

ATTACHMENT 1
BANK INDONESIA CIRCULAR LETTER
NUMBER 14/ 31 /DPNP DATED 31 OCTOBER 2012
CONCERNING
COMMERCIAL BANK HEAD OFFICE REPORTS

GUIDELINE FOR PREPARATION OF
COMMERCIAL BANK HEAD OFFICE REPORTS



BANK INDONESIA
Jakarta, October 2012

I. GENERAL EXPLANATIONS

A. Objectives of Reporting

The central bank as an independent state institution has the role of regulator of the banking industry because the banking function is as financial service mediator between parties that have excess funds and parties that require funds. For the role to be implemented optimally, Bank Indonesia requires data or information concerning banking activities in form of reports. Furthermore, to provide ease in processing and submitting information, both for Bank Indonesia internally as well as the banking parties, it is deemed necessary to develop report standardization.

In this regard, standardization of reports prepared by banks for the interest of Bank Indonesia through the LKPBU system shall refer to the system and procedure determined in this guideline. Standardization of report preparation and submission through the LKPBU system is intended for:

1. Support in policy making in accordance with Bank Indonesia's main tasks in the monetary, banking, and payment system sectors;
2. Preparation of banking statistics in the framework of analyses of monetary economy, banking and payment system;
3. Collection and preparation of statistics for the purpose of providing information to banks for the interest of each bank's management.

For the above mentioned objectives, the LKPBU have to be prepared accurately and submitted on time.

B. Information Reporter/Provider

LKPBU are prepared and submitted by bank head office, covering conventional commercial Bank (including foreign bank branch offices) as well as bank based on sharia principles (islamic bank) including Islamic Business Unit (UUS), which is only obliged to report form 301 upto 304 and form 902. Bank head office that has branch offices is obliged to submit reports that are a consolidation of its branch offices, both those conducting operational activities in Indonesia as well as outside Indonesia. In the case of conventional bank, the definition of consolidated reports includes the consolidation of its branch offices conducting business activities based on sharia principles (sharia branch offices including UUS). For a foreign bank's branch office, the consolidated reports are the consolidation of its sub-branch offices that conduct

operational activities in Indonesia.

C. Types of Reports

Types of information in the LKPBU are information at a certain position and information about outstanding balance in the reporting month and accumulated data. Preparation and submission of information submitted is depicted in the table below, in accordance with the party that reports/provides the information:

Form		Reporting Bank		
Form No.	Name of Form	Conventional Bank	Islamic Bank	UUS
101	Custodian Activity	x (a)	x (a)	-
	Report on Issuance of Surat Kredit Berdokumen Dalam Negeri/SKBDN (Domestic Document-Based Letter of Credit) comprising:			
201	SKBDN transactions	x	x	-
202	Purchases of SKBDN Drafts	x	x	-
203	Sales of SKBDN Drafts	x	x	-
	Report on Execution of Activities of Card-Based Payment Instruments and Electronic Money	x (b)	x (b)	x (d)
301	Monthly Report on Credit Card Issuers	x	x	x
302	Monthly Report on Other Than Credit Card Issuers	x	x	x
303	Monthly Report on Acquirers	x	x	x
304	Monthly Report on Infrastructure	x	x	x
305	Quarterly Report on Operation of Clearing and/or Settlements	x	x	x
306	Monthly Report on Frauds on Activities of Card-Based Payment Instruments and Electronic Money	x	x	x
401	Remittances from Indonesian Workers (TKI) Overseas	x (c)	x (c)	-
402	Remittances from Foreign Workers in Indonesia	x (c)	x (c)	-
501	Movements of Government Accounts	x	x	-
	Quarterly Report on Handling and Resolution of Customer Complaints			
601	Types of Products and Problems Complained	x	x	-
602	Complaints Resolved Within Reporting Period	x	x	-
603	Reasons for Complaints	x	x	-
604	Negative Publications	x	x	-
605	Resolution of Disputes	x	x	-

701	Bancassurance	x (e)	x (e)	-
702	Bank Activities as Selling Agent of Mutual Fund	x (f)	x (f)	-
703	Agency Activities For Offshore Financial Products	x (c)	-	-
704	Banking Transactions Through E-Banking Delivery Channel	x (g)	x (g)	-
	Structured Products			
705	Structured Products Outstanding Transactions	x (h)	-	-
706	Structured Products Problem Transactions	x (h)	-	-
707	Cash Flow Projection	x	x	-
	Report on Executive Officers, Report on Bank Human Resource Data, and Report on Bank Office Network			
801	Data of Executive Officers	x	x	-
802	Work History of Individual Executive Officer	x	x	-
803	Data on Structure of Human Resources Based on Education Level Information, Status of Human Resource, Gender, Age, Education, and Position	x	x	-
804	Development of Number of Human Resources Who Retire, Take Early Retirement, and Are Discharged	x	x	-
805	Prediction of Employee Need Based on Type of Work and Qualification	x	x	-
806	Number and Type of Employee Training	x	x	-
807	Data on Office Network	x	x	-
	Bank Published Financial Reports (Condensed Financial Statement)			
901	Monthly Published Financial Reports	x	x	-
902	Quarterly Published Financial Reports	x	x	x

Explanations:

x	is obliged to report this form. When there is no transaction in the reporting period, Bank shall only submit the header for this form.
x (a)	is an obligation for bank, which based on Capital Market Supervisory Agency decision gets a license to undertake custodial activities.
x (b)	is an obligation for Bank that meets the stipulations concerning Card-Based Payment Instruments
x (c)	is only an obligation for Bank that has foreign currency status.
x (d)	is an obligation for UUS that operates Card-Based Payment Instruments
x (e)	is an obligation for Bank that executes bancassurance activities
x (f)	is an obligation for Bank that executes activities as Selling Agent of Mutual Fund
x (g)	is an obligation for Bank that executes activities of phone banking, SMS/mobile banking, and internet banking.
x (h)	is an obligation for Bank that has obtained Bank Indonesia's approval for executing structured product activities.

In principle, each reporting bank is obliged to submit information on each form in accordance with the instructions in the table above. When there is no information that has to be reported on report date, the reporting bank is still obliged to fill in in accordance with the procedure for filling in the form in this Guideline for LKPBU, which is by sending the header of the said form. However, submission of headers is exempted for certain forms, which will be explained further for each form.

D. Details of Exchange Rates

Procedure for converting foreign currencies into Rupiah currency will be further provided in the explanation of each form.

E. Report Preparation

In the LKPBU system, Bank Indonesia does not provide an application to bank. Instead, Bank is obliged to develop its own application system that can be in line with its technology capacity. The reports are prepared in the form of text files by using as guidelines the templates and specifications in this guideline for LKPBU.

F. Report Submission

Reports can be electronically submitted direct to Bank Indonesia Head Office in Jakarta. Reporting communication used is through extranet media developed by Bank Indonesia. Information need of Regional Office (KBI) shall be met through Bank Indonesia Head Office.

G. Data Reported

Information submitted in LKPBU is based on the following provisions:

- Position information means the position at or outstanding position in the reporting month. For example, position of marketable security management.
- Accumulated information means information that is a flow during a certain period, namely since the beginning of the reporting period upto the end of the reporting period, except for Report on Issuance of Surat Kredit Berdokumen Dalam Negeri, which is reported as an accumulation in the reporting month.

H. Timing of Report Submission

Frequency of Report preparation is as follows:

1. Weekly, reported on Friday each week, namely Form 707;

2. Monthly, with deadlines for Report submission as follows:
 - No later than during 5 (five) Working Days in the beginning of the next Reporting month. This Report submission deadline applies for Form 101, Forms 201 upto 203, Forms 401 upto 402, Form 501, Form 704, Form 705, Form 706, Forms 801 upto 802, and Form 807;
 - No later than on the 15th of the following Reporting month. This Report submission deadline applies for Forms 301 upto 304, Form 306, and Form 703;
 - No later than during 5 (five) Working Days in the beginning of the 2nd (second) following Reporting month. This Report submission deadline applies for Form 901.
3. Quarterly, with deadlines for Report submission as follows:
 - No later than during 5 (five) Working Days in the beginning of January, April, July, and October. This Report submission deadline applies for Forms 601 upto 605;
 - No later than on the 15th of January, April, July, and October. This Report submission deadline applies for Form 305, Form 701, and Form 702;
 - No later than on the 15th of May, August, November, and April for reports at the positions of end of March, June, September, and December. This Report submission deadline applies for Form 902.
4. Annually, which should be reported no later than on 15 February of the following year, namely Forms 803 upto 806.

Reports and/or Report Corrections shall be submitted to Bank Indonesia within the deadlines for Report submission above. Submission of Reports as well as Report corrections after those deadlines shall still be accepted by the LKPBU System upto end of the month, except for Weekly report only until 2 (two) Working Days after Friday. However those reports and/or corrections shall be declared late and shall be imposed with sanctions in accordance with stipulations.

The On-Line LKPBU system can be used for submission of Reports and/or Report corrections upto 1 (one) month after the reporting month for monthly Reports and 1 (one) month after the reporting period for quarterly reports. Submission of new data and/or corrections after those On-Line time limits will be rejected by the LKPBU System and should be made Off-Line.

I. Submission of Corrections

Bank can submit corrections on reports within the deadlines for report submission as set in the stipulation. Corrections submitted after the deadline for Report submission shall be imposed with sanction in accordance with prevailing stipulation. LKPBU corrections shall be submitted to Bank Indonesia by resending one form even though there is only one erroneous field in the related form.

J. Sanctions

Provisions concerning sanctions on violations of LKPBU reporting shall be further stipulated in a Bank Indonesia Regulation and Bank Indonesia Circular Letter concerning LKPBU.

K. Users

The users of LKPBU are work units in Bank Indonesia, bank, and non-bank in accordance with authorized accesses owned.

L. Miscellaneous

Reporting Bank can submit queries related to Report system, subject matters, and/or stipulations to Bank Indonesia as follows:

1. Department of Economic and Monetary Statistics, Balance of Payments Group, concerning the subject matters of Form 101, Form 401, and Form 402.
2. Department of International, Multilateral Cooperation and Study Group concerning the subject matters of Form 201, Form 202, and Form 203.
3. Department of Accounting and Payment System, Division of Payment System Licensing and Information and Division of Payment System Supervision concerning the subject matters of Form 301, Form 302, Form 303, Form 304, Form 305, and Form 306.
4. Department of Economic and Monetary Policy Research, Monetary Policy Group concerning the subject matter of Form 501.
5. Department of Banking Investigation and Mediation, Division of Banking Mediation concerning the subject matters of Form 601, Form 602, Form 603, Form 604, and Form 605.
6. Department of Banking Research and Regulation concerning the subject matters of Form 701, Form 702, Form 703, Form 704, Form 705, Form 706, and Form 707.

7. Department of Banking Licensing and Information concerning the subject matters of Form 801, Form 802, Form 803, Form 804, Form 805, Form 806, Form 807, Form 901, and Form 902.
8. Department of Information System Management concerning matters related to the LKPBU System Report submission application and automation and access at Bank Indonesia.

Queries related to matters mentioned above shall be submitted through Bank Indonesia Helpdesk at telephone number (021) 381-8000.

II. EXPLANATIONS FOR FORMS AND SCOPE OF INFORMATION REPORTED

I. Form 101: Custodial Activity

Custodial activity is an activity concerning the safekeeping of marketable securities for the interest of customer based on a contract. In this regard, the definition of customer includes bank that puts into custody marketable securities at its own custodian unit. In executing custodial activity, the custodian unit receives customers' entrusted marketable securities from customers to be administered separately from bank's properties. Movements of those entrusted marketable securities are executed by the custodian unit based on the instructions of customers.

Custodial activity also includes executing purchases and or sales of marketable securities at the requests of customers as well as claims on coupons, dividends, interests or discounts. Custodian unit only acts as an intermediation agent and does not provide recommendations for purchases/sales.

This form reports number of all marketable securities owned by customers that are under the safekeeping and administration of the reporting bank's custodian unit, including payments of coupons, dividends, as well as interests that have been announced for payment or which discount values have been paid (if any).

II. Forms 201, 202, 203: Report on Issuance of Surat Kredit Berdokumen Dalam Negeri (SKBDN)

Surat Kredit Berdokumen Dalam Negeri (SKBDN) as stipulated in Bank Indonesia Regulation concerning Surat Kredit Berdokumen Dalam Negeri means each written agreement based on written request by Applicant that binds Issuing Bank to:

1. Execute payments to Receivers or their orders, or accept and pay drafts drawn by Receivers;
2. Issue authorizations to other banks to execute payments to Receivers or their orders , or accept and pay drafts drawn by Receivers; or
3. Issue authorizations to other banks to negotiate drafts drawn by Receivers, upon delivery of documents, as long as the terms and conditions of SKBDN are met.

Report on SKBDN comprises 3 (three) types of forms, and reports the number of SKBDN and nominal values of:

1. SKBDN transactions, comprising Issuances, Cancellations, Payment Realizations

and Unrealized Payments (Form 201);

2. Purchases of SKBDN drafts (Form 202); and
3. Sales of SKBDN drafts (Form 203).

III. Forms 301 upto 306: Report on Execution of Activities of Card-Based Payment Instruments and Electronic Money

Report on Card-Based Payment Instruments and Electronic Money covers execution of Credit Card activities, Automated Teller Machine (ATM) Cards, Debit Cards, Electronic Money undertaken by Bank.

Report on execution of activities of Card-Based Payment Instruments and Electronic Money comprises 6 forms, namely:

1. Monthly Report on Credit Card Issuers (Form 301);
2. Monthly Report on Other Than Credit Card Issuers (Form 302);
3. Monthly Report on Acquirers (Form 303);
4. Monthly Report on Infrastructure (Form 304);
5. Quarterly Report on Clearing Operation and/or Settlements (Form 305);
6. Monthly Report on Frauds on Card-Based Payment Instruments and Electronic Money (Form 306)

IV. Form 401: Remittances From Indonesian Workers (TKI) Overseas

Remittances from Indonesian Workers (TKI) Overseas are receipts of money from TKI overseas through reporting Bank. The definition of TKI includes all Indonesian citizens working overseas within the period of one year or more. For example: An Indonesian citizen, who is an employee of Bank Mandiri, assigned at Bank Mandiri Branch Office overseas is also included in the definition of TKI. The definition of TKI does not include Indonesian diplomatic staff and their families at Indonesian permanent representative offices and consulates overseas. Bank that should report this form is Bank that for the first time receives Remittance from overseas, which cause an increase in reporting Bank's account overseas (Nostro Account increases) or a decrease in a domestic non-resident account at reporting Bank (Vostro Account decreases).

V. Form 402: Remittances From Foreign Workers (TKA) in Indonesia

Remittances from Foreign Workers in Indonesia are transfers of money of Foreign Workers working in Indonesia to overseas through reporting Bank. The

definition of Foreign Workers covers foreign citizens who have limited visa or limited living permit for the purpose of working in the area of the Republic of Indonesia. Bank that should report this form is reporting Bank that sends Foreign Worker Remittances overseas, which cause a decrease in reporting Bank's account overseas (Nostro Account decreases) or an increase in a domestic non-resident account at reporting Bank (Vostro Account increases).

VI. Form 501: Movements of Government Accounts

Movements of Government Accounts are movements that occur in accounts owned by:

- Central Government, namely:
 1. Account of Kantor Pelayanan Perbendaharaan Negara/KPPN (State Treasury Service Office).
 2. Intermediary account for Tax Pooling.
 3. Central Government's Other Accounts outside Kantor Pelayanan Perbendaharaan Negara account.
- District Government, namely Rekening Kantor Perbendaharaan dan Kas Daerah/KPKD (District Treasury and Cash Office) and Rekening Kantor Perbendaharaan dan Kas Daerah Wilayah/KPKDWil (Regional District Treasury and Cash Office). The definition of District Government Account does not include accounts under the name of District Governments and their subordinate Offices (Dinas).

Movements reported are gross values of debit movements as well as credit movements.

Bank that does not maintain Central Government Accounts or District Government Accounts as referred to above, the reporting is sufficiently met by the sending of header form.

VII. Forms 601 upto 605: Quarterly Report on Handling and Resolution of Customer Complaints

Quarterly Report on Handling and Resolution of Customer Complaints is a report submitted by Bank in the framework of resolving Customer Complaints that are related to financial losses and are lodged in writing by Customers and or Customer Representatives, including those lodged by an institution, legal entity, and or another Bank which is also the Bank's Customer.

This form reports:

1. Types of Products and Problems Complained (Form 601);
2. Complaints Resolved During Reporting Period (Form 602);
3. Reasons for Complaints (Form 603); input with quantity of written Complaints, namely frequency of written Complaints received, handled, and resolved during reporting period.
4. Negative Publications (form 604); input with quantity of negative publications monitored by Bank
5. Resolutions of Disputes (Form 605); input with quantity of written Complaints resolved through dispute settlement channel.

VIII. Form 701: Bancassurance

This report should be inputted by Bank that conducts cooperation activities with insurance companies in the framework of marketing insurance products through Bank (bancassurance). Bancassurance is classified into 3 (three) business models, namely Product Reference, Distribution Cooperation, and Integration. Business model in the form of Reference comprises Reference in the Framework of Bank Products and Reference Not in the Framework of Bank Products. Business model in the form of Reference Not in the Framework of Bank Products is not reported in this report.

The objective of insurance products that are referenced or recommended by Bank to customers and that constitute the requirements for obtaining a banking product is to cover debtors as insured persons and for the interest and protection of Bank on risks related to products issued or services provided by Bank to customers. Taking into consideration the objective related to Bank's interest, although insurance products marketed use the business model of Reference in the Framework of Bank Products should not be reported in LKPBU, Bank shall still undertake monitoring in the framework of credit risk management.

The situation is different with insurance products that are marketed using business model of Reference Not in the Framework of Bank Products. Taking into consideration that the insurance products are not to give protection to Bank, in order to impose implementation of risk management in bancassurance, insurance products sold through the business model of Reference Not in the Framework of Bank Products require to be reported in LKPBU, as the case are with insurance products sold by/through Bank under the Distribution Cooperation and Product Integration business

models.

Regarding bancassurance that is a Product Integration of savings and insurance, the part that is reported as premium in form 701 is the amount of insurance premium paid by customers/Bank to the insurance company for that integrated product, while the outstanding balance of the savings account recorded as Third Party Fund in Commercial Bank Report is reported as Fund Value.

This report is submitted each quarter into the LKPBU, which comprises 3 (three) report positions. For example: Report on Bancassurance for the reporting period of quarter III 2012 is submitted in October 2012 for report positions of July, August, and September 2012.

IX. Form 702: Bank Activities as Selling Agent of Mutual Fund

This report should be inputted by Bank that conducts activities as Selling Agent of Mutual Fund . This report is submitted each quarter and comprises 3 (three) report positions. For example: Report on Bank Activities as Selling Agent of Mutual Fund for quarter three 2012 reporting period is submitted in October 2012 for Report positions of July, August, and September 2012.

X. Form 703: Agency Activities of Offshore Financial Products

This report should be inputted by Bank that conducts Agency Activities of Offshore Financial Products. This report is submitted each month. Offshore Financial Products that shall be reported are those administered by Bank for the position of end of the reporting month for each customer.

XI. Form 704: Banking Transactions Through E-banking Delivery Channel

This report should be inputted by Bank that conducts activities of phone banking, SMS/mobile banking, and internet banking, which constitute the delivery channels of Bank products (funding products and/or credit products) to enhance services to Bank customers. The nominal values and frequency reported are in accordance with activities undertaken by Bank customers during the reporting month.

If customers are registered as informational customers, only informational columns are inputted. If customers are registered as transactional, only transactional columns are inputted.

When a customer is registered as transactional customers, access frequency is

calculated on all accesses undertaken by the customer, including those undertaken for obtaining information on the movements of accounts owned. When Bank does not differentiate between informational and transactional customers, the form is inputted as if for transactional customers.

XII. Form 705: Structured Product Outstanding Transactions

This report should be inputted by Bank that has obtained Bank Indonesia's approval for undertaking structured product activities. This report covers all information related to outstanding structured product transactions and should be submitted by Bank each month based on the position of the transactions at the end of each reporting month. Bank, which has obtained principal approval for undertaking structured product activities but does not have outstanding structured products, is still obliged to submit the header form.

XIII. Form 706: Structured Product Problem Transactions

Report on Structured Product Problem Transactions is a report that gives information related to individual transactions of structured product issued by Bank and experience problems, which are caused among others by:

1. Customer is not able to meet the obligation in accordance with the agreement, which includes cases when there are arrears on payment obligations by customers; and/or
2. Disputes arise between Bank and customers.

The said report is prepared each month based on the position of structured product transactions at the end of each reporting month. This report does not include problem structured products that have been restructured and converted by Bank into loans.

