

Name of the indicator	9.3.2 Proportion of entities taking bank credits by long-term and current credits
Sustainable Development Goal	Goal 9. Industry, Innovation and Infrastructure
Target	9.3 Increase the access of small-scale industrial and other enterprises, in particular in developing countries, to financial services, including affordable credit, and their integration into value chains and markets
Definition	Share of non-financial enterprises taking bank credits in total enterprises.
Unit	percent [%]
Available dimensions	total, long-term credits, current credits
Methodological explanations	<p>On the basis of a credit agreement, a bank obliges itself to provide a borrower with a certain amount of money for a specific purpose and specified amount of time outlined in the agreement, whereas the borrower obliges themselves to use the borrowed money in accordance with the agreement terms, to return the amount of the used credit with interest on the agreed redemption dates and to repay commission on the received credit.</p> <p>Long-term credits – credits whose redemption date exceeds 12 months since the balance sheet day.</p> <p>Current credits – credits whose redemption date occurs within 12 months since the balance sheet day.</p>
Source of data	National Bank of Poland / Statistics Poland
Data availability	Annual data; Since 2010.
Notes	<p>Proxy indicator, available within the Polish public statistics.</p> <p>An original indicator, adopted by the UN for monitoring target 9.3 of the 2030 Agenda is 9.3.2 Proportion of small-scale industries with a loan or line of credit.</p>