

PERKEMBANGAN BAKI DEBIT KREDIT USAHA MIKRO, USAHA KECIL, DAN USAHA MENENGAH (UMKM) PERBANKAN<sup>1</sup>

OUTSTANDING OF MICRO, SMALL, AND MEDIUM ENTERPRISES (MSMEs) CREDITS<sup>1</sup>

(Miliar / Billion Rp)

II.1.A PERKEMBANGAN BAKI DEBIT KREDIT UMKM dan KREDIT PERBANKAN

OUTSTANDING OF MSMEs CREDIT AND BANKING CREDIT. II.1.A

Baki Debet	2011	2012	2013	2014						2015						Outstanding	
				Juni	Juli	Ags	Sept	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei		Juni
Kredit UMKM	479,886.5	552,226.1	639,471.5	685,610.1	685,870.9	683,412.9	690,666.4	689,485.9	696,270.8	707,461.8	688,847.3	698,756.5	720,971.0	725,190.5	732,168.9	748,777.1	MSMEs Credits
Kredit Non UMKM	1,779,975.9	2,226,731.2	2,744,758.9	2,880,046.3	2,898,168.4	2,910,408.8	2,973,695.4	2,972,099.2	3,004,589.6	3,072,652.4	3,051,787.5	3,074,131.8	3,068,250.4	3,096,503.2	3,136,089.1	3,191,452.4	Non MSMEs Credits
Jumlah Rekening Kredit UMKM *	8,797,888.0	9,078,322	9,997,332	10,521,363	10,627,241	10,651,487	10,721,838	10,798,550	10,914,588	10,939,266	10,952,009	11,024,808	11,136,177	11,222,364	11,272,760	11,322,001	Total of MSMEs Accounts *
Kredit Perbankan	2,259,862.4	2,778,957.3	3,384,230.3	3,565,656.3	3,584,039.3	3,593,821.7	3,664,361.8	3,661,585.1	3,700,860.4	3,780,114.3	3,740,634.8	3,772,888.3	3,789,221.4	3,821,693.6	3,868,258.0	3,940,229.5	Banking Credits

II.2.A PERKEMBANGAN BAKI DEBIT KREDIT UMKM MENURUT KLASIFIKASI USAHA

OUTSTANDING MSMEs CREDIT BASED ON ENTERPRISE CLASSIFICATION. II.2.A

Baki Debet	2011	2012	2013	2014						2015						Outstanding	
				Juni	Juli	Ags	Sept	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei		Juni
Kredit Usaha Mikro	102,905.0	113,754.0	137,797.7	151,591.0	154,364.6	154,168.3	156,365.1	156,450.7	160,064.0	161,380.1	162,534.9	164,844.9	168,775.3	170,380.6	172,095.8	177,452.7	Micro Enterprises Credit
Kredit Usaha Kecil	150,912.1	169,882.5	193,060.3	202,141.3	202,337.6	203,209.8	205,234.5	205,365.5	208,770.0	210,182.8	204,239.6	207,556.9	205,760.3	206,615.0	207,350.2	212,269.1	Small Enterprises Credit
Kredit Usaha Menengah	226,069.4	268,589.5	308,613.5	331,877.7	329,168.8	326,034.9	329,066.8	327,669.7	327,436.8	335,898.9	322,072.9	326,354.7	346,435.4	348,194.8	352,722.9	359,055.3	Medium Enterprises Credit
Total UMKM	479,886.5	552,226.1	639,471.5	685,610.1	685,870.9	683,412.9	690,666.4	689,485.9	696,270.8	707,461.8	688,847.3	698,756.5	720,971.0	725,190.5	732,168.9	748,777.1	Total MSMEs

