

TABEL 20. INDIKATOR UMKM/
TABLE 20. INDICATORS OF MICRO, SMALL AND MEDIUM ENTERPRISES (MSMEs)

KOMPONEN	SATUAN/ UNIT	2020	2021	2022	2023	2024	2024												2025				COMPONENTS																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																										
							Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														
1 BANK UMUM																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	

TABEL 20. INDIKATOR UMKM/
TABLE 20. INDICATORS OF MICRO, SMALL AND MEDIUM ENTERPRISES (MSMEs)

KOMPONEN		SATUAN/ UNIT	2020	2021	2022	2023	2024	2024												2025				COMPONENTS	
								Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr					
77	Kredit Usaha Mikro	Rp Miliar/ Billions of Rp	23,906	22,531	25,417	29,163	29,218	29,437	29,339	26,660	28,973	29,336	29,270	29,426	22,902	29,218	20,369	30,081 *	30,388 *	29,914 *	Micro Enterprises Credit	77			
78	Kredit Usaha Kecil	Rp Miliar/ Billions of Rp	17,377	19,046	21,408	24,574	25,789	25,679	25,657	24,253	25,714	26,183	26,373	26,405	18,206	25,789	18,908	26,952 *	27,172 *	27,251 *	Small Enterprises Credit	78			
79	Kredit Usaha Menengah	Rp Miliar/ Billions of Rp	18,199	20,681	25,575	26,625	28,106	27,305	27,139	25,581	27,358	27,559	27,741	27,788	20,122	28,106	17,898	27,735 *	27,300 *	26,037 *	Medium Enterprises Credit	79			
80	Berdasarkan Jenis Penggunaan																				Based on Type of Use	80			
81	Kredit Modal Kerja	Rp Miliar/ Billions of Rp	50,466	53,080.28	61,546.93	68,182	70,326.80	70,042	69,797	64,916	69,664	70,492	70,736	70,883	51,306	70,327	48,263	71,656 *	71,589 *	69,916 *	Working Capital Credit	81			
82	Kredit Investasi	Rp Miliar/ Billions of Rp	9,016	9,176.97	10,852.79	12,180	12,787.20	12,380	12,338	11,579	12,380	12,586	12,648	12,736	9,918	12,787	8,912	13,113 *	13,271 *	13,285 *	Investment Credit	82			
83																						83			
84	Berdasarkan Sektor Utama Penerima Kredit																				By Main Sector Loan Recipients	84			
85	Sektor Perdagangan Besar dan Eceran	Rp Miliar/ Billions of Rp	23,175	24,637	29,873	31,956	31,150	32,277	32,233	29,521	31,846	32,103	31,978	31,791	23,267	31,150	21,234	28,034 *	28,198 *	27,418 *	Wholesale and Retail Sector	85			
86	Sektor Industri Pengolahan	Rp Miliar/ Billions of Rp	2,512	2,779	4,402	5,329	5,665	5,731	5,524	5,127	5,595	5,649	5,699	5,711	4,094	5,665	3,983	4,949 *	5,044 *	5,009 *	Manufacturing Sector	86			
87	Sektor Pertanian, Perburuan, dan Kehutanan	Rp Miliar/ Billions of Rp	6,229	6,903	9,372	10,130	10,310	10,413	10,424	9,711	10,296	10,336	10,327	10,356	7,107	10,310	7,848	9,567 *	8,639 *	8,626 *	Agriculture, Hunting and Forestry Sector	87			
88	Sektor Transportasi, Pergudangan dan Komunikasi	Rp Miliar/ Billions of Rp	3,068	2,839	4,072	5,464	6,186	5,797	5,879	5,582	5,906	6,084	6,044	6,078	4,580	6,186	4,383	5,857 *	5,921 *	6,007 *	Transportation, Storage and Communication Sector	88			
89	Sektor Perantara Keuangan	Rp Miliar/ Billions of Rp	634	789	1,825	2,202	2,623	2,534	2,499	2,362	2,461	2,521	2,531	2,534	2,223	2,623	1,857	1,555 *	1,658 *	1,621 *	Financial Intermediary Sector	89			
90	Sektor Real Estate, Usaha Persewaan dan Jasa Perusahaan	Rp Miliar/ Billions of Rp	4,268	4,354	6,097	7,301	8,645	7,627	7,685	7,148	7,904	8,141	8,327	8,520	6,084	8,645	5,335	7,477 *	7,571 *	7,222 *	Real Estate, Leasing and Business Services Sector	90			
