

**METADATA OF RURAL
BANK**

BASIC INFORMATION		
1	Name of Data	: Loan of rural bank
2	Statistic Operator	: Directorate of Credit, Rural Bank and Micro, Small and Medium Enterprise
3	Address	: Jl. M.H. Thamrin No.2 Gedung D Lt. 9, Jakarta
4	Telephone Number	: 62-21-3818224, 62-21-3817482
5	Fax Number	: 62-21-3501991
6	Email	: IDAd@bi.go.id
DATA DEFINITION		
<p>Provision of fund or liabilities with similar qualities based on the agreement or lend-borrowing agreement between bank other party that requires the borrower to pay the loan after certain period with certain interest.</p>		
SCOPE OF DATA		
<p>Debit balance of loan by reporting rural bank to non-bank third party including loan to the management and employees of reporting rural bank.</p> <p>Loan provided in terms of co-financing/consortium/syndicacy with reporting rural bank acting as arranger or participant will be reported in this account at the amount of claim market of the reporting rural bank to the concerned debtor.</p> <p>Data of loan is presented in different variations such as: credit data at national level, loan based on quality at national level, loan by economic sector at national level, loan by types of use at national level and loan based on provinces.</p> <p>Data is stated in billion rupiah.</p>		
PUBLICATION PERIOD		
Monthly		
PRECISED PUBLICATION TIME		
Two months after the end of data period		
ADVANCE RELEASE CALENDER (ARC)		
On the 15th day of the following month. In the event that the 15th day is a holiday the publication will be released on the previous working day		
DATA SOURCE		
Monthly Report of Rural Bank (BPR)		
METHODOLOGY		
Data is prepared based on the compilation of Rural Bank Monthly Reports of all reporting rural banks in Indonesia.		
DATA INTEGRITY		
Data is the final version at the time of publication. In case of error the revised version will be released in the next publication.		
DATA ACCESS		
Data of loan of rural bank may be accessed from BI website (www.bi.go.id)		

BASIC INFORMATION			
1	Name of Data	:	Inter-Bank Asset of Rural Bank
2	Statistic Operator	:	Directorate of Credit, Rural Bank and Micro, Small and Medium Enterprise
3	Address	:	Jl. M.H. Thamrin No.2 Gedung D Lt. 9, Jakarta
4	Telephone Number	:	62-21-3818224, 62-21-3817482
5	Fax Number	:	62-21-3501991
6	Email	:	IDAd@bi.go.id
DATA DEFINITION			
All types of deposit/claims of reporting rural bank in rupiah to other bank in Indonesia.			
SCOPE OF DATA			
Deposit/liabilites to other bank in Indonesia in the form of demand deposit, saving deposit, time deposit, deposit certificate and loan. Deposit certificate is reported according to its nominal value.			
Data of inter-bank asset is presented at national level.			
Data is stated in billion rupiah.			
PUBLICATION PERIOD			
Monthly			
PRECISED PUBLICATION TIME			
Two months after the end of data period			
ADVANCE RELEASE CALENDER (ARC)			
On the 15th day of the following month. In the event that the 15th day is a holiday the publication will be released on the previous working day			
DATA SOURCE			
Monthly Report of Rural Bank (BPR)			
METHODOLOGY			
Data is prepared based on the compilation of Rural Bank Monthly Reports of all reporting rural banks in Indonesia.			
DATA INTEGRITY			
Data is the final version at the time of publication. In case of error the revised version will be released in the next publication.			
DATA ACCESS			
Data Inter-Bank Asset may be accessed from BI website (www.bi.go.id)			

