

M E T A D A T A

BASIC INFORMATION	
1	Data Category : Analytical Balance Sheet of Commercial and Rural Banks
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DATA DEFINITION	
<p>Analytical Balance Sheet of Commercial and Rural Banks is a reconciliation of balance sheets of all reporting banks consisting commercial and rural banks which operated in Indonesia. Analytical Balance Sheet of Commercial and Rural Banks comprises of Deposits and Securities included in Broad Money and the affecting factors.</p>	
DATA COVERAGE	
<p>Analytical Balance Sheet of Commercial and Rural Banks are presented based on component included in Broad Money and the affecting factors.</p> <p>Deposits included in broad money, comprise of:</p> <ul style="list-style-type: none"> • Demand deposit • Saving deposit • Time deposit (rupiah and foreign currency) • Securities other than shares issued by Commercial banks with remaining maturity less than 1 year (by convention, Rural Banks are not allowed to issued securities) <p>Broad money affecting factors, comprise of:</p> <ul style="list-style-type: none"> • Net Foreign Asset • Claims on Bank Indonesia, consist of Cash, Demand Deposit at BI (Rupiah and foreign currency), FASBI, and other claim (which include SBI). • Net Claims on Central Government, comprise of claims on Central Government and liabilities on Central Government • Claims on Other Sectors, consist of Loans and Other claims to Other Financial Corporations, State and Local Government, public non financial corporations, private non financial corporations, other private sectors. • Liabilities to BI 	

- Deposits and Securities other than shares excluded from Broad Money
- Other liabilities to other financial corporations
- Shares and other equity
- Net Other Item/NOI

In July 2013, the data coverage was expanded by including the rural bank sharia which also part of monetary system. Since then, the monetary system covers central bank, commercial bank conventional and sharia, rural bank conventional and sharia. This enhancement was applied since January 2012 data.

Unit:

All data presented in billions

Currency :

Rupiah

PERIODICITY OF PUBLICATION

Monthly

TIMELINESS

6 weeks after the end of reporting period (web)

7 weeks after the end of report period (CD and printed material)

ADVANCE RELEASE CALENDAR (ARC)

ARC (attached) will be disclosed every year by December.

DATA SOURCES

Bank Indonesia (BI):

- Commercial Bank Monthly Report (LBU)
- Rural Bank Monthly Report (LBPR)
- Sharia Rural Bank Monthly Report (LBPRS)

METODOLOGI

Concepts and Definition:

Analytical Balance Sheet of Commercial and Rural Banks compiled by referring to Monetary and Financial Statistics Manual (MFSM) issued by International Monetary Fund (IMF) at 2000.

The definition of the components included in broad money is as follows:

- **Reporting Banks** are bank offices including head office, branch office of incorporated Indonesian banks, foreign bank branch office and/or foreign bank auxiliary branch office domiciled in Indonesia, included rural banks head office.
- **Demand deposits** are deposit at Commercial Bank (currently Rural Bank is not allowed to

collect fund in the form of Demand deposit) which may be withdrawn at any time by means of a cheque, bilyet giro, other payment order, or by transfers. Blocked demand deposit is excluded from this classification.

- **Saving Deposits** are a deposit which can only be withdrawn according to certain agreed conditions, but which shall not be withdrawn by means of a cheque, bilyet giro, and/or other equivalent instruments. Comprise of saving deposit that can be withdrawn at any time, time saving deposit and other form of saving deposit. Blocked saving deposit is excluded from this classification.
- **Time Deposits** are a deposit at commercial or rural bank which may only be withdrawn at a certain time based on an agreement between the depositor and the bank concerned. Covers time deposit, deposits on call, and other form of time deposit. Blocked time deposit and certificate of deposit are excluded from this classification.
- **Other deposits denominated in foreign currency** are deposit at commercial bank (currently rural bank is not allowed to collect deposit in foreign currency) in the form of demand deposit, saving deposit and time deposit owned by third party
- **Securities other than shares** are commercial bank liabilities in the form of securities (currently rural bank is not allowed to issue securities) in Rupiah and foreign currency with remaining maturity up to 1 (one) year.

The definition of affecting factors included in broad money is as follows:

- **Net Foreign Asset** is commercial and rural bank net claims on Non Residents which is difference from Claims on Non Resident and Liabilities to Non Resident.
- **Claims on non resident** is commercial and rural bank claims on non resident (overseas bank, non bank third party, and head/branch office located abroad), in Rupiah or foreign currency, in the form of foreign currency bank notes and coins, demand deposit, interbank call money, deposit on call, time deposit, certificate of deposit, margin deposit, securities other than shares, loans, deposit guarantees due to trade transactions, shares and other equity and other claims. Specifically for rural bank, claims consist of holding of foreign currency bank notes and coins as well as valid travellers' cheque.
- **Liabilities to no resident** is commercial bank liabilities to non resident (overseas bank, non bank third party, and head/branch office located abroad), in Rupiah or foreign currency, comprise of demand deposit, interbank call money, deposits on call, time deposit, certificate of deposit, margin deposit, securities other than shares, loans, deposit guarantees due to trade transactions and other liabilities. Whereas rural bank has no obligation to non resident.
- **Non resident** is person, legal entities or other entities domicile outside Indonesia, domicile or planning to domicile in Indonesia less than 1 (one) year, including embassy and diplomatic staff in Indonesia.
- **Claims on Bank Indonesia (BI)** are commercial and rural bank placement on Bank Indonesia in the form of reserves and other claims.

