## METADATA

<table>
<thead>
<tr>
<th>BASIC INFORMATION</th>
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<tbody>
<tr>
<td><strong>1</strong> Data Category</td>
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</table>
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## DATA DEFINITION

In order to obtained preliminary information on monetary transmission policy process represented from banking policy regarding loan issuance and interest rate determination, Bank Indonesia conducts Banking Survey carried out quarterly, as one of input for Bank Indonesia in formulating monetary policy and completing an information about Banking that was missed in Monthly Report of Commercial Bank.

New loan is total provided ceiling loan, either in Rupiah or foreign currency including additional on provided loan facility.

The application of new loan is new loan application and additional on provided loan facility based on application proposed.

Cost of funds is a cost which must be paid by banks for the use of money sourced from other party. Cost of funds is the base of loan interest rate determination, after calculating expected profit including administration and other expenses.

Cost of loan able funds is a cost which must be paid by banks, after calculated by reserve requirement idly.

The interest rate of fund or loan is average interest rate for one period.

## DATA COVERAGE

**Coverage:**

The collected information in Banking Survey covers information about:

1. General information of respondents
2. Loan issue policies, as follows:
   - New loan issuance target for the next quarter and the next year, and the reason.
   - Loan realization under target with deviation above 5% based on loan details and the reasons.
   - Investment loan issuance policy aim for the current quarter, the next quarter and the next year.
- Avoided economic sector in loan issuance and the reasons.

3. New loan application and the reasons in the current year

4. The source and the allocation of funds
   - The source and allocation fund prediction for the next quarter and the next year including the reason.
   - Major priority in fund placement beyond loan in case over liquidity.

5. Fund interest rate and loan in the current quarter, the next quarter and the next year.

6. Additional questions asked once and related to current issue happened in monetary and banking field.

The collected data covers qualitative and quantitative data, either realization or short term expectation (one quarter to come) or long term (one year to come).

Unit:
Data disseminated in Weighted Net Balance and percentage.

Currency:

**PERIODICITY OF PUBLICATION**
Quarterly

**TIMELINESS**
Two weeks after the end of the survey period (Website).

**ADVANCE RELEASE CALENDAR (ARC)**
ARC (attached) will disclose every year by December.

**SOURCE OF DATA**
Bank Indonesia (BI): Banking Survey.

**METHODOLOGY**
Banking Survey has been conducted since quarter III-1999. The populations are considered all Commercial Bank operating in Indonesia territory. Sampled respondents in the Banking Survey already represent about 80% of the total national credit. Samples are stratified purposive sampling and collected about ± 40 commercial banks. Stratification is conducted based on assets segment of bank respondents against total assets of commercial banks (approximately 80%).

The collected information gathered from Banking Survey questionnaire is opinion from ± 40 banks, divided into 3 group of banks, with the following classification:
- Big Banks are banks having total assets above IDR 25 trillion.
- Medium Banks are banks having total assets between IDR 4 trillion – IDR 25 trillion.
- Small Banks are banks having total assets below IDR 4 trillion

The improvement of Banking Survey Methodology is conducted in fourth quarter 2006 by increasing the respondents to total assets and commercial bank loan, and also the improvement of questionnaire. Meanwhile, the last improvement has conducted on Banking Survey in 2011, consist of the changes of classification loan (economic sector, group of debtors, and based on usage) based format on Monthly Report of Commercial Bank.

The process of qualitative data is conducted using Weighted Net Balance (WNB) and pooling, meanwhile the process of quantitative data is conducted using simple average and weighted average method.

The survey result for qualitative data is processed using:
1. Weighted Net Balance, by multiplying respondent’s responses with its own credit share then calculated the difference between the percentage number of respondent answering “increase” and those who answer “decrease” and neglecting those who answer “the same”.
   
   Weighted Net Balance = % “Weighted increasing” responses - % “Weighted decreasing” responses

2. Pooling method, the most responses respondents percentage to total respondents.

3. Simple average is the sum of a collection of numbers divided by the number of numbers in the collection.

4. Weighted average is a type of average where item weight is also taken into consideration.

**INTEGRITAS DATA**

The data are final when first disseminated.

Basic changes in methodology are noted along the data with the new methodology published for the first time.

**PUBLIC ACCESS TO DATA**

Data are disseminated on:
- Bank Indonesia Website
  

March 2016
Data can also be acquired from:
- Printed matter of “Perkembangan Indikator Sektor Riil Terpilih” (PISRT).

**OTHER ASPECTS**

The banking survey implementation will be evaluated from time to time, to consider the usage of the survey for its user especially for internal stakeholder. Moreover, the coverage of the question in the banking survey questionnaire will be adjusted to accommodate some information needed by Bank Indonesia in formulating monetary policy.