Bank, which has obtained principal approval for undertaking structured product activities but does not have problem structured products, is still obliged to send the header form.

XIV. Form 707: Cash Flow Projection

Report on Cash Flow Projection should be submitted by all Banks. This report is prepared by the unit that conducts treasury activities in the framework of managing daily liquidity position and Liquidity Risk, in rupiah as well as foreign currencies.

Report on Cash Flow Projection covers data on cash flow projection for the next 1 (one) week that is mapped daily and submitted weekly, namely each Friday in accordance with Bank's internal format.

The format of Report on Cash Flow Projection shall cover at least balance sheet accounts and off balance sheet accounts that have significant transactions in accordance with Bank characteristics, business activities, and complexity, and shall be consistent. Considering Bank Indonesia does not provide a certain format for Cash Flow Projection, the Cash Flow Projection format reported by 1 (one) Bank can be different from that by another Bank. In the event Bank changes the format of Cash Flow Projection submitted, Bank should inform the changes to Bank Indonesia (Department of Bank Supervision/Bank Indonesia Representative Office) supplemented by the reasons.

Bank Indonesia can request Bank to make adjustments to the Cash Flow Projection format submitted to Bank Indonesia.

XV. Forms 801 upto 807: Report on Executive Officers, Report on Data of Bank Human Resources, and Report on Bank Office Network

Forms 801 – 807 report the following:

1. Data of Executive Officers (Form 801);
2. Work History of Individual Executive Officer (Form 802);
3. Data on Human Resource Structure By Education Level Information, Status of Human Resource, Gender, Age, Education, and Position (Form 803);
4. Development of Number of Human Resources who Retire, Take Early Retirement, and Discharged (Form 804);
5. Prediction of Employee Need Based on Type of Work and Qualification (Form 805);
6. Number and Types of Employee Trainings (Form 806);
7. Data on Office Network (Form 807) is a report submitted by bank monthly containing information on details of office network owned by bank.

Data on Executive Officers and Office Network are submitted monthly in accordance with the procedure and reporting period of Commercial Bank Head Office Reports. Stipulation concerning the obligation to report on appointments, replacements, and discharges shall refer to regulation that provides stipulations concerning Commercial Bank Executive Officers and Institution.

Report on Bank Human Resource Data is a report submitted by Bank annually, which contains information concerning the details of number of a bank's human resources, for end position as well as the projection. The definition of Human Resource according to the law is each person that is able to execute work resulting in goods and/or services, in order to satisfy own needs as well as for the public.

XVI. Forms 901 and 902: Bank Published Financial Reports (Condensed Financial Statement)

Bank published financial reports comprise:

1. Monthly published financial reports:
2. Quarterly published financial reports.

III. EXPLANATIONS FOR INPUT IN FIELDS OR COLUMNS

Procedure for Writing Characters and Numeric

Each field in the report is using a character or numeric with the following writing convention:

1. Character

The writing starts from the left side, and if it is to be left blank, it is to be inputted blank spaces for the length of the field. For example: Marketable Security Code 07.135.806.3-821.00A. The field provides 15 (fifteen) digits, so it should be written as 07135806382100A.

2. Numeric

The writing of number in front of decimal point should be inputted from the right side, and if there is remaining space in the front side, it is to be inputted with 0 for the length of the field. The writing of number after decimal point shall be inputted from the left side, and if there is remaining space behind the number, it is inputted with 0 for the length of the field. For example: numeric 8.5, interest rate of 2.5% shall be written as 00250000. Another example: numeric comprising 9 (nine) digits. Therefore, USD1000 should be written as 000001000.

Procedure for Inputting Header Field

Header field shall be inputted as follows:

1. **Reporting Bank Code**, to be inputted in with a characters of 9 (nine) digits in accordance with the reporting bank code (Attachment 1). For example: Reporting Bank is PT Bank Mandiri. This bank should input the code with 008000000 ; Reporting Bank is Bank Permata's UUS. This UUS should input the code with 013991000.
2. **Type of Reporting Period**, to be inputted with character of 1 (one) digit in accordance with code for type of reporting period as follows:
 - A: Annually
 - S: Semester
 - Q: Quarterly
 - T: Trimester
 - M: Monthly
 - W: Weekly
3. **Report Data Period**, to be inputted with a character of 8 (eight) digits of report data period with the format of yyyyymmdd. The input mechanism is as follows:

- If the report type column contains A, the first 4 (four) digits are inputted with yyyy, the 2 (two) next digits are inputted with 01, the last 2 digits are inputted with 01. Data input other than above will be rejected.
 - When the report type column contains S, the first 4 (four) digits are inputted with yyyy, the next 2 digits are inputted with 01 or 07, the last 2 digits are inputted with 01. Data input other than above will be rejected.
 - When the report type column contains Q, the first 4 (four) digits are inputted with yyyy, the next 2 digits are inputted with 01, 04, 07 or 10, the last 2 digits are inputted with 01. Data input other than above will berejected.
 - When the report type column contains T, the first 4 (four) digits are inputted with yyyy, the next 2 digits are inputted with 01, 05 or 09, the last 2 digits are inputted with 01. Data input other than above will berejected.
 - When the report type column contains M, the first 4 (four) digits are inputted with yyyy, the next 2 digits are inputted with 01, 02. 03, 04, 05, 06, 07, 08, 09, 10, 11 or 12, the last 2 digits are inputted with 01. Data input other than above will berejected.
 - When the report type column contains W, the first 4 (four) digits are inputted with yyyy, the next 2 digits are inputted with 01, 02. 03, 04, 05, 06, 07, 08, 09, 10, 11 or 12, the last 2 digits are inputted with 01, 08, 16 or 24. Data input other than above will berejected.
4. **Type of Report**, to be inputted with a character of 1 (one) digit in accordance with the list of report type codes. Specifically for LKPBU, it is inputted with “A”.
 5. **Form Number**, to be inputted with a characters of 4 (four) digits in accordance with the relevant form number. For example, form 101 is inputted as 0101.
 6. **Number of Filled Records**, is inputted with a numeric comprising 9 (nine) digits, that is in accordance with number of records of inputs reported. The field shall be automatically inputted by the system at the reporting bank.

Reporting Bank Core Information

Core information that has to filled in by reporting bank.

Name of Reporting Bank	*)	:
Reporting Bank Code	*)	:
Reporting Bank Address	*)	:

Name of City *) :

Status of Reporting Bank : 01 Foreign Currencies
02 Non Foreign Currencies

Effective date (ddmmyyyy) of Status Change :

Ownership Status : 01 State-Owned Bank
02 National Private Bank
03 Foreign Bank
04 Joint Venture Bank
05 Regional Bank

Type of Business Activity : 01 Conventional
08 Sharia

Status of Custodianship : 01 Undertake custodial activities
02 Does not undertake custodial activities

Status of Execution of Card-Based Payment Instruments: 01 Executor of Card-Based Payment Instruments
02 Non Executor of Card-Based Payment Instruments

Person-In-Charge For Report Preparation *)

a. Name :

b. Telephone Number :

c. Fax Number :

d. E-mail :

*) Should be inputted by Reporting Bank. When there is a change, Reporting Bank is obliged to change the Reporting Bank Core Information.

Form 101

Custodial Activities

1. **Owner of Marketable Securities** is the party that puts for safekeeping or use reporting bank's service for the administering of its marketable securities, comprising of:

a. **Group of Marketable Security Owner** is filled in with a character comprising 3 digits in accordance with the Codes for Marketable Security Owner Group, namely:

- | | |
|---------------------------------|-----|
| 1) Bank Indonesia | 001 |
| 2) Central Government | 100 |
| 3) Central Bank Overseas | 200 |
| 4) Commercial Bank in Indonesia | 290 |
| 5) Commercial Bank Overseas | 299 |

6) Non-Bank Financial Institution	
i. Financing Company	310
ii. Venture Capital	320
iii. Security Company	330
iv. Insurance Company	340
v. Pension Fund	350
vi. Mutual Fund	360
7) Non-Financial Institution State-Owned Enterprises	410
8) Other Companies	430
9) Foreign	XXX
10) Miscellaneous, for example Individual, International Institutions	999

The definition of each type of marketable security owner mentioned above is listed in Attachment on Explanations for List of Codes for Non-Bank Third Parties applicable in the Guideline for Preparation of Commercial Bank Monthly Reports, except when specifically explained.

- b. **Name of Marketable Security Owner**, left blank (input space character as many as the number of digits).
 - c. **Country of Origin of Marketable Security Owner**, input a character comprising 2 digits in accordance with the List of Country and Currency Codes (Attachment 3). For example, the country code of Japan is JP, and the country code of Malaysia is MY. Specifically for International Institutions, the country code of XX is used.
2. **Marketable Security Issuer**, is the party that issues the marketable securities that are being administered by the reporting bank. Definitions and explanations for Marketable Security Issuer Group, Name of Marketable Security Issuer and Country of Origin of Marketable Security Issuer are as explained in number 1 above.
- a. **Marketable Security Issuer Group**, to be inputted with a character comprising 3 digits with a Code of Marketable Security Issuer Group. The codes for Marketable Security Issuer Group are the same as the codes for Marketable Security Owner Group mentioned above (number 1.a).
 - b. **Name of Marketable Security Issuer**, to be inputted with a character comprising 35 digits, which is the name of marketable security issuer that is written in full (no abbreviation). Writing convention for this name is the same as the stipulation concerning name writing applicable in the Debtor Information System. For example: PT. Bank Central Asia is written as Bank Central Asia and PT. Astra Internasional is written as Astra Internasional. In regard of individual person, the name is written without title starting with first name(s)

followed by family name or tribe name. However, if bank already has customer name database, the writing of names of marketable security issuers are adjusted to each bank's database.

- c. **Country of Origin of Marketable Security Issuer**, to be inputted with a character comprising 2 digits in accordance with the List of Country and Currency Codes (Attachment 3). For example: the country code of Japan is JP, and the country code of Malaysia is MY. Specifically for International Institutions, the country code of XX is used.
3. a. **Marketable Security Code**, to be left blank (to be inputted with space character as many as the number of digits).
- b. **Type of Marketable Security**, to be inputted with a numeric comprising 2 digits, which is the type of marketable security in accordance with the Codes for Types of Marketable Securities, namely:
- | | |
|-----------------------------------------------------------------------------------------------------------------------------------|----|
| 1) Bank Indonesia Certificate | 10 |
| 2) Shares | |
| i. Regular Shares | 15 |
| ii. Shares sold under repurchase agreement (REPO) | 16 |
| iii. Participating Preference Shares | 17 |
| iv. Participation in Mutual Funds
(Investments of fund Owners in Mutual Fund Units in the forms
of shares, Bonds or others) | 18 |
| v. Other Shares | 19 |
| 3) Bonds | 20 |
| 4) Floating Rate Notes (FRN) | 25 |
| 5) Medium Term Notes (MTN) | 30 |
| 6) Promissory Notes (PNs) | 35 |
| 7) Commercial Papers (CPs) | 40 |
| 8) Certificate of Deposits (CDs) | 45 |
| 9) T-Bills or T-Notes | 50 |
| 10) Bankers Acceptance | 55 |
| 11) REPO Long-Term Indebtedness Letter | 60 |
| 12) REPO Short-Term Indebtedness Letter | 65 |
| 13) Call Money | 66 |
| 14) Warrant | 67 |
| 15) Link Unit | 68 |
| 16) Discretionary Funds | 69 |
| 17) Others (for example: Call Money) | 99 |
- c. **Explanation**, input a character comprising 35 digits if the Field for Marketable Security Type is filled with 99 (Others). Input the name of the mutual fund product if the Field for Marketable Security Type is filled with the code 18

(Participation in Mutual Funds). Other than those codes for marketable security type, the explanation field is left blank.

In the event the above-mentioned marketable securities are partly or fully sold under REPO, the part included under REPO is not reported with the related marketable securities but is reported with code type 16, 60 or 65 (codes for REPO). The other columns (Marketable Security Owner, Marketable Security Issuer, Marketable Security Code and Explanation, Currency Type, Dates of Issue and Maturity, Original Currency Value, as well as Payments of Coupons/Dividends/Interests/Discounts) shall still be reported the same as the contents of the columns of the related marketable security report.

For example: Bond with a value of Rp. 10 Billions, of which Rp. 1 Billion is sold under REPO. This transaction is reported as follows: Rp. 9 Billion is reported as code 20 (Bonds) and Rp. 1 Billion is reported as code 60 (REPO Long-Term Indebtedness Letter).

- d. **Type of Currency**, to be inputted with a character comprising 3 digits in accordance with the List of Country and Currency Codes (Attachment 3). For example: the currency of Singapore is SGD, and the currency of European Community is EUR.
5.
 - a. **Issue Date**, input date, month and year of marketable security issuance as stated on the relevant marketable security draft, comprising 8 digits with the writing convention of ddmmyyyy.
For example: 12 September 2011 is inputted as 12092011.
 - b. **Maturity Date**, input the date, month and year of marketable security maturity as stated on the relevant marketable security draft, comprising 8 digits with the writing convention of ddmmyyyy.
For example: 12 September 2011 is inputted as 12092011.
In the event the marketable security does not have a maturity date, for example shares, this column is left blank.
6. **Value (Original Currency)**, is the marketable security market price that can be either in Non Rupiah or Rupiah. The marketable security value shall be reported in full amount in accordance with the original currency with the writing convention of numeric 15 digits.

For example:

- a. Marketable security value of USD55,750,375 should be written (in full amount) as 000000055750375.
- b. Marketable security value of IDR125,000,000,000 should be written (in full Rupiah) as 000125000000000.

7. **Payments of Coupons/Dividends/Interests/Discounts** are the values of coupons, dividends, interests, discounts paid in the reporting period. The values of coupons, dividends, interests, discounts are reported in full amount in accordance with original currencies with a numeric comprising 15 digits.

For example:

- a. Coupon/dividend/interest/discount value of USD25,750,000 should be written (in full amount) as 000000025750000.
- b. Coupon/dividend/interest/discount value of IDR75,000,000,000 (in full Rupiah) should be written as 000075000000000.

FORMS 201 upto 203:**Report on Issuance of Surat Kredit Berdokumen Dalam Negeri (SKBDN)****Form 201: SKBDN Transactions**

1. **Type of Activity**, to be filled in with a numeric comprising 2 digits in accordance with the Codes for Type of Activity, namely:

a.	Issuances	
	i. Current Year	10
	ii. Previous Year	11
b.	Cancellation	
	i. Current Year	21
	ii. Previous Year	22
c.	Realized Payment	
	i. Current Year	31
	ii. Previous Year	32
d.	Unrealized Payment	
	i. Current Year	41
	ii. Previous Year	42

Explanations of each type of SKBDN activity mentioned above are as follows:

a. **Issuances**

Issuance is issuance of SKBDN undertaken by reporting bank sothat starting at the issuance of SKBDN the reporting bank has the obligations stipulated in BI Regulation concerning SKBDN.

i. **Current Year Issuances**

Current year issuances are issuances of SKBDN undertaken in the relevant month in the current year.

ii. **Previous Year Issuances**

Previous year issuances are issuances of SKBDN in the previous year that have not been realized or have been partly realized in the relevant reporting month in the current year.

b. **Cancellations**

Cancellations are cancellations of SKBDN that have been issued by reporting bank.

i. **Current Year Cancellations**

Current year cancellations are cancellations of SKBDN undertaken in the relevant month on SKBDN that have been issued in the current year.

- ii. **Previous Year Cancellations**
 Previous year cancellations are cancellations of SKBDN undertaken in the relevant month on SKBDN that have been issued in the previous years.
 - c. **Realized Payments**
 Realized Payments are payments in whole or in part on SKBDN that have been issued by reporting bank so that with those payments reporting bank's obligations to SKBDN Beneficiaries end or decrease in accordance with the payments.
 - i. **Current Year Realized Payments**
 Current Year Realized Payments are realized payments undertaken in the relevant month on SKBDN issued in the current year.
 - ii. **Previous Year Realized Payments**
 Previous Year Realized Payments are realized payments undertaken in the relevant month on SKBDN issued in the previous years.
 - d. **Unrealized Payments**
 Unrealized Payments are SKBDN issued by reporting bank on which payments have not been made and as such the reporting bank still has the obligation to make payments to SKBDN Beneficiaries.
 - i. **Current Year Unrealized Payments**
 Current Year Unrealized Payments are SKBDN that have been issued by the reporting bank in current year and no payments have been made by the reporting bank.
 - ii. **Previous Year Unrealized Payments**
 Previous Year Unrealized Payments are SKBDN that have been issued by the reporting bank in the previous years and no payments have been made by the reporting bank in the reporting period.
2. **Type of SKBDN**, to be inputted with a numeric comprising 1 digit in accordance with the Codes for Type of SKBDN, namely:
- | | |
|-----------------|---|
| a. Sight SKBDN | 1 |
| b. Usance SKBDN | 2 |
3. **Number of SKBDN**, to be inputted with a numeric comprising 5 digits. For example: number of SKBDN is 55, it should be inputted with 00055.
- a. If type of activity is Current Year Issuance (code 10) and or Previous Year

- Issuance (code 11), the field for number of SKBDN is inputted with the number of SKBDN issued by the reporting bank in the relevant month. If an increase in the **value** of SKBDN occurs, **it is not reported** as an addition to the number of SKBDN issued.
- b. If type of activity is Current Year Cancellation (code 21) and or Previous Year Cancellation (code 22), the field for number of SKBDN is inputted with the number of SKBDN cancelled by the reporting bank in the relevant month including cancellations of SKBDN issued in the previous months (if any). If a decrease in the **value** of SKBDN occurs, **it is not reported** as an addition to the number of SKBDN cancelled
 - c. If the type of activity is Current Year Realized Payment (code 31) and or Previous Year Realized Payment (code 32), the field for number of SKBDN is inputted with the number of SKBDN on which payments have been made by the reporting bank in the relevant month, including the realizations of SKBDN issued in the previous months (if any). If partial shipments occur, the field for number of SKBDN is only inputted when payments for the whole partial shipments have been made.
 - d. If the type of activity is Current Year Unrealized Payments (code 41) and or Previous Year Unrealized Payments (code 42), the field for number of SKBDN is inputted with the number of SKBDN on which no payment has been made by the reporting bank until the end of the reporting month.
4. **Type of Currency**, input with a character comprising 3 digits in accordance with the List of Country and Currency Codes (Attachment 3). For example: the currency of Singapore is SGD, and the currency of European Community is EUR.
 5. **Volume (Original Currency)**, input with a numeric comprising 15 digits with the nominal value in original currency stated in full amount. For example: the value of SKBDN is IDR 50 billion, it is written as 000050000000000.
- a. If type of activity is Current Year Issuance (code 10) and or Previous Year Issuance (code 11), the field for volume of SKBDN is inputted with the nominal value of SKBDN issued in the relevant month. If an increase in the value of SKBDN occurs, **it is reported** as an addition to the volume of SKBDN issued.
 - b. If type of activity is Current Year Cancellation (code 21) and or Previous Year Cancellation (code 22), the field for volume of SKBDN is inputted with the nominal value of SKBDN cancelled by the reporting bank in the relevant month including cancellations of SKBDN issued in the previous months (if any). If a

- decrease in the value of SKBDN occurs, **it is reported** as an addition to the volume of SKBDN cancelled.
- c. If the type of activity is Current Year Realized Payment (code 31) and or Previous Year Realized Payment (code 32), the field for volume of SKBDN is inputted with the actual nominal value of SKBDN on which payments have been made by the reporting bank in the relevant month, including the realizations of SKBDN issued in the previous months (if any). If partial shipments of goods occur, the value paid by the reporting bank **is reported** as realized payment.
 - d. If the type of activity is Current Year Unrealized Payments (code 41) and or Previous Year Unrealized Payments (code 42), the field for volume of SKBDN is inputted with the actual nominal value of SKBDN on which no payment has been made by the reporting bank until the end of the reporting month.

