

NET EKSPANSI KREDIT USAHA MIKRO, KECIL, DAN MENENGAH (UMKM) PERBANKAN¹
NET EXPANSION OF MICRO, SMALL, AND MEDIUM ENTERPRISES(MSMEs) CREDITS¹
(Miliar / Billion Rp)

I.1.A PERKEMBANGAN NET EKSPANSI KREDIT UMKM DAN KREDIT PERBANKAN

NET EXPANSION OF MSMEs CREDIT AND BANKING CREDIT . I.1.A

Net Ekspansi	2011	2012	2013	2014						2015						Net Expansion	
				s.d Juni	s.d Juli	s.d Ags	s.d Sept	s.d Okt	s.d Nov	s.d Des	s.d Jan	s.d Feb	s.d Mar	s.d Apr	s.d Mei		s.d Juni
Kredit UMKM	85,587.6	72,339.5	87,245.4	46,138.6	46,399.5	43,941.4	51,194.9	50,014.4	56,799.3	67,990.3	-18,614.5	-8,705.3	13,509.2	17,728.6	24,707.1	41,315.3	MSMEs Credit
Kredit Non UMKM	363,016.3	446,755.4	518,027.6	135,287.4	153,409.5	165,649.9	228,936.6	227,340.3	259,830.8	327,893.6	-20,865.0	1,479.4	-4,402.0	23,850.7	63,436.6	118,800.0	Non MSMEs Credit
Kredit Perbankan	448,604.0	519,094.9	605,273.0	181,426.0	199,809.0	209,591.3	280,131.5	277,354.7	316,630.1	395,883.9	-39,479.4	-7,225.9	9,107.1	41,579.4	88,143.7	160,115.2	Total Credit
Persentase terhadap Rencana Bisnis Kredit MKM	66.76%	47.91%															Percentage on Business Plan of MSMEs Credit

I.2.A PERKEMBANGAN NET EKSPANSI KREDIT UMKM MENURUT KLASIFIKASI USAHA

NET EXPANSION OF MSMEs CREDIT BASED ON ENTERPRISES CLASSIFICATION .I.2.A

Net Ekspansi	2011	2012	2013	2014						2015						Net Expansion	
				s.d Juni	s.d Juli	s.d Ags	s.d Sept	s.d Okt	s.d Nov	s.d Des	s.d Jan	s.d Feb	s.d Mar	s.d Apr	s.d Mei		s.d Juni
Kredit Usaha Mikro	18,607.0	10,849.0	24,043.7	13,793.3	16,566.9	16,370.5	18,567.3	18,653.0	22,266.3	23,582.4	1,154.7	3,464.8	7,395.2	9,000.5	10,715.7	16,072.6	Micro Enterprises Credit
Kredit Usaha Kecil	13,278.8	18,970.5	23,177.7	9,081.1	9,277.3	10,149.5	12,174.2	12,305.3	15,709.7	17,122.6	-5,943.2	-2,625.9	-4,422.5	-3,567.8	-2,832.6	2,086.3	Small Enterprises Credit
Kredit Usaha Menengah	53,701.8	42,520.1	40,024.0	23,264.2	20,555.3	17,421.4	20,453.3	19,056.2	18,823.3	27,285.4	-13,826.0	-9,544.2	10,536.5	12,296.0	16,824.0	23,156.4	Medium Enterprises Credit
Net Ekspansi Kredit UMKM	85,587.6	72,339.5	87,245.4	46,138.6	46,399.5	43,941.4	51,194.9	50,014.4	56,799.3	67,990.3	-18,614.5	-8,705.3	13,509.2	17,728.6	24,707.1	41,315.3	Total Net Expansion of MSME