BASIC INFORMATION		
1	Name of Data	: Time Deposit
2	Statistic Operator	: Directorate of Credit, Rural Bank and Micro, Small and Medium Enterprise
3	Address	: Jl. M.H. Thamrin No.2 Gedung D Lt. 9, Jakarta
4	Telephone Number	: 62-21-3818224, 62-21-3817482
5	Fax Number	: 62-21-3501991
6	Email	: IDAd@bi.go.id
DATA DEFINITION		
Deposit of non-bank third party in the reporting rural bank that can be withdrawn in a certain time according to the agreement.		
SCOPE OF DATA		
It includes also time deposit held to maturity. Data of deposit is presented at national and provincial levels.		
Data is stated in billion rupiah.		
PUBLICATION PERIOD		
Monthly		
PRECISED PUBLICATION TIME		
Two months after the end of data period		
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On the 15th day of the following month. In the event that the 15th day is a holiday the publication will be released on the previous working day		
DATA SOURCE		
Monthly Report of Rural Bank (BPR)		
METHODOLOGY		
Data is prepared based on the compilation of Rural Bank Monthly Reports of all reporting rural banks in Indonesia.		
DATA INTEGRITY		
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DATA ACCESS		
Data of Deposit may be accessed from BI website (www.bi.go.id)		

BASIC INFORMATION		
1	Name of Data	: Saving Deposit
2	Statistic Operator	: Directorate of Credit, Rural Bank and Micro, Small and Medium Enterprise
3	Address	: Jl. M.H. Thamrin No.2 Gedung D Lt. 9, Jakarta
4	Telephone Number	: 62-21-3818224, 62-21-3817482
5	Fax Number	: 62-21-3501991
6	Email	: IDAd@bi.go.id
DATA DEFINITION		
<p>Saving deposit of non-bank third party in reporting rural bank that may be withdrawn upon certain conditions, but cannot be withdrawn by cheque, bilyet giro and/or other similar instruments.</p>		
SCOPE OF DATA		
<p>It includes overdue but not yet withdrawn time deposit.</p> <p>Data of saving deposit is presented at national and provincial levels.</p> <p>Data is stated in billion rupiah.</p>		
PUBLICATION PERIOD		
Monthly		
PRECISED PUBLICATION TIME		
Two months after the end of data period		
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On the 15th day of the following month. In the event that the 15th day is a holiday the publication will be released on the previous working day		
DATA SOURCE		
Monthly Report of Rural Bank (BPR)		
METHODOLOGY		
Data is prepared based on the compilation of Rural Bank Monthly Reports of all reporting rural banks in Indonesia.		
DATA INTEGRITY		
Data is the final version at the time of publication. In case of error the revised version will be released in the next publication.		
DATA ACCESS		
Data of saving deposit may be accessed from BI website (www.bi.go.id)		

BASIC INFORMATION	
1	Name of Data : Inter-Bank Liabilities
2	Statistic Operator : Directorate of Credit, Rural Bank and Micro, Small and Medium Enterprise
3	Address : Jl. M.H. Thamrin No.2 Gedung D Lt. 9, Jakarta
4	Telephone Number : 62-21-3818224, 62-21-3817482
5	Fax Number : 62-21-3501991
6	Email : IDAd@bi.go.id
DATA DEFINITION	
All types of liabilities of the reporting rural bank to other bank in Indonesia.	
SCOPE OF DATA	
Liabilities to other bank in Indonesia in the form of saving deposit, time deposit and loan. Data on inter-bank liabilities is presented at national level. Data is stated in billion rupiah.	
PUBLICATION PERIOD	
Monthly	
PRECISED PUBLICATION TIME	
Two months after the end of data period	
ADVANCE RELEASE CALENDER (ARC)	
On the 15th day of the following month. In the event that the 15th day is a holiday the publication will be released on the previous working day	
DATA SOURCE	
Monthly Report of Rural Bank (BPR)	
METHODOLOGY	
Data is prepared based on the compilation of Rural Bank Monthly Reports of all reporting rural banks in Indonesia.	
DATA INTEGRITY	
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DATA ACCESS	
Data of Inter-bank liabilities may be accessed from BI website (www.bi.go.id)	

BASIC INFORMATION

1	Name of Data	:	Loan
2	Statistic Operator	:	Directorate of Credit, Rural Bank and Micro, Small and Medium Enterprise
3	Address	:	Jl. M.H. Thamrin No.2 Gedung D Lt. 9, Jakarta
4	Telephone Number	:	62-21-3818224, 62-21-3817482
5	Fax Number	:	62-21-3501991
6	Email	:	IDAd@bi.go.id

DATA DEFINITION

All forms of loan received by the reporting Islamic Rural Bank from non-bank third party.