- **Reserves** are commercial and rural bank asset in Rupiah and foreign currency, in the form of cash in vault, demand deposit (Rupiah and foreign currency) on BI, BI Deposit Facility and other claims.
- **Cash in vault** is banks (commercial and rural banks) holding of currency.
- **Banks demand deposit at BI** is commercial bank placement on BI in the form of demand deposit (currently rural banks do not have demand deposit at BI), to satisfy minimum reserve requirement, as well as clearing transaction and interbank money market (JIBOR) purpose.
- **FASBI** or BI Deposit Facility is a facility provided by BI to facilitate bank's placement at BI in rupiah denomination.
- **Other Claims on BI** is all commercial and rural bank claims to BI, besides Liquid Assets.
- **Net Claims on Central Government** is spread of Claims on and liabilities to Central Government.
- **Claims on central government** is commercial and rural bank claims on central government in rupiah and foreign currency denomination, in the form of securities other than shares (including commercial bank recapitalization bond), loans, shares, interest receivable, tax advance, government's bailout program, and other claims.
- **Liabilities to central government** is commercial and rural bank liabilities to central government in rupiah and foreign currency denomination, comprise of demand deposit, saving deposit, time deposit, securities other than shares, loans, deposit guarantee, and other liabilities.
- **Claims on Other Sector** are commercial and rural bank claims in the form of loans and other claims (i.e. advances and other claims) to other financial corporation, local government, public non financial corporations and other private sectors.
- **Other Financial Corporations** comprise of non bank financial institution, e.g. Finance Companies, Insurance Companies, Pension Funds, pawnshops, and mutual funds.
- **Liabilities to BI** are all facilities accepted by Commercial and Rural Bank from BI in Rupiah & Foreign Currency, comprises of BI Liquidity Credit transfer (BILC) which has not been distributed to customers and BILC withdrawal from customers but not yet collected by BI, subordinated loan, Two Step Loan, Short Term Financing Facility, and repurchase liabilities.
- **Deposits and Securities other than shares excluded from Broad Money** are third party deposits and securities classified as broad money component, e.g. blocked demand deposits (used as escrow account and deposit guarantee), blocked saving deposits, blocked time deposits, certificate of deposits, and securities other than shares issued by commercial banks with remaining maturity more than 1 (one) year.
- **Shares and Other Equity is funds raised** by Commercial and Rural Banks in Rupiah and foreign currency, e.g paid-in capital, loan capital (included agio and disagio), contributed capital, general reserves, appropriated reserves, and profit/loss (current and previous years).

- **Net other assets** is other assets deducted by other liabilities.

Data collection method :

The data collected from LBU and LBPR submitted to Bank Indonesia.

Calculation Method :

Analytical Balance Sheet of Commercial and Rural Banks compiled by consolidating data from LBU for conventional and sharia commercial banks and LBPR/S which have been submitted to BI by reporting banks through the extranet.

- LBU Sharia must be converted to conventional LBU before consolidated with conventional LBU. Data received from the reporting bank is processed into sectoral balance sheet others depository corporation (SBS-ODC).
- SBS-ODC processed into Analytical Balance Sheet of Commercial and Rural Banks (Others depository corporation survey/ODCS).

Accounting Method :

Accounting method refers to Bank Indonesia Accounting Principles (PAKBI) and Indonesia Banking Accounting Principles (PAPI) which is consistent with International Accounting Standard (IAS). Incomes and expenses transaction recorded using accrual basis method. The transaction denominated in foreign currency converted by using Bank Indonesia mid rate.

Transaction from conventional commercial bank presented based on acquisition cost or amortised acquisition cost or fair value. Acquisition cost is cash or akin paid (received) in obtaining asset (issuing liabilities) during acquisition time. Amortised acquisition cost is the value of financial assets or liabilities at initial recognition deducted with principal payment, added or deducted with the accumulation of amortization using effective interest rate, calculated by subtracting the value of financial assets or liabilities recognised at the initial transaction with the value recognised at the maturity time. Depreciation recorded by the formation of allowance for impairment losses. Fair value is the value at which an asset can be exchange or a liability can be settled among related party which intended to perform an arm's length transaction.

DATA INTEGRITY

The data are final when first disseminated. The revision of data is conducted in the next publication after recognizing errors. Changes in methodology will be announced when the data with new methodology is being published for the first time.

DATA ACCESSIBILITY

Data available at:

- BI' Website (<http://www.bi.go.id/>)
- Indonesian Financial Statistics (SEKI) Publication (printing material and CD).