I.3.A PERKEMBANGAN NET EKSPANSI KREDIT UMKM MENURUT SEKTOR EKONOMI

NET EXPANSION OF MSMEs CREDIT BASED ON ECONOMIC SECTORS .I.3.A

Net Ekspansi	2011	2012	2013	2014						2015						Net Expansion	
				s.d Juni	s.d Juli	s.d Ags	s.d Sept	s.d Okt	s.d Nov	s.d Des	s.d Jan	s.d Feb	s.d Mar	s.d Apr	s.d Mei		s.d Juni
1. Pertanian, Perburuan dan Kehutanan	10,814.6	14,247.6	7,890.9	4,576.0	5,230.8	4,844.0	5,213.5	5,533.2	6,113.0	6,773.1	-667.9	-436.6	444.0	1,143.8	2,988.9	3,452.1	Agriculture, hunting and forestry
2. Perikanan	506.2	335.4	841.3	295.2	289.2	254.3	282.4	312.3	364.3	489.8	-70.1	-6.9	98.8	82.6	60.5	101.9	Fishery
3. Pertambangan dan Penggalian	799.5	1,525.8	656.8	226.6	248.5	427.7	-241.4	33.8	-181.6	31.4	-10.0	28.0	73.2	-99.5	102.4	354.6	Mining and Quarrying
4. Industri pengolahan	9,371.0	7,343.9	704.5	7,810.2	7,244.4	5,357.2	6,777.5	5,385.1	5,283.0	7,584.4	-1,391.2	476.2	3,522.1	3,845.5	4,334.3	6,740.1	Processing industry
5. Listrik, Gas dan Air	-114.9	261.9	286.1	-175.5	-193.0	-107.3	-109.7	-95.3	-20.1	451.2	-494.3	-347.7	-278.9	-333.2	-217.2	-224.6	Electricity, Gas & Water
6. Konstruksi	4,280.6	6,677.6	8,646.0	1,504.1	1,806.1	2,698.2	4,035.8	3,664.7	3,753.3	1,848.4	-3,620.0	-2,336.0	-1,154.7	-500.2	619.0	2,609.2	Construction
7. Perdagangan besar dan eceran	37,054.2	48,610.4	75,402.6	23,219.9	21,207.2	19,725.7	23,534.7	23,084.0	27,537.4	34,405.0	-10,091.3	-5,750.8	7,192.9	8,592.8	11,081.1	19,884.9	Wholesale and retail trade
8. Penyediaan akomodasi dan penyediaan makan minum	2,964.7	3,708.9	4,507.0	1,528.3	1,863.3	1,920.0	2,290.6	2,843.4	2,559.2	3,104.0	81.0	507.3	1,115.3	1,698.7	2,289.8	2,634.2	Provision of accommodation and the provision of eating and drinking
9. Transportasi, pergudangan dan komunikasi	5,396.6	2,449.8	3,723.3	1,024.6	1,707.0	1,266.4	958.2	326.4	282.3	530.1	-575.5	-390.1	320.4	-151.0	-239.5	-224.4	Transportation, warehousing and communication
10. Perantara keuangan	3,542.0	3,855.1	-165.3	805.4	949.6	913.0	799.1	610.2	741.3	635.3	-344.9	-254.4	-128.6	-187.3	-190.5	-18.2	Financial intermediaries
11. Real estate, usaha persewaan dan jasa perusahaan	7,369.9	6,073.5	5,835.1	738.7	760.8	896.1	809.3	1,820.8	2,077.3	2,654.6	-1,679.7	-1,119.4	223.2	436.9	783.7	1,938.3	Real estate, Business Ownership, and Business Services
12. Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib	145.9	-169.2	72.4	-26.4	-25.3	-30.7	-30.9	-46.4	-46.8	-50.4	-17.2	-15.3	-23.2	-27.4	-17.1	-4.7	Government Administration, defense and compulsory social security
13. Jasa pendidikan	318.8	470.8	351.9	235.9	158.5	179.4	223.1	216.1	244.9	92.5	-13.4	53.0	46.4	201.9	315.6	435.7	Education services
14. Jasa kesehatan dan kegiatan sosial	246.3	594.5	748.2	488.3	515.4	369.4	336.0	337.8	422.3	591.9	15.2	-8.0	76.8	108.1	282.1	368.1	Health services and social activities
15. Jasa kemasyarakatan, sosial budaya, hiburan dan perorangan lainnya	5,337.1	858.8	6,013.8	3,541.5	4,154.4	4,657.4	5,439.6	5,251.8	6,515.6	7,204.5	254.1	890.0	1,889.7	2,570.7	3,143.8	3,993.3	Social services, social, cultural, entertainment and other individual
16. Jasa perorangan yang melayani rumah tangga	-528.7	114.9	990.7	479.6	529.9	559.7	638.8	669.5	748.6	823.3	16.5	43.9	115.2	343.5	402.6	410.1	Individual services with serve households
17. Badan internasional dan badan ekstra nasional lainnya	2,270.7	-1,941.0	-189.0	-52.1	-58.0	-66.0	-71.8	-76.4	-81.5	-84.9	1.1	-1.3	-118.2	-106.4	-105.7	-109.3	International agencies and other international extra institutions
18. Kegiatan yang belum jelas batasannya	3,867.3	-22,675.6	-28,019.4	180.2	272.5	333.7	572.1	395.2	748.9	1,188.0	-19.6	-37.7	86.6	109.1	-927.3	-1,026.4	Business activities are not clearly defined
19. Tidak teridentifikasi	-8,054.2	-3.7	262.0	-262.0	-262.0	-256.7	-262.0	-261.8	-261.8	-261.9	12.8	0.5	8.3	-0.1	0.7	0.4	Unidentified
Net Ekspansi Kredit UMKM	85,587.6	72,339.5	87,245.4	46,138.6	46,399.5	43,941.4	51,194.9	50,014.4	56,799.3	67,990.3	-18,614.5	-8,705.3	13,509.2	17,728.6	24,707.1	41,315.3	Total Net Expansion of MSME