SCOPE OF DATA

Loan from non-bank third party includes subordinated loan and other loans.

Data of received loans is presented nationally.

Data is stated in billion rupiah.

PUBLICATION PERIOD

Monthly

PRECISED PUBLICATION TIME

Two months after the end of data period

ADVANCE RELEASE CALENDER (ARC)

On the 15th day of the following month. In the event that the 15th day is a holiday the publication will be released on the previous working day

DATA SOURCE

Monthly Report of Rural Bank (BPR)

METHODOLOGY

Data is prepared based on the compilation of Rural Bank Monthly Reports of all reporting rural banks in Indonesia.

DATA INTEGRITY

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DATA ACCESS

Data of Loan may be accessed from BI website (www.bi.go.id)

BASIC INFORMATION		
1	Name of Data	: Current Liabilities
2	Statistic Operator	: Directorate of Credit, Rural Bank and Micro, Small and Medium Enterprise
3	Address	: Jl. M.H. Thamrin No.2 Gedung D Lt. 9, Jakarta
4	Telephone Number	: 62-21-3818224, 62-21-3817482
5	Fax Number	: 62-21-3501991
6	Email	: IDAd@bi.go.id
DATA DEFINITION		
All liabilities of reporting rural bank that can be claimed and to be paid immediately.		
SCOPE OF DATA		
<p>It includes liabilities payable to the government, interest charges on maturity, fund entrusted by customers and others, such as monthly charges for car rental that remains unpaid until the reporting period.</p> <p>It also includes loan in the form of overdraft, excess of credit settlement on maturity, the exceeding difference of sale of collateral dominated by reporting rural bank and unsettled sanction in paying liabilities to Bank Indonesia.</p> <p>Data of current liabilities is presented at national level.</p> <p>Data is stated in billion rupiah.</p>		
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DATA SOURCE		
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METHODOLOGY		
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DATA INTEGRITY		
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DATA ACCESS		
Data of Current Liabilities may be accessed from BI website (www.bi.go.id)		

BASIC INFORMATION		
1	Name of Data	: Paid-In Capital
2	Statistic Operator	: Directorate of Credit, Rural Bank and Micro, Small and Medium Enterprise
3	Address	: Jl. M.H. Thamrin No.2 Gedung D Lt. 9, Jakarta
4	Telephone Number	: 62-21-3818224, 62-21-3817482
5	Fax Number	: 62-21-3501991
6	Email	: IDAd@bi.go.id
DATA DEFINITION		
<p>Capital that has been effectively paid by its owner; for banks in the form of cooperative bank. Paid in capital consists of special deposit and venture capital as regulated in Act No. 25 of 1992 regarding cooperatives.</p>		
SCOPE OF DATA		
<p>Paid In Capital is generated from authorized capital minus unpaid capital. Authorized capital is the total of capital or primary savings and compulsory fee (for Rural Banks with cooperatives legal entity) as stated in the Constitution of the reporting bank headquarter. Unpaid capital is the total of capital or primary savings and unpaid compulsory fee.</p> <p>Data of paid in capital is presented at national level.</p> <p>Data is stated in billion rupiah.</p>		
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DATA SOURCE		
Monthly Report of Rural Bank (BPR)		
METHODOLOGY		
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DATA INTEGRITY		
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DATA ACCESS		
Data of Paid-in Capital may be accessed from BI website (www.bi.go.id)		

