

**I.16. POSISI KREDIT USAHA MIKRO KECIL DAN MENENGAH BANK UMUM  
(UMKM) <sup>1</sup>  
(Miliar Rp)**

KETERANGAN	2016	2017	2018	2019					
				Oct	Nov	Dec*	Jan*	Feb*	Mar*
<b>1 UMKM</b>									
<b>2 Lapangan Usaha</b>	<b>856,957</b>	<b>942,388</b>	<b>1,032,643</b>	<b>1,106,030</b>	<b>1,108,975</b>	<b>1,111,340</b>	<b>1,096,863</b>	<b>1,113,856</b>	<b>1,122,295</b>
3 Pertanian, Kehutanan dan Perikanan	75,744	89,199	101,811	117,749	118,722	118,923	119,837	124,001	126,368
4 Pertambangan dan Penggalian	5,264	6,034	6,696	7,605	7,694	8,248	8,398	8,340	8,039
5 Industri Pengolahan	86,775	95,998	101,845	108,902	110,252	110,661	110,096	114,625	117,335
6 Pengadaan Listrik dan Gas	2,899	3,789	4,284	6,084	6,117	6,120	5,932	6,028	5,515
7 Pengadaan Air, Pengelolaan Sampah, Limbah, dan Daur Ulang	1,334	1,456	1,556	1,643	1,743	1,752	1,697	1,788	1,788
8 Konstruksi	53,993	63,594	71,998	76,229	75,720	72,039	66,501	66,804	67,435
9 Perdagangan Besar dan Eceran, Reparasi Mobil dan Motor	451,725	482,635	518,627	548,101	548,009	548,285	541,428	544,674	546,839
10 Transportasi dan Pergudangan	25,262	28,854	34,756	37,243	37,706	39,601	38,771	39,611	40,027
11 Penyediaan Akomodasi dan Makan Minum	32,338	34,708	39,253	43,633	44,200	45,138	45,503	46,189	47,002
12 Informasi dan Komunikasi	6,051	6,439	7,651	7,080	7,223	7,358	8,410	8,644	8,611
13 Jasa Keuangan dan Komunikasi	19,876	20,724	22,755	20,401	19,866	20,288	20,029	20,781	20,652
14 Real Estate	14,404	15,744	20,452	22,164	22,241	21,898	21,520	21,495	21,755
15 Jasa Perusahaan	27,987	31,213	32,787	36,324	36,560	37,291	36,317	36,081	36,174
16 Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib	227	180	535	160	144	160	142	134	130
17 Jasa Pendidikan	5,007	5,554	6,285	6,493	6,736	6,872	6,903	6,938	6,955
18 Jasa Kesehatan dan Kegiatan Lainnya	7,650	8,664	10,246	11,825	11,413	11,718	11,259	11,028	11,021
19 Jasa Lainnya	40,405	47,601	51,106	54,394	54,631	54,725	54,119	56,692	56,647
20 Tidak Teridentifikasi	14	1	0	1	0	264	0	0	0
<b>21 Jenis Penggunaan</b>	<b>856,957</b>	<b>942,388</b>	<b>1,032,643</b>	<b>1,106,030</b>	<b>1,108,975</b>	<b>1,111,340</b>	<b>1,096,863</b>	<b>1,113,856</b>	<b>1,122,295</b>
22 Modal Kerja	623,481	697,388	766,213	801,267	804,174	800,638	783,514	796,721	802,911
23 Investasi	233,476	244,999	266,430	304,763	304,801	310,701	313,350	317,135	319,383
24 Tidak Teridentifikasi	0	0	0	0	0	0	0	0	0
<b>25 Skala Usaha</b>	<b>856,957</b>	<b>942,388</b>	<b>1,032,643</b>	<b>1,106,030</b>	<b>1,108,975</b>	<b>1,111,340</b>	<b>1,096,863</b>	<b>1,113,856</b>	<b>1,122,295</b>
26 Mikro	195,621	221,409	251,336	281,359	282,159	283,704	284,043	300,197	305,900
27 Kecil	255,504	282,774	312,069	339,308	342,480	343,792	340,259	343,611	346,663
28 Menengah	405,832	438,205	469,237	485,364	484,336	483,844	472,562	470,049	469,732
<b>29 Kredit dengan Penjaminan Tertentu 2)</b>	<b>31,918</b>	<b>119,600</b>	<b>137,944</b>	<b>168,618</b>	<b>168,357</b>	<b>163,722</b>	<b>168,432</b>	<b>177,132</b>	<b>183,583</b>
30 Mikro	6,364	67,230	74,635	87,587	85,422	80,689	84,608	90,264	94,784
31 Kecil	23,366	42,643	56,843	72,966	75,069	75,352	76,233	79,228	81,306
32 Menengah	2,188	9,727	6,466	8,065	7,866	7,681	7,591	7,640	7,492

Catatan:

1) Sejak Juni 2016 termasuk Bank Umum Syariah / Unit Usaha Syariah

2) Pemberian kredit yang dijamin oleh penjamin tertentu yang memenuhi persyaratan.

