

METADATA

BASIC INFORMATION		
1	Data Category	: Indicators of Finance Company
2	Statistics Disseminator	: Statistics Department, Bank Indonesia
3	Address	: Jl. M.H. Thamrin No. 2 Jakarta
4	Contact	: Financial and Payment System Statistics Division
5	Telephone	: +62-21-2981-7815 / +62-21-2981-5237
6	Facsimile	: +62-21-3864932
7	Email	: DSta-DSKP@bi.go.id
DATA DEFINITION		
<p>The financing business of Finance Company encompasses all financing conducted by finance companies including leasing, discount factoring, credit cards and consumer financing.</p> <p>Cash is currency owned by a reporting finance company in the form of banknotes and coins which are issued by Bank Indonesia (BI) and used as legal tender in Indonesia.</p> <p>Current Accounts in commercial banks are deposits made by reporting finance companies in commercial banks in the form of demand deposits all over Indonesia.</p> <p>Finance leases are leases with the right of option, i.e. financing by providing capital goods that will be used by the lessee for a certain period of time according to a periodic payment schedule with the option to purchase the capital goods in question, or to extend the leasing period at a residual value agreed to by both parties.</p> <p>Discount Factoring is financing in the form of the purchasing or transferring and processing of client's short-term receivables or claims resulting from domestic or overseas transactions.</p> <p>Credit Card Financing is the sum owed for financing the purchases of goods and services using credit cards.</p> <p>Consumer Financing is the net amount of financing for purchases of consumer goods through periodic or installment payments.</p> <p>Received loans are loans by a reporting finance company, either in rupiah or foreign currency, both domestically and from abroad.</p> <p>Subordinate Loans are loans received by a reporting finance company with the following conditions: a minimum 5 year time period; in the case of liquidation, the right of collection is valid until the whole loan is repaid; there is a written agreement between the reporting financing company and the creditor; and redemption prior to maturity must be reported to and approved by the Finance Minister no later than 10 days after the date of the loan.</p>		
DATA COVERAGE		
<p>Coverage: Finance company data covers:</p> <ul style="list-style-type: none"> • The balance sheets of finance companies, consisting of Liquidity instruments, Foreign assets, Claims in the Domestic Sector, Payment of Current Liability, Foreign liabilities, Liabilities to the Central Government, Received loans, Capital, and Other liabilities. • The financing position of finance companies is based on the type of financing, which is comprised of Financing, Received Loans, Bonds, and Subordinate Loans. Financing itself consists of leasing, discount factoring, credit cards, consumer financing and 		

others. Meanwhile, received loans consist of loans received both Domestically and from Abroad. Subordinate Loans also consist of Domestic loans and those from Abroad.

Data are presented in billions of Rupiah.

Scope of Finance Company Business Data in Current Indicators:

The data presented covers:

- Total assets
- Financing in the form of leasing, discount factoring, credit cards, and consumer financing.
- Equity participation
- Received loans (domestically or from abroad)
- Net worth
- Financial ratios.

Unit:

All data are expressed in millions.

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)

The [ARC](#) (attached) will be issued every year in December.

DATA SOURCES

The sources of the data are BI and the Ministry of Finance as well as Finance Company Monthly Reports (LBPP).

METHODOLOGY

The compilation of data from the Balance Sheets of Finance Companies is done as follows:

- The composite Balance Sheet of financing companies is obtained from the financing company monthly report (LBPP) transmitted online through the extranet to the BI server by dial up.
- Before December 2005, the data were processed from financial reports submitted by financing companies to Directorate of Information Technology (DTI) in disk form to be processed as computer output.
- Received data were consolidated electronically.
- The results of this consolidation were sent by DTI to the Monetary, Financial & Fiscal Statistics Division to be used as necessary.
- Financing company monthly reports are submitted no later than the 10th of the following month. Semi-annual reports of financing company are submitted no later than 1 (one) month after the semi-annual period in question has ended.

Compiling Performance Ratios of Finance Companies:

- Return on assets is calculated using the formula: Profit Before Tax/Average Assets.
- Return on Equity is calculated using the formula: Profit After Tax/Average Equity.
- Operating Expenses to Operating Income is calculated using the formula: Operating Expenses/Operating Income.
- Net Interest Margin is calculated using the formula: (Interest Income - Interest Expenses)/Average Assets).
- Debt to Equity: in accordance with PMK No.84/PMK.012/2006 of 29th Sept 2006 a maximum of 10 times.
- Capital Participation to Equity: in accordance with PMK No.84/PMK.012/2006, a maximum of 40% of equity.
- Receivable Financing to Assets: in accordance with PMK No.84/PMK.012/2006, Finance Companies must have at least 40% of Receivable Financing to total assets.

DATA INTEGRITY

The data presented constitutes the final data at the time of publication. Notification will be given with regard to changes in the methodology when data derived using the new methodology are issued for the first time. Finance company data are disseminated with a 1 (one) month time lag.

DATA ACCESSIBILITY

Data can be viewed on:

- BI Website: (<http://www.bi.go.id/en/statistik/sski/default.aspx>)

The same data can be viewed on:

- SEKI Publication:
<http://www.bi.go.id/en/statistik/seki/terkini/moneter/Contents/Default.aspx>