BASIC INFORMATION	
1	Name of Data : Reserves
2	Statistic Operator : Directorate of Credit, Rural Bank and Micro, Small and Medium Enterprise
3	Address : Jl. M.H. Thamrin No.2 Gedung D Lt. 9, Jakarta
4	Telephone Number : 62-21-3818224, 62-21-3817482
5	Fax Number : 62-21-3501991
6	Email : IDAd@bi.go.id
DATA DEFINITION	
Reserves established in accordance with the provisions of constitution and/or decision of owners/shareholders/members meeting of reporting rural bank.	
SCOPE OF DATA	
Reserves consists of general reserves, designated reserves and retained earning. General reserves is reserves established from allowance for retained earnings or net profit (after tax) in order to reinforce capital. Designated reserves is a part of net profit (after tax) allowed for certain purpose. Retained earning is the balance of net profit (after tax) not to be divided in accordance with Shareholders or members meeting. Data of reserves is presented at national level. Data is stated in billion rupiah.	
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DATA SOURCE	
Monthly Report of Rural Bank (BPR)	
METHODOLOGY	
Data is prepared based on the compilation of Rural Bank Monthly Reports of all reporting rural banks in Indonesia.	
DATA INTEGRITY	
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DATA ACCESS	
Data of Reserves may be accessed from BI website (www.bi.go.id)	

BASIC INFORMATION		
1	Name of Data	: Current Earning (Profit/Loss)
2	Statistic Operator	: Directorate of Credit, Rural Bank and Micro, Small and Medium Enterprise
3	Address	: Jl. M.H. Thamrin No.2 Gedung D Lt. 9, Jakarta
4	Telephone Number	: 62-21-3818224, 62-21-3817482
5	Fax Number	: 62-21-3501991
6	Email	: IDAd@bi.go.id
DATA DEFINITION		
Positive (profit) or negative (loss) difference of total operational and non-operational revenues deducteminus operational and non-operational expenses.		
SCOPE OF DATA		
Operational income includes income from normal activities as rural banking business. Non operational income includes all income obtained from activities other than rural bank main activities. Operational expenses include all expenses spent for normal activities as rural banking business. Non operational expenses include expenses spent on activities other than rural bank main activities. Data of current year's profit/loss is presented nationally. Data is stated in billion rupiah.		
PUBLICATION PERIOD		
Monthly		
PRECISED PUBLICATION TIME		
Two months after the end of data period		
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On the 15th day of the following month. In the event that the 15th day is a holiday the publication will be released on the previous working day		
DATA SOURCE		
Monthly Report of Rural Bank (BPR)		
METHODOLOGY		
Data is prepared based on the compilation of Rural Bank Monthly Reports of all reporting rural banks in Indonesia.		
DATA INTEGRITY		
Data is the final version at the time of publication. In case of error the revised version will be released in the next publication.		
DATA ACCESS		
Data of Current Earning (Profit/Loss) may be accessed from BI website (www.bi.go.id)		

BASIC INFORMATION

1	Name of Data	:	Retained Earning (Profit/Loss)
2	Statistic Operator	:	Directorate of Credit, Rural Bank and Micro, Small and Medium Enterprise
3	Address	:	Jl. M.H. Thamrin No.2 Gedung D Lt. 9, Jakarta
4	Telephone Number	:	62-21-3818224, 62-21-3817482
5	Fax Number	:	62-21-3501991
6	Email	:	IDAd@bi.go.id

DATA DEFINITION

Retained Earning (Profit/Loss) of reporting rural bank (after tax) with use that has not been decided by shareholders or members meeting or previous years' losses.

SCOPE OF DATA

Data of previous Retained Earning (Profit/Loss) is presented nationally.

Data is stated in billion rupiah.

PUBLICATION PERIOD

Monthly

PRECISED PUBLICATION TIME

Two months after the end of data period

ADVANCE RELEASE CALENDER (ARC)

On the 15th day of the following month. In the event that the 15th day is a holiday the publication will be released on the previous working day

DATA SOURCE

Monthly Report of Rural Bank (BPR)

METHODOLOGY

Data is prepared based on the compilation of Rural Bank Monthly Reports of all reporting rural banks in Indonesia.

DATA INTEGRITY

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DATA ACCESS

Data of Retained Earning (Profit/Loss) may be accessed from BI website (www.bi.go.id)

BASIC INFORMATION

1	Name of Data	:	Asset
2	Statistic Operator	:	Directorate of Credit, Rural Bank and Micro, Small and Medium Enterprise
3	Address	:	Jl. M.H. Thamrin No.2 Gedung D Lt. 9, Jakarta
4	Telephone Number	:	62-21-3818224, 62-21-3817482
5	Fax Number	:	62-21-3501991
6	Email	:	IDAd@bi.go.id

DATA DEFINITION

Asset is the sources dominated by Rural bank as the result of past activities and expected to become source of income of future economic advantage.

