BANK INDONESIA

PERKEMBANGAN NPL KREDIT USAHA MIKRO, USAHA KECIL, DAN USAHA MENENGAH (UMKM) PERBANKAN[1]

NPL OF MICRO, SMALL, AND MEDIUM ENTERPRISES (MSMEs) CREDITS[1]

(Miliar / Billion Rp)

III.A PERKEMBANGAN NPL KREDIT UMKM — ***NPL OF MSMEs CREDIT .III.A***

	2013		2014		2015 Des		2016 Sept		2016 Okt		2016 Nov		2016 Dec	
	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%
Kredit Usaha Mikro	4.298.0	3.12%	6.890.1	3.83%	6,626.1	3.33%	7,451.5	3.46%	7.385.4	3.41%	6,719.4	3.08%	6,332.7	2.90%
Kredit Usaha Kecil	8.750.3	4.53%	10.782.0	4.81%	12,118.0	5.07%	14,234.8	5.43%	14.160.0	5.39%	13,500.1	5.11%	12,024.7	4.51%
Kredit Usaha Menengah	8.399.8	2.72%	13.765.3	3.79%	17,718.5	4.52%	20,866.7	5.21%	22.450.5	5.43%	21,871.2	5.23%	21,107.0	5.08%
NPL-gross Kredit UMKM	**21.448.1**	**3.35%**	**31.437.5**	**4.10%**	**36,462.6**	**4.39%**	**42,553.0**	**4.85%**	**43.996.0**	**4.93%**	**42,090.7**	**4.67%**	**39,464.4**	**4.38%**
Kredit Modal Kerja	16,413.2	3.48%	23.793.5	4.23%	27,543.4	4.55%	31,765.4	4.93%	32.770.2	5.04%	31,418.0	4.78%	29,091.3	4.40%
Kredit Investasi	5,034.9	2.99%	7.656.1	3.73%	8,919.2	3.96%	10,787.6	4.61%	11.225.8	4.62%	10,672.6	4.37%	10,373.1	4.33%
Tidak Terindentifikasi	0.0	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%	0.0	#DIV/0!
NPL-gross Kredit UMKM	**21.448.1**	**3.35%**	**31.449.7**	**4.10%**	**36,462.6**	**4.39%**	**42,553.0**	**4.85%**	**43.996.0**	**4.93%**	**42,090.7**	**4.67%**	**39,464.4**	**4.38%**
Pertanian, perburuan dan Kehutanan	1.885.7	3.60%	2.822.0	4.55%	3,344.8	4.84%	3,675.7	5.06%	3.972.4	5.27%	3,724.7	4.91%	3,458.6	4.58%
Perikanan	179.3	4.67%	176.5	3.77%	213.6	4.05%	238.5	4.30%	247.9	4.46%	234.5	4.21%	206.8	3.62%
Pertambangan dan Penggalian	190.3	3.91%	399.3	5.77%	590.7	10.53%	465.0	8.97%	396.9	6.97%	475.8	8.36%	458.2	8.44%
Industri pengolahan	1,778.9	2.92%	2.404.1	3.29%	2,994.4	3.73%	3,764.1	4.50%	4.081.7	4.77%	3,926.6	4.46%	3,422.0	3.85%
Listrik, Gas dan Air	24.4	1.36%	324.1	7.83%	122.0	4.60%	95.0	3.08%	100.9	3.25%	99.3	3.16%	86.0	2.61%
Konstruksi	1,933.7	4.80%	3.502.9	7.41%	3,692.4	7.33%	4,063.0	7.05%	4.487.3	7.62%	4,282.7	7.26%	3,820.9	6.77%
Perdagangan besar dan eceran	11.736.9	3.47%	15.270.5	3.94%	18,150.2	4.19%	21,835.4	4.71%	22.044.8	4.74%	21,228.9	4.52%	19,905.3	4.20%
Penyediaan akomodasi dan penyediaan makan minum	374.2	2.02%	638.5	2.82%	879.0	3.16%	1,283.9	4.21%	1.197.6	3.71%	1,093.8	3.32%	1,214.1	3.68%
Transportasi, pergudangan dan komunikasi	716.3	2.81%	1.421.4	4.51%	1,605.7	5.32%	1,702.3	5.63%	1.874.2	5.30%	1,809.0	5.00%	1,670.7	5.39%
Perantara keuangan	379.4	2.70%	713.3	3.05%	506.4	2.40%	681.1	3.33%	658.1	3.21%	621.5	3.06%	492.7	2.45%
Real estate, usaha persewaan dan jasa perusahaan	918.5	2.85%	1.408.2	3.73%	1,798.9	4.32%	2,024.9	4.48%	2.180.2	4.89%	1,910.8	4.38%	2,363.0	5.38%
Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib	6.3	1.80%	10.1	2.69%	15.8	4.41%	13.6	4.18%	12.7	3.89%	13.1	3.96%	10.6	3.14%
Jasa pendidikan	46.7	1.94%	68.3	1.76%	104.3	2.03%	130.8	2.41%	143.1	2.65%	160.0	2.91%	112.2	2.03%
Jasa kesehatan dan kegiatan sosial	76.3	1.76%	159.7	2.70%	129.1	1.79%	160.5	2.13%	161.4	2.12%	160.5	2.09%	142.7	1.81%
Jasa kemasyarakatan, sosial budaya, hiburan dan perorangan lainnya	987.1	2.91%	1.644.0	3.60%	1,838.2	4.32%	1,864.9	4.74%	1.852.9	4.72%	1,763.6	4.43%	1,566.8	3.80%
Jasa perorangan yang melayani rumah tangga	69.5	3.25%	110.5	3.62%	126.8	3.58%	162.4	4.63%	166.7	4.72%	161.7	4.52%	152.9	4.30%
Badan internasional dan badan ekstra internasional lainnya	5.6	2.48%	6.1	4.36%	33.5	8.67%	0.8	9.11%	34.5	20.38%	34.1	19.80%	30.6	18.57%
Kegiatan yang belum jelas batasannya	132.9	4.49%	358.1	4.88%	316.9	6.88%	391.0	9.36%	382.9	8.72%	390.0	8.71%	350.1	7.84%
Tidak teridentifikasi	6.1	2.33%	-	0.00%	-	0.00%	(0.0)	0.00%	-	0.00%	0.0	0.00%	0.0	0.01%
NPL-gross Kredit UMKM	**21.448.1**	**3.35%**	**31.437.5**	**4.10%**	**36,462.6**	**4.39%**	**42,553.0**	**4.85%**	**43.996.0**	**4.93%**	**42,090.7**	**4.67%**	**39,464.4**	**4.38%**
Bank Persero	10,361.7	3.40%	12.243.2	3.55%	13,563.4	3.51%	17,255.1	3.96%	17.181.6	3.83%	15,960.2	3.52%	14,762.4	3.28%
Bank Swasta Nasional Devisa	5.098.3	2.34%	9.560.3	3.54%	10,920.4	3.82%	11,551.8	4.19%	11.396.3	4.19%	11,234.9	4.10%	10,747.7	3.89%
Bank Swasta Nasional Non Devisa	834.2	3.03%	1.634.4	3.56%	1,701.5	3.53%	2,260.9	4.61%	2.566.3	5.16%	2,181.4	4.33%	2,296.0	4.50%
BPD	2,965.4	6.32%	5.261.7	9.86%	6,208.0	11.38%	6,118.2	10.10%	7.410.9	11.33%	7,271.7	11.06%	6,923.6	10.74%
Bank Campuran	253.6	2.23%	338.3	2.51%	750.0	5.54%	830.2	6.53%	840.6	6.75%	872.3	7.07%	646.9	5.31%
Bank Asing	2.3	0.33%	2.2	0.05%	64.9	3.86%	224.6	14.04%	224.0	10.69%	227.5	10.26%	225.7	9.73%
BPR/BPRS	1,932.6	6.31%	2.409.5	6.74%	3,254.4	8.10%	4,312.2	10.10%	4.376.3	10.23%	4,342.7	10.10%	3,862.1	8.90%
NPL-gross Kredit UMKM	**21.448.1**	**3.35%**	**31.449.7**	**4.10%**	**36,462.6**	**4.39%**	**42,553.0**	**4.85%**	**43.996.0**	**4.93%**	**42,090.7**	**4.67%**	**39,464.4**	**4.38%**
NPL-gross Kredit Non UMKM	**39.914.4**	**1.45%**	**51.634.9**	**1.71%**	**69,334.7**	**2.07%**	**94,519.0**	**2.73%**	**97.998.3**	**2.85%**	**100,526.4**	**2.87%**	**94,373.6**	**2.62%**
NPL-gross Perbankan	**61.362.5**	**1.81%**	**83.072.4**	**2.20%**	**105,797.2**	**2.53%**	**137,072.0**	**3.16%**	**141.994.3**	**3.27%**	**142,617.0**	**3.24%**	**133,837.9**	**2.97%**