-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

**I.16 OUTSTANDING OF MICRO, SMALL AND MEDIUM ENTERPRISES CREDITS OF COMMERCIAL BANKS  
(MSMEs) <sup>1</sup>  
(Billions of Rp)**

Apr*	May*	Jun*	Jul*	Aug*	Sep*	Oct*	Nov*	2020 Dec*	ITEMS	
									<b>MSMEs</b>	<b>1</b>
<b>1,105,192</b>	<b>1,078,703</b>	<b>1,084,352</b>	<b>1,082,547</b>	<b>1,084,421</b>	<b>1,092,868</b>	<b>1,094,438</b>	<b>1,093,652</b>	<b>1,091,232</b>	<b>Industrial Origin</b>	<b>2</b>
126,235	123,779	127,578	130,038	131,882	134,915	136,567	139,542	141,428	Agriculture, Forestry and Fishery	3
7,517	7,380	7,811	7,933	7,923	7,804	7,803	7,746	8,019	Mining and Quarrying	4
116,368	112,185	111,817	111,850	112,306	112,046	113,032	111,932	111,752	Manufacturing Industry	5
5,340	5,307	5,220	4,468	3,881	3,563	3,478	3,413	3,474	Electricity and Gas	6
1,740	1,712	1,762	1,765	1,767	1,772	1,715	1,690	1,692	Water supply, sewerage, waste management and remediation activities	7
65,390	63,583	61,791	62,065	62,959	63,559	63,333	62,422	59,164	Construction	8
538,198	524,693	529,552	528,438	529,174	532,850	532,955	530,700	530,669	Wholesale and retail trade; repair of motor vehicles and motorcycles	9
38,338	37,621	37,460	36,976	36,676	36,809	36,889	36,403	36,595	Transportation and storage	10
47,086	46,683	47,159	48,047	48,810	49,566	49,912	50,786	50,623	Accommodation and food service activities	11
8,418	8,005	8,010	7,792	7,797	7,891	7,810	7,842	7,671	Information and communication	12
20,270	18,733	19,786	17,730	15,937	16,211	15,982	15,429	15,041	Other financial and communication	13
21,266	21,598	21,997	21,480	21,234	21,301	20,453	20,499	20,213	Real estate	14
34,988	33,822	32,210	31,989	31,879	31,796	31,335	30,935	31,049	Business Services	15
219	140	104	103	100	97	113	91	100	Public administration and defence; compulsory social security	16
7,226	6,997	7,205	7,132	7,106	7,161	7,200	7,226	7,235	Education	17
10,814	10,148	10,142	10,008	10,096	10,267	10,222	10,282	10,257	health and social work activities	18
55,780	56,317	54,750	54,734	54,894	55,261	55,639	56,711	56,252	Other service activities	19
0	0	0	0	1	1	1	1	1	Not Identified	20
<b>1,105,192</b>	<b>1,078,703</b>	<b>1,084,352</b>	<b>1,082,547</b>	<b>1,084,421</b>	<b>1,092,868</b>	<b>1,094,438</b>	<b>1,093,652</b>	<b>1,091,232</b>	<b>Type of Credit</b>	<b>21</b>
792,359	774,420	781,783	780,205	782,695	791,892	794,556	794,611	799,226	Working Capital	22
312,834	304,283	302,569	302,342	301,726	300,976	299,882	299,041	292,007	Invetsasi	23
0	0	0	0	0	1	0	0	0	Not Identified	24
<b>1,105,192</b>	<b>1,078,703</b>	<b>1,084,352</b>	<b>1,082,547</b>	<b>1,084,421</b>	<b>1,092,868</b>	<b>1,094,438</b>	<b>1,093,652</b>	<b>1,091,232</b>	<b>Business Criteria</b>	<b>25</b>
301,082	286,755	284,625	277,051	270,966	265,650	259,976	254,551	247,176	Micro	26
341,201	336,865	338,722	339,691	342,656	349,130	351,513	350,994	353,125	Small	27
462,909	455,083	461,005	465,805	470,799	478,088	482,949	488,107	490,931	Medium	28
<b>181,643</b>	<b>179,621</b>	<b>176,225</b>	<b>175,918</b>	<b>176,832</b>	<b>179,580</b>	<b>180,946</b>	<b>183,469</b>	<b>178,067</b>	<b>o/w Credit with Specific Guarantee Scheme 2)</b>	<b>29</b>
94,469	93,732	90,560	87,678	85,211	83,224	81,539	80,327	77,529	Micro	30
79,918	78,853	78,831	81,797	85,042	89,692	92,633	96,189	93,996	Small	31
7,256	7,035	6,834	6,442	6,579	6,664	6,774	6,952	6,542	Medium	32

Notes:

1) Since June 2016 included Islamic Bank / Shariah Business Unit

2) The extension of credit secured by certain eligible guarantor.

-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