SCOPE OF DATA

Assets of rural bank generally includes:

1. Cash
2. SBI
3. Inter-bank Asset
4. Credit
5. Allowance for Earning Asset Losses
6. Assets in Foreign Currency
7. Fixed Assets and Inventory
8. Inter-office assets
9. Miscellaneous assets

Data of assets is presented at national and provincial levels.

Data is stated in billion rupiah.

PUBLICATION PERIOD

Monthly

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Two months after the end of data period

ADVANCE RELEASE CALENDER (ARC)

On the 15th day of the following month. In the event that the 15th day is a holiday the publication will be released on the previous working day

DATA SOURCE

Monthly Report of Rural Bank (BPR)

METHODOLOGY

Data is prepared based on the compilation of Rural Bank Monthly Reports of all reporting rural banks in Indonesia.

DATA INTEGRITY

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DATA ACCESS

Data of Asset may be accessed from BI website (www.bi.go.id)

BASIC INFORMATION

1	Name of Data	:	LDR (Loan to Deposit Ratio)
2	Statistic Operator	:	Directorate of Credit, Rural Bank and Micro, Small and Medium Enterprise
3	Address	:	Jl. M.H. Thamrin No.2 Gedung D Lt. 9, Jakarta
4	Telephone Number	:	62-21-3818224, 62-21-3817482
5	Fax Number	:	62-21-3501991
6	Email	:	IDAd@bi.go.id

DATA DEFINITION

Loan to Deposit Ratio (LDR) is one of ratios to calculate liquidity of rural bank, using the following formula:

$$\text{LDR} = \text{Total of Credit} / (\text{Fund Collection} + \text{Core Capital})$$

SCOPE OF DATA

Total of credit consists of all loans provided including inter-bank loans.

Fund Collection consists of:

1. Third Party Deposit
2. Bank Indonesia
3. Inter-Bank Liabilities for more than 3 months
4. Other loans of more than 3 months
5. Borrowed capital

Core capital consists of:

1. Paid in capital
2. Agio (disagio -/-)
3. Donated Capital
4. Paid-in Capital
5. General Reserves
6. Retained Earning
7. Previous Years' Profit (Loss-/-)
8. Current Year's Profit after deducted by allowance of for earning asset losses (maximum 50% after estimated income tax)/(current year's loss -/-)
9. Goodwill -/-

LDR Data is presented at national level.

Data is stated in percentage (%)

PUBLICATION PERIOD

Monthly

PRECISED PUBLICATION TIME

Two months after the end of data period

ADVANCE RELEASE CALENDER (ARC)

On the 15th day of the following month. In the event that the 15th day is a holiday the publication will be released on the previous working day

DATA SOURCE

Monthly Report of Rural Bank (BPR)

METHODOLOGY
Data is prepared based on the compilation of Rural Bank Monthly Reports of all reporting rural banks in Indonesia.
DATA INTEGRITY
Data is the final version at the time of publication. In case of error the revised version will be released in the next publication.
DATA ACCESS
Data of LDR may be accessed from BI website (www.bi.go.id)

BASIC INFORMATION			
1	Name of Data	:	Non Performing Loan (NPL)
2	Statistic Operator	:	Directorate of Credit, Rural Bank and Micro, Small and Medium Enterprise
3	Address	:	Jl. M.H. Thamrin No.2 Gedung D Lt. 9, Jakarta
4	Telephone Number	:	62-21-3818224, 62-21-3817482
5	Fax Number	:	62-21-3501991
6	Email	:	IDAd@bi.go.id
DATA DEFINITION			
<p>Rasio Non Performing Loan (NPL) is one of ratios in measuring rural bank credit quality by using the following formula:</p> $\text{NPL} = \text{Non Performing Loan} / \text{Credit}$			
SCOPE OF DATA			
<p>Non performing loan consists of balance of debit and credit with qualities other than current. NPL Data to be presented is gross NPL, without taking into account the established allowance for earning assets losses in anticipating the risk of loss.</p> <p>NPL Data is presented at both national and provincial levels.</p> <p>Data is stated in percentage (%)</p>			
PUBLICATION PERIOD			
Monthly			
PRECISED PUBLICATION TIME			
Two months after the end of data period			
ADVANCE RELEASE CALENDER (ARC)			
On the 15th day of the following month. In the event that the 15th day is a holiday the publication will be released on the previous working day			
DATA SOURCE			
Monthly Report of Rural Bank (BPR)			
METHODOLOGY			
Data is prepared based on the compilation of Rural Bank Monthly Reports of all reporting rural banks in Indonesia.			
DATA INTEGRITY			
Data is the final version at the time of publication. In case of error the revised version will be released in the next publication.			
DATA ACCESS			
Data of NPL may be accessed from BI website (www.bi.go.id)			