	2017 Jan		2017 Feb		2017 Mar		2017 Apr		2017 Mei		2017 Juni	
	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%
Kredit Usaha Mikro	6,936.9	3.22%	7,032.6	3.31%	7,066.7	3.26%	7,674.7	3.43%	7,989.8	3.51%	8.054.6	3.49%
Kredit Usaha Kecil	12,879.6	4.93%	13,914.1	5.23%	13,929.8	5.16%	13,918.2	5.14%	14,518.2	5.26%	14.130.7	5.07%
Kredit Usaha Menengah	22,760.8	5.68%	24,998.5	6.10%	25,133.3	6.09%	24,650.2	5.95%	23,674.6	5.64%	23.554.1	5.53%
NPL-gross Kredit UMKM	**42,577.3**	**4.85%**	**45,945.2**	**4.85%**	**46,129.8**	**5.13%**	**46,243.1**	**5.09%**	**46,182.6**	**5.00%**	**45.739.4**	**4.89%**
Kredit Modal Kerja	31,037.4	4.85%	32,750.4	5.09%	32,922.7	5.02%	33,188.4	4.91%	33,719.9	4.90%	33.547.6	4.82%
Kredit Investasi	11,539.8	4.85%	13,194.8	5.38%	13,207.2	5.42%	13,054.7	5.61%	12,462.7	5.31%	12.191.8	5.10%
Tidak Terindentifikasi	0	0.00%	-	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
NPL-gross Kredit UMKM	**42,577.3**	**4.85%**	**45,945.2**	**5.17%**	**46,129.8**	**5.13%**	**46,243.1**	**5.09%**	**46,182.6**	**5.00%**	**45,739.4**	**4.89%**
Pertanian, perburuan dan Kehutanan	3,520.2	4.64%	3,725.3	4.89%	3,741.0	4.88%	3,482.0	4.47%	3,607.1	4.55%	3,578.2	4.34%
Perikanan	349.8	6.20%	271.8	4.84%	278.7	4.76%	299.8	5.04%	332.8	5.47%	316.5	5.10%
Pertambangan dan Penggalian	385.7	7.45%	931.3	15.22%	926.8	16.35%	940.1	16.21%	846.2	14.62%	845.6	14.41%
Industri pengolahan	3,641.5	4.29%	3,812.6	4.27%	3,801.0	4.26%	3,862.8	4.14%	3,861.1	4.16%	3,701.0	3.88%
Listrik, Gas dan Air	81.9	2.59%	153.2	4.44%	153.0	4.35%	164.9	4.75%	181.6	4.57%	186.3	4.21%
Konstruksi	4,441.1	8.74%	4,656.5	9.08%	5,126.7	9.63%	5,096.0	9.35%	4,524.4	8.07%	4,540.3	7.85%
Perdagangan besar dan eceran	21,298.0	4.59%	22,634.7	4.85%	22,804.2	4.80%	22,927.8	4.81%	23,325.9	4.81%	23,122.1	4.75%
Penyediaan akomodasi dan penyediaan makan minum	1,365.4	4.19%	1,739.9	5.25%	1,455.3	4.40%	1,583.6	4.77%	2,097.0	6.22%	2,090.4	6.09%
Transportasi, pergudangan dan komunikasi	1,813.3	5.95%	2,041.5	6.36%	1,883.7	6.10%	1,873.6	6.03%	1,865.6	5.95%	1,890.3	6.04%
Perantara keuangan	523.9	2.68%	698.0	3.56%	690.2	3.49%	662.5	3.25%	685.9	3.10%	646.8	2.86%
Real estate, usaha persewaan dan jasa perusahaan	2,334.6	5.45%	2,364.6	5.50%	2,313.7	5.36%	2,334.3	5.40%	1,856.0	4.32%	1,838.8	4.29%
Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib	18.0	5.38%	18.7	7.90%	18.8	7.75%	19.7	8.14%	20.1	8.26%	20.5	8.23%
Jasa pendidikan	122.2	2.20%	106.3	1.93%	120.1	2.12%	112.3	1.97%	109.1	1.87%	115.0	2.04%
Jasa kesehatan dan kegiatan sosial	203.2	2.58%	198.5	2.53%	190.7	2.39%	179.5	2.23%	151.0	1.86%	144.7	1.75%
Jasa kemasyarakatan, sosial budaya, hiburan dan perorangan lainnya	1,900.3	4.67%	2,015.1	5.00%	1,984.0	4.87%	2,031.6	4.96%	2,002.8	4.81%	2,014.3	4.70%
Jasa perorangan yang melayani rumah tangga	168.2	4.74%	173.6	4.98%	187.0	5.27%	197.9	5.54%	196.1	5.46%	190.7	5.33%
Badan internasional dan badan ekstra internasional lainnya	24.8	23.91%	0.0	0.34%	30.4	24.71%	9.0	11.10%	12.6	15.79%	14.0	17.71%
Kegiatan yang belum jelas batasannya	385.2	8.73%	403.2	9.18%	424.4	9.50%	465.7	10.29%	507.2	10.94%	483.9	9.84%
Tidak teridentifikasi	-	0.00%	-	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
NPL-gross Kredit UMKM	**42,577.3**	**4.85%**	**45,945.2**	**5.17%**	**46,129.8**	**5.13%**	**46,243.1**	**5.09%**	**46,182.6**	**5.00%**	**45,739.4**	**4.89%**
Bank Persero	16,049.6	3.63%	18,948.9	4.19%	19,050.7	4.16%	19,195.6	4.18%	19,675.4	4.21%	19,503.2	4.10%
Bank Swasta Nasional Devisa	11,193.2	4.17%	13,183.7	4.54%	13,011.4	4.45%	13,329.8	4.48%	12,640.2	4.21%	12,209.7	4.04%
Bank Swasta Nasional Non Devisa	2,408.2	4.80%	1,053.6	2.93%	1,052.7	2.86%	1,051.0	2.82%	1,096.1	2.88%	1,164.4	3.00%
BPD	7,791.1	13.16%	7,956.3	13.38%	8,036.2	13.21%	7,467.9	12.00%	7,407.2	11.80%	7,453.5	11.57%
Bank Campuran	651.7	5.47%	170.2	3.52%	219.6	4.57%	211.9	4.42%	235.7	4.32%	234.8	4.38%
Bank Asing	223.4	9.97%	221.2	10.21%	220.4	10.07%	219.5	9.90%	218.5	9.69%	217.6	9.42%
BPR/BPRS	4,260.1	9.79%	4,411.3	10.00%	4,538.9	10.11%	4,767.3	10.44%	4,909.5	10.53%	4,956.1	10.56%
NPL-gross Kredit UMKM	**42,577.3**	**4.85%**	**45,945.2**	**5.17%**	**46,129.8**	**5.13%**	**46,243.1**	**5.09%**	**46,182.6**	**5.00%**	**45,739.4**	**4.89%**
NPL-gross Kredit Non UMKM	**97,038.3**	**2.72%**	**96,589.4**	**2.72%**	**93,554.0**	**2.60%**	**95,476.0**	**2.65%**	**97,101.3**	**2.67%**	**94,694.5**	**2.57%**
NPL-gross Perbankan	**139,615.3**	**3.14%**	**142,534.4**	**3.21%**	**139,683.9**	**3.11%**	**141,719.1**	**3.14%**	**143,283.9**	**3.14%**	**140,434.0**	**3.04%**

