

**I.16. POSISI KREDIT USAHA MIKRO KECIL DAN MENENGAH BANK UMUM (UMKM) <sup>1</sup>**  
(Miliar Rp)

KETERANGAN	2017										2017			2018
	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	
1 <b>UMKM</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	
2 Lapangan Usaha	942,388	854,302	863,295	876,414	888,529	886,393	899,911	904,266	915,536	928,466	942,388	913,623	920,761	938,250
3 Pertanian, Kehutanan dan Perikanan	89,199	76,895	78,136	79,470	82,817	82,556	85,903	84,706	85,750	87,816	89,199	89,368	90,499	92,288
4 Pertambangan dan Penggalian	6,034	5,490	5,604	5,583	5,677	5,631	5,720	5,858	5,853	5,865	6,034	5,721	5,750	6,020
5 Industri Pengolahan	95,998	86,963	91,068	90,530	92,959	89,975	92,160	93,189	94,427	95,666	95,998	90,586	91,008	93,369
6 Pengadaan Listrik dan Gas	3,789	3,114	3,000	3,548	3,723	3,280	3,914	3,144	4,546	3,774	3,789	2,979	2,941	3,727
7 Pengadaan Air, Pengelolaan Sampah, Limbah, dan Daur Ulang	1,456	1,308	1,417	1,398	1,658	1,587	1,622	1,564	1,579	1,453	1,456	1,429	1,314	1,582
8 Konstruksi	63,594	50,704	51,928	53,340	55,046	57,098	59,286	61,167	61,967	63,862	63,594	57,177	57,590	58,953
9 Perdagangan Besar dan Eceran, Reparasi Mobil dan Motor	482,635	452,793	454,036	461,559	463,080	460,779	463,485	466,994	470,903	476,907	482,635	472,651	475,779	482,288
10 Transportasi dan Pergudangan	28,854	25,080	25,337	25,452	25,444	26,839	27,344	27,058	28,052	28,579	28,854	28,329	28,819	28,867
11 Penyediaan Akomodasi dan Makan Minum	34,708	32,351	32,432	32,949	33,498	33,469	33,753	33,504	34,555	34,921	34,708	34,101	34,639	34,736
12 Informasi dan Komunikasi	6,439	5,904	5,855	6,023	6,081	6,075	6,133	6,266	6,311	6,369	6,439	6,244	6,200	6,327
13 Jasa Keuangan dan Komunikasi	20,724	19,525	20,086	21,804	22,302	21,938	22,656	21,573	20,996	19,757	20,724	19,997	19,739	19,563
14 Real Estate	15,744	14,337	14,108	13,600	13,506	13,745	13,754	14,014	14,155	14,546	15,744	14,921	14,857	15,639
15 Jasa Perusahaan	31,213	27,241	27,544	27,759	27,686	27,305	27,305	27,841	27,944	28,607	31,213	28,022	28,273	29,385
16 Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib	180	128	124	123	124	124	145	163	174	186	180	183	175	190
17 Jasa Pendidikan	5,554	5,029	5,047	5,102	5,119	5,100	5,130	5,139	5,184	5,359	5,554	5,564	5,614	5,468
18 Jasa Kesehatan dan Kegiatan Lainnya	8,664	7,751	7,811	7,857	8,032	8,035	7,959	8,105	8,176	8,295	8,664	8,496	8,567	8,638
19 Jasa Lainnya	47,601	39,677	39,760	40,316	41,776	42,857	43,642	43,981	44,965	46,505	47,601	47,840	48,996	51,211
20 Tidak Teridentifikasi	1	15	0	0	0	0	0	0	0	0	1	14	0	0
21 Jenis Penggunaan	942,388	854,302	863,295	876,414	888,529	886,393	899,911	904,266	915,536	928,466	942,388	913,623	920,761	938,250
22 Modal Kerja	697,388	617,399	637,393	648,658	656,041	654,113	663,041	669,286	674,292	685,418	697,388	670,606	675,730	689,249
23 Invetastasi	244,999	236,903	225,903	227,756	232,488	232,280	236,869	234,980	241,244	243,049	244,999	243,017	245,031	249,001
24 Tidak Teridentifikasi	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25 Skala Usaha	942,388	854,302	863,295	876,414	888,529	886,393	899,911	904,266	915,536	928,466	942,388	913,623	920,761	938,250
26 Mikro	221,409	193,443	200,052	203,841	206,996	207,608	210,615	212,425	215,952	220,219	221,409	218,535	221,843	226,590
27 Kecil	282,774	258,319	259,116	263,738	266,299	267,519	270,242	274,129	276,429	278,645	282,774	277,535	280,569	286,242
28 Menengah	438,205	402,540	404,126	408,834	415,235	411,267	419,054	417,711	423,155	429,602	438,205	417,553	418,349	425,417
29 <b>Kredit dengan Penjaminan Tertentu 2)</b>	119,600	98,099	103,729	107,546	109,552	110,715	112,421	114,319	117,194	121,389	119,600	117,585	121,184	125,371
30 Mikro	67,230	57,360	60,515	62,688	63,929	64,681	65,859	66,984	68,708	71,223	67,230	66,914	68,897	71,212
31 Kecil	42,643	33,371	34,440	35,636	36,449	36,699	37,240	38,122	39,020	40,606	42,643	42,662	44,601	46,719
32 Menengah	9,727	7,369	8,774	9,223	9,175	9,335	9,321	9,213	9,466	9,560	9,727	8,009	7,686	7,440

Catatan:

1) Sejak Juni 2016 termasuk Bank Umum Syariah / Unit Usaha Syariah

2) Pemberian kredit yang dijamin oleh penjamin tertentu yang memenuhi persyaratan.