91	Sektor Konstruksi, Pertambangan dan Penggalian	Rp Miliar/ Billions of Rp	5,547	6,150	9,541	12,623	13,504	12,899	13,061	12,481	13,174	13,547	13,801	14,050	10,292	13,504	9,101	12,374 *	12,496 *	12,426 *	Construction, Mining and Quarrying Sector	91			
92	Sektor Listrik, Gas dan Air	Rp Miliar/ Billions of Rp	156	161	196	248	236	223	245	220	236	251	253	262	175	236	157	242 *	242 *	244 *	Electricity, Gas and Water Sector	92			
93	Sektor Penyediaan Akomodasi dan Penyediaan Makanan Minum	Rp Miliar/ Billions of Rp	1,879	1,978	3,269	3,913	3,864	3,792	3,848	3,504	3,835	3,848	3,836	3,836	2,545	3,864	2,328	3,231 *	3,320 *	3,268 *	Accommodation, Food and Beverages Services	93			
94	Sektor Lainnya	Rp Miliar/ Billions of Rp	12,014	11,667	3,752	1,195	932	1,129	737	837	771	597	576	482	857	932	948	11,483 *	11,761 *	11,361 *	Others Sector	94			
95																						95			
96	Jumlah Rekening Kredit BPR	Juta rekening/ Millions of Account	2,94	2,69	3,02	2,98	2,84	2,95	2,95	2,71	2,89	2,90	2,88	2,87	2,30	2,84	2,07	2,86 *	2,86 *	2,81 *	Number of Account Credit Rural Banks	96			
97	Jumlah Rekening Kredit UMKM	Juta rekening/ Millions of Account	1,56	1,46	1,54	1,47	1,30	1,44	1,43	1,32	1,38	1,37	1,34	1,33	1,07	1,30	0,95	1,30 *	1,30 *	1,28 *	Number of Account MSMEs Credit	97			
98	Jumlah Rekening Kredit Usaha Mikro	Juta rekening/ Millions of Account	1,29	1,19	1,30	1,24	1,07	1,20	1,20	1,10	1,15	1,14	1,11	1,10	0,92	1,07	0,78	1,07 *	1,07 *	1,06 *	Number of Account Micro Enterprises Credit	98			
99	Jumlah Rekening Kredit Usaha Kecil	Juta rekening/ Millions of Account	0,23	0,23	0,21	0,20	0,20	0,21	0,20	0,19	0,19	0,20	0,20	0,20	0,13	0,20	0,15	0,19 *	0,19 *	0,20 *	Number of Account Small Enterprises Credit	99			
100	Jumlah Rekening Kredit Usaha Menengah	Juta rekening/ Millions of Account	0,03	0,04	0,03	0,03	0,03	0,03	0,03	0,03	0,03	0,03	0,03	0,03	0,03	0,03	0,02	0,03 *	0,03 *	0,03 *	Number of Account Medium Enterprises Credit	100			
101	Jumlah Rekening Kredit Non UMKM	Juta rekening/ Millions of Account	1,38	1,23	1,48	1,51	1,54	1,51	1,52	1,39	1,51	1,54	1,54	1,54	1,23	1,54	1,12	1,56 *	1,56 *	1,53 *	Number of Account Non MSMEs Credit	101			
102	Rasio Rekening Kredit UMKM terhadap Rekening Total Kredit Perbankan	%	53,01	54,32	51,03	49,41	45,83	48,73	48,49	48,60	47,67	47,06	46,56	46,39	46,42	45,83	45,76	45,42 *	45,43 *	45,65 *	Ratio Account MSMEs Credit to Account Total Credit	102			
103	Rasio Rekening Kredit Usaha Mikro terhadap Rekening Total Kredit UMKM	%	83,15	81,52	84,24	84,16	82,45	83,28	83,69	83,29	83,43	83,13	82,71	82,66	85,82	82,45	82,41	82,51 *	82,52 *	82,30 *	Ratio Account Micro Enterprises Credit to Account Total MSMEs Credit	103			
104	Rasio Rekening Kredit Usaha Kecil terhadap Rekening Total Kredit UMKM	%	14,62	15,97	13,49	13,46	15,07	14,38	13,95	14,34	14,13	14,41	14,79	14,82	11,73	15,07	15,44	15,02 *	14,97 *	15,23 *	Ratio Account Small Enterprises Credit to Account Total MSMEs Credit	104			
105	Rasio Rekening Kredit Usaha Menengah terhadap Rekening Total Kredit UMKM	%	2,24	2,51	2,26	2,37	2,48	2,34	2,36	2,37	2,44	2,46	2,50	2,51	2,45	2,48	2,15	2,48 *	2,51 *	2,47 *	Ratio Account Medium Enterprises Credit to Account Total MSMEs Credit	105			
106	Rata-rata Baki Debet Kredit Usaha Mikro per Rekening	Rp Juta/ Millions of Rp	18	19	20	24	27	25	25	24	25	26	26	27	25	27	26	28 *	28 *	28 *	Average Outstanding Micro Enterprise Credit per Account	106			