	2017 Juli		2017 Agt		2017 Sep		2017 Okt		2017 Nov		2017 Des	
	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%
Kredit Usaha Mikro	7.944.9	3.46%	7,002.1	2.99%	7.842.1	3.32%	7,792.4	3.25%	7,727.9	3.17%	6,916.2	2.82%
Kredit Usaha Kecil	14.180.8	5.07%	13,571.8	4.81%	14.063.7	4.91%	14,086.6	4.88%	13,921.5	4.78%	12,957.5	4.38%
Kredit Usaha Menengah	23.935.7	5.67%	23,927.6	5.57%	23.316.3	5.44%	24,599.2	5.67%	24.484.4	5.56%	23,184.6	5.16%
NPL-gross Kredit UMKM	**46,061.4**	**4.95%**	**44,501.5**	**4.71%**	**45,222.1**	**4.75%**	**46,478.1**	**4.83%**	**46,133.8**	**4.73%**	**43,058.3**	**4.35%**
Kredit Modal Kerja	33,799.9	4.88%	32,712.6	4.66%	33,575.7	4.73%	33,782.0	4.73%	33,263.3	4.58%	31,680.4	4.29%
Kredit Investasi	12,261.5	5.13%	11,788.9	4.85%	11,646.4	4.82%	12,696.1	5.12%	12,870.5	5.15%	11,377.9	4.51%
Tidak Terindentifikasi	0	0.00%	0	0.00%	0	0.00%	-	0.00%	0	0.00%	0	0.00%
NPL-gross Kredit UMKM	**46,061.4**	**4.95%**	**44,501.5**	**4.71%**	**45,222.1**	**4.75%**	**46,478.1**	**4.83%**	**46,133.8**	**4.73%**	**43,058.3**	**4.35%**
Pertanian, perburuan dan Kehutanan	3,575.7	4.35%	3,268.6	3.83%	3,419.3	4.06%	3,247.4	3.82%	3,244.1	3.72%	3,222.4	3.64%
Perikanan	318.5	5.16%	304.0	4.88%	332.6	5.30%	323.5	5.01%	315.5	4.79%	274.9	4.06%
Pertambangan dan Penggalian	754.0	12.94%	768.9	13.01%	802.5	13.19%	788.2	12.95%	837.7	13.78%	1,241.3	19.84%
Industri pengolahan	3,617.3	3.92%	3,535.4	3.74%	3,626.8	3.80%	3,743.2	3.87%	4,154.0	4.24%	3,429.8	3.49%
Listrik, Gas dan Air	208.1	5.30%	203.0	4.44%	208.6	5.52%	251.0	4.86%	246.7	5.77%	254.6	5.96%
Konstruksi	4,736.6	7.90%	4,701.6	7.59%	4,666.8	7.27%	4,745.9	7.30%	4,704.0	7.01%	4,341.8	6.50%
Perdagangan besar dan eceran	23,160.7	4.80%	22,182.1	4.56%	22,837.8	4.66%	22,817.9	4.62%	22,560.3	4.51%	21,236.8	4.19%
Penyediaan akomodasi dan penyediaan makan minum	2,109.4	6.16%	2,166.0	6.27%	1,779.8	5.18%	1,982.4	5.60%	1,838.6	5.14%	1,215.7	3.42%
Transportasi, pergudangan dan komunikasi	1,948.0	5.97%	1,961.5	5.92%	2,132.5	6.46%	3,106.3	9.10%	3,028.1	8.72%	2,986.5	8.50%
Perantara keuangan	656.4	2.96%	639.6	2.79%	617.7	2.82%	654.5	3.08%	583.8	2.91%	546.9	2.61%
Real estate, usaha persewaan dan jasa perusahaan	1,921.8	4.48%	1,900.4	4.43%	1,903.8	4.35%	1,972.9	4.48%	1,890.8	4.19%	1,772.9	3.63%
Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib	21.3	8.31%	22.8	8.29%	23.1	7.51%	25.0	7.85%	23.2	6.85%	12.3	3.80%
Jasa pendidikan	114.9	2.04%	118.8	2.11%	108.2	1.91%	118.0	2.06%	120.1	2.03%	110.4	1.80%
Jasa kesehatan dan kegiatan sosial	165.4	2.00%	161.3	1.97%	161.0	1.93%	169.0	2.01%	163.2	1.91%	157.4	1.76%
Jasa kemasyarakatan, sosial budaya, hiburan dan perorangan lainnya	2,057.5	4.69%	1,898.4	4.24%	1,900.4	4.21%	1,826.2	3.96%	1,762.9	3.70%	1,634.5	3.35%
Jasa perorangan yang melayani rumah tangga	191.3	5.47%	177.6	5.03%	189.2	5.32%	191.9	5.34%	171.3	4.69%	152.2	4.14%
Badan internasional dan badan ekstra internasional lainnya	64.5	12.47%	14.8	21.84%	15.3	22.56%	22.3	34.49%	14.7	22.08%	14.1	21.61%
Kegiatan yang belum jelas batasannya	440.0	9.83%	473.0	10.35%	496.8	10.44%	492.5	10.53%	474.7	9.98%	453.8	9.48%
Tidak teridentifikasi	0	0.00%	3.6	8.24%	0	0.00%	-	0.00%	0	0.00%	0	0.00%
NPL-gross Kredit UMKM	**46,061.4**	**4.95%**	**44,501.5**	**4.71%**	**45,222.1**	**4.75%**	**46,478.1**	**4.83%**	**46,133.8**	**4.73%**	**43,058.3**	**4.35%**
Bank Persero	19,516.2	4.14%	17,884.4	3.72%	18,322.7	3.82%	19,534.5	4.01%	19,386.8	3.90%	17,523.8	3.51%
Bank Swasta Nasional Devisa	12,281.4	4.06%	12,552.3	4.12%	12,650.9	4.11%	12,937.9	4.16%	12,619.9	4.03%	12,337.4	3.82%
Bank Swasta Nasional Non Devisa	1,150.5	3.09%	1,181.3	3.05%	996.0	2.67%	1,034.6	2.75%	1,060.4	2.80%	975.3	2.55%
BPD	7,670.5	11.63%	7,523.2	11.13%	7,734.3	10.90%	7,542.6	10.59%	7,568.7	10.39%	7,170.8	9.56%
Bank Campuran	248.4	4.61%	262.4	4.35%	275.3	4.46%	279.8	4.44%	278.4	4.33%	299.5	4.65%
Bank Asing	217.3	10.74%	211.0	10.51%	228.6	10.82%	228.2	10.84%	214.4	27.01%	213.0	27.92%
BPR/BPRS	4,977.2	10.66%	4,887.0	10.69%	5,014.3	10.70%	4,920.6	10.46%	5,005.2	10.47%	4,538.5	9.46%
NPL-gross Kredit UMKM	**46,061.4**	**4.95%**	**44,501.5**	**4.71%**	**45,222.1**	**4.75%**	**46,478.1**	**4.83%**	**46,133.8**	**4.73%**	**43,058.3**	**4.35%**
NPL-gross Kredit Non UMKM	**95,421.4**	**2.60%**	**99,392.8**	**2.70%**	**95,517.4**	**2.56%**	**95,967.1**	**2.57%**	**94,159.5**	**2.50%**	**86,569.2**	**2.22%**
NPL-gross Perbankan	**141,482.8**	**3.07%**	**143,894.3**	**3.11%**	**140,739.5**	**3.01%**	**142,445.2**	**3.03%**	**140,293.3**	**2.96%**	**129,627.4**	**2.65%**

