



BAB 9

KEUANGAN
Finance



Keuangan daerah merupakan komponen paling penting dalam perencanaan pembangunan daerah karena memberikan gambaran kemampuan daerah dalam mendanai rencana pembangunan dan kesadaran untuk secara efektif memberikan perhatian kepada isu dan permasalahan strategis di daerah secara tepat. Berdasarkan data Dinas Pendapatan dan Pengelolaan Keuangan Daerah Kota Surabaya, pada tahun 2018 Jumlah Pendapatan Asli Daerah yang diperoleh kota Surabaya sebesar Rp 4.973.016.463.644, Pendapatan dari Dana Perimbangan sebesar Rp 2.088.869.968.843, serta dana lain-lain pendapatan yang sah sebesar Rp1.113.318.147.099 dengan total pendapatan mencapai Rp 8.175.204.579.586. Hal ini menunjukkan tingkat kemandirian Pemerintah Kota Surabaya yang semakin baik karena proporsi Pendapatan Asli Daerah lebih besar daripada dana perimbangan.

***R**egional finance is the most important component in regional development planning because it provides an overview of the region's ability to fund development plans and awareness to effectively pay attention to strategic issues and problems in the region. Based on data from the Surabaya Revenue and Regional Financial Management Office, in 2018 the total Regional Original Revenue of Surabaya was Rp 4,973,016,463,644, Revenues from the Balancing Fund amounted to Rp 2,088,869,968,843, and other legal revenues of Rp 1,113,318,147,099 with total income reaching Rp. 8,175,204,579,586. This shows that the level of independence of the Surabaya City Government is getting better because the proportion of Regional Original Income is greater than the balance fund.*



Belanja Daerah merupakan kewajiban Pemerintah Kota sebagai pengurangan nilai kekayaan bersih dan merupakan batas tertinggi untuk setiap jenis belanja yang bersangkutan. Pengelolaan belanja daerah dilaksanakan berlandaskan pada anggaran kinerja (*performance budget*) yaitu belanja daerah yang berorientasi pada pencapaian hasil atau kinerja. Berdasarkan data Dinas Pendapatan dan Pengelolaan Keuangan Daerah Kota Surabaya, pada tahun 2018 realisasi belanja Kota Surabaya sebesar Rp 8.175.204.579.856. Hal ini menunjukkan bahwa APBD kota Surabaya relatif baik dari sisi Belanja. Hal ini juga ditunjukkan dengan data realisasi belanja menurut fungsinya.

Regional Expenditure is the obligation of the City Government as a reduction in net worth and is the highest limit for each type of expenditure concerned. Regional expenditure management is carried out based on the performance budget, namely regional expenditure that is oriented towards achieving results or performance. Based on data from the Surabaya Revenue Service and Regional Financial Management, in 2018 the realization of Surabaya City expenditure amounted to Rp 8,175,204,579,856. This shows that the Surabaya city budget is relatively good in terms of expenditure.



Fungsi bank sangat penting bagi perekonomian suatu negara maupun kota. Peranan intermediasi lembaga perbankan sangat berpengaruh pada pertumbuhan perekonomian suatu Negara maupun kota, mengingat bank memiliki peranan untuk memenuhi kebutuhan ekonomi seperti kegiatan administrasi keuangan, penggunaan uang, penampungan uang, penukaran dan perdagangan uang, pengawasan uang, perkreditan, dan pengiriman uang.

The function of banks is very important for the economy of a country and city. The role of intermediation in banking institutions is very influential on the economic growth of a country and city, considering that banks have a role to fulfill economic needs such as financial administration activities, use of money, holding money, exchanging and trading money, controlling money, credit, and sending money.



Berdasarkan data dari kantor perwakilan Bank Indonesia Wilayah IV (Jawa Timur), dalam lima tahun terakhir jumlah bank, kantor bank, dan kantor cabang bank umum dan BPR di Surabaya dalam lima tahun terakhir cenderung mengalami peningkatan. Hal ini menunjukkan aktivitas ekonomi di Surabaya mengalami peningkatan mengingat peranan bank dalam mendukung pemenuhan kebutuhan ekonomi masyarakat.

Based on data from the representative office of Bank Indonesia Region IV (East Java), in the last five years the number of banks, bank offices, and branch offices of commercial banks and rural banks in Surabaya in the last five years has tended to increase. This shows that economic activity in Surabaya has increased considering the role of banks in supporting the fulfillment of the economic needs of the community.



Pada tahun 2012, jumlah bank umum di Surabaya sebanyak 80 buah dengan kantor cabang pembantu sebanyak 793 buah, dan pada tahun 2014 jumlah bank umum di Surabaya sebanyak 79 buah dengan kantor cabang pembantu sebanyak 605 buah. Pada tahun 2015 jumlah bank umum meningkat menjadi 83 buah dengan jumlah kantor cabang pembantu meningkat menjadi 617 buah.

Pada tahun 2016 jumlah bank umum di Surabaya menjadi 82 buah dengan kantor cabang pembantu sebanyak 604 buah, dan pada tahun 2017 jumlah bank umum di Surabaya meningkat menjadi 83 buah dengan kantor cabang pembantu sebanyak 602 buah. Sementara itu, pada tahun 2012 hingga 2016 jumlah kantor pusat BPR di Surabaya sebanyak 8 buah dengan kantor kas pada tahun 2013 sebanyak 122 buah, dan kantor kas BPR pada tahun 2014 dan 2015 sebanyak 127 buah dan pada tahun 2016 kantor kas BPR di Surabaya meningkat menjadi 129 buah. Pada tahun 2017, jumlah kantor pusat BPR di Surabaya meningkat menjadi 10 buah dengan kantor kas sebanyak 129 buah.

In 2012, there were 80 commercial banks in Surabaya with 793 sub-branch offices, and in 2014 there were 79 commercial banks in Surabaya with 605 sub-branch offices. In 2015 the number of commercial banks increased to 83 with the number of sub-branches increasing to 617.