¹ 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 dan data BPRS.

- Data Kredit MKM sejak Maret 2013 sudah tidak sajikan lagi.

- Net Ekspansi adalah hasil pengurangan antara baki debit pada akhir bulan berjalan dengan baki debit pada akhir tahun sebelumnya (sudah memperhitungkan pelimpahan dan angsuran).

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

- Rencana Bisnis Bank untuk Kredit UMKM 2011 (revisi) = Rp128,2 triliun.

- Rencana Bisnis Bank untuk Kredit UMKM 2012 = Rp150,9 triliun.

- Rencana Bisnis Bank untuk Kredit UMKM 2013 = Rp166,2 triliun atau Rp144,6 triliun (di luar Bank Umum Syariah dan Unit Usaha Syariah).

¹ Data source: Bank Indonesia (MSMEs Development Group - Financial Access and MSME Development Department) - processed from Banks' Monthly Reports and 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.

MSM Credit Data is no longer published since March 2013 -

Net expansion is the subtraction of credit outstanding in one period to the end period of previous year credit- outstanding -

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.

Revised Business Plan of Micro, Small, and Medium Enterprises(MSMEs) Credit 2011 = IDR128.2 trillion.

Business Plan of Micro, Small, and Medium Enterprises(MSMEs) Credit 2012 = IDR150.9 trillion.

Business Plan of Micro, Small, and Medium Enterprises(MSMEs) Credit 2013 = IDR166.2 trillion or IDR144.6 trillion (exclude Islamic Commercial Banks and Islamic Banking Unit) -

NET EKSPANSI KREDIT USAHA MIKRO, KECIL, DAN MENENGAH (UMKM) PERBANKAN¹
 NET EXPANSION OF MICRO, SMALL, AND MEDIUM ENTERPRISES(MSMEs) CREDITS¹
 (Miliar / Billion Rp)

I.4.A PERKEMBANGAN NET EKSPANSI KREDIT UMKM MENURUT JENIS PENGGUNAAN

NET EXPANSION OF MSMEs CREDIT BASED ON TYPE OF USE. I.4.A

Net Ekspansi	2011	2012	2013	2014							2015							Net Expansion
				s.d Juni	s.d Juli	s.d Ags	s.d Sept	s.d Okt	s.d Nov	s.d Des	s.d Jan	s.d Feb	s.d Mar	s.d Apr	s.d Mei	s.d Juni		
Kredit Modal Kerja	60,601.1	50,648.4	45,237.1	33,157.6	31,794.0	30,798.0	38,558.9	38,642.6	42,761.2	50,646.0	-16,614.8	-9,037.7	9,780.2	12,407.2	18,232.0	33,490.8	Working Capital Credit	
Kredit Investasi	24,989.9	21,695.1	42,006.5	12,982.8	14,607.4	13,144.8	12,637.9	11,373.6	14,040.0	17,346.2	-2,000.2	332.4	3,728.9	5,321.4	6,475.1	7,824.4	Investment Credit	
Tidak Teridentifikasi	-3.3	-4.0	1.8	-1.8	-1.9	-1.4	-1.9	-1.8	-1.9	0.5	0.0	0.1	0.0	0.0	0.0	0.0	Unidentified	
Net Ekspansi Kredit UMKM	85,587.6	72,339.5	87,245.4	46,138.6	46,399.5	43,941.4	51,194.9	50,014.4	56,799.3	67,990.3	-18,614.5	-8,705.3	13,509.2	17,728.6	24,707.1	41,315.3	Total Net Expansion of MSME	

