

METADATA

BASIC INFORMATION		
1	Data Name	: Credit of Commercial Banks
2	Statistic Operator	: Bank Licensing and Banking Information Department
3	Address	: Jl. M.H. Thamrin No.2 Menara Radius Prawiro Fl. 11, Jakarta
4	Phone Number	: 62-21-3817080, 62-21-3818032
5	Fax Number	: 62-21-3523705
6	Email	: publikasi-iadmp@bi.go.id
<p>Prior to December 2008, Credits provisions were specified in 10 economic sectors, i.e.:</p> <ol style="list-style-type: none"> 1. Agriculture, Hunting and agricultural facilities 2. Mining 3. Manufacturing 4. Electricity, Gas and Water 5. Construction 6. Trade, Restaurants and Hotels 7. Transportation, Warehousing and Communication 8. Business services 9. Social Services 10. Others <p>After December 2008, credits provided were classified into 2 categories, i.e. Business Field Credits Receivers, and Non-business Field Credits Receivers, specified as follows:</p> <p>Business field Credits receivers are:</p> <ol style="list-style-type: none"> 1. Agriculture, Hunting and forestry 2. Fishery 3. Mining and Quarrying 4. Processing Industry 4. Electricity, Gas and Water 5. Construction 7. Wholesale and Retail Trade 8. Provision of accomodation and provision of eating and drinking 9. Transportation, Warehousing and Communication 10. Financial Intermediaries 11. Real Estate, Leasing Business, and Company Services 12. Government Administrasion, Defense and Compulsory Social Security 13. Educational Services 14. Health Services and Social Activities 15. Community, sociocultural, entertainment and other individual Services 16. Individual Services for Households 17. International Bodies/Agencies and Other Extra Internasional Bodies 18. Business activities which are not clearly defined 		

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BASIC INFORMATION		
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2	Statistic Operator	: Bank Licensing and Banking Information Department
3	Address	: Jl. M.H. Thamrin No.2 Menara Radius Prawiro Fl. 11, Jakarta
4	Phone Number	: 62-21-3817080, 62-21-3818032
5	Fax Number	: 62-21-3523705
6	Email	: publikasi-iadmp@bi.go.id
<p>Non-Business Sector of Credit Channeling Beneficiary:</p> <ol style="list-style-type: none"> 1. Household for home ownership 2. Household for apartment ownership 3. Household for home store/home office (Ruko/Rukan) ownership 4. Household for motor vehicles ownership 5. Household for other household appliances ownership 6. Household for non-classified needs 7. Others <ul style="list-style-type: none"> • Types of Use and Orientations of Use: Credits specified based on use types, i.e.: Working Capital, Investment, and Consumption. And also Credits specified based on the orientations of use, namely: Import, Export, and others. • Location of Channeling Bank (Provinces) : Credits specified based on Channeling Bank locations (Provinces) • Relationship Credits Receivers with Banks: Data are grouped into 2 (two) groups, i.e. Credits to related parties and to non-related parties. • Types of Credits: Data are grouped into: Restructured, takeover, subordinated and other Credits. <p>Components of Credits provided to non-bank third parties and Credits to bank in rupiah and foreign currencies.</p> <p>Data is stated in billion rupiah.</p>		
PUBLICATION PERIOD (Periodicity of Publication)		
Monthly.		
PUBLICATION TIMELINESS		
Two months after expiration of the data period.		
ADVANCE RELEASE CALENDER (ARC)		
Every 15th of the following month; in the event that the 15th of the month falls on a holiday, then it will be released on the previous working day.		
DATA SOURCE (Source of Data)		
Commercial Banks Monthly Reports		
METHODOLOGY		
Data is prepared based on compilation of Commercial Banks Monthly Reports from all the reporting banks offices in Indonesia.		
DATA INTEGRITY		
Data is final data at the time of publication. Revision of data will be made in the next publication after the finding of data error.		
DATA ACCESS (Accessibility)		
Data of credits provided can be accessed from BI website: http://www.bi.go.id		

METADATA

BASIC INFORMATION		
1	Data Name	: Interbank Placement
2	Statistic Operator	: Bank Licensing and Banking Information Department
3	Address	: Jl. M.H. Thamrin No.2 Menara Radius Prawiro Fl. 11, Jakarta
4	Phone Number	: 62-21-3817080, 62-21-3818032
5	Fax Number	: 62-21-3523705
6	Email	: publikasi-iadmp@bi.go.id
DATA DEFINITION		
Interbank placement are placements/liabilities or deposits owned by reporting banks in rupiah and foreign currencies either with banks running their operations in Indonesia or overseas.		
DATA COVERAGE		
All provisions of bank funds to other banks where the bank will receive certain yields including the placements with Rural Banks (<i>BPR</i>). The form of bank placements to other banks comprised of Demand Deposits, Interbank Call Money, Saving Deposits, Deposits on Call, Time Deposits, Time Deposit Certificates, Marginal Deposits, Security Deposits in the context of trade transactions, Debenture Bonds, and others. Not included in the placements with other banks are Credit Balance Deposits.		
Data is stated in billion rupiah.		
PUBLICATION PERIOD		
Monthly.		
PUBLICATION TIMELINE		
Two months after expiration of the data period.		
ADVANCE RELEASE CALENDER (ARC)		
Every 15th of the following month; in the event that the 15th of the month falls on a holiday, then it will be released on the previous working day.		
DATA SOURCE		
Commercial Banks Monthly Reports.		
METHODOLOGY		
Data is prepared based on compilation of Commercial Banks Monthly Reports from all the offices of reporting banks in Indonesia.		
DATA INTEGRITY		
Data is final data at the time of publication. Revision of data will be made in the next publication after the finding of data error.		
DATA ACCESS		
Data of Interbank Placement can be accessed in BI website: http://www.bi.go.id		

METADATA

BASIC INFORMATION			
1	Data Name	:	Placement To Bank Indonesia
2	Statistic Operator	:	Bank Licensing and Banking Information Departement
3	Address	:	Jl. M.H. Thamrin No.2 Menara Radius Prawiro Fl. 11, Jakarta
4	Phone Number	:	62-21-3817080, 62-21-3818032
5	Fax Number	:	62-21-3523705
6	Email	:	publikasi-iadmp@bi.go.id
DATA DEFINITION			
Placements To Bank Indonesia are placements/liabilities of reporting banks both in rupiah and foreign currencies with Bank Indonesia.			
DATA COVERAGE			
All placements/liabilities bank funds in Bank Indonesia, including placements of current accounts with BI in order to meet Statutory Reserves requirements. Funds placements of reporting banks with BI shall be recorded in nominal value less unamortized discount (carrying value). The form of placements/liabilities shall be in Demand Deposits, Fine Tune Operations (FTO), Bank Indonesia Discount Facilities (Fasbi), and others (other than the said types).			
Data is stated in billion rupiah.			
PUBLICATION PERIOD			
Monthly.			
PUBLICATION TIMELINE			
Two months after expiration of the data period.			
ADVANCE RELEASE CALENDER (ARC)			
Every 15th of the following month; in the event that the 15th of the month falls on a holiday, then it will be released on the previous working day.			
DATA SOURCE			
Commercial Banks Monthly Reports.			
METHODOLOGY			
Data is prepared based on compilation of Commercial Banks Monthly Reports from all the reporting banks offices in Indonesia.			
DATA INTEGRITY			
Data is final data at the time of publication. Revision of data will be made in the next publication after the finding of data error.			
DATA ACCESS			
Data of Placements To Bank Indonesia can be accessed in BI website: http://www.bi.go.id			

METADATA

BASIC INFORMATION		
1	Data Name	: Securities
2	Statistic Operator	: Bank Licensing and Banking Information Department
3	Address	: Jl. M.H. Thamrin No.2 Menara Radius Prawiro Fl. 11, Jakarta
4	Phone Number	: 62-21-3817080, 62-21-3818032
5	Fax Number	: 62-21-3523705
6	Email	: publikasi-iadmp@bi.go.id
DATA DEFINITION		
Securities are all commercial papers of short and long terms loans both in rupiah and foreign currencies issued by banks or non-banks third parties bought or owned by the reporting banks.		
DATA COVERAGE		
All commercial papers owned by banks including Certificates of Bank Indonesia (<i>SBI</i>), Treasury Bills (<i>SPN</i>), Bonds owned by the reporting banks from Commercial Banks Recapitulation Program, Export Drafts, and Domestic L/C Drafts (<i>SKBDN</i>).		
Data is stated in billion rupiah.		
PUBLICATION PERIOD		
Monthly		
PUBLICATION TIMELINE		
Two months after expiration of the data period.		
ADVANCE RELEASE CALENDER (ARC)		
Every 15th of the following month; in the event that the 15th of the month falls on a holiday, then it will be released on the previous working day.		
DATA SOURCE		
Commercial Banks Monthly Reports.		
METHODOLOGY		
Data is prepared based on compilation of Commercial Banks Monthly Reports from all the reporting banks offices in Indonesia.		
DATA INTEGRITY		
Data is final data at the time of publication. Revision of data will be made in the next publication after the finding of data error.		
DATA ACCESS		
Data of Securities can be accessed in BI website: http://www.bi.go.id		

METADATA

BASIC INFORMATION			
1	Data Name	:	Equity Investment
2	Statistic Operator	:	Bank Licensing and Banking Information Department
3	Address	:	Jl. M.H. Thamrin No.2 Menara Radius Prawiro Fl. 11, Jakarta
4	Phone Number	:	62-21-3817080, 62-21-3818032
5	Fax Number	:	62-21-3523705
6	Email	:	publikasi-iadmp@bi.go.id
DATA DEFINITION			
Equity investment is investment of funds of reporting banks in the form of shares/stocks or notarial deeds both in rupiah and foreign currencies. Stocks owned in terms of participation are not for sale.			
DATA COVERAGE			
Position of equity investment of the reporting banks on banks, or non-bank financial institutions, also includes participation in financial institutions in the context of loans restructuring. Data is stated in billion rupiah.			
PUBLICATION PERIOD			
Monthly.			
PUBLICATION TIMELINE			
Two months after the expiration of the data period.			
ADVANCE RELEASE CALENDER (ARC)			
Every 15th of the following month; in the event that the 15th of the month falls on a holiday, then it will be released on the previous working day.			
DATA SOURCE			
Commercial Banks Monthly Reports.			
METHODOLOGY			
Data is prepared based on compilation of Commercial Banks Monthly Reports from all the reporting banks offices in Indonesia.			
DATA INTEGRITY			
Data is final data at the time of publication. Revision of data will be made in the next publication after the finding of data error.			
DATA ACCESS			
Data of Equity Investment can be accessed in BI website: http://www.bi.go.id			

METADATA

BASIC INFORMATION		
1	Data Name	: Impairment of Financial Assets
2	Statistic Operator	: Bank Licensing and Banking Information Department
3	Address	: Jl. M.H. Thamrin No.2 Menara Radius Prawiro Fl. 11, Jakarta
4	Phone Number	: 62-21-3817080, 62-21-3818032
5	Fax Number	: 62-21-3523705
6	Email	: publikasi-iadmp@bi.go.id
DATA DEFINITION		
<p>Impairment of Financial Assets are Reserves/Allowances that must be established by Banks in the event of objective evidences on impairment of financial assets or a group of financial assets due to one or more adverse events after the initial recognition of assets, where such adverse events shall affect future cash flow estimation on the financial assets or a group of financial assets that can be estimated reliably.</p>		
DATA COVERAGE		
<p>Impairment of Financial Assets are established on:</p> <ul style="list-style-type: none"> a. Securities in category of Available for Sale and Held until Due b. Credits/Loans extended in category Available for Sale and Held until Due, Provision of Loans and Receivables c. Other Financial Assets, among others, Placements with Other Bank, Acceptances, Equity Participations that meet the criteria for using Cost Method of fair value and non fair value. <p>Data is stated in billion rupiah.</p>		
PUBLICATION PERIOD		
Monthly		
PUBLICATION TIMELINE		
Two months after the expiration of the data period.		
ADVANCE RELEASE CALENDER (ARC)		
Every 15th of the following month; in the event that the 15th of the month falls on a holiday, then it will be released on the previous working day.		
DATA SOURCE		
Commercial Banks Monthly Reports.		
METHODOLOGY		
Data is prepared based on compilation of Commercial Banks Monthly Reports from all the reporting banks offices in Indonesia.		
DATA INTEGRITY		
Data is final data at the time of publication. Revision of data will be made in the next publication after the finding of data error.		
DATA ACCESS		
Data on Impairment of Financial Assets can be accessed in BI website: http://www.bi.go.id		

