

METADATA

BASIC INFORMATION	
1	Data Category : Indicators of Property Sector
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DATA DEFINITION	
<p>Credit disbursed is the provision of all money or equivalent claims in Rupiah and foreign currencies, based on loan agreements and approvals between reporting banks and other banks as well as non-bank third parties. Credit disbursed by the bank also includes data on the purchase of securities accompanied by a Note Purchase Agreement (NPA), the takeover of credit for factoring, receivables from customers for trade transactions that have matured but have yet to be settled by the customer concerned, and overdrafts on current accounts. Credit disbursed does not include loan balances in credit and loan channelling in which the bank does not bear the risk.</p> <p>Nonperforming Loans (NPLs) are loans classified as substandard, doubtful and loss. The NPL ratio = (Total NPLs/Total loans) x 100%.</p> <p>Any further comprehensive definitions refer to the metadata found in the Indonesian Banking Statistics (SPI) at http://www.bi.go.id/id/statistik/metadata/spi/Documents/METADATASPIPENYEMPURNAAN2012.pdf</p> <p>Comprehensive definitions with respect to the Residential Property Price Survey refer to the survey metadata at: http://www.bi.go.id/id/statistik/metadata/survei/Contents/Default.aspx</p>	
DATA COVERAGE	
<p>Coverage of Credit and NPLs in the Property Sector:</p> <p>The data presented are on loans granted by banks for the ownership of property (landed houses, tenements, shophouses/office homes), and include the following:</p> <ul style="list-style-type: none"> - KPR (Mortgage Loan) Type >70m2 - KPR Type 22 s.d. 70 m2 - KPR Type s.d. 21 m2 - KPRS (Mortgage Loan for Tenement) Type >70 m2 - KPRS Type 22 s.d 70 m2 - KPRS Type s.d 21 m2 - KPRukan/ Ruko (Mortgage Loan for Home Office/Shophouse <p>As well as credit disbursed to developers, or housing construction loans</p> <p>Unit and Currency:</p> <ul style="list-style-type: none"> - Credit and NPLs in the Property Sector: Data are presented in percentage and billions of Rupiah. 	

- Property Sector Survey Results Indicators: Data are presented in index and percentage.
PERIODICITY OF PUBLICATION
Quarterly for publication Q1 2015 - Q3 2015, and monthly starting in March 2016 edition.
TIMELINESS
One month and three weeks after the end of the reporting month.
ADVANCE RELEASE CALENDAR (ARC)
ARC attached
DATA SOURCES
Credit and NPLs in the Property Sector: Commercial Bank Monthly Reports (LBU) Property Sector Survey Results Indicators: Bank Indonesia (BI)
METHODOLOGY
Property Sector Survey Results Indicators: Data are compiled based on a collection of Commercial Bank Reports (LBU) from the offices of all reporting banks in Indonesia. Property Sector Survey Results Indicators: The survey methodology refers to the survey metadata at http://www.bi.go.id/id/statistik/metadatasurvei/Contents/Default.aspx
DATA INTEGRITY
The data presented constitutes the final data at the time of publication, unless otherwise stated. Data revisions are to be carried out in the subsequent publication should any erroneous data be found. Notification will be given with regard to changes in the methodology when data derived using the new methodology are issued for the first time.
DATA ACCESSIBILITY
Data can be viewed on the BI Website (http://www.bi.go.id/en/statistik/sski/default.aspx)