

M E T A D A T A

BASIC INFORMATION	
1	Data Category : Credit of Micro, Small and Medium Enterprises
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DATA DEFINITION	
<p>Credit for Micro, Small and Medium Enterprises is :</p> <p>All money provided or debt in equivalent, stated in IDR currency or foreign currency, based on lending agreement between reporting banks and third party (non bank) that meet the criteria of Credit for Micro, Small and Medium Enterprises based on the existing Act of Credit for Micro, Small and Medium Enterprises.</p>	
DATA COVERAGE	
<p>1. Credits for Micro Enterprises all credits provided for Micro Enterprises debtor/borrower that meet the criteria of Micro Enterprises as regulated in Law of The Republic Indonesia Number 20 of 2008 concerning Micro, Small and Medium Enterprises.</p> <p>The micro enterprises a productive enterprise owned by individuals and/or firm which fulfill the criteria of the micro enterprises as regulated in this act, namely:</p> <ol style="list-style-type: none"> Possesing the net asset of maximum Rp50.000.000,00 (fifty million rupiahs), excluding the sites and buildings of the enterprise; Possesing the annual sale income of maximum Rp300.000.000,00 (three hundred million rupiahs). <p>2. Credits for Small Enterprises all credits provided for Small Enterprises debtor/borrower that meet the criteria of Small Enterprises as regulated in Law of The Republic Indonesia Number 20 of 2008 concerning Micro, Small and Medium Enterprises.</p> <p>The small enterprise is an independent productive enterprise, which is run by individuals or a company which is not a branch companies owned, run, or</p>	

becomes both directly or indirectly the part of the medium or big enterprises fulfilling the criteria of the small enterprise as referred to this act, namely :

- a. Owning the net capital of more than Rp50.000.000,00 (fifty million rupiahs) up to Rp500.000.000,00 (fifty hundred million rupiahs), excluding the sites and buildings of the enterprise;
 - b. Owning the annual sale income of more than Rp300.000.000,00 (three hundred millions rupiahs) up to the maximum Rp2.500.000.000,00 (two billion five hundred million rupiahs).
3. Credits for Medium Enterprises is all credits provided for Medium Enterprises debtor/borrower that meet the criteria of Medium Enterprises as regulated in law of The Republic Indonesia Number 20 of 2008 concerning Micro, Small and Medium Enterprises.

The medium enterprise is an independent productive economic enterprise, which is run by individuals or accompany which is not a branch companies owned, run, or becomes both directly the part of the small or big enterprises as roled in this act, namely:

- a. Owning the net asset of more than Rp500.000.000,00 (fifty hundred million rupiahs) up to Rp10.000.000.000,00 (ten billion rupiahs), excluding the sites and buildings of the enterprise; or
- b. Owning the annual sales income of more than Rp2.500.000.000,00 (two billion five hundred million rupiahs) up to the maximum Rp 50.000.000.000,00 (fifty billion rupiahs).

All Micro, Small and Medium Enterprises credits is credit with a certain assurance :

credit with a certain assurance is credit/financing or claim that can be equalized with that, base on the lending agreement between the Bank and debtor that is guaranteed by the Company Guarantors with certain criteria, as Kredit Usaha Rakyat (KUR).

KUR is a working capital credit/financing and or investment to Micro, Small, Medium Enterprises and Cooperatives (UMKMK) for productive and decent but not yet bankable, guaranteed by the Company Guarantors in accordance with government program of KUR, with a credit limit up to Rp500.000.000, -(five hundred million rupiahs) for KUR given directly to borrowers and the credit limit up to Rp2.000.000.000, -(two billion rupiahs) to KUR provided through linkage institutions executing pattern.

Certain assurance is the activity of providing collateral for the fulfillment of financial obligations of the debtor by the Company Guarantor / Insurance accordance with Surat Edaran Num.13/6/DPNP dated February 18, 2011 concerning Guidelines for Calculation of Risk Weighted Assets for Credit Risk by Using the Standard Approach.

KUR funding source is 100% (hundred percent) came from the Bank funds. All KUR given by the bank with the principle of conventional and sharia, either in the form of direct distribution of KUR from banks as well as linkage institutions. MSME credit data are presented with different variations (not including data Rural Bank), such as:

MSMEs by industrial origin, MSMEs type of utilization (working capital and investment), the scale: Micro, Small and Medium. Meanwhile the credit data with certain guarantees are presented with variations (not including Rural Banks data) with the scale.
PERIODICITY OF PUBLICATION
Monthly.
TIMELINESS
Six week after the end of the reference month (for electronic media). Seven week after the end of the reference month (for CD and hardcopy/printing material)
ADVANCE RELEASE CALENDAR (ARC)
ARC (attached) will be disclosed every year on December.
SOURCE OF DATA
Monthly Report of Commercial Bank or LBU, Form III.11 (LBU Year : 2008).
METHODOLOGY
Data is prepared based on the compilation of commercial bank monthly reports of all reporting banks in Indonesia (Conventional Banks and Islamic Banks)
DATA INTEGRITY
Data is the final version at the time of publication. In case of error, the revised data version will be released in the next publication.
PUBLIC ACCESS TO DATA
Data are disseminated on: <ul style="list-style-type: none"> - BI website (www.bi.go.id) - Indonesian Financial Statistik (SEKI) Publication (printing material and CD).