METADATA

BASIC INFORMATION			
1	Data Name	:	Spot and Derivative Claims
2	Statistic Operator	:	Bank Licensing and Banking Information Department
3	Address	:	Jl. M.H. Thamrin No.2 Menara Radius Prawiro Fl. 11, Jakarta
4	Phone Number	:	62-21-3817080, 62-21-3818032
5	Fax Number	:	62-21-3523705
6	Email	:	publikasi-iadmp@bi.go.id
DATA DEFINITION			
Spot and Derivative claims are claims on potential gains arising from the positive margin between a contract value and fair value of spot and derivative transaction at the reporting date.			
DATA COVERAGE			
Entire claims in rupiah and foreign currencies to banks and non-bank third parties which have potential gains based on valuation process on agreements/derivative contracts. Data is stated in billion rupiah.			
PUBLICATION PERIOD			
Monthly.			
PUBLICATION TIMELINE			
Two months after expiration of the data period.			
ADVANCE RELEASE CALENDER (ARC)			
Every 15th of the following month; in the event that the 15th of the month falls on a holiday, then it will be released on the previous working day.			
DATA SOURCE			
Commercial Banks Monthly Reports.			
METHODOLOGY			
Data is prepared based on compilation of Commercial Banks Monthly Reports from all the reporting banks offices in Indonesia.			
DATA INTEGRITY			
Data is final data at the time of publication. Revision of data will be made in the next publication after the finding of data error.			
DATA ACCESS			
Data of Spot dan Derivative Claims can be accessed in BI website: http://www.bi.go.id			

METADATA

BASIC INFORMATION			
1	Data Name	:	Other Claims
2	Statistic Operator	:	Bank Licensing and Banking Information Department
3	Address	:	Jl. M.H. Thamrin No.2 Menara Radius Prawiro Fl. 11, Jakarta
4	Phone Number	:	62-21-3817080, 62-21-3818032
5	Fax Number	:	62-21-3523705
6	Email	:	publikasi-iadmp@bi.go.id
DATA DEFINITION			
<p>Other claims are liabilities which include liabilities on Securities purchased under resale agreements (Reverse Repo) and acceptance liabilities.</p> <p>Liabilities on Reverse Repo Securities are liabilities of reporting banks to other banks and non-bank third parties sourced from contracts of securities purchased with a promise to resale. Acceptance liabilities are liabilities of reporting banks to bank and non-bank other parties arising due to the acceptance of Time L/C Drafts.</p>			
DATA COVERAGE			
<p>All liabilities on securities in rupiah and foreign currencies to banks and non-bank third parties which sources from purchase of securities with a promise for resale and all liabilities of reporting banks to banks and non-bank third parties arising from the acceptance of Time L/C Drafts.</p> <p>Data is stated in billion rupiah.</p>			
PUBLICATION PERIOD			
Monthly.			
PUBLICATION TIMELINE			
Two months after expiration of the data period.			
ADVANCE RELEASE CALENDER (ARC)			
Every 15th of the following month; in the event that the 15th of the month falls on a holiday, then it will be released on the previous working day.			
DATA SOURCE			
Commercial Banks Monthly Reports.			
METHODOLOGY			
Data is prepared based on compilation of Commercial Banks Monthly Reports from all the reporting banks offices in Indonesia.			
DATA INTEGRITY			
Data is final data at the time of publication. Revision of data will be made in the next publication after the finding of data error.			
DATA ACCESS			
Data of Other Claims can be accessed in BI website: http://www.bi.go.id			

METADATA

BASIC INFORMATION			
1	Data Name	:	Savings
2	Statistic Operator	:	Bank Licensing and Banking Information Department
3	Address	:	Jl. M.H. Thamrin No.2 Menara Radius Prawiro Fl. 11, Jakarta
4	Phone Number	:	62-21-3817080, 62-21-3818032
5	Fax Number	:	62-21-3523705
6	Email	:	publikasi-iadmp@bi.go.id
DATA DEFINITION			
Savings are deposits of funds in rupiah and foreign currencies owned by non-bank third parties in the reporting banks where the money withdrawals can only be done under specific agreed terms, but cannot be withdrawn by cheques or other equivalent instruments.			
DATA COVERAGE			
Position of non-bank third parties savings, among others, savings deposits that can be withdrawn at anytime and time deposits (TASKA-terms insurance savings, ONH-Pilgrimage fare savings) and also savings which are bloked.			
Data is stated in billion rupiah.			
PUBLICATION PERIOD			
Monthly.			
PUBLICATION TIMELINE			
Two months after expiration of the data period.			
ADVANCE RELEASE CALENDER (ARC)			
Every 15th of the following month; in the event that the 15th of the month falls on a holiday, then it will be released on the previous working day.			
DATA SOURCE			
Commercial Banks Monthly Reports.			
METHODOLOGY			
Data is prepared based on compilation of Commercial Banks Monthly Reports from all the reporting banks offices in Indonesia.			
DATA INTEGRITY			
Data is final data at the time of publication. Revision of data will be made in the next publication after the finding of data error.			
DATA ACCESS			
Data of Savings can be accessed in BI website: http://www.bi.go.id			

METADATA

BASIC INFORMATION			
1	Data Name	:	Time Deposits
2	Statistic Operator	:	Bank Licensing and Banking Information Department
3	Address	:	Jl. M.H. Thamrin No.2 Menara Radius Prawiro Fl. 11, Jakarta
4	Phone Number	:	62-21-3817080, 62-21-3818032
5	Fax Number	:	62-21-3523705
6	Email	:	publikasi-iadmp@bi.go.id
DATA DEFINITION			
Time Deposits are time deposits, deposits on call and certificates of deposits in rupiah and foreign currencies owned by non-bank third parties which withdrawals can be done at a specified period of time based on agreements.			
DATA COVERAGE			
Position of time deposits in rupiah and foreign currencies owned by non-bank third parties. Including in the time deposits are deposits on call, time deposits, certificates of deposits, time deposits/certificates of deposits which are blocked. Time deposits are classified based on the time period, namely, 1 month, 3, 6 and 12 months or more. Data is stated in billion rupiah.			
PUBLICATION PERIOD			
Monthly.			
PUBLICATION TIMELINE			
Two months after expiration of the data period.			
ADVANCE RELEASE CALENDER (ARC)			
Every 15th of the following month; in the event that the 15th of the month falls on a holiday, then it will be released on the previous working day.			
DATA SOURCE			
Commercial Banks Monthly Reports.			
METHODOLOGY			
Data is prepared based on compilation of Commercial Banks Monthly Reports from all the reporting banks offices in Indonesia.			
DATA INTEGRITY			
Data is final data at the time of publication. Revision of data will be made in the next publication after the finding of data error.			
DATA ACCESS			
Data of Time Deposits can be accessed in BI website: http://www.bi.go.id			

METADATA

BASIC INFORMATION			
1	Data Name	:	Demand Deposits
2	Statistic Operator	:	Bank Licensing and Banking Information Department
3	Address	:	Jl. M.H. Thamrin No.2 Menara Radius Prawiro Fl. 11, Jakarta
4	Phone Number	:	62-21-3817080, 62-21-3818032
5	Fax Number	:	62-21-3523705
6	Email	:	publikasi-iadmp@bi.go.id
DATA DEFINITION			
Demand Deposits (Giro) in rupiah and foreign currencies owned by non-bank third parties which withdrawals can be done at any time using cheques, other payment orders or money transfers.			
DATA COVERAGE			
Position of demand deposits in rupiah and foreign currencies owned by non-bank third parties. Included here are loans with credit balance and giro blocked for particular purposes, for instance demand deposits blocked in the context of escrow account and security deposits in the context of custodian. Not included in here demand deposits with debit balance.			
Data is stated in billion rupiah.			
PUBLICATION PERIOD			
Monthly.			
PUBLICATION TIMELINE			
Two months after expiration of the data period.			
ADVANCE RELEASE CALENDER (ARC)			
Every 15th of the following month; in the event that the 15th of the month falls on a holiday, then it will be released on the previous working day.			
DATA SOURCE			
Commercial Banks Monthly Reports.			
METHODOLOGY			
Data is prepared based on compilation of Commercial Banks Monthly Reports from all the reporting banks offices in Indonesia.			
DATA INTEGRITY			
Data is final data at the time of publication. Revision of data will be made in the next publication after the finding of data error.			
DATA ACCESS			
Data of Demand Deposits can be accessed in BI website: http://www.bi.go.id			

METADATA

BASIC INFORMATION			
1	Data Name	:	Liabilities to Bank Indonesia
2	Statistic Operator	:	Bank Licensing and Banking Information Department
3	Address	:	Jl. M.H. Thamrin No.2 Menara Radius Prawiro Fl. 11, Jakarta
4	Phone Number	:	62-21-3817080, 62-21-3818032
5	Fax Number	:	62-21-3523705
6	Email	:	publikasi-iadmp@bi.go.id
DATA DEFINITION			
Liabilities to Bank Indonesia (BI) are the entire facilities received by reporting banks from BI.			
DATA COVERAGE			
Position of all reporting banks liabilities in rupiah and foreign currencies to Bank Indonesia including remainder of facilities received by reporting banks from BI through the sales of Money Market Securities (<i>SBPU</i>) and delegated Bank Indonesia Liquidity Credits (<i>KLBI</i>) in the context of credits channelling that not yet distributed to customers and the withdrawals of KLBI from customers that have not been withdrawn by BI.			
Data is stated in billion rupiah.			
PUBLICATION PERIOD			
Monthly.			
PUBLICATION TIMELINE			
Two months after expiration of the data period.			
ADVANCE RELEASE CALENDER (ARC)			
Every 15th of the following month; in the event that the 15th of the month falls on a holiday, then it will be released on the previous working day.			
DATA SOURCE			
Commercial Banks Monthly Reports.			
METHODOLOGY			
Data is prepared based on compilation of Commercial Banks Monthly Reports from all the reporting banks offices in Indonesia.			
DATA INTEGRITY			
Data is final data at the time of publication. Revision of data will be made in the next publication after the finding of data error.			
DATA ACCESS			
Data of Liabilities to BI can be accessed in BI website: http://www.bi.go.id			

METADATA

BASIC INFORMATION			
1	Data Name	:	Interbanks Liabilities
2	Statistic Operator	:	Bank Licensing and Banking Information Department
3	Address	:	Jl. M.H. Thamrin No.2 Menara Radius Prawiro Fl. 11, Jakarta
4	Phone Number	:	62-21-3817080, 62-21-3818032
5	Fax Number	:	62-21-3523705
6	Email	:	publikasi-iadmp@bi.go.id
DATA DEFINITION			
Interbank liabilities to other Banks are all kinds of liabilities of reporting banks in rupiah and foreign currencies to other banks which conduct their operational activities both in Indonesia and overseas.			
DATA COVERAGE			
Position of the liabilities of reporting banks to other banks in rupiah and foreign currencies to the banks conducting their operations both in Indonesia and overseas which include reporting banks liabilities to Rural Banks (BPR) and Sharia Rural Banks (BPR Syariah).			
Data is stated in billion rupiah.			
PUBLICATION PERIOD			
Monthly.			
PUBLICATION TIMELINE			
Two months after expiration of the data period.			
ADVANCE RELEASE CALENDER (ARC)			
Every 15th of the following month; in the event that the 15th of the month falls on a holiday, then it will be released on the previous working day.			
DATA SOURCE			
Commercial Banks Monthly Reports.			
METHODOLOGY			
Data is prepared based on compilation of Commercial Banks Monthly Reports from all the reporting banks offices in Indonesia.			
DATA INTEGRITY			
Data is final data at the time of publication. Revision of data will be made in the next publication after the finding of data error.			
DATA ACCESS			
Data of Interbank Liabilities can be accessed in BI website: http://www.bi.go.id			

METADATA

BASIC INFORMATION			
1	Data Name	:	Issued Securities
2	Statistic Operator	:	Bank Licensing and Banking Information Department
3	Address	:	Jl. M.H. Thamrin No.2 Menara Radius Prawiro Fl. 11, Jakarta
4	Phone Number	:	62-21-3817080, 62-21-3818032
5	Fax Number	:	62-21-3523705
6	Email	:	publikasi-iadmp@bi.go.id
DATA DEFINITION			
Issued Securities are short and long terms Letters of Debt Acknowledgement both on behalf of and of bearers in rupiah and foreign currencies issued by reporting banks which are purchased or owned by banks and non-bank third parties.			
DATA COVERAGE			
The entire position of short and long terms Letters of Debt Acknowledgement in rupiah and foreign currencies on behalf of and of bearers issued by reporting banks which are purchased or owned by banks and non-bank third parties. Data is stated in billion rupiah.			
PUBLICATION PERIOD			
Monthly.			
PUBLICATION TIMELINE			
Two months after expiration of the data period.			
ADVANCE RELEASE CALENDER (ARC)			
Every 15th of the following month; in the event that the 15th of the month falls on a holiday, then it will be released on the previous working day.			
DATA SOURCE			
Commercial Banks Monthly Reports.			
METHODOLOGY			
Data is prepared based on compilation of Commercial Banks Monthly Reports from all the reporting banks offices in Indonesia.			
DATA INTEGRITY			
Data is final data at the time of publication. Revision of data will be made in the next publication after the finding of data error.			
DATA ACCESS			
Data of Issued Securities can be accessed in BI website: http://www.bi.go.id			

