



BANK INDONESIA

PERKEMBANGAN BAKI DEBIT KREDIT USAHA MIKRO, USAHA KECIL, DAN USAHA MENENGAH (UMKM) PERBANKAN*

OUTSTANDING OF MICRO, SMALL, AND MEDIUM ENTERPRISES (MSMEs) CREDITS*

(Miliar / Billion Rp)

1.1.A PERKEMBANGAN BAKI DEBIT KREDIT UMKM DAN KREDIT PERBANKAN

OUTSTANDING OF MSMEs CREDIT AND BANKING CREDIT. 1.1.A

Table showing MSMEs and Banking Credit Outstanding from 2013 to 2018. Columns include years from 2013 to 2018, and rows include 'Baki Debit' and 'Outstanding' for 'Jan' to 'Nov' of each year. Total UMKM outstanding reached 921,048.2 in 2018.

1.1.B PERKEMBANGAN BAKI DEBIT KREDIT UMKM MENURUT KLASIFIKASI USAHA

OUTSTANDING MSMEs CREDIT BASED ON ENTERPRISE CLASSIFICATION. 1.1.B

Table showing MSMEs Credit Outstanding by Enterprise Classification from 2013 to 2018. Rows include Mikro, Kecil, and Menengah. Total UMKM outstanding reached 921,048.2 in 2018.

1.1.C PERKEMBANGAN BAKI DEBIT KREDIT UMKM MENURUT KELOMPOK BANK

OUTSTANDING OF MSMEs CREDIT BASED ON GROUP OF BANKS. 1.1.C

Table showing MSMEs Credit Outstanding by Bank Group from 2013 to 2018. Rows include Bank Perkotaan, Bank Desa, and various National Banks. Total UMKM outstanding reached 921,048.2 in 2018.

1.1.D PERKEMBANGAN BAKI DEBIT KREDIT UMKM MENURUT SEKTOR EKONOMI

OUTSTANDING MSMEs CREDIT BASED ON ECONOMIC SECTORS. 1.1.D

Table showing MSMEs Credit Outstanding by Economic Sector from 2013 to 2018. Rows include 17 economic sectors such as Agriculture, Manufacturing, and Retail. Total UMKM outstanding reached 921,048.2 in 2018.

*Sumber data: Bank Indonesia (Departemen Pengembangan LUMKM - DPLM), dilihat dari Laporan Bulanan Bank Umum (LBU), Laporan Bulanan Bank Umum Syariah (LBUS), dan Laporan Bulanan BRPRBS.

* Data source: Bank Indonesia / SME Development Department - DPLM / processed from Conventional Banks' Monthly Reports, Islamic Banks' Monthly Reports, and Rural Banks/Rural Islamic Banks' Monthly Reports. Since November 2015, MSMEs Credit Data are included Conventional and Islamic Commercial Banks, Conventional Rural Banks, and Islamic Rural Banks.

* Data Rekening menggunakan angka penuh



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OUTSTANDING OF MICRO, SMALL, AND MEDIUM ENTERPRISES (MSMEs) CREDIT¹
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1.5.A PERKEMBANGAN BAKI DEBET KREDIT UMKM MENURUT JENIS PENGGUNAAN

Table showing credit debt development for UMKM by usage type from 2013 to 2018. Columns include years, months, and categories like Working Capital, Micro Credits, and Investment Credits.

1.5.A PERKEMBANGAN BAKI DEBET KREDIT UMKM MENURUT PROPORSI DI JAWA-BALI & NASIONAL

Table showing credit debt development for UMKM by proportion in Java-Bali and National from 2013 to 2018. Columns include years, months, and categories like Jawa-Bali and Outside Jawa & Bali.

1.7.A PERKEMBANGAN BAKI DEBET KREDIT UMKM MENURUT LOKASI PROYEK DI PROPINSI

Large table showing credit debt development for UMKM by project location in provinces from 2013 to 2018. Columns include years, months, and various province names like West Java, Banten, DKI Jakarta, etc.

