	Others	75	
268,500	276,251	293,712	291,733	304,348	317,610	317,670	308,950	317,334	305,573	263,075	271,704	<b>4. Foreign Banks and Joint Banks</b>	76	
268,500	276,251	293,712	291,733	304,348	317,610	317,670	308,950	317,334	305,573	263,075	271,704	Loans by Industrial Origin	77	
9,661	10,836	9,886	10,493	11,519	10,311	8,588	7,954	8,107	8,498	6,250	5,362	Agriculture, Forestry & Fishery	78	
11,577	12,557	15,955	18,106	24,064	31,263	27,309	26,520	23,000	19,135	19,496	22,549	Mining and Quarrying	79	
101,547	101,149	106,813	109,466	112,692	113,628	116,287	113,522	118,830	116,583	99,028	101,537	Manufacturing Industry	80	
3,990	3,988	4,174	4,182	6,227	9,896	10,050	7,398	8,630	8,575	8,678	9,738	Electricity and Gas Supply	81	
96	90	92	92	94	96	100	203	210	207	108	107	Water supply, sewerage, waste management and remediation activities	82	
9,505	10,782	10,696	10,423	12,333	12,112	13,095	12,182	10,833	11,529	9,923	10,449	Construction	83	
46,568	47,206	52,560	47,874	47,593	49,624	50,238	48,727	51,540	50,233	47,039	48,249	Wholesale and retail trade; repair of motor vehicles and motorcycles	84	
5,239	4,595	4,744	3,315	3,967	3,281	3,283	3,261	3,354	3,316	2,975	2,804	Transportation and storage	85	
204	152	180	103	109	124	110	123	122	94	91	83	Accommodation and food service activities	86	
4,285	9,122	10,573	7,211	6,154	6,852	7,803	9,290	10,095	8,514	7,418	7,883	Information and communication	87	
67,603	68,003	69,663	72,287	71,466	72,447	73,474	72,244	75,468	72,335	56,891	56,498	Financial and insurance activities	88	
1,195	1,275	1,268	1,549	1,536	1,413	1,440	1,757	1,886	1,850	1,241	1,488	Real estate	89	
5,002	4,783	5,081	5,017	4,962	4,945	4,735	4,920	4,371	3,874	3,480	4,491	Business Services	90	
2	2	2	0	0	0	0	0	0	0	0	0	Public administration and defence; compulsory social security	91	
13	15	17	17	24	22	4	4	5	5	4	4	Education	92	
327	8	9	9	10	15	14	13	17	12	20	23	health and social work activities	93	
1,685	1,689	1,998	1,591	1,597	1,580	1,140	833	866	814	432	438	Other service activities	94	
0	0	0	0	0	0	0	0	0	0	0	0	Loans to Non Industrial Origin (Household Consumption)	95	
0	0	0	0	0	0	0	0	0	0	0	0	Housing	96	
0	0	0	0	0	0	0	0	0	0	0	0	Flat and Apartment	97	
0	0	0	0	0	0	0	0	0	0	0	0	Shophouse and Officehouse	98	
0	0	0	0	0	0	0	0	0	0	0	0	Vehicles	99	
0	0	0	0	0	0	0	0	0	0	0	0	Others	100	
44,493	45,393	45,412	45,734	45,958	46,237	46,370	46,926	47,468	47,504	48,058	48,871	<b>5. Rural Banks</b>	101	
44,493	45,393	45,412	45,734	45,958	46,237	46,370	46,926	47,468	47,504	48,058	48,871	Loans by Industrial Origin	102	
5,322	5,408	5,360	5,373	5,361	5,351	5,411	5,426	5,495	5,639	5,571	5,658	Agriculture, Forestry & Fishery	103	
202	204	203	203	210	204	225	232	240	224	241	282	Mining and Quarrying	104	
1,177	1,186	1,208	1,222	1,232	1,249	1,256	1,283	1,318	1,304	1,323	1,342	Manufacturing Industry	105	
100	102	105	100	108	110	117	124	133	131	134	136	Electricity and Gas Supply	106	
0	0	0	0	0	0	0	0	0	0	0	0	Water supply, sewerage, waste management and remediation activities	107	
3,114	3,275	3,277	3,417	3,501	3,703	3,785	3,903	3,904	3,793	3,854	4,008	Construction	108	
23,045	23,502	23,415	23,561	23,578	23,663	23,572	23,786	24,007	24,086	24,395	24,607	Wholesale and retail trade; repair of motor vehicles and motorcycles	109	
1,246	1,260	1,328	1,338	1,345	1,353	1,365	1,380	1,514	1,452	1,485	1,540	Transportation and storage	110	
685	696	696	724	739	756	759	782	836	837	904	928	Accommodation and food service activities	111	

