

Statistics for the SDGs - global indicators



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>
Data source	National Bank of Poland / Statistics Poland
Data availability	Annual data; since 2010.
Notes	The presented indicator (9.3.2 Proportion of entities taking bank credits by long-term and current credits) is a proxy indicator to the one adopted in the official list of indicators of the UN Sustainable Development Goals. The replacement of the original indicator (9.3.2 Proportion of small-scale industries with a loan or line of credit) is due to the inability to obtain data for it. The proxy indicator has been selected so as to most fully reflect the essence of the observed phenomenon.
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