

M E T A D A T A

BASIC INFORMATION	
1	Data Category : Banking Net Balance (Banking Survey)
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DATA DEFINITION	
<p>Bank Indonesia conducts Banking Survey in order to obtained preliminary information on monetary transmission policy process represented from banking policy regarding loan issuance and interest rate determination. The survey carried out quarterly as input for Bank Indonesia in formulating monetary policy and to complete the information about banking that is not captured in Monthly Report of Commercial Bank.</p> <p>New loan is total provided ceiling loan, either in Rupiah or foreign currency including additional on provided loan facility.</p> <p>The application of new loan is new loan application and additional on provided loan facility based on application proposed.</p> <p>Cost of funds is a cost which must be paid by banks for the use of money sourced from other party. Cost of funds is the base of loan interest rate determination, after calculating expected profit including administration and other expenses.</p> <p>Cost of loanable funds is a cost which must be paid by banks, after calculated by idle reserve requirement.</p> <p>The interest rate of fund or loan is average interest rate for one period.</p> <p>Lending Standard is a policy set by a bank as a guideline for giving credit approval to prospective borrowers.</p>	
DATA COVERAGE	
<p>Coverage:</p> <p>The collected information in Banking Survey covers information about :</p> <ol style="list-style-type: none"> 1. General information of respondents 2. Loan issue policies, as follows : 	

- New loan issuance target for the next quarter and the current year, including the reason and priority of new credit distribution.
 - Loan realization under target with deviation above 5% based on loan category, including the reason.
 - Direction of the policy for granting new investment loans for the current quarter, next quarter, and the current year.
 - Outstanding credit growth targets (year to date and year on year) and priority on lending.
3. New loan application and the reasons in the current year
- Development of new credit demand for the current quarter, along with details and reasons and priorities for new credit requests based on economic sectors.
 - Percentage of new credit request applications that were not approved.
 - Requests for new loans based on customer groups.
4. The source and the allocation of funds
- The source and allocation fund prediction for the next quarter and the current year including the reason.
 - Major priority in fund placement beyond loan in case over liquidity.
5. Interest rate
- Range interest rates of funds and credit in the current quarter, next quarter and the next year.
 - Range interest rates of credit consumption in the current quarter, next quarter and the next year.
6. Lending standard
- Changes in policy (standard requirements / guidelines) for credit or credit lines in the current quarter compared to the previous quarter.
 - Changes in policy aspects / requirements for granting credit approval in the current quarter compared to the previous quarter.
 - Plans for policy changes (standard requirements / guidelines) for lending or credit lines in the coming quarter compared to the current quarter.
 - Plans for changes in policy aspects / requirements for granting credit approval in the coming quarter compared to the current quarter.

7. Additional questions; is an ad hoc question that is not routinely asked every quarter, regarding hot issues / topics related to monetary and banking.

The collected data covers qualitative and quantitative data, either realization or short term expectation (one quarter to come) or long term (the current year).

Unit:

Data disseminated in Weighted Net Balance and percentage.

Currency:

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PERIODICITY OF PUBLICATION

Quarterly

TIMELINESS

Two weeks after the end of the survey period (website).

ADVANCE RELEASE CALENDAR (ARC)

ARC (attached) will disclose every year by December.

SOURCE OF DATA

Bank Indonesia (BI): Banking Survey.

METHODOLOGY

Banking Survey has been conducted since quarter III-1999. The populations are considered all Commercial Bank operating in Indonesia. Sampled respondents are about ± 40 commercial banks, obtained by stratified purposive sampling, and represent about 80% of the total national credit. Stratification is conducted based on assets segment of bank respondents against total assets of commercial banks (approximately 80%).

The collected information gathered from Banking Survey questionnaire is opinion from ± 40 banks, divided into 3 group of banks, with the following classification:

- Large Banks are banks having total assets above IDR 25 trillion.
- Medium Banks are banks having total assets between IDR 4 trillion – IDR 25 trillion.
- Small Banks are banks having total assets below IDR 4 trillion

The improvement of Banking Survey methodology covering:

1. In fourth quarter 2006, by increasing the respondents to total assets and commercial bank loan, and also the improvement of questionnaire.

2. In 2011, consist of the changes of classification loan (economic sector, group of debtors, and based on usage) based format on Monthly Report of Commercial Bank.

The survey result for qualitative and quantitative data are being processed using:

1. Weighted Net Balance, by multiplying respondent's responses with its own credit share then calculated the difference between the percentage number of respondent answering "increase" and those who answer "decrease" and neglecting those who answer "the same".
2. Weighted average is a type of average where item weight is also taken into consideration.
3. Simple average is the sum of a collection of numbers divided by the number of numbers in the collection.

Other Aspects

Banking Survey will always be evaluated to see whether the survey results still meet the needs of its users especially internal stakeholders. In addition to that, scope of the questions in the Banking Survey questionnaire may be adjusted to accommodate informations needed by Bank Indonesia in formulating monetary policy.

INTEGRITAS DATA

The data are final when first disseminated.

Basic changes in methodology are noted along the data with the new methodology published for the first time.

PUBLIC ACCESS TO DATA

Data are disseminated on:

- Bank Indonesia website (<https://www.bi.go.id/>)