107	Rata-rata Baki Debet Kredit Usaha Kecil per Rekening	Rp Juta/ Millions of Rp	76	81	103	124	132	124	129	128	132	133	133	134	145	132	129	138 *	140 *	139 *	Average Outstanding Small Enterprise Credit per Account	107			
108	Rata-rata Baki Debet Kredit Usaha Menengah per Rekening	Rp Juta/ Millions of Rp	523	563	734	764	872	810	805	820	813	820	830	830	767	872	877	862 *	837 *	821 *	Average Outstanding Medium Enterprise Credit per Account	108			
109																						109			
110	Pertumbuhan Kredit UMKM	%, yoy	-1,43	4,67	16,29	11,00	3,42	9,48	6,50	-1,90	5,39	6,40	6,00	5,94	-23,04	3,42	-28,75	3,88 *	2,48 *	0,95 *	Growth of MSMEs Credit	110			
111	Berdasarkan Klasifikasi Usaha																				Based on Enterprises Classification	111			
112	Kredit Usaha Mikro	%, yoy	-10,85	-5,75	12,81	14,74	0,19	5,60	2,83	-7,53	0,66	2,42	0,99	1,61	-21,20	0,19	-29,92	2,42 *	2,05 *	1,62 *	Micro Enterprises Credit	112			
113	Kredit Usaha Kecil	%, yoy	5,03	9,60	12,40	14,79	4,95	15,60	12,73	4,73	10,82	10,80	11,22	10,27	-24,77	4,95	-23,01	6,32 *	4,71 *	6,12 *	Small Enterprises Credit	113			
114	Kredit Usaha Menengah	%, yoy	7,16	13,64	23,67	4,11	5,56	8,36	5,08	-1,55	5,77	6,79	6,82	6,76	-23,49	5,56	-32,75	3,17 *	0,83 *	-4,65 *	Medium Enterprises Credit	114			
115	Berdasarkan Jenis Penggunaan																				Based on Type of Use	115			
116	Kredit Modal Kerja	%, yoy	-1,48	5,18	15,95	10,78	3,15	9,17	6,34	-2,28	5,14	6,15	5,85	5,90	-24,07	3,15	-28,93	3,63 *	1,81 *	-0,18 *	Working Capital Credit	116			
117	Kredit Investasi	%, yoy	-1,11	1,79	18,26	12,23	4,98	11,22	7,40	0,29	6,79	7,81	6,85	6,13	-17,22	4,98	-27,75	5,24 *	6,25 *	7,31 *	Investment Credit	117			
118	Berdasarkan Sektor Utama Penerima Kredit																				By Main Sector Loan Recipients	118			
119	Sektor Perdagangan Besar dan Eceran	%, yoy	-5,26	6,31	21,25	6,97	-2,52	3,87	1,08	-7,85	0,29	1,63	0,46	0,20	-26,66	-2,52	-33,30	-12,97 *	-12,98 *	-15,05 *	Wholesale and Retail Sector	119			
120	Sektor Industri Pengolahan	%, yoy	12,78	10,62	58,39	21,05	6,31	22,79	11,56	1,84	8,63	8,36	8,61	8,66	-23,65	6,31	-25,48	-7,32 *	-10,57 *	-12,59 *	Manufacturing Sector	120			
121	Sektor Pertanian, Perburuan, dan Kehutanan	%, yoy	-0,26	10,83	35,77	8,09	1,77	5,12	7,66	0,28	8,61	10,65	9,98	11,11	-29,99	1,77	-23,09	-7,44 *	-17,81 *	-17,16 *	Agriculture, Hunting and Forestry Sector	121			
122	Sektor Transportasi, Pergudangan dan Komunikasi	%, yoy	20,04	-7,45	43,43	34,19	13,20	23,17	19,97	10,72	17,28	20,03	16,90	14,62	-14,65	13,20	-21,96	2,96 *	2,58 *	3,61 *	Transportation, Storage and Communication Sector	122			
123	Sektor Perantara Keuangan	%, yoy	13,72	24,56	131,28	20,63	19,15	18,22	11,07	3,53	5,87	5,08	6,02	6,85	-3,58	19,15	-16,84	-34,46 *	-34,50 *	-36,01 *	Financial Intermediary Sector	123			
124	Sektor Real Estate, Usaha Persewaan dan Jasa Perusahaan	%, yoy	30,19	2,00	40,05	19,75	18,40	20,22	17,51	6,90	15,57	16,64	18,74	21,71	-14,28	18,40	-27,55	-0,01 *	0,23 *	-5,31 *	Real Estate, Leasing and Business Services Sector	124			
125	Sektor Konstruksi, Pertambangan dan Penggalian	%, yoy	9,94	10,87	55,14	32,31	6,97	25,74	21,96	13,58	17,79	17,32	17,01	14,49	-17,01	6,97	-26,58	-1,58 *	-2,60 *	-3,66 *	Construction, Mining, and Quarrying Sector				