

# M E T A D A T A

## 0. CONTACT

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## 1. BASIC INFORMATION

### 1.1. Data Name

Analytical Balance Sheet of Commercial and Rural Banks

### 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, as amended several times, most recently by Act No. 4 of 2023 concerning Financial Sector Development and Strengthening (P2SK Act).
- Bank Indonesia may process and disseminate data and/or information related to the implementation of Bank Indonesia's tasks through a digital information system and/or other mechanisms in accordance with the provisions of laws and regulations as stipulated in Act No. 4 of 2023 concerning Financial Sector Development and Strengthening (P2SK).
- 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

- Any person who knows confidential information, whether due to their position, profession, as a supervised party, or any relationship with Bank Indonesia, is prohibited from using or disclosing such information to other parties, except in the context of carrying out their functions, tasks, and authorities based on Bank Indonesia's decision or required by law as regulated in Act Number 4 of 2023 concerning Financial Sector Development and Strengthening (P2SK).
- Bank Indonesia presents aggregate data and publicly available. 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 establishes an Advance Release Calendar (ARC) as a management tool to control the timeliness of statistics published.

## 2. PRESENTATION OF STATISTICS

#### 2.1. Data Description

Analytical Balance Sheet of Commercial and Rural Banks is a reconciliation of balance sheets of all reporting banks consisting commercial and rural banks which operated in Indonesia. Analytical Balance Sheet of Commercial and Rural Banks is presented by components of Deposits and Securities included in Broad Money and the affecting factors.

#### 2.2. Concepts, Definitions, and Scope of the Data

##### Concepts and Definitions

The Analytical Balance Sheet of Commercial and Rural Banks is compiled referring to the 2016 Edition of the Monetary and Financial Statistics Manual and Compilation Guide (MFSM) published by the International Monetary Fund (IMF).

In this case, Reporting Banks are bank offices including head office, branch office of incorporated Indonesian banks, branch offices of foreign banks, included rural banks head office.

The definitions of the components of Deposits and Securities as contained in Broad Money are as follows:

- **Demand Deposits** are deposit at Commercial Bank (currently Rural Bank is not allowed to collect fund in the form of Demand deposit) owned by third party which may be withdrawn at any time by means of a cheque, bilyet giro, other payment order, or by transfers. Blocked demand deposit is excluded from this classification.
- **Saving Deposits** are deposit owned by third party which can only be withdrawn according to certain agreed conditions, but which shall not be withdrawn by means of a cheque, bilyet giro, and/or other equivalent instruments. Comprised of saving deposit that can be withdrawn at any time, time saving deposit and other form of saving deposit. Blocked saving deposit is excluded from this classification.
- **Time Deposits** are deposit at commercial or rural bank owned by third party which may only be withdrawn at a certain time based on an agreement between the depositor and the bank concerned. Covers time deposit, deposits on call, and other form of time deposit. Blocked time deposit and certificate of deposit are excluded from this classification.
- **Other deposits denominated in foreign currency** are deposit at commercial bank (currently rural bank is not allowed to collect deposit in foreign currency) in the form of demand deposit, saving deposit and time deposit owned by third party.
- **Securities other than shares** are commercial bank liabilities in the form of securities (currently rural bank is not allowed to issue securities) in rupiah and foreign currency with remaining maturity up to 1 (one) year.

The definition of affecting factors included in broad money is as follows:

- **Net Foreign Asset** is commercial and rural bank net claims on Non-Residents which is a calculation of the difference between Claims to Non-Resident and Liabilities to Non-Resident.

- **Claims to Non-resident** is commercial and rural bank claims on non-resident (overseas bank, non bank third party, and head/branch office located abroad), both in rupiah and foreign currency, in the form of foreign currency bank notes and coins, demand deposit, interbank call money, deposit on call, time deposit, certificate of deposit, margin deposit, securities other than shares, loans, deposit guarantees due to trade transactions, shares and other equity and other claims. Specifically for rural bank, claims consist of holding of foreign currency bank notes and coins as well as valid travelers' cheque.
- **Liabilities to Non-resident** is commercial bank liabilities to non-resident (overseas bank, non bank third party, and head/branch office located abroad), both in rupiah and foreign currency, comprise of demand deposit, interbank call money, deposits on call, time deposit, certificate of deposit, margin deposit, securities other than shares, loans, deposit guarantees due to trade transactions and other liabilities. Whereas rural bank has no obligation to non-resident.
- **Non-resident** is individual, legal entities, or other entities domicile outside Indonesia, domicile or planning to domicile in Indonesia less than 1 (one) year, including embassy and diplomatic staff in Indonesia, or which haven't a centre of economic interest in Indonesia.
- **Claims on Bank Indonesia (BI)** are commercial and rural bank placement on Bank Indonesia in the form of reserves and other claims.
- **Reserves** are commercial and rural bank asset in rupiah and foreign currency, in the form of cash in vault, demand deposit (rupiah and foreign currency) on BI, BI Deposit Facility and other claims.
- **Cash in vault** is banks (commercial and rural banks) holding of currency.
- **Banks Demand Deposit** at BI is commercial bank placement on BI in the form of demand deposit in rupiah and foreign currency (currently rural banks do not have demand deposit at BI), to satisfy minimum reserve requirement, as well as clearing transaction and interbank money market (JIBOR) purpose.
- **FASBI or BI Deposit Facility** is a facility provided by BI to facilitate bank's placement at BI in rupiah currency.