METADATA

BASIC INFORMATION			
1	Data Name	:	Loans Received
2	Statistic Operator	:	Bank Licensing and Banking Information Department
3	Address	:	Jl. M.H. Thamrin No.2 Menara Radius Prawiro Fl. 11, Jakarta
4	Phone Number	:	62-21-3817080, 62-21-3818032
5	Fax Number	:	62-21-3523705
6	Email	:	publikasi-iadmp@bi.go.id
DATA DEFINITION			
Loans received are all provisions of money or any equivalent bills in rupiah and foreign currencies that are received by reporting banks from banks and non-bank third parties.			
DATA COVERAGE			
The entire positions of loans or liabilities in rupiah and foreign currencies received by reporting banks from banks and non-bank third parties, including loans received by reporting banks in the context of credits channelling but have not been distributed to customers and placements of reporting banks with other banks in the forms of giro with credit balances.			
Data is stated in billion rupiah.			
PUBLICATION PERIOD			
Monthly			
PUBLICATION TIMELINE			
Two months after expiration of the data period.			
ADVANCE RELEASE CALENDER (ARC)			
Every 15th of the following month; in the event that the 15th of the month falls on a holiday, then it will be released on the previous working day.			
DATA SOURCE			
Commercial Banks Monthly Reports.			
METHODOLOGY			
Data is prepared based on compilation of Commercial Banks Monthly Reports from all the reporting banks offices in Indonesia.			
DATA INTEGRITY			
Data is final data at the time of publication. Revision of data will be made in the next publication after the finding of data error.			
DATA ACCESS			
Data of Loans Received can be accessed in BI website: http://www.bi.go.id			

METADATA

BASIC INFORMATION			
1	Data Name	:	Spot and Derivatives Liabilities
2	Statistic Operator	:	Bank Licensing and Banking Information Department
3	Address	:	Jl. M.H. Thamrin No.2 Menara Radius Prawiro Fl. 11, Jakarta
4	Phone Number	:	62-21-3817080, 62-21-3818032
5	Fax Number	:	62-21-3523705
6	Email	:	publikasi-iadmp@bi.go.id
DATA DEFINITION			
Spot dan Derivatives Liabilities are liabilities with potential losses arising from negative margin between contract values and fair values of spot and derivative transactions on the reporting date.			
DATA COVERAGE			
All liabilities in rupiah and foreign currencies to banks and non-bank third parties with potential losses based on valuation process upon derivative agreements/contracts which reflect negative margin between contract value and fair value of a spot and derivative transaction on the reporting date.			
Data is stated in billion rupiah.			
PUBLICATION PERIOD			
Monthly.			
PUBLICATION TIMELINE			
Two months after expiration of the data period.			
ADVANCE RELEASE CALENDER (ARC)			
Every 15th of the following month; in the event that the 15th of the month falls on a holiday, then it will be released on the previous working day.			
DATA SOURCE			
Commercial Banks Monthly Reports.			
METHODOLOGY			
Data is prepared based on compilation of Commercial Banks Monthly Reports from all the reporting banks offices in Indonesia.			
DATA INTEGRITY			
Data is final data at the time of publication. Revision of data will be made in the next publication after the finding of data error.			
DATA ACCESS			
Data of Spot and Derivatives Liabilities can be accessed in BI website: http://www.bi.go.id			

METADATA

BASIC INFORMATION			
1	Data Name	:	Other Liabilities
2	Statistic Operator	:	Bank Licensing and Banking Information Department
3	Address	:	Jl. M.H. Thamrin No.2 Menara Radius Prawiro Fl. 11, Jakarta
4	Phone Number	:	62-21-3817080, 62-21-3818032
5	Fax Number	:	62-21-3523705
6	Email	:	publikasi-iadmp@bi.go.id
DATA DEFINITION			
<p>Other Liabilities cover the liabilities of securities sold under repurchase agreements (Repo), and liabilities of acceptances.</p> <p>Liabilities on securities sold with a buyback promise (Repo) are total liabilities of reporting banks sourced from securities sales contracts under repurchase agreements, including SBI Repo sold to BI with buyback condition. Liabilities of acceptances are liabilities of reporting banks to banks and non-bank third parties arising as the result of acceptance drafts based on Usance L/C.</p>			
DATA COVERAGE			
<p>Liabilities of reporting banks in rupiah and foreign currencies to banks and non-bank third parties sourced from repurchase promise (repo) of securities sales contracts and liabilities of reporting banks to banks and non-bank third parties arising from acceptance drafts of usance L/C. In this type what reported is the accepted value of draft based on usance L/C.</p> <p>Data is stated in billion rupiah.</p>			
PUBLICATION PERIOD			
Monthly.			
PUBLICATION TIMELINE			
Two months after expiration of the data period.			
ADVANCE RELEASE CALENDER (ARC)			
Every 15th of the following month; in the event that the 15th of the month falls on a holiday, then it will be released on the previous working day.			
DATA SOURCE			
Commercial Banks Monthly Reports.			
METHODOLOGY			
Data is prepared based on compilation of Commercial Banks Monthly Reports from all the reporting banks offices in Indonesia.			
DATA INTEGRITY			
Data is final data at the time of publication. Revision of data will be made in the next publication after the finding of data error.			
DATA ACCESS			
Data of Other Liabilities can be accessed in BI website: http://www.bi.go.id			

METADATA

BASIC INFORMATION			
1	Data Name	:	Margin Deposits
2	Statistic Operator	:	Bank Licensing and Banking Information Department
3	Address	:	Jl. M.H. Thamrin No.2 Menara Radius Prawiro Fl. 11, Jakarta
4	Phone Number	:	62-21-3817080, 62-21-3818032
5	Fax Number	:	62-21-3523705
6	Email	:	publikasi-iadmp@bi.go.id
DATA DEFINITION			
Margin deposits are deposits received in cash by reporting banks from non-bank third parties in rupiah and foreign currencies for the need of a transaction, for instance to obtain bank guarantee or L/C opening.			
DATA COVERAGE			
Position of deposits received in cash by reporting banks from non-bank third parties in rupiah and foreign currencies for the need of a transaction, for instance in the context of obtaining a bank guarantee or opening of an L/C. Not reported security deposits are security deposits in the form of savings owned by customers such as demand deposits (giro), savings, deposits blocked by reporting banks and security deposits from other Bank. Data is stated in billion rupiah.			
PUBLICATION PERIOD			
Monthly.			
PUBLICATION TIMELINE			
Two months after expiration of the data period.			
ADVANCE RELEASE CALENDER (ARC)			
Every 15th of the following month; in the event that the 15th of the month falls on a holiday, then it will be released on the previous working day.			
DATA SOURCE			
Commercial Banks Monthly Reports.			
METHODOLOGY			
Data is prepared based on compilation of Commercial Banks Monthly Reports from all the reporting banks offices in Indonesia.			
DATA INTEGRITY			
Data is final data at the time of publication. Revision of data will be made in the next publication after the finding of data error.			
DATA ACCESS			
Data of Margin Deposits can be accessed in BI website: http://www.bi.go.id			

METADATA

BASIC INFORMATION			
1	Data Name	:	Paid-in Capital
2	Statistic Operator	:	Bank Licensing and Banking Information Department
3	Address	:	Jl. M.H. Thamrin No.2 Menara Radius Prawiro Fl. 11, Jakarta
4	Phone Number	:	62-21-3817080, 62-21-3818032
5	Fax Number	:	62-21-3523705
6	Email	:	publikasi-iadmp@bi.go.id
DATA DEFINITION			
<p>Paid-in Capital is the difference between Authorized Capital and Unpaid Capital, and repurchased stocks/shares. Authorized Capital is the amount stated in the Articles of Association of the reporting banks. Unpaid capital is the capital amount and mandatory deposit still unpaid. Repurchased stocks are stocks issued and reobtained by reporting banks, repurchased stocks (treasury stocks) reported in the amount of nominal value of the stocks/shares.</p>			
DATA COVERAGE			
<p>Position of capital unpaid to reporting banks upto the reporting date. Data is stated in billion rupiah.</p>			
PUBLICATION PERIOD			
Monthly.			
PUBLICATION TIMELINE			
Two months after expiration of the data period.			
ADVANCE RELEASE CALENDER (ARC)			
Every 15th of the following month; in the event that the 15th of the month falls on a holiday, then it will be released on the previous working day.			
DATA SOURCE			
Commercial Banks Monthly Reports.			
METHODOLOGY			
Data is prepared based on compilation of Commercial Banks Monthly Reports from all the reporting banks offices in Indonesia.			
DATA INTEGRITY			
Data is final data at the time of publication. Revision of data will be made in the next publication after the finding of data error.			
DATA ACCESS			
Data of Paid-in Capital can be accessed in BI website: http://www.bi.go.id			

METADATA

BASIC INFORMATION			
1	Data Name	:	Reserves
2	Statistic Operator	:	Bank Licensing and Banking Information Department
3	Address	:	Jl. M.H. Thamrin No.2 Menara Radius Prawiro Fl. 11, Jakarta
4	Phone Number	:	62-21-3817080, 62-21-3818032
5	Fax Number	:	62-21-3523705
6	Email	:	publikasi-iadmp@bi.go.id
DATA DEFINITION			
<p>Reserves are reserves formed in accordance with the provisions of Articles of Associations and or owner's decision based on the Annual General Meeting of Shareholders, pursuant to the Act on Limited Liability Company. Reserves consist of general reserves and appropriated reserves. General reserves are reserves formed from allowances of specified amount of the net income. Appropriated reserves are reserves formed from allowances of sepecified amount of net income for a particular purpose.</p>			
DATA COVERAGE			
<p>Position of reserves broken down into general reserves and appropriated reserves.</p> <p>Data is stated in billion rupiah.</p>			
PUBLICATION PERIOD			
Monthly.			
PUBLICATION TIMELINE			
Two months after expiration of the data period.			
ADVANCE RELEASE CALENDER (ARC)			
Every 15th of the following month; in the event that the 15th of the month falls on a holiday, then it will be released on the previous working day.			
DATA SOURCE			
Commercial Banks Monthly Reports			
METHODOLOGY			
Data is prepared based on compilation of Commercial Banks Monthly Reports from all the reporting banks offices in Indonesia.			
DATA INTEGRITY			
Data is final data at the time of publication. Revision of data will be made in the next publication after the finding of data error.			
DATA ACCESS			
Data of Reserves can be accessed in BI website: http://www.bi.go.id			

METADATA

BASIC INFORMATION			
1	Data Name	:	Profit/Loss
2	Statistic Operator	:	Bank Licensing and Banking Information Department
3	Address	:	Jl. M.H. Thamrin No.2 Menara Radius Prawiro Fl. 11, Jakarta
4	Phone Number	:	62-21-3817080, 62-21-3818032
5	Fax Number	:	62-21-3523705
6	Email	:	publikasi-iadmp@bi.go.id
DATA DEFINITION			
<p>Profit/Loss are profit or loss of both past years and current years prior to being distributed to shareholders as dividends.</p> <p>Profit/Loss of current year is profit/loss of a reporting bank in the current accounting year.</p> <p>Profit/loss of past years is profit/loss of a reporting bank in the past accounting years.</p>			
DATA COVERAGE			
<p>Position of profit/loss specified as profit/loss of the past years and current year.</p> <p>Income Statement also presents Interest Income/Expense from Operations and Income/Expense from Operations other than Interest consist of:</p> <p>(1) Interest Income and Expense, specified as:</p> <ul style="list-style-type: none"> - Income and Expense from/to Bank Indonesia, - Interbank Placement, - Securities, - Credits extended/ Loans Received, - etc. <p>(2) Income and Expense - Other Operations, specified as:</p> <ul style="list-style-type: none"> - Operating Income other than interest: <ul style="list-style-type: none"> a. Increases of Fair Value and Profits from the Sales of Securities/Loans Provisions, and other Financial Assets; b. Profits from Spot and Derivative Transactions; c. Dividends , profits from the method of equity participations, commissions/provisions/fees; d. Others - Operating Expense other than Interest Expense: <ul style="list-style-type: none"> a. Declines of Fair Value and Loss from the Sales of Securities/Loans Provisions, and other Financial Assets; b. Losses from Spot and Derivative Transactions c. Depreciations/Amortizations d. Losses from the method of equity Participations, commissions/provisions/fees, administration e. Others <p>Data is stated in billion rupiah.</p>			
PUBLICATION PERIOD			
Monthly.			
PUBLICATION TIMELINE			
Two months after expiration of the data period.			
ADVANCE RELEASE CALENDER (ARC)			
Every 15th of the following month; in the event that the 15th of the month falls on a holiday, then it will be released on the previous working day.			
DATA SOURCE			
Commercial Banks Monthly Reports.			
METHODOLOGY			
Data is prepared based on compilation of Commercial Banks Monthly Reports from all the reporting banks offices in Indonesia.			
DATA INTEGRITY			
Data is final data at the time of publication. Revision of data will be made in the next publication after the finding of data error.			
DATA ACCESS			
Data Profit/Loss can be accessed in BI website: http://www.bi.go.id			