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I.I.A PERKEMBANGAN BAKI DEBIT KREDIT UMKM di KAWASAN INDONESIA TIMUR (KTI)

OUTSTANDING OF MSMEs CREDIT BASED ON PROVINCES IN EASTERN INDONESIA AREA (EIA) I.I.A

Baki Debit	2013				2017												2018					Outstanding										
	2013	2014	Des	Nov	Dec	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ag	Sep	Ok	Nov	Des	Jan	Feb	Mar	Apr		Mei	Jun	Jul	Ag	Sep	Ok	Nov			
1. Sulawesi Selatan	23.769,2	27.387,3	29.486,8	32.275,0	32.384,5	31.240,9	35.304,8	32.315,0	32.713,2	8.791,0	9.816,5	33.671,6	34.720,8	34.522,6	36.762,5	35.748,1	35.026,1	35.620,4	34.961,2	35.321,4	35.698,1	35.873,5	36.127,1	36.126,6	36.290,0	36.627,7	37.150,0	37.226,8	37.226,8	1. South Sulawesi		
2. Kalimantan Timur	20.166,2	21.833,0	23.040,1	22.848,0	23.103,2	22.962,0	29.044,1	20.377,0	20.660,0	22.005,4	21.035,2	22.732,9	21.981,4	21.777,4	21.666,6	21.907,1	21.773,3	21.951,0	21.806,2	22.131,2	22.446,9	22.556,0	22.620,0	22.620,0	22.620,0	22.620,0	22.620,0	22.620,0	22.620,0	22.620,0	2. East Kalimantan	
3. Sulawesi Utara	6.528,3	7.434,3	8.028,8	8.884,0	8.731,5	8.160,7	8.773,8	8.617,5	8.608,7	33.773,6	8.890,0	9.036,1	9.403,9	9.491,0	9.779,6	9.568,7	9.568,7	9.568,7	9.568,7	9.568,7	9.568,7	9.568,7	9.568,7	9.568,7	9.568,7	9.568,7	9.568,7	9.568,7	9.568,7	9.568,7	9.568,7	3. North Sulawesi
4. Kalimantan Selatan	8.079,2	11.226,8	14.436,1	17.096,1	12.109,6	17.768,8	11.838,7	17.382,2	32.213,2	12.486,7	12.511,6	12.695,2	13.062,1	12.731,4	12.807,7	12.284,0	12.781,6	12.810,7	12.865,8	13.205,4	13.429,7	13.577,4	13.661,1	13.727,3	13.807,3	14.187,1	14.214,1	14.214,1	14.214,1	4. South Kalimantan		
5. Kalimantan Barat	10.811,7	13.711,5	14.966,1	16.685,0	16.773,6	15.987,1	16.401,8	16.888,0	17.144,3	17.627,9	17.913,7	18.135,0	18.201,5	18.406,0	18.644,0	18.744,0	18.744,0	18.744,0	18.744,0	18.744,0	18.744,0	18.744,0	18.744,0	18.744,0	18.744,0	18.744,0	18.744,0	18.744,0	18.744,0	18.744,0	5. West Kalimantan	
6. Nusa Tenggara Barat	6.822,8	7.988,0	8.711,2	10.098,0	10.025,4	10.219,4	10.395,0	10.747,3	10.876,3	7.255,0	7.247,0	11.153,0	11.140,9	11.683,1	11.889,0	12.122,0	12.269,6	12.100,6	12.227,8	12.385,0	12.683,0	12.817,7	12.649,0	12.533,3	12.760,7	13.148,4	13.280,4	13.280,4	13.280,4	6. West Nusa Tenggara		
7. Sulawesi Tengah	6.607,8	7.492,0	8.144,1	8.911,1	8.473,9	7.896,2	7.488,0	8.208,1	8.951,0	9.269,7	9.267,1	9.271,1	9.199,8	9.193,7	9.205,0	9.244,7	9.244,7	9.194,6	9.193,3	9.276,1	9.329,4	9.321,6	9.329,4	9.329,4	9.329,4	9.329,4	9.329,4	9.329,4	9.329,4	9.329,4	7. Central Sulawesi	