In 2016 the number of commercial banks in Surabaya became 82 units with 604 sub-branch offices, and in 2017 the number of commercial banks in Surabaya increased to 83 with 602 sub-branch offices. Meanwhile, in 2012 to 2016 the number of BPR headquarters in Surabaya was 8 with cash offices in 2013 as many as 122, and BPR cash offices in 2014 and 2015 as many as 127 and in 2016 the BPR cash offices in Surabaya increased to 129 pieces. In 2017, the number of BPR headquarters in Surabaya increased to 10 with 129 cash offices.



Tingkat kepercayaan masyarakat Surabaya terhadap perbankan semakin meningkat, hal ini ditunjukkan dengan jumlah dana yang disimpan di Bank, baik dalam bentuk giro, deposito, maupun tabungan. Hal ini juga menunjukkan bahwa aktivitas ekonomi masyarakat Surabaya semakin meningkat. Berdasarkan data dari kantor perwakilan Bank Indonesia Wilayah IV (Jawa Timur), Posisi Giro, Tabungan, dan Deposito Bank Umum dan BPR di Kota Surabaya dalam tiga tahun terakhir terus mengalami peningkatan. Pada tahun 2015, total dana yang disimpan pada Bank Umum dan BPR di Surabaya sebesar Rp 233.741.898 juta, dan pada tahun 2016 dan 2017 naik menjadi Rp 3.009.670.846 juta dan Rp 3.110.349.224 juta.

The level of Surabaya community trust in banks is increasing, this is indicated by the amount of funds deposited in the Bank, both in the form of demand deposits, deposits, and savings. This also shows that the economic activities of the Surabaya community are increasing. Based on data from the representative offices of Bank Indonesia Region IV (East Java), the position of demand deposits, savings and deposits of commercial banks and rural banks in the city of Surabaya in the last three years has continued to increase. In 2015, the total funds deposited in Commercial Banks and Rural Banks in Surabaya amounted to Rp 233,741,898 million, and in 2016 and 2017 it rose to Rp 3,009,670,856 million and Rp 3,110,349,224 million.



Meningkatnya aktivitas ekonomi di Surabaya juga dapat dilihat dari jumlah pinjaman yang disalurkan oleh Bank, karena pinjaman dari bank tersebut dapat dimanfaatkan oleh masyarakat baik untuk kegiatan produktif, investasi maupun konsumsi sehingga dapat mendorong pertumbuhan ekonomi. Berdasarkan data dari kantor perwakilan Bank Indonesia Wilayah IV (Jawa Timur), Posisi Pinjaman Yang diberikan Bank Umum dan BPR di Surabaya dalam tiga tahun terakhir cenderung meningkat, yang mengindikasikan bahwa pertumbuhan ekonomi kota Surabaya juga meningkat. Pada tahun 2015, jumlah Pinjaman Yang diberikan Bank Umum dan BPR di Surabaya, baik untuk keperluan modal kerja, konsumsi, maupun investasi sebesar Rp 1.891.261.337 juta, dan pada tahun 2016 meningkat menjadi Rp 2.605.488.410 juta. Pada tahun 2017, jumlah Pinjaman Yang diberikan Bank Umum dan BPR di Surabaya sebesar Rp 2.045.444.274 juta.

The increase in economic activity in Surabaya can also be seen from the number of loans channeled by the Bank, because loans from the bank can be utilized by the community for productive activities, investment and consumption so as to encourage economic growth. Based on data from the representative office of Bank Indonesia Region IV (East Java), the position of loans given by commercial banks and rural banks in Surabaya in the past three years has tended to increase, indicating that the economic growth of Surabaya has also increased. In 2015, the number of loans granted by commercial banks and rural banks in Surabaya, both for the purposes of working capital, consumption and investment, amounted to Rp 1,891,261,337 million, and in 2016 it increased to Rp 2,605,488,410 million. In 2017, the total loans granted by commercial banks and rural banks in Surabaya amounted to Rp 2,045,444,274 million.



Tabel : 09.01.01 Realisasi Anggaran Pendapatan Pemerintah Daerah Kota Surabaya Tahun
Realization of Revenues Budgetair of Surabaya Munacipality Local Government by Type of Receipts (000 Rp)
2018

Jenis Penerimaan/ <i>Type of Receipts</i>	Jumlah/ <i>Total</i> (000 Rp)
(1)	(2)
Pendapatan/<i>Local Receipts</i>	
Pendapatan Asli Daerah/<i>Local Internal Revenue</i>	
1.1.1 Pendapatan Pajak Daerah/<i>Local Tax</i>	3.817.402.592.324
1.1.2 Retribusi Daerah/<i>Local Restributions</i>	346.798.583.545
1.1.3 Pendapatan Hasil Pengelolaan Kekayaan Daerah yang dipisahkan	140.036.260.033
1.1.4 Lain –lain pendapatan asli daerah yang sah	668.779.027.743
Jumlah Pendapatan Asli Daerah	4.973.016.463.644

Sumber : Dinas Pendapatan dan Pengelolaan Keuangan Kota Surabaya
Source : Department of Revenue and Financial Management Surabaya



Tabel : 09.01.01 Lanjutan/
Continued

Jenis Penerimaan/ <i>Type of Receipts</i>	Jumlah/ <i>Total (000 Rp)</i>
(1)	(2)
1.2 Dana Perimbangan	
Bagi Hasil Pajak	410.894.374.246
Bagi Hasil Bukan Pajak	67.464.332.495
Dana Alokasi Umum	1.211.713.876.000
Dana Alokasi Khusus	398.797.3856.102
Jumlah Dana Perimbangan	2.088.869.968.843
1.3 Lain – lain Pendapatan Yang Sah	
Dana Bagi Hasil Pajak dari Provinsi dan Pemerintah Daerah Lainnya	
Dana Penyesuaian dan Otonomi Khusus	880.120.602.049
Bantuan Keuangan dari Provinsi atau Pemerintah Daerah Lainnya	2.903.400.000
Bagi Hasil Lainnya	
Lain – lain Pendapatan Daerah Yang Sah	48.750.000.000
Jumlah Dana Lain – lain Pendapatan Yang Sah	1.113.318.147.099
JUMLAH PENDAPATAN	8.175.204.579.586