METADATA

BASIC INFORMATION			
1	Data Name	:	Additional Paid-in Capital
2	Statistic Operator	:	Bank Licensing and Banking Information Department
3	Address	:	Jl. M.H. Thamrin No.2 Menara Radius Prawiro Fl. 11, Jakarta
4	Phone Number	:	62-21-3817080, 62-21-3818032
5	Fax Number	:	62-21-3523705
6	Email	:	publikasi-iadmp@bi.go.id
DATA DEFINITION			
Additional Paid-in Capital consists of Agio, Disagio, Donated Capital, Adjustment due to Financial Statement translation, Other Comprehensive Income, Others, and Capital Injection Funds.			
DATA COVERAGE			
<p>Agio covers a surplus of paid-in capital received by a reporting bank due to its stock price exceeds the nominal value.</p> <p>Disagio is a shortage of paid-in capital received by a reporting bank due to its stock price is lower than the nominal value.</p> <p>Donated Capital is capital received by a reporting bank from banks and non-bank third parties from donations. Adjustment due to financial statement translation is exchange rate different due to financial statement translation from overseas branch offices.</p> <p>Other comprehensive income is a potential gain/loss sourced from increase/decrease of financial assets fair value in the group of ready for sale, hedging transactions of cashflow, hedging transaction of net investment, and others.</p> <p>Others are additional paid-in capitals other than stated above.</p> <p>Capital injection funds are capital paid in full by stockholders or potential stockholders for the purpose of adding capital but not yet supported by completeness of requirements in order to be categorized as paid-in capital.</p>			
Data is stated in billion rupiah.			
PUBLICATION PERIOD			
Monthly.			
PUBLICATION TIMELINE			
Two months after expiration of the data period.			
ADVANCE RELEASE CALENDER (ARC)			
Every 15th of the following month; in the event that the 15th of the month falls on a holiday, then it will be released on the previous working day.			
DATA SOURCE			
Commercials Banks Monthly Reports.			
METHODOLOGY			
Data is prepared based on compilation of Commercial Banks Monthly Reports from all the reporting banks offices in Indonesia.			
DATA INTEGRITY			
Data is final data at the time of publication. Revision of data will be made in the next publication after the finding of data error.			
DATA ACCESS			
Data of additional Paid-in Capital can be accessed in BI website: http://www.bi.go.id			

METADATA

BASIC INFORMATION			
1	Data Name	:	Loan Capital
2	Statistic Operator	:	Bank Licensing and Banking Information Department
3	Address	:	Jl. M.H. Thamrin No.2 Menara Radius Prawiro Fl. 11, Jakarta
4	Phone Number	:	62-21-3817080, 62-21-3818032
5	Fax Number	:	62-21-3523705
6	Email	:	publikasi-iadmp@bi.go.id
DATA DEFINITION			
Loan capital is an issuance of securities and/or loans received in rupiah and foreign currencies that eligible to be counted as a capital component as stipulated in BI regulation on the obligation of providing minimum capital and which has obtained BI's approval.			
DATA COVERAGE			
Other than the issuance of securities and/or loans as referred to in data definition, loan capital includes financial instruments that meet the definition of financial obligation and yet can be counted as capital component as stipulated in BI regulation concerning minimum capital provision, for instance preferred stocks that can be withdrawn after a specified period of time.			
Data is stated in billion rupiah.			
PUBLICATION PERIOD			
Monthly.			
PUBLICATION TIMELINE			
Two months after expiration of the data period.			
ADVANCE RELEASE CALENDER (ARC)			
Every 15th of the following month; in the event that the 15th of the month falls on a holiday, then it will be released on the previous working day.			
DATA SOURCE			
Commercial Banks Monthly Reports.			
METHODOLOGY			
Data is prepared based on compilation of Commercial Banks Monthly Reports from all the reporting banks offices in Indonesia.			
DATA INTEGRITY			
Data is final data at the time of publication. Revision of data will be made in the next publication after the finding of data error.			
DATA ACCESS			
Data of Loan Capital can be accessed in BI website: http://www.bi.go.id			

METADATA

BASIC INFORMATION			
1	Data Name	:	Interest Income
2	Statistic Operator	:	Bank Licensing and Banking Information Department
3	Address	:	Jl. M.H. Thamrin No.2 Menara Radius Prawiro Fl. 11, Jakarta
4	Phone Number	:	62-21-3817080, 62-21-3818032
5	Fax Number	:	62-21-3523705
6	Email	:	publikasi-iadmp@bi.go.id
DATA DEFINITION			
Interest Incomes are all incomes from interests in rupiah and foreign currency both from citizens and non citizens which are incomes from standard activities of bank businesses in the form of interests.			
DATA COVERAGE			
Interest income specified as interest incomes from BI, from placements with other banks, from securities, extended credits, and others. Corrections on interest income are accruals on recognized interest incomes on earning assets which experiencing impairment in quality or value. Data is stated in billion rupiah.			
PUBLICATION PERIOD			
Monthly.			
PUBLICATION TIMELINE			
Two months after expiration of the data period.			
ADVANCE RELEASE CALENDER (ARC)			
Every 15th of the following month; in the event that the 15th of the month falls on a holiday, then it will be released on the previous working day.			
DATA SOURCE			
Commercial Banks Monthly Reports.			
METHODOLOGY			
Data is prepared based on compilation of Commercial Banks Monthly Reports from all the reporting banks offices in Indonesia.			
DATA INTEGRITY			
Data is final data at the time of publication. Revision of data will be made in the next publication after the finding of data error.			
DATA ACCESS			
Data of Interest Income can be accessed in BI website: http://www.bi.go.id			

METADATA

BASIC INFORMATION			
1	Data Name	:	Interest Expense
2	Statistic Operator	:	Bank Licensing and Banking Information Department
3	Address	:	Jl. M.H. Thamrin No.2 Menara Radius Prawiro Fl. 11, Jakarta
4	Phone Number	:	62-21-3817080, 62-21-3818032
5	Fax Number	:	62-21-3523705
6	Email	:	publikasi-iadmp@bi.go.id
DATA DEFINITION			
Interest Expenses are all interest expenses in rupiah and foreign currencies both from citizens and non citizens which are expenses from common activities of bank business in the form of interests.			
DATA COVERAGE			
Interest expenses specified as interest expenses to BI, to other banks, to non-bank third parties, securities, loans received, others, and also corrections of interest expenses. Corrections of interest expenses are accrual on recognized interest expenses on earning assets which experiencing improvement in quality or value.			
Data is stated in billion rupiah.			
PUBLICATION PERIOD			
Monthly.			
PUBLICATION TIMELINE			
Two months after expiration of the data period.			
ADVANCE RELEASE CALENDER (ARC)			
Every 15th of the following month; in the event that the 15th of the month falls on a holiday, then it will be released on the previous working day.			
DATA SOURCE			
Commercial Banks Monthly Reports.			
METHODOLOGY			
Data is prepared based on compilation of Commercial Banks Monthly Reports from all the reporting banks offices in Indonesia.			
DATA INTEGRITY			
Data is final data at the time of publication. Revision of data will be made in the next publication after the finding of data error.			
DATA ACCESS			
Data of Interest Expense can be accessed in BI website: http://www.bi.go.id			

METADATA

BASIC INFORMATION			
1	Data Name	:	Net Interest Income
2	Statistic Operator	:	Bank Licensing and Banking Information Department
3	Address	:	Jl. M.H. Thamrin No.2 Menara Radius Prawiro Fl. 11, Jakarta
4	Phone Number	:	62-21-3817080, 62-21-3818032
5	Fax Number	:	62-21-3523705
6	Email	:	publikasi-iadmp@bi.go.id
DATA DEFINITION			
Net interest income is the positive margin of interest income deducted by interest expense.			
DATA COVERAGE			
All net interest incomes (interest incomes minus interest expenses)			
Data is stated in billion rupiah.			
PUBLICATION PERIOD			
Monthly.			
PUBLICATION TIMELINESS			
Two months after expiration of the data period.			
ADVANCE RELEASE CALENDER (ARC)			
Every 15th of the following month; in the event that the 15th of the month falls on a holiday, then it will be released on the previous working day.			
DATA SOURCE			
Commercial Banks Monthly Reports.			
METHODOLOGY			
Data is prepared based on compilation of Commercial Banks Monthly Reports from all the reporting banks offices in Indonesia.			
DATA INTEGRITY			
Data is final data at the time of publication. Revision of data will be made in the next publication after the finding of data error.			
DATA ACCESS			
Data of Net Interest Income can be accessed in BI website: http://www.bi.go.id			

METADATA

BASIC INFORMATION			
1	Data Name	:	Other Operating Income and Expenses
2	Statistic Operator	:	Bank Licensing and Banking Information Department
3	Address	:	Jl. M.H. Thamrin No.2 Menara Radius Prawiro Fl. 11, Jakarta
4	Phone Number	:	62-21-3817080, 62-21-3818032
5	Fax Number	:	62-21-3523705
6	Email	:	publikasi-iadmp@bi.go.id
DATA DEFINITION			
<p>Other Operating Incomes and Expenses are incomes and expenses from operations other than interests. Operating incomes other than interests are all incomes in rupiah and foreign currencies obtained from bank business standard activities other than interests. Operating expenses other than interests are all expenses in rupiah and foreign currencies spent for bank business standard activities other than interests.</p>			
DATA COVERAGE			
<p>Operating incomes/expenses other than interests specified as incomes/expenses from securities, loans, other financial assets, gains/losses from spot and derivative transactions, and others.</p> <p>Data is stated in billion rupiah.</p>			
PUBLICATION PERIOD			
Monthly.			
PUBLICATION TIMELINESS			
Two months after expiration of the data period.			
ADVANCE RELEASE CALENDER (ARC)			
Every 15th of the following month; in the event that the 15th of the month falls on a holiday, then it will be released on the previous working day.			
DATA SOURCE			
Commercial Banks Monthly Reports.			
METHODOLOGY			
Data is prepared based on compilation of Commercial Banks Monthly Reports from all the reporting banks offices in Indonesia.			
DATA INTEGRITY			
Data is final data at the time of publication. Revision of data will be made in the next publication after the finding of data error.			
DATA ACCESS			
Data of Other Operating Income and Expenses can be accessed in BI website: http://www.bi.go.id			

METADATA

BASIC INFORMATION			
1	Data Name	:	Operating Profit/Loss
2	Statistic Operator	:	Bank Licensing and Banking Information Department
3	Address	:	Jl. M.H. Thamrin No.2 Menara Radius Prawiro Fl. 11, Jakarta
4	Phone Number	:	62-21-3817080, 62-21-3818032
5	Fax Number	:	62-21-3523705
6	Email	:	publikasi-iadmp@bi.go.id
DATA DEFINITION			
Operating Profit/Loss is all margins both positive and negative from operating incomes deducted by operating expenses.			
DATA COVERAGE			
Operating Profit : (Interest Income + Operating Income other than interest) minus (Interest Expenses + Operating Expenses other than Interest Expenses). Operating Loss: (Interest Expenses + Operating Expenses other than Interest Expenses) minus (Interest Income + Operating Income other than Interest). Data is stated in billion rupiah.			
PUBLICATION PERIOD			
Monthly.			
PUBLICATION TIMELINESS			
Two months after expiration of the data period.			
ADVANCE RELEASE CALENDER (ARC)			
Every 15th of the following month; in the event that the 15th of the month falls on a holiday, then it will be released on the previous working day.			
DATA SOURCE			
Commercial Banks Monthly Reports.			
METHODOLOGY			
Data is prepared based on compilation of Commercial Banks Monthly Reports from all the reporting banks offices in Indonesia.			
DATA INTEGRITY			
Data is final data at the time of publication. Revision of data will be made in the next publication after the finding of data error.			
DATA ACCESS			
Data of Operating Profit/Loss can be accessed in BI website: http://www.bi.go.id			

METADATA

BASIC INFORMATION		
1	Data Name	: Non Operating Income
2	Statistic Operator	: Bank Licensing and Banking Information Department
3	Address	: Jl. M.H. Thamrin No.2 Menara Radius Prawiro Fl. 11, Jakarta
4	Phone Number	: 62-21-3817080, 62-21-3818032
5	Fax Number	: 62-21-3523705
6	Email	: publikasi-iadmp@bi.go.id
DATA DEFINITION		
Non operating income is all operating incomes other than interests and bank operations.		
DATA COVERAGE		
Non operating income specified as leases, profits from the sales of fixed assets and inventories, translation of foreign exchange transactions, insurance claims acceptances of operating losses, others.		
Data is stated in billion rupiah.		
PUBLICATION PERIOD		
Monthly.		
PUBLICATION TIMELINESS		
Two months after expiration of the data period.		
ADVANCE RELEASE CALENDER (ARC)		
Every 15th of the following month; in the event that the 15th of the month falls on a holiday, then it will be released on the previous working day.		
DATA SOURCE		
Commercial Banks Monthly Reports.		
METHODOLOGY		
Data is prepared based on compilation of Commercial Banks Monthly Reports from all the reporting banks offices in Indonesia.		
DATA INTEGRITY		
Data is final data at the time of publication. Revision of data will be made in the next publication after the finding of data error.		
DATA ACCESS		
Data of Non Operating Income can be accessed in BI website: http://www.bi.go.id		