8. Nusa Tenggara Timur	4.239,2	5.450,0	6.452,0	7.658,3	7.624,0	6.968,8	7.112,3	7.316,5	7.691,5	32.992,2	33.309,0	33.008,5	33.318,0	34.448,6	35.767,4	35.728,9	35.728,9	35.728,9	35.728,9	35.728,9	35.728,9	35.728,9	35.728,9	35.728,9	35.728,9	35.728,9	35.728,9	35.728,9	35.728,9	35.728,9	35.728,9	8. East Nusa Tenggara
9. Papua	7.477,5	8.784,4	9.546,4	10.927,2	10.950,0	9.942,1	9.938,2	10.386,4	9.981,9	2.945,6	10.194,5	10.171,2	10.288,5	10.256,9	10.289,1	10.265,2	9.838,9	9.800,4	9.827,7	10.122,0	10.234,0	10.420,6	10.420,6	10.420,6	10.420,6	10.420,6	10.420,6	10.420,6	10.420,6	10.420,6	9. Papua	
10. Kalimantan Tengah	4.956,5	5.833,8	7.041,3	8.382,2	8.424,0	8.277,0	8.460,0	8.674,2	8.702,2	2.950,0	2.814,2	9.631,0	9.697,0	9.831,6	9.850,9	9.988,7	10.119,5	10.108,2	10.268,2	10.588,0	10.786,8	10.746,1	10.609,0	10.842,6	10.738,0	10.732,0	10.732,0	10.732,0	10.732,0	10.732,0	10. Kalimantan Tengah	
11. Sulawesi Tenggara	5.059,2	5.315,5	5.678,4	6.321,0	6.262,0	5.729,0	5.813,7	6.028,1	6.438,4	3.488,8	3.529,3	6.635,0	6.829,6	6.836,9	6.222,0	6.684,6	6.617,8	6.634,6	6.802,2	6.953,2	7.082,0	7.099,2	7.136,6	7.280,0	7.418,0	7.578,8	7.618,4	7.618,4	7.618,4	11. Southeast Sulawesi		
12. Maluku	2.026,1	2.383,1	2.620,8	2.753,1	2.701,1	2.650,7	2.691,6	2.765,2	2.816,6	1.755,5	1.806,3	2.891,0	2.911,3	3.087,3	3.185,6	3.165,5	3.070,8	3.136,0	3.249,8	3.343,1	3.420,1	3.410,6	3.395,3	3.362,5	3.461,6	3.486,5	3.481,4	3.481,4	3.481,4	12. Maluku		
13. Papua Barat	3.378,4	3.907,4	4.081,2	4.627,3	4.628,8	3.677,4	3.663,2	4.184,3	4.102,5	1.882,0	1.887,9	4.216,7	4.221,5	4.342,6	4.362,2	4.312,0	4.203,3	4.304,9	3.963,6	3.963,6	4.042,9	4.042,9	4.042,9	4.042,9	4.042,9	4.042,9	4.042,9	4.042,9	4.042,9	4.042,9	13. West Papua	
14. Maluku Utara	1.400,1	1.408,7	1.713,2	1.870,3	1.854,2	1.808,1	1.813,1	1.826,3	1.813,0	1.813,0	1.813,0	1.813,0	1.813,0	1.813,0	1.813,0	1.813,0	1.813,0	1.813,0	1.813,0	1.813,0	1.813,0	1.813,0	1.813,0	1.813,0	1.813,0	1.813,0	1.813,0	1.813,0	1.813,0	1.813,0	14. North Maluku	
15. Sulawesi Barat	1.899,0	2.308,7	2.700,6	3.117,0	3.125,7	2.382,9	2.983,4	3.125,2	3.178,9	8.546,5	8.709,1	3.612,0	3.626,7	3.637,6	3.627,7	3.429,0	3.446,2	3.446,2	3.446,2	3.446,2	3.446,2	3.446,2	3.446,2	3.446,2	3.446,2	3.446,2	3.446,2	3.446,2	3.446,2	3.446,2	15. West Sulawesi	
16. Gorontalo	2.027,0	2.450,7	2.818,3	3.050,0	3.054,9	2.943,0	2.800,0	3.213,7	2.803,1	3.433,5	3.473,8	3.888,0	3.207,7	3.288,2	3.466,8	3.683,4	3.717,4	3.717,4	3.717,4	3.717,4	3.717,4	3.717,4	3.717,4	3.717,4	3.717,4	3.717,4	3.717,4	3.717,4	3.717,4	3.717,4	16. Gorontalo	