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.8 POSISI PINJAMAN MODAL KERJA RUPIAH & VALAS YANG DIBERIKAN BANK UMUM  
(Miliar Rp)**

KELOMPOK BANK & LAPANGAN USAHA	2017											2017			2018
	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		
112	INFORMASI DAN KOMUNIKASI	0	0	0	0	0	0	0	0	0	0	0	0	0	
113	JASA KEUANGAN DAN ASURANSI	143	133	143	155	172	165	168	173	150	157	143	151	139	151
114	REAL ESTATE	2,203	1,898	1,927	1,967	1,982	2,108	2,086	2,068	2,102	2,167	2,203	2,206	2,234	2,276
115	JASA PERUSAHAAN ADMINISTRASI	0	0	0	0	0	0	0	0	0	0	0	0	0	0
116	PEREMINTAHAN, PERTAHANAN DAN JAMINAN SOSIAL WAJIB	103	87	93	94	103	109	110	113	113	110	103	113	120	132
117	JASA PENDIDIKAN	184	174	181	184	178	177	177	181	182	180	184	199	201	206
118	JASA KESEHATAN DAN KEGIATAN LAINNYA	182	159	159	164	169	167	169	171	179	185	182	183	177	178
119	JASA LAINNYA	6,320	6,072	6,197	6,349	6,384	6,290	6,340	6,299	6,247	6,290	6,320	6,279	6,332	6,397
120	Pinjaman Kepada Bukan Lapangan Usaha (Konsumsi Rumah Tangga)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
121	Rumah Tinggal	0	0	0	0	0	0	0	0	0	0	0	0	0	0
122	Flat dan Apartemen	0	0	0	0	0	0	0	0	0	0	0	0	0	0
123	Rumah Toko (Ruko) dan Rumah Kantor (Rukan)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
124	Kendaraan Bermotor	0	0	0	0	0	0	0	0	0	0	0	0	0	0
125	Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0
126	<b>6. JUMLAH (1 s.d. 5)</b>	<b>2,212,740</b>	<b>2,004,746</b>	<b>2,032,144</b>	<b>2,051,280</b>	<b>2,098,395</b>	<b>2,078,843</b>	<b>2,075,484</b>	<b>2,119,055</b>	<b>2,122,258</b>	<b>2,131,845</b>	<b>2,212,740</b>	<b>2,108,255</b>	<b>2,127,489</b>	<b>2,173,530</b>
127	Pinjaman Berdasarkan Lapangan Usaha	2,212,740	2,004,746	2,032,144	2,051,280	2,098,395	2,078,843	2,075,484	2,119,055	2,122,258	2,131,845	2,212,740	2,108,240	2,127,489	2,173,530
128	PERTANIAN, KEHUTANAN & PERIKANAN	130,450	112,269	112,274	110,987	115,833	114,617	115,748	120,762	119,164	128,695	130,450	125,619	127,838	132,578
129	Pertambangan dan Penggalian	51,155	59,901	59,985	55,447	57,912	59,603	54,477	50,019	50,847	48,124	51,155	48,239	47,417	48,641
130	Industri Pengolahan	575,371	505,330	513,093	526,338	540,313	530,895	526,375	544,651	541,461	540,373	575,371	533,104	536,373	546,788