II.3.A PERKEMBANGAN BAKI DEBIT KREDIT UMKM MENURUT KELOMPOK BANK

OUTSTANDING OF MSMEs CREDIT BASED ON GROUP OF BANKS. II.3.A

Baki Debet	2011	2012	2013	2014						2015						Outstanding	
				Juni	Juli	Ags	Sept	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei		Juni
Bank Persero	222,645.1	242,861.1	304,750.6	319,620.4	319,976.7	321,454.9	327,551.1	328,783.0	334,150.8	341,804.4	333,096.8	333,848.4	340,562.9	341,000.6	345,795.5	356,506.4	State Owned Banks
Bank Swasta Nasional Devisa	176,924.8	205,731.2	217,529.4	235,318.3	233,929.6	229,155.2	227,461.9	225,798.5	226,231.7	230,998.2	223,560.9	230,925.4	244,550.6	247,620.1	247,464.2	249,984.4	Foreign Exchange Private National Banks
Bank Swasta Nasional Non Devisa	17,308.8	23,259.7	27,571.6	30,345.8	30,444.4	30,264.1	30,764.0	29,935.8	29,877.1	30,367.2	30,435.6	30,739.0	31,179.0	31,417.7	31,850.9	32,225.9	Non Foreign Exchange Private National Banks
BPD	31,313.9	45,081.8	46,895.9	49,588.4	50,258.0	50,924.3	51,828.4	52,630.8	52,969.7	50,837.3	48,407.7	49,196.3	49,982.5	50,867.3	51,798.4	53,034.8	Regional Development Banks
Bank Campuran	6,651.3	8,750.1	11,378.7	12,359.1	12,482.5	12,599.4	13,551.7	13,060.9	13,368.3	13,467.1	13,438.9	13,458.1	13,729.8	12,886.7	13,199.9	13,316.2	Joint Venture Banks
Bank Asing	3,320.0	712.6	697.1	4,048.1	4,088.7	4,242.6	4,470.1	4,312.1	4,252.8	4,246.6	4,347.8	4,492.7	4,489.5	4,504.6	4,581.0	5,820.1	Foreign Owned Banks
BPR-BPRS	21,722.5	25,829.5	30,648.1	34,330.0	34,691.0	34,772.5	35,039.1	34,964.9	35,420.4	35,741.0	35,559.7	36,096.6	36,476.7	36,893.5	37,478.9	37,889.3	Conventional/Islamic Rural Banks
Total	479,886.5	552,226.1	639,471.5	685,610.1	685,870.9	683,412.9	690,666.4	689,485.9	696,270.8	707,461.8	688,847.3	698,756.5	720,971.0	725,190.5	732,168.9	748,777.1	Total MSMEs

II.4.A PERKEMBANGAN BAKI DEBIT KREDIT UMKM MENURUT SEKTOR EKONOMI

OUTSTANDING MSMEs CREDIT BASED ON ECONOMIC SECTORS. II.4.A

Baki Debet	2011	2012	2013	2014						2015						Outstanding	
				Juni	Juli	Ags	Sept	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei		Juni
1. Pertanian, perburuan dan Kehutanan	30,281.7	44,529.3	52,420.2	56,996.3	57,651.0	57,264.2	57,633.7	57,953.4	58,533.2	59,193.3	58,525.4	58,756.7	59,637.3	60,337.1	62,182.2	62,645.5	Agriculture, hunting and forestry
2. Perikanan	2,666.1	3,001.6	3,842.9	4,138.1	4,132.1	4,097.2	4,125.3	4,155.2	4,207.2	4,332.7	4,262.6	4,325.8	4,431.5	4,415.3	4,393.2	4,434.6	Fishery
3. Pertambangan dan Penggalian	3,995.0	5,520.8	4,864.0	5,090.6	5,112.5	5,291.6	4,622.6	4,897.8	4,682.4	4,895.4	4,885.4	4,923.4	4,968.6	4,796.0	4,997.8	5,250.0	Mining and Quarrying
4. Industri pengolahan	52,819.7	60,163.6	60,868.1	68,678.2	68,112.5	66,225.2	67,645.6	66,263.1	66,151.1	68,452.5	67,061.3	68,928.7	71,974.6	72,298.0	72,786.8	75,192.6	Processing industry
5. Listrik, Gas dan Air	1,243.6	1,505.5	1,791.6	1,616.0	1,598.6	1,684.2	1,681.8	1,696.2	1,771.4	2,242.7	1,748.5	1,895.0	1,963.8	1,909.6	2,025.5	2,018.1	Electricity, Gas & Water
6. Konstruksi	24,943.0	31,620.6	40,266.6	41,770.8	42,072.7	42,964.8	44,302.4	43,931.3	44,019.9	42,115.0	38,495.0	39,779.1	40,960.4	41,614.8	42,734.0	44,724.0	Construction
7. Perdagangan besar dan eceran	214,568.9	263,179.3	338,581.9	361,801.8	359,789.1	358,307.5	362,116.5	361,665.8	366,119.2	372,986.8	362,895.5	367,236.0	380,179.7	381,579.6	384,067.9	392,871.7	Wholesale and retail trade
8. Penyediaan akomodasi dan penyediaan makan minum	10,304.9	14,013.7	18,520.8	20,049.1	20,384.1	20,440.8	20,811.4	21,364.2	21,079.9	21,624.8	21,705.7	22,132.1	22,740.1	23,323.5	23,914.6	24,258.9	Provision of accommodation and the provision of eating and drinking
9. Transportasi, pergudangan dan komunikasi	19,287.6	21,737.4	25,460.7	26,485.3	27,167.7	26,727.1	26,418.9	25,787.2	25,743.0	25,990.8	25,415.3	25,600.7	26,311.2	25,839.8	25,751.3	25,766.4	Transportation, warehousing and communication
10. Perantara keuangan	10,356.4	14,211.5	14,046.2	14,851.6	14,995.8	14,959.2	14,845.3	14,656.4	14,787.5	14,681.5	14,336.6	14,427.1	14,552.9	14,494.2	14,491.0	14,663.3	Financial Intermediaries
11. Real estate, usaha persewaan dan jasa perusahaan	20,333.4	26,406.8	32,241.9	32,980.6	33,002.7	33,138.0	33,051.3	34,062.7	34,319.2	34,896.5	33,216.8	33,777.1	35,119.7	35,333.4	35,680.2	36,834.8	Real estate, Business Ownership, and Business Services
12. Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib	445.7	276.6	348.9	322.5	323.7	318.3	318.1	302.6	302.1	298.5	281.3	283.2	275.3	271.1	281.4	293.9	Government Administration, defense and compulsory social security
13. Jasa pendidikan	1,588.2	2,059.0	2,410.9	2,646.9	2,569.5	2,590.3	2,634.0	2,627.0	2,655.8	2,503.4	2,490.0	2,556.4	2,549.9	2,705.3	2,819.0	2,939.1	Education services
14. Jasa kesehatan dan kegiatan sosial	3,003.1	3,597.6	4,345.9	4,834.2	4,861.3	4,715.3	4,681.9	4,683.7	4,768.2	4,937.8	4,953.0	4,929.8	5,014.6	5,045.9	5,219.9	5,305.9	Health services and social activities
15. Jasa kemasyarakatan, sosial budaya, hiburan dan perorangan lainnya	27,006.9	27,865.7	33,879.5	37,421.1	38,034.0	38,537.0	39,319.1	39,131.4	40,395.1	41,084.0	41,338.1	41,974.0	42,973.7	43,654.8	44,227.8	45,077.3	Social services, social, cultural, entertainment and other individual
16. Jasa perorangan yang melayani rumah tangga	1,030.3	1,145.2	2,135.9	2,615.5	2,665.8	2,695.6	2,774.7	2,805.4	2,884.5	2,959.2	2,975.7	3,003.1	3,074.3	3,302.7	3,361.8	3,369.3	Individual services with serve households
17. Badan internasional dan badan ekstra internasional lainnya	2,354.8	413.8	224.8	172.7	166.8	158.8	153.0	148.4	143.3	139.9	141.0	138.7	21.7	33.6	34.2	30.6	International agencies and other International extra institutions
18. Kegiatan yang belum jelas batasannya	53,653.7	30,978.0	2,958.7	3,138.8	3,231.2	3,292.4	3,530.8	3,353.9	3,707.6	4,126.7	4,107.1	4,089.0	4,213.3	4,235.8	3,199.4	3,100.3	Business activities are not clearly defined
19. Tidak teridentifikasi	3.7	0.0	282.0	0.0	0.0	5.3	0.0	0.2	0.2	0.1	12.9	0.6	8.4	0.0	0.8	0.5	Unidentified
Total	479,886.5	552,226.1	639,471.5	685,610.1	685,870.9	683,412.9	690,666.4	689,485.9	696,270.8	707,461.8	688,847.3	698,756.5	720,971.0	725,190.5	732,168.9	748,777.1	Total MSMEs