Example of Form 201 Transaction Report:

Report on Form 201 of SKBDN transactions of PT Bank X in the month of February 2011:

- In December 2010, 2 Usance SKBDN were issued for the values of Rp.350,000,000.00 and USD200,000.00. The period of the usance is 90 days, as such there was no realization in December 2010.
- In January 2011 issuances were made for:
2 usance SKBDN with a total value of Rp.600,000,000.00
1 sight SKBDN with a value of USD35,000.00
- In January 2011 cancellation was made on 1 sight SKBDN amounting to USD35,000.00 and USD200,000 (December 2010 SKBDN issuance).
- In January 2011 there were **partial realization** on SKBDN issued in December 2010 amounting to Rp.200,000,000.00 and **full realization** on 1 SKBDN issued in January 2011 amounting to Rp.300,000,000.00; as well as an increase in usance SKBDN of Rp.100,000,000.00;
- The February 2011 form 201 Report:

Type of Activity	Type of SKBDN	Number of SKBDN	Type of Currency	Volume In Original Currency
------------------	---------------	-----------------	------------------	-----------------------------

10	2	2	IDR	600000000
	1	1	USD	35000
	2	0	IDR	100000000
11	2	1	IDR	350000000
	2	1	USD	200000
21	1	1	USD	35000
22	2	1	USD	200000
31	2	1	IDR	300000000
32	2	0	IDR	200000000
41	2	1	IDR	400000000
42	2	1	IDR	150000000

SKBDN TRANSACTIONS Form 201

Reporting Bank Code	Type of Reporting Period	Period of Report Data	Type of Report	Form Number	Number of Filled Records
Type of Activity	Type of SKBDN	Number of SKBDN	Type of Currency	Volume In Original Currency	

Form 202:**Purchases of SKBDN Drafts**

Purchase of SKBDN draft is a take-over or purchase of draft by the reporting bank that causes a flow of fund from the reporting bank to the selling bank, SKBDN beneficiary customer or another party. This definition includes the purchase of draft undertaken at a discount by the reporting bank in its capacity as issuing bank.

1. **SKBDN Seller**, input numeric comprising 1 digit in accordance with SKBDN Seller Codes, namely:

a. Bank	1
b. SKBDN Beneficiary Customer	2
c. Others	3

2. **Number of Draft**, input numeric comprising 5 digits with the number of drafts purchased in the relevant month.

3. **Type of Currency**, input a character comprising 3 digits in accordance with the List of Country and Currency Codes (Attachment 3). For example: the currency of Singapore is SGD, and the currency of European Community is EUR.

4. **Volume (Original Currency)**, to be inputted with a numeric comprising 15 digits with the nominal value in original currency that is stated in full amount. For example: SKBDN with a value of IDR 50 billion is inputted as 000050000000000. This field is inputted with the nominal value of SKBDN purchased by the reporting bank in the relevant month.

PURCHASES OF SKBDN DRAFTS Form 202

Reporting Bank Code	Type of Reporting Period	Period of Report Data	Type of Report	Form Number	Number of Filled Records
SKBDN Seller	Number of Draft	Type of Currency	Volume In Original Currency		

Form 203:**Sales of SKBDN Drafts**

Sale of SKBDN draft is the handover of draft owned by the reporting bank that causes a flow of fund from the selling bank, SKBDN selling customer or another party to the reporting bank.

1. **SKBDN Buyer**, input with a numeric comprising 1 digit in accordance with SKBDN Buyer Codes, namely:

a. Domestic Bank	6
b. Reporting bank branch office overseas	7
c. Bank overseas	8
d. Others	9

2. **Number of Draft**, input with a numeric comprising 5 digits with the number of drafts sold in the relevant month.

3. **Type of Currency**, to be inputted with a character comprising 3 digits in accordance with the List of Country and Currency Codes (Attachment 3). For example: the currency of Singapore is SGD, and the currency of European Community is EUR.

4. **Volume (Original Currency)**, to be inputted with a numeric comprising 15 digits with the nominal value in original currency that is stated in full amount. For example: SKBDN with a value of IDR 50 billion is inputted as 000050000000000. This field is inputted with the nominal value of SKBDN sold by the reporting bank in the relevant month.

SALES OF SKBDN DRAFTS Form 203

Reporting Bank Code	Type of Reporting Period	Period of Report Data	Type of Report	Form Number	Number of Filled Records
SKBDN Buyer	Number of Draft	Type of Currency	Volume In Original Currency		

Forms 301 upto 304:**Report on Execution of Activities of Card-Based Payment Instruments and Electronic Money****Form 301:****Monthly Report on Credit Card Issuers**

The form is filled in by Credit Card issuers. Credit Card is a Card-Based Payment Instrument that can be used for making payments on the obligation arisen from an economic activity, including buying transaction and/or withdrawal of cash, where the card holder's obligation for payment is first fulfilled by the acquirer/issuer, and the card holder is obliged to make payment at an agreed time, both for full repayment as well as installment payment.

1. Principal and Private Label

Principal is a Bank or Non-Bank Institution that is responsible for managing the system and/or inter-member network, by taking the role of both issuer and/or acquirer, in activities of Card-Based Payment Instruments, in which the cooperation with its members is based on written agreements.

This field is inputted with a character comprising 3 digits based on the name of the principal and private label used. Data is inputted based on the following codes:

Name of principal and/or private label

Codes:

- | | |
|-------------------------------------------------------------------------------------------------------------------------------------------------|-----|
| a. Visa | 110 |
| b. Master Card | 120 |
| c. JCB | 140 |
| d. Amex | 150 |
| e. CUP | 160 |
| f. Other Principals | 390 |
| Other principals are principals other than those stated in letter a upto letter e. | |
| g. Private Label | 690 |
| Private label is a credit card that can only be used at the issuer's own system and network. In other words, its transactions are "on us" type. | |

2. Explanation

If the principal and private label field is inputted with the code “390” or “690”, the explanation field is used to explain other name of another principal or name of private label. Name of another principal is inputted with the name of the institution that owns the system and network used. Name of private label is inputted with the name of the institution that issues the card.

This field is inputted with a character comprising 45 digits.

3. **Number of Card**

Total number of credit cards covers both primary cards as well as supplementary cards at the end of the reporting period, including credit cards that are temporarily blocked and newly approved cards.

This field is inputted with a numeric comprising 12 digits.

For example: Number of cards in circulation at 30 September 2012 is 50,000 primary cards and 10,000 supplementary cards. Therefore, for reporting, the number of cards for the reporting period of October 2012 is 60,000 cards.

4. **Newly Approved Card**

Total number of newly approved cards covers primary cards and supplementary cards approved during the reporting period, excluding card replacements (for example: because cards are missing or expire, etc.).

This field is inputted with a numeric comprising 12 digits.

For example: Number of cards approved and activated during September 2012 amounts to 1000 primary cards and 500 supplementary cards. Therefore, for reporting, the number of new cards for the reporting period of October 2012 is 1500 cards.

5. **Closed Card**

Total closed cards covers primary cards as well as supplementary cards that are closed permanently, both at own requests or by the issuer during the reporting period.

This field is inputted with a numeric comprising 12 digits.

For example: Number of cards closed during September 2012 amounts to 500 primary cards and 100 supplementary cards. Therefore, for reporting, number of cards closed for the reporting period of October 2012 is 600 cards.

Number of cards in September 2012 is calculated by taking the position of number of cards in August 2012 plus new cards in August 2012 and minus cards closed in August 2012.

6. Number of Accounts

Total number of card holders is based on Customer Information File (CIF).

This field is inputted with a numeric comprising 12 digits and each card type is inputted with the same number of accounts.

For example:

Number of accounts at issuer A that has cooperation with 3 principals, and owns 100 credit card holder customers. 70 of the customers own 3 types of credit cards, namely cards with principals 01, 02 and 03. The remaining customers (30 customers) only have 2 types of credit cards, namely cards with principals 01 and 02. The number of account field is filled in with the number 100 for each principal reported.

Form 301 is filled in as follows:

Principal	Number of Cards	Number of Accounts
01	100	100
02	100	100
03	70	100
Total	270	100

Number of Cards Based on:

7. Status

– Primary Card

Number of primary credit cards (cards owned by card holders who are responsible for all obligations arising from the use of the cards) at the end of reporting period (including credit cards that are temporarily blocked).

This field is inputted with a numeric comprising 12 digits.

– Supplementary Card

Number of supplementary credit cards (cards given to primary card holders but are utilized by other persons whose identities are stated on those cards, where the obligations arising from the use of those cards are the responsibilities of the primary card holders) at the end of the reporting period (including credit cards that are temporarily blocked).

This field is inputted with a numeric comprising 12 digits.

8. Per Credit Limit

- 0 – 5 million

- This is the number of primary and supplementary credit cards with credit limit between 0 – 5 million rupiah at the end of the reporting period (including credit cards that are temporarily blocked).
- This field is inputted with a numeric comprising 12 digits.
- >5 – 10 million

This is the number of primary and supplementary credit cards with credit limit between >5 – 10 million rupiah at the end of the reporting period (including credit cards that are temporarily blocked).

This field is inputted with a numeric comprising 12 digits.
 - >10 – 25 million

This is the number of primary and supplementary credit cards with credit limit between >10 – 25 million rupiah at the end of the reporting period (including credit cards that are temporarily blocked).

This field is inputted with a numeric comprising 12 digits.
 - >25 – 50 million

This is the number of primary and supplementary credit cards with credit limit between >25 – 50 million rupiah at the end of the reporting period (including credit cards that are temporarily blocked).

This field is inputted with a numeric comprising 12 digits.
 - >50 – 100 million

This is the number of primary and supplementary credit cards with credit limit between >50 – 100 million rupiah at the end of the reporting period (including credit cards that are temporarily blocked).

This field is inputted with a numeric comprising 12 digits.
 - >100 million

This is the number of primary and supplementary credit cards with credit limit between >100 million rupiah at the end of the reporting period (including credit cards that are temporarily blocked).

This field is inputted with a numeric comprising 12 digits.

Total number of cards per credit limit should be the same as total cards reported.

Information on Interest Rates and Charges: Minimum and maximum values charged on customer.

9. **Monthly Retail Interest Rate**

Monthly retail interest rate is the amount of monthly interest rate charged on customers for retail transactions or spending made at merchants when the credit card holders do not fully paid all claims on due date (payments are made in installments).

– **Minimum Value**

This is the percentage value of minimum monthly retail interest rate.

This field is inputted with a numeric comprising 5 digits (percentage format).

– **Maximum Value**

This is the percentage value of maximum monthly retail interest rate.

This field is inputted with a numeric comprising 5 digits (percentage format).

10. **Monthly Cash Advance Interest Rate**

Monthly cash advance interest rate is the amount of monthly interest rate charged on customers for cash withdrawal transactions made when the card holders do not fully paid all claims on due date (payments are made in installments).

– **Minimum Value**

This is the percentage value of minimum monthly cash advance interest rate.

This field is inputted with a numeric comprising 5 digits (percentage format).

– **Maximum Value**

This is the percentage value of maximum monthly cash advance interest rate.

This field is inputted with a numeric comprising 5 digits (percentage format).

11. **Late Fee**

Late fee is the amount of penalty value imposed on each card holder when payments are made after the due date of claims.

– **Minimum Value**

This is the minimum value of late fee.

This field is inputted with a numeric comprising 15 digits.

– **Maximum Value**

This is the maximum value of late fee.

This field is inputted with a numeric comprising 15 digits.

For example:

Late fee payments for Silver credit card is Rp.50,000.00, for Gold credit card is Rp.60,000.00, and for Platinum credit card is Rp.100,000.00. The minimum value of

late fee is inputted with Rp.50,000.00 and the maximum value of late fee is inputted with Rp.100,000.00.

In the case where minimum/maximum values of late fee are still in percentage form, the value reported is calculated from the highest claim value that experiences late fee during the reporting period X percentage (%) of late fee set by the Bank.

For example: there are 100 card holders that are penalized with late fee, where the highest claim value is Rp10,000,000.00. As such, the highest value of that card holder is multiplied by the percentage (%), say 7%. Therefore, the value that is reported is Rp.700,000.00.

12. **Over Limit Fee**

Over limit fee is the amount of penalty value in rupiah and in percentage imposed on each card holder when the use of the credit cards for spending at merchants or cash withdrawals exceed the set limits.

– **Minimum Value**

This is the minimum value of penalty (in rupiah) for over limit transactions.

This field is inputted with a numeric comprising 15 digits.

– **Maximum Value**

This is the maximum value of penalty for over limit transactions.

This field is inputted with a numeric comprising 15 digits.

For example:

The penalty value (in rupiah) is Rp50,000.00, it is stated as 50000, and if the maximum penalty value is Rp.200,000.00, it is written as 200000.

In the case where minimum/maximum values of over limit fee are still in percentage form, the value reported is calculated from the highest value of claims that experiences over limit fee during the reporting period X percentage (%) of over limit fee set by the Bank.

For example: there are 100 card holders that are penalized with over limit fee, where the highest claim value is Rp10,000,000.00. As such, the highest value of that card holder is multiplied by the percentage (%), say 5%. Therefore, the value that is reported is Rp.500,000.00.

13. **Annual Fee**

Annual fee is the amount of annual membership fee imposed by the issuer on each card holder.

– **Minimum Value**

This is the minimum value of annual fee.

This field is inputted with a numeric comprising 15 digits.

– **Maximum Value**

This is the maximum value of annual fee.

This field is inputted with a numeric comprising 15 digits.

For example:

Annual fee for Silver credit card is Rp.150.000.00, for Gold credit card is Rp.300,000.00, and for Platinum credit card is Rp600,000.00. The minimum value of annual fee is inputted with 150000 and the maximum value of annual fee is inputted with 600000. In the case the Issuer charges membership fee monthly, the monthly membership value is multiplied with 12 months.

14. **Cash Advance Charge**

Cash advance charge is the amount of charge in rupiah and in percentage imposed on each card holder for cash withdrawals made.

– **Minimum Value**

This is the minimum value (in rupiah) charged on cash advance/withdrawal transactions made.

This field is inputted with a numeric comprising 15 digits.

– **Maximum Value In Percentage**

This is the maximum percentage value of interest rate charged on cash advance/withdrawal transactions made.

This field is inputted with a numeric comprising 5 digits (percentage format).

For example:

Cash advance charge on Silver credit card is Rp.40.000.00 or 6% of the amount withdrawn, for Gold credit card is Rp60,000.00 or 7% of the amount withdrawn, and for Platinum credit card is Rp.100,000.00 or 8% of the amount withdrawn. Therefore, the minimum value of cash advance charge is inputted with Rp.40,000.00 and the maximum value of cash advance charge is inputted with 8%.

Collectability Information

15. First Payment Default

Number of new primary cards that experience payment default (do not make payments) on claims in first billing statements and total value of that payment default during the reporting period.

- Number of Account

This is number of primary cards that experience first payment default.

This field is inputted with a numeric comprising 12 digits.

- Nominal Value

This is the value of first payment default.

This field is inputted with a numeric comprising 15 digits.

16. Write Off

This is number of primary cards and value of claims written off by the issuer during the reporting period.

- Number of Account

This is number of primary cards which claims are written off .

This field is inputted with a numeric comprising 12 digits.

- Nominal Value

This is the value of claims written off.

This field is inputted with a numeric comprising 15 digits.

17. Recovery

This is the number of primary cards and value of claims that have been written off but have been repaid by the card holders during the reporting period.

- Number of Account

This is number of primary cards that are recovered.

This field is inputted with a numeric comprising 12 digits.

- Nominal Value

This is the value of claims that are recovered.

This field is inputted with a numeric comprising 15 digits.

18. Claims Written Off

This is number of primary cards and value of claims written off by the issuer during the

reporting period.

– **Number of Account**

This is number of primary cards which claims are written off.

This field is inputted with a numeric comprising 12 digits.

– **Nominal Value**

This is the value of claims written off.

This field is inputted with a numeric comprising 15 digits.

Information concerning Bucket Receivables

19. Outstanding Nominal

This is the value amount of obligations that have not been met by card holders on the use of the credit cards (excluding interests and other charges) at the end of the reporting period.

– **Current**

This is current outstanding nominal value of credit card holders' obligation (including current past due)

This field is inputted with a numeric comprising 15 digits.

– **X days**

This is outstanding nominal credit card holders' obligation that has been in arrears for upto 30 days.

This field is inputted with a numeric comprising 15 digits.

– **30 DPD**

This is outstanding nominal credit card holders' obligation that has been in arrears between 31 upto 60 days.

This field is inputted with a numeric comprising 15 digits.

– **60 DPD**

This is outstanding nominal credit card holders' obligation that has been in arrears between 61 upto 90 days.

This field is inputted with a numeric comprising 15 digits.

– **90 DPD**

This is outstanding nominal of credit card holders' obligation that has been in arrears between 91 upto 120 days.

This field is inputted with a numeric comprising 15 digits.

- **120 DPD**

This is outstanding nominal of credit card holders' obligation that has been in arrears between 121 upto 150 days.

This field is inputted with a numeric comprising 15 digits.

- **150 DPD**

This is outstanding nominal credit card holders' obligation that has been in arrears between 151 upto 180 days.

This field is inputted with a numeric comprising 15 digits.

- **180 DPD**

This is outstanding nominal credit card holders' obligation that has been in arrears more than 180 days.

This field is inputted with a numeric comprising 15 digits.

20. **Outstanding Accounts (treated the same as o/s nominal values)**

This is number of primary cardholders that have not met their obligations arising from the use of credit cards at the end of the reporting period.

- **Current**

This is number of outstanding accounts that have not fallen due.

This field is inputted with a numeric comprising 12 digits.

- **X days**

This is number of outstanding accounts that have passed due dates upto 30 days.

This field is inputted with a numeric comprising 12 digits.

- **30 DPD**

This is number of outstanding accounts that have passed due dates between 31 upto 60 days.

This field is inputted with a numeric comprising 12 digits.

- **60 DPD**

This is number of outstanding accounts that have passed due dates between 61 upto 90 days.

This field is inputted with a numeric comprising 12 digits.

- **90 DPD**

This is number of outstanding accounts that have passed due dates between 91 upto 120 days.

This field is inputted with a numeric comprising 12 digits.

– **120 DPD**

This is number of outstanding accounts that have passed due dates between 121 upto 150 days.

This field is inputted with a numeric comprising 12 digits.

– **150 DPD**

This is number of outstanding accounts that have passed due dates between 151 upto 180 days.

This field is inputted with a numeric comprising 12 digits.

– **180 DPD**

This is number of outstanding accounts that have passed due dates more than 180 days.

This field is inputted with a numeric comprising 12 digits.

21. **Transaction Volume**

a. **Cash Transactions**

This is frequency of credit card used for cash withdrawal transactions during the reporting period.

– **International Transactions**

This is total frequency of cash transactions made outside the area of Indonesia during the reporting period.

This field is inputted with a numeric comprising 12 digits.

– **Domestic Transactions**

This is total frequency of cash transactions made inside the area of Indonesia during the reporting period.

This field is inputted with a numeric comprising 12 digits.

b. **Spending Transactions**

This is total frequency of credit card use for spending transactions during the reporting period.

– **International Transactions**

This is total frequency of retail/spending transactions made outside the area of Indonesia, including spending at merchants located outside the area of Indonesia (for example: spending through online store domiciling overseas) during the reporting period.

This field is inputted with a numeric comprising 12 digits.

- **Domestic Transactions**

This is total frequency of retail/spending transactions made inside the area of Indonesia.

This field is inputted with a numeric comprising 12 digits.

22. **Transaction Value**

a. **Cash Transactions**

This is the value of cash withdrawal transactions using credit cards during the reporting period.

- **International Transactions**

This is the value of cash transactions made outside the area of Indonesia during the reporting period.

This field is inputted with a numeric comprising 15 digits.

- **Domestic Transactions**

This is the value of cash transactions made inside the area of Indonesia during the reporting period.

This field is inputted with a numeric comprising 15 digits.

b. **Spending Transactions**

This is the value of retail/spending transactions using credit cards during the reporting period.

- **International Transactions**

This is the value of retail/spending transactions made outside the area of Indonesia, including spending at merchants located outside the area of Indonesia (for example: spending through online store domiciling overseas) during the reporting period.

This field is inputted with a numeric comprising 15 digits.

- **Domestic Transactions**

This is the value of retail/spending transactions made inside the area of Indonesia.

This field is inputted with a numeric comprising 15 digits.

23. **Revolving Rate**

This is the percentage of number of primary card holders that is classified into the revolving criteria compared to overall number of primary card holders. The criteria of

revolving are in accordance with the prevailing stipulations at each credit card issuer.

Form 302**Monthly Report on Issuers Other Than Credit Card**

This form is filled in by issuers of ATM, Debit Cards and Electronic Money. ATM is a Card-Based Payment Instrument that can be used to withdraw cash and/or transfer funds where the card holder's obligation is instantly met by a direct deduction to the card holder's deposit in the Bank or Non-Bank Institution that is authorized to mobilize funds in accordance with prevailing legislations.

Debit Card is a Card-Based Payment Instrument that can be used to make payment on obligation arisen from an economic activity, including spending transaction, where the card holder's obligation is instantly met by a direct deduction to the card holder's deposit in the Bank or Non-Bank Institution that is authorized to mobilize funds in accordance with prevailing legislations.

