

M E T A D A T A

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1. BASIC INFORMATION	
1.1. Data Name	Credit of Micro, Small and Medium Enterprises
1.2. Status Update	August 2024
1.3. Regulatory/Legal Basis	• Bank Indonesia (BI) is the central bank in accordance with the mandate of the Bank Indonesia Act (No. 23) of 1999, which has been amended several times, most recently by Act No. 4 of 2023 concerning Financial Sector Development and Strengthening (P2SK). • Under prevailing BI regulations, quality statistics are required to support policymaking at Bank Indonesia towards realizing the vision, missions, and strategies of Bank Indonesia. • In accordance with the Public Information Disclosure Act, all public information is open and accessible to all Public Information Users. • In the context of managing and providing Public Information, Bank Indonesia as a Public Institution – Non-Ministerial Government Agency (LN-LPNK) provides statistics that are available to the public.

1.4. Data Confidentiality

- Bank Indonesia must maintain the confidentiality of data sources and individual data (survey results), as stipulated in the Bank Indonesia Act (No. 23) 1999.
- Bank Indonesia presents aggregate data that are open to the public. As a public institution, Bank Indonesia is committed to managing and maintaining public information disclosure in accordance with the Public Information Disclosure Act and other prevailing regulations.

1.5. Quality Management

- Bank Indonesia conducts periodic reviews to identify the measures necessary to maintain quality standards as required.
- Bank Indonesia publishes an Advance Release Calendar (ARC) as a management tool to control the timeliness of the statistics published.

2. PRESENTATION OF STATISTICS

2.1. Data Description

Credit for Micro, Small and Medium Enterprises (MSMEs) is the provision of fund or equalized claims in rupiah and foreign currency based on loan agreement between the reporting banks and other banks or non bank third parties that meet the criteria based on the existing Act of Credit for MSMEs.

2.2. Concepts, Definitions, and Scope of the Data

Concepts and Definitions

The concepts and definitions for MSMEs refer to Act Number 20 of 2008 concerning MSMEs and Government Regulation Number 7 of 2021 concerning the Facilitation, Protection and Empowerment of Cooperatives as well as MSMEs.

- Micro Enterprises are productive enterprises owned by individuals and/or business entities that fulfil the criteria for Micro Enterprises.
- Small Enterprises are independently productive economic enterprises established by individuals or business entities that are not a subsidiary or branch, owned, run or part (directly or indirectly) of a Medium Enterprise or Large Enterprise and that fulfils the criteria for a Small Enterprise.
- Medium Enterprises are independently productive economic enterprises established by individuals or business entities that are not a subsidiary or branch, owned, run or part (directly or indirectly) of a Small Enterprise or Large Enterprise and that fulfils the criteria for a Medium Enterprise.

Scope of the Data

The scope of MSMEs data includes:

1. Credit Extended to Micro Enterprises is loans/financing disbursed to micro-enterprise debtors that fulfil the criteria for micro-enterprises in accordance with Government Regulation Number 7 of 2021 concerning the Facilitation, Protection and Empowerment of Cooperatives as well as MSMEs.

Micro Enterprises are productive enterprises owned by individuals and/or individual business entities that fulfil the criteria for Micro Enterprises, namely:

- a. Business capital up to a maximum of Rp1,000,000,000.00 (one billion rupiah), excluding land and buildings, or
 - b. Annual sales up to a maximum of Rp2,000,000,000.00 (two billion rupiah).
2. Credit Extended to Small Enterprises is loans/financing disbursed to small enterprise debtors that fulfil the criteria for small enterprises in accordance with Government

Regulation Number 7 of 2021 concerning the Facilitation, Protection and Empowerment of Cooperatives as well as MSMEs.

Small Enterprises are independent productive economic enterprises, established by individuals or business entities that are not a subsidiary or branch, owned, run or part (directly or indirectly) of a Medium Enterprise or Large Enterprise and that fulfil the criteria for a Small Enterprise, namely:

- a. Business capital of more than Rp1,000,000,000.00 (one billion rupiah) and up to a maximum of Rp5,000,000,000.00 (five billion rupiah), excluding land and buildings, or
 - b. Annual sales of more than Rp2,000,000,000.00 (two billion rupiah) and up to a maximum of Rp15,000,000,000.00 (fifteen billion rupiah).
3. Credit Extended to Medium Enterprises are loans/financing disbursed to medium enterprise debtors that fulfil the criteria for medium enterprises in accordance with Government Regulation Number 7 of 2021 concerning the Facilitation, Protection and Empowerment of Cooperatives as well as MSMEs.

Medium Enterprises are independent, productive economic enterprises established by individuals or business entities that are not a subsidiary or branch, owned, run or part (directly or indirectly) of a Small Enterprise or Large Enterprise and that fulfil the criteria for a Medium Enterprise, namely:

- a. Business capital of more than Rp5,000,000,000.00 (five billion rupiah) and up to a maximum of Rp10,000,000,000.00 (ten billion rupiah), excluding land and buildings, or

- b. Annual sales of more than Rp15,000,000,000.00 (fifteen billion rupiah) and up to a maximum of Rp50,000,000,000.00 (fifty billion rupiah).

All MSMEs credits are 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 the Guarantor Company with certain criteria, such as Kredit Usaha Rakyat (KUR).

KUR is working capital and/or investment loans/financing disbursed to individual debtors, business entities and/or business groups that are productive and bankable but do not have additional collateral or sufficient additional collateral. Additional collateral does not apply to KUR loans/financing up to Rp100,000,000.00 (one hundred million rupiah) based on the policy/ objective assessment of the KUR Lender. KUR disbursements by the KUR Lender (financial institution or cooperative) can apply the linkage scheme, namely channelling or executing.

KUR's funding source is 100% (hundred percent) Bank funds. The bank gives all KUR according to conventional and sharia principles, directly or through linkage institutions.

MSMEs 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), and the scale: Micro Small and Medium. Meanwhile the credit data with certain guarantees are presented with variations (not including Rural Banks data) in scale.

2.3. Unit of Measurement

Unit : Millions

Currency : Rupiah

2.4. Reference Period

Monthly

3. SOURCE OF THE DATA

Commercial Banks: Integrated Commercial Bank Report (LBUT)

4. METHODOLOGY

The data are compiled based on the Integrated Commercial Bank Report (LBUT), with MSMEs loan disbursements excluding Overseas Branch Offices (KCLN).

5. DISSEMINATION

5.1. Dissemination Frequency

Monthly

5.2. Timeliness

- 6 weeks after the end of reporting period (web publication)
- 7 weeks after of the end of period (print media)

5.3. Dissemination Policy

[The Advance Release Calendar \(ARC\)](#) is published each December before the upcoming year.

5.4. Consistency

Validation and coordination with relevant parties are conducted periodically to achieve data consistency.

5.5. Data Revision

The data are final upon initial publication. Changes to the methodology are announced when new methodology data are published for the first time.

5.6. Dissemination Format

The data are presented in Excel and PDF formats.

5.7. Documentation Accessibility

Data is accessible via the official [Bank Indonesia website](#).