<sup>1</sup> Sumber data: Bank Indonesia (Grup Pengembangan UMKM - DPAU), diolah dari Laporan Bulanan Bank Umum (LBU) dan Laporan Bulanan BPR/BPRS.

- Kredit MKM tidak termasuk kartu kredit; total kredit perbankan dan kredit Non MKM termasuk kartu

- Kredit UMKM Juni 2015 : Belum termasuk Bank Umum Syariah (BUS) , tetapi sudah termasuk BPR data Juni 2015 dan BPRS menggunakan data Oktober 2013.

- Untuk data Kredit MKM sejak Maret 2013 sudah tidak sajikan lagi.

\* Data Rekening menggunakan angka penuh

<sup>1</sup> Data source: Bank Indonesia ( MSMEs Development Group - Financial Access and MSME Development Department ) - processed from Banks' Monthly Reports and Rural Banks/Rural Islamic Banks' Monthly Report.

MSM Credit not included credit to credit card holders; while total credit and non MSM Credit included credit to credit card and Islamic Rural Banks -

MSMEs Credit on June 2015 : not included Islamic Commercial Banks but included Conventional Rural Banks data as of June 2015 and Islamic Rural Banks data as of October 2013. -

MSM Credit Data is no longer published since March 2013- Accounts Data using full amount \*

PERKEMBANGAN BAKI DEBIT KREDIT USAHA MIKRO, USAHA KECIL, DAN USAHA MENENGAH (UMKM) PERBANKAN<sup>1</sup>

OUTSTANDING OF MICRO, SMALL, AND MEDIUM ENTERPRISES (MSMEs) CREDITS<sup>1</sup>

(Miliar / Billion Rp)