METADATA

BASIC INFORMATION		
1	Data Name	: Non Operating Expense
2	Statistic Operator	: Bank Licensing and Banking Information Department
3	Address	: Jl. M.H. Thamrin No.2 Menara Radius Prawiro Fl. 11, Jakarta
4	Phone Number	: 62-21-3817080, 62-21-3818032
5	Fax Number	: 62-21-3523705
6	Email	: publikasi-iadmp@bi.go.id
DATA DEFINITION		
Non operating expenses is all expenses other than interests and operating expenses of banks.		
DATA COVERAGE		
Non operating expenses specified as losses from the sales of fixed assets and inventories, translation of foreign exchanges, and others.		
Data is stated in billion rupiah.		
PUBLICATION PERIOD		
Monthly.		
PUBLICATION TIMELINESS		
Two months after expiration of the data period.		
ADVANCE RELEASE CALENDER (ARC)		
Every 15th of the following month; in the event that the 15th of the month falls on a holiday, then it will be released on the previous working day.		
DATA SOURCE		
Commercial Banks Monthly Reports.		
METHODOLOGY		
Data is prepared based on compilation of Commercial Banks Monthly Reports from all the reporting banks offices in Indonesia.		
DATA INTEGRITY		
Data is final data at the time of publication. Revision of data will be made in the next publication after the finding of data error.		
DATA ACCESS		
Data of Non Operating Expenses can be accessed in BI website: http://www.bi.go.id		

METADATA

BASIC INFORMATION			
1	Data Name	:	Non Operating Profit/Loss
2	Statistic Operator	:	Bank Licensing and Banking Information Department
3	Address	:	Jl. M.H. Thamrin No.2 Menara Radius Prawiro Fl. 11, Jakarta
4	Phone Number	:	62-21-3817080, 62-21-3818032
5	Fax Number	:	62-21-3523705
6	Email	:	publikasi-iadmp@bi.go.id
DATA DEFINITION			
Non operating profits/losses are all margins both positive and negative of non-operating incomes deducted by non-operating expenses.			
DATA COVERAGE			
Non operating profits are positive margins of non operating incomes minus non operating expenses. Non operating losses are negative margins of non operating incomes minus non operating expenses. Data is stated in billion rupiah.			
PUBLICATION PERIOD			
Monthly.			
PUBLICATION TIMELINESS			
Two months after expiration of the data period.			
ADVANCE RELEASE CALENDER (ARC)			
Every 15th of the following month; in the event that the 15th of the month falls on a holiday, then it will be released on the previous working day.			
DATA SOURCE			
Commercial Banks Monthly Reports.			
METHODOLOGY			
Data is prepared based on compilation of Commercial Banks Monthly Reports from all the reporting banks offices in Indonesia.			
DATA INTEGRITY			
Data is final data at the time of publication. Revision of data will be made in the next publication after the finding of data error.			
DATA ACCESS			
Data of Non Operating Profit/Loss can be accessed in BI website: http://www.bi.go.id			

METADATA

BASIC INFORMATION			
1	Data Name	:	Current Year Profit/Loss
2	Statistic Operator	:	Bank Licensing and Banking Information Department
3	Address	:	Jl. M.H. Thamrin No.2 Menara Radius Prawiro Fl. 11, Jakarta
4	Phone Number	:	62-21-3817080, 62-21-3818032
5	Fax Number	:	62-21-3523705
6	Email	:	publikasi-iadmp@bi.go.id
DATA DEFINITION			
Current Year Profits/Losses are all margins both positive and negative of all operating and non-operating incomes deducted by operating and non-operating expenses.			
DATA COVERAGE			
Current Year Profits are the positive margins of all operating and non-operating incomes minus operating and non-operating expenses. Current Year Losses are the positive margins of all operating and non-operating expenses minus operating and non-operating incomes. Data is stated in billion rupiah.			
PUBLICATION PERIOD			
Monthly.			
PUBLICATION TIMELINESS			
Two months after expiration of the data period.			
ADVANCE RELEASE CALENDER (ARC)			
Every 15th of the following month; in the event that the 15th of the month falls on a holiday, then it will be released on the previous working day.			
DATA SOURCE			
Commercial Banks Monthly Reports.			
METHODOLOGY			
Data is prepared based on compilation of Commercial Banks Monthly Reports from all the reporting banks offices in Indonesia.			
DATA INTEGRITY			
Data is final data at the time of publication. Revision of data will be made in the next publication after the finding of data error.			
DATA ACCESS			
Data of Current Year Profit/Loss can be accessed in BI website: http://www.bi.go.id			

METADATA

BASIC INFORMATION			
1	Data Name	:	Transfer Profit/Loss Received
2	Statistic Operator	:	Bank Licensing and Banking Information Department
3	Address	:	Jl. M.H. Thamrin No.2 Menara Radius Prawiro Fl. 11, Jakarta
4	Phone Number	:	62-21-3817080, 62-21-3818032
5	Fax Number	:	62-21-3523705
6	Email	:	publikasi-iadmp@bi.go.id
DATA DEFINITION			
Transfer Profit/Loss Received are the received of part or all of profits/losses by the reporting bank, as the head office: a. from domestic branch offices b. from overseas branch offices			
DATA COVERAGE			
Transfer Profit/Loss Received. This transfer profit received will increase current year profits and/or decrease current year losses. This transfer loss received will increase current year losses and/or decrease current year profits. Data is stated in billion rupiah.			
PUBLICATION PERIOD			
Monthly.			
PUBLICATION TIMELINESS			
Two months after expiration of the data period.			
ADVANCE RELEASE CALENDER (ARC)			
Every 15th of the following month; in the event that the 15th of the month falls on a holiday, then it will be released on the previous working day.			
DATA SOURCE			
Commercial Banks Monthly Reports			
METHODOLOGY			
Data is prepared based on compilation of Commercial Banks Monthly Reports from all the reporting banks offices in Indonesia.			
DATA INTEGRITY			
Data is final data at the time of publication. Revision of data will be made in the next publication after the finding of data error.			
DATA ACCESS			
Data of Transfer Profit/Loss Received can be accessed in BI website: http://www.bi.go.id			

METADATA

BASIC INFORMATION			
1	Data Name	:	Transfer of Profit/Loss to Head Office
2	Statistic Operator	:	Bank Licensing and Banking Information Department
3	Address	:	Jl. M.H. Thamrin No.2 Menara Radius Prawiro Fl. 11, Jakarta
4	Phone Number	:	62-21-3817080, 62-21-3818032
5	Fax Number	:	62-21-3523705
6	Email	:	publikasi-iadmp@bi.go.id
DATA DEFINITION			
Transfer of Profit/Loss to Head Office are transfers part or all of profits/losses of the reporting bank as a branch office to its head office.			
DATA COVERAGE			
All profits/losses of a reporting bank as a branch office to its head office. This transfer of profits is a deduction factor of current year profits. This transfer of losses is a deduction factor of current year losses. Data is stated in billion rupiah.			
PUBLICATION PERIOD			
Monthly.			
PUBLICATION TIMELINESS			
Two months after expiration of the data period.			
ADVANCE RELEASE CALENDER (ARC)			
Every 15th of the following month; in the event that the 15th of the month falls on a holiday, then it will be released on the previous working day.			
DATA SOURCE			
Commercial Banks Monthly Report.			
METHODOLOGY			
Data is prepared based on compilation of Commercial Banks Monthly Reports from all the reporting banks offices in Indonesia.			
DATA INTEGRITY			
Data is final data at the time of publication. Revision of data will be made in the next publication after the finding of data error.			
DATA ACCESS			
Data of Transfer of Profit/Loss to Head Office can be accessed in BI website: http://www.bi.go.id			

METADATA

BASIC INFORMATION			
1	Data Name	:	Net Profit/Loss Total
2	Statistic Operator	:	Bank Licensing and Banking Information Department
3	Address	:	Jl. M.H. Thamrin No.2 Menara Radius Prawiro Fl. 11, Jakarta
4	Phone Number	:	62-21-3817080, 62-21-3818032
5	Fax Number	:	62-21-3523705
6	Email	:	publikasi-iadmp@bi.go.id
DATA DEFINITION			
Net Profit/Loss Total is the current year net profits/losses.			
DATA COVERAGE			
Net profits are current year net profits deducted by estimated current year taxes, deducted by deferred tax expenses or added by deferred tax incomes. Net losses are net losses of the current year. Data is stated in billion rupiah.			
PUBLICATION PERIOD			
Monthly.			
PUBLICATION TIMELINESS			
Two months after expiration of the data period.			
ADVANCE RELEASE CALENDER (ARC)			
Every 15th of the following month; in the event that the 15th of the month falls on a holiday, then it will be released on the previous working day.			
DATA SOURCE			
Commercial Banks Monthly Reports.			
METHODOLOGY			
Data is prepared based on compilation of Commercial Banks Monthly Reports from all the reporting banks offices in Indonesia.			
DATA INTEGRITY			
Data is final data at the time of publication. Revision of data will be made in the next publication after the finding of data error.			
DATA ACCESS			
Data of Net Profit/Loss Total can be accessed in BI website: http://www.bi.go.id			

METADATA

BASIC INFORMATION			
1	Data Name	:	Off Balance Sheet
2	Statistic Operator	:	Bank Licensing and Banking Information Department
3	Address	:	Jl. M.H. Thamrin No.2 Menara Radius Prawiro Fl. 11, Jakarta
4	Phone Number	:	62-21-3817080, 62-21-3818032
5	Fax Number	:	62-21-3523705
6	Email	:	publikasi-iadmp@bi.go.id
DATA DEFINITION			
Off Balance Sheet is all transactions in rupiah and foreign currencies that on the reporting date have not effectively caused changes in the assets and liabilities as well as several important notes.			
DATA COVERAGE			
Off Balance Sheet specified as commitment claims/bills, commitment liabilities, contingent claims, contingent liabilities, and others. Off balance sheet translation of foreign currency to rupiah shall be conducted in the same manner as the translation of assets and liabilities of foreign currency to rupiah.			
Off balance sheet includes details on credit facilities to customers and to other banks that have not been withdrawn, i.e. broken down into facilities that are: (i) Committed, (ii) Uncommitted. Details of other off balance sheets are: (i) Earning assets that have been written off, (ii) Earning assets that have been removed by the Bank. Both specified consists of Loans and Others.			
Data is stated in billion rupiah.			
PUBLICATION PERIOD			
Monthly.			
PUBLICATION TIMELINESS			
Two months after expiration of the data period.			
ADVANCE RELEASE CALENDER (ARC)			
Every 15th of the following month; in the event that the 15th of the month falls on a holiday, then it will be released on the previous working day.			
DATA SOURCE			
Commercial Banks Monthly Reports.			
METHODOLOGY			
Data is prepared based on compilation of Commercial Banks Monthly Reports from all the reporting banks offices in Indonesia.			
DATA INTEGRITY			
Data is final data at the time of publication. Revision of data will be made in the next publication after the finding of data error.			
DATA ACCESS			
Off Balance Sheet data can be accessed in BI website: http://www.bi.go.id			

METADATA

BASIC INFORMATION		
1	Data Name	: Capital Adequacy Ratio
2	Statistic Operator	: Bank Licensing and Banking Information Department
3	Address	: Jl. M.H. Thamrin No.2 Menara Radius Prawiro Fl. 11, Jakarta
4	Phone Number	: 62-21-3817080, 62-21-3818032
5	Fax Number	: 62-21-3523705
6	Email	: publikasi-iadmp@bi.go.id
DATA DEFINITION		
Capital Adequacy Ratio is the comparison between Capital and Risk Weighted Assets (RWA).		
DATA COVERAGE		
<p>Calculation of Capital and RWA is guided by BI regulation on the prevailing Capital Adequacy Ratio (CAR). Rasio is calculated per valuation including observation on CAR trends. Capital adequacy is related to regulation on CAR, among others:</p> <ol style="list-style-type: none"> 1. Capital to RWA 2. Core Capital (Tier 1) to RWA <p>RWA consists of:</p> <ol style="list-style-type: none"> 1. Balance Sheet Assets weighted in accordance with the level of inherent risks 2. Several posts in the off balance sheet weighted in accordance with the level of inherent risks. <p>Core Capital (Tier 1) covers paid-in capital, additional capital reserves and innovative capital. This ratio is applicable for Conventional Commercial Banks.</p> <p>Data is stated in percentage (%).</p>		
PUBLICATION PERIOD		
Monthly		
PUBLICATION TIMELINESS		
Two months after expiration of the data period.		
ADVANCE RELEASE CALENDER (ARC)		
Every 15th of the following month; in the event that the 15th of the month falls on a holiday, then it will be released on the previous working day.		
DATA SOURCE		
Banking Information System		
METHODOLOGY		
Data of capital and RWA calculated based on BI regulation concerning the existing Capital Adequacy Ratio (<i>KPMM</i>). Ratio is calculated per position.		
DATA INTEGRITY		
Data is final data at the time of publication. Revision of data will be made in the next publication after the finding of data error.		
DATA ACCESS		
Data of Capital Adequacy Ratio can be accessed in BI website: http://www.bi.go.id		