131	PENGADAAN LISTRIK DAN GAS	26,343	27,873	29,542	28,722	23,572	25,237	28,268	26,551	28,279	27,234	26,343	28,234	29,266	29,811
132	PENGADAAN AIR, PENGELOLAAN SAMPAH, LIMBAH DAN DAUR ULANG	1,957	1,382	1,468	1,591	1,600	1,523	1,554	1,531	1,917	2,132	1,957	1,812	1,806	2,106
133	KONSTRUKSI	193,448	155,302	159,509	165,417	174,705	178,075	180,508	187,430	187,552	190,948	193,448	178,603	174,236	180,634
134	PERDAGANGAN BESAR DAN ECERAN, REPARASI MOBIL DAN MOTOR	769,818	719,419	733,869	729,617	735,800	729,252	732,475	742,565	750,617	758,043	769,818	752,267	756,992	769,808
135	TRANSPORTASI DAN PERGUDANGAN	44,801	41,948	42,060	43,105	44,192	44,310	44,646	45,784	45,415	43,233	44,801	42,165	48,326	49,537
136	PENYEDIAAN AKOMODASI DAN MAKAN MINUM	22,500	19,889	20,328	20,536	20,951	20,718	20,856	20,627	20,842	21,631	22,500	21,453	21,738	21,447
137	INFORMASI DAN KOMUNIKASI	31,864	39,325	38,417	42,101	39,252	37,513	33,517	35,051	34,878	28,726	31,864	29,278	29,612	32,262
138	JASA KEUANGAN DAN ASURANSI	201,152	183,696	182,131	186,552	199,277	192,164	192,251	195,567	192,273	189,420	201,152	192,268	193,307	197,917
139	REAL ESTATE	59,306	54,539	54,529	54,895	56,375	55,921	55,718	57,226	56,527	57,175	59,306	58,997	59,755	58,779
140	JASA PERUSAHAAN ADMINISTRASI	46,651	42,675	43,635	43,825	44,377	44,456	44,010	45,426	46,067	46,363	46,651	43,286	46,211	47,807
141	PEREMINTAHAN, PERTAHANAN DAN JAMINAN SOSIAL WAJIB	3,593	460	501	486	528	595	538	608	605	3,074	3,593	3,771	3,527	3,608
142	JASA PENDIDIKAN	2,031	2,017	2,066	2,042	2,096	2,065	2,023	2,100	2,089	2,093	2,031	2,021	2,006	2,105
143	JASA KESEHATAN DAN KEGIATAN LAINNYA	5,041	3,901	3,937	3,938	3,997	4,025	4,015	4,277	4,260	4,548	5,041	5,103	5,067	5,317
144	JASA LAINNYA	47,259	34,820	34,801	35,683	37,615	37,875	38,506	38,880	39,464	40,034	47,259	42,018	44,011	44,385
145	Pinjaman Kepada Bukan Lapangan Usaha (Konsumsi Rumah Tangga)	0	0	0	0	0	0	0	0	0	0	0	15	0	0
146	Rumah Tinggal	0	0	0	0	0	0	0	0	0	0	0	2	0	0
147	Flat dan Apartemen	0	0	0	0	0	0	0	0	0	0	0	0	0	0
148	Rumah Toko (Ruko) dan Rumah Kantor (Rukan)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
149	Kendaraan Bermotor	0	0	0	0	0	0	0	0	0	0	0	1	0	0
150	Lainnya	0	0	0	0	0	0	0	0	0	0	0	12	0	0