II.5.A PERKEMBANGAN BAKI DEBIT KREDIT UMKM MENURUT JENIS PENGGUNAAN

OUTSTANDING OF MSMEs CREDIT BASED ON TYPE OF USE. II.5.A

Baki Debit	2011	2012	2013	2014						2015						Outstanding	
				Jun	Juli	Ags	Sept	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei		Jun
<b>Kredit Modal Kerja</b>	<b>375.295,9</b>	<b>425.944,4</b>	<b>471.181,5</b>	<b>504.339,2</b>	<b>502.975,5</b>	<b>501.979,5</b>	<b>509.740,4</b>	<b>509.824,1</b>	<b>513.942,7</b>	<b>521.827,5</b>	<b>505.212,7</b>	<b>512.789,8</b>	<b>531.607,7</b>	<b>534.234,7</b>	<b>540.059,5</b>	<b>555.318,3</b>	<b>Working Capital Credits</b>
- Kredit Usaha Mikro	82.474,6	92.926,2	103.811,1	113.685,8	115.749,7	115.433,4	116.662,9	117.455,9	118.977,8	119.542,1	120.188,3	120.701,8	122.937,2	124.057,4	126.264,2	129.710,1	- Micro Credits Enterprises
- Kredit Usaha Kecil	118.077,4	128.545,5	139.040,9	146.840,1	146.340,1	147.074,9	148.890,2	148.894,9	151.377,3	152.194,0	146.770,1	151.481,0	151.624,5	152.170,6	153.590,6	157.452,7	- Small Credits Enterprises
- Kredit Usaha Menengah	174.744,0	204.472,7	227.966,4	244.013,3	240.885,8	239.471,2	244.187,3	243.473,3	243.587,7	250.091,4	238.254,3	240.607,0	257.046,0	258.006,7	260.204,7	268.185,6	- Medium Credits Enterprises
<b>Kredit Investasi</b>	<b>104.586,5</b>	<b>126.281,6</b>	<b>168.288,4</b>	<b>181.270,9</b>	<b>182.895,4</b>	<b>181.432,9</b>	<b>180.926,0</b>	<b>179.661,7</b>	<b>182.328,0</b>	<b>185.634,3</b>	<b>183.634,2</b>	<b>185.966,7</b>	<b>189.363,2</b>	<b>190.955,7</b>	<b>192.109,5</b>	<b>193.458,8</b>	<b>Investment Credits</b>
- Kredit Usaha Mikro	20.427,5	20.827,8	33.985,9	37.905,3	38.614,9	38.734,8	39.702,2	38.994,7	41.086,3	41.838,0	42.346,6	44.143,2	45.838,1	46.323,2	45.831,6	47.742,6	- Micro Credits Enterprises
- Kredit Usaha Kecil	32.834,5	41.337,1	53.656,0	55.501,3	55.997,5	56.134,4	56.344,3	56.470,6	57.392,7	57.988,9	57.469,0	56.075,9	54.135,8	54.444,4	54.846,5	54.846,5	- Small Credits Enterprises
- Kredit Usaha Menengah	51.324,5	64.116,8	80.646,2	87.864,4	88.283,0	86.563,7	84.879,5	84.196,4	83.849,1	85.807,5	83.816,6	85.747,6	89.389,4	90.188,1	92.518,2	90.869,6	- Medium Credits Enterprises
<b>Tidak Teridentifikasi</b>	<b>4,1</b>	<b>0,1</b>	<b>1,9</b>	<b>-</b>	<b>-</b>	<b>0,5</b>	<b>-</b>	<b>0,1</b>	<b>0,1</b>	<b>-</b>	<b>0,5</b>	<b>-</b>	<b>0,1</b>	<b>(0,0)</b>	<b>(0,0)</b>	<b>(0,0)</b>	<b>Unidentified</b>
- Kredit Usaha Mikro	3,0	0,1	0,6	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	- Micro Credits Enterprises
- Kredit Usaha Kecil	0,2	0,0	0,3	0,0	0,0	0,5	0,0	0,1	0,1	0,0	0,4	0,0	0,1	0,0	0,0	0,0	- Small Credits Enterprises
- Kredit Usaha Menengah	0,9	0,0	0,9	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	- Medium Credits Enterprises
<b>Total</b>	<b>479.886,5</b>	<b>552.226,1</b>	<b>639.471,5</b>	<b>685.610,1</b>	<b>685.870,9</b>	<b>683.412,9</b>	<b>690.666,4</b>	<b>689.485,9</b>	<b>696.270,8</b>	<b>707.461,8</b>	<b>688.847,3</b>	<b>698.756,5</b>	<b>720.971,0</b>	<b>725.190,5</b>	<b>732.168,9</b>	<b>748.777,1</b>	<b>Total</b>
- Kredit Usaha Mikro	102.905,0	113.754,0	137.797,7	151.591,0	154.364,6	154.168,3	156.365,1	156.450,7	160.064,0	161.380,1	162.534,9	164.844,9	168.775,3	170.380,6	172.095,8	177.452,7	- Micro Credits Enterprises
- Kredit Usaha Kecil	150.912,1	169.882,5	193.060,3	202.141,3	202.337,6	203.209,8	205.234,5	205.365,5	208.770,0	210.182,8	204.239,6	207.556,9	205.760,3	206.615,0	207.350,2	212.269,1	- Small Credits Enterprises
- Kredit Usaha Menengah	226.069,4	268.589,5	308.613,5	331.877,7	329.168,8	326.034,9	329.066,8	327.669,7	327.436,8	335.898,9	322.072,9	326.354,7	346.435,4	348.194,8	352.722,9	359.055,3	- Medium Credits Enterprises