METADATA

BASIC INFORMATION			
1	Data Name	:	Ratio of Return on Asset (ROA)
2	Statistic Operator	:	Bank Licensing and Banking Information Department
3	Address	:	Jl. M.H. Thamrin No.2 Menara Radius Prawiro Fl. 11, Jakarta
4	Phone Number	:	62-21-3817080, 62-21-3818032
5	Fax Number	:	62-21-3523705
6	Email	:	publikasi-iadmp@bi.go.id
DATA DEFINITION			
Ratio of Return on Asset (ROA) is profit before tax divided by the average of total assets.			
DATA COVERAGE			
<p>Calculation of Profit Before Tax: annualized earnings as recorded in the bank's current year income statement, e.g. for June position = (accumulated profit as of June divided by 6) x 12.</p> <p>Calculation of average of total asset, e.g. for June position = The sum of total assets from January-June divided by 6.</p> <p>This ratio is applicable for Conventional Commercial Banks.</p> <p>Data is stated in percentage (%).</p>			
PUBLICATION PERIOD			
Monthly.			
PUBLICATION TIMELINESS			
Two months after expiration of the data period.			
ADVANCE RELEASE CALENDER (ARC)			
Every 15th of the following month; in the event that the 15th of the month falls on a holiday, then it will be released on the previous working day.			
DATA SOURCE			
Banking Information System.			
METHODOLOGY			
<p>ROA calculation shall refer to Bank Indonesia regulation on the prevailing Commercial Banks Health Rating Assessment System.</p> <p>Ratio is calculation per position.</p>			
DATA INTEGRITY			
Data is final data at the time of publication. Revision of data will be made in the next publication after the finding of data error.			
DATA ACCESS			
Data of Return on Asset (ROA) Ratio can be accessed in BI website: http://www.bi.go.id			

METADATA

BASIC INFORMATION			
1	Data Name	:	Ratio of Operating Expenses - Operating Income (BOPO)
2	Statistic Operator	:	Bank Licensing and Banking Information Department
3	Address	:	Jl. M.H. Thamrin No.2 Menara Radius Prawiro Fl. 11, Jakarta
4	Phone Number	:	62-21-3817080, 62-21-3818032
5	Fax Number	:	62-21-3523705
6	Email	:	publikasi-iadmp@bi.go.id
DATA DEFINITION			
Ratio of Operating Expenses - Operating Income (BOPO) is Operating expenses deducted by Interest of Operating expenses of own Head Office/Branch Offices overseas upto the reporting month compared to the total of Operating Income deducted by Interest of Operating Income of Head Office/Branch Offices overseas upto the reporting month added by Correction of Allowance for earning assets (PPAP).			
DATA COVERAGE			
Total of operating expenses upto a certain position (not annualized). Total of operating incomes upto a certain position (not annualized). This ratio is applicable to Conventional Commercial Banks. Data is stated in percentage (%).			
PUBLICATION PERIOD			
Monthly.			
PUBLICATION TIMELINESS			
Two months after expiration of the data period.			
ADVANCE RELEASE CALENDER (ARC)			
Every 15th of the following month; in the event that the 15th of the month falls on a holiday, then it will be released on the previous working day.			
DATA SOURCE			
Banking Information System (<i>SIP</i>).			
METHODOLOGY			
Calculation of Operating expenses-Operating Income (BOPO) shall refer to Bank Indonesia regulation on the prevailing Commercial Banks Health Rating Assessment System.			
DATA INTEGRITY			
Data is final data at the time of publication. Revision of data will be made in the next publication after the finding of data error.			
DATA ACCESS			
Data of Operating Expenses - Operating Income Ratio can be accessed in BI website: http://www.bi.go.id			

METADATA

BASIC INFORMATION			
1	Data Name	:	Ratio of Net Interest Margin (NIM)
2	Statistic Operator	:	Bank Licensing and Banking Information Department
3	Address	:	Jl. M.H. Thamrin No.2 Menara Radius Prawiro Fl. 11, Jakarta
4	Phone Number	:	62-21-3817080, 62-21-3818032
5	Fax Number	:	62-21-3523705
6	Email	:	publikasi-iadmp@bi.go.id
DATA DEFINITION			
Ratio of Net Interest Margin (NIM) is net interest income compared to the average of total productive assets.			
DATA COVERAGE			
<p>Net interest income = Interest income minus interest expense (annualized). Example for June position = (accumulated net interest income by June position divided by 6) x 12. Calculated Earning is earning assets which generated interests both in balance sheets and off balance sheet transactions. Example for June position = The sum of total earning assets from January-June divided by 6.</p> <p>This ratio is applicable for Conventional Commercial Banks.</p> <p>Data is stated in percentage (%).</p>			
PUBLICATION PERIOD			
Monthly.			
PUBLICATION TIMELINESS			
Two months after expiration of the data period.			
ADVANCE RELEASE CALENDER (ARC)			
Every 15th of the following month; in the event that the 15th of the month falls on a holiday, then it will be released on the previous working day.			
DATA SOURCE			
Banking Information System.			
METHODOLOGY			
Calculation of NIM Ratio shall refer to Bank Indonesia regulation on the prevailing Commercial Banks Health Rating Assessment System.			
DATA INTEGRITY			
Data is final data at the time of publication. Revision of data will be made in the next publication after the finding of data error.			
DATA ACCESS			
Data of Net Interest Margin (NIM) Ratio can be accessed in BI website: http://www.bi.go.id			

METADATA

BASIC INFORMATION			
1	Data Name	:	Loan to Deposit Ratio (LDR)
2	Statistic Operator	:	Bank Licensing and Banking Information Department
3	Address	:	Jl. M.H. Thamrin No.2 Menara Radius Prawiro Fl. 11, Jakarta
4	Phone Number	:	62-21-3817080, 62-21-3818032
5	Fax Number	:	62-21-3523705
6	Email	:	publikasi-iadmp@bi.go.id
DATA DEFINITION			
Loan to Deposit Ratio (LDR) is comparison of total loans to the total of Third Party Funds.			
DATA COVERAGE			
Credits/Loans mean the loans to third party (not including loans to other banks). Third Party Funds include demand deposits, savings, and time deposits (not including inter banks). This ratio is applicable for Conventional Commercial Banks. Data is stated in percentage (%).			
PUBLICATION PERIOD			
Monthly.			
PUBLICATION TIMELINESS			
Two months after expiration of the data period.			
ADVANCE RELEASE CALENDER (ARC)			
Every 15th of the following month; in the event that the 15th of the month falls on a holiday, then it will be released on the previous working day.			
DATA SOURCE			
Banking Information System.			
METHODOLOGY			
Calculation of LDR shall refer to Bank Indonesia regulation on the prevailing Commercial Banks Health Rating Assessment System.			
DATA INTEGRITY			
Data is final data at the time of publication. Revision of data will be made in the next publication after the finding of data error.			
DATA ACCESS			
Data of Loan to Deposit Ratio (LDR) can be accessed in BI website: http://www.bi.go.id			

METADATA

BASIC INFORMATION			
1	Data Name	:	Non Performing Loan (NPL)
2	Statistic Operator	:	Bank Licensing and Banking Information Department
3	Address	:	Jl. M.H. Thamrin No.2 Menara Radius Prawiro Fl. 11, Jakarta
4	Phone Number	:	62-21-3817080, 62-21-3818032
5	Fax Number	:	62-21-3523705
6	Email	:	publikasi-iadmp@bi.go.id
DATA DEFINITION			
Non Performing Loan (NPL) is loans classified as sub standard, doubtful and loss.			
DATA COVERAGE			
<p><u>Data is presented based on Economic Sector:</u> Receivers of Business Sector Loans are 18 economic sectors, i.e. Agriculture, Hunting and Forestry; Fishery; Mining and Quarrying; Processing Industry; Electricity, Gas and Water; Construction; Wholesale and Retail Trading; Provision of Accommodation and Provision of Eating and Drinking; Transportation, Warehousing and Communications; Financial Intermediaries; Real Estate, Leasing Business, and Company Services; Government Administration, Defense and Compulsory Social Security; Educational Services; Health Services and Social Activities; Community, sociocultural, entertainment and other individual Services; Individual Services which serve Households; International Bodies and Other International Extra Bodies; and also Business activities are not clearly defined. Receivers of Non Business Sector Loans, namely: Households and Other Non Business Fields.</p> <p><u>Data is specified based on use types:</u> 1. Working Capital: Short term loans to finance debtors working capital needs. 2. Investment: Medium/long terms loans to purchase capital goods and services required for other events such as rehabilitation, modernization, expansion, and relocation projects and or establishment of a new business. 3. Consumption: Loans for consumption needs by means of purchasing, leasing, or other means.</p> <p><u>Data is specified based on orientation of use:</u> 1. Export: Loans granted to exporters and suppliers to finance production, collection and preparation of goods to export which covers among others financing of export transactions, supplies of exported goods and production of exported goods. 2. Import: Loans granted to importers to finance procurement and collection of imported goods, which covers among others financing import transactions and imported goods supplies. 3. Others: other than import and export.</p> <p>Data is presented simultaneously with data of loans based on grouping of banks, i.e. State Owned Banks (<i>Persero</i>), Foreign Exchange (<i>BUSN Devisa</i>), Non Foreign Exchange (<i>BUSN Non Devisa</i>), Regional Banks (<i>BPD</i>), Joint Venture Banks (<i>Bank Campuran</i>), and Branch Office of Foreign Banks (<i>Kantor Cabang Bank Asing</i>).</p> <p>Data of NPL Credit Channeling is presented based on: 1. Business Field of Credit Channelling Receivers 2. Type of Credits/Loans and Distributor Group.</p> <p>Data of NPL Credit Channelling shall be booked in off balance sheet. NPL shall be calculated in gross, without deduction of established Allowance for Earning Assets Formation (PPAP).</p> <p>Data is stated in billion rupiah.</p>			
PUBLICATION PERIOD			
Monthly.			
PUBLICATION TIMELINESS			
Two months after expiration of the data period.			

ADVANCE RELEASE CALENDER (ARC)
Every 15th of the following month; in the event that the 15th of the month falls on a holiday, then it will be released on the previous working day.
DATA SOURCE
Commercial Banks Monthly Reports.
METHODOLOGY
Data is prepared based on compilation of Commercial Banks Monthly Reports from all the reporting banks offices in Indonesia.
DATA INTEGRITY
Data is final data at the time of publication. Revision of data will be made in the next publication after the finding of data error.
DATA ACCESS
Data of Non Performing Loan (NPL) can be accessed in BI website: http://www.bi.go.id

METADATA

BASIC INFORMATION			
1	Data Name	:	Liquid Assets Ratio
2	Statistic Operator	:	Bank Licensing and Banking Information Department
3	Address	:	Jl. M.H. Thamrin No.2 Menara Radius Prawiro Fl. 11, Jakarta
4	Phone Number	:	62-21-3817080, 62-21-3818032
5	Fax Number	:	62-21-3523705
6	Email	:	publikasi-iadmp@bi.go.id
DATA DEFINITION			
Liquid Assets Ratio is the ratio between the total of primary liquid assets and secondary liquid assets to the total of assets in a particular period.			
DATA COVERAGE			
<p>- Primary Liquid Assets are very liquid assets to meet liquidity needs of third party funds withdrawals and maturing liabilities, consist of: Cash, Placements with BI, Securities available for sale (AFS) or for trading, all high quality (premium) government bonds of trading and AFS categories traded in active market and have maturity date of one year or less.</p> <p>- Secondary Liquid Assets are a number of liquid assets with low qualities in order to meet liquidity needs of third party funds withdrawals and maturing liabilities consist of: good quality government bonds of trading and AFS categories traded in active market and have maturity date of more than 1 year but less than 5 years; held-to-maturity (HTM) government bonds and have residual maturity date up to one year; and Government bonds of trading and AFS categories and have residual maturity date of more than 5 years with a haircut value of 25%.</p> <p>- Total Assets are net of total assets (after interoffices offsetting) in accordance with the figures stated in Commercial Banks Monthly Report.</p> <p>This ratio is applicable for Conventional Commercial Banks.</p> <p>Data is stated in percentage(%).</p>			
PUBLICATION PERIOD			
Monthly.			
PUBLICATION TIMELINESS			
Two months after expiration of the data period.			
ADVANCE RELEASE CALENDER (ARC)			
Every 15th of the following month; in the event that the 15th of the month falls on a holiday, then it will be released on the previous working day.			
DATA SOURCE			
Banking Information System.			
METHODOLOGY			
Calculation of Liquid Asset Ratio shall refer to Bank Indonesia regulation concerning the prevailing Commercial Banks Health Rating Assessment System.			
DATA INTEGRITY			
Data is final data at the time of publication. Revision of data will be made in the next publication after the finding of data error.			
DATA ACCESS			
Data of Liquid Assets Ratio can be accessed in BI website: http://www.bi.go.id			