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

**1.8 OUTSTANDING OF WORKING CAPITAL LOANS IN RUPIAH AND FOREIGN CURRENCY OF COMMERCIAL AND RURAL BANKS BY GROUP OF BANKS AND ECONOMIC SECTOR**

(Billions of Rp)

2018											2019	GROUP OF BANKS & INDUSTRIAL ORIGIN	1
Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		
0	0	0	0	0	0	0	0	0	0	0	0	Information and communication	112
173	207	215	200	204	219	237	240	246	225	225	255	Financial and insurance activities	113
2,330	2,353	2,356	2,359	2,390	2,455	2,461	2,556	2,539	2,606	2,658	2,721	Real estate	114
0	0	0	0	0	0	0	0	0	0	0	0	Business Services	115
142	129	127	126	136	126	127	117	118	117	117	110	Public administration and defence; compulsory social security	116
211	221	232	220	224	218	223	237	224	237	244	250	Education	117
180	181	183	181	189	189	195	198	202	206	208	207	health and social work activities	118
6,564	6,671	6,707	6,712	6,739	6,639	6,637	6,662	6,691	6,648	6,699	6,826	Other service activities	119
0	0	0	0	0	0	0	0	0	0	0	0	Loans to Non Industrial Origin (Household Consumption)	120
0	0	0	0	0	0	0	0	0	0	0	0	Housing	121
0	0	0	0	0	0	0	0	0	0	0	0	Flat and Apartment	122
0	0	0	0	0	0	0	0	0	0	0	0	Shophouse and Officehouse	123
0	0	0	0	0	0	0	0	0	0	0	0	Vehicles	124
0	0	0	0	0	0	0	0	0	0	0	0	Others	125
2,199,654	2,264,879	2,329,385	2,315,575	2,337,976	2,406,492	2,422,638	2,423,277	2,501,899	2,379,485	2,402,092	2,440,946	<b>6. Total (1 through 5)</b>	126
2,199,654	2,264,879	2,329,385	2,315,575	2,337,976	2,406,492	2,422,638	2,423,277	2,501,899	2,379,485	2,402,092	2,440,946	Loans by Industrial Origin	127
133,064	137,840	140,324	143,791	142,030	140,329	141,981	146,287	151,194	142,962	145,389	145,887	Agriculture, Forestry & Fishery	128
43,720	49,579	54,876	55,651	63,594	71,671	72,634	67,956	69,873	60,376	65,180	67,843	Mining and Quarrying	129
553,645	566,934	593,067	584,370	595,612	624,778	628,950	621,323	661,185	628,802	633,737	632,672	Manufacturing Industry	130
34,130	37,158	39,166	36,791	33,385	35,547	29,412	22,084	29,589	35,272	34,397	36,365	Electricity and Gas Supply	131
2,086	2,090	2,154	2,117	2,133	2,147	2,224	2,371	2,399	2,312	2,425	2,512	Water supply, sewerage, waste management and remediation activities	132
182,097	190,889	197,474	202,963	207,544	213,503	223,420	222,330	217,186	207,687	211,659	218,572	Construction	133
786,892	799,069	808,857	800,560	807,677	829,113	832,821	844,414	853,121	817,959	827,118	839,730	Wholesale and retail trade; repair of motor vehicles and motorcycles	134
50,372	47,349	48,884	47,251	48,972	46,687	46,324	46,690	49,135	45,394	46,177	47,459	Transportation and storage	135
21,808	21,692	21,303	21,416	22,000	21,914	22,540	23,004	23,493	22,355	21,779	23,227	Accommodation and food service activities	136
31,864	45,929	48,779	45,369	41,990	45,402	44,227	41,692	42,037	38,592	36,565	35,974	Information and communication	137
201,162	207,079	213,133	211,139	206,928	208,563	210,084	210,327	225,841	211,114	209,016	214,443	Financial and insurance activities	138
59,154	58,610	59,448	60,891	60,984	60,278	61,408	63,444	64,305	62,752	62,256	63,940	Real estate	139
43,997	45,537	45,693	46,462	47,857	49,223	49,710	50,134	47,614	46,644	46,982	50,694	Business Services	140
3,581	3,597	3,867	3,887	3,937	4,054	4,180	4,401	4,866	4,453	4,561	4,467	Public administration and defence; compulsory social security	141
2,174	2,342	2,378	2,293	2,367	2,381	2,172	2,182	2,274	2,150	2,162	2,304	Education	142
5,187	4,594	4,703	5,054	5,208	5,129	5,242	5,525	6,549	6,178	6,160	6,611	health and social work activities	143
44,721	44,589	45,280	45,570	45,759	45,774	45,309	49,113	51,238	44,482	46,530	48,247	Other service activities	144
0	0	0	0	0	0	0	0	0	0	0	0	Loans to Non Industrial Origin (Household Consumption)	145
0	0	0	0	0	0	0	0	0	0	0	0	Housing	146
0	0	0	0	0	0	0	0	0	0	0	0	Flat and Apartment	147
0	0	0	0	0	0	0	0	0	0	0	0	Shophouse and Officehouse	148
0	0	0	0	0	0	0	0	0	0	0	0	Vehicles	149
0	0	0	0	0	0	0	0	0	0	0	0	Others	150

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