



KELONGGARAN TARIK KREDIT USAHA MIKRO, USAHA KECIL, DAN USAHA MENENGAH (UMKM) PERBANKAN¹

IV.A KELONGGARAN TARIK KREDIT UMKM MENURUT KELOMPOK BANK

UNDISBURSED LOAN OF MSMEs CREDIT BASED ON GROUP OF BANKS IV.A

| Kelonggaran Tarik | 2013 | 2014 | 2015 | 2016 | | | 2017 | | | | | | | | | | | | 2018 | | | | | | | | | | Undisbursed Loan | |
|---------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|---|----------------------------------|
| | | | | Okt | Nov | Dec | Jan | Feb | Mar | Apr | Mei | Juni | Juli | Agt | Sept | Okt | Nov | Des | Jan | Feb | Mar | Apr | Mei | Juni | Juli | Agt | Sep | Oct | | |
| Bank Penseo | 34,376.5 | 33,869.4 | 31,044.9 | 47,935.7 | 45,948.4 | 36,581.6 | 69,466.8 | 39,454.7 | 33,742.5 | 35,200.2 | 34,183.5 | 32,751.1 | 34,667.3 | 35,115.9 | 33,831.7 | 34,827.3 | 35,252.8 | 35,463.2 | 43,126.3 | 42,957.5 | 41,078.7 | 40,827.8 | 40,572.9 | 38,271.6 | 40,383.5 | 39,021.4 | 37,348.4 | 38,272.3 | | |
| Bank Swasta Nasional | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Devisa | 59,603.8 | 69,262.4 | 70,560.0 | 72,298.0 | 72,512.7 | 70,518.9 | 78,728.8 | 77,656.3 | 76,557.6 | 78,213.6 | 79,435.5 | 79,945.0 | 81,256.5 | 82,745.7 | 82,667.6 | 83,727.2 | 86,115.1 | 86,280.7 | 89,514.4 | 86,368.4 | 85,893.3 | 85,922.2 | 86,161.9 | 85,169.7 | 86,253.7 | 87,714.2 | 86,351.0 | 88,368.8 | Foreign Exchange Private National Banks | |
| Bank Swasta Nasional Non Devisa | 1,844.6 | 4,468.5 | 4,838.6 | 5,197.3 | 5,290.8 | 5,384.2 | 5,578.2 | 4,454.4 | 4,544.2 | 4,700.3 | 4,761.8 | 5,062.1 | 5,061.3 | 5,063.2 | 5,028.3 | 5,188.1 | 5,131.5 | 5,064.9 | 5,318.8 | 5,234.8 | 5,224.1 | 5,187.6 | 5,129.7 | 4,493.3 | 4,520.6 | 4,537.3 | 4,502.0 | 4,485.8 | Non Foreign Exchange Private National Banks | |
| BPD | 5,264.3 | 4,873.1 | 4,750.3 | 6,589.9 | 6,883.2 | 7,050.0 | 7,576.7 | 7,189.4 | 7,180.7 | 7,428.5 | 7,351.6 | 7,862.6 | 7,867.4 | 7,539.7 | 7,491.4 | 7,523.1 | 8,077.3 | 9,856.3 | 8,632.0 | 8,623.0 | 8,486.5 | 8,418.4 | 8,361.3 | 8,448.3 | 8,818.2 | 7,900.8 | 8,306.6 | 8,643.6 | Regional Development Banks | |
| Bank Campuran | 3,133.8 | 3,578.7 | 3,831.2 | 3,583.8 | 3,655.6 | 3,773.0 | 3,951.1 | 1,732.9 | 1,855.4 | 1,805.7 | 2,010.2 | 2,036.7 | 2,039.2 | 2,024.3 | 1,980.6 | 1,935.2 | 2,034.7 | 2,078.4 | 2,043.9 | 2,048.3 | 1,980.0 | 1,887.9 | 1,992.4 | 2,013.1 | 1,912.0 | 1,834.1 | 2,021.4 | 2,798.9 | Joint Venture Banks | |
| Bank Asing | 187.2 | 1,826.3 | 721.8 | 647.0 | 694.6 | 313.6 | 320.0 | 454.6 | 376.5 | 294.1 | 285.8 | 245.3 | 248.9 | 290.9 | 300.7 | 255.8 | 157.7 | 216.3 | 197.6 | 286.5 | 173.5 | 147.3 | 149.9 | 141.4 | 114.3 | 424.5 | 380.1 | 477.5 | Foreign Owned Banks | |
| BPR-BPRS | n.a | n.a | n.a | n.a | n.a | n.a | n.a | n.a | n.a | n.a | n.a | n.a | n.a | n.a | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | Conventional/Islamic Rural Banks |
| Total | 104,510.1 | 117,876.4 | 115,747.0 | 136,270.5 | 134,985.3 | 123,631.4 | 165,621.8 | 130,922.3 | 124,256.9 | 127,642.6 | 128,028.4 | 127,962.9 | 130,940.7 | 132,779.7 | 131,300.3 | 133,456.7 | 136,769.0 | 138,960.8 | 148,733.0 | 145,518.4 | 142,836.2 | 142,491.3 | 142,368.1 | 138,537.4 | 142,002.2 | 141,532.4 | 138,919.6 | 143,047.3 | Total | |

¹ Sumber data: Bank Indonesia (Departemen Pengembangan UMKM - DPUM), diolah dari Laporan Bulanan Bank Umum (LBU), Laporan Bulanan Bank Umum Syariah (LBUS), dan Laporan Bulanan BPR/BPRS.
 - Sejak November 2015, Data Kredit UMKM telah mencakup kredit yang disalurkan oleh Bank Umum Konvensional dan Syariah, BPR, dan BPRS.

¹ Data source: Bank Indonesia (SME Development Department - DPUM) 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.