- **Other Claims on BI** is all commercial and rural bank claims to BI, besides reserves.
- **Net Claims on Central Government** is spread of Claims on and Liabilities to Central Government.
- **Claims on Central Government** is commercial and rural bank claims on central government in rupiah and foreign currency, in the form of securities other than shares (including commercial bank recapitalization bond), loans, shares, interest receivable, tax advance, government's bailout program, and other claims.
- **Liabilities to Central Government** is commercial and rural bank liabilities to central government in rupiah and foreign currency, comprise of demand deposit, saving deposit, time deposit, securities other than shares, loans, deposit guarantee, and other liabilities.
- **Claims on Other Sector** are commercial and rural bank claims in the form of loans and other claims (i.e., advances and other claims) to other financial corporation, local government, public non-financial corporations and other private sectors.
- **Other Financial Corporations** comprise of non-bank financial institution, e.g. finance companies, insurance companies, pension funds, pawnshops, and mutual funds.
- **Liabilities to BI** are all facilities accepted by commercial and rural bank from BI in rupiah and foreign currency, comprises of BI Liquidity Credit transfer (BILC) which has not been distributed to customers and BILC withdrawal from customers but not yet collected by BI, subordinated loan, two step loan, short term financing facility, and repurchase liabilities.
- **Deposits and Securities Other than Shares Excluded from Broad Money** are third party deposits and securities which are not classified as broad money component, e.g. blocked demand deposits (used as escrow account and deposit guarantee), blocked saving deposits, blocked time deposits, certificate of deposits, and securities other than shares issued by commercial banks with remaining maturity more than 1 (one) year.
- **Shares and Other Equity** is funds raised by commercial and rural banks both in rupiah and foreign currency, e.g. paid-in capital, loan capital (included agio and disagio),

contributed capital, general reserves, appropriated reserves, and profit/loss (current and previous years).

- **Net Other Assets** are other assets deducted by other liabilities.

### Scope of the Data

Analytical Balance Sheet of Commercial and Rural Banks are presented based on component included in Broad Money and the affecting factors.

Deposits included in broad money, comprise of:

- Demand deposit
- Saving deposit
- Time deposit (rupiah and foreign currency)
- Securities other than shares issued by commercial banks with remaining maturity less than 1 (one) year (by convention, rural banks are not allowed to issued securities)

Broad money affecting factors, comprise of:

- Net Foreign Asset
- Claims on Bank Indonesia, consist of Cash, Demand Deposit at BI (rupiah and foreign currency), FASBI, and other claim (which include SBI).
- Net Claims on Central Government, comprise of claims on Central Government and liabilities on Central Government
- Claims on Other Sectors, consist of Loans and Other claims to Other Financial Corporations, State and Local Government, public non financial corporations, private non financial corporations, other private sectors.
- Liabilities to BI
- Deposits and Securities Other than Shares Excluded from Broad Money
- Other Liabilities to Other Financial Corporations
- Shares and Other Equity
- Net Other Item/NOI

In July 2013, the data coverage was expanded by including the sharia rural bank which also part of monetary system. Since then, the monetary system covers central bank,

conventional and sharia commercial bank, conventional and sharia rural bank. This enhancement was applied since January 2012 data.

### **2.3. Units of Measurement**

- Units: All data presented in billions
- Currency: Rupiah

### **2.4. Reference Period**

Monthly

## **3. SOURCE OF THE DATA**

- Commercial Banks: Integrated Commercial Bank Report (LBUT)
- Rural Bank Monthly Report (LBBPR) and Sharia Rural Bank Monthly Report (LBBPRS)

## **4. METHODOLOGY**

### **4.1. Data Collection Method**

Data are sourced from the Integrated Commercial Bank Report (LBUT), Rural Bank Monthly Report (LBBPR), and Sharia Rural Bank Monthly Report (LBBPRS).

### **4.2. Calculation Method**

The Analytical Balance Sheet of Commercial and Rural Banks is calculated and compiled from the consolidated Integrated Commercial Bank Report (LBUT), Rural Bank Monthly Report (LBBPR), and Sharia Rural Bank Monthly Report (LBBPRS).

- The data received from reporting banks are processed into the Sectoral Balance Sheet of Other Depository Corporations (SBS-ODC).
- SBS-ODC is subsequently processed into the Other Depository Corporations Survey (ODCS).

### **4.3. Accounting Method**

Accounting method refers to Bank Indonesia Accounting Principles (PAKBI) and Indonesia Banking Accounting Principles (PAPI) which is consistent with International Accounting Standard (IAS). Incomes and expenses transaction recorded using accrual basis method. The transaction denominated in foreign currency converted based on the JISDOR rate.

Figures from conventional commercial bank reports are presented based on acquisition cost or amortised acquisition cost or fair value. Acquisition cost is amount of cash or akin paid (received) in obtaining asset (issuing liabilities) during acquisition time.

Amortised acquisition cost is the value of financial assets or liabilities at initial recognition deducted with principal payment, added or deducted with the accumulated amortization using effective interest rate, calculated by subtracting the value of financial assets or liabilities recognized at the initial transaction with the value recognized at the maturity time. Depreciation is recorded using allowance for impairment losses.

Fair value is the value at which an asset can be exchanged or a liability can be settled among related party which intended to perform an arm's length transaction.

## 5. DISSEMINATION

### 5.1. Dissemination Frequency

Monthly

### 5.2. Timeliness

- Five weeks after the end of the reporting period (web publications)
- Nine weeks after the end of the reporting 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 temporary (\*) when first publication and final following month. 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 format.

#### 5.7. Documentation Accessibility

Data is accessible via the official Bank Indonesia website (<https://www.bi.go.id>).