BASIC INFORMATION

1	Name of Data	:	ROA (Return on Asset)
2	Statistic Operator	:	Directorate of Credit, Rural Bank and Micro, Small and Medium Enterprise
3	Address	:	Jl. M.H. Thamrin No.2 Gedung D Lt. 9, Jakarta
4	Telephone Number	:	62-21-3818224, 62-21-3817482
5	Fax Number	:	62-21-3501991
6	Email	:	IDAd@bi.go.id

DATA DEFINITION

Rasio Return On Asset (ROA) is one of ratios in calculating rural bank rentability, by using the following formula:

$$\text{ROA} = \text{annual (Current year's profit/loss / Total asset)}$$

SCOPE OF DATA

ROA data is presented within national scope.
Data is stated in percentage (%)

PUBLICATION PERIOD

Monthly

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DATA SOURCE

Monthly Report of Rural Bank (BPR)

METHODOLOGY

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DATA INTEGRITY

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DATA ACCESS

Data of ROA may be accessed from BI website (www.bi.go.id)

BASIC INFORMATION

1	Name of Data	:	ROE (Return on Equity)
2	Statistic Operator	:	Directorate of Credit, Rural Bank and Micro, Small and Medium Enterprise
3	Address	:	Jl. M.H. Thamrin No.2 Gedung D Lt. 9, Jakarta
4	Telephone Number	:	62-21-3818224, 62-21-3817482
5	Fax Number	:	62-21-3501991
6	Email	:	IDAd@bi.go.id

DATA DEFINITION

Rasio Return On Equity (ROE) is one of ratios in calculating Rural Bank rentability by using the following formula :

$$\text{ROE} = \text{annual} \{ \text{Current year's profit loss} / (\text{Paid in capital} + \text{general reserves}) \}$$

SCOPE OF DATA

ROE data is presented within national scope.
Data is stated in percentage (%)

PUBLICATION PERIOD

Monthly

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DATA SOURCE

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METHODOLOGY

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DATA INTEGRITY

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DATA ACCESS

Data of ROE may be accessed from BI website (www.bi.go.id)

BASIC INFORMATION			
1	Name of Data	:	Interest Rate
2	Statistic Operator	:	Directorate of Credit, Rural Bank and Micro, Small and Medium Enterprise
3	Address	:	Jl. M.H. Thamrin No.2 Gedung D Lt. 9, Jakarta
4	Telephone Number	:	62-21-3818224, 62-21-3817482
5	Fax Number	:	62-21-3501991
6	Email	:	IDAd@bi.go.id
DATA DEFINITION			
Interest rate is the percentage of yearly interest rate of loan, saving and deposit.			
SCOPE OF DATA			
Interest rate is based on weighted calculated and presented at national level with different variations: saving interest rate, deposit interest rate, loan interest rate based on economic sector and loan interest rate based on types of use. Data is stated in percentage (%)			
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DATA SOURCE			
Monthly Report of Rural Bank (BPR)			
METHODOLOGY			
Data is prepared based on the combination of BPR Monthly Reports of all Reporting BPR in Indonesia			
DATA INTEGRITY			
Data is the final version at the time of publication. In case of error the revised version will be released in the next publication.			
DATA ACCESS			
Data of Interest Rate may be accessed from BI website (www.bi.go.id)			