-Sejak Mei 2014 terdapat perubahan cakupan dan klarifikasi data Dana dan Kredit berkaitan dengan implementasi Laporan Bulanan Bank Umum Syariah (LBUS) berdasarkan Laporan Stabilitas Moneter dan Sistem Keuangan (LSMK). Penjelasan lebih lanjut terdapat di Metadata

**I.16 OUTSTANDING OF MICRO, SMALL AND MEDIUM ENTERPRISES CREDITS OF COMMERCIAL BANKS (MSMEs) <sup>1</sup>**  
(Billions of Rp)

Apr	May	Jun	Jul	Aug	Sep	Oct	2018			2019		ITEMS	1
							Nov	Dec	Jan	Feb	Mar		
0	0	0	0	0	0	0	0	0	0	0	0	<b>MSMEs</b>	1
954,268	968,575	974,407	972,966	972,880	985,185	1,011,139	1,018,742	1,032,643	1,014,214	1,024,028	1,040,384	Industrial Origin	2
93,296	94,322	94,997	96,077	96,706	95,880	97,996	99,345	101,811	101,808	103,515	105,092	Agriculture, Forestry and Fishery	3
5,471	5,196	5,081	4,882	4,997	5,021	6,971	6,314	6,696	6,552	6,858	6,968	Mining and Quarrying	4
93,609	94,178	95,943	94,927	96,229	97,742	99,641	99,575	101,845	99,938	100,232	101,991	Manufacturing Industry	5
3,788	3,740	3,803	3,737	3,498	3,178	3,886	3,660	4,284	4,172	4,357	4,378	Electricity and Gas	6
1,340	1,357	1,400	1,388	1,464	1,504	1,522	1,539	1,556	1,523	1,576	1,618	Water supply, sewerage, waste management and remediation activities	7
62,713	64,819	66,406	68,049	64,838	67,436	71,467	73,399	71,998	64,313	63,737	65,073	Construction	8
492,028	499,514	500,277	497,425	498,381	506,654	512,799	515,052	518,627	513,060	519,102	528,131	Wholesale and retail trade; repair of motor vehicles and motorcycles	9
29,485	30,604	31,159	30,200	30,483	30,575	33,089	33,013	34,756	34,648	35,130	35,311	Transportation and storage	10
34,602	34,942	35,392	35,921	35,731	35,653	38,250	38,394	39,253	38,679	39,234	39,667	Accommodation and food service activities	11
6,950	7,169	7,061	7,437	7,291	7,437	7,470	7,542	7,651	7,327	7,419	7,698	Information and communication	12
19,884	20,093	20,791	19,690	19,516	19,437	19,035	20,485	22,755	19,987	19,710	20,237	Other financial and communication	13
15,849	16,078	16,522	16,382	16,097	16,569	18,656	18,932	20,452	20,807	20,648	20,270	Real estate	14
29,506	30,059	29,679	30,148	30,601	31,492	32,478	33,347	32,787	33,025	33,247	33,984	Business Services	15
206	245	299	431	414	466	518	484	535	563	595	166	Public administration and defence; compulsory social security	16
5,514	5,600	5,678	5,615	5,717	5,833	5,891	5,938	6,285	6,165	6,143	6,415	Education	17
8,676	8,808	8,917	8,999	9,094	9,152	9,446	9,683	10,246	10,188	10,090	10,627	health and social work activities	18
51,350	51,851	51,001	51,653	51,814	51,158	52,023	52,039	51,106	51,458	52,433	52,758	Other service activities	19
2	0	0	5	10	0	0	0	0	0	0	0	Not Identified	20
954,268	968,575	974,407	972,966	972,880	985,185	1,011,139	1,018,742	1,032,643	1,014,214	1,024,028	1,040,384	Type of Credit	21
701,275	711,503	715,981	714,863	718,168	729,243	742,489	760,786	766,213	734,338	742,403	754,953	Working Capital	22
252,993	257,071	258,426	258,103	254,712	255,942	268,650	257,956	266,430	279,875	281,625	285,431	Invetsasi	23
0	0	0	0	0	0	0	0	0	0	0	0	Not Identified	24
954,268	968,575	974,407	972,966	972,880	985,185	1,011,139	1,018,742	1,032,643	1,014,214	1,024,028	1,040,384	Business Criteria	25
231,902	238,369	237,402	239,258	241,325	243,834	253,692	251,833	251,336	251,384	255,638	259,396	Micro	26
290,070	293,285	294,265	295,757	298,491	302,815	307,237	309,452	312,069	307,208	310,982	318,116	Small	27
432,296	436,920	442,740	437,951	433,064	438,536	450,210	457,457	469,237	455,622	457,408	462,871	Medium	28
129,642	133,966	133,993	136,768	139,477	142,657	146,183	143,619	137,944	138,129	143,631	147,897	<b>o/w Credit with Specific Guarantee Scheme 2)</b>	29
73,714	76,199	75,794	77,382	78,695	80,575	82,953	79,224	74,635	74,874	76,682	79,153	Micro	30
48,634	50,450	50,956	52,430	54,060	55,299	56,686	57,729	56,843	57,158	59,652	61,710	Small	31
7,294	7,317	7,242	6,955	6,722	6,783	6,545	6,666	6,466	6,097	7,298	7,035	Medium	32

Notes:

1) Since June 2016 included Islamic Bank / Shariah Business Unit

2) The extension of credit secured by certain eligible guarantor.

-Since May 2014, data coverage and classification has been enhanced related to the implementation of Islamic Banking Monthly Report (LBUS) based on Monetary and Financial System Stability Report (LSMK). For further explanation please refer to Metadata