METADATA

BASIC INFORMATION			
1	Data Name	:	Commercial Bank Assets Development by Bank Grouping
2	Statistic Operator	:	Bank Licensing and Banking Information Department
3	Address	:	Jl. M.H. Thamrin No.2 Menara Radius Prawiro Fl. 11, Jakarta
4	Phone Number	:	62-21-3817080, 62-21-3818032
5	Fax Number	:	62-21-3523705
6	Email	:	publikasi-iadmp@bi.go.id
DATA DEFINITION			
Commercial Banks Assets are all assets deducted/added by the difference between inter offices assets and inter offices liabilities.			
DATA COVERAGE			
Data of assets is presented based on grouping of banks, namely, State Owned Banks (<i>Persero</i>), Foreign Exchange (<i>BUSN Devisa</i>), Non Foreign Exchange (<i>BUSN Non Devisa</i>), Regional Banks (<i>BPD</i>), Joint Venture Banks (<i>Bank Campuran</i>), and Branch Office of Foreign Banks (<i>Kantor Cabang Bank Asing</i>).			
Data is stated in billion rupiah.			
PUBLICATION PERIOD			
Monthly.			
PUBLICATION TIMELINESS			
Two months after expiration of the data period.			
ADVANCE RELEASE CALENDER (ARC)			
Every 15th of the following month; in the event that the 15th of the month falls on a holiday, then it will be released on the previous working day.			
DATA SOURCE			
Commercial Banks Monthly Reports.			
METHODOLOGY			
Data is prepared based on compilation of Commercial Banks Monthly Reports from all the reporting banks offices in Indonesia.			
DATA INTEGRITY			
Data is final data at the time of publication. Revision of data will be made in the next publication after the finding of data error.			
DATA ACCESS			
Data of Commercial Banks Assets Development by Banks Grouping can be accessed in BI website: http://www.bi.go.id			

METADATA

BASIC INFORMATION			
1	Data Name	:	Total Commercial Banks Based on Total Assets Grouping
2	Statistic Operator	:	Bank Licensing and Banking Information Department
3	Address	:	Jl. M.H. Thamrin No.2 Menara Radius Prawiro Fl. 11, Jakarta
4	Phone Number	:	62-21-3817080, 62-21-3818032
5	Fax Number	:	62-21-3523705
6	Email	:	publikasi-iadmp@bi.go.id
DATA DEFINITION			
Total Commercial Banks Based on Total Assets Grouping are Number of Commercial Banks grouped by total assets owned, namely:			
1. Asset < Rp 1 trillion			
2. Asset Rp 1 up to 10 trillion			
3. Asset Rp 10 up to 50 trillion			
4. Asset > Rp 50 trillion			
DATA COVERAGE			
Data is presented based on grouping of banks, namely, State Owned Banks (<i>Persero</i>), Foreign Exchange (<i>BUSN Devisa</i>), Non Foreign Exchange (<i>BUSN Non Devisa</i>), Regional Banks (<i>BPD</i>), Joint Venture Banks (<i>Bank Campuran</i>), and Branch Office of Foreign Banks (<i>Kantor Cabang Bank Asing</i>).			
Data is stated in unit.			
Monthly.			
PUBLICATION TIMELINESS			
Two months after expiration of the data period.			
ADVANCE RELEASE CALENDER (ARC)			
Every 15th of the following month; in the event that the 15th of the month falls on a holiday, then it will be released on the previous working day.			
DATA SOURCE			
Commercial Banks Monthly Reports.			
METHODOLOGY			
Data is prepared based on compilation of Commercial Banks Monthly Reports from all the reporting banks offices in Indonesia.			
DATA INTEGRITY			
Data is final data at the time of publication. Revision of data will be made in the next publication after the finding of data error.			
DATA ACCESS			
Data of Total Commercial Banks Based on Total Assets Grouping can be accessed in BI website: http://www.bi.go.id			

METADATA

BASIC INFORMATION			
1	Data Name	:	Earning Assets
2	Statistic Operator	:	Bank Licensing and Banking Information Department
3	Address	:	Jl. M.H. Thamrin No.2 Menara Radius Prawiro Fl. 11, Jakarta
4	Phone Number	:	62-21-3817080, 62-21-3818032
5	Fax Number	:	62-21-3523705
6	Email	:	publikasi-iadmp@bi.go.id
DATA DEFINITION			
<p>Earning assets are provision of bank funds for earning incomes in the form of loans, securities, placements of interbank funds, acceptances, bills on securities purchased for resale, derivative bills, participations, off balance sheet transactions, as well as other forms of equivalent funds provisions.</p> <p>Earning Asset Quality is classified as:</p> <ol style="list-style-type: none"> 1. Current, 2. Special Mention, 3. Sub Standard, 4. Doubtful, 5. Loss <p>Non Performing Earning Asset is earning assets with sub standard, doubtful and loss qualities.</p> <p>Non Performing Loan is loans with substandard, doubtful and loss qualities.</p>			
DATA COVERAGE			
<p>Data is presented based on grouping of banks, i.e. State Owned Banks (<i>Persero</i>), Foreign Exchange (<i>BUSN Devisa</i>), Non Foreign Exchange (<i>BUSN Non Devisa</i>), Regional Banks (<i>BPD</i>), Joint Venture Banks (<i>Bank Campuran</i>), and Branch Office of Foreign Banks (<i>Kantor Cabang Bank Asing</i>).</p> <p>Earning Asset of Off Balance Sheet covers: commitment liabilities in the form of ongoing irrevocable LC, contingent liabilities in the form of guarantee provided and committed.</p> <p>Coverage of components and qualities of earning assets shall refer to BI regulation concerning applicable Earning Quality</p> <p>Data is stated in billion rupiah and percentage.</p>			
PUBLICATION PERIOD			
Monthly.			
PUBLICATION TIMELINESS			
Two months after expiration of the data period.			
ADVANCE RELEASE CALENDER (ARC)			
Every 15th of the following month; in the event that the 15th of the month falls on a holiday, then it will be released on the previous working day.			
DATA SOURCE			
Commercial Banks Monthly Reports.			
METHODOLOGY			
Data is prepared based on compilation of Commercial Banks Monthly Reports from all the reporting banks offices in Indonesia.			
DATA INTEGRITY			
Data is final data at the time of publication. Revision of data will be made in the next publication after the finding of data error.			
DATA ACCESS			
Data of Earning Assets can be accessed in BI website: http://www.bi.go.id			

METADATA

BASIC INFORMATION		
1	Data Name	: Composition of Commercial Banks Third Party Funds
2	Statistic Operator	: Bank Licensing and Banking Information Department
3	Address	: Jl. M.H. Thamrin No.2 Menara Radius Prawiro Fl. 11, Jakarta
4	Phone Number	: 62-21-3817080, 62-21-3818032
5	Fax Number	: 62-21-3523705
6	Email	: publikasi-iadmp@bi.go.id
DATA DEFINITION		
<p>Composition of Third Party Funds (<i>DPK</i>) is: Total of Giro/Demand Deposits compared to Total of Third Party Funds, Total of Time Deposits compared to Total of Third Party Funds, and Total of Savings compared to Total of Third Party Funds both in rupiah and foreign currencies.</p>		
DATA COVERAGE		
<p>Third Party Funds consist of demand deposits/giro, savings, and time deposits. Group of time deposits based on period, namely: 1 month; 3 months; 6 months and \geq 12 months.</p> <p>Data is presented based on banks grouping, i.e. State Owned Banks (<i>Bank Persero</i>), Foreign Exchange (<i>BUSN Devisa</i>), Non Foreign Exchange (<i>BUSN Non Devisa</i>), Regional Banks (<i>BPD</i>), Joint Venture Banks (<i>Bank Campuran</i>), and Branch Office of Foreign Banks (<i>Kantor Cabang Bank Asing</i>).</p> <p>Data is stated in billion rupiah and percentage.</p>		
PUBLICATION PERIOD		
Monthly.		
PUBLICATION TIMELINESS		
Two months after expiration of the data period.		
ADVANCE RELEASE CALENDER (ARC)		
Every 15th of the following month; in the event that the 15th of the month falls on a holiday, then it will be released on the previous working day.		
DATA SOURCE		
Commercial Banks Monthly Reports.		
METHODOLOGY		
Data is prepared based on compilation of Commercial Banks Monthly Reports from all the reporting banks offices in Indonesia.		
DATA INTEGRITY		
Data is final data at the time of publication. Revision of data will be made in the next publication after the finding of data error.		
DATA ACCESS		
Data of Composition of Commercial Banks Third Party Funds can be accessed in BI website: http://www.bi.go.id		

METADATA

BASIC INFORMATION			
1	Data Name	:	Composition of Commercial Banks Third Party Funds Based on Location
2	Statistic Operator	:	Bank Licensing and Banking Information Department
3	Address	:	Jl. M.H. Thamrin No.2 Menara Radius Prawiro Fl. 11, Jakarta
4	Phone Number	:	62-21-3817080, 62-21-3818032
5	Fax Number	:	62-21-3523705
6	Email	:	publikasi-iadmp@bi.go.id
DATA DEFINITION			
Data of Composition of Commercial Banks Third Party Funds Based on Location is the comparison of total Third Party Funds collected by banks in provincial regions (<i>Dati 1</i>) in Indonesia to the total of Third Party Funds.			
DATA COVERAGE			
Third Party Funds consist of giro/demand deposits, savings, and time deposits. Data is stated in billion rupiah and percentage.			
PUBLICATION PERIOD			
Monthly.			
PUBLICATION TIMELINESS			
Two months after expiration of the data period.			
ADVANCE RELEASE CALENDER (ARC)			
Every 15th of the following month; in the event that the 15th of the month falls on a holiday, then it will be released on the previous working day.			
DATA SOURCE			
Commercial Banks Monthly Reports.			
METHODOLOGY			
Data is prepared based on compilation of Commercial Banks Monthly Reports from all the reporting banks offices in Indonesia.			
DATA INTEGRITY			
Data is final data at the time of publication. Revision of data will be made in the next publication after the finding of data error.			
DATA ACCESS			
Data of Composition of Commercial Banks Third Party Funds Based on Location can be accessed in BI website: http://www.bi.go.id			

METADATA

BASIC INFORMATION			
1	Data Name	:	Third Party Funds of Commercial Banks Based on Location of Deposits
2	Statistic Operator	:	Bank Licensing and Banking Information Department
3	Address	:	Jl. M.H. Thamrin No.2 Menara Radius Prawiro Fl. 11, Jakarta
4	Phone Number	:	62-21-3817080, 62-21-3818032
5	Fax Number	:	62-21-3523705
6	Email	:	publikasi-iadmp@bi.go.id
DATA DEFINITION			
Data of Third Party Funds of Commercial Banks based on Location of Deposits is the total of Third Party Funds that can be collected by banks according to provincial regions where the banks located.			
DATA COVERAGE			
Third Party Funds (DPK) consist of giro/demand deposits, savings, and time deposits.			
Data is stated in billion rupiah.			
PUBLICATION PERIOD			
Monthly.			
PUBLICATION TIMELINESS			
Two months after expiration of the data period.			
ADVANCE RELEASE CALENDER (ARC)			
Every 15th of the following month; in the event that the 15th of the month falls on a holiday, then it will be released on the previous working day.			
DATA SOURCE			
Commercial Banks Monthly Reports.			
METHODOLOGY			
Data is prepared based on compilation of Commercial Banks Monthly Reports from all the reporting banks offices in Indonesia.			
DATA INTEGRITY			
Data is final data at the time of publication. Revision of data will be made in the next publication after the finding of data error.			
DATA ACCESS			
Data of Third Party Funds of Commercial Banks Based on Location of Deposits can be accessed in BI website: http://www.bi.go.id			

METADATA

BASIC INFORMATION		
1	Data Name	: Interest Rate Average of Commercial Banks Third Party Funds
2	Statistic Operator	: Bank Licensing and Banking Information Department
3	Address	: Jl. M.H. Thamrin No.2 Menara Radius Prawiro Fl. 11, Jakarta
4	Phone Number	: 62-21-3817080, 62-21-3818032
5	Fax Number	: 62-21-3523705
6	Email	: publikasi-iadmp@bi.go.id
DATA DEFINITION		
Interest Rate Average of Commercial Banks Third Party Funds is interest rates calculated on a weighted average to all interest rates of Demand Deposits, Savings and Time Deposits. Interest Rate calculation is separated between rupiah and foreign currencies.		
DATA COVERAGE		
Third Party Funds (<i>DPK</i>) consist of Demand Deposits, Savings and Time Deposits. The group of time deposits based on period of, i.e. 1 month; 3 months; 6 months and \geq 12 months. Data is presented in accordance with Banks grouping, i.e. State Owned Banks (<i>Perseero</i>), Foreign Exchange (<i>BUSN Devisa</i>), Non Foreign Exchange (<i>BUSN Non Devisa</i>), Regional Banks (<i>BPD</i>), Joint Venture Banks (<i>Bank Campuran</i>), and Branch Office of Foreign Banks (<i>Kantor Cabang Bank Asing</i>)		
PUBLICATION PERIOD		
Monthly.		
PUBLICATION TIMELINESS		
Two months after expiration of the data period.		
ADVANCE RELEASE CALENDER (ARC)		
Every 15th of the following month; in the event that the 15th of the month falls on a holiday, then it will be released on the previous working day.		
DATA SOURCE		
Commercial Banks Monthly Reports.		
METHODOLOGY		
Data is prepared based on compilation of Commercial Banks Monthly Reports from all the reporting banks offices in Indonesia.		
DATA INTEGRITY		
Data is final data at the time of publication. Revision of data will be made in the next publication after the finding of data error.		
DATA ACCESS		
Data of Interest Rate Average of Commercial Banks Third Party Funds can be accessed in BI website: http://www.bi.go.id		

METADATA**BASIC INFORMATION**

1	Data Name	:	Average of Credit Interest Rate Commercial Banks by Economic Sector
2	Statistic Operator	:	Bank Licensing and Banking Information Department
3	Address	:	Jl. M.H. Thamrin No.2 Menara Radius Prawiro Fl. 11, Jakarta
4	Phone Number	:	62-21-3817080, 62-21-3818032
5	Fax Number	:	62-21-3523705
6	Email	:	publikasi-iadmp@bi.go.id

DATA DEFINITION

Average Interest Rate of Credit is loan interest rates to non-bank third party calculated on weighted average to all interest rates of loans.

