

M E T A D A T A

0. CONTACT

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1. BASIC INFORMATION

1.1. Data Name

Loan by 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

Loan is the provision of funds or equalized claims in Rupiah and foreign currency based on a loan agreement between the banks and domestic private sectors (including sharia claims/financing). It covers commercial bank loans and rural bank loans in Indonesia.

Excluded from this definition are loans given to the Central Government, loans given to non-residents, channeled loans, loans to channel credit from Bank Indonesia, the contrasting value of foreign currency as investment loans for project aid, project assistance, loans managed on foreign aid projects, and the local cost of investment fund accounts.

2.2. Concepts, Definitions, and Scope of the Data

Concepts and Definitions

- Non-resident is an individual, legal entity, or other entities that:
 - living abroad or either living or planning to live in Indonesia for less than one year, which had a center economic of interest not in Indonesia.
 - including representatives and foreign diplomatic personnel in Indonesia.
- Managed Loan is a loan given to a debtor through reporting banks. The reporting banks do not bear any credit risks when providing that loan. One characteristic of managed loans is that the channeling banks do not quote or pay interest but receive a fee instead.
- Channelling loan credit from Bank Indonesia is a loan given to a debtor funded by Bank Indonesia, and by giving this loan, the reporting banks do not bear the risks.
- The contrasting value of foreign currency as investment loans for project aid is a loan in Rupiah currency, which is the contrasting value of foreign currency in project assistance.
- Loan Project Assistance is loan disbursement given by reporting banks to debtors funded by foreign loans and intended for investment financing or development projects owned by government or private in the form of capital goods or other foreign exchange requirements (project aid).
- Managed Loan outside Project Assistance is a loan given to a customer, but the fund does not come from the concerned bank and does not come in the form of contrasting value of foreign currency as investment loans for project aid. In this case, the banks do not bear any credit risks. This loan includes an investment loan, raising funds from the investment fund account.
- Local cost investment fund accounts (RDI) are loans given for local costs in a frame of project assistance from investment fund accounts (RDI).
- Withdrawal flexibility is a credit facility that is not due yet and can be realized/withdrawn by customers.
- Working Capital Loan is a short-term credit given to finance a debtor's working capital needs, such as loans for property or agribusiness.

- Investment Loan is a medium/long-term credit to purchase capital goods and services required for rehabilitation, modernization, expansion, and relocation of a project or establishment of a new business.
- Consumer Loan is a credit for consumption, either for a purchase or a lease. Examples are credits for mortgage, shophouses, home offices, etc.
- Micro Business Credits is a credit given to customers meeting the criteria mentioned in Decrees and Circulars of Bank Indonesia regarding Micro-Business Credits along with their added and revised stipulations.

Scope of the Data

Data presented consist of:

- Outstanding loans from commercial and rural banks by the Group of Banks, Economic Sector, Type of Utilization, Province, and Group of Debtors. Loans exclude loans given to the Central Government and loans given to non-residents.
- Economic sector/business consists of:

Loans by Industrial origin

1. Agriculture, forestry & fishery
2. Mining and quarrying
3. Manufacturing industry
4. Electricity and gas supply
5. Water supply, sewerage, waste management and remediation activities
6. Construction.
7. Wholesale and retail trade, repair of motor vehicles and motorcycles
8. Transportation and storage
9. Accommodation and food service activities
10. Information and communication
11. Financial and insurance activities
12. Real Estate
13. Business Services
14. Public administration and defence; compulsory social security
15. Education

16. Health and social work activities

17. Other service activities

Loans to Non-Industrial Origin (Household)

1. Housing

2. Flat and Apartment

3. Shophouse and Office House

4. Vehicles

5. Others

In January 2022, the classification of bank groups was changed in the data for Disbursed Loans by Commercial Banks and Rural Banks, from Foreign Banks and Joint-Venture Banks previously to Foreign Bank Branches, in line with the implementation of the Integrated Commercial Bank Report (Laporan Bank Umum Terintegrasi-LBUT).

2.3. Units of Measurement

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

2.4. Reference Period

Monthly

3. SOURCE OF THE DATA

- Integrated Commercial Bank Report (Laporan Bank Umum Terintegrasi-LBUT)
- Rural Bank Monthly Report (Laporan Bulanan BPR-LBBPR) and Sharia Rural Bank Monthly Report (Laporan Bulanan BPRS-LBBPRS)

4. METHODOLOGY

4.1. Accounting Method:

- The accounting method is based on the International Accounting Standards (IAS) and the Indonesian Accounting Standard on Banking. Foreign currency accounts are converted into Rupiah based on the JISDOR rate.
- Loan figures from conventional commercial banks are presented based on the acquisition cost, amortized acquisition cost, or fair value.

- Acquisition cost is the amount of cash or cash equivalent paid (received) or the fair value of other benefits paid (received) to purchase assets (liabilities issued) at the acquisition time.
- Amortized acquisition cost is the amount of financial assets or liabilities measured at first declaration minus principal payments, plus or minus cumulative amortization using the effective interest rate method calculated from the difference between the initial and the maturity value.
- Depreciation is admitted by using the allowance post for depreciation. Fair value is the value at which an asset could be exchanged, or a liability settled between the parties who understand and are willing to conduct fair transactions (arm's length transactions).

5. DISSEMINATION

5.1. Dissemination Frequency

Monthly

5.2. Timeliness

- 5 weeks after the end of the reporting period (web publications)
- 9 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 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 format.

5.7. Documentation Accessibility

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