Sumber : Dinas Pendapatan dan Pengelolaan Keuangan Kota Surabaya
Source : Department of Revenue and Financial Management Surabaya



Tabel : 09.01.02 Realisasi Anggaran Belanja Pemerintah Daerah Kota Surabaya menurut Jenisnya 2018
Realization of Expenditure Budgetair of Surabaya City Government Type of Expenditures 2018

Uraian	Anggaran	Realisasi	%
Pajak Daerah			
Pajak Hotel	251.208.677.510	266.962.722.475	106,27%
Pajak Restoran	433.496.909.599	451.619.929.636	104,18%
Pajak Hiburan	78.014.034.303	78.468.071.593	100,58%
Pajak Reklame	133.730.872.000	139.057.010.250	103,98%
Pajak Penerangan Jalan	402.806.829.710	407.880.624.173	101,26%
Pajak Parkir	84.123.987.470	87.254.067.116	103,72%
Pajak Air Tanah	1.419.798.400	1.432.637.260	100,90%
Pajak Bumi dan Bangunan	1.054.293.324.370	1.170.351.918.181	111,01%
Bea Perolehan Hak atas Tanah dan Bangunan	1.176.338.469.054	1.214.375.611.640	103,23%
Jumlah Pajak Daerah	3.615.432.902.416	3.817.402.592.324	105,59%
Retribusi Daerah	364.330.957.049	346.798.583.545	95,19%
Hasil dari Pengelolaan Kekayaan Daerah yang Dipisahkan	141.308.453.768	140.036.260.033	99,10%
Lain-lain Pendapatan Asli Daerah yang Sah	637.894.923.727	668.779.027.743	104,84%
Jumlah Pendapatan Asli Daerah	4.758.967.236.960	4.973.016.463.644	104,50%
Dana Perimbangan			
Bagi Hasil Pajak			
Pajak Bumi dan Bangunan	13.610.804.647	9.679.200.123	71,11%



**Tabel : 09.01.02 Lanjutan/
Continued**

Uraian	Anggaran	Realisasi	%
Pajak Penghasilan (PPH) Pasal 25 dan Pasal 29 Wajib Pajak Orang Pribadi Dalam Negeri dan PPh Pasal 21	473.553.047.548	380.109.394.123	80,27%
Cukai Hasil Tembakau	20.486.278.492	21.105.780.000	103,02%
Jumlah Bagi Hasil Pajak	507.650.130.687	410.894.374.246	80,94%
Bagi Hasil Bukan Pajak	37.622.319.012	67.464.332.495	179,32%
Dana Alokasi Umum	1.211.713.876.000	1.211.713.876.000	100,00%
Dana Alokasi Khusus	440.719.310.000	398.797.386.102	90,49%
Jumlah Dana Perimbangan	2.197.705.635.699	2.088.869.968.843	95,05%



Tabel : 09.01.02 Lanjutan/
Continued

Lain - lain Pendapatan Daerah yang Sah			
Uraian	Anggaran	Realisasi	%
Pendapatan Hibah	179.612.600.000	181.544.145.050	101,08%
Dana Bagi Hasil Pajak dari Provinsi dan Pemerintah Daerah Lainnya	890.407.321.609	880.120.602.049	98,84%
Bantuan Keuangan dari Provinsi atau Pemerintah Daerah Lainnya	3.699.400.000	2.903.400.000	78,48%
Lain - lain Pendapatan Daerah yang Sah	48.750.000.000	48.750.000.000	100,00%
Jumlah Lain - lain Pendapatan Daerah yang Sah	1.122.469.321.609	1.113.318.147.099	99,18%
Jumlah Pendapatan	8.079.142.194.268	8.175.204.579.586	101,19%

Sumber: Badan Pengelola Keuangan dan Pajak Daerah Kota Surabaya

Source : Regional Finance and Tax Management Board of Surabaya Municipality



Tabel : 09.02.01 Jumlah Bank, Kantor Bank dan Kantor Cabang Bank Umum dan BPR di Kota Surabaya
Total Bank and Bank Offices Commercial and Rural Bank in Surabaya 2017

Uraian/Description	2012	2013	2014	2015	2016	2017
(1)	(2)	(3)	(4)	(5)	(6)	(7)
I. Jumlah Bank / Number of Banks						
1. Bank Umum / Commercial Banks						
<i>BPR / Rural Bank</i>	80		79	83	82	83
<i>BPR / Rural Bank</i>	8		17	17	17	10
II. Jumlah Kantor / Number of Office						
Bank Umum / Commercial Banks						
Kantor Pusat / Head Office	6		6	6	6	4
Kantor Cabang / Branch Office	148		144	144	141	144
Kantor Cabang Pembantu / Sub Branch Office	793		605	617	604	602
Kantor Kas / Cash Office	344		259	256	259	262
BPR / Rural Banks						
Kantor Pusat / Head Office	8	8	8	8	8	10
Kantor Cabang / Branch Office	8	8	9	9	9	9
Kantor Cabang Pembantu / Sub Branch Office	-	-	-	-	-	0
Kantor Kas / Cash Office	-	122	127	127	129	129

Sumber : Kantor Perwakilan Bank Indonesia ,Wilayah IV (Jawa Timur)
Source: Regional Office of Bank Indonesia, Region IV (East Java)



Tabel : 09.02.02 Posisi Giro, Tabungan dan Deposito Bank Umum dan BPR di Kota Surabaya
Outstanding of Demand Deposit, Saving Deposit and Time Deposit Commercial and Rural Bank in Surabaya
2017 (000 000 Rp)