Electronic Money is a payment instrument that meets the following elements:

- a. Issued based on the value of money that has been deposited previously by the holder to the issuer;
- b. The value of the money is stored electronically within a medium such as a server or chip;
- c. Is used as an instrument for payments to merchants that is not the issuer of that electronic money; and
- d. The value of the money that is electronically deposited by the holder and managed by the issuer is not a deposit as referred to in the law that provides stipulations concerning banking.

1. Type of Data

To be inputted with a character comprising 3 characters based on data type codes that are classified as follows:

Type of Data	Data Type Code
Number of cards	001
New cards	002
Closed cards	003

Number of cards Per principal, differentiated into :

Visa	110
Mastercard	120
JCB	140
Amex	150
Link	015
ATM Bersama	016
Prima	017
Alto	018
Private Label	048
Others	049

Amount of electronic money based on type of data media storage is differentiated into:

Chip Based	051
Server Based	052

Amount of electronic money based on the form of Electronic Money, differentiated into:

Registered	056
Unregistered	057
Floating Fund	070

Volume of Transactions is differentiated into:

International cash transaction volume (interchange)	081
Domestic cash transaction volume (interchange)	082
International spending transaction volume (interchange)	086
Domestic spending transaction volume (interchange)	087
Intrabank transfer transaction volume	091
Interbank transfer transaction volume	092
Inter electronic money transfer transaction volume	093
Initial (first time deposit) transaction volume	096
Reload/top up transaction volume	097
Transaction volume of cash withdrawals for electronic money	098
Redeem transaction volume	099

Value of Transactions is differentiated into:

International cash transaction value (interchange)	101
Domestic cash transaction value (interchange)	102

International spending transaction value (interchange)	106
Domestic spending transaction value (interchange)	107
Intrabank transfer transaction value	111
Interbank transfer transaction value	112
Inter electronic money transfer transaction value	113
Initial (first time deposit) transaction value	116
Reload/top up transaction value	117
Transaction value of cash withdrawals for electronic money	118
Redeem transaction value	119
Number of ATM machines	121
Number of electronic money reader machines	122

2. **ATM Card Data**

To be inputted with a numeric comprising 15 digits for data related to ATM cards reported. In the event the issuer does not have ATM card product, this field is inputted with number 0 as many as 15 digits.

3. **ATM+Debit Card Data**

To be inputted with a numeric comprising 15 digits for data related to ATM+debit cards reported. In the event the issuer does not have ATM+debit card product, this field is inputted with number 0 as many as 15 digits.

4. **Electronic Money Data**

To be inputted with a numeric comprising 15 digits for data related to electronic money reported. In the event the issuer does not have electronic money product, this field is inputted with number 0 as many as 15 digits. If the reporter issues electronic money and states the value in the electronic money column, the reporter must input to codes 051+052 and 056+057.

Explanations of Types of Data

a. **Number of Cards and Electronic Money**

Number of card and electronic money issued at the end of the reporting period. This field should be inputted by the issuers of ATM cards, ATM+Debit cards and/or issuers of electronic money.

This field is inputted with a numeric comprising 15 digits.

For example: Number of cards in circulation at 28 September 2012 amounts to 50,000

ATM cards, 100,000 ATM+Debit Cards and 10,000 electronic money. For reporting of number of cards in the reporting period of October 2012, ATM cards are 50,000 cards, ATM+Debit Cards are 100,000 cards and electronic money are 10,000.

b. New Cards and Electronic Money

Total number of cards and electronic money issued during the reporting period (specifically in regards ATM cards and ATM+debit cards, new cards do not include replacement cards, for example due to: missing cards, forgotten PIN, expired cards, etc.). This field should be inputted by the issuers of ATM cards, ATM+Debit cards and/or issuers of electronic money.

This field is inputted with a numeric comprising 15 digits.

For example: Number of ATM cards issued at 28 September 2012 amounts to 10,000 cards, of which 1000 are issued to replace customer cards that have been missing/damaged and 2000 are issued to replace ATM cards that have expired. For reporting number of new cards in the reporting period of October 2012, there are 7000 new ATM cards because 3000 cards are issued as replacement cards.

c. Closed Cards and Electronic Money

Total number of cards and electronic money that are closed permanently, at own requests or closed by the issuers, during the reporting period. This field should be inputted by the issuers of ATM cards, ATM+Debit cards and/or issuers of electronic money.

This field is inputted with a numeric comprising 15 digits.

For example: Number of cards closed during September 2012 amounts to 500 cards. For reporting, number of cards closed in the reporting period of October 2012 is 500 cards.

Number of cards in September 2012 is calculated by taking the position of number of cards in August 2012 plus new cards in August 2012 and minus cards closed in August 2012.

d. Per Principal

Principal is Bank or Non-Bank Institution that is responsible for the management of its system and/or inter-member network, by taking the role of both issuer and/or acquirer, in activities of Card-Based Payment Instruments, in which the cooperation with its members is based on written agreements.

Visa

Number of cards included in the Visa network at the end of the reporting period. This field should be filled in by the issuers of ATM cards, ATM+Debit cards and/or issuers of electronic money.

This field is inputted with a numeric comprising 15 digits.

Mastercard

Number of cards included in the Master network at the end of the reporting period. This field should be inputted by the issuers of ATM cards, ATM+Debit cards and/or issuers of electronic money.

This field is inputted with a numeric comprising 15 digits.

JCB

Number of cards included in the JCB network at the end of the reporting period. This field should be inputted by the issuers of ATM cards, ATM+Debit cards and/or issuers of electronic money.

This field is inputted with a numeric comprising 15 digits.

Amex

Number of cards included in the AMEX network at the end of the reporting period. This field should be inputted by the issuers of ATM cards, ATM+Debit cards and/or issuers of electronic money.

This field is inputted with a numeric comprising 15 digits.

Link

Number of cards included in the Link network at the end of the reporting period. This field should be inputted by the issuers of ATM cards, ATM+Debit cards and/or issuers of electronic money.

This field is inputted with a numeric comprising 15 digits.

ATM Bersama

Number of cards included in the ATM Bersama network at the end of the reporting period. This field should be inputted by the issuers of ATM cards, ATM+Debit cards and/or issuers of electronic money.

This field is inputted with a numeric comprising 15 digits.

Prima

Number of cards included in the Prima network at the end of the reporting period. This field should be inputted by the issuers of ATM cards, ATM+Debit cards and/or issuers of electronic money.

This field is inputted with a numeric comprising 15 digits.

Alto

Number of cards included in the Alto network at the end of the reporting period. This field should be inputted by the issuers of ATM cards, ATM+Debit cards and/or issuers of electronic money.

This field is inputted with a numeric comprising 15 digits.

Private Label

Number of cards that can only be used in the issuer's own system and network and the transactions are of "on us" type at the end of the reporting. This field should be inputted by the issuers of ATM cards, ATM+Debit cards and/or issuers of electronic money.

This field is inputted with a numeric comprising 15 digits.

Others

Number of cards that are included in other networks (other than the principals mentioned above) at the end of the reporting. This field should be inputted by the issuers of ATM cards, ATM+Debit cards and/or issuers of electronic money.

This field is inputted with a numeric comprising 15 digits.

e. **Form of Storage Media for Electronic Money Data**

Chip Based

This field is inputted with number of electronic money, which are using chip as storage medium for electronic money value at the end of the reporting period. This field should be inputted by the issuers of electronic money.

This field is inputted with a numeric comprising 15 digits.

Server Based

This field is inputted with number of electronic money, which are using server or another computer medium as the storage medium for electronic money value at the end of the reporting period. This field should be inputted by the issuers of electronic money.

This field is inputted with a numeric comprising 15 digits.

Total number of electronic money should be the same as the number of chip-based plus the number of server-based.

f. **Type of Electronic Money**

Registered

The field is inputted with number of electronic money, for which the holders' identity data is registered and managed by the issuer at the end of the reporting period. This field should be inputted by the issuers of electronic money.

This field is inputted with a numeric comprising 15 digits.

Unregistered

The field is inputted with number of electronic money, for which the holders' identity data is not registered at the issuer at the end of the reporting period. This field should be inputted by the issuers of electronic money.

This field is inputted with a numeric comprising 15 digits.

Total number of electronic money should be the same as the number of registered plus the number of unregistered-based.

g. Floating Fund

This is inputted with the position of electronic money value managed by the issuer, which originates from the issuance and/or reload of electronic money that is still the issuer's obligation to the holders and/or merchants at the end of the reporting period.

This field is inputted with a numeric comprising 15 digits.

h. Transaction Volume

This is the number of frequency of cards and electronic money uses during the reporting period.

International Cash Transaction

This is inputted with total volume of cash withdrawal transactions undertaken outside the area of Indonesia during the reporting period. This field should be inputted by the issuers of ATM cards and/or ATM+Debit Cards.

This field is inputted with a numeric comprising 15 digits.

Domestic Cash Transaction

This is inputted with total volume of cash withdrawal transactions undertaken inside the area of Indonesia during the reporting period. This field should be inputted by the issuers of ATM cards and/or ATM+Debit Cards.

This field is inputted with a numeric comprising 15 digits.

International Spending Transaction

This is inputted with total volume of retail/spending transactions undertaken outside the area of Indonesia including spending at merchants located outside the area of Indonesia

(for example: spending through online store domiciling overseas) during the reporting period. This field should be inputted by the issuers of ATM+Debit cards and electronic money.

This field is inputted with a numeric comprising 15 digits.

Domestic Spending Transaction

This is inputted with total volume of retail/spending transactions undertaken inside the area of Indonesia during the reporting period. This field should be inputted by the issuers of ATM+Debit cards and electronic money.

This field is inputted with a numeric comprising 15 digits.

Intrabank Transfer Transactions

This is inputted with total volume of transactions of fund transfers from one account to another account within one bank, including payments to third parties such as payments for telephone, electricity, etc. during the reporting period. This field should be inputted by the issuers of ATM cards and/or ATM+Debit Cards.

This field is inputted with a numeric comprising 15 digits.

Interbank Transfer Transactions

This is inputted with total volume of transactions of fund transfers from one account to another account between banks, including payments to third parties such as payments for telephone, electricity, etc. during the reporting period. This field should be inputted by the issuers of ATM cards and/or ATM+Debit Cards.

This field is inputted with a numeric comprising 15 digits.

Inter Electronic Money Transfer Transactions

This is inputted with total volume of fund transfers between electronic money holders during the reporting period. This field should be inputted by issuers of electronic money.

This field is inputted with a numeric comprising 15 digits.

Initial (First time load)

This is inputted with total volume of initial (first time) fund load transaction for electronic money during the reporting period. This field should be inputted by issuers of electronic money.

This field is inputted with a numeric comprising 15 digits.

Reload (Top Up)

This is inputted with total volume of fund reload transactions for electronic money during the reporting period. This field should be inputted by issuers of electronic

money.

This field is inputted with a numeric comprising 15 digits.

Cash Withdrawals

This is inputted with total volume of cash fund withdrawal transactions deposited in electronic money that are undertaken during the reporting period. This field should be inputted by issuers of electronic money with the registered type and the issuers have obtained licenses as operator of Money Sending Business Activities. This field is inputted with a numeric comprising 15 digits.

Redeem

This is inputted with total volume of transactions of cash full fund withdrawal at electronic money with the intention to end the use of electronic money during the reporting period. This field should be inputted by issuers of electronic money.

This field is inputted with a numeric comprising 15 digits.

i. Transaction Value

This is inputted with the nominal value of the uses of cards and/or electronic money during the reporting period.

International Cash Transactions

This is inputted with total value of cash withdrawal transactions undertaken outside the area of Indonesia during the reporting period. This field should be inputted by the issuers of ATM cards and/or ATM+Debit Cards.

This field is inputted with a numeric comprising 15 digits.

Domestic Cash Transactions

This is inputted with total value of cash withdrawal transactions undertaken inside the area of Indonesia during the reporting period. This field should be inputted by the issuers of ATM cards and/or ATM+Debit Cards.

This field is inputted with a numeric comprising 15 digits.

International Spending Transactions

This is inputted with total value of retail/spending transactions undertaken outside the area of Indonesia including spending at merchants located outside the area of Indonesia (for example: spending through online store domiciling overseas) during the reporting period. This field should be inputted by the issuers of ATM+Debit cards and electronic money.

This field is inputted with a numeric comprising 15 digits.

Domestic Spending Transaction

This is inputted with total value of retail/spending transactions undertaken inside the area of Indonesia during the reporting period. This field should be inputted by the issuers of ATM+Debit cards and electronic money..

This field is inputted with a numeric comprising 15 digits.

Intrabank Transfer Transactions

This is inputted with total value of transactions of fund transfers from one account to another account within one bank, including payments to third parties such as payments for telephone, electricity, etc. during the reporting period. This field should be inputted by the issuers of ATM cards and/or ATM+Debit Cards.

This field is inputted with a numeric comprising 15 digits.

Interbank Transfer Transactions

This is inputted with total value of transactions of fund transfers from one account to another account between banks, including payments to third parties such as payments for telephone, electricity, etc. during the reporting period. This field should be inputted by the issuers of ATM cards and/or ATM+Debit Cards.

This field is inputted with a numeric comprising 15 digits.

Inter Electronic Money Transfer Transactions

This is inputted with total value of fund transfers between electronic money holders during the reporting period. This field should be inputted by issuers of electronic money.

This field is inputted with a numeric comprising 15 digits.

Initial (First Time Deposit)

This is inputted with total value of initial (first time) fund deposit load transactions for electronic money during the reporting period. This field should be inputted by issuers of electronic money.

This field is inputted with a numeric comprising 15 digits.

Reload (Top Up)

This is inputted with total value of fund reload transactions for electronic money during the reporting period. This field should be inputted by issuers of electronic money.

This field is inputted with a numeric comprising 15 digits.

Cash Withdrawals

This is inputted with total value of cash fund withdrawal transactions deposited in electronic money that are undertaken during the reporting period. This field should be

inputted by issuers of electronic money with the registered type and the issuers have obtained licenses as operator of Money Sending Business Activities.

This field is inputted with a numeric comprising 15 digits.

Redeem

This is inputted with total value of transactions of cash withdrawal of all the fund inside the electronic money with the intention to end the use of electronic money during the reporting period. This field should be inputted by issuers of electronic money.

This field is inputted with a numeric comprising 15 digits.

j. Number of ATM Machines

This is inputted with number of machines used to undertake cash withdrawals from accounts and/or to access other services, such as balance checking, fund transfers or receipts of deposits, both owned machines as well as those rented which operation is the bank's responsibility, at the end of the reporting period. This field should be inputted by the issuers of ATM cards and/or ATM+Debit Cards.

This field is inputted with a numeric comprising 15 digits.

k. Number of Electronic Money Reader Machines

This is inputted with number of machines used to read data stored in electronic money instruments and used for the purpose of undertaking spending, cash withdrawal, as well as redeem transactions at the end of the reporting period, both owned machines as well as those rented which operation is the bank's responsibility. This field should be inputted by issuers of electronic money.

This field is inputted with a numeric comprising 15 digits.

**REPORT ON EXECUTION OF ACTIVITIES OF CARD-BASED PAYMENT
INSTRUMENTS AND ELECTRONIC MONEY**

MONTHLY REPORT OF OTHER THAN CREDIT CARD ISSUERS Form 302

Reporting Bank Code	Type of Reporting Period	Period of Report Data	Type of Report	Form Number	Number of Filled Records
Type of Data		Type of Card			
		ATM Card	ATM+Debit Card	Electronic Card (e-Money)	

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Form 303:**Monthly Report on Acquirers**

An Acquirer is a Bank or Non-Bank Institution that undertakes cooperation with merchants, which can process data of Card-Based Payment Instruments and/or electronic money issued by other parties.

This form is inputted by operator of Card-Based Payment Instruments which undertakes the role of acquirer for credit cards, debit cards and/or electronic money.

1. Type of Card

To be inputted with a character comprising 3 digits based on the type of card codes as follows:

Type of Card	Card Type Code
a. Credit Card	100
b. ATM+Debit Card	400
c. Electronic Money (E-Money)	500

2. Type of Transaction

To be inputted with a character comprising 2 digits based on type of transaction codes as follows:

Type of Transaction	Transaction Type Code
a. International (interchange)	51
b. Domestic (interchange)	52
c. On Us (non-interchange)	53

3. Volume of Transaction

To be inputted with total number of transactions undertaken at Point of Sale (POS) managed by acquirer during the reporting period.

This field is inputted with a numeric comprising 12 digits.

4. Value of Transaction

To be inputted with total nominal value of transactions undertaken at Point of Sale (POS) managed by acquirer during the reporting period.

This field is inputted with a numeric comprising 15 digits.

REPORT ON EXECUTION OF ACTIVITIES OF CARD-BASED PAYMENT
INSTRUMENTS AND ELECTRONIC MONEY

MONTHLY REPORT ON ACQUIRER Form 303

Reporting Bank Code	Type of Reporting Period	Period of Report Data	Type of Report	Form Number	Number of Filled Records
Type of Card	Type of Transaction		Transaction		
			Volume	Value	

Form 304:**Monthly Report on Infrastructure**

This form is inputted by operator of Card-Based Payment Instruments that undertakes the role of acquirer to credit cards, debit cards and/or electronic money.

1. Type of Machine

Machines are tools that can be used to process transactions of Card-Based Payment Instruments and/or electronic money.

To be inputted with a character comprising 2 digits based on type of machine code as follows:

Type of Machine	Machine Type Code
a. Credit card point of sale	01
b. ATM and Debit point of sale	02
c. Electronic money point of sale	03
d. Combined point of sale	09

2. Number of Machine

This is inputted with number of machines owned as well as machines rented, which operation is the responsibility of the relevant bank at the end of the reporting period.

This field is inputted with a numeric comprising 12 digits.

3. Number of cooperating Merchants

A merchant is a seller of goods/services that receives payments on transactions using Credit Cards and/or Debit Cards.

This field is inputted with number of cooperating merchants at the end of the reporting period. Number of merchants is calculated based on number of Cooperation Agreements.

This field is inputted with a numeric comprising 12 digits.

For example: Bank A has cooperation with PT. B as a company that manage minimarket network in Indonesia. The number of minimarkets included in PT. B network amounts to 100 minimarkets. For reporting, the number of merchants under cooperation is reported to be 1 (one), in accordance with the number of Cooperation Agreement.

REPORT ON EXECUTION OF ACTIVITIES OF CARD-BASED PAYMENT
INSTRUMENTS AND ELECTRONIC MONEY

MONTHLY REPORT ON INFRASTRUCTURE Form 304

Reporting Bank Code	Type of Reporting Period	Period of Report Data	Type of Report	Form Number	Number of Filled Records
Type of Machine	Number of Machine	Number of Cooperating Merchants			

Form 305:**Quarterly Report on Clearing Operator and/or Settlement**

Clearing operator is a Bank or Non-Bank Institution that undertakes the calculation of financial rights and obligations of each Issuer and/or Acquirer in the relation to transactions of Card-Based Payment Instruments.

Settlement Operator is a Bank or Non-Bank Institution that undertakes and is responsible for final settlements of the financial rights and obligations of each Issuer and/or Acquirer in relation to transactions of Card-Based Payment Instruments based on result of calculation of Clearing Operator.

This form is inputted by the operator of Card-Based Payment Instruments which takes the role as clearing operator and/or settlement operator.

1. Type of Card

To be inputted with a character comprising 3 digits based on the type of card codes as follows:

Type of Card	Card Type Code
a. Credit Card	100
b. ATM Card	300
c. ATM+Debit Card	400
d. Electronic Money (E-Money)	500

2. Number of Participants

To be inputted with number of issuers (bank and/or Non-Bank Institution) that are included in the managed network at the end of the reporting period.

This field is inputted with a numeric comprising 12 digits.

3. Type of Transaction

To be inputted with a character comprising 2 digits based on type of transaction codes as follows:

Type of Transaction	Transaction Type Code
a. International card	21
b. International transaction with domestic card	22
c. Domestic transaction with domestic card	24

4. Volume of Transaction

To be inputted with total number of transactions undertaken by issuers that are included in managed network during the reporting period.

This field is inputted with a numeric comprising 12 digits.

5. Nominal Value of Transaction

To be inputted with total value of transactions undertaken by issuers included in the managed network during the reporting period.

This field is inputted with a numeric comprising 15 digits.

6. Nominal Value of Settlement

To be inputted with total values that become the right or obligation of all issuers included in the managed network during the reporting period. This field should be inputted by settlement operator.

This field is inputted with a numeric comprising 15 digits.

For example: Bank A and bank B are issuers of ATM cards that are included as members in the network managed by principal C. During the reporting period, Bank A customers make transfers to Bank B customer amounting to 200 transactions with a total value of Rp.200,000,000.00. On the other hand, Bank B customers make transfers to Bank A customer amounting to 100 transactions with a total value of Rp.100,000,000.00. At the end of the period Bank A has an obligation of Rp.100,000,000.00 to Bank B.