Calculation of Credit Average Interest Rate in rupiah and in foreign currencies shall be done separately.

DATA COVERAGE

Data is presented based on Economic Sector:

Receivers of Business Sector Loans are 18 economic sectors, i.e. Agriculture, Hunting and Forestry; Fishery; Mining and Quarrying; Processing Industry; Electricity, Gas and Water; Construction; Wholesale and Retail Trading; Provision of Accommodation and Provision of Eating and Drinking; Transportation, Warehousing and Communications; Financial Intermediaries; Real Estate, Leasing Business, and Company Services; Government Administration, Defense and Compulsory Social Security; Educational Services; Health Services and Social Activities; Social Services, Social Cultural, Entertainment and other Individual; Individual Services which serve Households; International Bodies and Other International Extra Bodies; and also Business activities are not clearly defined.

Receivers of Non Business Sector Loans, namely: Households and Other Non Business Fields.

Data is stated in percentage.

PUBLICATION PERIOD

Monthly.

PUBLICATION TIMELINESS

Two months after expiration of the data period.

ADVANCE RELEASE CALENDER (ARC)

Every 15th of the following month; in the event that the 15th of the month falls on a holiday, then it will be released on the previous working day.

DATA SOURCE

Commercial Banks Monthly Reports.

METHODOLOGY

Data is prepared based on compilation of Commercial Banks Monthly Reports from all the reporting banks offices in Indonesia.

DATA INTEGRITY

Data is final data at the time of publication. Revision of data will be made in the next publication after the finding of data error.

DATA ACCESS

Data of Average of Credit Interest Rate Commercial Banks by Economic Sector can be accessed in BI website: <http://www.bi.go.id>

METADATA

BASIC INFORMATION		
1	Data Name	: Average of Credit Interest Rates Commercial Banks Based on Type and User Orientation
2	Statistic Operator	: Bank Licensing and Banking Information Department
3	Address	: Jl. M.H. Thamrin No.2 Menara Radius Prawiro Fl. 11, Jakarta
4	Phone Number	: 62-21-3817080, 62-21-3818032
5	Fax Number	: 62-21-3523705
6	Email	: publikasi-iadmp@bi.go.id
DATA DEFINITION		
<p>Average of Credit Interest Rates Commercial Bank Based on Type and User Orientation is interest rate to non-bank third party calculated on weighted average to all interest rates of credits/loans .</p> <p>Calculation of average interest rate of credits shall be separated between loans in rupiah and in foreign currencies.</p>		
DATA COVERAGE		
<p>Data is presented based on type and orientation of utilization, namely:</p> <p><u>Type of Use:</u></p> <ol style="list-style-type: none"> 1. Working Capital 2. Investment 3. Consumption <p><u>Orientation of Use:</u></p> <ol style="list-style-type: none"> 1. Export 2. Import 3. Others <p>Export covers credits/loans to exporters and suppliers to finance production, collection and preparation of goods to export consisting of among others financing of export transactions, supplies of exported goods and production of exported goods.</p> <p>Import covers credits/loans to importers to finance procurement and collection of imported goods consisting of among others financing import transactions and imported goods supplies.</p> <p>Data is stated in percentage.</p>		
PUBLICATION PERIOD		
Monthly.		
PUBLICATION TIMELINESS		
Two months after expiration of the data period.		
ADVANCE RELEASE CALENDER (ARC)		
Every 15th of the following month; in the event that the 15th of the month falls on a holiday, then it will be released on the previous working day.		
DATA SOURCE		
Commercial Banks Monthly Reports.		
METHODOLOGY		
Data is prepared based on compilation of Commercial Banks Monthly Reports from all the reporting banks offices in Indonesia.		
DATA INTEGRITY		
Data is final data at the time of publication. Revision of data will be made in the next publication after the finding of data error.		
DATA ACCESS		
Data of Average of Credit Interest Rates Commercial Banks Based on Type and User Orientation can be accessed in BI website: http://www.bi.go.id		

METADATA

BASIC INFORMATION			
1	Data Name	:	Growth of Total Commercial Banks and Bank Offices
2	Statistic Operator	:	Bank Licensing and Banking Information Department
3	Address	:	Jl. M.H. Thamrin No.2 Menara Radius Prawiro Fl. 11, Jakarta
4	Phone Number	:	62-21-3817080, 62-21-3818032
5	Fax Number	:	62-21-3523705
6	Email	:	publikasi-iadmp@bi.go.id
DATA DEFINITION			
Total of Bank development is the data on the development of number of Commercial Banks including Offices of Foreign Banks operating in Indonesia. Commercial Banks Offices development is the data of number of Commercial Banks branch offices and branch offices of Foreign Bank Branch Offices operating in Indonesia.			
DATA COVERAGE			
Data is presented by bank grouping: State Owned Banks (<i>Persero</i>), Foreign Exchange (<i>BUSN Devisa</i>), Non Foreign Exchange (<i>BUSN Non Devisa</i>), Regional Banks (<i>BPD</i>), Joint Venture Banks (<i>Bank Campuran</i>), and Branch Office of Foreign Banks (<i>Kantor Cabang Bank Asing</i>).			
Data is stated in unit.			
PUBLICATION PERIOD			
Monthly.			
PUBLICATION TIMELINESS			
Two months after expiration of the data period.			
ADVANCE RELEASE CALENDER (ARC)			
Every 15th of the following month; in the event that the 15th of the month falls on a holiday, then it will be released on the previous working day.			
DATA SOURCE			
Commercial Banks Monthly Reports.			
METHODOLOGY			
Data is prepared based on compilation of Commercial Banks Monthly Reports from all the reporting banks offices in Indonesia.			
DATA INTEGRITY			
Data is final data at the time of publication. Revision of data will be made in the next publication after the finding of data error.			
DATA ACCESS			
Data of Growth of Total Commercial Banks and Bank Offices can be accessed in BI website: http://www.bi.go.id			

METADATA

BASIC INFORMATION			
1	Data Name	:	Growth of Total Branch Offices Based on Region
2	Statistic Operator	:	Bank Licensing and Banking Information Department
3	Address	:	Jl. M.H. Thamrin No.2 Menara Radius Prawiro Fl. 11, Jakarta
4	Phone Number	:	62-21-3817080, 62-21-3818032
5	Fax Number	:	62-21-3523705
6	Email	:	publikasi-iadmp@bi.go.id
DATA DEFINITION			
Data of number of bank branch office development based on region is the network development of a Bank Office with the status of Branch Office.			
DATA COVERAGE			
Data presented based on Provincial (<i>Dati I</i>) Region existing in Indonesia.			
Data is stated in unit.			
PERIOD OF PUBLICATION			
Monthly			
PUBLICATION TIMELINESS			
Two months after expiration of the data period.			
ADVANCE RELEASE CALENDER (ARC)			
Every 15th of the following month; in the event that the 15th of the month falls on a holiday, then it will be released on the previous working day.			
DATA SOURCE			
Commercial Banks Monthly Reports.			
METHODOLOGY			
Data is prepared based on compilation of Commercial Banks Monthly Reports from all the reporting banks offices in Indonesia.			
DATA INTEGRITY			
Data is final data at the time of publication. Revision of data will be made in the next publication after the finding of data error.			
DATA ACCESS			
Growth of Total Branch Offices Based on Region can be accessed in BI website: http://www.bi.go.id			

METADATA

BASIC INFORMATION			
1	Data Name	:	Credit for Micro, Small and Medium Enterprises
2	Statistic Operator	:	Credit, Rural Banks, and Micro, Small and Medium Enterprises Department
3	Address	:	Jl. M.H. Thamrin No.2 Gedung D Fl. 8, Jakarta
4	Phone Number	:	62-21-3818044
5	Fax Number	:	62-21-3518951
6	Email	:	tppku@bi.go.id
DATA DEFINITION			
<p>Credit for Micro, Small and Medium Enterprises (UMKM) is all provision of money or claims equivalent with it in rupiah and foreign currencies, based on loan agreements or contracts between reporting banks and banks and non-bank third parties that <u>meet the business criteria in accordance with the applicable Law on UMKM.</u></p> <p>Definition and criteria of UMKM based on Law No.20 year 2008 concerning UMKM, i.e.</p>			
Business Type	Definition	Business Criteria	
		Net Assets	Turnover
Micro	Productive enterprises owned by individuals and/or individual business entities meeting the criteria of micro.	Net assets owned not more than Rp50,000,000.00 (fifty million rupiah) not including land and building of the business location; or	Annual sales held not to exceed Rp300,000,000.00 (three hundred million rupiah).
Small	Independent economically productive enterprises, conducted by individuals or business entities not subsidiaries or branches owned and controlled by, or parts of, either directly or indirectly, medium or large enterprises.	Net assets owned more than Rp50,000,000.00 (fifty million rupiah) up to but not to exceed Rp500,000,000.00 (five hundred million rupiah) not including land and building of the business location; or	Annual sales held more than Rp300,000,000.00 (three hundred million rupiah) up to but not to exceed Rp2,500,000,000.00 (two billion five hundred million rupiah).
Medium	Independent economically productive enterprises conducted by individuals or business entities not subsidiaries or branches owned, controlled, or part of either directly or indirectly Small or Large Enterprises which net assets or annual sales (turnover) meet the criteria of Small Enterprises as stipulated in Law No. 20 Year 2008.	Net assets held more than Rp500,000,000.00 (five hundred million rupiah) up to but not to exceed Rp10,000,000,000.00 (ten billion rupiah) not including land and building of business location; or	Annual sales held more than 2,500,000,000.00 (two billion five hundred million rupiah) up to but not to exceed Rp50,000,000,000.00 (fifty billion rupiah).
DATA COVERAGE			
<p>Data of Micro, Small and Medium Enterprises (UMKM) Credits: As of January 2011, Data of UMKM Credits shall refer to Law No. 20 Year 2008 concerning UMKM. The change of criteria of UMKM credits is related to the needs of stakeholders to see productive credits channeled to entities that meet the criteria in accordance with Law No. 20 Year 2008 on UMKM. Data of UMKM Credits is data sourced from UMKM credits data of Commercial Banks and not included data from Sharia Commercial Banks, presented with many varieties among others:</p> <ul style="list-style-type: none"> • UMKM Credit per bank group, • UMKM Credit per economic sector (as many as 18 economic sectors), • UMKM Credit per type of use (working capital and investment), • UMKM Credit based on collectability, and • UMKM Credit based on project location. 			

Data of Micro, Small and Medium (MKM) Credit:

Up to December 2010, MKM Data still refers to credit ceiling criteria wherein still includes consumption credit. Data of MKM Credit uses face value up to December 2010 and then effective January 2011 uses fair value.

Data of MKM Credits is data sourced from MKM Credit of Commercial Banks and Sharia Commercial Banks presented with many varieties among others:

- MKM Credit per bank group,
- MKM Credit per economic sector (as many as 10 economic sectors),
- MKM Credit per type of use (working capital, investment, consumption),
- MKM Credit based on collectability, and
- MKM Credit based on project location.

Transitional Period:

In transitional period (times of change of MKM credit data based on ceiling becomes UMKM credit data based on business scale), in the publication of UMKM, MKM credit data is still being presented in parallel for comparison.

Data of Banking Total Credit:

Data of Banking Total Credit is credit data from the entire credit data of Commercial Banks, Sharia Commercial Banks, Rural Banks (BPRs), Sharia Rural Banks (BPRS) which includes consumption credit data.

Data of BPR or BPRS used in the monthly report position is the data of the previous month.

Unit:

All data is stated in billion rupiah.

PUBLICATION TIMELINESS

Monthly

PUBLICATION TIMELINESS

Two months after the end of the reporting month

ADVANCE RELEASE CALENDAR (ARC)

Every 15th of the following month. In the event that the 15th falls on a holiday, the publication will be released on the next working day.

DATA SOURCE

Commercial Banks Monthly Reports Year 2008

METHODOLOGY

Data is formulated based on combined Commercial Banks Monthly Reports of the entire reporting bank offices in Indonesia.

DATA INTEGRITY

Data is the final data at the time of publication. Data revision shall be made in the next publication after finding of the data errors.

DATA ACCESSIBILITY

Data of UMKM credit can be accessed in BI website (www.bi.go.id).