Bulan/ Month	Jenis Simpanan/Type of Deposit			
	Giro/ Demand Deposit	Deposito/ Time Deposit	Tabungan/ Saving Deposit	Jumlah/ Total
(1)	(2)	(3)	(4)	(5)
Januari/ January	45.865.749	124.718.846	78.372.869	248.957.464
Pebruari/ February	47.138.022	125.734.172	78.953.912	251.826.106
Maret/ March	46.389.020	126.786.359	77.756.023	250.931.402
April/ April/	43.951.722	126.038.083	76.130.703	246.120.507
Mei / May	42.968.782	128.988.164	78.859.295	248.816.241
Juni/ June	45.918.495	132.171.121	78.688.321	256.777.937
Juli/ July	52.089.634	133.526.571	78.325.584	263.941.789
Agustus/ August	49.590.144	139.301.899	78.111.667	267.003.710
September/ September/	51.288.588	138.286.021	80.027.212	269.601.820
Oktober/ October	56.188.914	134.063.094	79.820.715	270.072.723
Nopember/ November	48.897.832	136.229.210	81.729.483	267.516.525



Tabel : 09.02.02 Lanjutan/
Continued

Bulan/ <i>Month</i>	Jenis Simpanan/Type of Deposit			
	Giro / <i>Demand</i> Deposit	Deposito/ <i>Time Deposit</i>	Tabungan/ <i>Saving Deposit</i>	Jumlah/ <i>Total</i>
(1)	(2)	(3)	(4)	(5)
Desember/ <i>December</i>	50.053.020	134.366.340	84.363.640	268.783.000
Jumlah/ Total	580.339.921	1.580.569.879	949.139.423	3.110.349.224
2016	532.981.772	1.519.324.751	947.364.372	3.009.670.846
2015	41.106.151	119.169.338	73.466.409	233.741.898

Sumber : Kantor Perwakilan Bank Indonesia ,Wilayah IV (Jawa Timur)
Source : Regional Office of Bank Indonesia, Region IV (East Java)



Tabel : 09.02.03 Posisi Pinjaman Yang Diberikan Bank Umum Dan BPR per Bulan di Kota Surabaya
Monthly Outstanding of Loans Commercial And Rural Bank in Surabaya
2017 (000 000 Rp)

Bulan/ Month	Jenis Penggunaan Kredit/Type of loans based			
	Modal Kerja <i>Working Capital</i>	Investasi <i>Investment</i>	Konsumsi <i>Consumption</i>	Jumlah/ <i>Total</i>
(1)	(2)	(3)	(4)	(5)
Januari/ <i>January</i>	89.224.901	29.996.945	43.854.379	163.076.225
Pebruari/ <i>February</i>	88.158.221	29.752.336	44.033.304	161.943.861
Maret/ <i>March</i>	89.331.231	30.102.010	44.682.902	164.116.144
April/ <i>April/</i>	38.448.106	30.729.165	45.560.834	164.738.105
Mei/ <i>May</i>	90.090.291	31.367.133	46.059.503	167.516.927
Juni/ <i>June</i>	91.927.029	31.534.373	47.057.347	170.218.749
Juli/ <i>July</i>	91.417.898	31.847.109	47.407.137	170.672.145
Agustus/ <i>August</i>	92.351.369	32.177.812	47.803.010	172.332.191
September/ <i>September/</i>	95.877.825	32.479.760	47.968.292	176.325.877
Oktober/ <i>October</i>	94.733.411	32.374.951	48.341.632	175.449.995
Nopember/ <i>November</i>	96 138 305	32 836 907	48 737 340	177 712 552



Tabel : 09.02.03 Lanjutan/
Continued

Bulan/ Month	Jenis Penggunaan Kredit/Type of loans based			
	Modal Kerja Working Capital	Investasi Investment	Konsumsi Consumption	Jumlah/ Total
(1)	(2)	(3)	(4)	(5)
Desember/ December	99.789.356	31.744.556	49.511.592	181.041.504
Jumlah/Total	1.107.483.944	376.943.058	561.017.273	2.045.444.274
2016	1.749.911.364	474.331.418	600.411.985	2.605.488.410
2015	1.105.910.230	326.668.249	458.682.857	1.891.261.337

Sumber : Kantor Perwakilan Bank Indonesia ,Wilayah IV (Jawa Timur)
Source : Regional Office of Bank Indonesia, Region IV (East Java)



Tabel : 09.02.04 Jumlah Aktiva dan Posisi Keuangan Bank Umum dan BPR di Kota Surabaya

Total Assets and financial Bank Position Commercial and Rural Bank in Surabaya
2013 - 2017(000.000 Rp)

Uraian / Description	2013	2014	2015	2016	2017
(1)	(2)	(3)	(4)	(5)	(6)
Jumlah Aktiva / Total					
1.Assets	390.354.969	444.506.623	498.184.006	530.562.846	580.078.260
Posisi Simpanan					
Masyarakat / Outstanding					
2.of Private Deposit	247.055.347	279.055.563	33.796.835	323.294.814	354.525.000
Posisi Giro /					
2. Outstanding of					
1 Demand Deposit	33.578.706	38.332.093.	41.106.151	44.220.925	50,053,020
Posisi Simpanan					
2. Berjangka / Outstanding					
2 of Time Deposit	91.942.002	109.534.952	119.169.338	122.989.318	134,366,340
Posisi tabungan /					
2. Outstanding of					
3 saving Deposit	65.964.887	68.859.992	73.466.409	80.785.092	84,363,640
Posisi Kredit					
Berdasarkan Lokasi					
3.Proyek /					
Outstanding of Credit					
Based on Project					
Location	131.364.339	149.859.630	165.451.909	178..643.950	193.104.083
Posisi kredit UMKM /					
Outstanding of Credits to					
4.Micro, Small					
and Medium Scale	23.807.998	24.800.220	29.687.458	36.072.156	37.363.752

Sumber : Kantor Perwakilan Bank Indonesia ,Wilayah IV (Jawa Timur)

Source: Regional Office of Bank Indonesia, Region IV (East Java)



Tabel : 09.02.05 Posisi Pinjaman Yang diberikan Rupiah dan valuta Asing Bank umum dan BPR menurut Lapangan Usaha di Kota Surabaya
Outstanding of Loans Commercial and Rural Bank Based by Sectors in Surabaya
2017 (Jutaan Rp)

