METADATA

BASIC INFORMATION			
1	Data Category	:	**Indicators of Banking Sector**
2	Statistics Disseminator	:	Statistics Department, Bank Indonesia
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DATA DEFINITION

Banking Sector Indicators are indicators that present data on Indonesian banks. These indicators are compiled by Statistics Department, Bank Indonesia in cooperation with the Financial Services Authority (OJK).

DATA COVERAGE

The data presented as indicators of the Banking Sector are as follows:

- **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. The scope of the relevant data includes Credit provided to Other Banks, to Third Parties, to LQ45 Issuers and to the 100 Largest Corporate Borrowers.
  As to Credit extended to Third Parties, the data are presented based on the following four categories; loans by type of use; loans by 10 main credit receiving sectors; loans by region; and loans by currency type (Rupiah and foreign currencies).
- **The Capital Adequacy Ratio (CAR)** is the ratio of capital to Risk Weighted Assets (RWA).
- **The Return on Assets (ROA) ratio** is profit before tax divided by average total assets.
- **The Operating Expenses to Operating Income (OEOI) ratio** is the sum of Operating Expenses minus Interest Expenses from Head Offices/Branch Offices (KP/KC) themselves outside Indonesia as per the reporting month compared to the sum of Operating Income minus Interest Income from Head Offices/Branch Offices (KP/KC) themselves outside Indonesia as per the reporting month plus corrections to the Allowance for Possible Losses on Earning Assets (PPAP).
- **The Net Interest Margin (NIM) ratio** is net interest income compared with average total earning assets.
- **The Loan to Deposit Ratio (LDR)** is the ratio of total credit to total Third Party Funds.
- **Nonperforming Loans (NPL)** are loans classified as substandard, doubtful and loss.
- **Commercial Bank Assets** are all assets with the deduction/addition of the difference between interoffice assets and interoffice liabilities.
- The data, which cover total assets of commercial banks, number of commercial banks and rural banks, asset portfolios, liability portfolios, loans, interest income, operating income, non-operating income, operating expenses, non-operating expenses, composition of third party funds, and average interest rates of third party funds (DPK), refer to the Indonesian

Banking Statistics (SPI) metadata presented at:
http://www.bi.go.id/id/statistik/metadata/spi/Documents/METADATASPIPENYEMPURNAAN2012.pdf

Units:
Nominal data are expressed in billions.
Ratio data are expressed as a percentage.

Currency :
Rupiah

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

The main source of data is Commercial Bank Monthly Reports (LBU), while Bank Indonesia worked with the Financial Services Authority to compile these tables.

METHODOLOGY

The methodology used for calculating ratios such as the Capital Adequacy Ratio (CAR), Core Capital to Risk Weighted Assets, Core Capital to Total Capital, Profitability Indicator (OEOI), Return on Assets (ROA), Net Interest Margin (NIM), and Loan to Deposit Ratio (LDR), as well as Nonperforming Loans (NPL), composition of third party funds, and Average Interest Rates of Third Party Funds (DPK) refers to the metadata presented at:
http://www.bi.go.id/id/statistik/metadata/spi/Documents/METADATASPIPENYEMPURNAAN2012.pdf

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)