I.5.A PERKEMBANGAN NET EKSPANSI KREDIT UMKM MENURUT KELOMPOK BANK

NET EXPANSION OF MSMEs CREDIT BASED ON GROUP OF BANKS .I.5.A

Net Ekspansi	2011	2012	2013	2014							2015							Net Expansion
				s.d Juni	s.d Juli	s.d Ags	s.d Sept	s.d Okt	s.d Nov	s.d Des	s.d Jan	s.d Feb	s.d Mar	s.d Apr	s.d Mei	s.d Juni		
Bank Persero	49,729.6	20,216.0	61,889.5	14,869.7	15,226.0	16,704.2	22,800.5	24,032.3	29,400.2	37,053.8	-8,707.7	-7,956.1	-1,241.6	-803.9	3,991.0	14,701.9	State Owned Banks	
Bank Swasta Nasional Devisa	27,093.7	28,806.4	11,798.2	17,788.9	16,400.3	11,625.8	9,932.5	8,269.1	8,702.3	13,468.8	-7,437.3	-72.8	13,552.4	16,621.9	16,466.0	18,986.2	Foreign Exchange Private National Banks	
Bank Swasta Nasional Non Devisa	5,907.5	5,950.9	4,311.9	2,774.2	2,872.8	2,692.4	3,192.4	2,364.1	2,305.5	2,795.6	68.3	371.8	811.8	1,050.4	1,483.7	1,858.7	Non Foreign Exchange Private National Banks	
BPD	-26.2	13,767.8	1,814.2	2,692.4	3,362.1	4,028.4	4,932.5	5,734.9	6,073.7	3,941.3	-2,429.5	-1,641.0	-854.7	30.0	961.1	2,197.5	Regional Development Banks	
Bank Campuran	-1,254.3	2,098.8	2,628.6	980.4	1,103.8	1,220.7	2,173.0	1,682.2	1,989.6	2,088.4	-28.2	-9.0	262.7	-580.4	-267.2	-150.9	Joint Venture Banks	
Bank Asing	64.1	-2,607.3	-15.5	3,350.9	3,391.6	3,545.4	3,773.0	3,615.0	3,555.7	3,549.4	101.2	246.1	242.9	258.1	334.5	1,573.5	Foreign Owned Banks	
BPR/BPRS	4,073.3	4,107.0	4,818.6	3,682.0	4,043.0	4,124.4	4,391.0	4,316.8	4,772.4	5,093.0	-181.4	355.6	735.7	1,152.5	1,737.9	2,148.4	Conventional/Islamic Rural Banks	
Net Ekspansi Kredit UMKM	85,587.6	72,339.5	87,245.4	46,138.6	46,399.5	43,941.4	51,194.9	50,014.4	56,799.3	67,990.3	-18,614.5	-8,705.3	13,509.2	17,728.6	24,707.1	41,315.3	Total Net Expansion of MSME	