For reporting in that reporting period, the volume of transaction reported shall be 300 transactions and the nominal value of transaction shall be Rp300million transaction. Meanwhile, the nominal value of settlement is reported as Rp100million (total value of all members' obligation that has to be met).

REPORT ON EXECUTION OF ACTIVITIES OF CARD-BASED PAYMENT
INSTRUMENTS AND ELECTRONIC MONEY

QUARTERLY REPORT ON OPERATOR OF CLEARING AND/OR SETTLEMENT

Form 305

Reporting Bank Code	Type of Reporting Period	Period of Report Data	Type of Report	Form Number	Number of Filled Records
Type of Card	Number of Participants	Transaction			Nominal Value of Settlement
		Type	Volume	Nominal Value	

Form 306:**Monthly Report on Frauds on Card-Based Payment Instruments and Electronic Money**

This form is used to report frauds that have occurred on Card-Based Payment Instruments and electronic money during the reporting period.

1. Type of Card

To be inputted with a character comprising 3 digits based on the type of card codes as follows:

Type of Card	Card Type Code
a. Credit Card	100
b. ATM Card	300
c. ATM+Debit Card	400
d. Electronic Money (E-Money)	500
e. Others	999

2. Type of Reason for Fraud

To be inputted with a character comprising 2 digits based on the codes for type of reason for fraud as follows:

Type of Reason for Fraud	Code of Type of Reason For Fraud
a. Fake Card This fraud occurs from the use of duplicated card by an unauthorized party of the card owned by the rightful owner or a card that has never been issued by Issuer.	10
b. Missing and/or stolen card This fraud occurs from the use of original card that is missing or stolen by an unauthorized party.	20
c. Card that has never been received by card holder This fraud occurs from the use of original card by an unrightful user before the card is received by the true card holder.	30
d. Stolen Identity Application Fraud This fraud occurs from the use of a card obtained through the use of another person's private data or incorrect data at the application time.	40
e. Transaction without the presence of the card This fraud occurs through the use of information contained in the card without the physical use of the card, for example, through telephone, letter, internet and other electronic devices by an authorized party.	50
f. Others This fraud is caused by reasons other than referred to in letters a upto e.	99

3. Volume of Fraud (Actual Losses)

This is inputted with total number of cases that have been proven to be frauds during the reporting period.

This field is inputted with a numeric comprising 12 digits.

4. Nominal Value of Fraud (Actual Losses)

This is inputted with total value of losses on cases that have been proven to be frauds during the reporting period.

This field is inputted with a numeric comprising 15 digits.

5. Volume of Fraud (Potential Losses)

This is inputted with total number of cases that have the potential to be frauds or have not yet been proven to be frauds (investigation activities are still ongoing to determine whether the cases are frauds or not) during the reporting period.

This field is inputted with a numeric comprising 12 digits.

6. Nominal Value of Fraud (Potential Losses)

This is inputted with total value of losses on cases that have the potential to be frauds or have not yet been proven to be frauds (investigation activities are still ongoing to determine whether the cases are frauds or not) during the reporting period.

This field is inputted with a numeric comprising 15 digits.

For example:

Bank A receives a report/complaint from a customer on a loss experienced by a debit in the customer's account amounting to Rp 10 million while the customer does not think that he/she has made that transaction (complained is received on 28 September 2012). The customer's complaint is recorded as a potential loss (both in the case's volume and nominal value) before the investigation process finishes. The value of potential loss reported by Bank A is Rp 10 million and the volume of potential loss is 1 case for the reporting period (September 2012 report should be made no later than 15 October 2012). In the event the investigation process has not finished, this potential loss does not need to be reported again in the next reporting period.

Bank A receives a report/complaint from a customer on a loss experienced by a debit in the customer's account amounting to Rp 10 million while the customer does not think that he/she has made that transaction (complained is received on 24 September 2012). Based on investigation result, this fraud is found to be the mistake of bank's internal party (relevant bank's employee). The investigation process finishes on 28 September 2012 and the relevant employee is willing to replace all loss that has occurred (amounting to Rp 10 million). The report shall submit that Fraud Actual Value is Rp 10 million and Fraud Actual Volume is 1

(for September 2012 reports that are submitted no later than 15 October 2012).

**REPORT ON EXECUTION OF ACTIVITIES OF CARD-BASED PAYMENT
INSTRUMENTS AND ELECTRONIC MONEY**

**MONTHLY REPORT ON FRAUDS OF CARD-BASED PAYMENT INSTRUMENTS
AND ELECTRONIC MONEY Form 306**

Reporting Bank Code	Type of Reporting Period	Period of Report Data	Type of Report	Form Number	Number of Filled Records
Type of Card	Type of Reason For Fraud	Actual Losses		Potential Losses	
		Fraud Volume	Fraud Nominal Value	Fraud Volume	Fraud Nominal Value

Form 401:**Remittances From Indonesian Workers (TKI) Overseas**

1. **Originating Country Code**, to be inputted with a character comprising 2 digits in accordance with the List of Country and Currency Codes (Attachment 3). Example: country code of Japan is JP, and country code for Malaysia is MY.
2. **Type of Currency**, to be inputted with a character comprising 3 digits in accordance with the List of Country and Currency Codes (Attachment 3). Example: the currency of Singapore is SGD, and the currency of European Community is EUR.
3. **Value (Original Currency)**, to be inputted with a character comprising 15 digits, which is the cumulative value of remittances in the reporting month from the 1st upto the end of the month stated in full amount in original currency including IDR, if any. For example: JPY265,125,750,000 should be written as 000265125750000
4. **Code for Originating Branch Office Location**, to be inputted with a character comprising 4 digits in accordance with location code (attachment 2).
5. **Code for Final Receiving Bank Location**, to be inputted with a character comprising 4 digits in accordance with location code (attachment 2).

REMITTANCES FROM INDONESIAN WORKERS (TKI) OVERSEAS Form 401

Reporting Bank Code	Type of Reporting Period	Period of Report Data	Type of Report	Form Number	Number of Filled Records
Originating Country		Type of Currency	Value (Original Currency)	Code of Originating Branch Office Location	Code of Final Receiving Bank Location

Form 402:**Remittances From Foreign Workers (TKA) in Indonesia**

1. **Destination Country Code**, to be inputted with a character comprising 2 digits in accordance with the List of Country and Currencies Codes (Attachment 3). Example: country code of Japan is JP, and country code for Malaysia is MY.
2. **Type of Currency**, to be inputted with a character comprising 3 digits in accordance with the List of Country Codes and Currencies (Attachment 3). Example: the currency of Singapore is SGD, and the currency of European Community is EUR.
3. **Value (Original Currency)**, to be inputted with a numeric comprising 15 digits, which is the cumulative value of remittances in the reporting month from the 1st upto the end of the month stated in full amount in original currency. For example: JPY265,125,750,000 should be written as 000265125750000.
4. **Code for Originating Branch Office Location**, to be inputted with a character comprising 4 digits in accordance with location code (attachment 2).

REMITTANCES FROM FOREIGN WORKERS (TKA) IN INDONESIA Form 402

Reporting Bank Code	Type of Reporting Period	Period of Report Data	Type of Report	Form Number	Number of Filled Records
Destination Country		Type of Currency	Value (Original Currency)	Code of Originating Branch Office Location	

Form 501:**Movements of Government Accounts**

1. **Central Government Account Holder**, to be inputted with a numeric comprising 3 digits in accordance with the following Account Code:

a. Kantor Pelayanan Perbendaharaan Negara (d/h KPPN) (State Treasury Services Office)	801
b. Intermediary Account for Tax Pooling	803
c. Other Central Government Accounts outside Kantor Pelayanan Perbendaharaan Negara	804

Explanation: Intermediary Account for Tax Pooling (code 803) is only reported by Bank that does not maintain government accounts.

2. **District Government Account Holder**, comprising:

- a. Kantor Perbendaharaan dan Kas Daerah/KPKD (District Treasury and Cash Office)
- b. Kantor Perbendaharaan dan Kas Daerah Wilayah/KPKDWil (Regional District Treasury and Cash Office)

KPKD and KPKDWil codes are each inputted with a character comprising 4 digits in accordance with the Location Code (Attachment 2).

- KPKD code refers to Province code.
- KPKDWil code refers to Regency/Municipality code.

3. **Account**, to be inputted with a character comprising 5 digits in accordance with the code for addition or code for reduction in government account, namely:

a. **Codes For Addition in Government Account**

1) Dropping for Salaries	10100
2) Dropping for Term Payment of Project/Capital Spending	10200
3) Dropping for Subsidies	10300
4) Tax Receipts	10400
5) Revenue from Fiscal Balance Fund:	
i. Revenue Sharing (Dana Bagi Hasil)	10510
ii. General Allocation Fund (Dana Alokasi Umum)	10520
iii. Specific Allocation Fund (Dana Alokasi Khusus)	10530
6) Other Revenues	10900

b. **Codes For Spending from Government Account**

1) Payment of Salaries	20100
2) Payment for Term Payment of Project/Capital Spending	20200
3) Payment for Subsidies	20300
4) Tax Spending	20400
5) Payment of Fiscal Balance Fund:	
i. Revenue Sharing Fund (Dana Bagi Hasil)	20510
ii. General Allocation Fund (Dana Alokasi Umum)	20520
iii. Specific Allocation Fund (Dana Alokasi Khusus)	20530
6) Other Payments	20900

Explanations on each account mentioned above are as follows:

a. **Codes For Addition in Government Account**

1) **Dropping for Salaries**

Dropping for Salaries is fund disbursement originating from State Budget revenue intended to pay for services (salaries) of government employees, including state institutions, the Army, departments, central government institutions, district government sub offices, units, and others.

2) **Dropping for Term Payment of Project/Capital Spending**

Term Payment for Project/Capital Spending referred to in this guideline is fund disbursement originating from state budget intended for paying central government transactions related to implementation of development projects and capital good spending.

3) **Dropping for Subsidies**

Subsidies are payments of subsidies originating from state budget, from central government to government institutions or other appointed institutions in the framework of covering subsidized selling prices for production costs. These subsidies include: Fuel Subsidy, Electricity Subsidy, Subsidy to Bulog (government Logistics Board), PT. Kereta Api Indonesia/KAI (Indonesian Railway), PT. Pos Indonesia (Indonesian Post), and others.

4) **Tax Receipts**

Tax Receipts are collections for a certain period of time and/or collection on certain economic transactions determined by the law, government regulations,

and other regulations that bind the tax subjects, which funds are received by central government, as the main source of state budget revenue. Tax receipts comprise domestic taxes and international trade taxes. Domestic taxes comprise income tax, goods and services added value tax, sales tax on luxurious goods, land and building tax, charge on acquirement of right on land and building, duties, and other taxes. Meanwhile, international trade taxes comprise import duty and export tax/charge.

5) **Revenue from Fiscal Balance Fund, comprising:**

i. **Revenue Sharing Fund**

Revenue Sharing Fund is fund originating from state budget revenue allocated to districts based on certain percentages to fund districts' needs in the framework of decentralization. Revenue Sharing Fund is districts' portion originating from revenues earned by districts (by origin), both tax revenues as well as revenues from natural resources. Tax Revenue Sharing Fund includes revenue sharing on receipts of article 21 income tax and article 25/29 individual income tax, land and building tax, as well as charge on acquirement of right on land and building. Meanwhile, Natural Resource Revenue Sharing Fund comprises revenue sharing from receipts from natural resources, such as crude oil, natural gas, general mining, forestry, and fishery.

ii. **General Allocation Fund**

General Allocation Fund is fund originating from state budget revenue allocated to districts with the intention to equalize inter district fiscal capacity for funding districts' needs in the framework of decentralization. The amount of General Allocation Fund for each district is calculated based on a certain formula determined by government regulation. General Allocation Fund is given to districts with the main objective of alleviating horizontal imbalances between districts and is allocated in a block grant method. However, the use of General Allocation Fund is based on district authorities, which have to be in line with each district's priorities and needs.

iii. **Specific Allocation Fund**

Specific Allocation Fund is fund originating from state budget revenue allocated to certain districts with the objective of assisting the funding of specific activities that are the tasks of the districts and in line with national priorities. Criteria of specific need includes, firstly, needs that cannot be calculated using the formula for general allocation fund, secondly, needs that are national commitments or priorities, and thirdly, needs for the funding of reforestation and greening activities by producing districts. Based on these criteria, Specific Allocation Fund is differentiated between Reforestation Specific Allocation Fund and Non-Reforestation Specific Allocation Fund.

6) **Other Revenues**

Other revenues are other government revenues that are not included in above definitions. Examples of other revenues are revenue of government portion on the profit of state-owned enterprise, revenue in the form of emergency fund, revenue due to repayment of Investment Fund Account, Non-Tax State Revenue originating from natural resources (oil and gas) as well as others.

b. **Codes For Reduction in Government Account**

1) **Payment of Salaries**

Payment of salaries are transfer of funds to pay the services (salaries) of government employees, including state institutions, the army, departments, central government and district government institutions, district government sub offices, units and others.

2) **Payment for Term Payment of Project/Capital Spending**

The definition of Payment for Term Payment of Project/Capital Spending is as referred to in number 2) of explanations on Codes For Addition in Government Account mentioned above.

3) **Payment of Subsidies**

The definition of payment of subsidies is as referred to in number 3) of explanations on Codes For Addition in Government Account mentioned above.

4) **Tax Spending**

Tax Spending is transfer to Government Account at the reporting bank that originates from tax receipt in Government Account at Bank Indonesia or at tax payment Bank (bank persepsi), if reporting Bank is not tax payment bank.

- 5) **Payment of Fiscal Balance Fund** comprises:
- i. **Revenue Sharing Fund**
The definition of Payment of Revenue Sharing Fund is as referred in letter 5) i. of explanations on Codes For Addition in Government Account mentioned above.
 - ii. **General Allocation Fund**
The definition of Payment of General Allocation Fund is as referred in number 5) ii. of explanations on Codes For Addition in Government Account mentioned above.
 - iii. **Specific Allocation Fund**
The definition of Payment of Specific Allocation Fund is as referred to in number 5) iii. of explanation on Codes For Addition in Government Account mentioned above.
- 6) **Other Payments**
Other Payments are government payments that are not included in above mentioned definitions. For example: payment to Indonesia Deposit Insurance Corporation (LPS) , payment of government securities (SUN) coupon, etcetera.
4. **Name of Other Account**, to be inputted with an explanation using a character comprising 35 digits when the Account field is inputted with code 10900 – Other Receipts or code 20900 – Other Payments. Other than those codes, this field is left blank.
5. **Non District Fund Owner** is inputted with a numeric comprising 3 digits.
- Non District Fund Owners** are:
- | | |
|---------------------------------------------------------------------------------------|-----|
| a. Kantor Pelayanan Perbendaharaan Negara (d/h KPPN) (State Treasury Services Office) | 801 |
| b. Ministry of Finance | 802 |
| c. Directorate General of Budget | 805 |
| d. State General Treasury | 806 |

e. Other Departments	809
f. State Logistics Board	821
g. PT Pos Indonesia (Indonesian Post)	834
h. Pertamina (State-Owned Oil Company)	828
i. PLN (State Electricity Company)	829
j. Other State-Owned Enterprises	848
k. Others	999

6. **District Fund Owner**, is inputted with a numeric comprising 4 digits in accordance with Location Code (Attachment 2).

Explanations:

The definition of **Fund Owner** is as follows:

When there is a reduction in the government account, the fund owner is the party that receives fund (fund destination). However, when there is an addition to government account, the fund owner is the party that sends fund (fund source).

Code 999 Others cannot be used for transaction of Reduction in Government Account – Tax Spending (code 20400).

7. **Counterparty of Fund Transfer Transaction**, is filled with a character comprising 9 digits in accordance with Codes for Counterparty of Fund Transfer Transactions, namely:

a. Bank Indonesia	001000000
b. Bank	To be inputted with Commercial Bank Codes (Attachment 1)

Explanation: In the event fund transfer between two accounts occurs (for example: from the account of Directorate General of Tax to the account of KPPN) in the same bank, this field is inputted with relevant Bank code. As such, Reporting Bank Code is the same as the Counterparty Bank Code.

8. **Type of Currency**, is inputted with a character comprising 3 digits in accordance with the List of Country and Currency Codes (Attachment 3). For example: the currency of Singapore is SGD, and the currency of European Community is EUR.
9. **Nominal Value (Original Currency)**, is inputted with a numeric comprising 15 digits which is the nominal value of the transaction stated in full amount in original currency. For example: transaction value of IDR125,000,000,000 (in full amount) is written as 000125000000000. Transaction value of USD12,300 is written as 000000000012300.

10. **Movement Period**, is inputted according to the period in which the transaction or transfer movement of government account occurs in accordance with Movement Period, namely:

- | | |
|-----------------------------------------------|---|
| a. Period 1 (dates: 1 upto 7) | 1 |
| b. Period 2 (dates: 8 upto 15) | 2 |
| c. Period 3 (dates: 16 upto 23) | 3 |
| d. Period 4 (dates: 24 upto end of the month) | 4 |

Transactions reported include intraday movement transactions. An intraday movement transaction is an addition and a reduction in government accounts with the same characteristic and amount undertaken in the same day.

Transactions in the same movement period, which only differ from one another in the nominal value, can be combined into one entry in the nominal value column.

Illustrations on How To Input:

a. Addition transactions in government accounts

1. Dropping of salaries/dropping of project term payments/dropping of subsidies from the account of Directorate General Of Budget at Bank Indonesia to the account of KPPN at Bank X; form 501 should be inputted by Bank X as follows:
 - i. Account Holder, to be inputted at the Central Government column with account code 801 (KPPN).
 - ii. Account, to be inputted with the code 10100/10200/10300.
 - iii. Name of Other Account shall be left blank.
 - iv. Fund Owner, to be inputted at the Non District column with account code 805 (Directorate General of Budget).
 - v. Counterparty of Fund Transfer Transaction, to be inputted with the code 001000 (Bank Indonesia).
2. Tax receipt from tax payment bank/individual/business entity to the account of KPPN at Bank X; form 501 should be inputted by Bank X as follows:
 - i. Account Holder, to be inputted at the Central Government column with account code 801 (KPPN).
 - ii. Account, to be inputted with the code 10400.
 - iii. Name of Other Account shall be left blank.
 - iv. Fund Owner, to be inputted with the account code of the party that sends fund (fund source).

- v. Counterparty of Fund Transfer Transaction, to be inputted with the code of transaction counterparty bank or Bank X code if fund transfer occurs in the same bank.
 3. Receipt of Fiscal Balance Fund from KPPN account at Bank X to KPKD account at BPD Y; form 501 should be inputted by BPD Y as follows:
 - i. Account Holder, to be inputted at the District Government column with KPKD account code that refers to Province code.
 - ii. Account, to be inputted with the code 10510/10520/10530.
 - iii. Name of Other Account shall be left blank.
 - iv. Fund Owner, to be inputted at the Non District column with account code 801 (KPPN).
 - v. Counterparty of Fund Transfer Transaction, to be inputted with the code of Bank X.
 4. Other receipts from bank Y/individual/business entity to the account of KPPN at Bank X; form 501 should be inputted by Bank X as follows:
 - i. Account Holder, to be inputted at the Central Government column with account code 801 (KPPN).
 - ii. Account, to be inputted with the code 10900.
 - iii. Name of Other Account is inputted with an explanation using a character comprising maximum 35 digits.
 - iv. Fund Owner, to be inputted with the account code of the party that sends fund (fund source).
 - v. Counterparty of Fund Transfer Transaction, to be inputted with Bank Y or Bank X code if fund transfer occurs in the same bank.
- b. **Reduction transactions in government accounts**
 1. Payments of salaries/payments of project term payments/payments of subsidies from the account of KPPN at Bank X to the account of individuals/business entities at Bank X or Bank Y, form 501 should be inputted by Bank X as follows:
 - i. Account Holder, to be inputted at the Central Government column with account code 801 (KPPN).
 - ii. Account, to be inputted with the code 20100/20200/20300.
 - iii. Name of Other Account shall be left blank.