Sektor / Sectors	Januari	Pebruari	Maret
	<i>January</i>	<i>February</i>	<i>March</i>
(1)	(2)	(3)	(4)
Pinjaman Berdasarkan Lapangan Usaha/	130.372.887	128.854.382	129.947.161
<i>Loans by Industrial Origin</i>			
Pertanian, Peternakan, Kehutanan dan Perikanan	2.139.626	2.165.560	2.249.980
<i>Agriculture, Livestock, Forestry and Fishery</i>			
Pertambangan dan Penggalian/	554.259	533.755	534.125
<i>Mining and Quarrying</i>			
Industri			
Pengolahan/	41.547.683	40.499.796	40.397.261
<i>Manufacturing Industry</i>			
Listrik, Gas dan Air Bersih	747.279.	745.953	743.114
<i>Electricity, Gas and Water Supply</i>			
Konstruksi/	8.863.038	9.284.075	9.538.889
<i>Construction</i>			
Perdagangan, Hotel dan Restoran/	8.863.038	9.284.075	9.538.889
<i>Trade, Hotel and Restaurant</i>			
Pengangkutan dan Komunikasi/	10.038.914	10.134.853	10.554.393
<i>Transport and Communication</i>			
Keuanga, Real Estate dan Jasa Perusahaan	10.130.516	10.815.362	10.175.085
<i>Financial, Ownership & Business Services</i>			
Jasa-jasa /Services	4.785.393	4.768.295	4.701.180
Pinjaman Kepada Bukan Lapangan Usaha	44.019.218	44.199.391	44.858.085
<i>Loans to Non Industrial Origin</i>			
Rumah			
Tinggal/Housing	15.677.216	15.643.828	15.830.120
Flat dan Apartemen/Flat and Apartment	1.171.218	1.175.664	1.187.990



Tabel : 09.02.05 Lanjutan/
Continued

Sektor / Sectors	Januari	Pebruari	Maret
	January	February	March
	(1)	(2)	(3)
Rumah toko dan Rumah Kantor/ Shophouse and Officehous	1.487.746	1.483.318	1.464.116
Kendaraan Bermotor / Vehicles	4.237.132	4.247.858	4.245.149
Lainnya / Others	21.445.906	21.648.723	22.130.711
Jumlah / Total	174.392.105	173.053.773	174.805.246

Sumber : Kantor Perwakilan Bank Indonesia ,Wilayah IV (Jawa Timur)
Source : Regional Office of Bank Indonesia, Region IV (East Java)



Tabel : 09.02.05 Lanjutan/
Continued

Sektor / Sectors	April	Mei	Juni
	<i>April</i>	<i>May</i>	<i>June</i>
(1)	(5)	(6)	(7)
Pinjaman Berdasarkan Lapangan Usaha/ <i>Loans by Industrial Origin</i>	129.934.852	132.618.604	134.853.144
Pertanian, Peternakan, Kehutanan dan Perikanan <i>Agriculture, Livestock, Forestry and Fishery</i>	2.403.395	2.569.132	2.657.812
Pertambangan dan Penggalan/ <i>Mining and Quarrying</i>	507.726	537.760	477.137
Industri Pengolahan/ <i>Manufacturing Industry</i>	40.350.905	41.047.985	42.646.152
Listrik, Gas dan Air Bersih <i>Electricity, Gas and Water Supply</i>	767.752	743.477	742.643
Konstruksi/ Construction	9.436.344	9.557.572	9.657.018
Perdagangan, Hotel dan Restoran/ <i>Trade, Hotel and Restaurant</i>	50.747.609	51.756.200	52.244.007
Pengangkutan dan Komunikasi/ <i>Transport and Communication</i>	10.800.379	11.278.820	11.166.231
Keuangan, Real Estate dan Jasa Perusahaan <i>Financial, Ownership & Business Services</i>	9.982.214	10.074.597	10.089.811.
Jasa-jasa /Services	4.938.527	5.053.010	5.5172.344
Pinjaman Kepada Bukan Lapangan Usaha <i>Loans to Non Industrial Origin</i>	45.735.877	46.126.446	47.127.434
Rumah Tinggal/ Housing	15.874.111	16.031.638	16.184.577
Flat dan Apartemen/ Flat and Apartment	1.196.760	1.240.868	1.264.940
Rumah toko dan Rumah Kantor/ <i>Shophouse and Officehouse</i>	1.461.628	1.528.258	1.494.050
Kendaraan Bermotor/ Vehicles	4.028.243	4.349.227	4.493.595
Lainnya/ Others	23.175.136	22.976.456	23.690.272
Jumlah/Total	175.670.729	178.745.050	181.980.578

Sumber : Kantor Perwakilan Bank Indonesia ,Wilayah IV (Jawa Timur)

Source : Regional Office of Bank Indonesia, Region IV (East Java)



Tabel : 09.02.05 Lanjutan/
Continued

	Juli	Agustus	September
Sektor/Sectors	<i>July</i>	<i>August</i>	<i>September</i>
(1)	(8)	(9)	(10)
Pinjaman Berdasarkan Lapangan Usaha/ <i>Loans by Industrial Origin</i>	14.824.427	150.184.94	154.482.239
Pertanian, Peternakan, Kehutanan dan Perikanan <i>Agriculture, Livestock, Forestry and Fishery</i>	3.015.733	3.051.883	2.952.666
Pertambangan dan Penggalan/ <i>Mining and Quarrying</i>	478.829	558.455	575.427
Industri Pengolahan/ <i>Manufacturing Industry</i>	41.505.926	42.655.824	44.925.453
Listrik, Gas dan Air Bersih <i>Electricity, Gas and Water Supply</i>	730.061	724.225	782.594
Konstruksi/ Construction	9.568.612	9.948.441	10.105.877
Perdagangan, Hotel dan Restoran/ <i>Trade, Hotel and Restaurant</i>	52.392.490	52.194.547	11.693.244
Pengangkutan dan Komunikasi/ <i>Transport and Communication</i>	11.100.770	11.307.973	10.313.434
Kuanga, Real Estate dan Jasa Perusahaan <i>Financial, Ownership & Business Services</i>	10.425.468	10.020.543	19.864.018
Jasa-jasa /Services	19.606.536	19.722.903	33.277.351
Pinjaman Kepada Bukan Lapangan Usaha <i>Loans to Non Industrial Origin</i>	33.019.806	33.214.408	16.576.111
Rumah Tinggal/ Housing	16.412.450	16.514.610	16.576.111
Flat dan Apartemen/ Flat and Apartment	1.299.841	1.326.066	1.335.072
Rumah toko dan Rumah Kantor/ <i>Shophouse and Officehouse</i>	1.488.110	1.470.467	1.450.069
Kendaraan Bermotor/ Vehicles	4.434.641	4.459.513	4.519.144
Lainnya/ Others	9.384.763	9.443.753	9.396.954
Jumlah/Total	181.844.233	183.399.203	187.759.590

