### METADATA

#### BASIC INFORMATION

<p>| | | |</p>
<table>
<thead>
<tr>
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<tbody>
<tr>
<td>1</td>
<td>Data Category:</td>
<td>Indicators of MSMEs</td>
</tr>
<tr>
<td>2</td>
<td>Statistics Disseminator:</td>
<td>Statistics Department, Bank Indonesia</td>
</tr>
<tr>
<td>3</td>
<td>Address:</td>
<td>Jl. M.H. Thamrin No. 2</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Jakarta</td>
</tr>
<tr>
<td>4</td>
<td>Contact:</td>
<td>Financial and Payment System Statistics Division</td>
</tr>
<tr>
<td>5</td>
<td>Telephone:</td>
<td>+62-21-2981-8165 / +62-21-2981-8744</td>
</tr>
<tr>
<td>6</td>
<td>Facsimile:</td>
<td>+62-21-3864932</td>
</tr>
<tr>
<td>7</td>
<td>Email:</td>
<td><a href="mailto:DSta-DSKP@bi.go.id">DSta-DSKP@bi.go.id</a></td>
</tr>
</tbody>
</table>

#### 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 ratio data are expressed as a percentage (%)  
- The growth data are expressed as a percentage (%) , year on year  

Currency: Rupiah

PERIODICITY OF PUBLICATION  
Quarterly

TIMELINESS  
Two months and two weeks after the end of the reporting quarter.

ADVANCE RELEASE CALENDAR (ARC)  
ARC attached

DATA SOURCES  
Commercial Bank Monthly Reports, Bank Indonesia.

METHODOLOGY

- The ratio of Credit to GDP is calculated according to the following formula:  
  \[
  \frac{\text{Total Credit (month t)}}{\text{Total GDP (year t)}} \times 100
  \]

- The ratio of MSME Credit to GDP is calculated according to the following formula:  
  \[
  \frac{\text{Total Credit UMKM (month t)}}{\text{Total Current Price GDP (year t)}} \times 100
  \]

- The ratio of MSME Credit to Bank Credit is calculated according to the following formula:  
  \[
  \frac{\text{Total MSME Credit (month t)}}{\text{Total Bank Credit (month t)}} \times 100
  \]

- The ratio of Micro Enterprise Credit to Total MSME Credit is calculated according to the following formula:  
  \[
  \frac{\text{Total Micro Enterprise Credit (month t)}}{\text{Total MSME Credit (month t)}} \times 100
  \]

- The ratio of Small Enterprise Credit to Total MSME Credit is calculated according to the following formula:  
  \[
  \frac{\text{Total Small Enterprise Credit (month t)}}{\text{Total MSME Credit (month t)}} \times 100
  \]

- The ratio of Medium Enterprise Credit to Total MSME Credit is calculated according to the following formula:
<table>
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<tr>
<th>Formula</th>
<th>Description</th>
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</thead>
</table>
| \[
\frac{\text{Total Medium Enterprise Credit (month } t)}{\text{Total MSME Credit (month } t)} \times 100
\] | The ratio of MSME Loan Accounts to Total Loan Accounts is calculated according to the following formula: |
| \[
\frac{\text{Total MSME Loan Accounts (month } t)}{\text{Total Loan Accounts (month } t)} \times 100
\] | The ratio of Micro Enterprise Loan Accounts to Total MSME Loan Accounts is calculated according to the following formula: |
| \[
\frac{\text{Total Small Enterprise Loan Accounts (month } t)}{\text{Total MSME Loan Accounts (month } t)} \times 100
\] | The ratio of Small Enterprise Loan Accounts to Total MSME Loan Accounts is calculated according to the following formula: |
| \[
\frac{\text{Total Medium Enterprise Loan Accounts (month } t)}{\text{Total MSME Loan Accounts (month } t)} \times 100
\] | The ratio of Medium Enterprise Loan Accounts to Total MSME Loan Accounts is calculated according to the following formula: |
| \[
\frac{\text{Outstanding Micro Enterprise Loans (month } t)}{\text{Total Micro Enterprise Loan Accounts (month } t)} \times 100
\] | Average Outstanding Micro Enterprise Loans per Account is calculated according to the following formula: |
| \[
\frac{\text{Outstanding Small Enterprise Loans (month } t)}{\text{Total Small Enterprise Loan Accounts (month } t)} \times 100
\] | Average Outstanding Small Enterprise Loans per Account is calculated according to the following formula: |
| \[
\frac{\text{Outstanding Medium Enterprise Loans (month } t)}{\text{Total Medium Enterprise Loan Accounts (month } t)} \times 100
\] | Average Outstanding Medium Enterprise Loans per Account is calculated according to the following formula: |
| \[
\frac{\text{Total MSME Loans (month } t) - \text{Total MSME Loans (month } t-12)}{\text{Total MSME Loans (month } t-12)} \times 100
\] | MSME Loan Growth (year on year) is calculated according to the following formula: |
| \[
\frac{\text{Total Micro Enterprise Loans (month } t) - \text{Total Micro Enterprise Loans (month } t-12)}{\text{Total Micro Enterprise Loans (month } t-12)} \times 100
\] | Micro Enterprise Loan Growth (year on year) is calculated according to the following formula: |
| \[
\frac{\text{Total Small Enterprise Loans (month } t) - \text{Total Small Enterprise Loans (month } t-12)}{\text{Total Small Enterprise Loans (month } t-12)} \times 100
\] | Small Enterprise Loan Growth (year on year) is calculated according to the following formula: |
Medium Enterprise Loan Growth (year on year) is calculated according to the following formula:

\[
\frac{\text{Total Medium Enterprise Loans (month } t) - \text{Total Medium Enterprise Loans (month } t - 12)}{\text{Total Medium Enterprise Loans (month } t - 12)} \times 100
\]

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

\[
\frac{\text{Total MSME Loans of Substandard, Doubtful and Loss quality (month } t)}{\text{Total MSME Loans (month } t)} \times 100
\]

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

\[
\frac{\text{Total Micro Enterprise Loans of Substandard, Doubtful and Loss quality (month } t)}{\text{Total Micro Enterprise Loans (month } t)} \times 100
\]

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

\[
\frac{\text{Total Small Enterprise Loans of Substandard, Doubtful and Loss quality (month } t)}{\text{Total Small Enterprise Loans (month } t)} \times 100
\]

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

\[
\frac{\text{Total Medium Enterprise Loans of Substandard, Doubtful and Loss quality (month } t)}{\text{Total Medium Enterprise Loans (month } t)} \times 100
\]

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 (http://www.bi.go.id/en/statistik/)