I.6.A PERKEMBANGAN NET EKSPANSI KREDIT UMKM MENURUT LOKASI PROYEK DI PROPINSI

NET EXPANSION OF MSMEs CREDIT BASED ON MAIN PROJECT LOCATIONS .I.6.A

Net Ekspansi	2011	2012	2013	2014							2015							Net Expansion
				s.d Juni	s.d Juli	s.d Ags	s.d Sept	s.d Okt	s.d Nov	s.d Des	s.d Jan	s.d Feb	s.d Mar	s.d Apr	s.d Mei	s.d Juni		
Jawa Barat	18,710.7	10,210.0	12,043.2	4,385.0	5,268.0	4,301.6	5,227.0	5,555.5	6,128.0	7,388.1	-2,548.1	-1,713.7	742.0	1,001.6	2,005.7	3,247.5	West Java	
Bariten	3,392.0	2,965.5	3,726.7	2,167.7	2,592.7	2,435.7	2,612.5	2,247.9	2,403.9	2,770.9	-20.8	286.4	1,382.1	1,725.9	1,792.4	2,523.5	Banten	
DKI Jakarta Raya	-23,432.3	10,932.3	2,493.3	6,056.3	5,210.5	4,772.0	5,944.8	3,174.8	5,636.1	9,882.0	-3,753.5	-373.6	3,398.9	3,425.8	3,603.4	6,716.9	DKI Jakarta Raya	
D.I. Yogyakarta	2,026.9	1,310.6	2,020.9	1,050.0	1,165.9	1,260.4	1,380.7	1,406.5	1,473.6	1,633.4	-247.3	-196.9	149.9	294.0	689.4	854.4	Yogyakarta	
Jawa Tengah	16,156.4	8,742.6	12,541.4	6,263.2	6,641.9	6,587.6	7,632.0	8,243.0	8,486.2	8,936.9	-1,768.8	-394.8	2,208.7	3,275.5	4,112.7	6,491.0	Central Java	
Jawa Timur	13,076.8	4,269.2	14,339.9	6,879.8	7,115.2	5,663.4	6,323.8	6,194.8	6,768.1	7,884.8	-2,601.4	-1,599.5	1,916.2	2,969.3	4,125.0	7,299.0	East Java	
Bengkulu	1,285.5	512.7	498.7	337.6	294.4	286.8	329.3	386.6	410.9	449.8	-61.1	-20.7	84.4	114.7	169.5	257.9	Bengkulu	
Jambi	2,589.3	1,151.8	947.6	272.0	317.3	312.4	418.7	527.5	640.9	673.1	-121.3	-68.6	364.6	356.5	499.6	666.5	Jambi	
N. Aceh Darussalam	1,672.6	559.7	648.1	313.0	303.3	322.5	472.4	512.1	574.3	713.5	-313.7	-235.6	-228.0	-111.9	-69.8	62.5	N. Aceh Darussalam	
Sumatera Utara	7,799.7	4,835.8	5,483.9	2,683.1	2,627.5	2,777.8	3,681.0	3,726.1	4,135.9	4,596.1	-625.8	99.7	1,171.5	1,579.8	2,171.4	3,073.4	North Sumatera	
Sumatera Barat	2,984.1	2,001.9	1,105.0	1,082.2	1,059.1	1,075.3	1,268.1	1,343.3	1,409.9	1,461.9	-212.4	-15.8	145.5	293.3	374.2	643.5	West Sumatera	
Riau	4,372.5	2,172.2	1,759.4	2,947.9	2,830.4	2,809.4	3,109.7	3,073.2	3,289.8	3,462.2	-561.0	-446.3	-31.4	348.1	361.1	671.7	Riau	
Sumatera Selatan	1,777.1	2,737.0	2,724.0	914.0	797.5	719.5	1,055.9	994.5	1,112.9	1,523.2	-1,095.7	-1,236.6	-565.6	-603.3	-440.3	85.7	South Sumatera	
Kepulauan Riau	4,508.3	1,113.6	2,023.9	258.4	319.7	176.5	-107.4	269.9	-298.2	-277.1	-413.3	-184.8	143.8	250.3	294.5	387.4	Riau Islands	
Bangka Belitung	866.4	386.7	405.7	80.0	11.2	42.0	119.1	115.1	164.7	230.4	-104.6	-426.7	-306.9	-306.5	-226.6	-112.3	Bangka Belitung	
Lampung	2,181.0	1,304.4	1,284.7	532.9	398.5	410.3	537.0	434.8	630.2	761.8	-386.9	-126.3	253.4	173.3	389.4	617.5	Lampung	