Sumber : Kantor Perwakilan Bank Indonesia ,Wilayah IV (Jawa Timur)

Source : Regional Office of Bank Indonesia, Region IV
(East Java)

**Tabel : 09.02.05 Lanjutan/**
Continued

Sektor/Sectors	Oktober	Nopember	Desember
	<i>October</i>	<i>November</i>	<i>December</i>
(1)	(11)	(12)	(13)
Pinjaman Berdasarkan Lapangan Usaha/	153.070.501	155.174.188	158.592.550
<i>Loans by Industrial Origin</i>			
Pertanian, Peternakan, Kehutanan dan /			
Perikanan	2.805.367	2.644.473	2.624.849
<i>Agriculture, Livestock, Forestry and Fishery</i>			
Pertambangan dan Penggalian/	601.390	614.101	594.558
<i>Minning and Quarrying</i>			
Industri Pengolahan/	42.824.113	43.858.852	45.231.188
<i>Manufacturing Industry</i>			
Listrik, Gas dan Air Bersih	768.749.	531.480	646.861
<i>Electricity, Gas and Water Supply</i>			
Konstruksi/	10.186.512	10.480.856	10.636.704
<i>Construction</i>			
Perdagangan, Hotel dan Restoran/	53.826.818	54.639.447	55.943.585
<i>Trade, Hotel and Restaurant</i>			
Pengangkutan dan Komunikasi/	11.746.091	11.771.775	11.851.070
<i>Transport and Communication</i>			
Keuanga, Real Estate dan Jasa Perusahaan	10.327.073	10.515.906	10.678.287
<i>Financial, Ownership & Business Services</i>			
Jasa-jasa /Services	19.984.389	20.117.299	20.385.448



Tabel : 09.02.05 Lanjutan/
Continued

Sektor/Sectors	Oktober <i>October</i>	Nopember <i>November</i>	Desember <i>December</i>
(1)	(11)	(12)	(13)
Pinjaman Kepada Bukan Lapangan Usaha	33.586.197	33.854.936	34.511.533
<i>Loans to Non Industrial Origin</i>			
Rumah Tinggal/Housing	16.682.118	16.814.622	17.088.674
Flat dan Apartemen/Flat and Apartment	1.366.222	1.372.151	1.401.691
Rumah toko dan Rumah Kantor/ <i>Shophouse and Officehous</i>	1.435.300	1.432.409	1.421.028
Kendaraan Bermotor/Vehicles	4.571.757	4.669.640	4.722.777
Lainnya/ Others	9.530.799	9.566.113	9.877.365
Jumlah/Total	186.656.698	189.029.124	193.104.083

Sumber : Kantor Perwakilan Bank Indonesia ,Wilayah IV (Jawa Timur)

Source : Regional Office of Bank Indonesia, Region IV (East Java)



Tabel : 09.02.06 Posisi Kredit Usaha Mikro, Kecil dan Menengah yang diberikan Bank Umum dan BPR di Kota Surabaya
Outstanding of Commercial Bank s creditsto Mick ro, Small and Medium Scale and Rural Bank in Surabaya
2017 (000 000 Rp)

B u l a n / Month	Jenis Simpanan/Type of Deposit			
	Mikro Micro	Kecil Smal	Menengah Medium	Jumlah/ Total
(1)	(2)	(3)	(4)	(5)
Januari/ January	2.058.495	6.190.392	25.154.371	33.403.257
Pebruari/ February	2.057.394	6.194.010	25.618.164	33.869.569
Maret/ March	2.087.766	6.242.790	25.904.935	34.235.490
April/ April/	2.130.789	6.268.319	26.233.852	34.848.708
M e i / M a y	2.200.939	6.413.918	26.233.852	34.848.708
Juni/ June	2.197.324	6.446.059	26.490.864	35.134.247
Juli/ July	2.213.462	6.519.343	27.045.192	35.777.997
Agustus/ August	2.224.267	6.711.519	26.832.496	35.768.282
September/ September/	2.249.219	6.900.924	26.777.731	35.768.282
Oktober/ October	2.316.704	7.019.685	27.113.621	36.540.119
Nopember/ November	2.375.945	7.051.437	27.280.003	36.707.385
Desember/ December	2.458.073	7.090.440	27.815.239	37.363.752



Tabel : 09.02.06 Lanjutan/
Continued

	Jenis Simpanan/Type of Deposit			
	Mikro <i>Micro</i>	Kecil <i>Smal</i>	Menengah <i>Medium</i>	Jumlah/ <i>Total</i>
(1)	(2)	(3)	(4)	(5)
Jumlah/Total	26.570.376	79.048.837	317.851.952	423.471.164
2016	45.258.101	110.935.228	383.127.179	539.320.551
2015	1.834.919	5.453.551	22.398.988	29.687.458
2014	1.419.429	4.742.240	18.638.551	24.800.220
2013	1.183.748	4.613.306	18.010.944	23.807.998

Sumber : Kantor Perwakilan Bank Indonesia ,Wilayah IV (Jawa Timur)

Source : Regional Office of Bank Indonesia, Region IV (East Java)



Tabel : 09.02.07 Banyaknya Pengurus, Pengawas, Manager dan Karyawan Koperasi Primer menurut Jenisnya
Number of Management Boards, Supervisors, Managers and Employees of Primary Cooperatives by Type of Cooperatives 2018