- iv. Fund Owner, to be inputted at the Non District column with the account code of the party that receives fund (fund destination).
 - v. Counterparty of Fund Transfer Transaction, to be inputted with Bank Y or Bank X code if fund transfer occurs in the same bank.
 2. Tax spending/transfer from the account of KPPN at Bank X to the account of Directorate General Of Budget at Bank Indonesia; form 501 should be inputted by Bank X as follows:
 - i. Account Holder, to be inputted at the Central Government column with account code 801 (KPPN).
 - ii. Account, to be inputted with the code 20400.
 - iii. Name of Other Account shall be left blank.
 - iv. Fund Owner, to be inputted at the Non District column with account code 805 (Directorate General of Budget).
 - v. Counterparty of Fund Transfer Transaction, to be inputted with the code 001000 (Bank Indonesia).
 3. Payment of Fiscal Balance Fund from KPPN account at Bank X to KPKD account at BPD Y; form 501 should be inputted by Bank X as follows:
 - i. Account Holder, to be inputted Central Government column with account code 801 (KPPN).
 - ii. Account, to be inputted with the code 20510/20520/20530.
 - iii. Name of Other Account shall be left blank.
 - iv. Fund Owner, to be inputted at the District column in accordance with Location code (Attachment 2).
 - v. Counterparty of Fund Transfer Transaction, to be inputted with the code of BPD Y.
 4. Other payments to bank Y/individuals/business entities from the account of KPPN at Bank X; form 501 should be inputted by Bank X as follows:
 - i. Account Holder, to be inputted at the Central Government column with account code 801 (KPPN).
 - ii. Account, to be inputted with the code 20900.
 - iii. Name of Other Account is inputted with an explanation using a character comprising maximum 35 digits.
 - iv. Fund Owner, to be inputted with the account code of the party that receives fund (fund destination).

Form 601 upto 605:**QUARTERLY REPORT ON HANDLING AND RESOLUTION
OF CUSTOMER COMPLAINTS****Form 601:****Type of Product and Problems Complained**

1. a. **Type of Product**, to be inputted with a numeric comprising 3 digits in accordance with Codes for Product Type, namely:

1) Fund Mobilization	
i. Demand Deposit	110
ii. Savings Deposit	120
iii. Term Deposit	130
iv. Inter Bank	140
v. Others	199
2) Fund Channeling	
i. Credit/Financing	211
• Investment	212
• Working Capital	
• Consumption (outside credit card)	213
ii. Inter Bank	220
iii. Others	299
3) Payment System	
i. ATM and or Debit Card	310
ii. Credit Card	320
iii. Prepaid Card	330
iv. Direct Debit	340
v. Standing Instruction	350
vi. Travellers Cheque	360
vii. Clearing	370
viii. RTGS	380
ix. Electronic Banking	390
x. Remittance	395
xi. Others	399
4) Cooperation Product	
i. Bancassurance	410
ii. Mutual Fund	420
iii. Others	499
5) Other Products	
i. Bank Guarantee	510
ii. Trade Finance	520
iii. Derivative	530
iv. Wealth Management	540
v. Safe Deposit	550
vi. Others	599

- b. **Explanation**, to be inputted with a character comprising 35 digits if the “Type of Product” field contains product type codes 199, 299, 399, 499 or 599. Other than those product type codes, this “Explanation” field is left blank.
2. **Category of Problem**, column (a) upto column (f) is each inputted with a numeric comprising 12 digits in accordance with the quantity of written complaints received during the reporting period.
- Quantities of written complaints inputted columns (a) upto (f) are based on the core problems of the written complaints submitted by the customers. In the event a customer’s written complaint concerns several related problems, it is sufficient for Reporting Bank to fill in the quantity of written complaints concerning the core problems under one category of problem only. For example: when a customer submits a written complaint about an increase in credit interest rate that has caused a rise in the amount of claim. It is sufficient for Reporting Bank to fill in the written complaint under the problem category of Interest/Revenue Sharing/Profit Margin or under column (a) only.
- Problem categories include:
- a. Interest/Revenue Sharing/Profit Margin
 - b. Penalty
 - c. Administrative Charge /Transaction Provision
 - d. Transaction Failure/Delay
 - e. Amount of Claim/Account Balance
 - f. Others
3. **Amount**, to be inputted with a numeric comprising 15 digits, which constitutes the sum of each problem category (number 2).

Total Field. Type of Product and Problem Complained (Form 601), Complaints Resolved During Reporting Period (Form 602) sub field of Complaints Received During Reporting Period, and Total field of Reason for Complaint (Form 603), for each number: Outside Payment System and Related to Payment System, each amount should have the same value.

Form 602:**Complaints Resolved During Reporting Period**

1. **Period in Reporting**, to be inputted with a numeric comprising 3 digits in accordance with Code for Period in Reporting, namely:
 - 1) Complaints received in previous reporting period
 - i. Already resolved without time extension (max. 20 wd) 101
 - ii. Already resolved with time extension (max. 40 wd) 102
 - iii. Resolved exceeding set time (>40 wd) 103
 - iv. Under resolution process 104
 - 2) Complaints received during reporting period
 - i. Already resolved without time extension (max. 20 wd) 201
 - ii. Already resolved with time extension (max. 40 wd) 202
 - iii. Resolved exceeding set time (>40 wd) 203
 - iv. Under resolution process 204

The procedure for filling in complaints received during previous reporting period is as follows:

- Already resolved without time extension (max. 20 wd) (code 101)
- Already resolved with time extension (max. 40 wd) (code 102)
- Resolved exceeding set time (>40 wd) (code 103)
- Under resolution process (code 104)

are the resolutions of written complaints received during the reporting period. Meanwhile Under resolution process (code 204) are for those received during the previous period.

For example: Report on complaints during January – March 2012 quarter contains 100 written complaints is reported in the reporting period as follows:

Complaints received during the reporting period

Already resolved without time extension (max. 20 wd)	201	=	25
Already resolved with time extension (max. 40 wd)	202	=	27
Resolved exceeding set time (>40 wd)	203	=	5

Under resolution process 204 = 43

Report on complaints during April – June 2012 quarter for written Complaints received in the previous reporting period are the follow up of complaints from (code 204) the January – March 2012 quarter amounting to **43 complaints**, is for example as follows:

Already resolved without time extension (max. 20 wd)	101	=	18
Already resolved with time extension (max. 40 wd)	102	=	15
Resolved exceeding set time (>40 wd)	103	=	2
Under resolution process	104	=	8

2. **Amount**, comprising 3 columns, namely:
 - a. **Outside Payment System**, to be inputted with a numeric comprising 12 digits with frequency/quantity of complaint resolutions.
 - b. **Related To Payment System**, to be inputted with a numeric comprising 12 digits with frequency/quantity of complaint resolutions.
 - c. **Total**, to be inputted with a numeric comprising 15 digits, which is the sum of the amounts in letters 2.a and 2.b.

Total Field. Complaints Resolved during Reporting Period (Form 602) sub field Complaints Received During Reporting Period should have the same value as in the Total field of Type of Product and Problems Complained (Form 601), and as in the Total field of Reasons for Complaints (Form 603), for each amount of: Outside Payment System and Related To Payment System.

QUARTERLY REPORT ON HANDLING AND RESOLUTION OF CUSTOMER COMPLAINTS

COMPLAINTS RESOLVED DURING REPORTING PERIOD Form 602

Reporting Bank Code	Type of Reporting Period	Period of Report Data	Type of Report	Form Number	Number of Filled Records
Period In Reporting	Amount				
	Outside Payment System	Related To Payment System		Total	

--	--	--	--

Form 603:**Reasons for Complaints**

1. a. **Reason for Complaint**, to be inputted with a numeric comprising 3 digits in accordance with Codes for Reasons for Written Complaints that occur during the reporting period, namely:

1)	Customer Understanding of Product Characteristics	110
2)	Inadequate Product Information	120
3)	Disruption/Break Down of Information Technology Equipment and System	130
4)	Disruption/Break Down of ATM/Payment Point	140
5)	Change/Discontinuation of Deed/Agreement/Contract	150
6)	Customer Negligence	160
7)	Bank Negligence	170
8)	Banking Crime	180
9)	Others	999
- b. **Explanation**, to be inputted with a character comprising 35 digits if field 1 Reason for Complaint contains code 999 (Others). Otherwise, this field is left blank. This field is inputted with an explanation on the reason for customer complaint and it is not for category of problem as mentioned in Form 601.
2. **Amount**, divided into 3 columns, namely:
 - a. **Outside Payment System**, to be inputted with a numeric comprising 12 digits in accordance with frequency/quantity of reasons for complaints.
 - b. **Related To Payment System**, to be inputted with a numeric comprising 12 digits in accordance with frequency/quantity of reasons for complaints.
 - c. **Total**, to be inputted with a numeric comprising 15 digits, which is the sum of numbers 2.a and 2.b.

Total Field. Reasons for Complaints (Form 603) should have the same value as the Total

field of Type of Product and Problems Complained (Form 601) and Total field of Complaints Resolved During Reporting Period (Form 602) sub field Complaints Received During Reporting Period, for each amount: Outside Payment System and Related To Payment System.

**QUARTERLY REPORT ON HANDLING AND RESOLUTION
OF CUSTOMER COMPLAINTS**

REASONS FOR COMPLAINTS Form 603

Reporting Bank Code	Type of Reporting Period	Period of Report Data	Type of Report	Form Number	Number of Filled Records
Reason For Complaint	Explanation	Amount			Total
		Outside Payment System	Related To Payment System		

Form 604:**Negative Publications**

1. a. **Type of Publication**, to be inputted with a numeric comprising 3 digits in accordance with Codes for Type of Publication that occurs during the reporting period, namely:

1)	Customer Complaint at mass media	110
2)	Article in Printed Media	120
3)	Coverage of Electronic Media	130
4)	Publication/writing in a public place	140
5)	Others	999
- b. Explanation, to be inputted with a character comprising 35 digits when field 1 “Type of Publication” contains the code 999 (Others). Otherwise, this field is left blank.
2. **Amount**, divided into 3 columns, namely:
 - a. **Outside Payment System**, to be inputted with a numeric comprising 12 digits in accordance with frequency/quantity of negative publications.
 - b. **Related To Payment System**, to be inputted with a numeric comprising 12 digits in accordance with frequency/quantity of negative publications.
 - c. **Total**, to be inputted with a numeric comprising 15 digits, which is the sum of numbers 2.a and 2.b.

**QUARTERLY REPORT ON HANDLING AND RESOLUTION
OF CUSTOMER COMPLAINTS**

NEGATIVE PUBLICATIONS Form 604

Reporting Bank Code	Type of Reporting Period	Period of Report Data	Type of Report	Form Number	Number of Filled Records
Type of Publication	Explanation	Amount			
		Outside Payment System	Related To Payment System	Total	

Form 605:**Settlements of Disputes**

1. a. **Type of Settlement**, to be inputted with a numeric comprising 3 digits in accordance with Codes for Type of Settlement that occurs during the reporting period, namely:
 - 1) Settlement of dispute through mediation
 - i. Mediation performed by Bank Indonesia 110
 - ii. Mediation performed by Institution Other Than Bank Indonesia 120
 - 2) Settlement of dispute through arbitrage 200
 - 3) Settlement of dispute through legal channel 300
 - 4) Settlement of dispute through other means 999
 - b. **Explanation**, to be inputted with a character comprising 35 digits when field 1 “Type of Settlement” contains the code 999 (Settlement of dispute through other means). Otherwise, this field is left blank.
3. **Amount**, divided into 3 columns, namely:
 - d. **Outside Payment System**, to be inputted with a numeric comprising 12 digits in accordance with frequency/quantity of settlements of disputes.
 - e. **Related To Payment System**, to be inputted with a numeric comprising 12 digits in accordance with frequency/quantity of settlements of disputes.
 - f. **Total**, to be inputted with a numeric comprising 15 digits, which is the sum of numbers 2.a and 2.b.

**QUARTERLY REPORT ON HANDLING AND RESOLUTION
OF CUSTOMER COMPLAINTS**

SETTLEMENTS OF DISPUTES Form 605

Reporting Bank Code	Type of Reporting Period	Period of Report Data	Type of Report	Form Number	Number of Filled Records
Type of Settlement	Explanation	Amount			
		Outside Payment System	Related To Payment System	Total	

Form 701:**Bancassurance**

1. Month of Data

To be inputted with 2 digits of month data (01-12). For example, January is inputted with '01' and December with '12'.

2. Insurance Company

a. Name of Insurance Company

To be inputted with the code of "Insurance Company" in accordance with the name of insurance company listed in the attached list of codes for "Insurance Companies". When the name of the insurance company is not in the codes for "Insurance Companies", this column is inputted with Others – code 240999000.

b. Explanation

To be inputted with the name of the insurance company, in the event the name of the insurance company is not in the list of codes for "Insurance Companies".

c. Type of Insurance Company

To be inputted with the code for "Type of Insurance Company".

	<u>Type of Insurance Company</u>	<u>Code</u>
a.	Life	1
b.	General	2
c.	Re-insurance	3

d. Related Party

Definition of related party is in accordance with prevailing regulation concerning Legal Lending Limit . When the insurance company that has cooperation with Bank is a related party, then this field is to be inputted with '1'. If it is not a related party then this field is to be inputted with '2'.

3. Type of Business Model

Bank should determine the business model in the cooperation undertaken with the insurance company. This column is inputted with the code for "Type of Business Model".

	<u>Type of Business Model</u>	<u>Code</u>
a.	Referral	1
b.	Distribution Agreement	2
c.	Product Integration	3

4. Type of Product

To be inputted with the code for “Type of Product”.

	<u>Type of Product</u>	<u>Code</u>
a.	Life	1
b.	General	2
c.	Unit Link	3
d.	Others	99

When column 3 – Type of Business Model contains the code 3 – Product Integration, this column should not be inputted with Type of Product code 03 – Unit Link.

5. Name of Product

This column is to be inputted with the name of the insurance product according to what has been registered at the Insurance Bureau and/or is stated on the brochure distributed to customers.

6. Number of Policy

To be inputted with the number of policies based on policies that are still outstanding/valid/not yet disbursed/in force at the position of the end of the reporting month.

7. Number of Customer

To be inputted with the number of customers whose policies are still outstanding/valid/not yet disbursed/in force at the position of the end of the reporting month. Considering that a customer can have more than 1 (one) policy, the number of customers in this column should be less or the same as the number of policies in column 6.

8. Original Currency

To be inputted with the type of original currency used in the policy (in accordance with the list of codes for “Currencies”).

9. Insurance Amount

To be inputted with the amount of insurance in full amount of original currency of all policies that are still outstanding/valid/not yet disbursed/in force, which are those reported in column 6 – Number of Policies.

10. Premium Received

a. Accumulated Since Beginning

The value of premium stated in this column is premium received by the customers which policies are still outstanding/valid/not yet disbursed/in force at the position of the end of the reporting month. The value of the premium is calculated since the product (which policy is still valid) is sold for the first time by Bank to the customer (the customer and policy that are included in the calculation in column 6 – Number of Policies and column 7 – Number of Customers) upto the end of the reporting month in full amount of original currency.

b. Reporting Month

Premium value stated in this column is premium that is received in full amount of original currency during the reporting month. There is a possibility that premium which value is calculated in this column is not calculated in column 10.a – Accumulated From The Beginning, if the policy has very short term, meaning the policy is closed in the reporting month and is not valid anymore at the position of end of the reporting month.

11. Fee Based Income

This is inputted with fee based income in full amount of original currency for all original currencies received by Bank during the current year (upto the end of the reporting month) and presented in net amount (after deducted by taxes imposed by the insurance companies).

12. Fund Value

To be inputted with values of funds of the insurance products owned by the customers, which policies are still outstanding/valid/not yet disbursed/in force as of the report position in full amounts of original currencies. Fund value is calculated since the product is sold by Bank to each customer for policies that are still valid until the end of the reporting month. When the type of product in column 4 – Type of Product contains the code 03 – Unit Link, this column should be inputted.

Form 702:**Bank Activities as Selling Agent of Mutual Fund**

1. Month of Data

To be inputted with 2 digits of month data (01-12). For example, January is inputted with '01' and December with '12'.

2. Mutual Fund already marketed by Bank as Selling Agent of Mutual Fund

Data to be inputted in these columns describe Bank's activities in marketing mutual funds in the reporting month. Mutual Funds reported are those that are still outstanding at the position of the end of the reporting month for each buying customer.

a. Name of Mutual Fund

To be inputted with the name of the mutual fund product in accordance with the name of mutual fund used to announce daily Net Asset Value.

b. Nature of Mutual Fund

To be inputted with the code for "Nature of Mutual Fund".

	<u>Nature of Mutual Fund</u>	<u>Code</u>
a.	Conventional	1
b.	Sharia	2

c. Type of Mutual Fund

To be inputted with the code for "Type of Mutual Fund".

	<u>Type of Mutual Fund</u>	<u>Code</u>
a.	Fixed Income	01
b.	Equity	02
c.	Money Market	03
d.	Combination	04
e.	Protected	05
f.	Index	06
g.	ETF – Fixed Income	07
h.	ETF – Equity	08
i.	Others	99

d. Type of Currency

To be inputted with the code for "Currency" in accordance with the attached list of codes for "Currencies".

e. Subscription

- To be inputted with the original currency in full nominal value .
- f. Redemption

To be inputted with the original currency in full nominal value.
 - g. NAV Per Unit

To be inputted with the per unit net asset value of the mutual fund in accordance with the announcement of the Investment Manager in full amount of original currency at the position of the end of the reporting month.
 - h. Total Participation Unit in Mutual Fund

To be inputted with total participation units owned by the Reporting Bank's customers that are still owned by the customers (outstanding) at the position of the end of the reporting month.
3. Portion of Underlying Assets which are marketable securities issued by Bank as selling agent as well as by related party.

To be inputted when the underlying assets of the mutual fund are marketable securities issued by Reporting Bank as well as by a related party of the Reporting Bank. This column is inputted with the portion of those assets of the outstanding value of the mutual fund owned by Bank's customers (NAV per unit x total participation units in mutual fund). The portion of assets is inputted in percentage (%) by placing 3 digits in front of and 5 digits behind the decimal point. For example: 25.85125% is written as (02585125).
 4. Fee Based Income

This is inputted with fee based income in full amount of original currency for all original currencies received by Bank during the current year (upto the end of the reporting month) and is presented in net amount (after deducting taxes charged by the Investment Manager).
 5. Investment Manager
 - a. Name

To be inputted with the code for "Investment Manager" in accordance with the attached list of names of Investment Managers. When the Investment Manager's name is not in the codes for "Investment Managers", this column is inputted with

Others – code 242999000.

b. Explanation

To be inputted with the name of the Investment Manager when the name of the Investment Manager is not in the list of codes for “Investment Managers”.

c. Related Party

To be inputted with ‘1’ for related party and ‘2’ for non-related party. The definition of related party is in accordance with the prevailing regulation concerning Legal Lending Limit .

6. Custodian Bank

a. Name

To be inputted with the name of the Custodian Bank in accordance with the attached list of codes for “Bank”.

b. Total NAV

To be inputted with total net asset value of the mutual fund according to the Custodian Bank for mutual funds reported as a whole (not only those owned by Reporting Bank’s customers) in full amount of original currency.

7. Is Bank a sponsor or undertakes initial fund placement

a. Yes/No

To be inputted with the code ‘1’ when yes and ‘2’ when no.

b. Nominal Value

To be inputted with nominal value in full amount of original currency. To be inputted when column 7.a is inputted with the code ‘1’.

8. Number of Letter on Statement of Effectiveness of Mutual Fund Registration from the Capital Market and Financial Institutions Supervisory Agency.

To be inputted with the complete number of the Letter on Statement of Effectiveness of Mutual Fund Registration from the Capital Market and Financial Institutions Supervisory Agency.

9. Number of Bank Indonesia Confirmation Letter on Sales Plan of Mutual Fund

To be inputted with the complete number of Bank Indonesia Confirmation Letter on sales plan of mutual fund.

BANK ACTIVITIES AS SELLING AGENT OF MUTUAL FUND Form 702

Reporting Bank Code				Type of Reporting Period					Period of Report Data	Type of Report			Form Number		Number of Filled Records				
Month of Data	Mutual Funds Already Marketed By Bank as Selling Agent of Mutual Fund								Portion of Underlying Assets Which Are Marketable Securities Issued by Bank As Selling Agent Or Related Party (%) *)	Fee Based Income	Investment Manager			Custodian Bank		Is Bank a Sponsor Or Undertakes Initial Fund Placement		Number of Letter on Statement of Effectiveness of Mutual Fund Registration from the Capital Market and Financial Institutions Supervisory Agency	Number of Bank Indonesia Confirmation Letter on Sales Plan of Mutual Fund
	Name of Mutual Fund	Nature of Mutual Fund	Type of Mutual Fund	Type of Currency	Subscription	Redemption	NAV per unit	Total Participation Unit in Mutual Fund			Name	Explanation	Related Party *)	Name	Total NAV	Yes/No	Nominal Value		

*) Related Party is in accordance with prevailing regulation concerning Legal Lending Limit .

Form 703:**Agency Activities of Offshore Financial Products**

1. Name of Product

To be inputted with the complete name of the Offshore Financial Product as stated in the term sheet or fact sheet or transaction contract.