	2018 Jan		2018 Feb		2018 Mar		2018 Apr		2018 Mei		2018 Juni		2018 Juli		2018 Agt		2018 Sep		Non Performing Loan
	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%	
Kredit Usaha Mikro	7.659.5	3.17%	8.029.8	3.27%	7,921.0	3.16%	8.077.7	3.15%	8,275.1	3.14%	8,308.5	3.17%	8,063.9	3.05%	7,988.3	3.00%	7,968.1	2.97%	*Micro Enterprises Credit*
Kredit Usaha Kecil	14.036.6	4.83%	14.753.6	5.02%	14,664.7	4.89%	15.134.9	4.98%	15,808.1	5.14%	15,420.9	5.00%	15,219.8	4.92%	15,259.9	4.88%	15,117.0	4.76%	*Small Enterprises Credit*
Kredit Usaha Menengah	25.394.5	5.92%	25.373.0	5.90%	25,395.8	5.81%	25.036.8	5.64%	26,077.3	5.80%	25,483.3	5.60%	24,214.6	5.37%	22,043.9	4.94%	21,596.4	4.78%	*Medium Enterprises Credit*
NPL-gross Kredit UMKM	**47,090.6**	**4.90%**	**48,156.4**	**4.97%**	**47,981.5**	**4.86%**	**48,249.4**	**4.80%**	**50,160.6**	**4.92%**	**49,212.6**	**4.80%**	**47,498.2**	**4.63%**	**45,292.1**	**4.42%**	**44,681.4**	**4.31%**	***NPL-gross of MSMEs Credits***
Kredit Modal Kerja	33.491.5	4.71%	34.484.8	4.81%	34,170.6	4.67%	34.574.4	4.65%	35,850.5	4.75%	35,441.2	4.67%	34,811.9	4.59%	34,989.6	4.59%	34,620.2	4.47%	*Working Capital Credits*
Kredit Investasi	13.599.1	5.44%	13.671.6	5.42%	13,810.9	5.39%	13.675.0	5.25%	14,310.1	5.41%	13,771.4	5.18%	12,686.3	4.77%	10,302.5	3.92%	10,061.2	3.81%	*Investment Credits*
Tidak Terindentifikasi	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	-	0.00%	-	0.00%	-	0.00%	*Unidentified*
NPL-gross Kredit UMKM	**47,090.6**	**4.90%**	**48,156.4**	**4.97%**	**47,981.5**	**4.86%**	**48,249.4**	**4.80%**	**50,160.6**	**4.92%**	**49,212.6**	**4.80%**	**47,498.2**	**4.63%**	**45,292.1**	**4.42%**	**44,681.4**	**4.31%**	***NPL-gross of MSMEs Credits***
Pertanian, perburuan dan Kehutanan	3.413.5	3.85%	3.459.7	3.86%	3,474.2	3.81%	3.426.0	3.72%	3,411.8	3.66%	3,431.9	3.67%	3,434.2	3.62%	3,279.1	3.44%	3,148.0	3.34%	*Agriculture, hunting and forestry*
Perikanan	302.9	4.54%	289.5	4.23%	290.5	4.13%	289.0	4.00%	307.8	4.18%	300.1	3.98%	296.2	3.95%	283.4	3.74%	281.2	3.64%	*Fishery*
Pertambangan dan Penggalian	1.269.7	21.36%	1.332.1	22.26%	1,051.8	16.80%	533.8	9.34%	898.8	16.53%	468.1	8.80%	387.5	7.57%	378.6	7.22%	344.2	6.53%	*Mining and Quarrying*
Industri pengolahan	3.717.3	4.00%	3.755.7	4.02%	3,830.6	3.99%	3.759.8	3.91%	4,168.5	4.31%	4,090.3	4.15%	3,956.2	4.06%	3,853.2	3.90%	3,935.8	3.92%	*Processing industry*
Listrik, Gas dan Air	330.4	9.53%	281.6	8.17%	749.7	17.46%	720.1	16.75%	731.7	17.19%	752.8	17.32%	741.3	17.37%	161.4	3.97%	177.6	4.73%	*Electricity, Gas & Water*
Konstruksi	6.122.7	10.16%	6.146.7	10.13%	6,066.3	9.75%	6.332.0	9.58%	6,378.6	9.33%	6,323.8	9.04%	6,456.2	9.00%	5,035.8	7.34%	4,891.3	6.84%	*Construction*
Perdagangan besar dan eceran	22.394.8	4.51%	23.242.2	4.65%	22,973.8	4.54%	23.579.7	4.56%	24,430.6	4.66%	24,238.9	4.61%	23,599.2	4.51%	23,564.6	4.50%	23,429.8	4.40%	*Wholesale and retail trade*
Penyediaan akomodasi dan penyediaan makan minum	1.274.4	3.64%	1.290.1	3.63%	1,288.8	3.62%	1.447.5	4.08%	1,494.6	4.17%	1,479.9	4.08%	1,435.7	3.90%	1,494.5	4.08%	1,455.5	3.98%	*Provision of accommodation and the provision of eating and drinking*
Transportasi, pergudangan dan komunikasi	3.075.4	8.89%	2.928.0	8.37%	2,868.6	8.12%	2.664.2	7.31%	2,735.6	7.26%	2,708.0	7.11%	1,636.1	4.39%	1,630.6	4.36%	1,524.1	4.07%	*Transportation, warehousing and communication*
Perantara keuangan	560.2	2.76%	561.4	2.77%	564.4	2.84%	363.7	1.81%	405.8	1.98%	473.1	2.24%	388.9	1.94%	398.3	2.00%	393.1	1.98%	*Financial Intermediaries*
Real estate, usaha persewaan dan jasa perusahaan	1.821.6	4.07%	1.832.7	4.09%	1,889.1	4.04%	1.947.9	4.13%	2,027.3	4.22%	2,026.5	4.20%	2,215.8	4.55%	2,163.4	4.43%	2,222.5	4.41%	*Real estate, Business Ownership, and Business Services*
Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib	13.4	4.02%	15.5	4.54%	20.1	5.73%	18.2	4.90%	19.5	4.70%	19.1	4.10%	17.2	2.89%	16.3	2.82%	16.2	2.61%	*Government Administration, defense and compulsory social security*
Jasa pendidikan	136.1	1.95%	122.7	1.98%	100.0	1.63%	119.0	1.91%	112.8	1.77%	130.8	2.02%	126.5	1.97%	124.3	1.91%	127.5	1.92%	*Education services*
Jasa kesehatan dan kegiatan sosial	188.0	2.15%	189.2	2.16%	177.7	2.00%	201.1	2.25%	210.3	2.32%	184.5	2.01%	196.3	2.12%	256.3	2.74%	248.4	2.64%	*Health services and social activities*
Jasa kemasyarakatan, sosial budaya, hiburan dan perorangan lainnya	1.785.2	3.67%	1.774.7	3.65%	1,925.5	3.71%	2.158.1	4.07%	2,132.0	3.98%	1,910.5	3.62%	1,942.9	3.62%	1,959.1	3.64%	1,803.4	3.38%	*Social services, social, cultural, entertainment and other individual*
Jasa perorangan yang melayani rumah tangga	165.7	4.55%	170.3	4.63%	180.9	4.95%	186.0	4.99%	190.7	5.06%	193.4	5.19%	187.5	5.05%	178.3	4.76%	182.5	4.85%	*Individual services with serve households*
Badan internasional dan badan ekstra internasional lainnya	14.0	24.32%	14.0	24.32%	10.1	19.83%	13.3	34.43%	10.7	45.34%	0.1	2.93%	0.1	2.93%	0.1	2.48%	0.1	1.14%	*International agencies and other International extra intitutions*
Kegiatan yang belum jelas batasannya	521.0	10.04%	534.9	10.28%	519.5	9.79%	489.8	11.11%	493.7	10.96%	480.8	10.49%	480.3	10.40%	514.8	11.17%	500.2	11.07%	*Business activities are not clearly defined*
Tidak teridentifikasi	0	-0.02%	215.6	18.98%	0.0	0.01%	0.0	0.31%	0.00	0.00%	0.00	0.00%	1.0	18.39%	(0.00)	0.00%	-	0.00%	*Unidentified*
NPL-gross Kredit UMKM	**47,090.6**	**4.90%**	**48,156.4**	**4.97%**	**47,981.5**	**4.86%**	**48,249.4**	**4.80%**	**50,160.6**	**4.92%**	**49,212.6**	**4.80%**	**47,498.2**	**4.63%**	**45,292.1**	**4.42%**	**44,681.4**	**4.31%**	***NPL-gross of MSMEs Credits***
Bank Persero	20.384.8	4.16%	21.434.1	4.33%	21,286.8	4.20%	20.953.2	4.04%	22,286.2	4.23%	21,398.9	4.02%	19,621.3	3.69%	17,172.0	3.23%	16,822.0	3.13%	*State Owned Banks*
Bank Swasta Nasional Devisa	12.799.4	4.08%	13.069.9	4.15%	12,871.9	4.04%	13.153.2	4.09%	13,443.0	4.14%	13,149.5	4.13%	13,061.8	4.13%	13,355.9	4.25%	13,354.4	4.20%	*Foreign Exchange Private National Banks*
Bank Swasta Nasional Non Devisa	1.069.2	2.83%	967.2	2.57%	960.9	2.49%	1.026.3	2.61%	1,116.9	2.81%	1,208.9	2.61%	1,221.4	2.65%	1,290.4	2.79%	1,299.3	2.79%	*Non Foreign Exchange Private National Banks*
BPD	7.387.3	11.33%	6.941.6	10.61%	7,062.2	10.56%	7.177.6	10.62%	7,251.9	10.43%	7,271.1	10.33%	7,197.9	10.04%	7,064.7	9.68%	6,736.2	8.88%	*Regional Development Banks*
Bank Campuran	315.2	4.92%	348.4	5.31%	354.8	5.36%	338.0	5.05%	349.7	5.22%	353.2	5.33%	560.6	8.40%	556.6	8.38%	577.0	8.63%	*Joint Venture Banks*
Bank Asing	211.1	27.60%	275.2	35.09%	272.5	34.06%	250.2	30.31%	250.2	30.41%	255.2	30.03%	256.2	32.32%	259.4	30.81%	261.4	27.03%	*Foreign Owned Banks*
BPR/BPRS	4.923.7	10.28%	5.120.1	10.55%	5,172.5	10.49%	5.351.0	10.68%	5,462.7	10.63%	5,575.9	10.87%	5,579.1	10.77%	5,593.0	10.75%	5,631.1	10.74%	*Conventional/Islamic Rural Banks*
NPL-gross Kredit UMKM	**47.090.6**	**4.90%**	**48.156.4**	**4.97%**	**47,981.5**	**4.86%**	**48.249.4**	**4.80%**	**50,160.6**	**4.92%**	**49,212.6**	**4.80%**	**47,498.2**	**4.63%**	**45,292.1**	**4.42%**	**44,681.4**	**4.31%**	***NPL-gross of MSME's Credits***
NPL-gross Kredit Non UMKM	**92.899.3**	**2.43%**	**93.778.7**	**2.44%**	**90.137.1**	**2.31%**	**93.204.4**	**2.37%**	**94.136.3**	**2.34%**	**92,109.7**	**2.24%**	**96,762.8**	**2.35%**	**100,812.8**	**2.42%**	**99,789.0**	**2.35%**	***NPL-gross of Non MSME's Credits***
NPL-gross Perbankan	**139.990.0**	**2.93%**	**141.935.2**	**2.95%**	**138.118.6**	**2.82%**	**141.453.7**	**2.87%**	**144,296.8**	**2.86%**	**141,322.3**	**2.75%**	**144,261.0**	**2.81%**	**146,104.9**	**2.81%**	**144,470.4**	**2.73%**	***NPL-gross of Banking's***