Jenis Koperasi/ <i>Kind of Cooperation</i>	Anggota/ <i>Board from</i>	Pengawas/ <i>Supervisor</i>	Manager	Karyawan/ <i>Number of</i>
	<i>Members</i>			<i>Employees</i>
(1)	(2)	(3)	(4)	(5)
1. K U D/ <i>Village Unit Cooperative</i> (VUC)	1.149	-	3	27
2. Kop Peg Republik Indonesia (KPRI) <i>Official of Republic of Indonesia</i> <i>Cooperative</i>	41.864	-	14	489
3. Kop Karyawan <i>Official Cooperative</i>	91.912	-	60	1.669
Primer Kop Angkatan Darat 4. (Primkopad)	6.312	-	-	46
<i>Navy Primary Cooperative</i>				
Primer Kop Angkatan Laut 5. (Primkopal)	23.164	-	1	229
<i>Army Primary Cooperative</i>				
Primer Kop Angkatan Udara 6. (Primkopau)	198	-	2	2
<i>Air Force Primary Cooperative</i>				
Primer Kop Kepolisian 7. (Primkoppol)	8.702	-	4	22
<i>Police Primary Cooperative</i>				



Tabel : 09.02.07 Lanjutan/
Continue

Jenis Koperasi/ <i>Kind of Cooperation</i>	Anggota/ <i>Board from</i> <i>Members</i>	Pengawas/ <i>Supervisor</i>	Manager	Karyawan/ <i>Number of</i> <i>Employees</i>
(1)	(2)	(3)	(4)	(5)
8. (Koppontren) <i>Kop Pondok Pesantren</i> <i>Moslem Board Coopoerative</i>	1.423	-	5	127
9. (Primkotama) <i>Kop Pensiunan Wredatama</i> <i>Wredatama Pensioner Cooperative</i>	3.547	-	2	26
10. (Kopepabri) <i>Kop Purnawirawan ABRI</i> <i>ABRI Pensioner Cooperative</i>	1.355	-	1	10
11. Kop Wanita (Kopwan) <i>Women Cooperative</i>	15.670	-	-	19
12. Kop Mahasiswa (Kopma) <i>Student Cooperative</i>	2.456	-	1	52
13. Kop Pemuda <i>Youth Cooperative</i>	1.123	-	-	20



Tabel : 09.02.07 Lanjutan/
Continue

Jenis Koperasi/ <i>Kind of Cooperation</i>	Anggota/ <i>Board from Members</i>	Pengawas/ <i>Supervisor</i>	Manager	Karyawan/ <i>Number of Employees</i>
(1)	(2)	(3)	(4)	(5)
14. Kop Simpan Pinjam (KSP) <i>Save and Loan Cooperative</i>	15.123	-	20	283
15. Kop Jasa Angkutan Darat <i>Land Transport Service Cooperative</i>	2.791	-	1	18
16. Kop Jasa Angkutan Laut <i>Sea Transport Service Cooperative</i>	106	-	0	10
17. Kop Jasa Lain-Lain <i>Other Service Cooperative</i>	3.035	-	3	19
18. Kop Pedagang Pasar (Koppas) <i>Mark et Seller Cooperative</i>	601	-	1	18
19. Kop Pedagang Kaki Lima (PK-5) <i>Movable Merchant Cooperative</i>	1.107	-	0	2
20. Kop Profesi <i>Particuler Cooperative</i>	2.727	-	2	40
21. (Kopinkra) <i>Industry Cooperative</i>	485	-	1	7
22. Kop Pertanian <i>Agriculture Cooperative</i>	105	-	0	0



Tabel : 09.02.07 Lanjutan/
Continue

Jenis Koperasi/ <i>Kind of Cooperation</i>	Anggota/ <i>Board from Members</i>	Pengawas/ <i>Supervisor</i>	Manager	Karyawan/ <i>Number of Employees</i>
(1)	(2)	(3)	(4)	(5)
23. Kop Perikanan <i>Fishery Cooperative</i>	427	-	1	3
24. Kop Serba Usaha <i>Enterprising Cooperative</i>	37.757	-	35	372
25. Kop Sekunder <i>Secondary Cooperative</i>	98	-	0	1
26. Kop Jasa Keuangan Syariah		-		
Jumlah / Total	263.237	-	157	3.511
2017	262.153		142	3.394
2016	261.799		133	3.671
2015	252,645	-	122	3,548

Sumber : Dinas Koperasi, Pengusaha Kecil dan Menengah Kota Surabaya
Source : Cooperative, Small and Middle Entreneur Service of Surabaya City



Tabel : 09.02.08 Banyaknya Koperasi , Anggota dan Dananya
Number of Cooperation, Members and Fund
2018

No	Uraian	Rekap Seluruh Koperasi	Rekap Koperasi Primer
1	Jumlah Koperasi	1.750	1.749
	- Aktif	1.487	1.486
	- Tidak Aktif	263	263
2	Anggota	266.361	266.263
3	RAT	608	607
4	Manager	173	173
5	Karyawan	3.590	3.589
6	Modal Sendiri	1.319.591.800.000	1.318.401.807.000
7	Modal Luar	1.963.146.898.000	1.962.715.695.000
8	Asset	3.282.738.698.000	3.281.117.502.000
9	Volume Usaha	2.092.349.899.000	2.082.077.171.000
10	SHU	148.617.389.000	148.576.763.000



Tabel : 09.02.09 Banyak Koperasi Primer, Aktif, Tidak Aktif dan Anggota menurut Kecamatan

The number of Primary Cooperative , Capital , Volume Business and SHU according to the District (Rp.000)