II.6.A PERKEMBANGAN BAKI DEBIT KREDIT UMKM MENURUT PROPINSI di JAWA-BALI & NASIONAL

OUTSTANDING OF MSMEs CREDIT BASED ON PROVINCES IN JAVA AND BALI. II.6.A

Baki Debit	2011	2012	2013	2014						2015						Outstanding	
				Jun	Juli	Ags	Sept	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei		Jun
Jawa Bali	297.414,3	339.855,9	391.360,2	421.038,8	421.924,6	419.011,8	423.636,8	421.687,4	425.953,5	434.137,9	423.020,3	430.515,6	445.132,3	448.216,2	452.235,0	463.637,5	Java & Bali
Di luar Jawa Bali	182.472,3	212.370,2	248.111,2	264.571,3	263.946,3	264.401,1	267.029,6	267.798,5	270.317,3	273.324,0	265.827,1	268.240,9	275.838,7	276.974,3	279.933,9	285.139,6	Outside Java & Bali
<b>Nasional</b>	<b>479.886,5</b>	<b>552.226,1</b>	<b>639.471,5</b>	<b>685.610,1</b>	<b>685.870,9</b>	<b>683.412,9</b>	<b>690.666,4</b>	<b>689.485,9</b>	<b>696.270,8</b>	<b>707.461,8</b>	<b>688.847,3</b>	<b>698.756,5</b>	<b>720.971,0</b>	<b>725.190,5</b>	<b>732.168,9</b>	<b>748.777,1</b>	<b>National</b>

