METADATA

BASIC INFORMATION		
1	Data Category	: Indicators of MSMEs
2	Statistics Disseminator	: Statistics Department, Bank Indonesia
3	Address	: Jl. M.H. Thamrin No. 2 Jakarta
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DATA DEFINITION

- **MSME loan accounts** for the purposes of this report are credit transaction accounts opened for Micro, Small and Medium Enterprises by a bank with criteria that refer to Law No. 20 of 2008 on Micro, Small and Medium Enterprises.

- **Outstanding MSME Credit** is the provision of all money or equivalent claims in rupiah and foreign currencies, based on loan agreements and approvals between banks and third parties, to which pertain MSME criteria that refer to Law No. 20 of 2008 on Micro, Small and Medium Enterprises.

- **MSME NPLs (Nonperforming Loans)** are loans granted by a bank to Micro, Small and Medium Enterprises with criteria that refer to Law No. 20 of 2008 on Micro, Small and Medium Enterprises with loans of substandard, doubtful and loss quality.

DATA COVERAGE

Coverage:
The data presented as MSME indicators include:
- Ratio of credit to GDP
- Ratio of MSME credit to GDP
- Ratio of MSME credit to Total Bank Credit
- Ratio of Micro Enterprise credit to total MSME credit
- Ratio of Small Enterprise credit to total MSME
- Ratio of Medium Enterprise credit to total MSME credit
- Number of loan accounts
- Ratio of MSME loan accounts to Total loan accounts
- Ratio of Micro Enterprise loan accounts to Total MSME loan accounts
- Ratio of Small Enterprise loan accounts to Total MSME loan accounts
- Ratio of Medium Enterprise loan accounts to Total MSME loan accounts
- Average outstanding Micro Enterprise loans per Account
- Average outstanding Small Enterprise loans per Account
- Average outstanding Medium Enterprise loans per Account
- MSME loan growth
- Micro Enterprise loan growth
- Small Enterprise loan growth
- Medium Enterprise loan growth
- MSME NPLs
- Micro Enterprise NPLs
- Small Enterprise NPLs
- Medium Enterprise NPLs

Units:

- The number of accounts are expressed in millions of accounts.
- Total credit are expressed in millions Rp
- The rasio data are expressed as a percentage (%)
- The growth data are expressed as a percentage (%, *year on year*)

Currency: Rupiah

PERIODICITY OF PUBLICATION
Monthly

TIMELINESS
One months and Three weeks after the end of the reporting Monthly.

ADVANCE RELEASE CALENDAR (ARC)
ARC attached

DATA SOURCES
Commercial Bank Monthly Reports, Rural Bank Monthly Reports Conventional and Sharia

METHODOLOGY

- The ratio of Credit to GDP is calculated according to the following formula:

$$\frac{Total\ Credit\ (month\ t)}{Total\ GDP\ (year\ t)}\ x\ 100$$

- The ratio of MSME Credit to GDP is calculated according to the following formula:

$$\frac{Total\ Credit\ UMKM\ (month\ t)}{Total\ Current\ Price\ GDP\ (year\ t)}\ x\ 100$$

- The ratio of MSME Credit to Bank Credit is calculated according to the following formula:

$$\frac{Total\ MSME\ Credit\ (month\ t)}{Total\ Bank\ Credit\ (month\ t)}\ x\ 100$$

- The ratio of Micro Enterprise Credit to Total MSME Credit is calculated according to the following formula:

$$\frac{Total\ Micro\ Enterprise\ Credit\ (month\ t)}{Total\ MSME\ Credit\ (month\ t)}\ x\ 100$$

- The ratio of Small Enterprise Credit to Total MSME Credit is calculated according to the following formula:

$$\frac{Total\ Small\ Enterprise\ Credit\ (month\ t)}{Total\ MSME\ Credit\ (month\ t)}\ x\ 100$$

- The ratio of Medium Enterprise Credit to Total MSME Credit is calculated according to the following formula:

$$\frac{Total\ Medium\ Enterprise\ Credit\ (month\ t)}{Total\ MSME\ Credit\ (month\ t)}\ x\ 100$$

- The ratio of MSME Loan Accounts to Total Loan Accounts is calculated according to the following formula:

$$\frac{Total\ MSME\ Loan\ Accounts\ (month\ t)}{Total\ Loan\ Accounts\ (month\ t)}\ x\ 100$$

- The ratio of Micro Enterprise Loan Accounts to Total MSME Loan Accounts is calculated according to the following formula:

$$\frac{Total\ Micro\ Enterprise\ Loan\ Accounts\ (month\ t)}{Total\ MSME\ Loan\ Accounts\ (month\ t)}\ x\ 100$$