2. Type of Product

To be inputted with type of product of Offshore Financial Product as stated in the term sheet or fact sheet or transaction contract.

3. Explanation

To be inputted with explanation of the underlying assets of the Offshore Financial Product.

4. Method of Offer

To be inputted with the code for “Method of Offer”.

	<u>Method of Offer</u>	<u>Code</u>
a.	Open-end	1
b.	Closed-end	2
c.	Others	9

5. Explanation

To be inputted only if Column 4 – Method of Offer contains code ‘9’ – Others, namely with brief but complete explanation of method of offer (maximum 50 characters). Otherwise, it is left blank.

6. Issuer

To be inputted with the name of the institution that issues the reported Offshore Financial Product, complete with the name of location/city of the branch office in the event it is not the institution’s head office that issues the product. For example: HSBC-Singapore.

7. Country of Issuer

To be inputted with the code for “Country”, in accordance with the attached list of codes for “Countries”, of the country where the issuer is registered as a company or financial institution.

8. Custodian

To be inputted with the name of the institution that acts as the custodian of the reported Offshore Financial Product, complete with the name of location/city of the branch office in the event it is not the institution's head office that acts as the custodian of the product. For example: HSBC-Singapore.

9. Country of Custodian

To be inputted with the code for "Country", in accordance with the attached list of codes for "Countries", of the country where the custodian is registered as an institution and has the license for undertaking custodial activities.

10. Date Bank Begins To Sell Product

To be inputted with information concerning the date-month-year (ddmmyyyy) when Bank begins to sell the Offshore Financial Product for the first time if the product method of offer is open end, or to be inputted with the beginning of the product maturity period if the product method of offer is closed-end or others.

11. Maturity Date

To be inputted with information concerning the maturity date if the reported Offshore Financial Product has a maturity date. This field is only inputted when the field "Method of Offer" contains the code "2" or "9".

12. Group of Owner

To be inputted with the code for Group of Owner based on the list of owner groups as referred to in Bank Indonesia Regulation Number 12/9/PBI/2010 concerning Prudential Principles in Undertaking Agency Activities for Offshore Financial Products by Commercial Banks.

<u>Owner Group</u>	<u>Code</u>
a. Commercial Bank	290
b. Financing Company	310
c. Insurance Company	340
d. Pension Fund	350
e. Security Company	370
f. Other Company	430
g. Futures Trader	500
h. Individual	600

13. Classification of Customer

To be inputted with the code for "Classification of Customer" in accordance with Bank

Indonesia Regulation Number 12/9/PBI/2010 concerning Prudential Principles in Undertaking Agency Activities for Offshore Financial Products by Commercial Banks.

<u>Classification of Customer</u>	<u>Code</u>
a. Retail Customer	1
b. Non Retail Customer	2

14. Number of Owner

To be inputted with total number of customers that are owners of the Offshore Financial Products by each code for “Classification of Customer” and code for “Group of Owner”.

15. Type of Currency

To be inputted with the code for “Currency” (in accordance with the attached list of codes for “Currencies”) of the Offshore Financial Product.

16. Amount of Sales

To be inputted with the sales value of each Offshore Financial Product during the reporting month (in full amount of original currency) for each code for “Classification of Customer” and each code for “Group of Owner”.

17. Outstanding Amount

To be inputted with the outstanding value of Offshore Financial Product administered by Bank at the position of the end of the reporting month in full amount of original currency for each code for “Classification of Customer” and each code for “Group of Owner”.

18. Fee Based Income

To be inputted with total fee received by Bank from execution of Agency Activities of Offshore Financial Products during the current year/year-to-date in full amount of original currency.

Form 704:

Banking Transactions Through E-Banking Delivery Channel

1. Type of Delivery Channel

To be inputted with the code for “Type of Delivery Channel”.

<u>Type of Delivery Channel</u>	<u>Code</u>
Phone Banking	01
SMS/Mobile Banking	02
Internet Banking	03

2. Informational

a. Number of Customer

To be inputted with number of customers registered as customers who use informational facility at the position of the end of the reporting month.

b. Frequency

To be inputted with the frequency of demands or information accesses undertaken by informational customers during the reporting month.

3. Transactional

a. Number of Customers

To be inputted with number of customers registered as customers who use transactional facility at the position of the end of the reporting month.

b. Frequency

To be inputted with the frequency of accesses undertaken by transactional customers during the reporting month, both for information demand as well as for undertaking transactions.

c. Value of Transaction

To be inputted with the nominal value transacted by transactional customers during the reporting month in full amount in Rupiah or Rupiah equivalent if the transactions are in foreign currencies.

d. Frequency of Fraud

To be inputted with the frequency of frauds during the reporting month based on type of delivery channel, specifically for transactional customers.

e. Value of Fraud

To be inputted when there are frauds on transactional customers during the reporting month, with the nominal value in full amount in Rupiah or Rupiah

equivalent if the transactions are in foreign currencies. To be inputted based on Type of Delivery Channel. Even though the fraud value is still undergoing investigation process, the value of potential fraud shall still be inputted in this column.

BANKING TRANSACTIONS THROUGH E-BANKING DELIVERY CHANNEL
Form 704

Reporting Bank Code	Type of Reporting Period		Period of Report Data		Type of Report	Form Number	Number of Filled Records
TYPE OF DELIVERY CHANNEL	INFORMATIONAL*)		TRANSACTIONAL				
	Number of Customer	Frequency	Number of Customer	Frequency	Transaction Value (Rp)	Frequency of Fraud**	Value of Fraud** (Rp)

*) Specifically for Bank that can only provide informational e-banking facility or for customers who only choose informational e-banking facility

***) To be inputted for Transactional type

Form 705:**Outstanding Structured Product Transactions**

1. Name of Product

To be inputted with the name of each product in accordance with the structured product prospectus/term sheet or product highlight sheet or transaction agreement.

2. Number of Customer

To be inputted with number of customers for each structured product as referred to in Column 1.

3. Product Component

3.1. Non-Derivative Component

3.1.a. Instrument Component

To be inputted accordance with the code for “Instrument Component – Non Derivative” that underlies the structured product.

Non Derivative Instrument Component		<u>Code</u>
a.	Demand Deposit	01
b.	Savings Deposit	02
c.	Term Deposit	03
d.	Marketable Security/Bond	04
e.	Loan	05
f.	Others	99

3.2. Derivative Component

3.2.a. Option

3.2.a.(i) Position

To be inputted accordance with the code for “Option Derivative Instrument Component” if Bank has option position on structured product issued.

Option Derivative Instrument Component		<u>Code</u>
a.	Long Call Option	01
b.	Short Call Option	02
c.	Long Put Option	03
d.	Short Put Option	04

3.2.a.(ii) Base Variable

To be inputted with the code for “Base Variable” which is the variable used as base variable of the derivative component of the

structured product.

	<u>Base Variable</u>	<u>Code</u>
a.	Interest Rate	01
b.	Exchange Rate	02

If column 3.2.a.(i) is filled than column 3.2.a.(ii) should also be filled.

3.2.b. Forward

3.2.b.(i) Position

To be inputted with the code for “Forward Derivative Instrument Component” if Bank has forward position on structured product issued.

	<u>Forward Derivative Instrument Component</u>	<u>Code</u>
a.	Long Forward	01
b.	Short Forward	02

3.2.b.(ii) Base Variable

To be inputted with the code for “Base Variable” which is the variable used as base variable of the derivative component of the structured product.

	<u>Base Variable</u>	<u>Code</u>
a.	Interest Rate	01
b.	Exchange Rate	02

If column 3.2.b.(i) is filled than column 3.2.b.(ii) should also be filled.

3.2.c. Swap

3.2.c.(i) Base Variable

To be inputted with the code for “Base Variable”, which is the variable used as base variable of the derivative component of the structured product.

	<u>Base Variable</u>	<u>Code</u>
a.	Interest Rate	01
b.	Exchange Rate	02

If the Non-Derivative component is inputted, the Derivative component should also be filled.

4. Product Characteristic

To be inputted accordance with with the code for “Product Characteristic”.

<u>Product Characteristic</u>	<u>Code</u>
a. Protected Principal	1
b. Non-Protected Principal	
(i) With Leverage	2
(ii) Without Leverage	3

5. Base Currency

To be inputted with the code for “Currency” (in accordance with the attached list of codes for “Currencies”) of the currency that underlies the transaction.

6. Strike Price

To be inputted with strike price that is determined at the agreement on the transaction. Strike Price is written by putting 5 digits in front of and 2 digits behind the decimal point. For example: 8760.50 is written as (0876050). In the event the strike price is determined to be more than one, the strike price that is recorded is the strike price that tends to be executed at the reporting time.

7. Nominal/Notional Value

To be inputted with total exposure in full amount of Rupiah equivalent at report position.

Form 706:**Structured Product Problem Transactions**

1. Name of Product
To be inputted with the name of problem structured product in accordance with the structured product prospectus/term sheet or product highlight sheet or transaction agreement.
2. Name of Customer
To be inputted with the name of customer without titles/abbreviation.
3. Base Currency
To be inputted with the code for "Currency" (in accordance with the attached list of codes for "Currencies" of the currency that underlies the transaction).
4. Strike Price
To be inputted with strike price that is determined at the agreement on the transaction. Strike Price is written by putting 5 digits in front of and 2 digits behind the decimal point. For example: 8760.50 is written as (0876050). In the event the strike price is determined to be more than one, the strike price that is recorded is the strike price that tends to be executed at the reporting time.
5. Nominal/Notional Value
To be inputted with total exposure that has problems in full amount of Rupiah equivalent at report position.
6. Total Guarantee/Collateral Given
To be inputted with total guarantee/collateral given by the customer in full amount of Rupiah equivalent at report position (if none then left blank).
7. Total Loss
To be inputted with Bank total loss arisen from structured product transactions with customers in full amount of Rupiah equivalent at report position.
8. Remaining Loss
To be inputted with remaining loss (the difference between total guarantee/collateral

Form 707:**Cash Flow Projection**

Bank submits Report on Cash Flow Projection by uploading it through the LKPBU in Excel format (save as type: csv (Comma Delimited). Name the file with the following format:

123456789FyyyymmwwA0707.CSV

Sequence of digits:

Digits 1 upto 9 = Bank Code

Digit 10 = F (Friday)

Digits 11 upto 14 = yyyy (year)

Digits 15 upto 16 = mm (month), to be inputted with January upto December (01 upto 12)

Digits 17 upto 18 = ww (week), to be inputted with week 01 upto 05

Digit 19 = A (LKPBU)

Digits 20 upto 23 = 0707 (Form 0707 – Cash Flow Projection)

Example 1:

Bank Mandiri submits Cash Flow Projection data for the next 1 (one) week which is mapped daily and submitted weekly, namely every Friday.

When reporting on Friday, 5 October 2012, prediction data for the following week (data for 8-12 October 2012) is called October 1st-Friday Reporting Period (because 5 October 2012 is the 1st Friday in October 2012), therefore the name of the file that is going to be reported (uploaded) into the LKPBU for form 707 is as follows: 008000000F20121001A0707.CSV.

Example 2:

CIMB Niaga Bank submits Cash Flow Projection data for the next 1 (one) week which is mapped daily and submitted weekly, namely every Friday.

When reporting on Friday, 12 October 2012, prediction data for the following week (data for 15-19 October 2012) is called October 2nd-Friday Reporting Period (because 12 October 2012 is the 2nd Friday in October 2012), therefore the name of the file that is going to be reported (uploaded) into the LKPBU for form 707 is as follows:

022000000F20121002A0707.CSV.

Form 801:**Data of Executive Officers**

Report on appointments, replacements, and discharges of Executive Officer (EO) contains the appointments, replacements, and discharges which undertaken are effective in the reporting month period. An Executive Officer is declared to effectively occupy or be discharged from a position when the relevant person has received a letter of appointment, replacement, or discharge.

1. **Data Status**, to be inputted with a character with the code '1' for new data status; for an EO that has been registered previously with the '1' status who subsequently experiences a change/transfer in EO position or a discharge from EO position, updating of data with status '2' should be made; meanwhile, code '3' is only used to delete data because there is an error in reporting by Bank.

At the beginning of the 2011 LKPBU implementation, all data of executive officers were sent. However, in the following months, reporter shall only send changes that have occurred by using the data statuses attached. If there is no change, only the header form is sent.

2. **Employee Number (NIP)**, to be inputted with a character comprising maximum 20 digits.

Employee Number is a unique identity number for each employee in accordance with the identity system used by Bank, which is in the form of numbers or letters or a combination of numbers and letters of maximum 20 digits. Bank needs to make several adjustments so that the identity number in Bank identity system can be used for this reporting.

3. **Name of Executive Officer**, to be inputted with a character comprising 100 digits without abbreviation or academic titles, status, religious title.

4. **Status of Human Resource**, to be inputted with a character comprising of 1 digit

- | | |
|---------------------------|---|
| a. Local Human Resource | 1 |
| b. Foreign Human Resource | 2 |

5. **Name of Position**, to be inputted with a character comprising 50 digits.

Name of Position is inputted by stating the city of the position location. For example: 1)

Regional Office Manager 9 Jayapura; 2) Head of Branch Office Surabaya Sudirman; 3) International Market Division Head Head Office.

6. **Home Address (current)**, to be inputted with a character comprising maximum 100 digits.

In the case where the current home address is the same as the address on the KTP (domicile identity card) or Passport, this field is still inputted with the address on KTP.

7. **Address of KTP or Passport or KITAS** (staying permit for foreign workers), to be inputted with a character comprising maximum 100 digits.

8. **Telephone Number**, to be inputted with the telephone numbers that can be contacted with a character comprising 40 digits including city code without the special character of minus sign (-) and by using semicolon (;) as separator when the telephone number inputted is more than one.

The telephone number reported can be office phone, home phone, and/or mobile phone.

9. **Fax Number**, to be inputted with a character comprising 40 digits including city code without the special character of minus sign (-) and by using semicolon (;) as separator when the fax number inputted is more than one.

The fax number reported can be the fax number of the office where the relevant executive officer's position is and more than 1 number can be inputted.

10. **Tax ID Number (NPWP)**, to be filled with a character comprising 15 digits without the special characters of minus sign (-) and dot (.).

11. **Identity Number**, to be inputted with a character comprising 20 digits.

To be inputted with the currently valid identity number such as KTP number, Nomor Induk Kependudukan/NIK (Domicile Core Number) Number, Passport Number, or Kartu Izin Tinggal Sementara/KITAS (Temporary Stay Permit Number) Number for foreign workers.

12. **Place of Birth**, to be inputted with the name of city/regency with a character comprising 20 digits.

13. **Date of Birth**, to be inputted with a date comprising 8 digits with the format of ddmmyyyy.

14. **Nationality**, to be inputted with a character comprising 2 digits in accordance with the List of Codes for Countries and Currencies (Attachment 3). For example: the country code of Japan is JP, and the country code of Malaysia is MY.
15. **Gender**, to be inputted with a character comprising 1 digit, namely:
- | | |
|-----------|---|
| a. Female | 1 |
| b. Male | 2 |
16. **Reporting Cover Letter**, to be inputted with a character comprising 40 digits.
Reporting Cover Letter is a cover letter for monthly reporting on Executive Officers, which contains List of Executive Officers that are appointed, replaced, or discharged as Executive Officers in the reporting month period.
17. **Date of Reporting Cover Letter**, to be inputted with the date of the reporting cover letter (date) comprising 8 digits with the format of ddmmyyy.
18. **Status of Executive Officer Appointment/Replacement**, to be inputted with a character comprising 1 digit, namely:
- | | |
|-------------------------|---|
| 1. Definitive/Permanent | 1 |
| 2. Temporary | 2 |

The field for status of EO appointment/replacement (number 18) upto the field for effective date of appointment/replacement (number 20) is only inputted for appointments/replacements.

Executive Officer Status of **Temporary** is used to report the temporary replacement of EO due to:

- 1) The existence of vacant position while a new EO has not been appointed or has not started to do his/her tasks in that position; or
- 2) The incumbent EO (who actually occupies that position) is not able to do his/her tasks for a period of more than 3 (three) months.

19. **Number of Decision Letter for Appointment/Replacement/Temporary Replacement**, to be inputted with a character comprising 40 digits.
This field is inputted with the number of decision letter for appointment, replacement, temporary replacement, and/or delegation of authority from Bank's Board of Directors or authorized Officer.

Definitions used in this regard are as follows:

- Appointment of EO: it is the decision of the Board of Director or an authorized officer to appoint a person who previously does not meet the criteria of EO but currently meet the criteria of EO in a Bank.
- Replacement of EO: it is the decision of the Board of Director or an authorized officer to place a person who previously has met the criteria of EO to be an EO in another position in the same Bank.
- Temporary Replacement of EO: it is the decision of the Board of Director or an authorized officer to appoint/place a person as a EO temporary replacement due to:
 - 1) the existence of vacant position while a new EO has not been appointed or has not started to do his/her tasks in that position; or
 - 2) The incumbent EO (who actually occupies that position) is not able to do his/her tasks for a period of more than 3 (three) months.

20. **Effective Date of Appointment/Replacement/Temporary Replacement**, to be inputted with a date comprising 8 digits with the format of ddmmyyyy. To be inputted with the date when the decision on the appointment, replacement, temporary replacement, or delegation of authority becomes effective.

Example 1: A Decision letter to Appoint an EO Number CD/I/Dir/2011 dated 4 January 2011 states that the decision becomes effective on the decision date. Therefore, the **Date for Appointment/Replacement/Temporary Replacement** that is inputted is 04012011.

Example 2: A Decision letter to Appoint an EO Number AB/II/Dir/2011 dated 2 February 2011 states that the letter becomes effective on another date, which is 5 February 2011. Therefore, the **Date for Appointment/Replacement/Temporary Replacement** that is inputted is 05022011.

21. **Number of Decision Letter for Discharge**, to be inputted with a character comprising 40 digits.

This field is only inputted for reporting of the discharge of an EO and to be left blank in the reporting of EO appointment/replacement. This field is inputted with the number of the letter for discharge and/or revocation of authority. In the event Bank does not issue decision letters for discharges or revocations of authority, Bank's decision for an EO discharge can be in another document that can be considered as being comparable to a decision letter for discharge or revocation of authority. Bank can provide explanation

concerning this matter in the Explanation field.

22. **Effective Date of Discharge**, to be inputted with a date comprising 8 digits in the format of ddmmyyyy.

To be inputted with the date when a decision becomes effective for the discharge and/or revocation of authority as an EO, due to among others retirement, withdrawal, discharge, end of work contract, or the relevant person no longer occupies the position that meets the criteria of EO. EO transfer from one position that meets the criteria of EO to another position that also meets the criteria of EO does not constitute a discharge and shall be reported as a replacement in numbers 17 upto 20 above.

Example 1: A Decision letter for EO Discharge Number XY/III/Dir/2011 dated 8 March 2011 stated that the decision becomes effective on the date of the decision. Therefore the **Date of Discharge** that is inputted is 08032011.

Example 2: A Letter for EO Revocation of Authority Number QR/IV/Dir/2011 dated 15 April 2011 states that the letter for revocation of authority becomes effective on another date, which is 12 April 2011. Therefore, the **Date of Discharge** that is inputted is 12042011.

23. Explanation, to be inputted with a character comprising 100 digits.

Form 802:**Work History of Individual Executive Officer**

Work History of Individual EO is submitted for every individual EO that is reported as having been appointed, replaced, or discharged with an effective date in the reporting month period. Input in form 802 can only be done when input in form 801 has been completed for the reporting month. Unique Employee Number and employee name are keys for form 801 and form 802.

Reporting method is the same as for form 801, meaning in the following months it is sufficient to only send the changes.

1. **Employee Number (NIP)**, to be inputted with a character comprising maximum 20 digits without the special characters of minus sign (-) and dot (.). Employee Number is a unique identity number for each employee in accordance with the identity system used by Bank, which is in the form of numbers or letters or a combination of numbers and letters of maximum 20 digits. Bank needs to make several adjustments so that the identity number in Bank identity system can be used for this reporting.
2. **Name of Company**, to be inputted with a character comprising 50 digits.
Name of Company shall be inputted by Bank financial institutions, non-Bank financial institutions, as well as other companies/institutions. In the case where the company is a Bank financial institution (Conventional Commercial Bank, Islamic Commercial Bank, Islamic Business Unit (UUS), Rural Bank (BPR), Islamic Rural Credit Bank (BPRS)), Bank should state the word “Bank”, “Islamic Bank”, “UUS”, “BPR”, or “BPRS” in front of the bank institution name.
3. **Start Date**, to be inputted with a date comprising 8 digits with the format of ddmmYYYY.
To be inputted with the effective start date of execution of tasks in a position.
4. **End Date**, to be inputted with a date comprising 8 digits with the format of ddmmYYYY.
To be inputted with the effective end date of execution of tasks in a position.
5. **Name of Position**, to be inputted with a character comprising 50 digits.
To be inputted with the name of the position, complete with the city where the position is located.

