# METADATA

<table>
<thead>
<tr>
<th></th>
<th>BASIC INFORMATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Data Category: Indicators of Financial Inclusion</td>
</tr>
<tr>
<td>2</td>
<td>Statistics Disseminator: Statistics Department, Bank Indonesia</td>
</tr>
<tr>
<td>3</td>
<td>Address: Jl. M.H. Thamrin No. 2 Jakarta 10350</td>
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<td>4</td>
<td>Contact: Financial and Payment System Statistics Division</td>
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<td>Telephone: +62-21-2981-8165 / +62-21-2981-8744</td>
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<td>7</td>
<td>Email: <a href="mailto:DSta-DSKP@bi.go.id">DSta-DSKP@bi.go.id</a></td>
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**DATA DEFINITION**

- **Bank Branches** refer to the entire network/all bank offices that are listed as being able to provide financial services to customers (perform operational activities) and are physically separated from the main office. The following types of bank offices are not included in the category of bank branches: non-operational head offices, regional offices, branch offices abroad, sub-branches abroad, representative offices of commercial banks abroad, and mobile cash/cash cars/ floating cash - for both conventionally operating banks and Islamic based (Sharia) banks. A branch network refers to a Bank Branch Network as stipulated in Bank Indonesia’s regulations concerning commercial banks and Bank Indonesia’s regulations concerning Islamic based (Sharia) banks.

- **ATMs** are machines containing a computer system that is activated with a coded or encrypted magnetic bank card. Through these machines, customers can deposit cash, withdraw cash, transfer funds between accounts and perform other routine transactions. The ATMs included in these calculations are those for which reporting banks are responsible, as stipulated in Bank Indonesia’s regulations concerning commercial banks and Bank Indonesia’s regulations concerning Islamic based (Sharia) banks.

- **Digital Finance Service (DFS/LKD) agents** are third parties that work together with Issuers and act for and on behalf of Issuers in providing Digital Finance Services.

- **Adult Residents for the purposes of this report** are defined as all the residents of a country aged 15 and above.

**DATA COVERAGE**

The data presented as Financial Inclusion indicators include:

- The Ratio of bank deposits/Third Party Funds (DPK) to GDP
- The Ratio of bank credit to GDP
- The Ratio of the number of bank branches per 100 thousand adult
- The Ratio of the number of ATMs per 100 thousand adult
- The Ratio of the number of Digital Finance Service agents per 100 thousand adult
- The Ratio of the number of bank branches per 1000 km2
- The Ratio of the number of ATMs per 1000 km2
• The Ratio of the number of Digital Finance Service agents per 1000 km²
• The Ratio of the number of deposit (DPK) accounts per 1000 adult
• The Ratio of the number of loan accounts per 1000 adult
• The Ratio of the number of MSME loan accounts per 1000 adult
• The Ratio of the number of electronic money accounts per 1000 adult
• The Ratio of the number of electronic money accounts registered with Digital Finance Service agents per 1000 adult
• Total Number of Branches
• Total Number of ATMs
• Total Number of Digital Finance Service agents
• Total Number of deposit (DPK) accounts
• Total Number of electronic money accounts registered with Digital Finance Service agents.
• Total Adult Population
• Size/Area of Indonesia

Units:
- Data on the number of branches, number of ATMs, and number of Digital Finance Service agents are expressed in units.
- Data on the number of deposit accounts and electronic money accounts registered with Digital Finance Service agents are expressed in millions of accounts.
- Data on the amount of Third Party Funds/deposits and loans are expressed in billions of Rupiah.
- Data on the ratio of bank deposits/Third Party Funds (DPK) to GDP and bank credit to GDP are expressed as a percentage (%).

<table>
<thead>
<tr>
<th>PERIODICITY OF PUBLICATION</th>
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<tbody>
<tr>
<td>Quarterly for publication Q1 2015 - Q3 2015, and monthly starting in March 2016 edition.</td>
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<tr>
<th>TIMELINESS</th>
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<td>One month and three weeks after the end of the reporting month.</td>
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<th>ADVANCE RELEASE CALENDAR (ARC)</th>
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<tbody>
<tr>
<td>ARC attached</td>
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<tr>
<th>DATA SOURCES</th>
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<tbody>
<tr>
<td>- Commercial Bank Reports (LBU)</td>
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<tr>
<td>- Head Office Commercial Bank Reports (LKPBU)</td>
</tr>
<tr>
<td>- GDP data are from Statistics Indonesia (BPS): Population Data are from BPS</td>
</tr>
<tr>
<td>- Data on Area/Size are from the Ministry of Internal Affairs.</td>
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<table>
<thead>
<tr>
<th>METHODOLOGY</th>
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<tbody>
<tr>
<td>- The ratio of deposits/Third Party Funds (DPK) to GDP is calculated according to the following formula:</td>
</tr>
</tbody>
</table>
\[
\frac{Total\ DPK\ (month\ t)}{Total\ GDP\ (year\ t)} \times 100
\]
- The ratio of credit to GDP is calculated according to the following formula:
  \[
  \frac{\text{Total Credit (month } t\text{)}}{\text{Total GDP (year } t\text{)}} \times 100
  \]

- The ratio of the number of bank branches per 100 thousand adults is calculated according to the following formula:
  \[
  \frac{\text{Total bank branches (month } t\text{)}}{\text{Total adult population (year } t\text{)}} \times 100,000
  \]

- The ratio of the number of ATMs per 100 thousand adults is calculated according to the following formula:
  \[
  \frac{\text{Total ATMs (month } t\text{)}}{\text{Total adult population (year } t\text{)}} \times 100,000
  \]

- The ratio of the number of Digital Finance Service (LKD) agents per 100 thousand adults is calculated according to the following formula:
  \[
  \frac{\text{Total LKD agents (month } t\text{)}}{\text{Total adult population (year } t\text{)}} \times 100,000
  \]

- The ratio of the number of bank branches per 1000 km² is calculated according to the following formula:
  \[
  \frac{\text{Total bank branches (month } t\text{)}}{\text{Total Area (year } t\text{)}} \times 1000
  \]

- The ratio of the number of ATMs per 1000 km² is calculated according to the following formula:
  \[
  \frac{\text{Total ATMs (month } t\text{)}}{\text{Total Area (year } t\text{)}} \times 1000
  \]

- The ratio of the number of Digital Finance Service (LKD) agents per 1000 km² is calculated according to the following formula:
  \[
  \frac{\text{Total LKD agents (month } t\text{)}}{\text{Total Area (year } t\text{)}} \times 1000
  \]

- The ratio of the number of bank deposit (DPK) accounts per 1000 adults is calculated according to the following formula:
  \[
  \frac{\text{Total bank deposit (DPK) accounts (month } t\text{)}}{\text{Total adult population (year } t\text{)}} \times 1000
  \]

- The ratio of the number of electronic money accounts per 1000 adults is calculated according to the following formula:
  \[
  \frac{\text{Total electronic money accounts (month } t\text{)}}{\text{Total adult population (year } t\text{)}} \times 1000
  \]

- The ratio of the number of electronic money accounts registered with an LKD agent per 1000 adults is calculated according to the following formula:
<table>
<thead>
<tr>
<th>Total electronic money accounts registered with an LKD agent (month t)</th>
<th>Total adult population (year t)</th>
<th>x 1000</th>
</tr>
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**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)