Kalimantan Selatan	2,144.5	1,793.0	826.8	658.8	692.8	666.4	806.7	877.6	876.3	933.9	-108.5	-28.5	61.1	110.5	98.9	-10.7	South Kalimantan	
Kalimantan Barat	2,892.1	1,463.9	2,344.2	1,265.2	1,160.5	1,260.5	1,357.9	1,417.5	1,606.3	2,063.9	-299.0	-55.6	267.8	140.7	236.8	545.3	West Kalimantan	
Kalimantan Timur	1,398.2	2,187.2	2,743.9	-22.0	150.7	311.4	-238.0	-281.6	-125.9	-21.2	-865.8	-752.7	70.6	-17.8	106.7	341.9	East Kalimantan	
Kalimantan Tengah	1,522.7	867.1	458.2	362.8	364.9	499.7	590.9	677.5	732.3	798.3	-181.1	-97.5	145.0	146.5	334.8	406.8	Central Kalimantan	
Sulawesi Tengah	1,849.6	381.8	1,048.7	435.8	349.1	364.1	513.3	459.0	556.0	558.6	-274.4	-45.6	124.5	108.8	227.8	298.6	Central Sulawesi	
Sulawesi Selatan	4,948.9	1,531.2	4,175.1	1,352.5	1,181.3	1,246.6	1,430.6	1,372.6	1,661.4	2,205.1	-272.3	-877.9	-403.2	-230.0	23.8	497.9	South Sulawesi	
Sulawesi Utara	1,847.8	-77.2	607.8	506.2	430.9	371.0	352.4	355.4	665.2	767.0	-186.5	-74.0	319.0	169.3	348.1	466.0	North Sulawesi	
Sulawesi Barat	862.2	242.1	331.1	185.6	182.0	190.9	219.9	258.5	286.3	340.4	-96.9	-76.3	38.2	-5.5	35.9	67.6	West Sulawesi	
Gorontalo	939.9	121.1	193.9	187.2	180.7	190.7	206.7	214.1	265.8	306.8	-50.5	-7.8	70.9	114.1	118.8	168.1	Gorontalo	
Sulawesi Tenggara	1,367.0	864.5	816.8	372.6	369.4	380.8	424.7	453.4	455.5	425.5	-25.3	36.9	84.5	150.0	208.4	353.6	Southeast Sulawesi	
Nusa Tenggara Barat	1,630.6	1,430.1	1,211.2	289.6	194.7	243.5	316.4	266.9	349.1	471.8	-70.6	27.3	125.6	132.5	165.0	213.7	West Nusa Tenggara	
Bali	4,219.6	4,011.5	4,338.9	2,282.5	2,570.2	2,630.8	3,155.8	3,504.8	3,697.5	4,281.4	-177.6	369.8	1,196.6	1,386.1	1,768.6	2,368.2	Bali	
Nusa Tenggara Timur	671.2	675.9	856.8	721.1	771.0	821.3	967.1	1,063.7	1,135.6	1,121.5	-208.4	-69.5	98.7	121.1	217.0	506.4	East Nusa Tenggara	
Maluku	601.1	53.1	212.5	66.1	24.5	60.8	128.9	125.6	172.6	228.0	-113.2	-37.7	40.2	86.8	95.2	160.7	Maluku	
Papua	1,694.1	722.5	1,996.2	578.6	690.9	663.0	814.7	938.2	1,232.1	1,137.6	-646.0	-379.1	91.0	35.8	156.4	432.5	Papua	
Maluku Utara	566.8	127.5	146.9	-72.9	-72.1	(89.9)	-85.6	-96.3	-70.7	-83.1	-21.5	-4.0	34.3	39.0	76.6	123.2	North Maluku	
Papua Barat	952.5	625.8	855.5	363.6	371.2	386.6	446.6	424.9	499.7	458.7	-279.0	-240.1	-64.3	-28.6	63.1	224.3	West Papua	
Bank Dituar Negeri	-172.7	110.1	-32.9	-231.8	-224.8	(227.3)	-228.1	-239.3	-196.5	-200.4	-36.3	-34.7	-40.3	-42.9	-50.6	-60.7	Foreign Banks	
Tidak Teridentifikasi	-4,315.6	2.1	67.3	20.1	58.6	17.2	9.4	16.4	33.9	105.5	134.3	295.4	419.9	525.6	624.2	726.0	Unidentified	
Net Ekspansi Kredit UMKM	85,587.6	72,339.5	87,245.4	46,138.6	46,399.5	43,941.4	51,194.9	50,014.4	56,799.3	67,990.3	-18,614.5	-8,705.3	13,509.2	17,728.6	24,707.1	41,315.3	Total Net Expansion of MSME	