For example: 1) Branch Area Manager VII Surabaya; 2) Marketing Staff Regional II Palembang; 3) Fixed Income Portfolio Analyst Jakarta.

EXECUTIVE OFFICERS

WORK HISTORY INDIVIDUAL EXECUTIVE OFFICER Form 802

Reporting Bank Code		Type of Reporting Period	Period of Report Data	Type of Report	Form Number	Number of Filled Records
NIP	Name of Company	Start Date	End Date	Name of Position		

Form 803:**Data on Human Resource Structure Based on Education Level Information, Status of Human Resource, Gender, Age, Education, and Position**

Report on Bank Human Resource Structure is to be inputted with information concerning the structure of bank human resources based on several interrelated categories, which constitute a unity, as follows:

1. **Status of Employee**, to be inputted with a character comprising 2 digits in accordance with the Code for Status of Employee, namely:

- 1) **Permanent**

Definition: organic employee in the organization structure, which is administered by an internal employee until reaching retirement age (including early retirement and discharge).

- 2) **Non-Permanent**

Definition: an inorganic employee that is seconded with the status of contract, honoraria-based, or administered by another company/third party or an internal party from time to time or for a period of time, which ends at a certain time.

The work relation is incorporated into a work agreement for a certain period of time.

2. **Type of Age**, to be inputted with a character comprising 2 digits in accordance with the Codes for Type of Age Information, namely:

1.	15 – 19	01
2.	20 – 24	02
3.	25 – 29	03
4.	30 – 34	04
5.	35 – 39	05
6.	40 – 44	06
7.	45 – 49	07
8.	50 – 54	08
9.	55 – 59	09
10.	60 and above	99

3. **Type of Position**, to be inputted with a character comprising 2 digits in accordance with the Codes For Type of Position Information namely:

1.	President Commissioner	01
2.	Commissioner	02
3.	President Director	03

4.	Director	04
5.	Islamic Supervisory Board	05
6.	Executive Officer	06
	Definition of executive officer refers to Bank Indonesia regulation	
7.	Staff	07
	All positions of one level below Executive Officer	
8.	Others	99
	All positions of the levels below Staff level	

4. **Type of Education**, to be inputted with a character comprising 2 digits in accordance with the Codes for Education Level Information, namely:

1.	Equivalent to Primary School	01
2.	Equivalent to Junior High School	02
3.	Equivalent to Senior High School	03
4.	D1 – D2	04
5.	D3 – D4	05
6.	S1	06
7.	S2	07
8.	S3	08

5. **Type of Work**, to be inputted based on Type of Human Resource with a character comprising 2 digits in accordance with the Codes for Type of Work, namely:

FOREIGN	MANAGEMENT	01
	EXPERT	02
	SERVICE BUSINESS	03
	SALES BUSINESS	04
	ADMINISTRATION	05
LOCAL	MANAGEMENT	06
	EXPERT	07
	SERVICE BUSINESS	08
	SALES BUSINESS	09
	ADMINISTRATION	10

- 1) Management

comprising chairman or head together with other deputies that supervise a work field. In this type of work, supervision and management functions are undertaken, namely for position types of executive officer and above (President Commissioner upto Executive Officer).

- 2) Expert

This type of work requires theoretical as well as conceptual knowledge, such as:

- Programmer
- Credit Analyst

- Researcher//Developer/Planner
- System Analysts
- Trainer
- Tutor
- Doctor and health unit personnel/Paramedics

Other Types of Work such as Sales Business, Services Business, and Administration as explained underneath are types of work that are operational, technical, require skills where expertise can be acquired through vocational education and/or internship, certification, courses, or on-the-job training. Problems arisen are resolved through practical knowledge, procedural guidelines, or knowledge acquired through certification/licensing programs.

3) Sales business 03

For example, among others:

- Account Officer
- Marketing
- Sales

4) Services Business 04

For example, among others:

- Customer Service
- Courier/Messenger/Office Boy/Office Girl
- Driver
- Cleaning service personnel
- Receptionist
- Security personnel
- IT Technician

5) Administration 05

For example, among others:

- Typist
- Data Entry Operator
- Teller/Cashier
- Secretary, Agenda Taker, and Administrative Staff
- Personnel in charge of archives, documents, library and buildings

- Personnel in charge of logistics and building management
- Personnel in charge of personnel/human resources

FOREIGN	MANAGEMENT	01
	EXPERT	02
	SERVICE BUSINESS	03
	SALES BUSINESS	04
	ADMINISTRATION	05
LOCAL	MANAGEMENT	06
	EXPERT	07
	SERVICE BUSINESS	08
	SALES BUSINESS	09
	ADMINISTRATION	10

6. **Number of Males**, to be inputted with a numeric comprising 7 digits, which is number of male employees with the categories that have previously been inputted.
7. **Number of Females**, to be inputted with a numeric comprising 7 digits, which is number of female employees with the categories that have previously been inputted.

Total number of Males and Females for all combination of categories in point 1 (one) will result in total bank human resources. To provide ease in filling in the fields, it is recommended to enter data sequentially from left to right in accordance with the sequence of the categories mentioned above.

Example on how to fill in the fields is as follows:

Status of Employee	Type of Age	Type of Position	Type of Education	Type of Work Based on Type of Human Resource	Number of Males	Number of Females
1	1	1	1	1	4	1
1	1	1	1	1	0	0
1	1	1	1	1	10	5
1	1	1	1	1	9	2
1	1	1	1	1	3	1
1	2	1	1	1	1	3
1	2	1	1	1	2	5
1	2	1	1	1	5	9
1	2	1	1	1	11	7
1	2	1	1	1	1	0
1	3	1	1	1	2	7
1	3	1	1	1	5	5
1	3	1	1	1	5	9

1	3	1	1	1	11	8
1	3	1	1	1	0	1
1	4	1	1	1	4	1
1	4	1	1	1	5	0
1	4	1	1	1	10	5
1	4	1	1	1	0	0
1	4	1	1	1	3	1
Etc.						
...
...
2	10	8	8	2	5	1
2	10	8	8	2	5	1
2	10	8	8	2	2	5

BANK HUMAN RESOURCES

**DATA ON HUMAN RESOURCE STRUCTURE BASED ON EDUCATION LEVEL
INFORMATION, STATUS OF HUMAN RESOURCE, GENDER, AGE, EDUCATION
AND POSITION
Form 803**

Reporting Bankx Code		Type of Reporting Period	Period of Report Data	Type of Report	Form Number	Number of Filled Records
Status of Employee	Type of Age	Type of Position	Type of Education	Type of Work Based on Type of Human Resource	Number Males	Number of Females

Form 804:**Development of Number of Human Resources Who Retire, Take Early Retirement, and Are Discharged**

1. **Category of Discharged Employee**, to be inputted with a character comprising 2 digits in accordance with the Codes for Categories of Discharged Employees, namely:

1) Retired	01
2) Take early retirement	02
3) Discharged	03
4) Withdraw at own request	04
5) End of contract	05

2. **Type of Position**, to be inputted with a character comprising 2 digits in accordance with the Codes for Type of Position as in Form 803, namely:

1. President Commissioner	01
2. Commissioner	02
3. President Director	03
4. Director	04
5. Islamic Supervisory Board	05
6. Executive Officer	06
Definition of executive officer refers to Bank Indonesia regulation	
7. Staff	07
All positions of one level below Executive Officer	
8. Others	99
All positions of the levels below Staff level	

Number of Human Resources comprises of:

3. **Male**, to be inputted with a numeric comprising 10 digits, which is the total of Permanent Human Resources and Non-Permanent Human Resources.
4. **Female**, to be inputted with a numeric comprising 10 digits, which is the total of Permanent Human Resources and Non-Permanent Human Resources.

BANK HUMAN RESOURCES**DEVELOPMENT OF NUMBER OF HUMAN RESOURCES WHO RETIRE, TAKE
EARLY RETIREMENT AND ARE DISCHARGED Form 804**

Reporting Bank Code	Type of Reporting Period	Period of Report Data	Type of Report	Form Number	Number of Filled Records
		Number of Human Resources			
Category of Discharged Employee	Type of Position	Male		Female	

Form 805:**Prediction of Employee Need Based on Type of Work and Qualification**

1. **Type of work**, to be inputted with a character comprising 2 digits in accordance with the Codes for Type of Work as in Form 803, namely:

1) MANAGEMENT	01
2) EXPERT	02
3) SERVICE BUSINESS	03
4) SALES BUSINESS	04
5) ADMINISTRATION	05

2. **Type of Education**, to be inputted with a character comprising 2 digits in accordance with the Codes for Type of Education as in Form 803, namely:

1) Equivalent to Primary School	01
2) Equivalent to Junior High School	02
3) Equivalent to Senior High School	03
4) D1 – D2	04
5) D3 – D4	05
6) S1	06
7) S2	07
8) S3	08

3. **Status of Employee**, to be inputted with a character comprising 2 digits in accordance with the Code for Status of Employee, namely:

- 3) Permanent

Definition: organic employee in the organization structure, which is administered by an internal employee until reaching retirement age (including early retirement and discharge).

- 4) Non-Permanent

Definition: an inorganic employee that is seconded with the status of contract, honoraria-based, or administered by another company/third party or an internal party from time to time or for a period of time, which ends at a certain time.

The work relation is incorporated into a work agreement for a certain period of time.

4. **Number of Human Resources**, to be inputted with a numeric comprising 10 digits with number of human resources for each period in realization year, projection of realization year + 1, realization year + 2, realization year + 3, realization year + 4

- 1) Number of Human Resources in Realization Year

Form 806:**Number and Type of Employee Training**

1. **Type of Training**, to be inputted with a character comprising 2 digits in accordance with the Codes for Types of Trainings, namely:

Technical Skill

1) Bank Reporting	01
2) Credit / Treasury	02
3) Risk Management	03
4) Socialization of Banking Stipulations	04
5) Audit	05
6) Information Technology	06
7) General Management	07
8) Banking Management	08
9) Others	49

Soft Skill

1) Problem Analysis and Decision Making	51
2) Customer Relationship Skill	52
3) Leadership	53
4) Presentation Technique and Communication	54
5) Others	99

2. **Number of Human Resources**, to be inputted with a numeric comprising 6 digits of number of employees that have participated in the trainings explained in number 1.

BANK HUMAN RESOURCES**NUMBER AND TYPE OF EMPLOYEE TRAINING Form 806**

Reporting Bank Code	Type of Reporting Period	Period of Report Data	Type of Report	Form Number	Number of Filled Records
Type of Training	Number of Human Resources				

Form 807:**Data on Office Network**

1. **Status of Office**, to be inputted with a character comprising 2 digits in accordance with the Codes for status of conventional commercial bank and islamic commercial bank offices as follows:

1) Operational head office	01
2) Non-operational head office	02
3) Foreign bank branch office	03
4) Islamic business unit	04
5) Commercial Bank regional office	05
6) Branch office (domestic)	06
7) Branch office (overseas)	07
8) Foreign bank sub-branch office	08
9) Sub-branch office (domestic)	09
10) Sub-branch office (overseas)	10
11) Cash office	11
12) Functional office	12
13) Payment point	13
14) Mobile cash/floating cash	14
15) Office below Foreign Bank Sub-Branch Office not included in 11, 12, 13, 14	15
16) Commercial Bank Representative Office Overseas	16
17) ATM/ADM	17
18) Islamic Commercial Bank Head Office	51
19) Islamic Branch Office (Domestic)	52
20) Islamic Branch Office (Overseas)	53
21) Islamic Sub-Branch Office (Domestic)	54
22) Islamic Sub-Branch Office (Overseas)	55
23) Islamic Cash Office	56
24) Islamic Payment Point	57
25) Islamic Mobile Cash/Floating Cash	58
26) Islamic ATM/ADM	59
27) Islamic Services (at Conventional Branch Office/Sub-Branch Office)	60

Definition of Bank office status mentioned above refers to BI prevailing regulations, namely BI Regulation concerning Commercial Banks, BI Regulation concerning Islamic Commercial Banks, and BI Regulation concerning Islamic Business Units. Reporting on ATM/ADM is undertaken for ATM/ADM owned by Bank and does not include joint ATM/ADM or ATM/ADM that are integrated in a link managed by Bank/another party. Conventional Commercial Bank that owns Islamic Business Unit (UUS) should fill in UUS (code 04) for 1 (one) bank office that executes the islamic business unit function.

2. **Code for Parent Branch Office**, to be inputted with a character comprising 3 digits in accordance with the office code of the parent's office. The code of Parent Branch Office shall use the same code used in Commercial Bank Reports. As regard the status of office below Foreign Bank Sub-Branch Office, the code for Parent Branch Office shall use the code of Foreign Bank Branch Office or Sub-Branch Office that does the reporting of Commercial Bank Reports. If the Code for Status of Office is 01;03;06;07;08;52;53, which are reporting office of Commercial Bank/Islamic Commercial Bank Reports, Parent Branch Office column should be inputted with the code of the reporting office of Commercial Bank/Islamic Commercial Bank Reports given by BI.

3. **Office Code**, to be inputted with a character comprising 9 digits that has to be unique as the identity of that office at the reporting Bank determined by each Bank, except for Codes for Status of Office of 01;03;06;07;08;52;53 that are reporting office for Commercial Bank/Islamic Commercial Bank Reports, then the column for Office Code should be inputted with the code of Reporting Office for Commercial Bank/Islamic Commercial Bank Reports added with 6 numbers of 0 (zero) behind it.

This office code shall be used by the relevant office starting from Bank Business Plan operation, upgrade/downgrade of status, change of address upto closing of office. Office code that has been used cannot be used again for another office even if the office is already closed.

Specifically for ATM, when in a location Bank owns more than 1 ATM unit, data shall be reported in group by using 1 office code, while the number of ATM in the same location is reported in the column "Number of Employee/ATM".

4. **Name of Office**, to be inputted with a character comprising 45 digits in accordance with the name of the office in the office code column.

5. **Address**, to be inputted with a character comprising 45 digits that indicates the latest location in the reporting month. This column does not need to be inputted with names of city, province, or post code.

6. **Level II District**, to be inputted with a character comprising 4 digits in accordance with the attachment of the Guideline for Commercial Bank Reports.

7. **Post Code**, to be inputted with a character comprising 5 digits that refers to the post code determined by PT Pos Indonesia (Indonesian Post). When the region does not have a post code, add explanation in the explanation column.
8. **Telephone Number**, to be inputted with a character comprising 14 digits including area code. As regards ATM/ADM and Mobile Cash/Floating Cash, this column does not need to be inputted.
9. **Number of License Letter for Office Opening**, to be inputted with the Number of License Letter for office opening from BI, confirmation from BI, or submission letter of Bank Business Plan with a character comprising 40 digits.
10. **Date of License Letter for Office Opening**, to be inputted with the date of the License letter for office opening from BI, confirmation from BI, or submission letter of Bank Business Plan with a character comprising 8 digits.
11. **Effective Operational Date of Office**, to be inputted with the date when the office operationally starts comprising 8 digits.
12. **Number of License Letter for Status Change**, to be inputted with the number of license letter for change of status from BI, confirmation from BI, or submission letter of Bank Business Plan with a character comprising 40 digits.
13. **Date of License Letter for Status Change**, to be inputted with the date of the License letter for status change from BI, confirmation from BI, or submission letter of Bank Business Plan with a character comprising 8 digits.
14. **Effective Date of Status Change**, to be inputted with the date when the office operationally starts comprising 8 digits.
15. **Number of License Letter for Office Closing**, to be inputted with the Number of License Letter for Office Closing from BI, confirmation from BI, or submission letter of Bank Business Plan concerning office closing with a character comprising 40 digits.
16. **Date of License Letter for Office Closing**, to be inputted with the date of the License letter for office closing from BI, confirmation from BI, or submission letter of Bank Business Plan with a character comprising 8 digit.

17. **Effective Date of Office Closing**, to be inputted with the realization date of office closing comprising 8 digits.
18. **Number of License Letter for Office Relocation/Address Change**, to be inputted with the Number of License Letter for Office Closing from BI, confirmation from BI, or submission letter of Bank Business Plan concerning office address change with a character comprising 40 digits.
19. **Date of License Letter for Relocation**, to be inputted with the date of the License letter for relocation comprising 8 digits.
20. **Effective Date of Office Relocation**, to be inputted with the realization date of office relocation comprising 8 digits.
21. **Number of Employees/ATM**, to be inputted with a numeric stating number of employees (permanent as well as non-permanent) or number of ATM/ADM for each relevant office, excluding the employees/ATM/ADM already reported by an office which status is below this office. In regard office status of ATM/ADM, this column shall be inputted with number of ATM machines in that office location. For status of Islamic Service office located at a Branch Office/Sub-Branch Office of its conventional bank which does not have employees, to be inputted with number 1.
22. **Date of Mass Media Publication**, to be inputted with the date of notification of office opening/address change/closing in mass media.
23. **Explanation**, to be inputted with a character comprising 50 digits of all information related to this record. For example, it should be inputted when there is a change of status related to the reporting office for Commercial Bank/Islamic Commercial Bank Reports so that there is a need for a new office code, the non-existence of Post Code, and additional explanation for the address, etc.

Forms 901 and 902:**Bank Published Financial Reports (Condensed Financial Statement)****Form 901:****Monthly Bank Published Financial Reports**

Preliminary

- Related Bank shall send consolidated reports of data month through the Commercial Bank Monthly Report (LBU) in the reporting month of LBU.
- Five working days prior to the end of the reporting month, data output that has been processed by BI will be uploaded to BI internal system and will create a notification to bank concerning the absence of the consolidated reports and the obligation to give confirmation and input data at the draft of the Monthly Bank Published Financial Reports (CFS).

Receipt/Sending of Data

- Five working days prior to the end of the LBU reporting month, data on draft Monthly CFS that has been uploaded by BI shall be received by Bank through the LKPBU.
- Bank shall download data of Monthly CFS through the LKPBU.
- Bank shall send data resulting from confirmation and input (complete 6 forms of Monthly CFS data) within 10 working days after the notification (or 5 working days in the next month).
- When Bank does not send or are late in sending this result of confirmation/data input, Bank shall be imposed with sanction.

Receipt of confirmation result data

- Data resulting from confirmation and input sent by bank shall be received by Information System Management Department (DPSI) through the LKPBU.
- BI shall check the data and request corrections from Bank if required.
- After that bank make correction on data resulting from confirmation through the LKPBU.
- Bank shall send revised data resulting from confirmation through the LKPBU.
- BI shall receive revised data resulting from confirmation and data input of Monthly CFS sent by bank.

After receipt of data

- BI shall publicize data on www.bi.go.id

For example:

September 2012 data of consolidated LBU is going to be processed to become draft Monthly CFS by BI and to be sent back through the LKPBU on 24 October 2012 and will be received back by BI on 7 November 2012 (because there are non-working days, which are Saturday/Sunday). Data correction on the confirmation/input can be made online upto 30 November 2012.

901: Monthly (Monthly CFS shall only be sent by Conventional Banks)

Naming convention:

BLN-3 digits bank code-2 digits month-4 digits year.CFS

Example: BLN-002-09-2012.CFS

Form 902:

Quarterly Bank Published Financial Reports

Preliminary

- Bank shall send data (which is data of Quarterly CFS) through the LKPBU.

Receipt/Sending of data

- Data will be received by BI in the open period starting from the 1st upto the 15th of the next second month. June Quarter Data shall be submitted with the deadline of 15 August.
- Specifically for December data, data shall be received no later than the 15th of the next fourth month. December Quarterly Data shall be submitted with the deadline of 15 April.
- BI shall receive revised data online through the LKPBU until the end of the month, after which sanction for late submission shall be imposed. For example: June Quarter data should be submitted no later than 31 August.
- BI shall receive revised data offline (after the online period ends)

After receipt of data

- BI shall publicize data on www.bi.go.id

For example:

Q3 (September 2012) data; Bank can fill in Form 902 Q3 with the deadline of 15 November 2012.

902: Quarterly

- Conventional Commercial Banks and UUS (Islamic Business Units) shall send CFS separately using each ID. However Conventional Bank quarterly CFS shall already include UUS CFS.
- The months for quarterly reporting are March, June, September, and December.

Naming convention:

Conventional Bank: TRW-3digits bank code-2 digits month-4 digits year.CFS

Example: TRW-022-09-2012.CFS

UUS: TRW-UUS-3digits conventional bank code-2 digits month-4 digits year.CFS

Example: TRW-UUS-022-09-2012.CFS

HEAD OF DEPARTMENT OF BANKING
RESEARCH AND REGULATION

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