2018

No.	Kecamatan	Jumlah Koperasi	Aktif	Non Aktif	Jumlah Anggota
1	Tegalsari	85	70	15	15.163
2	Simokerto	38	26	12	3.068
3	Genteng	75	70	5	20.802
4	Bubutan	63	53	10	7.176
5	Gubeng	128	103	25	13.833
6	Gunung Anyar	33	30	3	3.526
7	Sukolilo	70	63	7	11.966
8	Tambaksari	64	60	4	8.560
9	Mulyorejo	50	43	7	5.039
10	Rungkut	75	61	14	1.663
11	Tenggiling Mejoyo	43	39	4	6.167
12	Benowo	28	27	1	1.569
13	Pakal	21	20	1	1.239
14	Asemrowo	20	16	4	3.144
15	Sukomanunggal	54	46	8	6.665
16	Tandes	50	41	9	6.011
17	Sambikerep	14	11	3	658
18	Lakarsantri	28	25	3	2.520
19	Bulak	29	27	2	2.336
20	Kenjeran	34	27	7	3.145
21	Semampir	41	34	7	16.406
22	Pabean Cantian	63	52	11	12.751
23	Krembangan	83	68	15	17.597
24	Wonokromo	116	99	17	20.798
25	Wonocolo	74	61	13	7.627
26	Wiyung	30	26	4	1.488
27	Karang Pilang	40	36	4	9.389
28	Jambangan	42	35	7	4.249
29	Gayungan	107	100	7	21.049



**Tabel : 09.02.09 Lanjutan/
Continue**

No.	Kecamatan	Jumlah Koperasi	Aktif	Non Aktif	Jumlah Anggota
30	Dukuh Pakis	53	30	23	3.624
31	Sawahan	72	63	9	11.064
32	Kab. Sidoarjo	26	24	2	5.971
Jumlah		1.749	1.486	263	66.263

Sumber : Dinas Koperasi, Pengusaha Kecil dan Menengah Kota Surabaya

Source : Cooperative, Small and Middle Entrepreneur Service of Surabaya City



Tabel : 09.02.10 Banyaknya Koperasi Primer, Modal, Volume Usaha dan SHU menurut Kecamatan (Rp.000)

The number of Primary Cooperative , Capital , Volume Business and SHU according to the District (Rp.000)

Kecamatan	Jumlah Koperasi	Modal Sendiri	Modal Luar	Volume Usaha	SHU
(1)	(2)	(3)	(4)	(5)	(6)
Surabaya Pusat					
01. Tegalsari	85	58.414.320.000	85.106.475.000	112.102.253.000	4.224.599.000
02. Genteng	75	141.780.130.000	84.949.053.000	138.026.825.000	14.542.042.000
03. Bubutan	63	36.966.785.000	24.833.849.000	47.139.918.000	3.059.612.000
04. Simokerto	38	7.819.735.000	5.383.961.000	7.423.530.000	833.259.000
SurabayaUtara					
05. Pabean Cantian	63	134.027.307.000	253.517.888.000	284.218.550.000	18.790.093.000
06. Semampir	41	62.671.568.000	23.510.297.000	79.284.149.000	5.201.096.000
07. Krembangan	83	80.227.261.000	59.018.979.000	107.506.375.000	9.613.041.000
08. Kenjeran	34	4.763.791.000	6.783.287.000	6.746.517.000	313.010.000
09. Bulak	29	9.266.389.000	4.017.608.000	4.508.290.000	356.990.000
Surabaya Timur					
10. Tambaksari	64	46.750.848.000	20.585.487.000	87.564.505.000	5.260.642.000
11. Gubeng	128	16.292.394.000	697.732.591.000	149.597.796.000	11.227.265.000
12. Rungkut	75	63.949.771.000	114.045.070.000	244.673.989.000	7.324.207.000
13. Tenggilis Mejoyo	43	29.628.161.000	28.280.736.000	37.845.695.000	3.239.591.000
14. Gunung Anyar	33	12.899.828.000	21.618.222.000	23.085.636.000	1.634.032.000
15. Sukolilo	70	58.740.264.000	52.332.279.000	65.499.104.000	6.073.792.000
16. Mulyorejo	50	26.012.215.000	27.291.031.000	26.586.969.000	2.292.865.000
Surabaya Selatan					
17. Sawahan	72	43.682.971.000	32.924.805.000	78.160.448.000	4.650.302.000
18. Wonokromo	116	122.442.650.000	105.014.805.000	118.703.740.000	9.618.133.000
19. Karangpilang	40	40.990.140.000	32.212.376.000	62.904.918.000	3.744.108.000
20. Dukuh Pakis	53	7.509.028.000	2.678.589.000	14.334.585.000	1.261.786.000
21. Wiyung	30	2.061.220.000	1.301.137.000	2.282.019.000	587.747.000
22. Wonocolo	74	39.367.135.000	63.997.677.000	69.747.241.000	5.402.616.000
23. Gayungan	107	177.428.483.000	148.265.095.000	198.466.888.000	20.154.475.000
24. Jambangan	42	10.718.664.000	12.384.526.000	19.824.113.000	553.907.000



Tabel : 09.02.10 Lanjutan/
Continue

Kecamatan	Jumlah Koperasi	Modal Sendiri	Modal Luar	Volume Usaha	SHU
(1)	(2)	(3)	(4)	(5)	(6)
Surabaya Barat					
25. Tandes	50	17.985.128.000	5.958.748.000	20.084.176.000	1.573.268.000
26. Sukomanunggal	54	29.783.100.000	28.202.854.000	31.144.082.000	3.626.475.000
27. Asemrowo	20	5.271.877.000	4.683.524.000	10.449.345.000	359.904.000
28. Benowo	28	1.567.134.000	298.893.000	1.371.769.000	113.105.000
29. Pakal	21	6.161.159.000	9.310.553.000	10.325.720.000	632.832.000
30. Lakarsantri	28	5.554.462.000	2.668.125.000	4.877.586.000	382.974.000
31. Sambikerep	14	3.440.031.000	554.674.000	3.995.477.000	274.023.000
Jumlah/Total		1.319.138.735.000	1.962.978.593.000	2.082.077.171.000	148.576.763.000
2017	1.741	1.319.638.154	1.225.147.971	1.788.447.949	158.144.934
2016	1.670	1.087.082.523	1.113.239.741	1.647.046.400	158.693.797

Sumber : Dinas Koperasi, Pengusaha Kecil dan Menengah Kota Surabaya

Source : Cooperative, Small and Middle Entrepreneur Service of Surabaya City