II.7.A PERKEMBANGAN BAKI DEBIT KREDIT UMKM MENURUT LOKASI PROYEK DI PROPINSI

OUTSTANDING OF MSMEs CREDIT BASED ON MAIN PROJECT LOCATIONS BY PROVINCES. II.7.A

Baki Debit	2011	2012	2013	2014						2015						Outstanding	
				Jun	Juli	Ags	Sept	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei		Jun
Jawa Barat	62.034,7	72.244,7	84.287,9	88.672,9	89.555,9	88.589,5	89.514,8	89.843,3	90.415,8	91.676,0	89.127,9	89.962,3	92.418,0	92.677,6	93.681,7	94.923,4	West Java
Banten	16.680,0	19.645,5	23.372,2	26.133,9	25.964,9	25.807,9	25.984,7	25.620,1	25.776,1	26.143,1	26.122,3	26.429,5	27.525,2	27.869,1	27.935,5	28.666,7	Banten
DKI Jakarta Raya	82.656,0	93.588,3	96.081,6	102.137,9	101.292,1	100.853,6	102.026,4	99.256,4	101.717,6	105.963,6	102.210,1	105.590,0	109.362,5	109.389,4	109.567,1	112.679,6	DKI Jakarta Raya
D.I. Yogyakarta	6.331,8	7.642,4	9.663,3	10.713,3	10.829,2	10.923,7	11.044,0	11.069,8	11.136,9	11.296,7	11.049,4	11.099,8	11.446,7	11.589,8	11.862,2	12.151,1	Yogyakarta
Jawa Tengah	49.077,5	57.820,2	70.361,6	76.624,8	77.003,5	76.949,2	77.993,6	78.604,6	78.847,8	79.298,5	77.529,7	78.903,8	81.507,2	82.574,1	83.411,2	85.789,5	Central Java
Jawa Timur	65.716,2	69.985,4	84.325,3	91.205,1	91.440,5	89.988,7	90.649,1	90.520,1	91.093,4	92.210,2	89.608,7	90.610,6	94.126,3	95.179,4	96.335,1	99.509,2	East Java
Bengkulu	3.198,7	3.711,4	4.210,1	4.547,7	4.504,5	4.496,9	4.539,4	4.596,7	4.621,0	4.659,9	4.598,8	4.639,2	4.744,3	4.774,6	4.829,4	4.917,8	Bengkulu
Jambi	6.850,5	8.002,3	8.949,8	9.221,8	9.267,1	9.262,2	9.368,6	9.477,4	9.590,0	9.622,9	9.501,7	9.554,3	9.987,6	9.979,4	10.122,5	10.289,9	Jambi
N. Aceh Darussalam	5.969,4	6.529,1	7.177,2	7.490,2	7.480,5	7.499,6	7.649,6	7.689,3	7.751,5	7.890,7	7.577,0	7.655,0	7.662,7	7.778,8	7.820,9	7.963,1	N. Aceh Darussalam
Sumatera Utara	27.153,9	31.989,7	37.473,6	40.156,7	40.101,1	40.251,4	41.154,6	41.199,7	41.609,5	42.069,7	41.443,9	42.169,3	43.241,1	43.649,5	44.241,1	45.143,1	North Sumatera
Sumatera Barat	9.513,7	11.515,6	12.620,6	13.702,8	13.679,7	13.695,9	13.888,7	13.963,9	14.030,5	14.082,5	13.870,1	14.066,7	14.228,0	14.375,8	14.456,7	14.726,0	West Sumatera
Riau	14.414,4	16.586,7	18.346,1	21.294,0	21.176,5	21.155,5	21.455,8	21.419,3	21.635,9	21.808,3	21.247,3	21.362,0	21.779,9	22.156,4	22.169,4	22.479,9	Riau
Sumatera Selatan	12.531,2	15.268,2	17.992,3	18.906,3	18.789,7	18.711,8	19.048,2	18.986,7	19.105,1	19.515,5	18.419,8	18.278,9	18.949,9	18.912,1	19.075,2	19.601,2	South Sumatera
Kepulauan Riau	5.456,6	6.570,2	8.594,0	8.852,4	8.913,7	8.770,5	8.486,6	8.863,9	8.295,9	8.316,9	7.903,6	8.132,1	8.460,7	8.567,3	8.611,4	8.704,3	Riau Islands
Bangka Belitung	2.257,5	2.644,2	3.049,9	3.129,9	3.061,2	3.092,0	3.169,0	3.165,0	3.214,6	3.280,3	3.175,7	2.853,6	2.973,4	2.973,8	3.053,7	3.168,0	Bangka Belitung
Lampung	9.650,3	10.954,8	12.239,4	12.772,4	12.638,0	12.649,7	12.776,5	12.674,3	12.869,7	13.001,3	12.614,4	12.875,0	13.254,7	13.174,6	13.390,7	13.618,8	Lampung
Kalimantan Selatan	6.459,9	8.252,9	9.079,7	9.738,5	9.772,5	9.746,1	9.886,4	9.957,3	9.956,0	10.013,6	9.905,1	9.985,2	10.074,8	10.124,1	10.112,6	10.002,9	South Kalimantan
Kalimantan Barat	7.103,6	8.567,6	10.911,7	12.176,9	12.072,2	12.172,2	12.269,6	12.329,2	12.518,0	12.975,6	12.676,6	12.920,0	13.243,4	13.116,3	13.212,4	13.520,9	West Kalimantan
Kalimantan Timur	15.234,1	17.421,3	20.165,2	20.143,2	20.316,0	20.476,6	19.927,2	19.883,6	20.039,4	20.144,1	19.278,3	19.391,4	20.214,7	20.126,3	20.250,7	20.485,9	East Kalimantan
Kalimantan Tengah	3.631,2	4.498,3	4.956,5	5.319,3	5.321,4	5.456,2	5.547,4	5.634,0	5.688,7	5.754,7	5.573,6	5.657,3	5.899,7	5.901,2	6.089,5	6.161,5	Central Kalimantan
Sulawesi Tengah	5.238,8	5.618,6	6.667,3	7.103,1	7.016,4	7.031,4	7.180,6	7.126,3	7.223,3	7.225,9	6.951,6	7.180,4	7.350,4	7.334,7	7.453,8	7.524,5	Central Sulawesi
Sulawesi Selatan	18.063,0	19.594,2	23.769,3	25.121,8	24.950,6	25.016,0	25.199,9	25.142,0	25.430,7	25.974,4	25.702,0	25.956,5	25.571,2	25.744,4	25.998,2	26.472,3	South Sulawesi
Sulawesi Utara	5.997,7	5.920,5	6.528,3	7.034,5	6.959,1	6.899,3	6.880,7	6.883,6	7.193,4	7.295,3	7.108,8	7.221,2	7.614,3	7.464,5	7.643,3	7.761,3	North Sulawesi
Sulawesi Barat	1.326,7	1.568,8	1.899,9	2.085,4	2.081,8	2.090,8	2.119,7	2.158,4	2.186,1	2.240,3	2.143,4	2.164,0	2.278,5	2.234,8	2.276,2	2.307,8	West Sulawesi
Gorontalo	1.711,9	1.833,0	2.027,0	2.214,2	2.207,6	2.217,6	2.233,7	2.241,0	2.292,7	2.333,8	2.283,3	2.326,0	2.404,7	2.447,9	2.452,6	2.501,8	Gorontalo
Sulawesi Tenggara	2.911,6	3.776,2	4.59														

PERKEMBANGAN BAKI DEBIT KREDIT USAHA MIKRO, USAHA KECIL, DAN USAHA MENENGAH (UMKM) PERBANKAN<sup>1</sup>

OUTSTANDING OF MICRO, SMALL, AND MEDIUM ENTERPRISES (MSMEs) CREDITS<sup>1</sup>

(Miliar / Billion Rp)

II.8.A PERKEMBANGAN BAKI DEBIT KREDIT UMKM di KAWASAN INDONESIA TIMUR (KTI)