[1] Sumber data: Bank Indonesia (Departemen Pengembangan UMKM - DPUM), diolah dari Laporan Bulanan Bank Umum (LBU), Laporan Bulanan Bank Umum Sharia (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 Coventional 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. -

PERKEMBANGAN NPL KREDIT USAHA MIKRO, USAHA KECIL, DAN USAHA MENENGAH (UMKM) PERBANKAN[1]

NPL OF MICRO, SMALL, AND MEDIUM ENTERPRISES (MSMEs) CREDITS[1]

(Miliar / Billion Rp)

III.B PERKEMBANGAN NPL KREDIT UMKM

NPL OF MSMEs CREDIT .III.A

	2013		2014		2015 Des		2016 Sept		2016 Okt		2016 Nov		2016 Dec	
	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%
Jawa Barat	3.586.6	4.26%	5.136.2	4.97%	5,765.9	5.35%	6,595.9	5.66%	6.885.3	5.61%	6,332.8	5.09%	5.964.4	4.98%
Banten	645.7	2.76%	906.7	3.16%	1,045.5	3.22%	1,519.2	4.43%	1.536.4	4.30%	1,523.9	4.13%	1.451.9	4.05%
DKI Jakarta Raya	1.792.1	1.87%	2.785.7	2.32%	3,638.2	2.86%	4,566.2	3.68%	4.911.9	3.88%	4,951.6	3.88%	5.140.2	4.05%
D.I. Yogyakarta	274.5	2.84%	407.2	3.35%	448.2	3.32%	637.1	4.38%	606.1	4.14%	587.7	4.02%	527.6	3.57%
Jawa Tengah	2,525.4	3.59%	3.088.9	3.70%	3,706.9	3.95%	4,373.5	4.21%	4.320.8	4.14%	4,146.0	3.94%	3.771.6	3.58%
Jawa Timur	2,859.0	3.39%	3.869.6	3.93%	4,279.6	3.91%	4,908.7	4.12%	4.860.4	4.06%	4,680.4	3.87%	4.437.5	3.60%
Bengkulu	174.6	4.15%	256.9	5.03%	321.5	5.45%	342.4	5.46%	343.5	5.48%	315.3	4.98%	276.3	4.38%
Jambi	313.9	3.51%	451.6	4.30%	573.5	4.89%	579.6	4.85%	594.1	5.01%	560.1	4.69%	541.6	4.48%
N. Aceh Darussalam	878.2	12.24%	983.6	11.57%	896.4	9.86%	888.0	8.90%	864.6	8.62%	828.8	8.24%	717.8	7.14%
Sumatera Utara	1.443.8	3.85%	2.347.0	5.19%	2,701.5	5.46%	3,176.5	6.30%	3.140.9	6.23%	2,955.4	5.84%	2.540.1	5.01%
Sumatera Barat	652.7	5.17%	842.4	5.49%	1,066.0	6.76%	1,214.7	7.41%	1.253.3	7.72%	1,186.5	7.30%	1.092.2	6.71%
Riau	884.5	4.82%	1.204.7	5.19%	1,441.3	6.35%	1,663.9	7.21%	1.629.8	7.02%	1,531.8	6.47%	1.426.0	5.96%
Sumatera Selatan	534.6	2.97%	1.189.4	5.35%	1,128.0	5.04%	1,433.7	6.22%	1.452.1	6.29%	1,366.2	5.93%	1.261.0	5.45%
Kepulauan Riau	218.6	2.54%	349.4	3.97%	340.4	3.69%	479.3	4.83%	504.7	5.11%	385.6	3.87%	398.2	3.98%
Bangka Belitung	59.9	1.96%	136.1	3.85%	267.2	6.69%	308.7	6.44%	306.8	6.39%	278.7	5.70%	245.6	4.93%
Lampung	415.7	3.40%	638.7	4.51%	581.2	3.75%	762.7	4.53%	763.5	4.51%	723.5	4.25%	686.3	3.97%
Kalimantan Selatan	296.1	3.26%	570.6	4.87%	680.1	5.95%	812.0	6.80%	812.9	6.76%	772.6	6.44%	729.8	6.03%
Kalimantan Barat	202.6	1.86%	324.8	2.37%	498.6	3.32%	648.8	4.02%	665.5	4.04%	680.7	4.10%	549.9	3.28%
Kalimantan Timur	562.7	2.79%	1.346.3	6.17%	1,675.1	7.27%	1,755.8	7.74%	1.754.8	7.71%	1,696.2	7.39%	1.587.0	6.84%
Kalimantan Utara														
Kalimantan Tengah	112.0	2.26%	159.2	2.68%	181.2	2.57%	222.0	2.79%	220.0	2.65%	209.3	2.50%	198.5	2.36%
Sulawesi Tengah	234.2	3.51%	264.0	3.48%	327.8	4.02%	416.2	4.85%	404.8	4.90%	414.0	4.92%	368.6	4.35%
Sulawesi Selatan	1.082.2	4.55%	1.343.7	4.91%	1,322.6	4.49%	1,335.1	4.19%	1.413.7	4.46%	1,420.2	4.40%	1.296.0	4.00%
Sulawesi Utara	253.9	3.89%	318.8	4.29%	469.9	5.85%	531.7	6.31%	528.3	6.12%	513.7	5.92%	487.2	5.58%
Sulawesi Barat	81.8	4.31%	157.7	6.83%	99.8	3.63%	121.9	4.00%	126.0	4.08%	120.5	3.87%	113.5	3.63%
Gorontalo	140.6	6.94%	222.8	9.07%	238.6	8.47%	252.3	8.39%	250.3	8.28%	242.4	7.94%	225.7	7.39%
Sulawesi Tenggara	159.7	3.48%	245.7	4.62%	289.6	5.10%	384.8	6.04%	393.0	6.20%	371.1	5.87%	349.2	5.54%
Nusa Tenggara Barat	187.9	2.75%	263.1	3.29%	343.6	3.94%	408.8	4.20%	420.0	4.26%	406.8	4.03%	391.6	3.73%
Bali	246.8	1.06%	347.6	1.25%	494.5	1.54%	941.3	2.65%	934.5	2.63%	904.7	2.52%	926.5	2.52%
Nusa Tenggara Timur	122.8	2.90%	159.7	2.92%	196.2	3.04%	253.8	3.40%	267.1	3.56%	255.6	3.38%	234.1	3.12%
Maluku	87.3	4.31%	83.7	3.66%	87.8	3.50%	110.9	3.98%	108.4	3.96%	107.3	3.90%	105.2	3.77%
Papua	182.0	2.43%	580.6	6.61%	864.5	9.06%	531.6	5.94%	1.045.2	9.76%	1.023.3	9.57%	873.8	8.25%
Maluku Utara	94.6	6.38%	85.3	5.85%	78.8	4.59%	95.3	5.18%	104.5	5.64%	98.9	5.29%	86.2	4.62%
Papua Barat	90.6	2.68%	329.8	8.44%	338.5	8.29%	181.6	4.71%	476.1	10.31%	421.5	9.27%	371.5	8.20%
Bank Diluar Negeri	2.6	0.78%	6.3	2.58%	4.4	2.09%	1.0	0.56%	1.0	0.58%	1.2	0.44%	1.4	0.53%
Tidak Teridentifikasi	47.5	4.32%	45.8	3.80%	69.2	3.23%	97.9	4.49%	95.5	4.48%	76.0	3.61%	90.2	4.36%
Total Kredit UMKM Nasional	**21.448.1**	**3.35%**	**31.449.7**	**4.10%**	**36,462.3**	**4.39%**	**42,553.0**	**4.85%**	**43.995.7**	**4.93%**	**42,090.4**	**4.67%**	**39.464.1**	**4.38%**

