



**KELONGGARAN TARIK KREDIT USAHA MIKRO, USAHA KECIL, DAN USAHA MENENGAH (UMKM) PERBANKAN<sup>1</sup>**  
**UNDISBURSED LOAN OF MICRO, SMALL, AND MEDIUM ENTERPRISES (MSMEs) CREDITS<sup>1</sup>**  
(Miliar / Billion Rp)

**IV.A KELONGGARAN TARIK KREDIT UMKM MENURUT KELOMPOK BANK**

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

Kelonggaran Tarik	2011	2012	2013	2014							2015						Undisbursed Loan
				Juni	Juli	Ags	Sept	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Juni	
Bank Persero	27,566.2	26,295.6	34,376.5	33,537.0	38,216.6	37,759.8	35,602.5	37,511.3	36,967.8	33,442.6	48,993.0	40,468.8	35,823.5	37,167.1	36,576.8	32,175.4	State Owned Banks
Bank Swasta Nasional Devisa	49,850.0	59,760.4	59,603.8	64,730.7	68,363.9	66,519.6	63,909.9	63,995.0	63,283.5	62,401.6	62,708.4	63,715.9	66,701.6	74,800.9	72,957.6	66,741.6	Foreign Exchange Private National Banks
Bank Swasta Nasional Non Devisa	1,299.9	1,571.6	1,944.6	2,423.9	2,669.8	2,667.4	2,680.7	2,613.3	2,662.3	2,621.1	2,908.2	3,003.8	3,071.6	3,219.1	3,410.0	3,467.3	Non Foreign Exchange Private National Banks
BPD	3,544.8	6,865.0	5,264.3	5,126.7	5,302.5	4,836.3	4,695.9	4,890.1	4,628.7	4,788.6	5,441.9	5,220.7	5,025.8	4,949.1	4,877.4	4,904.3	Regional Development Banks
Bank Campuran	3,820.9	4,463.5	3,133.8	3,634.1	3,770.2	3,614.5	3,965.5	3,924.3	3,541.4	3,576.7	3,603.9	3,535.8	3,672.6	3,657.5	3,943.0	3,964.9	Joint Venture Banks
Bank Asing	2,009.3	122.8	187.2	1,864.9	1,988.4	2,198.7	2,180.1	2,126.8	1,856.7	1,826.3	1,887.7	1,925.5	2,048.2	1,669.7	2,015.7	2,234.3	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	n.a	n.a	Conventional/Islamic Rural Banks
<b>Total</b>	<b>88,091.1</b>	<b>99,079.0</b>	<b>104,510.1</b>	<b>111,317.4</b>	<b>120,311.3</b>	<b>117,596.4</b>	<b>113,034.5</b>	<b>115,060.9</b>	<b>112,940.4</b>	<b>108,657.0</b>	<b>125,543.0</b>	<b>117,870.5</b>	<b>116,343.3</b>	<b>125,463.4</b>	<b>123,780.4</b>	<b>113,487.7</b>	<b>Total</b>

<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.
- Untuk Kredit UMKM : Belum termasuk Bank Umum Syariah (BUS) dan BPR/BPRS.
- Untuk Kredit MKM : Termasuk BUS namun belum termasuk BPR/BPRS.
- Untuk data Kredit MKM sejak Maret 2013 sudah tidak sajikan lagi.

<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.-
- MSMEs Credit : not included Islamic Commercial Banks and Islamic Rural Banks/Conventional Rural Banks -
- Credit for MSM : Included Islamic Commercial Banks but not included Conventional Rural Banks/Islamic Rural Banks -
- MSM Credit Data is no longer published since March 2013 -