OUTSTANDING OF MSMEs CREDIT BASED ON PROVINCES IN EASTERN Indonesian AREA (EIA). II.8.A

Baki Debet	2011	2012	2013	2014						2015						Outstanding	
				Jun	Juli	Ags	Sept	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei		Jun
1. Sulawesi Selatan	18,063.0	19,594.2	23,769.3	25,121.8	24,950.6	25,016.0	25,199.9	25,142.0	25,430.7	25,974.4	25,702.0	25,096.5	25,571.2	25,744.4	25,998.2	26,472.3	1. South Sulawesi
2. Kalimantan Timur	15,234.1	17,421.3	20,165.2	20,143.2	20,316.0	20,476.6	19,927.2	19,883.6	20,039.4	20,144.1	19,278.3	19,391.4	20,214.7	20,126.3	20,250.7	20,485.9	2. East Kalimantan
3. Sulawesi Utara	5,997.7	5,920.5	6,528.3	7,034.5	6,959.1	6,899.3	6,880.7	6,883.6	7,193.4	7,295.3	7,108.8	7,221.2	7,614.3	7,464.5	7,643.3	7,761.3	3. North Sulawesi
4. Kalimantan Selatan	6,459.9	8,252.9	9,079.7	9,738.5	9,772.5	9,746.1	9,886.4	9,957.3	9,956.0	10,013.6	9,905.1	9,985.2	10,074.8	10,124.1	10,112.6	10,002.9	4. South Kalimantan
5. Kalimantan Barat	7,103.6	8,567.6	10,911.7	12,176.9	12,072.2	12,172.2	12,269.6	12,329.2	12,518.0	12,975.6	12,676.6	12,920.0	13,243.4	13,116.3	13,212.4	13,520.9	5. West Kalimantan
6. NTB	4,181.6	5,611.7	6,822.8	7,112.4	7,017.6	7,066.4	7,139.2	7,089.7	7,171.9	7,294.7	7,224.0	7,322.0	7,420.2	7,427.2	7,459.7	7,508.3	6. West Nusa Tenggara
7. Sulawesi Tengah	5,236.8	5,618.6	6,667.3	7,103.1	7,016.4	7,031.4	7,180.6	7,126.3	7,223.3	7,225.9	6,951.6	7,180.4	7,350.4	7,334.7	7,453.8	7,524.5	7. Central Sulawesi
8. NTT	2,706.3	3,382.2	4,239.2	4,960.3	5,010.1	5,060.4	5,206.3	5,302.9	5,374.8	5,360.7	5,152.3	5,291.1	5,459.4	5,481.8	5,577.7	5,867.1	8. East Nusa Tenggara
9. Papua	4,758.7	5,481.2	7,477.5	8,056.1	8,168.4	8,140.5	8,292.2	8,415.7	8,709.6	8,615.1	7,969.1	8,236.0	8,706.1	8,651.0	8,771.5	9,048.0	9. Papua
10. Kalimantan Tengah	3,631.2	4,498.3	4,956.5	5,319.3	5,321.4	5,456.2	5,547.4	5,634.0	5,688.7	5,754.7	5,573.6	5,657.3	5,899.7	5,901.2	6,089.5	6,161.5	10. Central Kalimantan
11. Sulawesi Tenggara	2,911.6	3,776.2	4,592.9	4,965.6	4,962.3	4,973.7	5,017.6	5,046.3	5,048.4	5,018.5	4,993.2	5,065.4	5,103.0	5,168.4	5,226.9	5,372.1	11. Southeast Sulawesi
12. Maluku	1,759.5	1,812.6	2,025.1	2,091.2	2,049.6	2,085.9	2,154.1	2,150.7	2,197.7	2,253.1	2,139.9	2,215.4	2,293.3	2,339.9	2,348.3	2,413.8	12. Maluku
13. Papua Barat	1,897.1	2,522.9	3,378.4	3,742.0	3,749.6	3,765.0	3,825.0	3,803.3	3,878.1	3,837.1	3,558.1	3,597.0	3,772.8	3,808.5	3,900.3	4,061.8	13. West Papua
14. Maluku Utara	1,207.7	1,335.2	1,482.1	1,409.1	1,410.0	1,392.2	1,396.4	1,385.7	1,411.3	1,398.9	1,377.5	1,394.9	1,433.3	1,438.0	1,475.5	1,522.1	14. North Maluku
15. Sulawesi Barat	1,326.7	1,568.8	1,899.9	2,085.4	2,081.8	2,090.8	2,119.7	2,158.4	2,186.1	2,240.3	2,143.4	2,164.0	2,278.5	2,234.8	2,276.2	2,307.8	15. West Sulawesi
16. Gorontalo	1,711.9	1,833.0	2,027.0	2,214.2	2,207.6	2,217.6	2,233.7	2,241.0	2,292.7	2,333.8	2,283.3	2,326.0	2,404.7	2,447.9	2,452.6	2,501.8	16. Gorontalo
