

M E T A D A T A

BASIC INFORMATION	
1	Data Category : Loan by Commercial and Rural Banks
2	Statistics Disseminator : Statistics Department
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DATA DEFINITION	
<p>Loan is the provision of fund or equalized claims in rupiah and foreign currency based on loan agreement between the banks and domestic private sectors (including sharia claims/financing) which covers commercial bank loan and rural bank loan in Indonesia.</p> <p>Excluded from this definition are loans given to Central Government, loans given to non-resident, channeled loans, loans in order to channeling credit from Bank Indonesia, contrasting value of foreign currency as investment loans for project aid, project assistance, loans managed on foreign aid projects and local cost of investment fund accounts</p>	
DATA COVERAGE	
<p>Coverage:</p> <p>Data presented consist of:</p> <ul style="list-style-type: none"> • Outstanding loan of commercial and rural banks by Group of Banks, Economic Sector, Type of Utilization, Province and Group of Debtors. Loans are exclude loans given to Central Government and loans given to non-resident. • Economic sector/business consist of : <ul style="list-style-type: none"> - Loans by Industrial origin <ol style="list-style-type: none"> 1. Agriculture, forestry & fishery 2. Mining and quarrying 3. Manufacturing industry 4. Electricity and gas supply 5. Water supply, sewerage, waste management and remediation activities 6. Construction 	

7. Wholesale and retail trade, repair of motor vehicles and motorcycles
8. Transportation and storage
9. Accommodation and food service activities
10. Information and communication
11. Financial and insurance activities
12. Real Estate
13. Business Services
14. Public administration and defence; compulsory social security
15. Education
16. Health and social work activities
17. Other service activities
- Loans to Non Industrial Origin (Household)
 1. Housing
 2. Flat and Apartment
 3. Shophouse and Officehouse
 4. Vehicles
 5. Others

Unit:

All data disseminated in Billion

Currency :

Rupiah

PUBLICATION PERIODICITY

Monthly

TIMELINESS

6 weeks after the end of report period (for electronic media)

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

ADVANCE RELEASE CALENDAR (ARC)

ARC (attached) will disclosed every year on December.

SOURCE OF DATA

Commercial banks: Commercial Bank Monthly Report (LBU), Sharia Bank Monthly Report (LBUS)

Rural banks: Rural Bank Monthly Report (LBPR/S)

METHODOLOGY

Concept and Definition:

- **Non-Residents** is a person, corporate body or other entity that does not have a domicile in Indonesia, domiciled or that plans to domicile for less than 1 (one) year, including representatives and diplomatic staffs in Indonesia.

- **Managed Loan** is a loan given to debtor through reporting banks and by giving that loan the reporting banks do not bear any credit risks. One characteristic of managed loan is that the channeling banks do not quote or pay interest but receives a fee instead.
- **Chanelling loan** is loan given to debtor funded by Bank Indonesia and by giving this loan the reporting banks do not bear the risks.
- **Contrasting value of foreign currency as investment loans for project aid** is loan in Rupiah currency which is contrasting value of foreign currency in project assistance.
- **Loan Project Assistance** is loan disbursement given by reporting bank to debtors whose funded by foreign loans and intended for investment financing or the development project owned by government or private in the form of capital goods or other foreign exchange requirements (project aid).
- **Managed Loan outside Project Assistance** is a loans given to customer but the fund does not come from the concerning bank and it does not come in a form of contrasting value of foreign currency as investment loans for project aid. In this case, the banks do not bear any credit risks. Including in this loan is investment loan which raises the fund from investment fund account.
- **Local cost investment fund accounts (RDI)** is loans given for local costs in a frame of project assistance coming from investment fund accounts (RDI).
- **Withdrawal flexibility** is a credit facility that is not due yet and can be realized/withdrawn by customer.
- **Working Capital Loan** is a short-term credits given to finance working capital needs of a debtor, for example loans property, loans for agribusiness, etc.
- **Investment Loan** is a medium/long term credits to purchase capital goods and services required for rehabilitation, modernization, expansion and relocation of project or establishment of a new business.
- **Consumer Loan** is a credits for consumption; either for a purchase, a lease etc. Examples are credits for housing (KPR), shop-house, home-office, etc.
- **Micro Business Credits (KUK)** is a credits given to customers meeting the criteria mentioned in Decrees and Circulars of Bank Indonesia regarding Micro-Business Credits along with their added and revised stipulations.

The collection data method:

Data obtained from the LBU, LBUS, LBPR, and LBPRS.

The calculation method:

- LBUS and LBPRS is converted to conventional LBU and LBPR then consolidated with LBU and LBPR.
- The result of LBU and LBPR consolidation processed into data of loan by commercial and rural banks. In data compilation, when a reporting bank fails to submit a report until the deadline of reporting month, there will be a

substitution process, in which the data is replaced by the previous month's data of the reporting banks.

Accounting method :

The accounting method based on International Accounting Standards (IAS) and Indonesian Accounting Standard on Banking. Foreign currency accounts are converted into Rupiah based on BI's middle rate.

Loan figures from conventional commercial banks are presented based on the amount of acquisition cost or amortized acquisition cost or fair value. Acquisition cost is the amount of cash or cash equivalent which is paid (received) or the fair value of other benefits which is paid (received) to purchase assets (liabilities issued) at the acquisition time. Amortized acquisition cost is the amount of financial assets or financial liabilities measured at first declaration minus principal payments, plus or minus cumulative amortization using the effective interest rate method which is calculated from the difference between the initial and the maturity value. Depreciation is admitted by using the allowance post for depreciation. Fair value is the value at which an asset could be exchanged or a liability settled between the parties who understand and willing to conduct fair transactions (arm's length transactions).

DATA INTEGRITY

The data are final when first disseminated. Changes in methodology are noted along the data with the new methodology published for the first time.

DATA ACCESSIBILITY

Data available at:

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