	2017 Jan		2017 Feb		2017 Mar		2017 Apr		2017 Mei		2017 Juni		2017 Juli	
	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%
Jawa Barat	6,199.4	5.36%	6,362.9	5.44%	6,819.6	5.71%	6,949.1	5.69%	6,065.1	4.94%	6.036.9	4.87%	6.063.5	4.98%
Banten	1,564.5	4.57%	1,617.7	4.63%	1,614.5	4.57%	1,634.3	4.37%	1,668.7	4.45%	1.601.0	4.20%	1.636.0	4.30%
DKI Jakarta Raya	5,887.5	4.52%	7,633.5	5.74%	7,351.8	5.75%	6,904.7	5.41%	6,940.6	5.42%	7.201.5	5.51%	7.072.6	5.48%
D.I. Yogyakarta	605.7	4.17%	665.4	4.57%	650.8	4.38%	673.6	4.51%	697.4	4.61%	674.6	4.40%	659.8	4.34%
Jawa Tengah	4,054.0	3.94%	4,268.5	4.13%	4,380.7	4.14%	4,595.6	4.27%	4,570.1	4.17%	4.604.2	4.15%	4.520.9	4.08%
Jawa Timur	4,757.9	3.93%	4,895.4	3.99%	4,911.3	3.92%	4,999.8	3.96%	4,993.5	3.86%	4.859.3	3.71%	4.988.1	3.79%
Bengkulu	301.2	5.10%	295.5	5.00%	292.7	4.58%	303.4	4.68%	417.1	6.18%	412.1	5.92%	417.2	6.04%
Jambi	514.2	4.39%	565.1	4.78%	589.0	4.82%	578.0	4.65%	582.8	4.62%	564.0	4.40%	543.2	4.16%
N. Aceh Darussalam	723.7	7.63%	739.8	7.65%	742.7	7.39%	742.2	7.28%	751.2	7.20%	728.5	6.94%	679.1	6.54%
Sumatera Utara	2,902.0	5.84%	2,992.2	6.13%	3,082.6	6.14%	3,036.6	6.01%	3,065.0	5.99%	2.875.2	5.61%	2.932.3	5.73%
Sumatera Barat	1,122.3	7.35%	1,127.1	7.36%	1,123.0	6.98%	1,157.0	7.13%	1,170.3	7.09%	1.136.6	6.87%	1.124.5	6.79%
Riau	1,471.1	6.30%	1,459.2	6.24%	1,440.4	6.09%	1,431.5	5.97%	1,443.9	6.04%	1.396.3	5.80%	1.398.1	5.78%
Sumatera Selatan	1,282.7	5.77%	1,334.3	5.98%	1,392.9	6.07%	1,408.3	6.14%	1,386.7	5.81%	1.324.2	5.52%	1.360.6	5.71%
Kepulauan Riau	442.586	4.67%	271.2	4.68%	277.8	4.53%	264.2	4.34%	285.4	4.60%	283.1	4.49%	289.5	4.61%
Bangka Belitung	261.9	5.74%	548.0	6.60%	522.6	6.01%	549.9	6.32%	553.6	6.26%	562.1	6.21%	556.5	6.11%
Lampung	763.6	4.59%	675.2	4.06%	686.4	4.01%	703.7	4.10%	738.8	4.27%	742.9	4.26%	749.5	4.26%
Kalimantan Selatan	760.3	6.47%	761.3	6.43%	757.0	6.24%	764.2	6.26%	780.7	6.25%	743.7	5.93%	729.6	5.84%
Kalimantan Barat	605.0	3.78%	832.4	5.07%	824.0	4.88%	848.8	4.95%	862.8	4.90%	846.9	4.73%	887.2	4.89%
Kalimantan Timur	1,633.3	7.11%	1,484.1	7.24%	1,488.9	7.31%	1,568.8	7.59%	1,332.3	6.38%	1.281.4	5.82%	1.378.5	6.55%
Kalimantan Utara														
Kalimantan Tengah	209.2	2.53%	215.4	2.55%	220.1	2.57%	238.5	2.74%	85.7	3.31%	87.3	3.34%	241.5	2.53%
Sulawesi Tengah	413.2	5.23%	427.8	5.38%	420.7	4.94%	444.4	4.97%	246.3	2.66%	247.3	2.64%	492.0	5.59%
Sulawesi Selatan	1,396.3	4.47%	1,433.7	4.06%	1,407.0	4.35%	1,407.2	4.30%	508.6	5.79%	522.0	5.85%	1.437.7	4.27%
Sulawesi Utara	660.7	8.09%	674.1	8.15%	672.9	7.81%	702.0	8.15%	1,417.6	4.20%	1.388.1	4.07%	689.0	7.76%
Sulawesi Barat	113.0	4.74%	248.9	8.34%	253.6	8.12%	248.9	7.83%	684.7	8.01%	650.4	7.47%	287.4	8.18%
Gorontalo	232.3	7.89%	124.2	4.78%	119.7	3.73%	111.8	3.99%	259.8	7.57%	283.5	8.16%	128.7	3.80%
Sulawesi Tenggara	380.5	6.59%	397.1	6.83%	393.9	6.22%	396.1	6.15%	158.3	4.54%	158.1	4.48%	393.2	5.93%
Nusa Tenggara Barat	425.8	4.17%	445.2	4.28%	459.8	4.28%	472.1	4.34%	513.0	7.07%	495.3	6.83%	483.2	4.33%
Bali	982.3	2.72%	1,397.0	3.78%	1,131.0	3.06%	1,228.0	3.30%	762.6	4.98%	766.0	4.94%	1.791.7	4.66%
Nusa Tenggara Timur	253.0	3.63%	287.8	4.05%	281.0	3.74%	301.7	3.92%	1,332.9	4.04%	1.347.7	4.05%	322.4	3.93%
Maluku	105.8	4.10%	102.5	3.96%	105.6	3.82%	110.5	3.92%	298.2	3.84%	290.9	3.68%	114.2	3.95%
Papua	897.5	9.03%	1.005.5	10.12%	1.018.9	9.89%	847.8	8.49%	110.8	3.87%	111.0	3.77%	980.9	9.62%
Maluku Utara	87.3	5.51%	84.7	5.33%	91.1	5.01%	92.9	5.08%	886.6	8.76%	933.1	9.14%	97.8	5.19%
Papua Barat	459.7	12.85%	507.9	13.87%	538.5	12.87%	460.2	11.21%	95.3	5.13%	98.3	5.29%	535.2	12.69%
Bank Diluar Negeri	0.4	0.37%	0.5	0.44%	0.5	0.25%	0.3	0.21%	515.8	12.28%	485.5	11.50%	0.2	0.11%
Tidak Teridentifikasi	106.9	5.34%	64.0	2.85%	66.6	2.87%	67.0	2.88%	0.0	0.02%	0.0	0.02%	79.1	3.26%
Total Kredit UMKM Nasional	**42,577.0**	**4.85%**	**45,944.9**	**5.17%**	**46,129.6**	**5.13%**	**46,243.1**	**5.09%**	**46,182.6**	**5.00%**	**45.739.4**	**4.89%**	**46.061.4**	**4.95%**