<b>Total Kredit UMKM KTI</b>	<b>84,187.3</b>	<b>97,197.2</b>	<b>116,022.8</b>	<b>123,273.6</b>	<b>123,065.3</b>	<b>123,590.3</b>	<b>124,276.0</b>	<b>124,549.8</b>	<b>126,320.1</b>	<b>127,735.7</b>	<b>124,036.7</b>	<b>125,053.8</b>	<b>128,839.7</b>	<b>128,809.0</b>	<b>130,249.1</b>	<b>132,532.2</b>	<b>Total of MSMEs Credits in EIA</b>
<b>Total NPL KTI</b>	<b>2,836.1</b>	<b>2,974.7</b>	<b>3,891.2</b>	<b>5,542.5</b>	<b>5,829.3</b>	<b>5,943.7</b>	<b>5,934.2</b>	<b>5,987.4</b>	<b>6,418.8</b>	<b>5,872.1</b>	<b>6,331.3</b>	<b>6,755.5</b>	<b>6,790.0</b>	<b>7,179.2</b>	<b>7,645.1</b>	<b>7,472.7</b>	<b>Total of NPL in EIA r</b>
<b>% NPL KTI</b>	<b>0.0</b>	<b>3.06%</b>	<b>3.35%</b>	<b>4.50%</b>	<b>4.74%</b>	<b>4.81%</b>	<b>4.78%</b>	<b>4.81%</b>	<b>5.08%</b>	<b>4.60%</b>	<b>5.10%</b>	<b>5.40%</b>	<b>5.27%</b>	<b>5.57%</b>	<b>5.87%</b>	<b>5.64%</b>	<b>% of NPL in EIA r</b>
<b>Total NPL KBI</b>	<b>14,607.2</b>	<b>15,792.0</b>	<b>17,556.8</b>	<b>22,123.6</b>	<b>23,223.0</b>	<b>24,115.1</b>	<b>23,737.7</b>	<b>23,176.7</b>	<b>23,096.3</b>	<b>21,696.7</b>	<b>23,409.1</b>	<b>25,355.6</b>	<b>24,789.7</b>	<b>26,039.9</b>	<b>27,307.3</b>	<b>27,093.9</b>	<b>Total of NPL in WIA r</b>
<b>% NPL KBI</b>	<b>0.0</b>	<b>3.47%</b>	<b>3.35%</b>	<b>3.93%</b>	<b>4.13%</b>	<b>4.31%</b>	<b>4.19%</b>	<b>4.10%</b>	<b>4.05%</b>	<b>3.74%</b>	<b>4.14%</b>	<b>4.42%</b>	<b>4.19%</b>	<b>4.37%</b>	<b>4.54%</b>	<b>4.40%</b>	<b>% of NPL in WIA r</b>
<b>Total Kredit UMKM</b>	<b>479,886.5</b>	<b>552,226.1</b>	<b>639,471.5</b>	<b>685,610.1</b>	<b>685,870.9</b>	<b>683,412.9</b>	<b>690,666.4</b>	<b>689,485.9</b>	<b>696,270.8</b>	<b>707,461.8</b>	<b>688,847.3</b>	<b>698,756.5</b>	<b>720,971.0</b>	<b>725,190.5</b>	<b>732,168.9</b>	<b>748,777.1</b>	<b>Total of MSMEs Credits</b>
<b>Total Kredit UMKM KBI</b>	<b>395,699.3</b>	<b>455,028.9</b>	<b>523,448.6</b>	<b>562,336.5</b>	<b>562,805.7</b>	<b>559,822.6</b>	<b>566,390.4</b>	<b>564,936.1</b>	<b>569,950.7</b>	<b>579,726.1</b>	<b>564,810.6</b>	<b>573,702.7</b>	<b>592,131.3</b>	<b>596,381.4</b>	<b>601,919.8</b>	<b>616,244.8</b>	<b>Total of MSMEs Credits in Western Indonesian Area (WIA)</b>
<b>% KBI thd Kredit UMKM Nasional</b>	<b>82.5%</b>	<b>82.4%</b>	<b>81.9%</b>	<b>82.0%</b>	<b>82.1%</b>	<b>81.9%</b>	<b>82.0%</b>	<b>81.9%</b>	<b>81.9%</b>	<b>81.9%</b>	<b>82.0%</b>	<b>82.1%</b>	<b>82.1%</b>	<b>82.2%</b>	<b>82.2%</b>	<b>82.3%</b>	<b>Contribution of MSMEs Credits in WIA to National MSMEs Credits</b>
<b>% KTI thd total Kredit UMKM Nasional</b>	<b>17.5%</b>	<b>17.6%</b>	<b>18.1%</b>	<b>18.0%</b>	<b>17.9%</b>	<b>18.1%</b>	<b>18.0%</b>	<b>18.1%</b>	<b>18.1%</b>	<b>18.1%</b>	<b>18.0%</b>	<b>17.9%</b>	<b>17.9%</b>	<b>17.8%</b>	<b>17.8%</b>	<b>17.7%</b>	<b>Contribution of MSMEs Credits in EIA to National's MSMEs Credits</b>