17. Kalimantan Utara	116.022,8	135.950,3	146.440,4	159.216,2	160.366,5	152.264,2	155.408,1	157.418,8	179.225,1	183.714,7	186.642,1	184.630,4	184.630,4	184.630,4	184.630,4	184.630,4	184.630,4	184.630,4	184.630,4	184.630,4	184.630,4	184.630,4	184.630,4	184.630,4	184.630,4	184.630,4	184.630,4	184.630,4	184.630,4	184.630,4	17. North Kalimantan	
Total Kredit UMKM KTI	3.691,2	6.455,8	7.692,7	8.744,1	7.677,0	8.633,1	9.032,3	9.062,7	9.192,7	5.973,6	6.450,0	9.198,1	9.796,3	9.162,1	9.096,1	8.922,9	8.531,9	8.429,3	8.577,4	8.927,1	9.050,0	8.937,0	8.633,4	8.633,4	8.633,4	8.633,4	8.633,4	8.633,4	8.633,4	8.633,4	Total of MSMEs Credits in EIA	
% NPL KTI	3,35%	4,76%	5,25%	5,49%	5,49%	5,67%	5,81%	5,79%	5,63%	5,21%	5,08%	5,39%	5,24%	5,28%	4,75%	4,89%	4,89%	4,89%	4,89%	4,89%	4,89%	4,89%	4,89%	4,89%	4,89%	4,89%	4,89%	4,89%	4,89%	% of NPL in EIA		
Total NPL UMKM KTI	624.448,8	632.107,1	662.214,8	741.978,0	748.021,3	674.136,6	708.888,8	726.461,0	747.738,4	726.021,3	688.188,7	704.379,4	726.327,4	726.488,1	692.494,7	681.188,7	644.244,5	624.244,5	624.244,5	624.244,5	624.244,5	624.244,5	624.244,5	624.244,5	624.244,5	624.244,5	624.244,5	624.244,5	624.244,5	624.244,5	Total of MSMEs Credits in Western EIA	
Total NPL KBI	17.666,8	24.893,3	28.769,8	33.336,3	31.454,3	33.837,0	37.159,9	36.029,9	35.025,7	37.159,9	36.029,9	35.025,7	33.844,0	35.114,7	35.114,7	35.114,7	35.114,7	35.114,7	35.114,7	35.114,7	35.114,7	35.114,7	35.114,7	35.114,7	35.114,7	35.114,7	35.114,7	35.114,7	35.114,7	35.114,7	Total of NPL in WIA	
%NPL KBI	3,35%	3,95%	4,20%	4,49%	4,20%	4,49%	4,89%	4,81%	4,73%	4,73%	4,81%	4,73%	4,73%	4,73%	4,73%	4,73%	4,73%	4,73%	4,73%	4,73%	4,73%	4,73%	4,73%	4,73%	4,73%	4,73%	4,73%	4,73%	4,73%	% of NPL in WIA		
Total Kredit UMKM	139.471,5	167.077,4	193.666,2	211.195,1	200.399,9	187.829,0	188.390,6	189.911,5	203.048,2	213.445,3	211.117,2	203.048,2	203.048,2	203.048,2	203.048,2	203.048,2	203.048,2	203.048,2	203.048,2	203.048,2	203.048,2	203.048,2	203.048,2	203.048,2	203.048,2	203.048,2	203.048,2	203.048,2	203.048,2	Total of MSMEs Credits		
% KBI Ind Kredit UMKM Nasional	81,9%	82,3%	82,4%	82,3%	82,2%	82,4%	82,2%	82,2%	82,3%	82,3%	79,8%	82,0%	82,0%	81,9%	81,8%	82,0%	82,2%	82,2%	82,2%	82,2%	82,2%	82,2%	82,2%	82,2%	82,2%	82,2%	82,2%	82,2%	82,2%	Contribution of MSMEs Credits in WIA to National MSMEs Credits		
% KTI Ind total Kredit UMKM Nasional	18,1%	17,7%	17,6%	17,7%	17,8%	17,4%	17,6%	17,5%	19,7%	19,9%	20,0%	17,7%	0,9%	17,8%	0,4%	17,6%	17,7%	18,1%	17,8%	17,7%	17,7%	17,7%	17,7%	17,7%	17,7%	17,7%	17,6%	17,9%	17,9%	Contribution of MSMEs Credits in EIA to National MSMEs Credits		