	2017 Agt		2017 Sep		2017 Okt		2017 Nov		2017 Des		2018 Jan		2018 Feb	
	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%
Jawa Barat	5,980.2	4.80%	5.985.1	4.74%	6,220.4	4.85%	6.227.2	4.74%	5.731.7	4.29%	6.169.8	4.76%	6.365.0	4.87%
Banten	1,624.7	4.16%	1.702.4	4.40%	1,887.9	4.79%	2.184.1	5.39%	1.592.5	3.85%	1.681.4	4.31%	1.676.7	4.23%
DKI Jakarta Raya	6,764.1	5.09%	6.677.8	5.06%	7,345.3	5.49%	7.105.5	5.13%	6.674.2	4.64%	7.958.4	5.87%	7.961.5	5.86%
D.I. Yogyakarta	627.2	4.14%	648.9	4.20%	640.6	4.08%	642.8	4.04%	523.4	3.25%	759.9	4.76%	825.2	5.08%
Jawa Tengah	4,333.1	3.87%	4.552.2	4.02%	4,520.0	3.96%	4.410.3	3.83%	4.029.5	3.49%	4.399.6	3.87%	4.630.7	4.03%
Jawa Timur	4,740.1	3.59%	4.971.1	3.73%	5,005.9	3.73%	5.050.2	3.73%	5.381.3	3.93%	5.487.2	4.12%	5.805.4	4.32%
Bengkulu	399.6	5.65%	406.1	5.74%	298.3	4.28%	398.3	5.43%	367.0	5.07%	413.2	5.80%	476.9	6.61%
Jambi	553.3	4.22%	562.5	4.27%	546.6	4.08%	447.9	3.30%	425.6	3.12%	457.1	3.42%	488.4	3.60%
N. Aceh Darussalam	646.4	6.20%	664.3	6.28%	654.6	6.15%	638.9	5.95%	588.0	5.42%	648.0	6.27%	656.0	6.26%
Sumatera Utara	2,784.0	5.30%	2.797.6	5.37%	2,820.1	5.37%	2.737.9	5.19%	2.532.1	4.76%	2.705.3	5.19%	2.779.4	5.28%
Sumatera Barat	1,077.6	6.52%	1.158.0	6.91%	1,113.4	6.56%	1.098.0	6.44%	999.3	5.78%	1.091.8	6.39%	1.147.9	6.63%
Riau	1,368.9	5.60%	1.363.7	5.54%	1,346.5	5.43%	1.317.3	5.47%	1.246.8	5.01%	1.305.5	5.38%	1.322.0	5.43%
Sumatera Selatan	1,340.5	5.49%	1.346.4	5.48%	1,361.6	5.46%	1.352.5	5.26%	1.308.3	5.02%	1.466.7	5.69%	1.496.5	5.77%
Kepulauan Riau	257.7	4.09%	267.4	4.18%	269.4	4.16%	572.0	5.49%	659.3	5.92%	748.6	6.77%	728.9	6.59%
Bangka Belitung	629.5	6.95%	648.5	7.09%	657.9	7.14%	227.7	4.40%	500.7	10.51%	527.8	11.43%	529.9	11.20%
Lampung	717.0	4.07%	767.7	4.36%	749.3	4.24%	775.3	4.34%	739.9	4.04%	741.4	4.04%	810.4	4.49%
Kalimantan Selatan	726.7	5.77%	770.6	5.90%	726.2	5.70%	661.1	5.16%	627.3	4.91%	628.1	4.91%	724.4	5.65%
Kalimantan Barat	862.3	4.71%	935.9	5.08%	944.9	5.09%	925.7	4.94%	749.3	3.90%	768.8	4.01%	816.9	4.38%
Kalimantan Timur	1,403.0	6.30%	1.418.5	6.63%	1,408.4	6.47%	1.364.8	6.30%	1.237.5	5.67%	1.237.5	5.68%	1.444.3	6.70%
Kalimantan Utara									63.3	2.65%	63.4	2.66%	53.3	2.23%
Kalimantan Tengah	234.2	2.44%	247.3	2.52%	253.1	2.57%	242.3	2.43%	225.7	2.23%	225.7	2.23%	250.1	2.47%
Sulawesi Tengah	464.6	5.23%	480.8	5.34%	458.5	5.12%	468.9	5.15%	452.6	4.90%	454.7	4.92%	424.9	4.62%
Sulawesi Selatan	1,336.2	3.84%	1.407.3	4.08%	1,433.4	3.90%	1.426.4	3.99%	1.412.6	3.97%	1.414.2	3.97%	1.527.4	4.37%
Sulawesi Utara	627.1	6.94%	637.6	6.78%	627.8	6.61%	634.6	6.49%	605.8	6.34%	604.3	6.33%	632.2	6.63%
Sulawesi Barat	266.5	7.41%	284.9	7.83%	276.4	7.53%	119.5	3.49%	103.7	3.01%	103.8	3.01%	123.8	3.57%
Gorontalo	105.3	3.23%	116.5	3.54%	123.7	3.57%	287.2	7.80%	276.2	7.42%	276.2	7.43%	300.6	8.08%
Sulawesi Tenggara	393.1	5.78%	410.8	6.01%	395.5	5.88%	387.3	5.79%	361.1	5.42%	364.0	5.57%	361.1	5.43%
Nusa Tenggara Barat	457.7	4.11%	491.8	4.22%	463.5	3.90%	459.9	3.79%	431.1	3.51%	445.0	3.68%	476.5	3.90%
Bali	1,798.2	4.65%	1.458.6	3.79%	1,876.5	4.81%	1.898.8	4.80%	1.377.5	3.49%	1.684.2	4.31%	1.761.3	4.49%
Nusa Tenggara Timur	312.5	3.76%	331.6	3.92%	360.7	4.21%	335.4	3.84%	310.9	3.56%	339.7	4.06%	357.1	4.22%
Maluku	104.9	3.60%	110.8	3.60%	114.1	3.72%	116.6	3.66%	101.7	3.23%	100.9	3.28%	105.8	3.37%
Papua	907.8	8.93%	937.8	9.13%	917.3	8.94%	929.4	9.02%	820.7	7.92%	842.5	8.56%	701.4	7.25%
Maluku Utara	94.1	5.02%	97.5	5.14%	96.8	4.95%	94.7	4.76%	92.1	4.34%	96.9	5.05%	99.9	5.14%
Papua Barat	490.3	11.61%	488.2	11.24%	489.5	11.33%	469.3	10.88%	460.3	10.69%	463.4	11.48%	243.7	6.38%
Bank Diluar Negeri	1.1	0.54%	1.0	0.47%	0.1	0.06%	0.1	0.09%	0.1	0.08%	0.1	0.08%	0.1	0.07%
Tidak Teridentifikasi	71.7	3.03%	74.5	3.09%	73.4	3.05%	126.0	4.46%	49.0	11.31%	415.2	4.79%	50.8	11.38%
Total Kredit UMKM Nasional	**44,501.2**	**4.71%**	**45.221.9**	**4.75%**	**46,477.9**	**4.83%**	**46.133.6**	**4.73%**	**43.058.3**	**4.35%**	**47.090.6**	**4.90%**	**48.156.4**	**4.97%**