- The ratio of Small Enterprise Loan Accounts to Total MSME Loan Accounts is calculated according to the following formula:

$$\frac{Total\ Small\ Enterprise\ Loan\ Accounts\ (month\ t)}{Total\ MSME\ Loan\ Accounts\ (month\ t)}\ x\ 100$$

- The ratio of Medium Enterprise Loan Accounts to Total MSME Loan Accounts is calculated according to the following formula:

$$\frac{Total\ Medium\ Enterprise\ Loan\ Accounts\ (month\ t)}{Total\ MSME\ Loan\ Accounts\ (month\ t)}\ x\ 100$$

- Average Outstanding Micro Enterprise Loans per Account is calculated according to the following formula:

$$\frac{Outstanding\ Micro\ Enterprise\ Loans\ (month\ t)}{Total\ Micro\ Enterprise\ Loan\ Accounts\ (month\ t)}\ x\ 100$$

- Average Outstanding Small Enterprise Loans per Account is calculated according to the following formula:

$$\frac{Outstanding\ Small\ Enterprise\ Loans\ (month\ t)}{Total\ Small\ Enterprise\ Loan\ Accounts\ (month\ t)}\ x\ 100$$

- Average Outstanding Medium Enterprise Loans per Account is calculated according to the following formula:

$$\frac{Outstanding\ Medium\ Enterprise\ Loans\ (month\ t)}{Total\ Medium\ Enterprise\ Loan\ Accounts\ (month\ t)}\ x\ 100$$

- MSME Loan Growth (year on year) is calculated according to the following formula:

$$\frac{Total\ MSME\ Loans\ (month\ t)-\ Total\ MSME\ Loans\ (month\ t-12)}{Total\ MSME\ Loans\ (month\ t-12)}\ x\ 100$$

- Micro Enterprise Loan Growth (year on year) is calculated according to the following formula:

$$\frac{Total\ Micro\ Enterprise\ Loans\ (month\ t)-\ Total\ Micro\ Enterprise\ Loans\ (month\ t-12)}{Total\ Micro\ Enterprise\ Loans\ (month\ t-12)}\ x\ 100$$

- Small Enterprise Loan Growth (year on year) is calculated according to the following formula:

$$\frac{Total\ Small\ Enterprise\ Loans\ (month\ t) -\ Total\ Small\ Enterprise\ Loans\ (month\ t - 12)}{Total\ Small\ Enterprise\ Loans\ (month\ t - 12)}\ x\ 100$$

- Medium Enterprise Loan Growth (year on year) is calculated according to the following formula:

$$\frac{Total\ Medium\ Enterprise\ Loans\ (month\ t) - Total\ Medium\ Enterprise\ Loans\ (month\ t - 12)}{Total\ Medium\ Enterprise\ Loans\ (month\ t - 12)}\ x\ 100$$

- MSME Nonperforming Loans (NPL) is calculated according to the following formula:

$$\frac{Total\ MSME\ Loans\ of\ Substandard, Doubtfull\ and\ Loss\ quality\ (month\ t)}{Total\ MSME\ Loans\ (month\ t)}\ x\ 100$$

- Micro Enterprise Nonperforming Loans (NPL) is calculated according to the following formula:

$$\frac{Total\ Micro\ Enterprise\ Loans\ of\ Substandard, Doubtful\ and\ Loss\ quality\ (month\ t)}{Total\ Micro\ Enterprise\ Loans\ (month\ t)}\ x\ 100$$

- Small Enterprise Nonperforming Loans (NPL) is calculated according to the following formula:

$$\frac{Total\ Small\ Enterprise\ Loans\ of\ Substandard, Doubtful\ and\ Loss\ quality\ (month\ t)}{Total\ Small\ Enterprise\ Loans\ (month\ t)}\ x\ 100$$

- Medium Enterprise Nonperforming Loans (NPL) is calculated according to the following formula:

$$\frac{Total\ Medium\ Enterprise\ Loans\ of\ Substandard, Doubtful\ and\ Loss\ quality\ (month\ t)}{Total\ Medium\ Enterprise\ Loans\ (month\ t)}\ x\ 100$$

DATA INTEGRITY

The data presented constitutes the final data at the time of publication, unless otherwise stated. Data revisions are to be carried out in the subsequent publication should any erroneous data be found.
Notification will be given with regard to changes in the methodology when data derived using the new methodology are issued for the first time.

DATA ACCESSIBILITY

Data can be viewed on the BI Website (https://www.bi.go.id/en/statistik/sski/default.aspx)