	2018 Mar		2018 Apr		2018 Mei		2018 Juni		2018 Juli		2018 Agt		2018 Sep		*Non Performing Loan*
	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%	
Jawa Barat	6,519.0	4.89%	6.653.8	4.92%	6,845.8	4.96%	6,695.0	4.83%	6,664.6	4.81%	6,632.9	4.75%	6,595.0	4.65%	*West Java*
Banten	1,642.2	4.05%	1.711.7	4.12%	1,785.8	4.25%	1,743.8	4.13%	1,476.1	3.52%	1,586.9	3.72%	1,534.1	3.53%	*Banten*
DKI Jakarta Raya	7,930.5	5.70%	7.553.4	5.38%	7,703.7	5.48%	7,816.6	5.49%	6,356.0	4.55%	4,402.7	3.24%	4,226.4	3.09%	*DKI Jakarta Raya*
D.I. Yogyakarta	826.9	5.04%	908.6	5.42%	937.1	5.51%	947.2	5.53%	956.5	5.53%	837.1	4.84%	823.6	4.70%	*Yogyakarta*
Jawa Tengah	4,598.7	3.94%	4.728.0	3.95%	5,202.9	4.23%	5,204.6	4.23%	5,075.6	4.10%	5,046.6	4.05%	5,023.5	3.98%	*Central Java*
Jawa Timur	5,878.7	4.28%	6.011.5	4.30%	6,141.6	4.31%	6,351.5	4.42%	6,112.6	4.26%	6,142.7	4.27%	6,170.3	4.19%	*East Java*
Bengkulu	453.8	6.17%	469.0	6.21%	471.1	6.09%	456.2	5.90%	455.6	5.83%	468.7	5.96%	455.7	5.86%	*Bengkulu*
Jambi	473.7	3.42%	527.0	3.69%	540.0	3.72%	504.6	3.45%	488.6	3.29%	503.5	3.35%	501.7	3.25%	*Jambi*
N. Aceh Darussalam	641.6	5.99%	680.2	6.18%	689.6	6.18%	676.2	6.07%	676.8	6.01%	657.7	5.79%	659.1	5.73%	*N. Aceh Darussalam*
Sumatera Utara	2,770.8	5.21%	2.752.0	5.08%	2,807.2	5.14%	2,711.5	4.93%	2,920.1	5.31%	2,931.1	5.35%	2,861.0	5.19%	*North Sumatera*
Sumatera Barat	1,113.6	6.33%	1.078.9	6.05%	1,117.4	6.23%	1,070.1	5.96%	1,066.4	5.93%	1,090.5	5.98%	1,143.2	6.18%	*West Sumatera*
Riau	1,296.2	5.27%	1.265.9	5.05%	1,305.1	5.14%	1,260.1	4.94%	1,247.2	4.85%	1,228.0	4.73%	1,208.7	4.58%	*Riau*
Sumatera Selatan	1,472.1	5.50%	1.479.8	5.37%	1,572.4	5.61%	1,512.8	5.41%	1,594.4	5.72%	1,590.0	5.74%	1,653.3	5.95%	*South Sumatera*
Kepulauan Riau	727.0	6.50%	598.5	5.33%	1,051.1	8.82%	622.0	5.38%	632.3	5.45%	579.9	4.91%	545.4	4.63%	*Riau Islands*
Bangka Belitung	533.7	10.79%	152.6	3.31%	148.9	3.15%	139.5	2.95%	142.1	3.03%	143.9	3.01%	139.2	2.85%	*Bangka Belitung*
Lampung	816.1	4.45%	844.7	4.51%	858.2	4.53%	823.7	4.37%	812.6	4.25%	817.7	4.25%	811.1	4.17%	*Lampung*
Kalimantan Selatan	760.4	5.87%	814.5	6.17%	820.7	6.09%	777.1	5.72%	770.5	5.64%	754.8	5.50%	756.0	5.42%	*South Kalimantan*
Kalimantan Barat	787.7	4.19%	810.0	4.22%	827.8	4.28%	832.5	4.27%	813.9	4.15%	721.8	3.70%	649.5	3.31%	*West Kalimantan*
Kalimantan Timur	1,449.2	6.64%	1.560.1	7.05%	1,525.3	6.76%	1,490.1	6.61%	1,495.2	6.55%	1,513.0	6.70%	1,504.1	6.76%	*East Kalimantan*
Kalimantan Utara	51.7	2.11%	50.5	2.00%	49.5	1.94%	49.2	1.88%	46.3	1.76%	44.3	1.68%	43.8	1.72%	*North Kalimantan*
Kalimantan Tengah	237.3	2.31%	242.0	2.29%	249.7	2.31%	242.0	2.25%	231.2	2.18%	197.3	2.00%	241.7	2.27%	*Central Kalimantan*
Sulawesi Tengah	408.9	4.47%	433.0	4.67%	453.5	4.75%	443.5	4.61%	451.5	4.72%	461.6	4.79%	471.6	4.82%	*Central Sulawesi*
Sulawesi Selatan	1,497.6	4.24%	1.595.2	4.48%	1,573.6	4.39%	1,543.3	4.27%	1,549.4	4.29%	1,578.0	4.35%	1,589.5	4.34%	*South Sulawasi*
Sulawesi Utara	628.4	6.50%	637.6	6.44%	656.1	6.47%	630.2	6.15%	593.8	5.80%	601.7	5.83%	482.9	4.68%	*North Sulawesi*
Sulawesi Barat	107.2	3.04%	120.8	3.34%	130.6	3.53%	132.5	3.48%	135.8	3.53%	140.9	3.62%	139.9	3.55%	*West Sulawesi*
Gorontalo	293.8	7.72%	298.8	7.71%	296.3	7.53%	283.8	7.23%	288.4	7.31%	295.8	7.40%	292.9	7.73%	*Gorontalo*
Sulawesi Tenggara	355.0	5.22%	365.9	5.26%	376.4	5.33%	378.7	5.36%	387.8	5.43%	379.1	5.21%	391.7	5.28%	*Southeast Sulawesi*
Nusa Tenggara Barat	477.9	3.86%	500.3	3.94%	502.8	3.92%	482.7	3.82%	500.2	3.96%	513.6	4.10%	549.5	4.30%	*West Nusa Tenggara*
Bali	1,700.3	4.26%	1.791.4	4.44%	1,884.1	4.65%	1,770.0	4.33%	1,946.1	4.73%	1,949.5	4.75%	1,949.9	4.71%	*Bali*
Nusa Tenggara Timur	346.7	3.98%	385.2	4.32%	391.7	4.31%	383.5	4.15%	395.8	4.26%	378.3	4.02%	356.4	3.73%	*East Nusa Tenggara*
Maluku	107.4	3.30%	104.5	3.13%	99.7	2.85%	99.1	2.82%	88.0	2.59%	104.8	3.12%	113.8	3.29%	*Maluku*
Papua	697.1	7.06%	727.0	7.18%	738.0	7.15%	727.2	6.98%	737.0	7.01%	604.2	5.79%	497.5	4.73%	*Papua*
Maluku Utara	102.5	5.12%	104.2	4.96%	109.4	5.22%	105.6	4.95%	101.9	4.75%	108.0	5.00%	98.7	4.51%	*North Maluku*
Papua Barat	228.5	5.85%	244.4	6.17%	249.2	6.18%	256.1	6.34%	240.4	5.79%	238.0	5.77%	153.1	3.78%	*West Papua*
Bank Diluar Negeri	0.1	0.04%	0.0	0.01%	0.0	0.01%	0.0	0.00%	0.0	0.00%	0.4	0.08%	0.4	0.08%	*Foreign Banks*
Tidak Teridentifikasi	49.2	11.54%	48.6	11.49%	48.3	11.71%	49.8	12.04%	47.6	12.00%	46.8	11.95%	47.0	12.49%	*Unidentified*
Total Kredit UMKM Nasional	**47,981.5**	**4.86%**	**48.249.4**	**4.80%**	**50,160.6**	**4.92%**	**49,212.6**	**4.80%**	**47,498.2**	**4.63%**	**45,292.1**	**4.42%**	**44,681.4**	**4.31%**	***Total of National's MSMEs Credits***